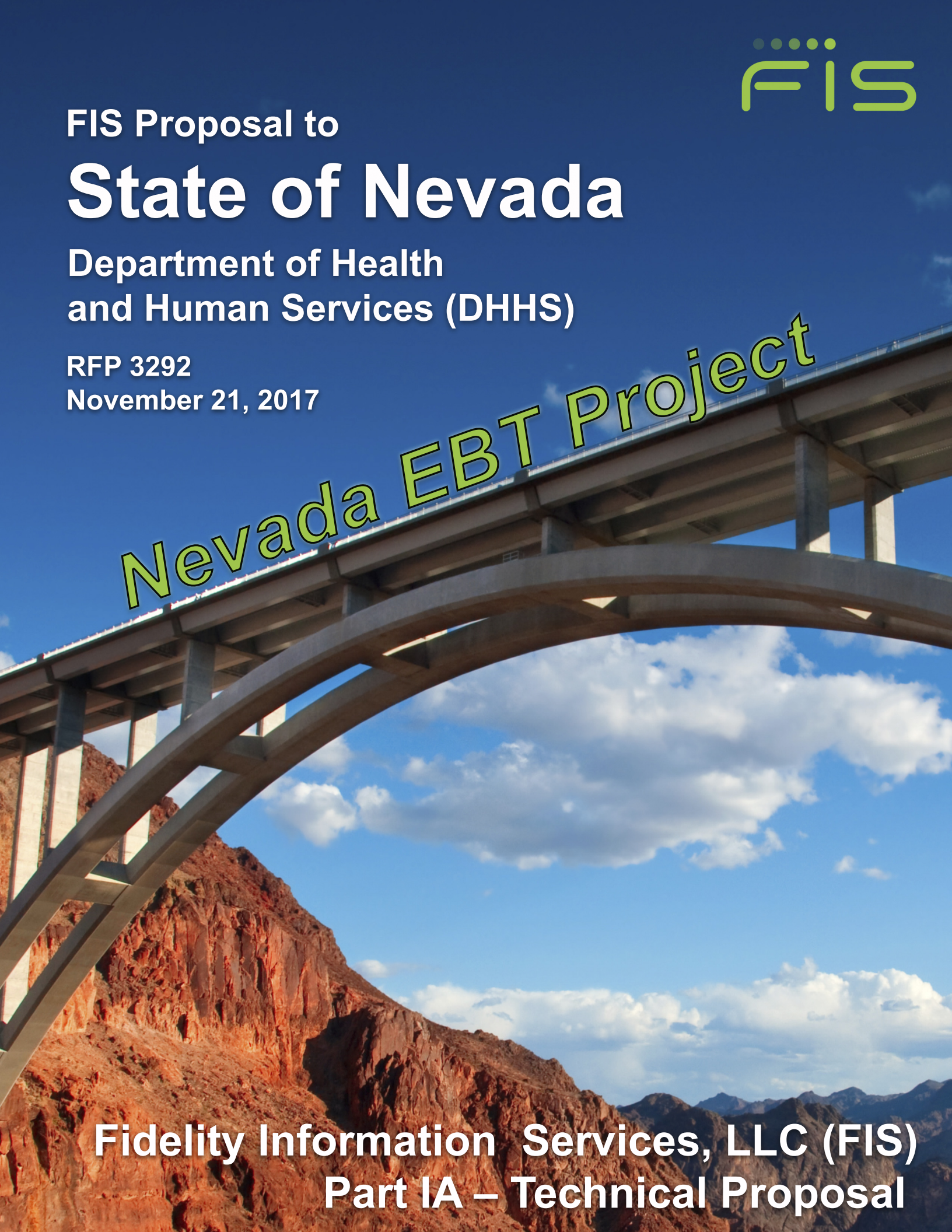
FIS Proposal to

State of Nevada

Department of Health and Human Services (DHHS)

RFP 3292
November 21, 2017

Nevada EBT Project



Fidelity Information Services, LLC (FIS)
Part IA – Technical Proposal

601 Riverside Avenue, Jacksonville, FL 32204

November 21, 2017

Ronda Miller
Purchasing Officer II
State of Nevada, Purchasing Division
515 E. Musser Street, Suite 300
Carson City, NV 89701

Re: RFP 3292, Nevada EBT Project on behalf of Nevada Department of Health and Human Services (DHHS)

Dear Ms. Miller,

Fidelity Information Services, LLC (FIS), hereby submits our proposal response to the State of Nevada on behalf of the Department of Health and Human Services for Electronic Benefit Transfer (EBT) Services and Cash Benefits for the State of Nevada WIC Programs (the State and ITCN WIC Programs), Supplemental Nutrition Assistance Program (SNAP), and the Temporary Assistance to Needy Families (TANF) program. In addition, we understand Nevada is seeking a vendor who can provide web-based applications for mobile notification services.

FIS is grateful for having the opportunity to serve the State of Nevada's EBT programs since early 2016 as a result of the J.P. Morgan decision to exit the EBT market. The conversion to FIS for SNAP, TANF, and the WIC Programs was completed in approximately 10 months, a clear demonstration of the successful collaboration efforts of our teams. Continuing forward with FIS allows the State the opportunity to focus on the needs of tomorrow. FIS has many additional products and services, some part of our core offering, others optional, for the State's consideration. Our partnership will bridge the gap to tomorrow; bringing valuable and practical tools that are designed specifically to improve the health and welfare of the Nevadans who depend on assistance to support their families.

FIS understands the success of a contract and partnership is based on the responsiveness and reliability of the service provider. To demonstrate our interest and commitment to continue serving the State of Nevada, FIS offers a local resource, an *EBT Program Advisor*, which is in addition to our proposed Key Staff and supporting resources. The Program Advisor's main objective will be to continuously maintain excellence at every level and for all stakeholders. This resource will be a liaison between the DHHS and the FIS project resources, and will work closely with all stakeholders to ensure contract deliverables meet the expectations of the State and all future needs are clearly understood. The Program Advisor will ensure solutions to issues are identified and implemented, allowing the State's EBT programs to thrive and bring best value to all stakeholders.

Our proposed project management and staffing approach is designed to provide a responsive team to support a smooth uninterrupted transition to the new contract and focus on future program goals. We understand the criticality of selecting the right technology and talent to ensure success of a large complex project.

Per your request, the FIS proposal is straightforward, presented in a concise manner, and fulfills the requirements of the RFP. Emphasis was placed on including only content that clearly represents how our solution and services conform to the RFP instructions, responsiveness, and requirements. FIS has submitted our proposal in a sealed package that includes one (1) flash drive which includes two (2) PDF files: Technical Proposal and Cost Proposal.

As the Line of Business Executive for FIS Government Services, I am authorized to legally bind FIS to this proposal. FIS confirms that our offer is a binding and firm offer for a minimum of 180 days after the proposal due date of November 21, 2017, and if awarded, all proposal terms and pricing shall be in effect throughout the contract negotiation process. FIS acknowledges that we have thoroughly studied the RFP and FIS accepts responsibilities as the EBT Contractor.

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FIS warmly welcomes the State of Nevada to continue and expand your current EBT services with the FIS EBT family. We pledge our commitment to be the trusted partner that enhances the well-being of all Nevada's citizens relying upon EBT.

Sincerely,

Naveen Nukala
Vice President
Line of Business Executive / EBT

Naveen Nukala

Line of Business Executive
Government Solutions / EBT

As the business owner of the FIS Government Division, it has been my privilege to serve the State of Nevada, DHHS, over the past two years. I sincerely thank DHHS for selecting FIS to assume the contract from J.P. Morgan.

Over these past two years of our service to DHHS, FIS has experienced an unprecedented number of state program conversions based on the exit of J.P. Morgan from the EBT market. Just as DHHS did, the majority of J.P. Morgan State EBT clients selected FIS as their new EBT processor – an honor, and duty to millions of EBT participants and recipients – that we don't take lightly.

FIS acknowledges that this activity impacted the quality of our program management with our State clients. To acknowledge this shortfall, FIS is offering a local EBT Program Advisor whose primary role is to continuously maintain excellence at every level of our contract, and in all deliverables. It is of utmost importance for DHHS to receive the highest quality of response and service from FIS.

To demonstrate our commitment and longevity to the EBT market as a whole, FIS and our WIC partner, CDP, have both made significant investments totaling more than $8 million into our EBT platforms and applications, most of which are currently underway for implementation in early 2018. These enhancements begin with new system architecture engineered for the highest level of availability and massive scalability, and expand to the applications and tools DHHS staff use every day. Our goal is to bring unparalleled operational efficiency to our State clients.

FIS understands the criticality in evaluating and selecting the right service provider to manage and operate the State's EBT programs for the delivery of public assistance benefits. Our number one priority is your full satisfaction with our services and team members. FIS' EBT division will be equipped with whatever is needed to help DHHS achieve your EBT program objectives.

We hope to continue as your EBT service provider and to demonstrate our loyalty to the State throughout the duration of the contract period.

Sincerely,

Executive Summary

Since early 2016, the State of Nevada and Fidelity Information Services, LLC (FIS) have worked in partnership to achieve the ultimate goal: helping Nevadans achieve well-being and independence. Our partnership began with the successful conversion of the WIC Programs (State and ITCN), Supplemental Nutrition Assistance Program (SNAP), and the Temporary Assistance to Needy Families (TANF) program to FIS within 10 short months. FIS is grateful for having had the opportunity to serve the State of Nevada's EBT contract as a result of the J.P. Morgan decision to exit the EBT market.

Continuing forward with FIS and our WIC partner, Custom Data Processing (CDP), allows the State the opportunity to focus on the needs of tomorrow. Our partnership will bridge the gap to tomorrow; bringing valuable and practical tools that are designed specifically to improve the health and welfare of the Nevadans who depend on assistance to support their families. With Nevada's EBT systems already in production with the FIS Team, there is no need for a lengthy and time-consuming conversion, but instead, the State's and the FIS Team's resources can focus on program enhancements and implementing efficiencies.

FIS and CDP, are consistently investing in research and development to provide the highest level of services to our State clients. Our proposal reflects a number of recent technological enhancements that will positively impact the State of Nevada WIC Programs, SNAP and TANF. From a transaction processing perspective – a mission critical component to ensure EBT cardholders have access to redeeming their benefits at all times with no interruptions - the FIS authorization platform is upgrading to the latest Hewlett Packard (HP) Integrity NonStop family of systems. This upgrade is providing the highest availability and massive scalability to accommodate for our growth and future expansion. HP NonStop technology is used to run systems for 911 emergency service providers, the airline industry, the New York Stock Exchange, as well as major EFT networks nationwide, including NYCE, Pulse, and STAR. FIS never stops investing in our IT infrastructure to not only ensure benefits are available at least 99.999% of the time – a level of availability singularly unmatched in the industry - but to ensure our EBT clients have access to the most innovative solutions in the industry.

FIS and CDP, the FIS Team, are proud of the service that we provide to the Nevada and ITCN WIC Programs today, yet we recognize that we cannot simply stand still. It is important for the Nevada and ITCN WIC Programs to understand that selecting the FIS Team does not simply mean that the WIC Programs will merely continue to receive more of the same thing. Our proposal includes enhancements to WIC Direct and Data Direct, web application and tools used by the WIC Program staff on a daily basis. These changes will impact the Agency's experience with our daily tools, empowering the Staff to conduct more tasks on their own at their convenience, offering full control whenever needed.

FIS is eager to continue and grow our longevity with the State of Nevada. Throughout our proposal, we fully describe how FIS will sustain our superior EBT services while offering several optional services for the State's consideration. Our ebtEDGE solution has been developed specifically to provide government clients with the technology and services they require to enable their recipients to redeem their benefits using their EBT cards. Ultimately, the EBT card becomes a bridge to mainstream banking services for a vulnerable population that is overlooked when designing tools and services. Moving beyond the traditional EBT services (still included in our core offering), FIS offers services for cardholders to achieve financial independence, and products and services for the Department to meet today's challenges with fraud and security in both internal processes and benefit redemption activities.

Low Risk Choice

FIS understands that DHHS is seeking a solution that will result in minimal, if not any, disruption or change to the State's current operations unless operational savings and improved services can be achieved. Based on our past 30+ years of services and ability to achieve economies of scale servicing EBT programs across the United States and Territories, FIS is pleased that there is no conversion required, hence, no disruption to cardholders, retailers or additional work load on DHHS staff. Without the need to conduct a conversion, the DHHS team can focus on implementing new technology, driving much greater value for Nevada.

By continuing Nevada's successful partnership with FIS under a new contract, all disruptions, risks and hidden costs associated with a conversion to a new EBT contractor are eliminated for Nevada's Division of Welfare and Supportive Services (DWSS) and the Division of Public and Behavioral Health (DPBH) staff, existing cardholders and retailers. This means:

- ***NO internal system changes would need to be made by DWSS/DPBH and supporting IT staff, preserving these valuable hours and dollars for other critical State tasks***
- ***NO conversion or software implementation project IT staff to manage***
- ***NO disruptive ARU, call center, or web site changes for Nevada cardholders***
- ***NO need for execution of new contracts, store procedure changes, or other costly and time-consuming changes for EBT-only retailers***
- ***NO impact on third-party processors and networks***

*ebt*EDGE, Stellar Performance

FIS is committed to ensuring that our EBT product services are state-of-the-art, current with industry trends, and compliant with federal regulations. At our data centers, we have the mainframe, server and telecommunication architecture, hardware, redundancy, and horsepower to run the system 24/7 with no unplanned downtime.

In 2017, the EBT industry completed a transformational chapter in which an EBT processor that was a pillar of the industry, J.P. Morgan, exited the market. This led to an unprecedented number of state program conversions within a relatively short period of time. Throughout this period, the majority of J.P. Morgan State EBT clients selected FIS as their new EBT processor. As Mr. Nukala noted, the selection of FIS by these customers is an honor, and duty to millions of EBT participants and recipients– that we don't take lightly.

With the conversion activity of 2017 nearly behind us, it is time for FIS to move forward.

As our conversion teams reinvigorate and change focus for 2018, we are preparing to implement the program and system enhancements that will enable FIS to manage our growth most efficiently and bring additional value to our State clients.

The first main area with positive impact to our State EBT Clients is the new Hewlett Packard Enterprise (HPE) Integrity NonStop family of systems to be implemented in early 2018. In a world that never stops, our enterprise absolutely cannot afford to be unavailable for any reason. The Integrity NonStop offers the highest availability, massive scalability, and operational efficiency. EBT processing is a mission critical service requiring a solution that delivers continuous business and lower risk. Our system performance is more critical than ever before, needing a

solution that includes a combination of multiple hardware and software components allowing a new-instantaneous failover to alternate resources so that business processing continues as before without interruption. The State of Nevada will be one of the first States to experience this mission critical 24X7 solution.

Cutting-Edge Solutions that Exceed Your Requirements

FIS is eager to provide additional cutting edge solutions that exceed your requirements including:

Web-based Mobile Applications

FIS will work with DHHS to facilitate the access of selected data in the EBT system through secure communications between smart phone applications and the EBT system as a service for Nevada EBT cardholders. When Nevada selects to implement this feature, Nevada cardholders will be able to use a smart phone to access their account information or receive text messages about their account activity. Our solution does not require the cardholder to download software and is accessible using any device that supports a browser (tablet or mobile phone); it can be used across all operating systems. including, but not limited to: iOS, Android, Windows phone, and Symbian.

FIS Fraud Integrity Suite

Nevada can protect their EBT system with FIS' innovative fraud tools. Real-time monitoring, alerting and reporting are the foundation of our customizable suite of tools. Recently, FIS fraud prevention tools identified more than 10 million fraud alerts and prevented more than $1.4 billion in fraud for our clients. In 2015, FIS worked in partnership with USDA-OIG and the FBI to successfully apprehend 22 retail store owners who were "trafficking" food stamps and stolen identities for cash. The U.S. Attorney for the Southern District of Florida and multiple news sources are hailing this event as the "largest food stamp fraud take-down in US history."

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

FIS' full suite of fraud tools and services are included for the State's consideration. We believe our enhanced fraud solutions will facilitate overall goals of improved service and operational efficiency. FIS is an expert in debit and credit card fraud prevention and detection. We have dedicated lines of business focused on fraud. Because the EBT card is a debit card, FIS debit card fraud solutions work for EBT. FIS provides account and transaction processing services to a large number of financial institutions issuing and managing more than 340,000,000 debit and credit cards of all types all over the United States and throughout the world.

Internet Shopping

FIS is able to support the State's interest in offering your cardholders internet shopping functionality. FIS has been actively participating in the monthly USDA-FNS Internet Shopping Workgroup meetings, and as a result, FIS has been selected to build one of the first EBT internet shopping solutions based on the defined technical requirements. Our solution is underway and will be ready for Nevada during the new contract term. If DHHS chooses this service, the FIS

solution will allow DHHS' EBT Recipients to redeem benefits via the internet under the finalized FNS program.

Daily Statistical Dashboard

FIS offers DHHS a Daily Statistics Dashboard as part of our core offering accessible through the reporting section of the Agency Portal. This dashboard gives authorized users the ability to see, at a glance, charts presenting various transaction data in a visual display to assist with statistical analysis. After logging on, the user can customize the display by selecting a desired statistical reporting timeframe, and drilling further into the data by selecting a specific transaction type.

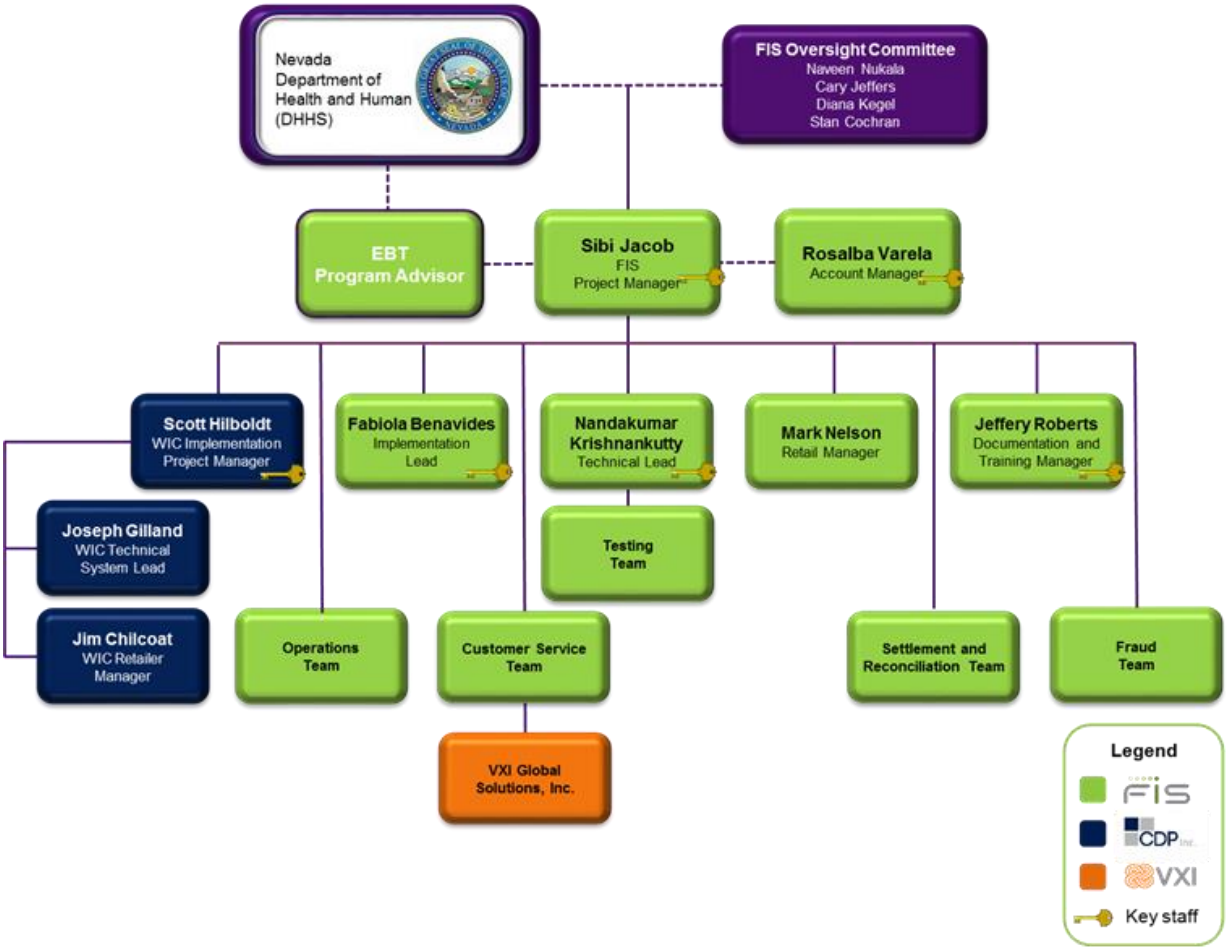
WIC EBT Technical and Functional Upgrades

The FIS Team is proud of the service that we provide to the Nevada and ITCN WIC Programs today, yet we recognize that we cannot simply stand still. We are continuously improving our service delivery related to the maintenance and operations of WIC Direct and Data Direct. At a high level, the improvements can be categorized in the following areas: Technological and Functional: Direct Retailer ACH, Automated Adjustments, Tableau 10.5, modern WIC Direct Website and more. Our teams continue to invest in research and development to ensure our solutions consistently meet the demands of the WIC EBT market.

The Team you know…with Direct Nevada Experience

We understand the success of an EBT project depends on the skill and expertise of the people performing the work. FIS is committing a team of EBT experts, many whom you already know, to continue to lead and manage Nevada's EBT services.

FIS understands the success of a contract and partnership is based on the responsiveness and reliability of the service provider. To demonstrate our interest and commitment to continue serving the State of Nevada, FIS offers a local resource, an EBT Program Advisor, which is in addition to our proposed Key Staff and supporting resources. The Program Advisor's main objective is to continuously maintain excellence at every level and for all stakeholders. This resource will be a liaison between the State and the FIS project resources, working closely with all stakeholders to ensure contract deliverables meet the expectations of the State and all future needs are clearly understood. The Program Advisor will ensure solutions of all issues are defined and implemented, allowing the State EBT programs to thrive and bring best value to all stakeholders.



Unlike others, the FIS solution only relies on two subcontractors: CDP for WIC EBT and VXI Global Solutions for Call Center. FIS leverages our in-house talent with an average tenure of 20 years with FIS, rather than outsourcing all major service components. This allows FIS to take full responsibility of all services, and most importantly, development schedules. As all service entities have their own priorities, FIS removes the risk of placing a State's needs second as we have full control 100% of the time.

Optional Services

Without the need to conduct a conversion, FIS welcomes the opportunity to immediately begin strategizing with DHHS on future goals of the State, identifying improvements to maximize performance and bring enhanced value to the EBT stakeholders. Selecting FIS will save DHHS' team and organization from endless months of conversion of Nevada's EBT systems, allowing those resources to focus on implementing new technology, driving much greater value to your State. Throughout the contract term, FIS will work with DHHS to discuss the addition of other FIS products and services to the EBT Agreement. Such services may include, but are not limited to:

GenNOW™

As an optional service, FIS would like to offer a new financial tool to Nevada for use by your EBT recipients. This new product, GenNOW™, was introduced to our financial institutions clients in late 2014, and we are thrilled with the reception this new product has created nationwide. We believe this product may also be a very helpful and necessary service our EBT state customers will be interested in extending to their EBT recipients in the near future.

We are keenly aware that the underserved market represents more than 88 million individuals in the United States. (More than 50 million American adults who have a bank account still pay to use alternative financial services including prepaid cards, check cashing services, remittances, etc.) To assist the need and demand of our financial institution clients, FIS developed GenNOW™ which is a new solution designed to provide benefits to the underbanked. Some of these benefits include:

- ***Mobile remote deposit capture with immediate availability***
- ***Budgeting tools***
- ***Direct deposit***
- ***"Near-me" location services***
- ***Spending and balance history***
- ***ATM access***

Debit Card Services

Additionally, we have numerous Electronic Debit Card (EDC) programs in place throughout the country for a variety of programs and we work in partnership with the FIS Prepaid division and many of FIS' financial institution clients throughout the United States to provide a variety of debit card programs to meet the needs of the EBT state agencies we serve.

As the world's largest provider of banking and payments technology solutions and a global leader in consulting and outsourcing solutions for over 14,000 clients, we are very proud to partner with one of our distinguished financial institution clients in the support of these programs and any future EDC programs DHHS may wish to add to the contract in the future. FIS has selected to work in partnership with one of our longtime clients, KeyBank. Through Key Corporate Bank and Key Community Bank, the Bank's reach extends to 46 states from Maine to Alaska, delivering services through nearly 1,000 full service branches; a network of nearly 1,300 ATMs; telephone banking centers; and web channels, which provide access to account information and financial products 24 hours a day.

Keeping Nevada's Program Data Secure by Design

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

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

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

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

A Partner Committed to Nevada- DHHS, DWSS & DPBH, and the Nevadans Served

The State of Nevada's Department of Health and Human Services will make a new and strategic commitment when it selects its next EBT vendor. This important decision will affect Nevadans in need. It will affect hundreds of retailers on whom those cardholders depend. And it will certainly affect the work Nevada State employees conduct each day as they support EBT throughout the State.

FIS is the right choice for the State of Nevada DHHS

Nevada KNOWS US – leverage the proficiencies we have built together to bridge to new services and enhancements: FIS offers optional services designed to enhance the well-being of Nevadans.

LOW RISK CHOICE – a continuation of services with FIS means stakeholders have zero interruptions; all proven and stable services remain in place. Our knowledge of every business and operational facet of the State's EBT program assures the State a service provider that can provide superior performance without risk.

RESILIENT TECHNOLOGY – FIS provides 99.999% uptime providing benefits to Nevada cardholders at all times. Our EBT systems operate on the latest HPE Integrity NonStop servers, the same servers used by 911 services, the airline industry, stock exchanges and major hospitals.

INNOVATIONS – stop fraud and minimize risk. Protect the State by implementing Fraud and Risk tools and services.

- ✓ **PREVENTION OF FRAUD** – BEFORE it happens with the only real-time fraud tools available in the industry. Real time monitoring, alerting and reporting are the foundation of our customizable suite of tools. In one year alone, FIS fraud prevention tools identified more than 10 million fraud alerts and prevented more than $1.4 billion in fraud for our clients.
- ✓ **CYBER SECURITY SOLUTION** – FIS has developed a comprehensive, risk-based approach to conducting a Cyber-Security Risk Assessment to help bolster your security posture in the fight against Cyber-Crime. FIS is the only EBT vendor with assets on the front lines at the Department of Homeland Security National Cybersecurity Integration Center, dedicated to monitoring cyberevents.

SECURE SOLUTIONS – protect the State's services and data. Our "Secure by Design" infrastructure is at the foundation of everything we do to reduce risk and exposure for our clients.

FIS' Pledge to the State of Nevada

FIS is committed to strengthening the efforts of the State of Nevada in improving the health and well-being of all citizens that depend on assistance from the State. FIS will protect the State's EBT systems with technology that is in the vanguard of innovation and security, both in payments and in EBT.

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RFP Title:	Nevada EBT Project
RFP:	3292
Vendor Name	Fidelity Information Services, LLC
Address:	FIS Corporate Headquarters: 601 Riverside Avenue Jacksonville, Florida 32204
Opening Date	11/21/2017
Opening Time:	2:00 PM

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Attachment A Annual Report

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Section III Vendor Information Sheet

10.2.2.3 Section III – Vendor Information Sheet

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

As required, FIS provides our completed Vendor Information Sheet on the following page. It is signed by Naveen Nukala, whom is an individual authorized to bind our organization.

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	Fidelity Information Services, LLC (FIS)

V2	Street Address	601 Riverside Avenue

V3	City, State, ZIP	Jacksonville, FL 32204

V4	Telephone Number		
	Area Code: 904	Number: 438-6000	Extension: N/A

V5	Facsimile Number		
	Area Code: 414	Number: 815-7112	Extension: N/A

V6	Toll Free Number		
	Area Code: 888	Number: 323-0310	Extension: N/a

V7	***Contact Person for Questions / Contract Negotiations, including address if different than above***
	Name: Louise Meyer
	Title: Strategic Account Manager
	Address: 11000 W. Lake Park Drive, Milwaukee, WI 53224
	Email Address: Louise.Meyer@fisglobal.com

V8	Telephone Number for Contact Person		
	Area Code: 262	Number: 679-389	Extension: N/A

V9	Facsimile Number for Contact Person		
	Area Code: 414	Number: 815-7112	Extension: N/A

V10	***Name of Individual Authorized to Bind the Organization***	
	Name: Naveen Nukala	Title: VP, Line of Business Executive

V11	Signature ***(Individual shall be legally authorized to bind the vendor per NRS 333.337)***	
	Signature:	Date: 11/21/2017

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Section IV State Documents

10.2.2.4 Section IV – State Documents

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.

As required, FIS provides the documents referenced above on the following pages.

- ***Attachment A, Confidentiality and Certification of Indemnification***
- ***Attachment B, Vendor Certifications***
- ***Attachment J, Certification Regarding Lobbying***
- ***FIS' Certificate from the State of Nevada Secretary of State***
- ***Signatures pages from the following amendments have been included:***
  - ***RFP 3292 Amendment 1 issued on September 15, 2017***
  - ***RFP 3292 Amendment 2 issued on October 3, 2017***

FIS does not have any licensing agreements or hardware and software maintenance agreements that apply to its hosted EBT services that will continue to be provided to the State of Nevada.

Attachment A – Confidentiality and Certification of Indemnification

The completed Attachment A, Confidentiality and Certification of Indemnification, is provided on the following page. FIS's proposal submitted to the State of Nevada does not include information marked as confidential.

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	√
Justification for Confidential Status			

Part III – Confidential Financial Information			
YES		NO	√
Justification for Confidential Status			

Fidelity Information Services, LLC (FIS)
Company Name

Signature

Naveen Nukala, VP/ Line of Business Executive
Print Name

November 21, 2017
Date

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

Attachment B – Vendor Certifications

On the following page, FIS provides a completed and signed Attachment B – Vendor Certifications. FIS has carefully reviewed Nevada's RFP requirements including the terms and conditions. We do not take blanket exclusion to the requirements or terms, however, as allowed by item #6 on this Certifications form, we have several items we respectfully request to discuss with the State during contract negotiations. These items have been included following our signed Vendor Certifications form.

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.

Fidelity Information Services, LLC (FIS)
Vendor Company Name

Vendor Signature

Naveen Nukala, VP/Line of Business Executive — November 21, 2017
Print Name — Date

FIS Exclusions

As allowed by item #6 on the Certifications form, FIS has several items we respectfully request to discuss with the State should Nevada DHHS award the new contract to FIS. FIS understands, per RFP Section 11.8, that any award by the Department is contingent upon the successful negotiation of the final contract terms. As a leader in providing EBT services across the United States, we are confident that together FIS and Nevada can discuss final contract terms that are mutually agreeable. These items we wish to discuss are:

- ***RFP Section 2.1.1 Regulatory Compliance. FIS will comply with all state and federal laws and regulations that apply to FIS as the State's EBT processor. FIS would like to discuss the applicability of any third-party standards to FIS as the EBT processor.***
- ***RFP Section 2.7.1 Development Software. FIS will be providing an outsourced processing service and does not anticipate developing any software or providing software licenses to the State. FIS suggests discussing the terms of any software development and licenses if and when any such software development is required.***
- ***RFP Section 3.4.3 (State's Data Security Standards). FIS would like to discuss the notice requirements of NRS 603A.220.***
- ***RFP Section 4.9.2.2.M Disaster Customer Service Support. FIS intends to continue to provide the contractual level of service to cardholders at all times, however we wish to discuss how SLAs will be handled during times of disasters when volumes can far exceed planning expectations.***
- ***RFP Section 7.4 Hold Backs. FIS suggests discussing any hold back terms with the State.***
- ***RFP Section 12.2.1,1-10 Background Checks. As FIS performs background checks on our employees, we suggest discussing this requirement with the State.***
- ***RFP Section 12.2.6 (Local Governments as Third-party Beneficiaries). FIS does not believe this requirement pertains to EBT processing, thus we request discussion with the State.***
- ***RFP Section 12.2.9 (administrative fee of 2%). FIS would like to clarify and discuss this fee.***
- ***RFP Section 12.3.11.1-14 Source Code Ownership. FIS will be providing an outsourced service. FIS will not be licensing any software to the State.***
- ***RFP Section 12.3.12.1-6 Escrow Account. See prior response. FIS will not be providing any software to the State or any software in escrow.***
- ***RFP Section 12.3.13.1-2 Ownership of Information and Data. FIS suggests that each party should retain the ownership rights to its own information and data during and after the contract term.***
- ***RFP Section 12.3.13.3. FIS will comply with all state and federal laws that apply to FIS as the State's third party EBT processor. FIS suggests that the parties discuss the specific terms of FIS' data breach notice responsibilities.***
- ***RFP Section 12.3.14.1-3 Guaranteed Access to Software. Because FIS will be providing outsourced services and will not be delivering software to the State, we suggest that the parties discuss this section.***
- ***RFP Section 12.3.15 Patent or Copyright Infringement. FIS suggests that the parties discuss the specific indemnification terms contained in this section.***
- ***Section 12.3.19.1-2 Key Personnel. It is FIS' intent to make sure the State is reasonably satisfied with all FIS staff working directly with the State on the project, however, FIS suggests the parties discuss the specific terms of this Section regarding the replacement of key personnel.***

- ***RFP Attachment C – Contract Form.***
  - ***Section 9.B -- Inspection & Audit. FIS requests reasonable notice of any audits and adherence to FIS' reasonable security practices for any onsite audits.***
  - ***Section 10.A -- Termination without Cause. FIS proposes that the parties discuss the recoupment of FIS' unamortized costs if the State terminates early in the contract term other than due to FIS' material breach or lack of State or federal funding.***
  - ***Section 10.D – Time to Correct. FIS suggests discussing a longer cure period or a right to extend if the breach cannot reasonably be cured within the 15-day cure period, as long as the breaching party is diligently pursuing a cure during the extension period.***
  - ***Section 12. – Limited Liability. FIS proposes that the parties discuss liability limitations.***
  - ***Section 14 – Indemnification and Defense. FIS suggests the parties discuss the indemnification terms.***
  - ***Section 16 – Insurance Schedule. FIS wishes to discuss changes to this Schedule that would be consistent with FIS' insurance coverage.***
  - ***Section 20 – Assignment. FIS suggests making an exception to requiring prior State approval of an assignment, should the assignment result from a merger of FIS or a sale of substantially all of its assets.***
- ***RFP Attachments C and D – Insurance Requirements. FIS wishes to discuss adjustments to the insurance requirements in Attachments C and D that are consistent with the insurance coverage requirements in FIS' EBT contracts.***
- ***RFP Attachment G -- Statement of Understanding. FIS would like to discuss the scope of the Statement of Understanding and the types of FIS representatives who would be required to sign it.***
- ***RFP Attachment K – Federal Laws and Authorities. FIS will comply with all such federal laws and authorities that apply to FIS as the State's third-party processor.***
- ***RFP Attachment L, Appendix C and D – Disaster Preparedness. FIS would like to discuss the provisions that would apply to FIS as the EBT processor.***
- ***RFP Attachment L, Appendix E – Performance Standards. FIS would requests the opportunity to discuss the monthly cap on liquidated damages.***
- ***RFP Attachment L, Appendix X – Disaster Preparedness. FIS would like to discuss the provisions that apply to FIS as the EBT processor.***

Attachment J – Certification Regarding Lobbying

On the following page, FIS provides a signed Certification Regarding Lobbying as required by Nevada's RFP.

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:

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 21, 2017

Signature of Official Authorized to Sign Application — Date

For: Fidelity Information Services, LLC (FIS)

Vendor Name

Nevada Electronic Benefit Transfer (EBT) and Cash Benefit System Project

Project Title

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

State of Nevada Certification

As evidenced on the following page, Fidelity Information Services, LLC, holds Certificate Number C20171003-0953 from the State of Nevada Secretary of State. FIS has been held such a certificate since May 1998, and maintains a status in Good Standing.

SECRETARY OF STATE

STATE OF NEVADA

CERTIFICATE OF EXISTENCE WITH STATUS IN GOOD STANDING

I, Barbara K. Cegavske, the duly elected and qualified Nevada Secretary of State, do hereby certify that I am, by the laws of said State, the custodian of the records relating to filings by corporations, non-profit corporations, corporation soles, limited-liability companies, limited partnerships, limited-liability partnerships and business trusts pursuant to Title 7 of the Nevada Revised Statutes which are either presently in a status of good standing or were in good standing for a time period subsequent of 1976 and am the proper officer to execute this certificate.

I further certify that the records of the Nevada Secretary of State, at the date of this certificate, evidence, **FIDELITY INFORMATION SERVICES, LLC**, as a limited liability company duly organized under the laws of Arkansas and existing under and by virtue of the laws of the State of Nevada since May 20, 1998, and is in good standing in this state.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Great Seal of State, at my office on October 3, 2017.

Barbara K. Cegavske

Barbara K. Cegavske
Secretary of State

Electronic Certificate
Certificate Number: C20171003-0953
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Signed Amendments

In compliance with the instructions of the State provided in each amendment which state, "This document must be submitted in the "State Documents" section/tab of vendors' technical proposal", FIS provides the following signed amendments on the following pages:

- ***Amendment 1 issued September 15, 2017***
- ***Amendment 2 issued October 3, 2017***

State of Nevada
Department of Administration
Purchasing Division
515 E. Musser Street, Suite 300
Carson City, NV 89701

Brian Sandoval
Governor

Jeffrey Haag
Administrator

SUBJECT:	Amendment 1 to Request for Proposal 3292
RFP TITLE:	Nevada Electronic Benefit Transfer (EBT) and Cash Benefit System Project
DATE OF AMENDMENT:	September 15, 2017
DATE OF RFP RELEASE:	August 16, 2017
OPENING DATE:	November 21, 2017
OPENING TIME:	2:00 PM
CONTACT:	Ronda Miller, Procurement Staff Member

The following shall be a part of RFP ***3292.*** If a vendor has already returned a proposal and any of the information provided below changes that proposal, please submit the changes along with this amendment. You need not re-submit an entire proposal prior to the opening date and time.

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1. Has a budget been allocated for this project? May I know an estimated contract value if possible?

   The State declines to disclose this information.

2. May I know the contract numbers and contract expiration dates for the EBT contracts with CDP and FIS?

   FIS contract number 17295 expires June 30, 2018.
   WIC contract number 10847 expires June 30, 2018.

3. What is the estimated cost of the Nevada Electronic Benefit Transfer (EBT) and Cash Benefit System Project?

   Refer to question 1 of this amendment.

4. Has funding been allocated for the Nevada Electronic Benefit Transfer (EBT) and Cash Benefit System Project yet? If so through which source (budget, CIP, state/federal grant)?

   Refer to question 1 of this amendment.

5. Would it be possible to name the three greatest challenges the Department is having with the current solution?

   No issues at this time.

6. 4.1.3 33 Vendor's response must be limited to no more than five (5) pages per task not including appendices, samples and/or exhibits
Please define what level is subject to the 5 page limit? For example, is 4.3 limited to 5 pages or is it at the subsection level i.e. 4.3.1 or 4.3.1.1?

Each section is limited.

7. 4.4.2.5 (G) 42 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.

Please clarify that "stand-beside registers" are the industry standard stand-beside POS terminals used to transact WIC only food items. If that is not correct, please provide the desired functionality of the "stand-beside registers".

Stand beside registers are stand beside terminals and used to transact WIC only purchases.

8. 4.5.2.3(D.5) 53 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.

The software used to run the POS terminals is generally owned by the EBT Processor. Assumption is that this request is for hardware only. Is this a correct assumption?

State only pays for exempt EBT retailers POS equipment.

WIC does not pay for POS terminals. Each non-integrated store receives two terminals at no additional cost which is included in the CPCM.

9. 4.11.2.4 89 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.

The use of finger imaging or RFID cards are not standard in EBT. Is the bidder to provide optional pricing for this service? If not, should the price for this upgrade be included in the CPCM?

Nevada does not currently use this functionality, however we are looking for future enhancement options. What options does the vendor offer for future enhancements and what are the costs associated with those enhancements?

10. 4.13.2.1 114 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.

Can the State describe the circumstances under which benefits are transferred from one account to another? It is not a standard administrative transaction.

The State Program staff has administrative functionality to transfer benefits from a group living arrangement facility back to the client when the client leaves the facility.

11. 4.13.2.3(C) 114 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.

    How many cardholders receive prefunded cash benefits and what is the dollar value of these benefits? Generally, EBT cards that have combined SNAP/Cash benefits are not prefunded. The costs of Regulation E may far exceed the interest earned on the funds and will impose unnecessary regulatory burdens on both the vendor and the State. As far as we are aware, no other state has voluntarily accepted the burden of Regulation E for a combined SNAP/Cash card. Will the State commit to not prefunding benefits on this joint card?

    The State currently does not issue prefunded SNAP or Cash benefits.

12. 4.13.2.3(D) 115 The EBT contractor shall maintain a pooled cash account for each eligible family or person. Both day-of-draw cash 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.

    It appears that there is text missing from the requirement-- "Both day of draw cash are posted" Is the phrase 'and prefunded cash' missing from the requirement? If so, does that mean that if a transaction uses both a day of draw cash benefit and a prefunded cash benefit that Reg E applies to the entire transaction? This could potentially mean that all cash benefits are subject to Reg E coverage.

    Text should read: 'Both day-of-draw and prefunded cash benefits are posted to the pooled cash account.'

    As stated in Question 11, the State does not currently issue prefunded SNAP or Cash benefits.

13. Will the State please provide an anticipated project schedule for each project (SNAP, Cash, and WIC)

This will be provided to the awarded contractor. The vendor should plan on having their system online by July 1, 2018. Refer to question 55 of this amendment for the updated timeline.

14. General Question: Where should Offerors include any suggested modifications or exceptions to requirements and/or terms and conditions within their proposals?

    The State does not allow for exceptions; however, vendors may make innovative solutions to the scope of work by clearly identifying sections.

15. General Clarification: Please confirm that all references to EBT-only retailers throughout the RFP mean Exempt EBT-only retailers in compliance with the 2014 Farm Bill.

    Yes.

16. Section 3.1 (page 14) and Section 4.1 (page 33): This section states that 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. In an EBT contract, subcontractors are generally engaged to provide functions throughout the contract term such as call center services, card production, etc. For example, a subcontractor providing call center services will be engaged 24/7 for the entire contract term to provide cardholder and retailer customer service; equaling 100% of the time. Will the State accept a description of the assigned functions in response to this requirement?

    Yes.

17. Section 3.2.11.1 (page 19): Will the State confirm if this requirement it is referring to the TPP providing their specification to the retailers that they will support within 30 calendar days of the start of the contract to be executed between the TPP and the EBT Contractor?

    Yes.

18. Section 3.2.2.2 (page 16): This section requires a separate Reports Manual for the SNAP and TANF programs. Because SNAP and TANF programs are supported by the same system and benefits are accessible on the same card, many manuals, plans and reports are combined for the two programs for efficiency purposes. Creating separate manuals, plans and reports for these programs will require significant time, resources and expense to deconstruct deliverables into two separate ones that will contain a significant amount of duplicate information. For this requirement, and others like it throughout the RFP, will the State accept combined manuals, plans and reports for the SNAP and TANF programs, where applicable? We do understand that some information must be program specific, such as the plan to provide adequate cash access which only applies to the TANF program.

    The State will accept combined manuals, plans and reports for SNAP and TANF programs where applicable.

19. Section 3.2.14.4 (page 22): To accommodate responding to requests received on a Friday afternoon, will the State accept the EBT Contractor repairing or replacing malfunctioning or inoperative POS devices within 2 business days rather than 48 hours?

This standard allows for overnight delivery and will impair an exempt retailer or a WIC vendor from processing transactions for a potential 96 hours. Nevada will keep the 48 hour processing time.

20. Section 3.2.15 (page 23): This requirement states that the EBT contractor must charge not-for-profit organizations the same fees paid by the State. However, not-for-profit organizations are typically labeled as Exempt EBT-only retailers. Will the State clarify what fees are currently paid by the State and explain what not-for-profit organizations this would apply to that aren't considered Exempt EBT-only retailers?

    SNAP and TANF do not charge fees. This requirement does not apply to WIC.

21. Section 3.2.16 (page 23): Please confirm that, in compliance with federal regulations, this requirement regarding the provision of retailer phone lines only applies to Exempt EBT-only retailers.

    Yes.

22. Section 3.4.7 (page 29): This section requires that security requirements and evaluation/test procedures are to be included in all solicitation documents and or acquisition specifications. Please elaborate on which specific documents and what type of security information the State is requesting to be included. This is a very broad requirement.

    All solicitation documents such as the RFP response and additional attachments must include security requirements and evaluation/test procedures.

23. Section 4.1.3 (page 33): These instructions state that vendor's responses shall be limited to no more than five (5) pages per task. Will the State clarify what is meant by "task"? Is a task defined at the 4.x requirement level (i.e. for requirement 4.4 and all its subsections, vendors are to respond in no more than five pages)? Or, is a task defined at the 4.x.x.x level (i.e., vendors may use up to 5 pages to respond to 4.4.2.1, 4.4.2.2, 4.4.2.3, etc.)?

    Refer to question 6 of this amendment.

24. Section 4.1.3 (page 33): If vendors are to respond to each task, defined at the 4.x requirement level, will the State confirm it does not intend for vendors to include all requirement language in its 5-page responses? Due to the length of the required activates for some tasks, such as 4.12 which includes 20 pages of requirement language, including that language would obviously exceed the page limits.

    Correct.

25. Section 4.4.2.9 (page 43): This requirement indicates that the State is looking for "a full knowledge transfer to assure that the State can operate the system independently…" Hosted services are not designed for States to operate independently. Hosted services allow States to access the system and use a training session and a training manual. What type of knowledge transfer beyond a training sessions and manuals is the state seeking?

    Manuals and training is sufficient.

26. Section 4.5.2.3.C.4 (page 53): The RFP includes Branded card data in the list of data to be transferred at the end of the contract. Will the State remove the word "Branded" from item C.4 on page 53? Transferring branded cards and data is not an industry standard because the issuing bank owns the account BIN. The industry standard is a spend-down of all funds of the current contractor's system, and new cards are issued by the new contractor's system.

The State will remove the word 'Branded' from C.4.

27. Section 4.5.2.3.C.13 (page 53): Please provide the definition for "ARF Data."

"ARF Data" – Auto-Reconciliation Files: Collects settlement information for direct connect merchants/retailers and creates ARF files for delivery to merchants/retailers.

28. Sections 4.5.3, 4.6.3, 4.7.3, 4.8.2.9, 4.9.3, 4.10.3, 4.11.3, 4.12.3, 4.13.3, 4.15.3, 4.16.3 (various pages): Each of these sections contain deliverable tables which include items that do not specifically lend themselves to a 10-day review process by the State because they are not a documentation or similar type deliverable. For example, what would be reviewed over a 10-day period for Deliverable Number 4.10.3.7 High-Coercivity Magnetic Strip, or Deliverable Number 4.10.3.9 Track 2 Format, or Deliverable Number 4.11.3.7 Establish the EBT Account Number?

Will the State modify these tables to mark items "N/A" that do not actually contain a reviewable deliverable (as the State did in section 4.14.3)?

Yes. The Deliverable sections will be revised as follows.

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***

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***
4.6.3.3	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 PROJECT WIDE SYSTEM TESTING			
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***

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
4.7.3.4	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***

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 SNAP/TANF HELPDESK/CUSTOMER SERVICE			
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***

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***

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***

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 PROJECT WIDE ACCOUNT SET UP AND BENEFIT AUTHORIZATION			
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

No changes.

Regarding 4.11.3.3 - The State will require D-SNAP benefit type, SNAP replacement benefit type and several Regular SNAP benefit types.

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

No changes.

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

No changes.

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

No changes.

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

No changes.

29. Section 4.6.2.15 (page 59): Customer Help Desk testing is required during the UAT process. However, prior to a conversion, the Help Desk is not operational. Please clarify what is entailed in the testing of the Customer Help Desk during UAT.

    As part of the UAT, the EBT Contractor shall be prepared to test the Customer Help Desk ARU (if applicable), Participant Web Portal (if applicable) and WIC vendor Web Portal, including, but not 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.

30. Section 4.7.2.3 (page 62) and Section 4.14.2.16.K (page 145): EBT Contractors provide user materials to Exempt EBT-only retailers to whom they provide POS equipment. TPPs provide training and materials to the retailers supported through their integrated systems. Will the State confirm that the EBT Contractor is only required to provide user materials to the Exempt EBT-only retailers they support?

    YES. WIC requires this information for all vendors using stand beside POS devices.

31. Section 4.7.2.3 (page 62): Please clarify the reference to "uploading the vendor claim file." This process is relevant to offline WIC processing.

    "uploading the vendor claim file" – A transaction or a collection of transactions submitted for payment in a single file by a retailer/vendor.

32. Section 4.7.2.7 (page 63) and Section 4.7.2.8 (page 64): We have a proven process and successful track record of training State trainers on the functionality of our system through webinar training sessions. The data elements, information and processes that the staff will be trained on will already be familiar to them since the State has a mature EBT program. Therefore, will the State consider allowing the hands-on training sessions to be conducted via webinar?

    Training via webinar is acceptable.

33. Section 4.8 (page 66) and Section 4.8.2.1.D (page 67): Section 4.8 says help desk calls must be answered from 8 am to 6 pm PT, Monday through Friday at a minimum, which in context

appears to apply to cardholders, retailers and State staff. In Section 4.8.2.1.D, access to live customer service representatives is required 24 hours per day, seven days per week for cardholders and retailers. Would the State please clarify the hours of live customer service support it is seeking for cardholders and retailers?

The State requires 24 hour live customer service support.

34. Section 4.8.2.1.C (page 67): Please confirm that "IVR algorithms" is the same as the IVR call flow and prompts which a caller will hear once they enter a card number.

Yes.

35. Section 4.8.2.1.E (page 67): Please confirm that the State will provide the TTY number.

The Contractor must provide TTY capability to cardholders with hearing disabilities and help desk support for clients using rotary phones. RFP states "Must be provided" see reference above.

36. Section 4.8.2.4 (page 68): Upon receipt of the randomly requested call monitoring session, will the State allow the EBT Contractor 48 hours to establish the call monitoring session?

The State agrees to the 48 hour request.

37. Section 4.8.2.8 (page 72): The title of this requirement is "Pay Phones" however the requirement has to do with toll-free calls paid for by the State. Is the EBT Contractor required to accept calls from pay phones? May the cost of pay phone calls be passed on to the State?

The State currently requires vendor to accept pay phone calls paid for by the State.

38. Section 4.9.2.2 (page 73): The title of this requirement is "Pay Phones" however the requirement has to do with toll-free calls paid for by the State. Is the EBT Contractor required to accept calls from pay phones? May the cost of pay phone calls be passed on to the State?

Refer to question 37 of this amendment.

39. Section 4.10.2.9 (page 84) and Section 4.10.2.10 (page 84): The Track 2 Layout table in Section 4.10.2.9 lists the Discretionary Data field as a 2-digit number, however, the paragraph description in Section 4.10.2.10 says the Discretionary Data field is a three-digit number. Would the State please clarify the correct length of this field?

Discretionary Data field length is 2

40. Section 4.12.2.8 (pages 109 - 110): Within the requirement for ACH Activity Reports, the State has required the inclusion of each retailer's bank account number. Providing such information for all retailers performing transactions on a single report presents a security concern. Please explain the value to the State of including the bank account number.

Not applicable. This requirement is no longer valid.

41. Section 4.13.2.1 (page 114): Is the State currently using the benefit transfer functionality as described in Section 4.13.2.1? If so, what is the monthly volume of transfers?

The State declines to disclose this information.

42. Section 4.13.2.16.D (page 118) and Section 4.15.2.9.B (page 171): Requirement 4.13.2.116.D states, "Nevada does not allow 'holds' may be placed on funds in a cardholder account for system errors." Requirement 4.15.2.9.B states, "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." Please confirm which requirement is correct.

Nevada does not currently place holds on cardholder accounts.

43. Section 4.14 (page 121): This task 4.14, Nevada WIC Programs Specific Scope of Work, contains more than 40 pages of requirements. Will the State increase the 5-page limit for the required response to this task?

Refer to question 6 of this amendment.

44. Section 4.14.2.13 (page 132): Please clarify the reference to "Nevada EBT and TANF Cash Benefit staff" contained in the second paragraph of this response which is related to WIC EBT settlement and reconciliation.

Requirement should state Nevada EBT staff.

45. Section 4.14.2.13 (page 132): Please clarify the reference to "Cash benefits" in the seventh paragraph of this requirement. Vendors accepting WIC EBT cards will receive settlement funds or the WIC EBT transactions they processed; vendors will not receive "cash benefits".

WIC Vendors receive settlement funds for EBT transactions.

46. Section 4.14.2.17.D (page 148): The Nevada WIC programs do not currently have CSR support provided by the WIC EBT Contractor. Please confirm that CSR support will be required for the Nevada WIC programs under the new contract.

Yes. The Nevada WIC Program currently does have Customer Service Representative (CSR) support and CSR support will be required 24/7 in the new contract as well.

47. Section 4.14.2.17.D (page 148) and 4.8.2.F (page 67): Should CSR support be required for WIC cardholders, it is required to be provided on a 24/7 basis. However, CSR support for SNAP/TANF cardholders is required to be provided 8:00 AM to 6:00 PM Pacific Time Monday through Friday. As this may be confusing to recipients that have both a SNAP/TANF card and a WIC EBT card, will the State agree to make the CSR hours of support 8:00 AM to 6:00 PM Pacific Time Monday through Friday for all programs?

Refer to question 33 of this amendment.

48. Section 4.15.2.12 (page 172): Is the State currently using the congregate living benefit transfer functionality described in item 2 in Section 4.15.2.12? Will the State allow the Contractor to install a POS device in the facility enabling cardholders to pay the facility as they would any other FNS-authorized merchant?

Yes.

49. Section 4.16.2.2 (page 179) and Section 4.16.2.3 (page 180): We understand that the State would like to be able to separate SNAP and TANF settlement and reconciliation activities. The methods, systems, and reports in place to execute settlement and reconcile the programs are nearly identical (with the main difference being the funding methods and a few reconciliation reports) and run concurrently each day (and have for nearly 30 years). With that in mind, it is possible to describe the settlement and reconciliation activities separately for SNAP and TANF, but there seem to be several SNAP requirements that appear in the TANF settlement section (Section 4.16.2.3), while the requirements for SNAP settlement (Section 4.16.2.2) do not include the same level of detail required for TANF settlement and reconciliation. For example, within the TANF settlement section (Section 4.16.2.3) under letter "E," the requirement states that "The EBT contractor shall meet Supplemental Nutrition Assistance Program reconciliation requirements of 7CFR§274.8 and FNS EBT Reconciliation and Settlement Guidance." We request that the State carefully review these sections and combine them into one comprehensive settlement and reconciliation section (while maintaining the request for the EBT contractor to describe the process for each benefit program if that is the information you would like to see). If the State prefers to keep the sections separate, edits should be made to the RFP to ensure the items specific to a benefit program are included in the correct section, and even potentially add a section for items that cover both programs (for example, Section 4.16.2.3, letter "F," which asks the bidder to determine the amount of Federal funds (SNAP benefits) and the amount of State funds (TANF benefits) necessary to reimburse the settlement account). If the State chooses to keep the sections separate, there is the potential to have quite a bit of repeated information submitted by the bidder.

The State has no planned revisions for question 49 at this time.

50. Section 5.1.9 (page 185) and Section 5.1.10 (page 185): Both of these requirements are asking for company background and history related to the provision of services described in the RFP. Please clarify the difference between these two requirements.

Section 5.1.9 is asking for company background/history. Section 5.1.10 is asking for length of time.

51. Section 5.1.11.3 9page 186): Will the State accept the URL to a bidder's most recent Annual Report in response to this requirement for the last two years of Profit and Loss Statements and Balance Statements?

No.

52. 6. (page 193): This section states that proposers may include a narrative to explain their pricing approach or components. Where within their proposals should bidders include such explanations? There does not appear to be an appropriate place within the Excel workbook.

Within vendors response they should refer to the appropriate section they are responding too.

53. Section 6.1 (page 193): Where in their proposals are bidders to include the "detailed backup" that is to be provided for all cost schedules completed, and what type of information is the State seeking in the detailed backup description?

Refer to question 52 of this amendment.

54. Section 6.1.6.3 9 (page 196): Section 9, Optional Services, of tab 6.1.6 Other Associated Costs seems to align to the "Optional EBT fee for services" referenced in this section. Where in their cost proposals are bidders to include "Optional services that may increase or decrease the offered CPCM"?

Refer to question 52 of this amendment.

55. Section 6.1.8.1 (page 197): Requirement 6.1.8.2 requires a firm, fixed hourly rate, which by definition wouldn't change. However, Requirement 6.1.8.1 states that prices quoted for change orders/regulatory changes must remain in effect for six months after the State's acceptance of system implementation, which implies the hourly rates could be modify after six months. Will the State clarify the intent of the short term change request rate?

This statement is to ensure the hourly rate submitted in a vendor's proposal remains in effect until such time a contract is drafted and then becomes binding.

56. Section 9 (page 199): With regard to the RFP Timeline, will the State consider allowing a second round of questions? Bidders often have follow-up questions to the State's responses to the initial set of questions.

Yes. The timeline is revised as follows.

Task	Date/Time
Deadline for submitting questions	8/31/17 @ 12:00 PM
Answers posted to website	On or about 9/12/17
Deadline for submitting round 2 questions	9/22/17 @ 12:00 PM
Answers posted to website	On or about 10/04/17
Deadline for submittal of Reference Questionnaires	No later than 4:30 PM on 11/20/17
Deadline for submission and opening of proposals	No later than 2:00 PM on **11/21/17**
Evaluation period (approximate time-frame)	11/22 ~ 12/13/17
Vendor Presentations (approximate time-frame)	1/8 ~ 1/9/18
Selection of vendor	On or about 1/9/18
Anticipated BOE approval	4/10/18
Contract start date (contingent upon BOE approval)	On or about 6/1/18

57. Section 9 (page 199): Given holiday travel that may still be occurring, will the State consider moving the approximate time frame for Vendor Presentations to the week of January 8, 2018?

Yes. Refer to revised timeline in question 56 of this amendment.

58. Section 10.1.4 (page 200): Will the State confirm the reference to Section 11.3 and 11.5 in this requirement should be 10.3 and 10.5?

Yes.

59. Section 10.2.2.5 (page 202): Does the State intend for vendors to provide responses to RFP Section 3 in their proposal Section V – System Requirements?

Yes.

60. Section 10.2.2.10 (page 202): Please confirm that "Other Informational Material" should be Section X of the bidder's proposal.

Yes.

61. Section 11.1 (page 205): Please provide the number of points available for each criterion provided in the table in this section.

Vendors are scored 1-10.

62. Section 11.1 (page 205): Which specific RFP sections align to the following criteria: (1) Demonstrated competence; (2) Experience in performance of comparable engagements; (3) Conformance with terms of this RFP; and (4) Expertise and availability of key personnel?

Throughout the RFP each criteria will play a role.

63. Section 11.1 (page 205): How will "Demonstrated competence" be determined and scored?

Refer to question 62 of this amendment.

64. Section 11.1 (page 205): Will "Experience in performance of comparable engagements" be evaluated and scored based on bidders' responses to RFP sections 5.1 Vendor Information and 5.2 Subcontractor Information, or will it be based on responses to RFP section 5.3 Business References?

Refer to question 62 of this amendment.

65. Section 11.1 (page 205): Will "Expertise and availability of key personnel" be evaluated and scored based on bidders' responses to RFP sections 3 System Requirements and 4 Project Wide Scope of Work, or will it be based on responses to RFP sections 5.6 through 5.13?

Refer to question 62 of this amendment.

66. Section 11.1 (page 205): Please provide an example of the Cost calculation using realistic numbers and the actual cost points available in the equation provided in this section.

Please refer to Section 11.1 of the RFP.

67. Section 12.3.4 (page 211): EBT Contractors have developed efficient and effective project management processes which include support from highly experienced staff in a centralized location. Mature EBT projects typically do not require EBT Contractor staff to be onsite to run smoothly and within contractual requirements. While key staff and support staff will be available on-site in Carson City as needed, there isn't a need to have project management staff located full time in Carson City. Will the State remove this requirement?

The State modifies this requirement (12.3.4.1) as follows:
"The contractor shall be required to have its project management staff accessible for the duration of the project."

68. Section 12.3.8.1 (page 213): Will the State confirm the reference to section 13.3.8.2 should be 12.3.8.2?

Correct.

69. Section 12.3.8.2 (page 213): Upon receipt of a requested change order, significant effort is required to determine the scope, estimated cost, alternative solutions, testing plans, etc. Would the State modify this requirement to allow for such information to be submitted to the State within 30 days rather than 15 working days of the receipt of the change?

The State agrees to 15 working days or a mutually agreed upon timeframe, depending on the scope of work change.

70. Section 12.3.11.14 (page 217): Will the State confirm the reference to section 13.3.11 should be 12.3.11?

Yes.

71. Section 12.3.12.5 (page 218): Will the State confirm the reference to section 13.3.12.2 should be 12.3.12.2?

Yes.

72. Section 12.3.18.5 (page 220): Will the State confirm the reference to section 13.3.18.2 should be 12.3.18.2?

Yes.

73. Attachment B (page 224): Item 6 of this Vendor Certifications page allows bidders to include exclusions to RFP conditions and provisions and instructions that they are to be provided in writing within the proposal. How will any such exclusions be evaluated and scored?

Refer to question 62 of this amendment.

74. Attachment I (page 1): Will a flash drive be acceptable in lieu of a CD?

Yes.

75. Attachment I (page 1): Within the Cost Proposal Instructions, reference is made to "Attachment L, Cost Proposal Certification of Compliance with Terms and Conditions of RFP," however that document was not provided with the RFP and its attachments. Please provide.

Not applicable.

76. Attachment I (page 10): The second column of the table contained on tab 6.1.2, Dev-Data Conversion Envir, asks for the "Description of Proposed Hardware and/or Software" but the

rows are already pre-filled with "Firm Fixed Price" items. Please clarify what bidders are to include in the rows of this table.

If the vendor has additional information to provide, this information can be documented in the blank lines.

77. Attachment I (pages 13-14): On Tab 6.1.5, Production Environment, the row including the "Subtotal for 6.1.5" is a sum total of each cost item included in the table. However, for each type of equipment both a purchase price and a lease price are included. How will this cost information be evaluated without double counting the equipment cost since the State will either purchase the equipment or lease it but not incur both expenses?

    The State only pays for leases for group living arrangements and does not intend to purchase POS devices as this time.

78. Attachment I (page 14): Regarding Tab 6.1.5, Production Environment, for which programs are the High Speed Embossers intended to be used?

    Please provide, for each program, separate costs for embossed cards and cards without embossing.

79. Attachment I (page 14): Will the High Speed Embossers be needed because the State will further personalize the cards by adding cardholder name in addition to the PAN already included on the card?

    No.

80. Attachment I (page 14): Will the High Speed Embossers be required to integrate to the State's eligibility systems or any other State system?

    No.

81. Attachment I (page 18): On Tab 6.1.6, Other Associated Costs, will the State provide the requirement number where the "basic level of service" is defined as referenced in item 9 EBT Optional Services on this tab?

    If the total number of calls exceeds five (5) times the number of active cases in the month, excluding calls for single call PIN selection/reset, the additional calls may be charged to the State on a per call basis.

    However, should call volume excluding calls for single call PIN selection/reset, exceed five (5) times the number of active cases due to system failures, including inability to access cardholder website, or errors by the EBT Contractor, the five (5) call limit will be waived in that month.

82. Attachment I (page 18): On Tab 6.1.6, Other Associated Costs, in item 9 there is a reference to 300 hours of professional services, however only 200 are required within the RFP technical requirements. Section 4.12.2.5.I requires 100 hours related to changes for the SNAP/TANF data warehouse and Section 4.14.2.18.G.9 references 100 hours related to changes for the WIC data warehouse. Will the State modify this tab to reflect the 200 hours as included in the technical requirements?

Adjust wording to include 300 hours DWSS – 100 hours for WIC

83. Attachment I (page 18): On Tab 6.1.6, Other Associated Costs, will the State clarify what programs and services are to be included in the "Disaster Services" as referenced in item 9?

Would this be in addition to section 4.9 Projected Wide Disaster Recovery and Support?

No. These costs can be listed/detailed in 4.9.

84. Attachment I (page 18): How is "Disaster Services" as referenced on Tab 6.1.6 in item 9 different from 4.9 Project Wide Disaster Recovery and Support included on Tab 6.1.1 Detailed Del Cost Schs?

Refer to question 82 of this amendment.

85. Attachment L, Appendix E (page 2): With regard to Scheduled Maintenance, the requirement is for the maintenance window not to exceed two hours. Due to the need to move code, conduct verifications by multiple parties and complete related internal communications, the maintenance window is typically three hours. In rare instances, the window may need to be as long as five hours. Will the State consider modifying this requirement to allow for maintenance windows of three to five hours?

The requirement gives additional time to the vendor for maintenance if agreed to by the State.

86. Attachment L, Appendix E (page 2): With regard to the 100% standards throughout this Appendix related to settlement, benefit posting and availability, transaction response time, help desks, equipment installations, and retailer access to the system, will the State consider modifying these requirements to 99.8% As written, one mistake in 5 years for any of these requirements could result in a deficiency. There is zero room for error. While we agree that accurate processing and stakeholder support are critical and we strive for 100% accuracy, declaring a deficiency for anything less than 100% accuracy is onerous on the EBT Contractor.

Settlement, benefit posting and availability are set at 100% - no change.

Transaction response time requirement is 100%, however the performance deficiency is 98% - no change.

Customer and Retailer Service Help Desk calls will be changed to 'All Customer Service Representative calls will be answered 99.8% of the time.

Equipment Installation and Access to System states 100%, however this is over a period of 14 calendar days for equipment installation and 30 days for access to the system. – no change.

87. Attachment L, Appendix E (page 3): 100% of Customer Service Representative calls are required to be answered. This standard is not achievable as the EBT Contractor cannot prevent callers from hanging up. As written, the EBT Contractor would be penalized for callers that hang up because they selected the wrong option on the IVR and didn't intend to be transferred to a CSR, or hang up because they have another call coming in, or need to hang up for any of a

number of reasons that are outside of the control of the EBT Contractor. Will the State consider modifying this requirement to take a reasonable call abandonment rate into consideration?

Refer to question 86 of this amendment.

88. Attachment L, Appendix E (pages 3 - 4): Will the State consider modifying item #4 regarding Customer and Retailer Service Help Desks to indicate that a minimum staffing level shall be maintained at all times during designated business hours as mutually defined by the EBT Contractor and the Project Management Team?

Yes.

89. Attachment L, Appendix E (page 4): Will the State modify this requirement to include notice from the SNAP and TANF programs in addition to notice from the WIC Program?

Yes.

90. Attachment L, Appendix E (page 6): With regard to Adhoc reporting and technical support, would the State modify the timeframes in this requirement to be mutually agreed upon? Often, depending on the scope of a request, a request may be fulfilled much quicker than 7 days and other times slightly longer.

Yes.

91. RFP Section 9, pg. 203
RFP Language:
Deadline for submitting questions

Question:
Given the size and scope of this proposal and to ensure that all Vendors understand the RFP requirements completely, will the State consider allowing a second round of questions for follow up?

Possibly due mid-September with answers due around the end of September?

Refer to question 56 of this Amendment.

92. RFP Section 2.1, pg. 5
RFP Language:
The Nevada State WIC Program is located within the Department of Health and Human Services, Division of Public and Behavioral Health. Nevada State WIC serves an average 69,000 monthly participants and 45,000 households per month. WIC services are provided at approximately 46 WIC clinics. The Nevada WIC Program has approximately 243 staff members, of which approximately 225 are working in the local clinics.

Question:
Will the State please provide the case load information for SNAP and TANF for the last 12 months?

FY2017
SNAP Caseload Totals 2,563,852

TANF Caseload Totals 41,902
Combined SNAP-TANF Caseload 70,300

93. RFP Section 2.1, pg. 5
RFP Language:
The Nevada WIC Programs are currently in the process of implementing the Mountain Plain State Consortium (MPSC) State Agency Model (SAM) MIS as the Nevada WIC Programs' certification system.

Question:
When is the current MPSC project expected to be completed?

May 2018

94. RFP Section 3.2.9.1, pg. 18
RFP Language:
The EBT contractor deployed POS terminals, including wireless terminals for farmers' markets.

Question:
How many wireless terminals are currently deployed to farmer's markets?

One (1)

95. RFP Section 4.1.1, pg. 33
RFP Language:
Bids will not be accepted from bidders that choose to bid on only one of the two systems.

Question:
Please confirm that the contracts for EBT and WIC services will be awarded to a single contractor.

Yes, one contractor, two separate contracts.

96. RFP Section 4.1.3, pg. 34
RFP Language:
Vendor's response must be limited to no more than five (5) pages per task not including appendices, samples and/or exhibits.

Question:
Please clarify what is meant by "per task" as it relates to page limits. For example, is RFP Section 4.14 (pg. 123) considered a task? Or is RFP Section 4.14.2.1 (pg. 124) also considered a task?

In our example used above, RFP Section 4.14.2, spans over 17 pages, covers 19 subjects (subsections 4.14.2.1 through 4.14.2.19), with one subsection (4.14.2.18) alone having requirements items A through MM.

Given the variations in length of RFP Sections, would the State consider removing the page limit as long as Vendors are conscious of the brevity of their responses? If not, will the State at least consider revising the page limitation requirement for longer sections?

Refer to question 6 of this amendment.

97. RFP Section 4.1.3, pg. 34
RFP Language:
Vendor's response must be limited to no more than five (5) pages per task not including appendices, samples and/or exhibits.

Question:
Please confirm the 5-page limit only includes our response and does not include the RFP requirements text.

Refer to question 6 of this amendment.

98. RFP Section 3.2.14.3, pg. 22
RFP Language:
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.

Question:
How many POS devices are currently deployed for balance inquiries only?

None.

99. RFP Section 4.9.2.2.E, pg. 76
RFP Language:
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.

Question:
Please provide the number of disaster cards required to be on hand for immediate shipping. Also, please provide the number of disaster cards issued during 2014, 2015 and 2016.

There have been no disasters in NV for those years. We would request between 50,000 and 200,000 depending on the disaster and location.

100. RFP Section 4.10.2.1.B, pg. 81
RFP Language:
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.

Question:
Is it the State's intent to reissue all cards before implementation or replace cards with the new design through attrition?

Nevada will replace cards with new design through attrition.

Will the current vendor be required to also meet the same requirement?

Yes, if the State chooses to have embossed cards.

101. RFP Section 4.10.2.6, pg. 84
RFP Language:
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.

Question:
Can the State provide the statistics for the number of card replacements occurring in local offices and those replaced by the current contractor over the last 12 month period?

Approximately 330,000 over the counter replacement cards and approximately 40,000 mailed replacement cards.

102. RFP Section 4.11, pg. 89
RFP Language:
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.

Question:
Please provide the record formats for EBT account set-up and benefit authorization files.

For WIC:

For information regarding required data formats for exchange of data, please contact the Mountain Plains User Group Project Management Organization Team at mp-ug-pmo@maximus.com .

For DWSS:

Demographic Header Record

Field #	Description	Length	Field Position	Type	Comments	R/O
1	Record Type	2	1-2	X	"HD"	R
2	Transaction Type	8	3-10	X	"NVCCUPDT" - Daily Demographics	R
3	Date	8	11-18	9	CCYYMMDD	R
4	Time	8	19-26	9	HHMMSSSS	R
5	Control Number	6	27-32	9	Incremented by 1 each time sent. Unique to transaction type.	R
6	State ID	2	33-34	9	"NV"	
7	Reserved for State	25	35-59	X		R

Field #	Description	Length	Field Position	Type	Comments	R/O
6	Filler	237	60-296	X	Reserved for J.P. Morgan use.	R
8	Response Code	4	297-300	X	Initialize to "0000"—no errors Batch level error codes will be returned.	R

Record Length – 300 characters

Demographic Detail Record

Field #	Description	Length	Field Position	Type	Comments	R/O
1	Record Type	2	1-2	X	"DT"	R
2	Action Code	2	3-4	X	▪ 01 - New Account Setup/Change (Primary/Alternate Indicator = 01) ▪ 05 - New Authorized Rep/Alternate Payee (Primary/Alternate Indicator = 02 or 03)	R
3	State-unique Identifier	13	5-17	X	Left justified—My Person ID (9 position numeric treated as alpha) used by Nevada Must be unique statewide.	R
4	Primary/ Alternate Indicator	2	18-19	X	▪ 01 = Primary ▪ 02 = Authorized Representative ▪ 03 = Alternate Payee	R
5	Cardholder Access	1	20	X	▪ 0—Prohibited from all ▪ 1—SNAP (cardholder may access SNAP account, but not cash) ▪ 2—Cash (cardholder may access cash account, but not SNAP account) ▪ 3—Both (cardholder may access either the SNAP or the cash account)	R
8	Social Security Number	9	21-29	9	Must be numeric. If SSN is not known, zeros will be sent. SSN will be used as the second security identifier for IVR PIN selection. ▪ AR SSN = AR SSN ▪ PP SSN = PP SSN	R
9	Telephone	10	30-39	9	If available must be numeric; if not known, zeros will be sent	O
10	First Name	20	40-59	X	Alpha characters or spaces only. No special characters.	R
11	Middle Initial	1	60	X	Alpha characters or spaces only. No special characters.	O
12	Last Name	30	61-90	X	Alpha characters, spaces and hyphens only. No special characters.	R

Field #	Description	Length	Field Position	Type	Comments	R/O
					Jr. or Sr. may be part of last name or first name.	
13	Address-1	30	91-120	X	First line may be blank. J.P. Morgan must look for both lines; one line must be present.	O
14	Address-2	30	121-150	X	Special characters may be used if this address line used.	R
15	City	25	151-175	X	Note: City & State reside in same address line in the eligibility system and will separate out.	R
16	State	2	176-177	X	Two-digit state postal code.	R
17	Zip	9	178-186	X	Must be either 9 numeric characters or 5 numeric characters followed by 4 spaces.	R
18	Field Office Code	5	187-191	X	ROCC=Reg. Office, county	R
19	Date of Birth	8	192-199	9	CCYYMMDD	R
20	Card/PIN Issuance Code	1	200	X	▪ "1" – Original issuance ▪ "9" – Do not issue card (used if a demographic change is being requested but a new card should not be mailed.)	R
21	Drop Ship Code	1	201	X	▪ N—No ▪ Y—Yes (not used by Nevada currently)	O
22	Language Indicator	1	202	X	▪ E—English ▪ S—Spanish	R
23	Reserved for State	25	203-227	X		R
24	Filler	65	228-292	X	Reserved for J.P. Morgan – blank fill.	R
25	Error	4	293-296	X	Error codes.	R
26	Response Code	4	296-300	X	0000—no errors. Must be initialized to “0000”. Batch level error codes will be returned.	R

Record length – 300 characters

Demographic Trailer Record

Field #	Description	Length	Field Position	Type	Comments	R/O
1	Record Type	2	1-2	X	"TR"	R
2	Transaction Type	8	3-10	X	Must match header.	R
4	Date	8	11-18	9	Must match header.	R
5	Time	8	19-26	9	Must match header.	R
3	Control Number	6	27-32	9	Must match header.	R

Field #	Description	Length	Field Position	Type	Comments	R/O
6	Total Detail Records	6	33-38	9	Total number of detail records.	R
7	Reserved for State	25	39-63			O
8	Filler	233	64-296	X	Reserved for J.P. Morgan use.	R
9	Response Code	4	297-300	X	"0000" – no errors.	R

Record length – 300 characters

Benefit Header Record

Field #	Description	Length	Field Position	Type	Comments	R/O
1	Record Type	2	1-2	X	"HD"	R
2	Transaction Type	8	3-10	X	NVFSBEUP (daily FS) NVCSBEUP (daily Cash) NVFSBERP (daily FS benefit repayment) NVCSBERP (daily Cash benefit repayment)	R
3	Date	8	11-18	9	CCYYMMDD	R
4	Time	8	19-26	9	HHMMSSSS	R
5	Control Number	6	27-32	9	Incremented by 1 each time sent. Unique to transaction type.	R
6	State ID	2	33-34	X	Must be "NV"	R
7	Reserved for State>	15	35-49	X		R
8	Profile Number	9	50-58	9	▪ 320010001 – Food Stamps ▪ 320020001 – Cash	R
9	Filler	78	59-136	X	Reserved for J.P. Morgan use.	R
10	Response Code	4	97-100	X	Initialize to "0000" (no errors). Batch level error codes will be returned.	R

Record Length – 140 characters

Benefit Detail Record

Field #	Description	Length	Field Position	Type	Comments	DT 01
1	Record Type	2	1-2	X	"DT"	
2	Action Code	2	3-4	X	▪ “01” = Update/ Post / Pend ▪ “02” = Pending Void ▪ “03” = Batch Unpost/Repayment	R
3	Benefit Type	6	5-10	X	See *DWSS Benefit Types (Batch Benefit File)* on page **Error! Bookmark not defined.**. Field will be left justified, right blank filled	R
4	Credit/ Debit Indicator	2	11-12	X	▪ “CR” = Credit for action code “01”	R

Field #	Description	Length	Field Position	Type	Comments	DT 01
					▪ "DB" = Debit for action codes "02" & "03"	
5	State Unique ID	13	13-25	X	Left justified—My Person ID (9 position numeric treated as alpha) used by Nevada Must be unique statewide.	R
6	Issued Benefit Amount	7	26-32	9(5)V99		R
7	Available Date	8	33-40	9	CCYYMMDD—Mandatory for next day issuance	R
8	Benefit Period Date	6	41-46		CCYYMMDD (month of benefit payment)	
9	Authorization Number	16	47-62	X	Left justified ▪ FS = YY+7 digit unique sequence. ▪ CA = 8 pos sequential (SNAP and cash EBT Authorization Numbers must be mutually exclusive and always unique intra- and inter-program.)	R
10	Field Office Code	5	63-67	X	Nevada local office code.	
11	Reserved for State use	15	68-82	X	Audit Batch Number—7 bytes right justified echo back to Nevada; 2 bytes, left justified, Caseload	
12	Filler	50	83-132	X	Set field to blanks.	R
13	Error Code	4	133-136	X	Error codes	R
14	Response Code	4	137-140	X	0000 = no errors Must be initialized to "0000". Batch level error codes will be returned here.	R

Record Length – 140 characters

Benefit Trailer Record

Field #	Description	Length	Field Position	Type	Comments	R/O
1	Record Type	2	1-2	X	"TR"	R
2	Transaction Type	8	3-10	X	Must match header.	R
3	Date	8	11-16	9	Must match header.	R
4	Time	8	17-24	9	Must match header.	R
5	Control Number	6	25-32	9	Must match header.	R
6	Credit Count	6	33-38	9	Total "add" detail records.	R
7	Debit Count	6	39-44	9	Total benefit void and/or repayment records.	R
8	Credit Amount	10	45-54	9(9)V99	Total dollars for all credit records.	R

Field #	Description	Length	Field Position	Type	Comments	R/O
9	Debit Amount	10	55-64	9(9)V99	Total dollars for all benefit void and/or repayment records.	R
10	Total Detail Records	6	65-70	9	Total count of all detail records	
11	Reserved for State	15	71-85	X	Audit Batch Number—7 bytes right justified ECHO back to Nevada; 2 bytes, left justified, Caseload	
12	Filler	51	86-136	X	Reserved for J.P. Morgan use	R
13	Response Code	4	137-140	X	"0000" - no errors. Must be initialized to "0000". Batch level error codes will be returned.	R

Record length – 140 characters

Benefit Aging Header Record

Field #	Description	Length	Field Position	Type	Comments	R/O
1	Record Type	2	1-2	X	"HD"	R
2	Transaction Type	8	3-10	X	"NVINACTV"	R
3	Date	8	11-18	9	CCYYMMDD	R
4	Time	8	19-26	9	HHMMSSSS	R
5	Control Number	6	27-32	9	Incremented by 1 each time sent. Unique to transaction type. Must match trailer	R
6	State ID	2	33-34	X	NV	R
7	Filler	187	35-221	X	Reserved for J.P. Morgan use.	R

Record Length – 221 characters

Benefit Aging Detail Record

Field #	Description	Length	Field Position	Type	Comments	R/O
1	Record Type	2	1-2	X	"DT"	R
2	Action Indicator	1	3	9	▪ 1 = Inactive ▪ 2 = Dormant ▪ 3 = Expunged	R
3	Program Code	2	4-5	X	▪ 01 = SNAP ▪ 02 = Cash	R
4	State Unique Identifier	13	6-18	X	Left justified—My Person ID (9 position numeric treated as alpha) used by Nevada	R

Field #	Description	Length	Field Position	Type	Comments	R/O
					Must be unique statewide	
5	SSN	9	19-27	9	▪ Always head of household SSN. ▪ Cannot be spaces. ▪ Cannot be all zeros.	R
6	First Name	20	28-47	X	Alpha characters or spaces only; no special characters	R
7	Last Name	30	48-77	X	Jr. or Sr. is part of last name	R
8	Card Number	16	78-93	9		R
9	Last Debit Transaction	8	94-101	9	Date of last debit transaction, CCYYMMDD	
10	Last Benefit Deposit	8	102-109	9	Date of last benefit deposit, CCYYMMDD	
11	EDA	12	110-121	9		R
12	Account Balance	7	122-128	S9(5)V99	For Inactive and Dormant Records (Action Indicators 01 and 02), this field will reflect the account balance). For Expunged Records (Action Indicator 03), this field will reflect the amount expunged for the Grant reported.	R
13	Dormant Date	8	129-136	9	CCYYMMDD For Inactive Records (Action Indicator 01), this field will be blank).	R
14	Expunged Date	8	137-144	9	CCYYMMDD For Inactive and Dormant Records (Action Indicators 01 and 02), this field will be blank). For Expunged Records (Action Indicator 03), this field will show the date that the reported grant was expunged.	R
15	Auth. Number	20	145-164	X	This field will only be populated for Expunged Records (Action Indicator 03);	N/A

Field #	Description	Length	Field Position	Type	Comments	R/O
					otherwise it will be blank	
16	County Code	5	165-169	X		R
17	Filler	52	170-221	X	Reserved for J.P. Morgan use	N/A

Record Length – 221 characters

Benefit Aging Trailer Record

Field #	Description	Length	Field Position	Type	Comments	R/O
1	Record Type	2	1-2	X	"TR"	R
2	Transaction Type	8	3-10	X	"NVINACTV"; must match header.	R
3	Date	8	11-18	9	CCYYMMDD; must match header.	R
4	Time	8	19-26	9	HHMMSSSS; must match header.	R
5	Control Number	6	27-32	9		R
6	Number of Detail Record	6	33-38	9	Total count of detail records.	R
7	Filler	183	39-221	X	Reserved for J.P. Morgan use.	N/A

Record Length – 221 characters

103. RFP Section 4.14.2.5, pg. 125
RFP Language:
Specific identifying and demographic data elements… 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.

Question:
Please provide the required data formats referenced in this RFP requirement?

For information regarding record formats for WIC account set-up and benefit authorization files, please contact the Mountain Plains User Group Project Management Organization Team at mp-ug-pmo@maximus.com .

104. RFP Section 4.14.2.10, pg. 126
RFP Language:
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.

Question:
Please provide the record formats for WIC account set-up and benefit authorization files.

During the MIS transition process, the Nevada WIC Program decided not to employ PIN selection terminals during implementation. Therefore, none are in use at this time.

105. RFP Section 4.14.2.16, pg. 144
RFP Language:
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.

Question:
Please provide the current volume of PIN select devices deployed to WIC clinics?

None.

106. RFP Section 4.16.2.2, pg. 183
RFP Language:
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.

Question:
Please clarify if the contractor is allowed to send an ACH debit to their account for TANF and WIC funds respectively. Please confirm that TANF and WIC funds settlement follow the same process as SNAP fund settlement.

TANF expenditures involve the State Treasurer's Office – they do not follow the same process as SNAP.

WIC EBT Settlement, Transaction Processing and Reconciliation is addressed in 4.14.2.13 of the RFP.

107. Q#17, RFP Section 4.16.2.2, pg. 183
RFP Language:
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.

Question:
Please confirm that the EBT contractor may draw the SNAP funds from ASAP directly.

Yes, this is correct.

108. RFP Section 5.1.11, pg. 189
RFP Language:
Financial information and documentation to be included in accordance with Section 11.5, Part III – Confidential Financial Information.

Question:
Please confirm that non-confidential financial information should be included as part of the main Technical Proposal.

Correct.

109. RFP Section 10.1.10, pg. 204
RFP Language:
For ease of evaluation, the technical and cost proposals shall be presented in a format that corresponds to and references sections outlined within this RFP and shall be presented in the same order. Written responses shall be in bold/italics and placed immediately following the applicable RFP question, statement and/or section.

Question:
Vendor responses require extensive answers that include visual elements such as tables and graphics. Can Vendors use their own proposal template (fonts and formatting) if all RFP text is preserved and responses are clearly distinguishable from the RFP text?

Vendors are to use the RFP template provided.

If Vendors can use their own template, will the State delete the "bold/italics" font requirement? Bold/Italics font may not be necessary if using a Vendor's template and regular text may be easier to read.

No.

110. RFP Section 10.1.10, pg. 204
RFP Language:
For ease of evaluation, the technical and cost proposals shall be presented in a format that corresponds to and references sections outlined within this RFP and shall be presented in the same order. Written responses shall be in bold/italics and placed immediately following the applicable RFP question, statement and/or section.

Question:
If Vendors must respond directly within the State's RFP document, should Vendors include their name on each page and/or other information to distinguish their submission from other vendors?

Vendors may choose to put their name on each page, but it is not a requirement.

Also, please confirm that we only return the portions of the RFP that require a response and we are not expected to return the entire RFP document.

Correct.

111. RFP Section 10.2.2, pg. 205
RFP Language:
Vendors shall provide one (1) PDF Technical Proposal file that includes the following:

Question:
Are Vendors permitted to include short Transmittal Letter at the start of our Technical Proposal response?

Yes.

112. RFP Sections 1.2 and 9, pgs. 5 and 203
RFP Language:
RFP Section 1.2 states: The anticipated contracts start date is approximately June 30, 2018.

RFP Section 9 states that the contract start date is on or about 6/1/2018.

Question:
Please verify if the appropriate contract start date June 1 or June 30, 2018.

Anticipated contract start date is on or about June 1, 2018 to begin the potential conversion process. The State expects the system should be fully converted/implemented within six (6) months of the contract start date.

113. RFP Sections 5.2.1.4 and 5.3.2, pgs. 190 and 191
RFP Language:
Business references as specified in Section 5.3, Business References shall be provided for any proposed subcontractors.

Question:
Please confirm that business references (RFP Attachment E) for subcontractors should support the services they are providing on this contract and not focused on the items listed in RFP Section 5.3.2.

Correct.

114. RFP Attachment B, Item 6, pg. 229
RFP Language:
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.

Question:
If a Vendor would like to submit any exceptions to the RFP, where should Vendors include them with their proposal? Should they be placed in Proposal Section XI, Other Proposal Material?

Refer to question 14 of this amendment.

115. RFP Attachment I, First Tab – Cost Proposal Instructions
RFP Language:
3. Tab III - Cost Proposal Certification of Compliance with Terms and Conditions of RFP
B. Proposers must include Attachment L, Cost Proposal Certification of Compliance with Terms and Conditions of RFP for Section 6, Project Costs within this section.

Question:
Within Attachment I, the first tab of the Excel workbook (Cost Proposal Instructions) references Tab I, II, and III. Tab III (Attachment L) doesn't seem to be related to cost or is an incorrect reference.

Should Vendors disregard the reference to Tab III and respond to the requirements in RFP Section 6 for their Cost Proposal submission?

Refer to question 75 of this amendment.

116. RFP Appendix E, pg. 3
RFP Language:
Customer and Retailer Service Help Desks:
1. All (100%) Customer Service Representative calls will be answered.

Question:
Will the State consider revising #1 to read "All (100%) Customer Service Representative calls will be answered? Calls abandoned within 2 minutes will not be counted towards unanswered calls."

Refer to question 86 of this amendment.

117. RFP Attachment L, pg. 237
RFP Language:
Agency Appendices

Question:
Please confirm that these Appendices are for Vendor reference only and are not required to be included in the Vendor's response.

Correct. However, the vendor needs to review and acknowledge the information within these documents as part of the requirements/deliverables they are responding to.

118. RFP Section 12.2.1.1, pg. 213
RFP Language:
All contractor personnel assigned to the contract shall have a background check from the Federal Bureau of Investigation pursuant to NRS 239B.010. All fingerprints shall be forwarded to the Central Repository for Nevada Records of Criminal History for submission to the Federal Bureau of Investigation.

Question:
Our company typically performs projects of this type through a combination of: 1) fully-dedicated on-site staff that are assigned to the project as Full-Time Equivalents (FTEs), and 2) non-dedicated staff resources that support multiple client engagements in a multi-tenant environment, and that typically work remotely. NRS 239B.010, the statute cited in RFP Section 12.2.1.1, appears to apply to persons with whom the state is entering into an employment relationship or a contract for personal services.

Would the State allow the selected vendor to meet the specific requirements of NRS 239B.010 for designated project employees, but allow a more general background check to be conducted for non-dedicated resources working outside of the State?

All contractor staff with access to DWSS data and/or systems must comply with all background check requirements and meet all provisions of the law (NRS).

119. RFP Section 4.14.2.10.A, pg. 124

RFP Language:
WIC Account Structure

Question:
Please confirm that ITCN WIC program will be using the same MPSC MIS as Nevada State WIC and whether it will use the same network and be hosted in the same data center used by Nevada State WIC.

The Nevada WIC Program and the ITCN WIC Program are separate systems which use the same servers and are hosted in the same data center. However, each program has its own data bases with no interconnectivity between programs.

120. RFP Section 4.14.2.14.A.7, pg. 135
RFP Language:
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.

Question:
Please clarify whether the Nevada State WIC Program and ITCS WIC Program will use the same food list and APL or if separate approved product data will be submitted by each program and must be managed separately including the generation of separate APL files.

The Nevada WIC Program and the ITCN WIC Program have separate food lists and separate APL files submitted by each program which are managed individually. However, the food lists and separate APL files mirror each other.

121. RFP Section 4.14.2.14.B, pg. 135
RFP Language:
Adjustment for NTE

Question:
Please clarify whether NTE values for the Nevada State WIC Program and ITCS WIC Program will be the same or if each set of peer groups and NTE values must be maintained individually.

The Nevada WIC Program and the ITCN WIC Program have separate peer groups and NTE values must be maintained individually for each program. However, the peer groups and NTE values mirror each other.

122. General
Question:
Vendor seeks to understand the State's contracting needs and flexibility. Would the State please provide a list of the exceptions to the State's terms and conditions that were granted to the current vendor in the current contract?

The State declines. As previous exceptions to the current contract are not relevant to this RFP.

123. RFP Section 7.1.1, pg. 201
RFP Language:

Upon review and acceptance by the State, payments for invoices are normally made within 45 – 60 days of receipt, providing all required information, documents and/or attachments have been received.

Question:
Vendor seeks regularly and timely payments in order to meet its own financial obligations to all working on this project. Will the State agree to pay all uncontested invoice within 30 calendar days of receipt?

The State makes every effort to pay invoices within 30 calendar days, however reserves the right to retain the standard of 45 – 60 days of receipt.

124. RFP Attachment C, Contract Form, 21, pg. 7
RFP Language:
STATE OWNERSHIP OF PROPRIETARY INFORMATION. Any data or information provided by the State to Contractor and any documents or materials provided by the State to Contractor in the course of this Contract ("State Materials") shall be and remain the exclusive property of the State and all such State Materials shall be delivered into State possession by Contractor upon completion, termination, or cancellation of this Contract.

Question:
In light of clauses such as this, the Vendor respectfully seeks to clarify that the scope of work is for services and not for software creation or licensing. Will the State please confirm that we are providing services and not creating software for the State or licensing software to the State?

Yes.

125. RFP Section 12.3.5, pg. 216
RFP Language:
Inspection/Acceptance of Work

Question:
In Vendor's experience, acceptance protocols are important for the success of the project. Is the State willing to negotiate a mutually-acceptable set of acceptance protocols?

If the vendor's system meets the documented requirements, the State will agree to negotiate a mutually acceptable set of acceptance protocols.

126. RFP Appendix E, Performance Standards
Question:
Will the State agree to excuse nonperformance under certain conditions, such as when program processes are changed at the request of the Client, and such changes adversely affect Vendor's ability to perform in accordance with the service levels? Or when any stated assumptions on which a performance goal is based turn out not to have been correct? Or when a failure is due to the acts or omissions of Client or third parties outside of Vendor's reasonable control?

Depending on the cause of nonperformance, the State agrees to review and negotiate a mutually agreed upon compliance solution for failing to meet performance standards.

127. RFP Appendix E, Performance Standards
Question:

In order to offer the best possible price, vendor respectfully requests a cap on liquidated damages consistent with industry standards and reasonable apportionment of risk on programs of similar size and complexity.

Will the State agree to cap all liquidated damages at $10,000 per month?

This should be referred to as remedies and the State will stay with the current language regarding the remedies section.

128. RFP Appendix E, Performance Standards
Question:
Vendor respectfully seeks a balanced and equitable penalty/credit structure that incentivizes good performance in addition to disincentivizing poor performance.

Just as the State penalizes the vendor for performance below the standard, would the State consider granting the vendor credits for performing above the standard, which credits could then be converted into bonuses or used to offset any later penalties?

No.

129. RFP Attachment C, Contract Form, Item 10.C.1 and 10.C.4, pgs. 3 and 4
RFP Language:
1) If Contractor fails to provide or satisfactorily perform any of the conditions, work, deliverables, goods, or services called for by this Contract within the time requirements specified in this Contract or within any granted extension of those time requirements; or

4) If the State materially breaches any material duty under this Contract and any such breach impairs Contractor's ability to perform; or

Question:
Vendor respectfully requests that in accordance with industry standards, common business practice, and the principles of equity and fairness, vendor be granted this opportunity to correct any alleged default prior to termination.

Will the State agree to provide Vendor with a cure period of 30 days prior to any cancellation for cause?

Review the contract under section 10-D Time to correct

130. RFP Attachment C, Contract Form, Item 8, pg. 2
RFP Language:
BILLING SUBMISSION: TIMELINESS. The parties agree that timeliness of billing is of the essence to the Contract and recognize that the State is on a Fiscal Year. All billings for dates of service prior to July 1 must be submitted to the State no later than the third Friday in July of the same calendar year. A billing submitted after the third Friday in July, which forces the State to process the billing as a stale claim pursuant to NRS 353.097, will subject Contractor to an administrative fee not to exceed one hundred dollars ($100.00). The parties hereby agree this is a reasonable estimate of the additional costs to the State of processing the billing as a stale claim and that this amount will be deducted from the stale claim payment due to Contractor.

Question:

For clarification, would the State please confirm that, as used herein, "Time is of the essence" is defined to mean that Vendor will adhere to the mutually agreed-upon schedule for performance and not that any tardiness, no matter how de minimis, is grounds for termination?

That refers to timeliness of billing and the State is on a Fiscal Year schedule.

131. RFP Attachment C, Contract Form, Item 10.A, pg. 3
RFP Language:
Termination Without Cause. Regardless of any terms to the contrary, this Contract may be terminated upon written notice by mutual consent of both parties. The State unilaterally may terminate this contract without cause by giving not less than three hundred sixty five (365) days' notice in the manner specified in Section 4, Notice. If this Contract is unilaterally terminated by the State, Contractor shall use its best efforts to minimize cost to the State and Contractor will not be paid for any cost that Contractor could have avoided.

Question:
Vendor respectfully requests that in the event of any termination for reasons other than default by Vendor, the State reimburse Vendor for the unamortized costs of investments that Vendor undertook in reliance on its agreement with the State.

Will the State agree to compensate Vendor for any unamortized costs and reasonable wind-down costs in the event that the State cancels for any reason other than vendor default?

Since there is no contract at this time, the State is unable to answer this question.

132. RFP Attachment C, Contract Form, Item 12, pg. 4
RFP Language:
LIMITED LIABILITY. The State will not waive and intends to assert available NRS Chapter 41 liability limitations in all cases. Contract liability of both parties shall not be subject to punitive damages. Damages for any State breach shall never exceed the amount of funds appropriated for payment under this Contract, but not yet paid to Contractor, for the Fiscal Year budget in existence at the time of the breach. Contractor's tort liability shall not be limited.

Question:
In order to offer the best possible price, Vendor respectfully requests a cap on liability consistent with industry standards and reasonable apportionment of risk on programs of similar size and complexity.

Will the State consider capping Vendor liability at an amount equal to the total amount that the customer has paid the Vendor in the 12 months prior to the relevant incident?

Refer to question 131 of this amendment.

133. RFP Attachment C, Contract Form, Item 13, pg. 4
RFP Language:
FORCE MAJEURE. Neither party shall be deemed to be in violation of this Contract if it is prevented from performing any of its obligations hereunder due to strikes, failure of public transportation, civil or military authority, act of public enemy, accidents, fires, explosions, or acts of God, including without limitation, earthquakes, floods, winds, or storms. In such an event the intervening cause must not be through the fault of the party asserting such an excuse,

and the excused party is obligated to promptly perform in accordance with the terms of the Contract after the intervening cause ceases.

Question:
While acts of God and civil disturbance should indeed provide relief to both parties, we respectfully suggest that the broader principle of forces beyond the party's control is apt and common in the industry.

Would the State consider the addition of "forces beyond the reasonable control of the other party" to the force majeure clause?

Refer to question 131 of this amendment.

134. RFP Attachment C, Contract Form, Item 13, pg. 4
RFP Language:
FORCE MAJEURE. Neither party shall be deemed to be in violation of this Contract if it is prevented from performing any of its obligations hereunder due to strikes, failure of public transportation, civil or military authority, act of public enemy, accidents, fires, explosions, or acts of God, including without limitation, earthquakes, floods, winds, or storms. In such an event the intervening cause must not be through the fault of the party asserting such an excuse, and the excused party is obligated to promptly perform in accordance with the terms of the Contract after the intervening cause ceases.

Question:
Vendor is firmly committed to implementing the program as scheduled. The State's agreeing to this will have only positive effects for the success of the project.

Will the State consider compensating vendor for any unrecoverable costs incurred by delay of the program due to acts or omissions of the State?

Refer to question 131 of this amendment.

135. RFP Attachment C, Contract Form, Item 14, pg. 5
RFP Language:
INDEMNIFICATION AND DEFENSE. To the fullest extent permitted by law, Contractor shall indemnify, hold harmless and defend, not excluding the State's right to participate, the State from and against all liability, claims, actions, damages, losses, and expenses, including, without limitation, reasonable attorneys' fees and costs, arising out of any breach of the obligations of Contractor under this contract, or any alleged negligent or willful acts or omissions of Contractor, its officers, employees and agents. Contractor's obligation to indemnify the State shall apply in all cases except for claims arising solely from the State's own negligence or willful misconduct. Contractor waives any rights of subrogation against the State. Contractor's duty to defend begins when the State requests defense of any claim arising from this Contract.

Question:
In accordance with equitable principles and industry standards, Vendor respectfully requests that its indemnification liability be commensurate to its failure to perform in accordance with its contractual duties.

Will the State consider limiting vendor liability to damages directly resulting from vendor's own negligent acts or omissions?

Refer to question 131 of this amendment.

136. RFP Attachment C, Contract Form, Item 17, pg. 6
RFP Language:
COMPLIANCE WITH LEGAL OBLIGATIONS. Contractor shall procure and maintain for the duration of this Contract any state, county, city or federal license, authorization, waiver, permit qualification or certification required by statute, ordinance, law, or regulation to be held by Contractor to provide the goods or services required by this Contract. Contractor shall provide proof of its compliance upon request of the Contracting Agency. Contractor will be responsible to pay all taxes, assessments, fees, premiums, permits, and licenses required by law. Real property and personal property taxes are the responsibility of Contractor in accordance with NRS 361.157 and NRS 361.159. Contractor agrees to be responsible for payment of any such government obligations not paid by its subcontractors during performance of this Contract.

Question:
Vendor respectfully submits that risk and costs be equitably apportioned for unforeseen and unforeseeable future changes in law.

Will the State agree to share equally with vendor new costs arising from unforeseen changes in the law?

Refer to question 131 of this amendment.

137. RFP Attachment C, Contract Form, Item 21, pg. 7
RFP Language:
STATE OWNERSHIP OF PROPRIETARY INFORMATION. Any data or information provided by the State to Contractor and any documents or materials provided by the State to Contractor in the course of this Contract ("State Materials") shall be and remain the exclusive property of the State and all such State Materials shall be delivered into State possession by Contractor upon completion, termination, or cancellation of this Contract.

Question:
Vendor respectfully seeks confirmation that title to intellectual property that Vendor or third parties have developed prior to or independently of this project will be sufficiently protected.

Does the State agree that all intellectual property developed prior to or independently of this project shall continue to be owned by vendor or any relevant third parties?

Refer to question 131 of this amendment.

ALL ELSE REMAINS THE SAME FOR RFP 3292.

Vendor must sign and return this amendment with proposal submitted.

Vendor Name: Fidelity Information Services, LLC (FIS)

Authorized Signature: _____

Naveen Nukala

Title: VP, Line of Business Executive Date: 11/21/2017

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

State of Nevada
Department of Administration
Purchasing Division
515 E. Musser Street, Suite 300
Carson City, NV 89701

Brian Sandoval
Governor

Jeffrey Haag
Administrator

SUBJECT:	Amendment 2 to Request for Proposal 3292
RFP TITLE:	Nevada Electronic Benefit Transfer (EBT) and Cash Benefit System Project
DATE OF AMENDMENT:	October 3, 2017
DATE OF RFP RELEASE:	August 16, 2017
OPENING DATE:	November 21, 2017
OPENING TIME:	2:00 PM
CONTACT:	Ronda Miller, Procurement Staff Member

The following shall be a part of RFP ***3292.*** If a vendor has already returned a proposal and any of the information provided below changes that proposal, please submit the changes along with this amendment. You need not re-submit an entire proposal prior to the opening date and time.

---

1. Can the state please provide current call volume statistics broken down by audience for customer service/help desk?

   SNAP/TANF: Approximately 330,000 client calls per month are received via the ARU and approximately 8,300 calls to the call center. For retailers, approximately 50 calls received per month.

   WIC: Approximately 37,000 client calls and 14 vendor calls per month in the last year.

2. Section 4.1.3 and page 33 of the RFP. Question 6 of Amendment 1.

   Vendor's response must be limited to no more than five (5) pages per task not including appendices, samples and/or exhibits Response from State: Vendor's response must be limited to no more than five (5) pages per task not including appendices, samples and/or exhibits

   Please define what level is subject to the 5 page limit? For example, is 4.3 limited to 5 pages or is it at the subsection level i.e. 4.3.1 or 4.3.1.1? Response from State: Each section is limited.

   Each task is listed as an activity. (4.4.1; 4.4.2)

3. In the response to Questions for Question 6, the State replied that "Each section is limited." Are bidders to assume that means that Section 4.3 in it's entirety is limited to five pages? Can the State please provide an example for consistency among bidders because some bidders could consider a section to be 4.3 and others could consider it to be 4.3.1.

   Refer to question 2 of this amendment.

4 Section 4.5.2.3(D.5) and page 53 of the RFP. Question 8 of Amendment 1 The original question was with regards to the State purchasing POS devices from the EBT vendor. In the response to Questions for Question 8, the State did not clearly respond to the question asked which is if the State decides to purchase the POS terminals (which was stated as an option in the original requirement) if the State was only purchasing the hardware and not the software since software for POS devices is proprietary to the individual bidder. Can the State please respond to that question?

The State recognizes the exempt terminals software manages EBT transactions only.

The POS devices that are purchased, the vendor is responsible to make available a suite of products for purchase through the vendor.

5. Section 4.13.2.3 (C&D) and pages 114-115 of the RFP. Question 11 and 12 of Amendment 1 Prefunded Cash benefits and pooling of benefits. In the response to Questions for Questions 11&12, the State indicated that they do not currently have prefunded cash benefits. Since prefunded cash benefits are generally not issued on an EBT card can the State please explain the circumstances under which they will issue prefunded cash benefits? If the State is not planning on issuing prefunded cash benefits prior to transition, will the State allow bidders to price this as an optional service so that the costs of managing Regulation E compliance since the requirements for compliance with Regulation E are significant and could greatly impact overall case month pricing?

Yes.

6. Section 9 and page 199 of the RFP. In the response to Questions, for Questions 13 & Question 56, the State responded that the bidder should plan on having their system online for all three programs by July 1, 2018. In the updated timeline provided in the response to Question 56 (not 55 as referenced in Q.13), the State provided an anticipated contract start date of June 1, 2018. No bidder will be able to complete the project within a one month timeframe, so please provide a timeframe that allows sufficient time for all of the project requirements to be met? Additionally, the State also mentions a completion date of December 2018 for each conversion which is different than the response to Question 13. Please clarify the anticipated timeframe for project implementation to ensure consistency?

The State's anticipated contract date is June 1, 2018, with an anticipated conversion date of December 1, 2018.

7. Section 3.2.14.4 and page 22 of the RFP. In the response to Questions for Question 19, the State responded that they would maintain the 48 hour replacement timeframe. This timeframe means that requests received on a Friday afternoon must arrive by Sunday. The costs for Saturday or Sunday delivery are significant. Please provide the number of terminal replacement requests received on Friday afternoons for the past year so bidders can appropriately price for this service?

Zero

8. Section 3.2.16 and 23 of the RFP. Please provide the number of phone lines currently being paid for under the current contract?

The State is not currently paying for any Retailer EBT phone lines.

9. Section 4.4.2.1 pages 38 and 39 of the RFP. The RFP requirements indicate that the State wants one comprehensive Project Work Plan and Project Schedule. For most EBT projects, separate teams work on WIC and SNAP/TANF. Combining these work plans into one comprehensive document may make it confusing for each team to read the plan easily and to identify tasks for each project. In the Response to Questions, the State said 'The State will accept combined manuals, plans, and reports for SNAP and TANF programs where applicable." Will the State allow bidders to submit two work plans, one for WIC and one for SNAP/TANF? Each team could then review the plan applicable to their program.

Yes.

10. Section 4.10.2.6 page 83 of the RFP. Q101. Please provide the statistics for the number of card replacements occurring in local offices and those replaced by the current contractor over the last 12 month period?
A101. Approximately 330,000 over the counter replacement cards and approximately 40,000 mailed replacement cards.

Please provide the break out of card replacements by Program (WIC, SNAP, TANF).

The numbers listed above are for SNAP and TANF.

For WIC, the total replacement cards are approximately 6,575. ITCN and Nevada WIC are now part of the Mountain Plains State Consortium MIS and card replacements are the responsibility of the Local Agencies.

11. Section 4.14.1 page 121 of the RFP. 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.

Will Nevada and ITCN' WIC program have separate BINs as required by FNS?

Yes.

12. Section 4.14.2.2 and page 121 from the RFP. 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.

Will the SEBTC program use the same BIN, food items and vendors that Nevada WIC will use?

No for the BIN; yes for food items and vendors.

13. General Question: Will the State issue a redlined version of the RFP with the any changes to the requirements as reflected in the Answers throughout Amendment 1 issued on September 15, 2017?

No.

14. RFP Section 4.2.1.1 (page 33) and RFP Section 4.2.3.3.A.13 (page 36): RFP Section 4.2.1.1 states that two (2) masters (both hard and soft copies) and four (4) additional hard copies of each written deliverable are to be provided. RFP Section 4.2.3.3.A.13 states that one (1) updated and complete master paper copy of each deliverable are to be provided. Will the State please confirm the number of master copies to be provided?

    Regarding 4.2.1.1 – Upon approval of a project plan, the State is requesting: two (2) masters (both hard and soft copies) and four (4) additional hard copies of each written deliverable.

    Regarding 4.2.3.3.A.15 – If comments/revisions are requested by the State: The <u>contractor</u> must provide one (1) updated and complete master paper copy of each deliverable after approval and acceptance by the State.

15. Answer #13, Answer #55 and Answer #112 in Amendment 1 issued 9/15/2017: The Answer to Question #13, which seems to conflict with Answers #55 and #112, states that vendors should plan on "having their system online by July 1, 2018".

    The last row of the revised timeline provided in the Answer to Question #55 states that the contract start date will be on or about June 1, 2018. The Answer to Question #112 states the anticipated contract start date is on or about June 1, 2018 with the full conversion to be complete within 6 months of that date.

    Please confirm the State's anticipated contract start date is June 1, 2018, and the anticipated conversion date is December 1, 2018 (or 6 months from the actual contract start date).

    Refer to question 6 of this amendment.

16. Answer #77 in Amendment 1 issued 9/15/2017: Given that the State does not intend to purchase POS devices, will the State remove the rows requesting purchase prices for equipment to avoid both a purchase price and a lease price being counted in the sub-total? The sub-total will be incorrectly inflated by including both purchase and lease prices given that only lease prices will be incurred by the State.

    No. State advises the vendor to enter the lease price on the cost proposal and not a purchase price.

17. Answer #78 in Amendment 1 issued 9/15/2017 and RFP Section 4.10.2. (RFP page 80-85): In Answer #78, the State has requested pricing for both embossed cards and cards without embossing. Section 4.10.2 clearly requires the vendor to provide to the State's card distribution locations with cards that have the PANs embossed on them. What would the state use the non-embossed card stock for? What is the volume of non-embossed card stock that would be required?

    4.10.2.12.B should read "The Primary Account Number (PAN) must be <u>printed</u> on the front of the card with contrasting color for readability;

    Regarding the language in 4.10.2.12.C – embossing may be required if the Program chooses this feature.

18. Answer #78 in Amendment 1 issued 9/15/2017: Based on the State's request for bidders to include separate costs for embossed cards and cards without embossing for each program, is the State releasing an amended price proposal, Attachment I, that will include the location for this information to be included?

If providing a cost for embossing, the vendor should list this cost on tab 6.1.6 under EBT Optional Services.

19. Answer #79 in Amendment 1 issued 9/15/2017: In order for bidders to select and propose the right embosser model supporting the functionality desired by the State, can the State explain what the embossers will be used for?

The State is requesting to have quotes provided on the cost to have the card number embossed on the card.

20. Amendment 1, Answer to questions #13 and #112, pgs. 3; 33

RFP Language:
Q 13:
This will be provided to the awarded contractor. The vendor should plan on having their system online by July 1, 2018. Refer to question 55 of this amendment for the updated timeline.

Q 112: Anticipated contract start date is on or about June 1, 2018 to begin the potential conversion process. The State expects the system should be fully converted/implemented within six (6) months of the contract start date.

Question:
If the contract is not executed until June 1, 2018 (after all federal approvals have been secured) as noted in the State's response to questions, then conversion activities cannot begin until June 1, 2018 leaving very little time to include dry runs, testing, training, etc. This would appear to exclude any bidder other than the current incumbents from being able to bid on this open RFP.

Conversions generally take between nine to 12 months in order to meet the federal requirements, State testing, and FNS guidelines (See below: FNS Handbook 901 – dated January 2017, Section 4.6.4, SNAP EBT Conversion and Transition Planning and Section 3.3.2.4, SNAP EBT Required IAPD Documentation).

The answers to questions #13 and #112 appear to contradict each other to some extent, would the State please consider formalizing the conversion timeline to ensure all bidders can meet conversion requirements and participate in this RFP?

Refer to question 6 of this amendment.

Guideline References:

FNS Handbook 901 – Dated January 2017

4.6.3 EBT Conversion or Transition Planning
EBT Conversion or Transition Planning When transitioning to a new Electronic Benefits Transfer (EBT) support contractor, a smooth handover requires a reasonable transition period

to the non-incumbent. The more complex the system, the longer the transition period needs to be to ensure success. The State agency needs to do its own planning for the conversion and transition from the previous provider to the new provider. This includes developing a transition schedule to be included in the RFP as a requirement. A transition plan in the RFP should address at minimum the following items:

- Project initiation with the new contractor
- Project planning and management
- System documentation
- Contractor system testing
- Transfer initiation
- Transfer User Acceptance Testing
- System conversion and cycles (mock/dry/trial runs)

3.3.2.4 SNAP EBT Required
In addition to the document requirements in Table 10, the following documents must be provided to FNS upon request:

- EBT-Only Retailer Conversion Plan
- Problem resolution/regression testing reports
- Dry run results
- Retailer agreement
- Training material for retailers and clients
- Retailer manuals
- Client, retailer, and Third Party Processor (TPP) notices

21. RFP Section 4.4.2.1.B, pg. 39

RFP Language:
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 Project as a whole plus each of the three Nevada EBT Programs.

Question:
Given that SNAP and TANF are on one EBT card and implemented at the same time, will the State allow one project plan for both programs?

Yes.

22. RFP Section 4.14.2.13, pg. 134

RFP Language:
4.14.2.13, Manage WIC EBT Settlement, Transaction Processing and Reconciliation

Question:
We have reviewed RFP Section 4.14.2.13 in its entirety. However, it is still unclear how funding for WIC settlement occurs. Please clarify if the State will allow the contractor to send a pre-authorized ACH debit to a pre-designated State-owned bank account for the amount of the daily WIC settlement in order for the contractor to be funded?

Per the Nevada State Treasurer's Office, Nevada does not authorize vendors to debit the State's account. The WIC Fiscal staff receive notification from the bank to process a wire to reimburse them for the prior day's expenditures. Once the wire is submitted to the Treasurer's office, the payment is processed.

23. RFP Section 4.14.2.18.N, pg. 159

RFP Language:
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.

Question:
This requirement indicates that the contractor is expected to provide a monthly End of "Day" WIC Database Report. Can the State please provide a copy of its current End of Day "monthly" WIC database report?

No. The State will provide a copy of the report during requirements with the awarded vendor.

24. RFP Section 4.14.2.18.FF, items #3 and #4 / Amendment 1, answer to question #104, pgs. 163; 30

RFP Language:
FF. Non-System Performance Reports
Item #3. PIN selection equipment replacement timelines;
Item #4. Response timelines for user setup and password changes for PIN selection devices

Answers to Questions
Q #104: During the MIS transition process, the Nevada WIC Program decided not to employ PIN selection terminals during implementation. Therefore, none are in use at this time.

Question:
Can bidders assume that requirements #3 and #4 are removed from RFP Section 4.14.2.18.FF since the answer to question #104 removed PIN selection terminals from this RFP?

Yes.

25. RFP Section 4.15.2.5.G, pg. 172

RFP Language:
4.15.2.5.G says, "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." However the last sentence of 4.15.2.5.H says, " 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."

Question:
Please clarify the difference in these two requirements where re-presentation is allowed in one instance and not in the other.

If there should be no difference, will the State please adjust the RFP language?

4.15.2.5.H is used in an Emergency situation.

26. RFP Section 4.16.2.3, pg. 184

RFP Language:
4.16.2.3, TANF Settlement and Reconciliation

Question:
We understand that TANF expenditures involve the State Treasurer's Office and it does not follow the same process as SNAP. Please clarify if the State will allow the contractor to send a pre-authorized ACH debit to a pre-designated State-owned bank account for the amount of the daily TANF settlement in order for contractor to be funded?

Current process is: Each day staff log on to the EBT website and pull the previous day's reporting/totals. The Treasurer's Office then prepares a PVQ and wires the funding daily to the vendor from the State's main account.

27. RFP Section 5.2.1.4, pg. 186

RFP Language:
Business references as specified in Section 5.3, Business References shall be provided for any proposed subcontractors.

Question:
Would the State allow bidders to provide business references for subcontractors within the proposal response instead of through Attachment E?

Yes.

28. RFP Attachment L, Appendix A, pg. 1

RFP Language:
EBT Account Set-up: In addition to batch processes, the Contractor shall also provide the State with the capability to create WIC, SNAP and cash EBT accounts through Administrative functionality. Generally, Nevada processes account set-up transactions through batch processes. The administrative account set-up process will be used primarily for card issuance, emergency benefits or fraud investigations.

Question:
This requirement indicates EBT account set-up through the administrative terminal, but begins with "In addition to batch processes". Please confirm that the WIC EBT Program uses web services for standard account set-up and not batch files.

WIC EBT uses web services for standard participant account set-up and issuance of benefits. However, batch files may be provided for APL, vendor activation, etc.

ALL ELSE REMAINS THE SAME FOR RFP 3292.

Vendor must sign and return this amendment with proposal submitted.

Vendor Name: Fidelity Information Services, LLC (FIS)

Authorized Signature: _____

Naveen Nukala

Title: VP, Line of Business Executive Date: 11/21/2017

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

Section V System Requirements

The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the system requirements listed in Nevada's RFP Section 3, Vendor Response to System Requirements, through RFP Section 3.5, Certification and Examination.

V.1 Vendor Response to System Requirements

3 System Requirements

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.

Fidelity Information Services (FIS) is grateful for having the opportunity to serve the State of Nevada's EBT contract since early 2016 as a result of the J.P. Morgan decision to exit the Electronic Benefit Transfer (EBT) market. The conversion to FIS for the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), and Special Supplemental Nutrition Program for Woman, Infants and Children (WIC) Programs was completed in approximately 10 months, a clear demonstration of the successful collaboration efforts of our teams.

FIS Commitment to Nevada

FIS understands the success of a contract and partnership is based on the responsiveness and reliability of the service provider. To demonstrate our interest and commitment to continue serving the State of Nevada, FIS offers a local resource, an EBT Program Advisor, which is in addition to our proposed Key Staff and supporting resources. The Advisor's main objective is to help ensure excellence is continuously maintained at every level and for all stakeholders. This resource is a liaison between the State and the FIS project resources, working closely with all stakeholders to ensure contract deliverables meet the expectations of the State and all future needs are clearly understood, solutioned and implemented to allow Nevada's EBT programs to thrive and bring best value to all stakeholders.

Nevada's Bridge to the Future

In 2017, the EBT industry completed a transformational chapter in which an EBT processor that was a pillar of the industry, J.P. Morgan, exited the market. This led to an unprecedented number of state program conversions within a relatively short period of time. Throughout this period, the majority of J.P. Morgan State EBT clients selected FIS as their new EBT processor – an honor, and duty to millions of EBT participants and recipients– that we don't take lightly.

With the conversion activity of 2017 nearly behind us, it is time to move forward.

Continuing forward with FIS and our WIC partner, Custom Data Processing (CDP), allows the State to enjoy the comfort of a successful program and focus on the needs of tomorrow. FIS has many additional products and services, some included in our core offering, others optional for the State's consideration. Our partnership will bridge the gap to tomorrow; bringing valuable and

practical tools that are designed specifically to improve the health and welfare of the Nevadans who depend on assistance to support their families. With Nevada's EBT systems already in production with the FIS Team, there is no need for a lengthy and time-consuming conversion, but instead the State's and FIS Team's resources can focus on program enhancements and implementing efficiencies.

As our conversion teams reinvigorate and change focus for 2018, we are preparing to implement the program and system enhancements that will enable FIS to most efficiently manage our growth and bring additional value to our State clients. Several areas of improvement to our services and benefits to the States are enhancements in transaction processing speeds, accuracy and security, reporting, data integrity and client servicing. A perfect example of this is the forthcoming Daily Statistics Dashboard.

Our new Daily Statistics Dashboard will be accessible through the reporting section of the Agency Portal. This dashboard gives authorized users the ability to see, at a glance, charts presenting various transaction data in a visual display to assist with statistical analysis. Upon logging into the Agency Portal and selecting the reporting module, a user will be taken to a screen similar to the ones in the following figures. The user can then customize the display by selecting a desired statistical reporting timeframe, and drilling further into the data by selecting a specific transaction type.

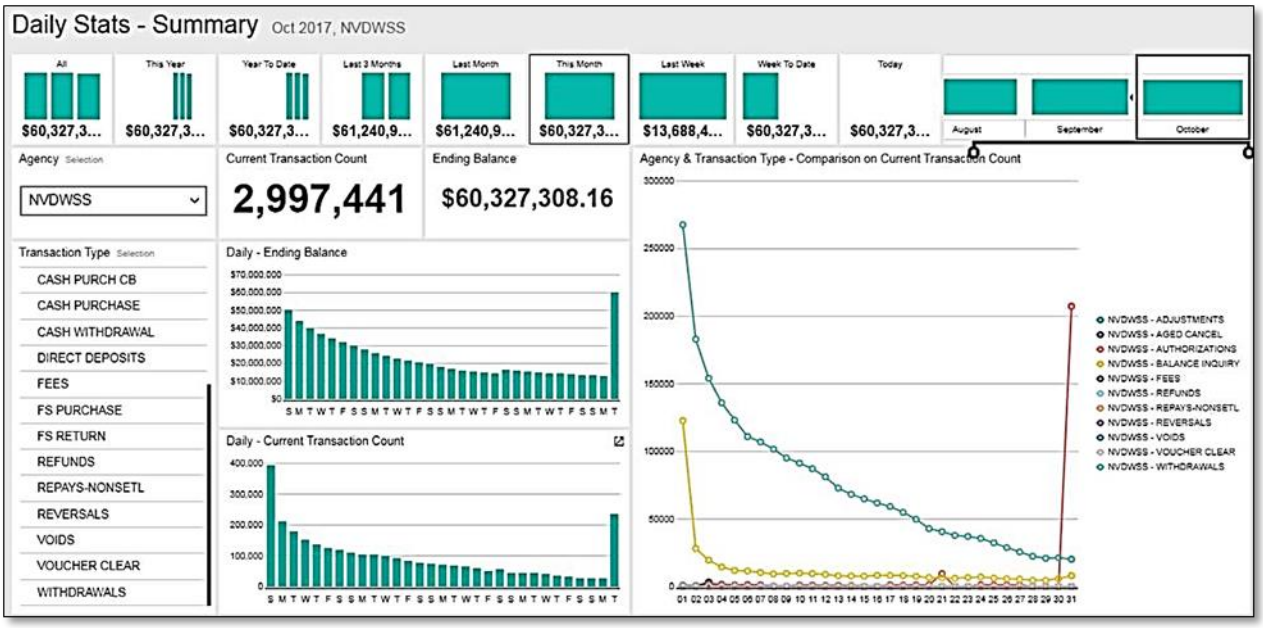


Figure V.1-1 Daily Statistics Dashboard Screen (Current Month/All Transactions)

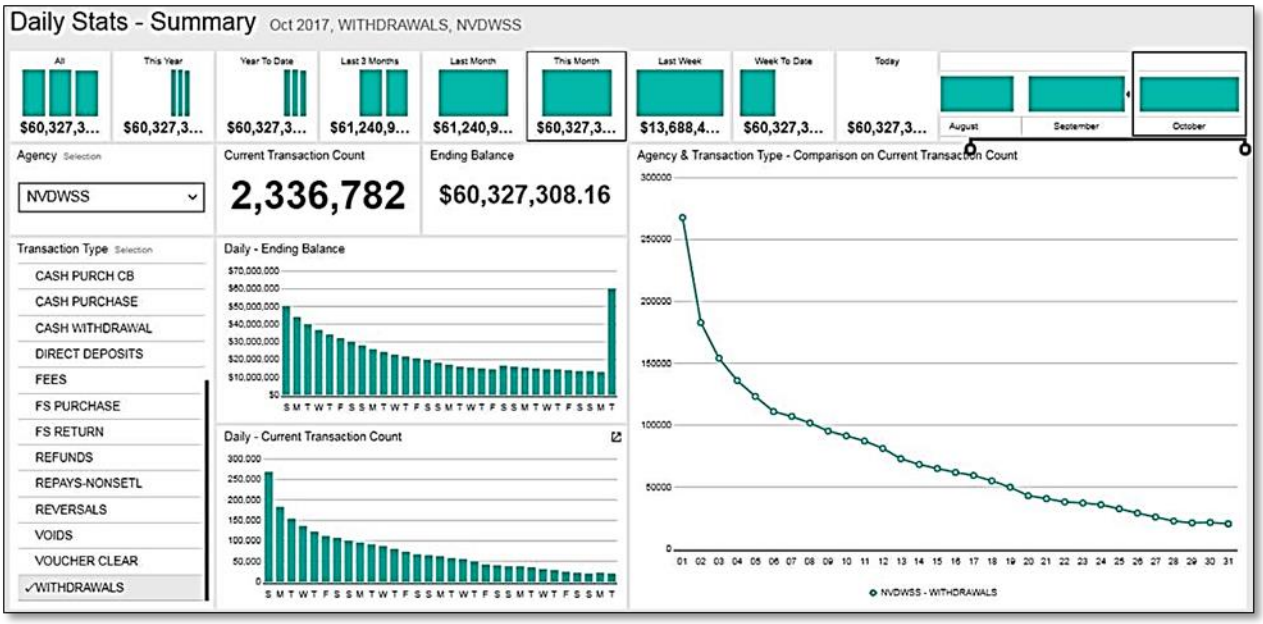


Figure V.1-2 Daily Statistics Dashboard Screen (Current Month/Withdrawal Transactions Only)

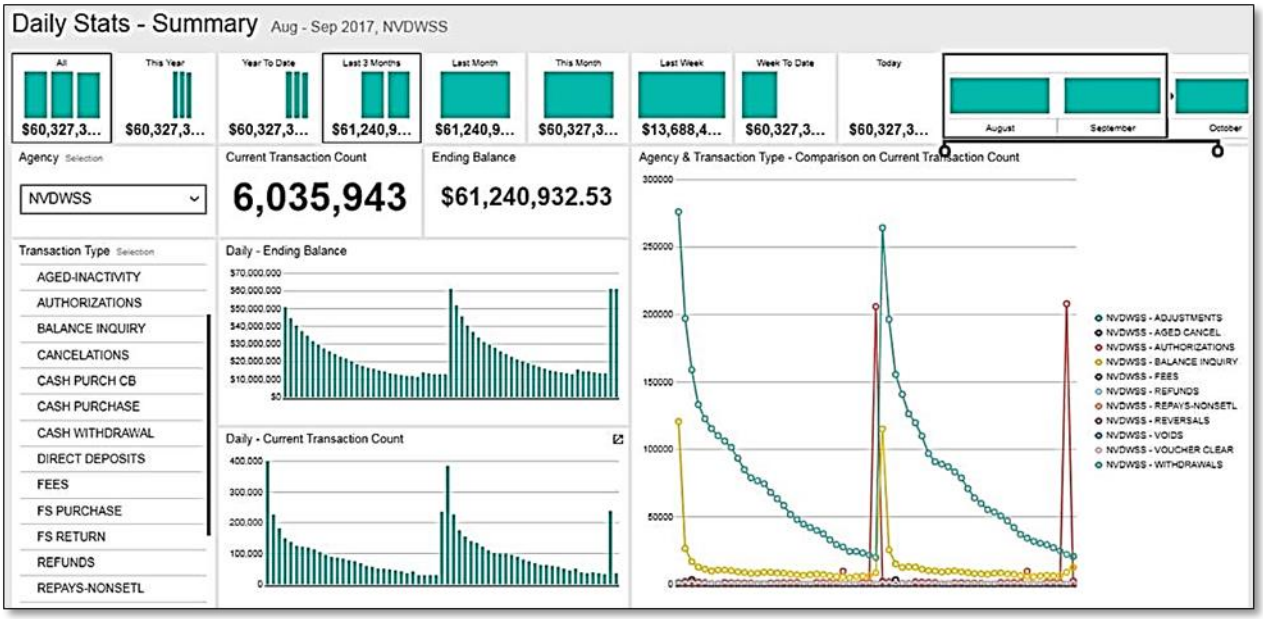


Figure V.1-3 Daily Statistics Dashboard Screen (Past Three Months/All Transactions)

FIS Response to System Requirements

The FIS Team has successfully operated the Nevada EBT and Cash Benefit System, WIC program and ITCN WIC program since May, 2016 and we look forward to the opportunity to continue to serve the State under the new contract. As the current service provider, the FIS Team is already meeting Nevada's system requirements, successfully processing Nevada's EBT transactions and supporting its cardholders and retailers today.

In the following sections, the FIS Team provides a narrative that details how we will continue to satisfy the WIC, SNAP/TANF Cash Benefit/EBT card system project requirements outlined in the RFP. When subcontractors are being used for any task, we have described their assigned functions rather than identifying the percentage of time the subcontractors will spend on those tasks, as allowed by the State in answer to Question 16 in Amendment 1 to Request for Proposal 3292, issued September 15, 2017.

We understand that if any WIC requirement of this section conflicts with the WIC requirements in Section 4.14 of the RFP, the requirements in Section 4.14 will have precedence. We further understand that the requirements applicable to SNAP or TANF may not apply to WIC in this section.

The FIS Team currently complies and will continue to comply with all relevant performance and technical requirements as stated in 7 CFR 274.8(b), 7 CFR 246, and the performance standards outlined in the WIC EBT Operating Rules. We will comply with Appendix E: Performance Standards as modified by Amendment 1 to Request for Proposal 3292, issued September 15, 2017, and as may be modified during contract negotiations.

V.2 Technical Requirements

V.2.1 Systems Operations Manual

3.2 Technical Requirements

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.

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.

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.

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.

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.

An important part of successful ongoing operations is a clear understanding by all parties of the EBT operating environment. The FIS Team will provide the State with a System Operations Manual for each EBT program. Separate manuals are provided for the operations of the SNAP/TANF ebtEDGE System and the WIC Direct System. The interface portion of these manuals will include the following:

- ***Message-based transmissions***
- ***Batch files and the times of transmission***
  - ***Transmission method protocol***
  - ***Incoming and outgoing file names***
  - ***Incoming and outgoing folder or dataset names at both the State and the FIS Team***
- ***File receipt and error messages***
- ***Administrative terminal configuration***
- ***Problem resolution and escalation procedures***
- ***Batch maintenance record formats***
  - ***File Types (incoming and outgoing)***
  - ***Detailed layouts***
  - ***Error codes***
  - ***Valid values and default values***
  - ***Any other relevant batch processing information***

These manuals will also provide contact information for problem resolution and escalation. We will submit these manuals according to the approved project schedule.

Problem Resolution

System outages and related issues have detrimental effects on the timely and accurate delivery of benefits to your customers. Realizing this potential, the FIS Team uses upfront preventative and proactive strategies to alleviate system or hardware problems.

The FIS Team will continue to work with the State to maintain a problem-prevention quality focus throughout the project life cycle. The use of timely and accurate data in combination with timely and effective communication strongly reinforces a problem-prevention focus. This experience is one of the greatest benefits to the State in selecting the FIS Team to continue as your EBT vendor. Our operational environment has numerous safeguards and tools in place to help ensure continuous, uninterrupted service to all EBT participants. If an operational problem does occur, however, we have escalation procedures in place to streamline the flow of information and facilitate problem resolution.

The problem resolution and escalation procedures agreed upon between the State and the FIS Team will be included in the System Operations Manual. We will include the process by which the Project Managers will report system and operational problems, how problems will be resolved, and how resolution will be reported to the State. The procedures will include a priority scheme for identifying the relative severity of the problem and expected timeframes for resolution.

The FIS Team will begin work on resolving severe problems immediately upon notification and will provide hourly updates to the Project Managers and staff until the problem is resolved. Severe problems impact the ability to conduct business and are addressed accordingly. We understand the State's definitions and required resolution times for the following issues as outlined in the RFP:

- ***Severe Problems:***
  - ***Blocks development or testing – resolution required within 24 hours***
  - ***System crashes or loss of data – resolution required within 48 hours***

- ***Major loss of functionality – resolution required within 72 hours***

- ***Moderate Problems:***
  - ***Impacts some functionality, but not the ability to conduct business – resolution required within 2 weeks with daily updates***
- ***Minor problems:***
  - ***Does not impact major functions or the ability to conduct business – resolution required within (4) weeks with weekly updates.***

Settlement/Reconciliation Manual for SNAP Benefits and Cash Deposits

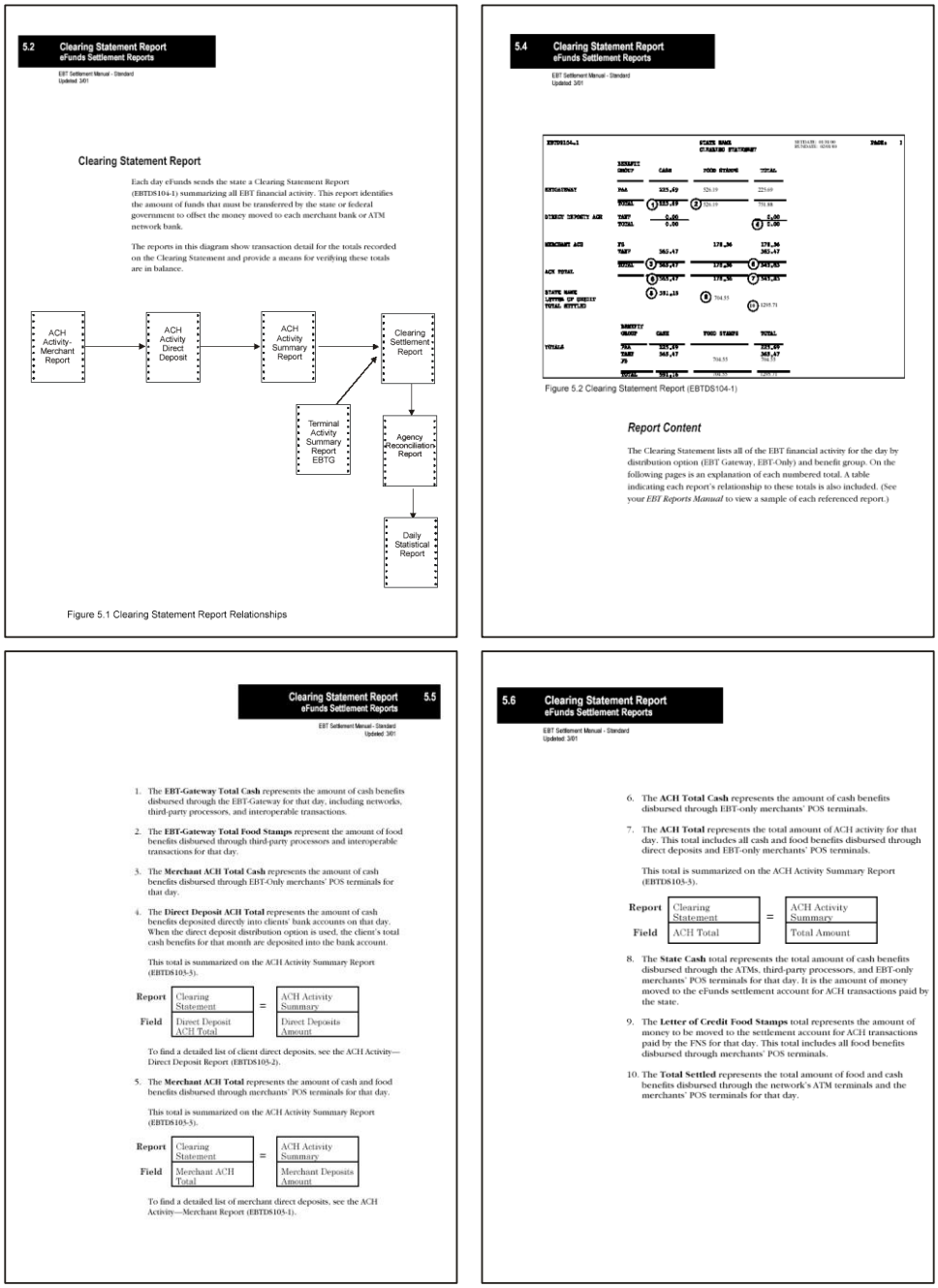
The FIS Team proposes to provide the State with a separate manual for use in settlement and reconciliation. The FIS SNAP/TANF Settlement/Reconciliation Manual will detail the specific reports (including formats and data elements), and the logical steps and procedures for the State to perform daily reconciliation, as defined in 7 CFR 274.4(a), and consistent with the most recent version of the FNS EBT Reconciliation: Guidance document. The FIS SNAP/TANF Settlement/Reconciliation Manual will be kept up-to-date with any revisions made necessary by changes in the State's processes or federal regulations.

Table V.2-1 provides a summary of the information included in the SNAP/TANF Settlement/Reconciliation Manual.

Table V.2-1 SNAP/TANF Settlement/Reconciliation Manual

Section No.	Section Title	Section Content
1	Introduction	Describes the purpose, audience, and organization of the manual
2	Settlement Overview	Provides an overview of the benefit funds settlement process, including who provides benefits, how they are accessed, and how they are logged and reconciled daily on the EBT System
3	Settlement Flows	Reviews the participants involved in funds movement and pictures the SNAP and cash settlement flow
4	Automated Adjustment System	Explains the Automated Adjustment System and how it is used to make adjustments to client's SNAP and cash benefits
5	FIS Settlement Reports	Describes the reports used for settlement, defines the totals recorded on each report, and shows the relationship of these totals to other EBT System reports
6	Federal Reporting and Monitoring	Describes the five required areas of reconciliation and the methods, reports, and files provided by FIS to meet these requirements, as defined within 7 CFR 274.8 and the USDA-FNS EBT Reconciliation Guidance

Sample pages from this manual are shown in Figure V.2-1.



5.2 Clearing Statement Report
eFunds Settlement Reports

EBT Settlement Manual - Standard
Updated 3/01

Clearing Statement Report

Each day eFunds sends the state a Clearing Statement Report (EBTDS104-1) summarizing all EBT financial activity. This report identifies the amount of funds that must be transferred by the state or federal government to offset the money moved to each merchant bank or ATM network bank.

The reports in this diagram show transaction detail for the totals recorded on the Clearing Statement and provide a means for verifying these totals are in balance.

Figure 5.1 Clearing Statement Report Relationships

5.4 Clearing Statement Report
eFunds Settlement Reports

EBT Settlement Manual - Standard
Updated 3/01

Figure 5.2 Clearing Statement Report (EBTDS104-1)

Report Content

The Clearing Statement lists all of the EBT financial activity for the day by distribution option (EBT Gateway, EBT-Only) and benefit group. On the following pages is an explanation of each numbered total. A table indicating each report's relationship to these totals is also included. (See your *EBT Reports Manual* to view a sample of each referenced report.)

Clearing Statement Report 5.5
eFunds Settlement Reports

EBT Settlement Manual - Standard
Updated 3/01

1. The **EBT-Gateway Total Cash** represents the amount of cash benefits disbursed through the EBT-Gateway for that day, including networks, third-party processors, and interoperable transactions.
2. The **EBT-Gateway Total Food Stamps** represent the amount of food benefits disbursed through third-party processors and interoperable transactions for that day.
3. The **Merchant ACH Total Cash** represents the amount of cash benefits disbursed through EBT-Only merchants' POS terminals for that day.
4. The **Direct Deposit ACH Total** represents the amount of cash benefits deposited directly into clients' bank accounts on that day. When the direct deposit distribution option is used, the client's total cash benefits for that month are deposited into the bank account.

   This total is summarized on the ACH Activity Summary Report (EBTDS103-3).

Report	Clearing Statement	=	ACH Activity Summary
Field	Direct Deposit ACH Total		Direct Deposits Amount

   To find a detailed list of client direct deposits, see the ACH Activity—Direct Deposit Report (EBTDS103-2).

5. The **Merchant ACH Total** represents the amount of cash and food benefits disbursed through merchants' POS terminals for that day.

   This total is summarized on the ACH Activity Summary Report (EBTDS103-3).

Report	Clearing Statement	=	ACH Activity Summary
Field	Merchant ACH Total		Merchant Deposits Amount

   To find a detailed list of merchant direct deposits, see the ACH Activity—Merchant Report (EBTDS103-1).

5.6 Clearing Statement Report
eFunds Settlement Reports

EBT Settlement Manual - Standard
Updated 3/01

6. The **ACH Total Cash** represents the amount of cash benefits disbursed through EBT-only merchants' POS terminals.
7. The **ACH Total** represents the total amount of ACH activity for that day. This total includes all cash and food benefits disbursed through direct deposits and EBT-only merchants' POS terminals.

   This total is summarized on the ACH Activity Summary Report (EBTDS103-3).

Report	Clearing Statement	=	ACH Activity Summary
Field	ACH Total		Total Amount

8. The **State Cash** total represents the total amount of cash benefits disbursed through the ATMs, third-party processors, and EBT-only merchants' POS terminals for that day. It is the amount of money moved to the eFunds settlement account for ACH transactions paid by the state.
9. The **Letter of Credit Food Stamps** total represents the amount of money to be moved to the settlement account for ACH transactions paid by the FNS for that day. This total includes all food benefits disbursed through merchants' POS terminals.
10. The **Total Settled** represents the total amount of food and cash benefits disbursed through the network's ATM terminals and the merchants' POS terminals for that day.

Figure V.2-1 SNAP/TANF Settlement/Reconciliation Manual (Excerpted Pages)

The SNAP/TANF Settlement/Reconciliation Manual includes a section on federal reporting and monitoring that describes the FIS reports, files, and processes used to meet the SNAP requirements.

WIC System Settlement/Reconciliation Manual

The FIS Team proposes to provide the State and ITCN with a separate WIC Direct Settlement and Reconciliation Manual for the Nevada WIC and ITCN WIC Programs. This manual describes the strategies, methodologies, processes, and procedures implemented in WIC Direct to support reconciliation and balancing and the tools available for any research and correction that may be necessary. It includes sample reports and steps that State and ITCN WIC Program staff will take to monitor and manage settlement and reconciliation activities to align with the requirements of federal regulations. Figure V.2-2 shows the Table of Contents from the WIC Direct Settlement and Reconciliation Manual.

WIC DIRECT SETTLEMENT AND RECONCILIATION MANUAL

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SNAP/TANF Administrative Functions Manual

The FIS Team proposes to provide the State with a separate SNAP/TANF system Administrative Functions Manual which will provide guidance and procedures for State and county office staff on the functionality of the ebtEDGE webADMIN administrative terminal. The manual will contain screen and field definitions, a full description of system functionality, and security management. The manual will also include a quick reference guide for Administrative Terminal Users. As new features and functionalities are implemented into the system, we will update the manual's content and publish new versions of the manual to the ebtEDGE website, where it will remain available for State staff to retrieve the latest version at any time. We will provide the manuals in hard copy and electronic format.

The figure below shows the Table of Contents for the ebtEDGE Administrative Functions Manual.

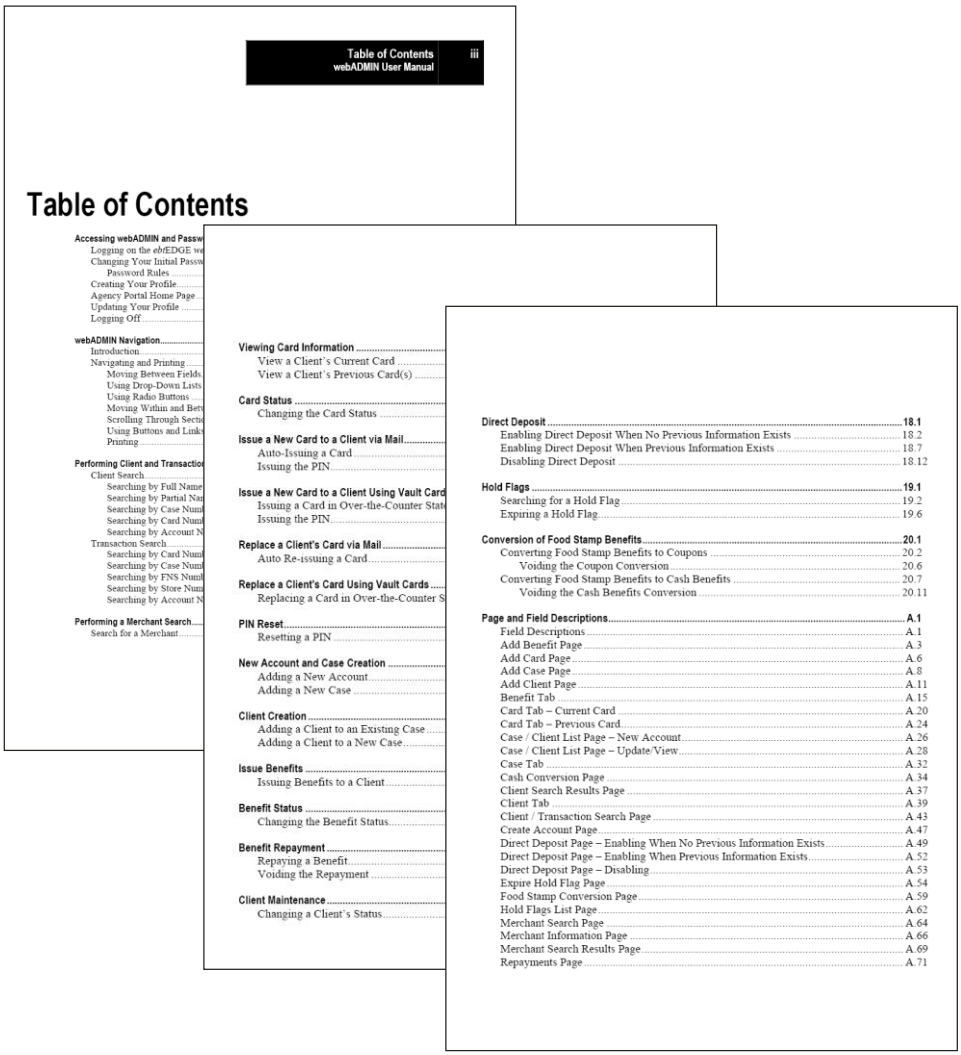
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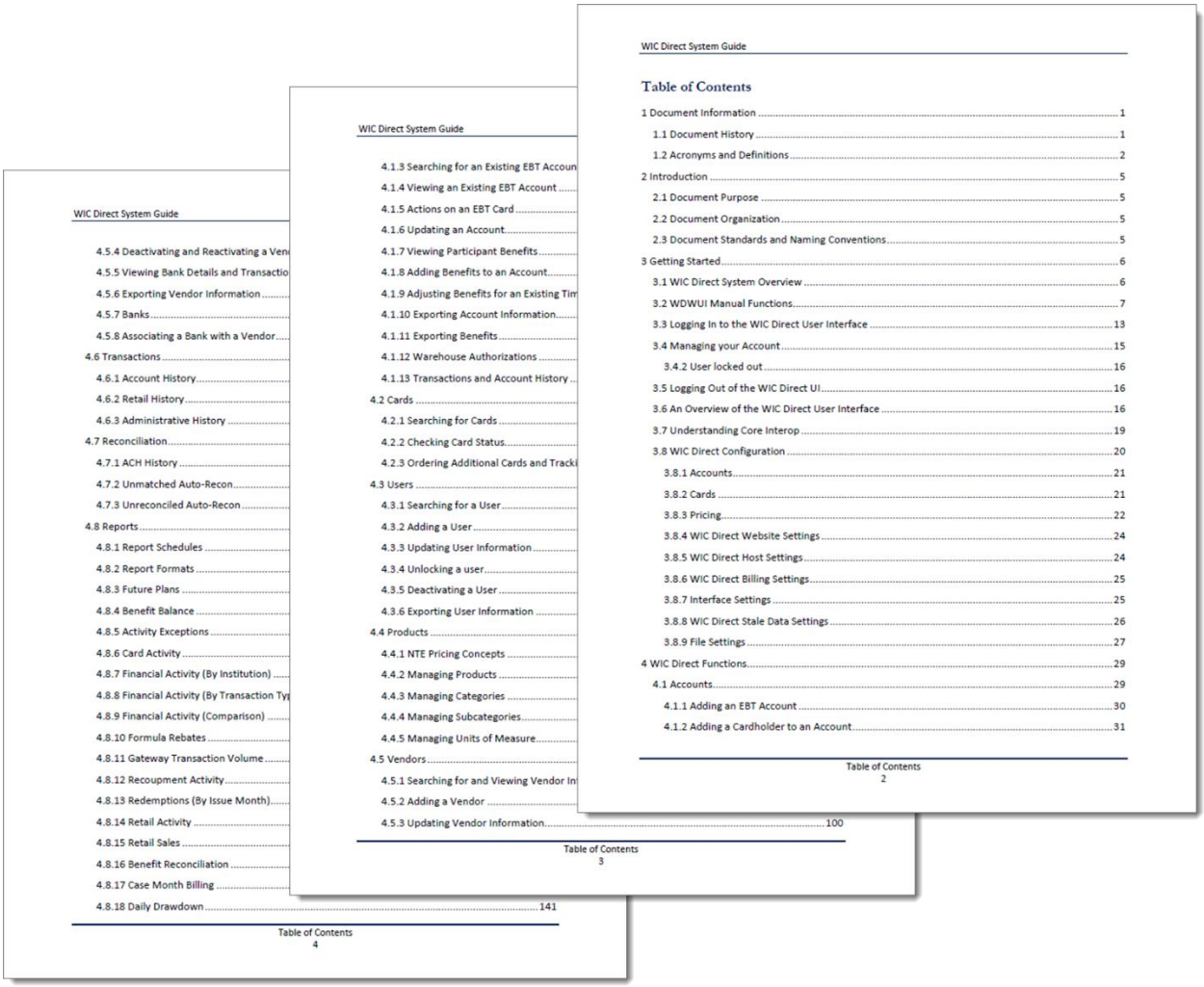
Figure V.2-3 ebtEDGE Administrative Functions Manual Table of Contents

The Administrative Functions Manual contains screen and field definitions, a full description of system functionality, security management, and the procedures to navigate in and use the administrative terminal.

WIC Administrative Functions Manual

The FIS Team proposes to provide the State and ITCN with a separate WIC Direct System Guide, our Administrative Functions Manual. It contains descriptions of administrative functions, key concepts, layout, and screens. It also provides details on user account setup/maintenance, help functions and help services available to users. The Guide also describes all available reports and ad-hoc search queries.

The WIC Direct System Guide is maintained by the FIS Team throughout the life of the contract. As new features and functionalities are implemented into the system, the WIC Direct technical writers update the user guide content. The FIS Team will publish new versions of the user guide to the WIC Direct System public website, where it will remain available for the State and ITCN Program staff to retrieve the latest version at any time. The figure below shows the Table of Contents from the WIC Direct System Guide.



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V.2.2 Reports Manuals

3.2.2 Reports Manual

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.

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.

C. 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.

The FIS Team proposes to provide separate Reports Manuals for the SNAP/TANF and WIC systems that detail each programs' reporting requirements, report descriptions, methods and reporting schedules, as described below.

Our Reports Manuals include report objectives, a definition of the data elements, the algorithms used to calculate values, and reports formats.

SNAP and TANF System

As allowed by the State in its answer to Question 18 in Amendment 1 to Request for Proposal 3292, issued September 15, 2017, the FIS Team may provide combined plans and reports for SNAP and TANF programs where applicable.

Since the SNAP and TANF functions are provided within the same operating system, the FIS Team will provide the state with a single SNAP/TANF EBT Reports Manual. This manual will describe all the reports generated by the ebtEDGE System. The manual will include report descriptions, formats, frequency, and how the State can access all reports generated. It will also include data element definitions for all files generated, settlement, and reconciliation, as well as a description of how reports can be used for fraud investigation. A description of the Data Warehouse's functionality, that allows the State to request ad hoc reports, will be included as well.

The table below presents a brief summary and layout of the information included in the SNAP/TANF EBT Reports Manual.

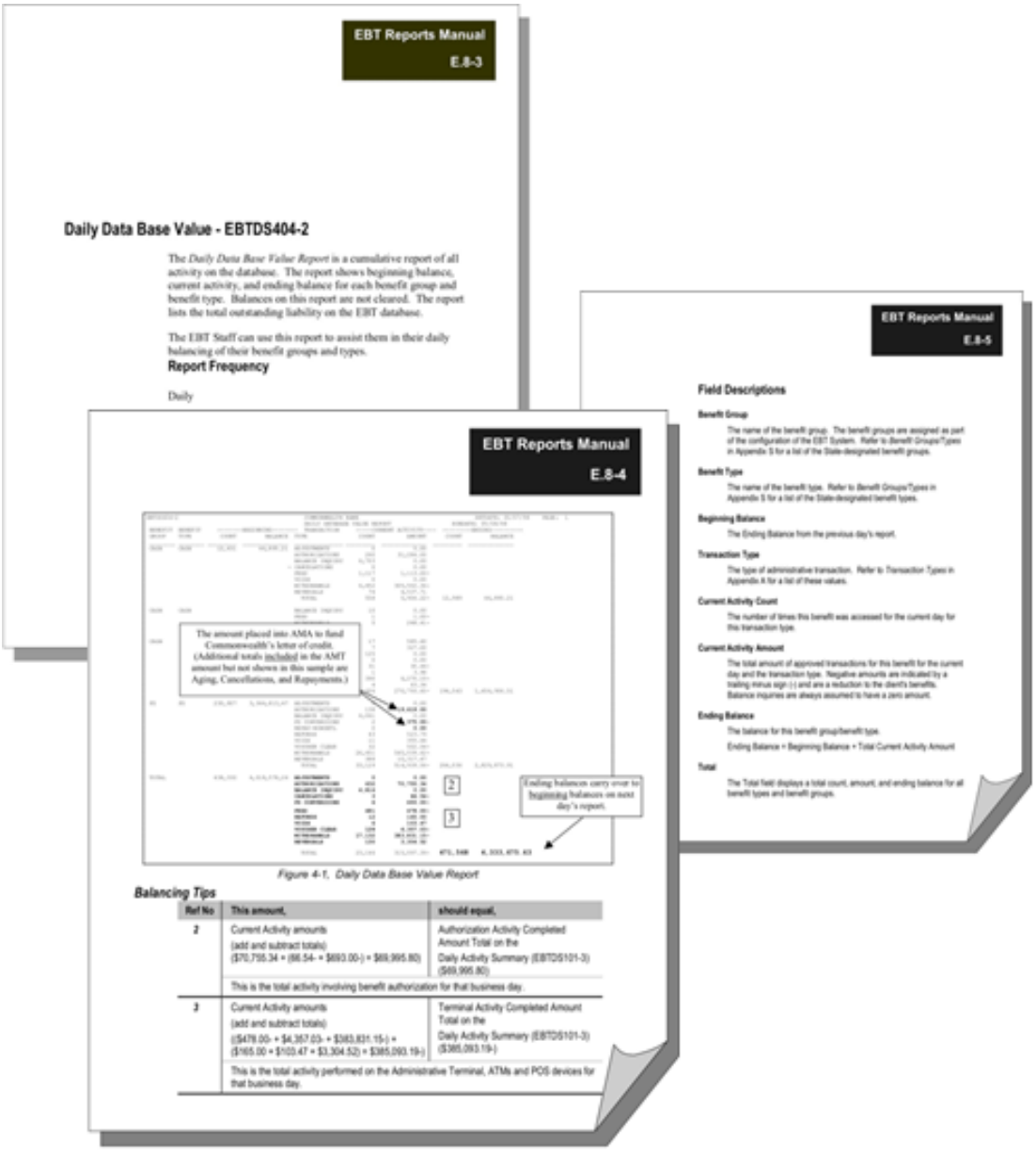
Table V.2-2 SNAP/TANF EBT Reports Manual

Section No.	Section Title	Section Content
1	Introduction	Describes the purpose, audience, and organization of the manual
2	Reports Overview	Provides a summary of the reports contained in the reporting package
3	Batch Refresh Reports	Describes the reports that provide information on the files the State sends to FIS, including batch items that failed pre-processing batch edits

Table V.2-2	*SNAP/TANF EBT Reports Manual*	
Section No.	Section Title	Section Content
4	Financial Reports	Describes the reports used to audit money movement and settlement of the system
5	Support Reports	Describes the reports used to assist monitoring activity on the system and managing client use
6	Statistical Reports	Describes the reports that provide statistical information on various components or functions of the system
7	Security Reports	Describes the reports used to assist in managing access to the Administrative Terminal
Appendix A	Report Messages and Codes	Lists standard codes and values
Appendix S	State Specific Information	Contains State specific report requirements, files, codes, and values

FIS updates the SNAP/TANF EBT Reports Manual when there is a change in a documented report or a new report is added.

Figure V.2-5 shows a sample report as presented in the SNAP/TANF EBT Reports Manual.



EBT Reports Manual
E.8-3

Daily Data Base Value - EBTDS404-2

The *Daily Data Base Value Report* is a cumulative report of all activity on the database. The report shows beginning balance, current activity, and ending balance for each benefit group and benefit type. Balances on this report are not cleared. The report lists the total outstanding liability on the EBT database.

The EBT Staff can use this report to assist them in their daily balancing of their benefit groups and types.

Report Frequency

Daily

EBT Reports Manual
E.8-4

The amount placed into AMA to fund Commonwealth's letter of credit. (Additional totals included in the AMT amount but not shown in this sample are Aging, Cancellations, and Repayments.)

Ending balances carry over to beginning balances on next day's report.

Figure 4-1, Daily Data Base Value Report

Balancing Tips

Ref No	This amount,	should equal,
2	Current Activity amounts (add and subtract totals) ($70,795.34 + (66.54- + $693.00-) = $69,995.80)	Authorization Activity Completed Amount Total on the Daily Activity Summary (EBTDS101-3) ($69,995.80)
	This is the total activity involving benefit authorization for that business day.	
3	Current Activity amounts (add and subtract totals) (($479.00- + $4,357.03- + $383,831.15-) + ($165.00 + $103.47 + $3,304.52) = $385,093.19-)	Terminal Activity Completed Amount Total on the Daily Activity Summary (EBTDS101-3) ($385,093.19-)
	This is the total activity performed on the Administrative Terminal, ATMs and POS devices for that business day.	

EBT Reports Manual
E.8-5

Field Descriptions

Benefit Group

The name of the benefit group. The benefit groups are assigned as part of the configuration of the EBT System. Refer to *Benefit Groups/Types* in Appendix S for a list of the State-designated benefit groups.

Benefit Type

The name of the benefit type. Refer to *Benefit Groups/Types* in Appendix S for a list of the State-designated benefit types.

Beginning Balance

The Ending Balance from the previous day's report.

Transaction Type

The type of administrative transaction. Refer to *Transaction Types* in Appendix R for a list of these values.

Current Activity Count

The number of times this benefit was accessed for the current day for this transaction type.

Current Activity Amount

The total amount of approved transactions for this benefit for the current day and the transaction type. Negative amounts are indicated by a trailing minus sign (-) and are a reduction to the client's benefits. Balance inquiries are always assumed to have a zero amount.

Ending Balance

The balance for this benefit group/benefit type.

Ending Balance = Beginning Balance + Total Current Activity Amount

Total

The Total field displays a total count, amount, and ending balance for all benefit types and benefit groups.

Figure V.2-5 SNAP/TANF EBT Reports Manual (Excerpted Pages)

The State can use the SNAP/TANF EBT Reports Manual to understand how reports track and monitor system activity and performance.

WIC SYSTEM

The FIS Team will provide the State and ITCN with a separate Reports Manual for the WIC Direct System. The Reports Manual defines the reports that are standard within the system, the steps to run the existing reports, and their generation frequency. In addition, the Manual provides detailed information on how to complete ad hoc reports.

Figure V.2-6 WIC Direct Reports Manual (Excerpted Table of Contents Pages)

In addition to providing an explanation of standard reports, the manual provides guidance for creating ad hoc reports.

V.2.3 Detailed Technical Specification Documentation

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.

The Detailed Technical Specifications Documents (DTSD) will describe the architecture and technical design of the FIS Team's EBT Systems. Separate documents will be provided for the SNAP/TANF and WIC systems. These documents will provide an architectural overview, a detailed description of the system architecture, a description of the system design, system qualities, dependencies and standards. They will additionally include a data flow diagram, data dictionary and data models.

SNAP/TANF System

After the requirements have been discussed, documented, and approved by the State and FIS, FIS will submit a SNAP/TANF Detailed Technical Specification Document (also known as the Detailed Design Document). The SNAP/TANF DTSD describes the system requirements, operating environment, system and subsystem architecture, files and database design, input formats, output layouts, human-machine interfaces, detailed design, processing logic, and external interfaces. Listed below are the specific topics included in the SNAP/TANF DTSD:

- ***Total system configuration:***
  - ***System hardware***
  - ***System functionality***
  - ***File formats***
  - ***Message and file flows***
  - ***Data elements***
  - ***System interfaces***
  - ***Settlement and reconciliation functions***
  - ***IVR functionality***
  - ***System security***
- ***Reporting***
- ***Ad hoc reporting capabilities***
- ***Transaction processing***
- ***Administrative terminal functions***
- ***Customer service functions***
- ***Cardholder account maintenance***
- ***Card/PIN issuance***

The SNAP/TANF DTSD will depict the system design with sufficient detail to enable the State to verify that the design meets all the requirements of the RFP.

WIC Direct System

WIC Direct includes a core set of product documentation that has been reviewed and approved by the USDA FNS and users from other states. We have updated these documents with each implementation of WIC Direct to reflect changes made to the core system for each implementation (which are available to any State Agency).

The FIS Team will provide the State with the following WIC Direct Product documentation:

- ***WIC Direct Detailed Functional Design Document (DFDD): Defines the full range of functionality available in the WIC Direct product. This document describes WIC Direct's capabilities, including the business rules or constraints to which the system must adhere.***
- ***WIC Direct Detailed Technical Specifications Document (DTSD): Provides an architectural and technical design overview of WIC Direct from the software and infrastructure perspective.***
- ***WIC Direct Security Groups: Defines security groups and access rights by role***
- ***WIC Direct System Guide: Describes the administrative functionality, configuration, and operation of the WIC Direct System.***
- ***WIC Direct Data Dictionary: Provides descriptions of the data model.***

V.2.4 Software and Automated Data Processing

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.*

The FIS Team agrees to 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. Our systems meet the processing requirements and criteria set forth by FNS. We will process EBT transactions in compliance with the order of precedence as follows:

- ***Federal regulations***
- ***WIC EBT Operating Rules for WIC transactions***
- ***QUEST® EBT Operating Rules***
- ***Prevailing industry performance standards***

V.2.5 Regulation and Guideline Standards

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.*

If there is a conflict between the governing regulations and guidelines regarding a specific standard, we understand that Nevada SNAP will determine the standard to which the FIS Team must adhere. We further understand that in determining the appropriate standard, the State will allow consultation from the FIS Team, but the final decision will remain with Nevada SNAP. The FIS Team meets the performance and technical standards and regulations in the areas of:

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

System Processing Speeds

Robust system performance enhances efficiency and builds trust between all system stakeholders, especially State staff, cardholders, and retailers. Because we comply with all relevant processing speed requirements stated in Federal requirements, FIS can provide the high-quality system performance needed to operate the State's EBT system successfully.

System Availability and Reliability

FIS has consistently maintained an availability rate of 99.9 percent for our EBT transaction processing platforms. As efficient and reliable benefit delivery requires performance by all independent processors linked into the EBT network, all participating TPPs must also agree to comply with State processing speed and availability standards by signing a processor agreement.

System Security

The value of an EBT system is not only defined by the efficient and reliable delivery of benefits, but also by thorough security features that deter fraud and ensure program integrity. Our extensive experience managing EBT projects has convinced us that a focus on prevention is the most effective approach to the security of complex EBT systems and services. Our multi-state EBT experience provides us with the expertise to anticipate numerous potential problems before they present true risks to the integrity of our EBT systems and services. The Nevada EBT System will continue to receive the full benefit of our years of valuable experience and expertise in ensuring system security through time-tested prevention strategies and techniques, along with our strong knowledge and understanding of the operating environment supporting current EBT systems.

We operate and safeguard the most comprehensive payment and cash management systems in the industry. As an outgrowth of our extensive involvement in financial systems, we are the leader in the development of advanced security measures for those systems, and we recognize that the EFT industry standards for security management are the foundation for protecting EBT systems and services. Ten of the largest national networks around the world, as well as ten of the largest shared regional networks in the United States, depend upon our ability to provide the most stringent security measures available today. Our other state EBT customers also rely on us to

provide this quality level of security on a continuous basis. We recognize that effective EBT security management plans must be focused to meet both the specific needs of the EBT industry and the unique needs of the Nevada EBT Project.

FIS uses a security-based foundation consisting of system security measures that are standard for the commercial EFT industry. This foundation was then tailored to meet the specific needs of EBT. The ebtEDGE System has received Federal certification and meets all FNS requirements.

We will provide the State with a System Security Plan as required in this RFP. The plan will describe how we protect the systems and its resources from unauthorized access, modification, disclosure, and destruction, as well as the operations security controls and procedures that are currently in place to protect the EBT system.

System Ease-of-Use

As an experienced EBT service provider, FIS fully understands the needs and meets the functional and technical requirements of the Nevada EBT System. Moreover, we assure the State that our ebtEDGE System will continue to provide ease-of-use for the overall EBT system and meet the needs of all end users (including recipients, retailers, and the State of Nevada).

We have consistently demonstrated our ability to deliver a system that has all necessary government approvals and meets or exceeds the State's requirements for ease of use. We are confident that our ebtEDGE System will continue to meet or exceed Nevada's requirements for the electronic delivery of SNAP benefits. In all instances, we will continue to maximize the overall ease-of-use of our ebtEDGE System.

For all system users, we ensure that the system:

- ***Minimizes the number of separate steps required to complete a transaction;***
  - ***The FIS EBT solution is easy to use for all parties involved – from recipients to retailers. Our EBT solution meets all system ease-of-use standards established by FNS. We have carefully selected the equipment the recipient must use, primarily the POS device, to maximize EBT ease-of-use.***
- ***Minimize the number of codes or commands needed to make use of the system;***
  - ***The FIS ebtEDGE System offers the most comprehensive, innovative, and easy-to-use administrative terminal options in the industry for your EBT program. FIS' web-based administrative terminal is designed for the way State and county staff perform their job functions.***
- ***Makes available clear and comprehensive account balance information with a minimum number of actions necessary;***
  - ***FIS offers recipients several methods for obtaining account balance information that is clear and comprehensive, and requires few steps. These methods include: Printed POS receipt after a transaction or inquiry; Call to the 24/7 IVR or CSC; and Accessing the Cardholder Portal either by computer or through a mobile device.***
- ***Provides training and instructions for all system users especially those persons with disabilities;***
  - ***FIS recognizes that clear and comprehensive training is vital to the success of any large-scale project. Our approach to training is to provide types of training and materials that will be supportive of all areas and users of this project, from State and county users down to the recipients, including those with disabilities. Our approach aligns with our best***

practices from previous engagements which will be incorporated into the Training Plan deliverable that will be developed for this project.

- ***Makes available prompts on POS terminals or balance only terminals, where appropriate;***
  - ***The ebtEDGE System will provide prompts on POS terminals or balance only terminals when a merchant does NOT have a valid USDA FNS authorization number, if a card number is verified as NON-active, if the number of consecutive failed PIN entry attempts has been exceeded, if a PIN is verified as being entered in-correctly, and if an EBT account does NOT hold a sufficient balance in order to satisfy the transaction request.***
- ***Identifies procedures for problem resolution;***
  - ***To handle the discrepancies that arise between acquirers and recipients, we follow our established, proven adjustment process. The FIS adjustment process fully supports the applicable FNS regulations.***
- ***Provides reasonable accommodation for the needs of households with disabilities in keeping with the Americans with Disabilities Act of 1990.***
  - ***The Cardholder Portal complies with the federal and state-specific accessibility requirements cited in the RFP for accessibility by persons with disabilities, ensuring that all of Nevada's recipients will be able to access information about their accounts. The website is compatible with screen reader technologies to assist visually impaired recipients in accessing and using the Portal. Our CSRs have TTY capability for recipients and retailers with hearing disabilities. The PIN pad features an easy-to-read character display and provides a tactile keypad with audio and visual feedback for all key entries. The POS device uses an audible beep, raised keys, and center dimple on the number 5 key to help the visually impaired confirm that their PIN has been entered.***

In addition to the requirements above, FIS ensures that retailers utilizing the EBT system:

- ***Have available manual backup procedures;***
  - ***FIS supports the use of manual transactions via paper vouchers to ensure adequate access to benefits in the event of disasters or Host-interruptions to the EBT system, third party processor or retailer system or the communication interfaces between those systems.***
- ***Can obtain timely information on daily credits to their banks;***
  - ***Nevada EBT-only retailers will have access to information on daily credits to their banks through FIS' secure, web-based Merchant Portal. This secure tool directly benefits the retailer by allowing them to view account balance and deposits, in addition to other detailed information.***
- ***Have available deposit information in a format readily comparable to information maintained in the store;***
  - ***Via the Retailer Portal, retailers will be able to reconcile individual transactions with payments and save the results to an Excel or PDF file.***
- ***Have available instructions on resolving problems with equipment and retailer accounts;***
  - ***FIS will provide Nevada retailers with access to our retailer Customer Service Center, operated 24/7. The retailer CSC assists retailers with manual voucher transactions authorization, resolution of issues with FIS-provided EBT-only POS equipment, and resolution of settlement and dispute questions and issues. Retailers have toll-free access to FIS' retailer IVR functionality and CSRs, both of which offer bilingual (English and Spanish) support.***

Minimum Card Requirements

FIS meets all card requirements as prescribed in the International Standards Organization (ISO) and the American National Standards Institution (ANSI) standard relating to cards used for financial transactions. As a leading provider of EBT services, we are highly experienced in Quest, ISO, and ANSI standards compliance. We can ensure full compliance with all applicable EBT operating rules, including card specifications. FIS maintains relationships with most nationally recognized credit and debit card vendors that are certified to manufacture cards that meet ANSI and ISO magnetic stripe card standards for financial transactions in the United States.

POS Terminals

FIS meets all POS terminal requirements as specified in 7 CFR 274.8(b). Balance information is not displayed on the screen of the POS terminal except for balance-only inquiry terminals, PINs are never displayed at the terminal and PIN encryption occurs from the point of entry in a manner which prevents the unsecured transmission between any point in the system.

Performance

If a performance bond is required, the FIS Team suggests that the parties negotiate the amount and terms of any performance bond or letter of credit during contract negotiations.

Minimum Transaction Set

FIS meets the full transaction set required by the State, as outlined in this RFP and described later in this section.

V.2.6 Processing Speed Requirements

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.

The FIS Team will meet the FNS processing speed 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 FIS ebtEDGE System consistently processes a transaction request in less than two seconds from the time the request is received. As defined for EBT projects, POS response time is measured from the time the first character of a transaction is sent electronically from the terminal and ends at the time the first character in the response message is displayed at the terminal.

To monitor performance for FIS-placed POS terminals, each message contains timing data for the previous response message, which the ebtEDGE host processor logs into the audit trail. Host reporting software accumulates this information and tabulates transaction response times. This software also identifies terminals that do not meet performance requirements. Full-time system management staff constantly monitors and fine-tunes the processing environment. We continuously address volume-related issues and fine-tune networks and external devices to help ensure that our communications capacity meets requirements. This network management staff also works closely with FIS telecommunications vendors to detect communication bottlenecks and other anomalies that affect services.

Back-up Purchase Procedures for the SNAP System

The FIS ebtEDGE System is designed to prevent operation disruptions with redundancies at each point of possible failure, and provides back-up capability.

- ***EBT-Only terminals have the ability to use Broadband, a primary dial-up connection, and a secondary dial up connection to reach the ebtEDGE host for transaction processing.***
- ***Third Party Processors connected to FIS are configured with multiple links to distinct FIS Data Centers to add redundancy and reliability for their acquiring merchants.***
- ***In the unlikely event of an unscheduled ebtEDGE Host system outage:***
  - ***If ebtEDGE is unavailable to process transactions or offline SNAP vouchers, a message will be placed on the IVR to alert retailers of the situation.***
  - ***Retailers may use paper vouchers in conjunction with IVR/CSR authorization, and FIS will accept liability for up to the State-defined limit.***
  - ***Third Party Processing merchants may utilize "Store and Forward" functionality to send transactions to the ebtEDGE system as soon as service is restored.***
- ***If a telecom outage prevents EBT-Only or Third-Party Processing merchants from reaching the ebtEDGE host from POS terminals:***
  - ***USDA eligible retailers may log the transaction and cardholder signature on a paper voucher, retrieve an authorization number from the IVR, and finalize the transaction when POS terminals are operative again.***

Our IVR is easy to use and available 24/7. Should the retailer need to speak with a CSR, the retailer Customer Service Center is also available 24/7.

Voucher processing is used in situations identified in the following table.

Table V.2-3 When to Use Voucher Processing

When	These Purchases Can Be Authorized:
The retailer does not have access to the *ebt*EDGE System, but has access to the IVR for voice authorization of transactions.	Purchases up to the cardholder's current balance.
The retailer does not have access to the *ebt*EDGE System or the IVR, but has access to a Customer Service Representative for verbal authorization of the transaction.	Purchases up to the cardholder's current balance.
The retailer, IVR, and CSR cannot access the *ebt*EDGE System to check the cardholder's balance.	Purchases up to $50 per EBT cardholder per day.

Emergency Stand-In Processing

When the ebtEDGE System is unavailable to authorize transactions due to an ebtEDGE hardware or software failure, we will enable retailers to conduct emergency "stand-in" processing for SNAP purchases up to $50.00 per cardholder per retailer per day (from 12:00 a.m. until 11:59 p.m.). FIS will be liable for up to $50.00 per transaction for insufficient funds resulting from stand-in manual transactions.

Retailers are required to complete an offline voucher, obtain the cardholder's signature, and call the IVR to speak to a CSR. The CSR will inform the retailer of the $50.00 amount limit, process the

voucher, and provide a temporary approval number. The retailer may elect to process the stand-in emergency voucher for more than $50.00, and FIS will process the transaction for the greater amount, or the available balance on the cardholder's account, up to the requested amount of the transaction.

Once the authorization system becomes available, FIS' Customer Service staff will enter the pre-approved voucher into the system to create a system-generated approval number. A retailer CSR will then contact the retailer and provide the approval number to enable the retailer to perform a Voucher Clear transaction via the POS device or the FIS Merchant Portal. Exempt retailers who do not have access to a POS device can either mail the vouchers to FIS or use the Merchant Portal for clearing. Each voucher clear transaction will settle to the retailer with the daily transaction settlement for that retailer.

Resubmission of Emergency Stand-In Vouchers

FIS will allow an exception to the State's re-presentment restriction if the insufficient funds for the voucher occurred while FIS was authorizing transactions in an emergency "stand-in" processing mode. In this case, the retailer must mail the voucher to FIS for clearing. If the voucher is rejected for insufficient funds, we may try to re-present the voucher to try to assist the retailer in recovering the funds owed.

Notifying Retailers

When FIS invokes back-up processing procedures, we will notify:

- ***The State based on the agree-upon method (eMessage, telephone or other method)***
- ***Retailers by placing an upfront message on the IVR, which is heard by retailers when they call the Customer Service telephone number***
- ***TPPs via FIS' eMessage email system***

Additional information regarding our manual voucher process is provided in Section VI.15.2, SNAP/TANF Transaction Processing Activities.

V.2.7 Scheduled Maintenance

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.

All EBT Program areas will be notified in advance of scheduled downtime for routine maintenance, which occurs during off-peak transaction periods. The FIS Team will provide Program staff with an annual schedule for maintenance downtime no later than December 1 of the preceding calendar year.

The FIS Team occasionally must perform system maintenance to complete emergency fixes or implement other changes. In the event that we must perform off-schedule maintenance, we will provide reasonable notice, thirty (30) calendar days if possible, and an explanation of the maintenance, such as software installation, hardware configuration, or relational database maintenance, to the affected customers. If any off-schedule system downtime is required to perform routine maintenance to our production or user acceptance test environments, FIS will

work with the SNAP or WIC staff to obtain approval from the State and arrange an appropriate time before conducting the maintenance.

SNAP/TANF System

FIS performs scheduled maintenance on our application software, such as the Authorization Engine and webADMIN solutions, on the third Monday of each month between the hours of 2:00 a.m. and 5:00 a.m. CT. This maintenance generally lasts between 5 and 15 minutes. We perform scheduled maintenance on our acquiring and gateway transaction processing switches every four to five weeks, depending on holidays, between the hours of 12:00 a.m. (midnight) and 5:00 a.m. CT. If the switch software maintenance requires a full outage, the maintenance lasts between 5 and 15 minutes. However, most switch maintenance is installed on a component basis that only requires component refreshes. The component refreshes result in minimal (less than one minute) unavailability.

The FIS ebtEDGE System uses a commercial database management system that allows us to maintain tables without an outage. Occasionally, a full outage is required, usually for major restructuring of hardware and operating systems. This type of maintenance is usually scheduled many weeks in advance in order to coordinate support, vendor availability, and extended hours for internal staff. Any necessary full outage will also be scheduled during non-peak hours.

WIC System

The WIC operating environments are monitored and managed on a daily basis to ensure their operating soundness. Maintenance upgrades and changes to the infrastructure are only made on a scheduled basis, generally quarterly. These are planned and highly structured events that come with a high degree of preparation, development of fall back procedures, and enhanced system monitoring to allow for rapid detection of unexpected anomalies. All planned system maintenance is managed and approved through a change review board to guarantee all stakeholders in the process are aware of the changes and have planned for any necessary contingencies.

V.2.8 Encryption

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.

Our comprehensive PIN protection measures ensure that no one can ever see or learn the cardholder's Personal Identification Number (PIN). The cardholder's PIN is always protected in conformance with FNS regulations 7 CFR §274.8(b)(3) Systems Security, WIC EBT Operating Rules and all communications network security:

- ***The cardholder's PIN is never displayed, transmitted, or stored in non-encrypted form within or between POS terminals, telecommunication equipment, servers, storage devices, and/or other processors' systems that may be used to process PINs.***
- ***All PINs are encrypted in hardware security modules in accordance with the PIN management standards defined in ANSI X9.8. The PIN is never logged or recorded in other media by a component or portion of the acquiring system.***

- ***If the account number is read through the PIN pad, it is encrypted in the PIN pad. Otherwise, it is encrypted in the terminal. Remote PIN pads are used only to enter the PIN.***
- ***PINs are fully encrypted using the triple data encryption standard (3DES). Even when not mandated, FIS uses triple DES in conjunction with Dynamic Unique Key per Transaction (DUKPT) management to offer even greater protection for all of our customers.***

POS devices supplied by FIS start out in a room physically secured by a dual controlled locked door and badge reader system so that only certified and approved personnel can enter. The certified security team loads a Base Derivation Key (BDK) into the PIN pad and loads the device with the software necessary to drive the device. The device is given a unique terminal ID. The device is then shipped to the retailer via a secured carrier.

When a cardholder presents their card for a purchase, the card is swiped and the cardholder enters their PIN into the PIN pad. The PIN is immediately encrypted (never seen in the clear). The message is passed through the system with the PIN encrypted using triple DES in conjunction with the DUKPT.

The PIN is NEVER deciphered or viewable in the clear.

FIS goes well beyond the required triple DES encryption requirement by using the DUKPT algorithm along with triple DES. Because no key is exchanged, this encryption method provides the State, clients, and retailers greater security protection.

Additional Security Measures

The EBT System is entrusted by the State, the retailer, the cardholder, and federal government to process a transaction securely every time, and to maintain the integrity of the EBT System. The FIS Team adheres to industry-standard operating rules regarding PIN entry, encryption, transmission, and key management processes and functions. The key management techniques used as part of this project comply with the standards documented in federal/ANSI regulations.

Our EBT security begins at the furthest point away from our system at the Point-of-Sale (POS) device that sits on the retailer's counter. The POS device and PIN pad are Tamper Resistant Security Modules (TRSMs). If a hacker attempts to modify either device, the device is automatically disabled and can no longer function. If the device is physically opened, damaged, or sufficiently jarred, an internal deactivator destroys the security chip within the device rendering it virtually impossible to gain access to the encryption keys. The retailer will need to contact Customer Service for a replacement device. The POS device and PIN pad are also resistant to software interrogation, diagnostic or maintenance procedures, and tapping.

Like the POS terminal, the Hardware Security Module (HSM) is a tamper-proof device. The HSM has the ability to detect breaches and shut itself down, if necessary. If the device determines that it is under attack, either physically or through software modifications, it goes into protection mode and shuts itself down.

In summary, the encryption Keys are kept in a protective device that prevents:

- ***Forced entry***
- ***Software interrogation***
- ***Modification of device***
- ***Diagnostic or maintenance procedures***
- ***Tapping of the device***
- ***Device examination after theft (security information must self-destruct)***

If the PIN pad is in good shape and has not been tampered with, the cardholder can trust that their information is secure and will be kept confidential. To complete a transaction, the cardholder must enter their PIN into the PIN pad. The PIN is then hardware encrypted at that moment and remains encrypted throughout the process. The TRSM then translates the PIN using a COMM key into a 32-character PIN block. The PIN block is transmitted to the host, where a secure cryptographic device translates the PIN to a new PIN block, which is matched to the PIN block stored on the database with other client-specific information.

Each POS terminal has a COMM key generated for transmission to the host system. FIS takes encryption one step further and uses a specialized key management technique in which a unique key, derived from a fixed key, is used for each separate transaction. Therefore, if a derived key is compromised, future and past transaction data are still protected since the next or prior keys cannot be determined easily.

At no point is a PIN transmitted in the clear, nor is a PIN ever stored in the clear in the database. Our key management techniques ensure that unique keys are used for all of the components involved in processing transactions. There is no commonality or usage of similar keys for any of the components of the system. This ensures a multi-layered access control over the keys within the system. All encryption keys are subject to dual control—no single person has control over or knowledge of all parts of an encryption key. This separation of duties is part of our rigid internal security processes and controls. If we know or suspect that an encryption key has been compromised, FIS will follow established internal procedures to ensure that the encryption key is changed immediately.

FIS also requires that all transaction acquirers and TPPs comply with all encryption requirements when routing transactions to FIS.

V.2.9 POS Terminal Technical Standards

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.

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.

As your current contractor, FIS has already installed and currently maintains POS terminals with optional PIN pads that meet the operational requirements of the State's EBT System and that support the full EBT transaction set. For any new traditional EBT-only retailers, or when supplying replacement equipment, FIS will install and maintain VeriFone VX 520 terminals and VX 805 PINpads. For wireless retailers, we will install and maintain VeriFone VX 680 wireless terminals.

These terminals meet all of the State's requirements including compliance with:

- ***ISO 8583 message formats***
- ***QUEST® Operating Rules***
- ***WIC EBT Operating Rules and Technical Implementation Guide (for WIC terminals)***

- ***Industry standards***
- ***Performance standards specified in this RFP***
- ***All applicable FNS operating standards specified in 7 CFR §274.8 in the area of system:***
  - ***processing speeds***
  - ***availability and reliability***
  - ***security***
  - ***ease-of-use***
  - ***minimum card and terminal requirements***
  - ***performance***
  - ***minimum transaction set***

The terminals are completely menu-driven, and are user-friendly. The retailer only needs to follow the prompts on the screen in order to perform a transaction. Additionally, FIS owns the POS equipment and carries a warranty on both the terminal and the PIN pad.

All terminals provide unique visual and audible responses (an audible beep) for declined transaction messages and display visual verification of:

- ***The transaction message before positive action is taken by the cardholder to release***
- ***The message for authorization and settlement***
- ***The error message rejecting the transaction, such as but not limited to:***
  - ***Insufficient funds or food benefits***
  - ***Incorrect PIN***
  - ***Inactive card***

These terminals also provide comprehensive terminal functionality with a streamlined, user-friendly interface. Our exclusive, custom terminal software is designed with a menu driven format, providing merchants with an unparalleled ease of operation. All units are shipped with retailer-specific EBT software already installed. Software updates, if necessary, are accomplished by a download feature of our custom terminal driving software. It updates parameters, such as alternate telephone numbers, software enhancements and regulatory changes. This activity is typically conducted during off-peak hours.

FIS' VX 520 POS terminal configuration allows for a separate PIN pad, the VX 805 handheld security device. This device will be used for PIN entry when the internal PIN pad is not used. All terminals are compliant with State requirements.

VeriFone VX 520

The VeriFone VX 520 is the next generation of EBT equipment. With an ATM-style interface, the terminal supports menu prompts with large type, has screen addressable keys, and has a large backlit display that can be seen in all lighting conditions. A major feature of the VX 520 is its high-speed integrated thermal printer.

The "clam shell" design of the printer offers drop-in paper loading, which allows for quick and easy installation, as well as helping to eliminate paper jams. The compact design and integrated printer minimizes clutter and saves counter space.

The VeriFone VX 520 has sufficient memory to handle the foreseeable needs of the State's EBT program. It has enough capacity to accept both SNAP and WIC EBT transactions, and has the

industry's fastest processor, moving more transactions at lightening speeds. Additionally, the VX 520 terminal comes with an optional EMV reader providing the ability to be adapted/upgraded for the State's future needs including to support smart card technology and optional services transactions.

Figure V.2-7 shows the product information sheet for the VeriFone VX 520.

COUNTERTOP HARDWARE VERIFONE VX 520 VERIFONE.COM

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

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: 49mm 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	9V DC, 2.25A 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

Figure V.2-7 VeriFone VX 520 Product Information

State cardholders and retailers will continue to use the same familiar and reliable equipment they do today.

VeriFone VX 680 Wireless POS Device

The FIS Wireless Payments Solution, developed in partnership with VeriFone and AT&T, accepts EBT, debit, and credit cards on a VeriFone VX 680 handheld device. The VX 680 uses cell phone technology, and AT&T's network provides nationwide, reliable, and high-speed telecommunications coverage. By using top-of-the-line 3G technology used to transmit wireless calls and AT&T's digital and extended network coverage, we have received rave reviews from farmers' markets that were unable to get connected with any other vendor's wireless terminals. As we tell prospective markets, "If you can make a cell phone call from your location, you can complete a transaction with our terminal."

Powered by POS and transaction processing software developed by FIS, the terminal supports the full transaction set required in all of our EBT projects, including cash transactions and voucher clearing. The VeriFone VX 680 terminal itself uses GPRS wireless technology TCP/IP over a data-packet network. Always-on connectivity eliminates the time-consuming dial-up process for every transaction, ensuring that transaction response times meet or exceed FNS requirements. Support for end-to-end SSL security and 3DES encryption allows the VeriFone VX 680 wireless terminal to set the standard for all wireless POS devices. The VX680 is PCI PED 2.0 and PCI PTS 3.0 approved.

Figure V.2-8 shows the product information sheet for the VeriFone VX 680.

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

3.5" QVGA Touch Screen

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 | 38mm 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/1900mAH
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	172mm L x 82mm W x 62mm 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: 478g, 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

Figure V.2-8 VeriFone VX 680 Product Information

VeriFone PIN Pad VX 805

If the retailer requests, the FIS Team will provide a separate PIN pad, the VeriFone VX 805, described below.

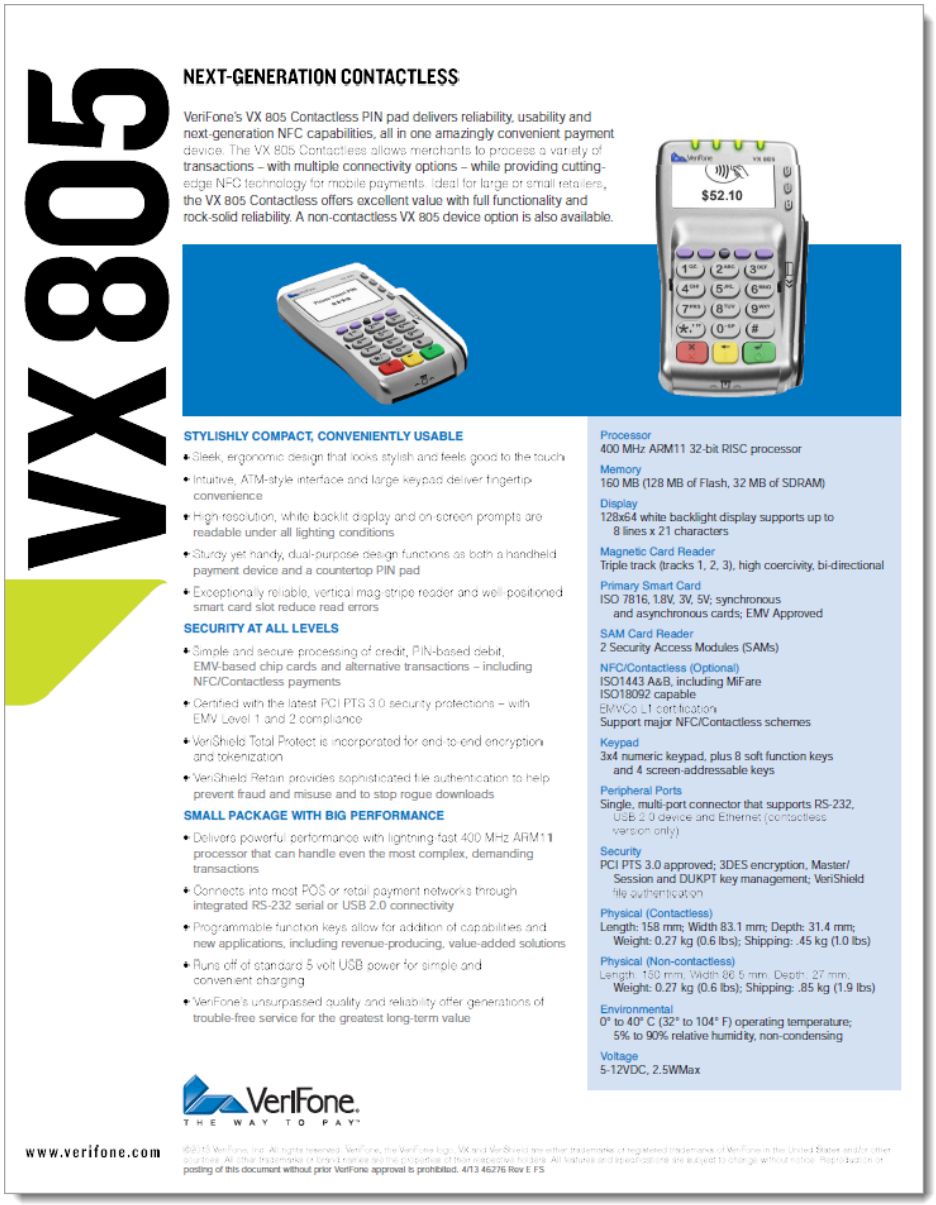
FIS' VX 520 POS terminal configuration allows for a separate PIN pad, the VeriFone PIN pad VX 805 handheld security device. The VeriFone VX 805 delivers reliability, usability and next-generation near-field communication (NFC) capabilities, all in one convenient device. The VX 805 allows merchants to process a variety of transactions with multiple connectivity options, and is ideal for large or small retailers.

The VX 805 PINpad will be used for PIN entry when the POS device's internal PIN pad is not used. The VX 805 is compliant with Nevada's requirements. It features an easy-to-read character display that shows the purchase amount for cardholder approval, and provides a tactile keypad with audio and visual feedback for all key entries.

This separate PIN pad will be held by the cardholder and can be turned so that others will not observe the keys pressed during PIN entry. For each key the cardholder presses, the PIN pad emits a beep and displays an asterisk instead of the keyed value. The asterisk provides visual security and indicates to the cardholder the number of keys pressed without revealing the PIN. The audible beep, raised keys, and center dimple on the five (5) key also help the visually impaired confirm that their PIN has been entered.

The VeriFone VX 805 PINpad complies with the ISO and ANSI standards for PIN encryption, key management, and Message Authentication Code (MAC), including features that provide ease-of-use while guarding against intrusion. The tamper-resistant VeriFone VX 805 PINpad is PCI PTS 3.X-approved and equipped with a spring-loaded deactivation mechanism that destroys the security chip if the cover is removed. This action prevents anyone from tampering with the PIN pad to decipher the master encryption key. Battery backup maintains the encryption key in case of power outages. The PIN is encrypted within the PIN pad using the Triple DES (3DES) Data Encryption Standard. This is consistent with our system standard that the unencrypted PIN never appears anywhere within the system.

Figure V.2-9 shows the product information sheet for the VeriFone VX 805 PINpad.



VX 805

NEXT-GENERATION CONTACTLESS

VeriFone's VX 805 Contactless PIN pad delivers reliability, usability and next-generation NFC capabilities, all in one amazingly convenient payment device. The VX 805 Contactless allows merchants to process a variety of transactions – with multiple connectivity options – while providing cutting-edge NFC technology for mobile payments. Ideal for large or small retailers, the VX 805 Contactless offers excellent value with full functionality and rock-solid reliability. A non-contactless VX 805 device option is also available.

STYLISHLY COMPACT, CONVENIENTLY USABLE

- Sleek, ergonomic design that looks stylish and feels good to the touch
- Intuitive, ATM-style interface and large keypad deliver fingertip convenience
- High resolution, white backlit display and on-screen prompts are readable under all lighting conditions
- Sturdy yet handy, dual-purpose design functions as both a handheld payment device and a countertop PIN pad
- Exceptionally reliable, vertical mag-stripe reader and well-positioned smart card slot reduce read errors

SECURITY AT ALL LEVELS

- Simple and secure processing of credit, PIN-based debit, EMV-based chip cards and alternative transactions – including NFC/Contactless payments
- Certified with the latest PCI PTS 3.0 security protections – with EMV Level 1 and 2 compliance
- VeriShield Total Protect is incorporated for end-to-end encryption and tokenization
- VeriShield Retain provides sophisticated file authentication to help prevent fraud and misuse and to stop rogue downloads

SMALL PACKAGE WITH BIG PERFORMANCE

- Delivers powerful performance with lightning-fast 400 MHz ARM11 processor that can handle even the most complex, demanding transactions
- Connects into most POS or retail payment networks through integrated RS-232 serial or USB 2.0 connectivity
- Programmable function keys allow for addition of capabilities and new applications, including revenue-producing, value-added solutions
- Runs off of standard 5 volt USB power for simple and convenient charging
- VeriFone's unsurpassed quality and reliability offer generations of trouble-free service for the greatest long-term value

Processor
400 MHz ARM11 32-bit RISC processor

Memory
160 MB (128 MB of Flash, 32 MB of SDRAM)

Display
128x64 white backlight display supports up to 8 lines x 21 characters

Magnetic Card Reader
Triple track (tracks 1, 2, 3), high coercivity, bi-directional

Primary Smart Card
ISO 7816, 1.8V, 3V, 5V; synchronous and asynchronous cards; EMV Approved

SAM Card Reader
2 Security Access Modules (SAMs)

NFC/Contactless (Optional)
ISO1443 A&B, including MiFare
ISO18092 capable
EMVCo L1 certification
Support major NFC/Contactless schemes

Keypad
3x4 numeric keypad, plus 8 soft function keys and 4 screen-addressable keys

Peripheral Ports
Single, multi-port connector that supports RS-232, USB 2.0 device and Ethernet (contactless version only)

Security
PCI PTS 3.0 approved; 3DES encryption, Master/Session and DUKPT key management; VeriShield file authentication

Physical (Contactless)
Length: 158 mm; Width 83.1 mm; Depth: 31.4 mm; Weight: 0.27 kg (0.6 lbs); Shipping: .45 kg (1.0 lbs)

Physical (Non-contactless)
Length: 158 mm; Width 86.5 mm; Depth: 27 mm; Weight: 0.27 kg (0.6 lbs); Shipping: .85 kg (1.9 lbs)

Environmental
0° to 40° C (32° to 104° F) operating temperature; 5% to 90% relative humidity, non-condensing

Voltage
5-12VDC, 2.5WMax

VeriFone. THE WAY TO PAY

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Figure V.2-9 VeriFone VX 805 PIN Pad Product Information

The EBT-only POS terminals we deploy will meet or exceed the current levels of service and POS technology now deployed in the State for EBT-only retailers. The FIS Team will ensure that POS terminals deployed to EBT-only retailers can process SNAP transactions and are adaptable or upgradeable if card regulations change, as provided in the equipment descriptions above.

V.2.10 EBT-Only Equipment Support Services

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.

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.

The FIS Team will continue to provide the following services in an industry-standard manner for all EBT-only retailers and farmers' markets to whom we deploy POS equipment:

- ***Training on in-store and wireless POS terminals and utilization***
- ***Routine maintenance***
- ***Repair or replacement services on faulty POS equipment within 48 hours of service request or ship a replacement terminal via overnight express within one business day of receiving a service request***
- ***Supplies or supply reimbursement***
- ***Retailer training materials for all deployed terminals.***

Deployment and Training

Because FIS is in the business of driving POS terminals and has expertly trained technicians in the field, we know what it takes to install and test the equipment, and train retailers in every aspect of EBT transaction processing.

The installation process begins when FIS receives the signed Retailer Agreement in our centralized Contract Unit. Our automated Merchant Management System (MMS) makes the deployment process very efficient and timely. The same day that FIS receives the signed agreement, the FIS Contract Unit will update MMS, which initiates a series of automated actions that create a deployment work order for the Deployment Center in the same building, and updates the appropriate databases. The Deployment Center, which operates Monday through Friday, downloads a new terminal with information specific to the retailer and injects a PIN pad for the new retailer location.

After the POS is set up for the new retailer, the unit is tested to ensure it is correctly configured and functioning. When testing is complete, a deployment specialist follows a checklist to ensure that the appropriate manuals and training materials are included in the shipment and ships the stand-beside equipment out.

In addition to including written instructions on how to set up the new equipment, FIS provides a link to a video that will guide the retailer through the installation process and explain the use of the training materials included in the shipment, such as the quick reference guides for clerks and supervisors.

Retailers will have access to the training video on the Merchant Portal, which may be accessed at any time for initial, follow-up, refresher, and new-employee training. The training video provides instructions for the retailer on the following functions:

- ***Technical operation of the equipment***
- ***Manual SNAP voice authorization***
- ***Reconciliation and settlement***
- ***Retailer customer service practices***
- ***POS maintenance information***

If a retailer is having issues with their installation, they will call the retailer Customer Service Center and a ticket will be opened. An installation specialist will then call the retailer to assist them. During this process, we have the retailer run a test transaction to confirm that there is end-to-end connectivity and that the terminal is set up correctly.

Equipment Maintenance, Repair, and Replacement Procedures

The retailer Customer Service Center (CSC) provides retailers with assistance for EBT-only POS equipment problems. Retailer CSRs have the ability to perform diagnostic testing for EBT-only POS equipment and telecommunications that are directly connected to our host computer. Each CSR's PC is equipped with the ebtEDGE Administrative Terminal application for inquiry and offline voucher processing. CSRs also use MMS to track information concerning retailer installation, training, equipment, and telephone lines. The POS equipment is capable of accepting remote terminal downloads.

Each retailer CSR has access to a POS terminal and PIN pad to walk through any POS problems with callers. When a retailer reports an equipment problem, the CSR asks a series of questions to determine the cause of the problem. The retailer may also be asked to perform certain terminal functions designed to confirm that the problem is not due to an electrical, telecommunications, or other non-equipment malfunction. All problems are prioritized and key points of escalation are defined if the problem cannot be resolved by the CSR.

Retailer CSRs use a Call Tracking System (CTS) to manage all calls and route work requests for adjustments, equipment repair or replacement, or other problem resolution. The Call Tracking ticket number is given to each retailer for follow-up or reference. Equipment repair or replacement service is provided to the retailers. FIS permanently replaces POS terminals that exceed the maintenance threshold of internal processing repairs.

If the CSR cannot solve the problem over the telephone, malfunctioning equipment will be replaced within 48 hours of the service request, or we will ship a replacement terminal via overnight express within one business day of receiving the service request (as shown in Figure V.2-10). FIS has an excellent record of on-time replacement of equipment.

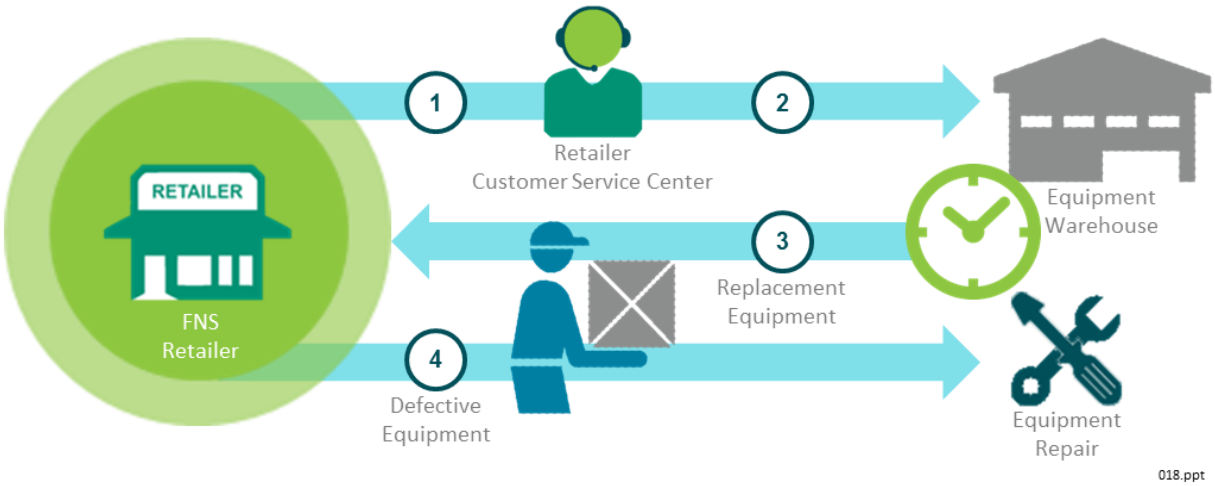


Figure V.2-10 Equipment Replacement by Mail

FIS quickly replaces malfunctioning equipment if CSRs are unable to resolve the problem over the phone.

Supply Reimbursement

FIS will either provide supplies directly to the Exempt EBT-only retailers or provide supply reimbursements to these retailers in accordance with FNS rules. Supply orders are handled through the retailer Merchant Portal and CSC, as described in Section VI.8.2, SNAP/TANF Help Desk/Customer Service Activities.

Training Materials

FIS will provide training and training materials to exempt retailers participating in the Nevada EBT Programs. Information about our training materials is provided in Section VI.7.2 SNAP/TANF Training Activities.

Toll-Free Number for Retailers

The FIS Team will provide Nevada EBT-only retailers with a toll-free telephone number for our retailer Customer Service Center to report terminal malfunctions to receive training on equipment and utilization. We will use reasonable efforts to replace problem terminals by delivery or through express mail. If a replacement terminal is shipped to a retailer, the retailer will have the option to call the retailer CSC to obtain assistance with the terminal replacement process.

V.2.11 Third Party Processors

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.

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.*

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.*

It is important that all FNS-approved retailers be given the opportunity to participate in the State's EBT program as an "EBT-only" retailer or through their TPP. As we do today, the FIS Team will meet the requirements specified within 7 CFR 274.3(a)(1)(ii) and 274.8 for the support of retailers. FIS will allow any retailer authorized by the FNS to use a TPP or connect as an "EBT-only" to participate in the State's EBT Program.

Within 30 calendar days the contract to be execution between the TPP and FIS, we will make available our relevant interface specifications that will enable the retailers behind the TPP to perform SNAP EBT transactions. TPPs are responsible to provide their interface specifications to the retailers the TPP will support within 30 calendar days of the start of the contract to be executed between the TPP and FIS.

Newly authorized retailers who choose to employ a third-party processor or choose to process as an "EBT-only" will be provided access to the ebtEDGE System within 30 days of their authorization, or a mutually agreed-upon period of time between FIS and the State. FIS will not unduly withhold certification for "EBT-only" retailers and third-party processors that enter into an arrangement with us.

TPP Certification and Decertification

As new TPPs are identified, FIS will provide them with full specifications including connection and transaction exchange formats, testing, and certification criteria. We provide the following manuals to aid in the process:

- ***The FIS EBT ISO 8583 Processor Interface Technical Specifications Manual, originally written by FIS development professionals and adapted for the ANSI ISO standard, is intended to help TPPs, networks, or other EBT providers that want to exchange financial transactions using an ISO 8583 message structure for EBT transactions, and provides a definitive source of information about the ISO 8583 online message standards for EBT.***
- ***FIS has developed and will provide a comprehensive certification script, the FIS EBT ISO 8583 Certification Script Manual, which is used during the certification and testing process. This manual provides the overview information and scripts necessary to test an EBT TPP that is connected directly to the FIS ebtEDGE System.***

We are committed to making system access available for testing so that certification for new TPPs can be completed within 30 days (or a different period of time, as agreed upon with the State and TPP) of their connection to FIS.

FIS understands and agrees that the State may review our certification requirements and procedures at any time, and that we may be required to modify our requirements and procedures whenever the State deems it necessary.

If a TPP engages in clear violation of federal or State program rules, we understand FIS will 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. FIS will comply with certification timelines specified in 7 CFR 274.8.

Certification Requirements

FIS will certify, and assures the State, that TPPs connected to the EBT System comply with USDA FNS regulations. The first administrative and EBT transaction processing test scheduled is a protocol test, which consists of establishing communications and transmitting administrative messages. The next messages are the actual EBT transactions. A TPP is required to certify all EBT transactions including SNAP purchase and return, balance inquiry, reversals, store and forward (if needed), voucher clear, and voids. The certification database is set up for several card numbers and a variety of account benefits.

During the certification testing, several transactions will be denied for various reasons to verify that the TPP's system properly translates these reasons for rejection to the POS terminal or through the electronic cash register terminal. The receipts for all transactions are sent to the FIS test coordinator for verification. The certification testing process does not progress until all predefined checks are correctly met. FIS requires that any new TPPs adhere to the processing speeds and response time standards required by FNS.

After the TPP has successfully certified all protocol communications and message formats, it is required to certify with the interface document, EBT Processor Certification Script for Third Party Processors, in a controlled environment. This means that the processor must complete the entire test script without errors in a single session. FIS also requires customers operating multiple links to FIS to test the rerouting of traffic between links. This rerouting would occur in production if a link were lost due to system issues.

If a SNAP retailer behind a TPP, wishes to have store and forward functionality, we will require the TPP to test with FIS transaction activity to mimic the numbers that would occur should a store and forward take place. FIS will not certify a TPP for store and forward functionality if the TPP cannot demonstrate the ability to address large scale batches of transactions and have a functional plan in place to minimize possible errors.

FIS is represented on the Electronic Benefit Services (EBS) Council and the Electronic Funds Transfer Association (EFTA) EBT Industry Council to ensure that we are fully knowledgeable of any changes or pending changes that could affect TPPs. Through eMessages and round-table discussions with our TPPs, we ensure that they are informed of any regulatory changes long before the changes need to be implemented. This allows the necessary lead-time for us to work with the TPPs to certify changes as necessary to maintain compliance and to implement changes in a way that will be seamless for the State and its customers.

Performance Standards

Efficient and reliable benefit delivery requires performance by all independent processors linked into the EBT network. Therefore, FIS requires that all participating TPPs comply with processing speeds and other defined system availability standards through our certification testing process. Currently, to be certified for EBT, the TPP must:

- ***Meet uptime and response time performance requirements.***
- ***Generate and accept administrative messages.***

- ***Properly encrypt the personal identification number (PIN) so it can be validated.***
- ***Originate transactions at any terminal connected to the TPP, and submit the transactions to the system for response.***
- ***Transmit to FIS request messages for the supported EBT transaction set.***
- ***Complete transactions at the terminal as instructed by the Transaction Reply message (approved and rejected).***
- ***Generate Transaction Reversal messages.***
- ***Receive and process Transaction Completion messages.***

TPP Agreements

FIS has a standard FNS-approved QUEST® Processor Agreement that all TPPs and direct connect retailers must sign to acquire EBT transactions. All the major TPPs in the United States already have signed this agreement with FIS. FIS has included the following language in the Processor Agreement to establish a contractual obligation and to assure that TPPs who are connected to the FIS system comply with FNS regulations and other State requirements:

Processor agrees to comply with all applicable statutes, regulation, and requirements of FNS and the State concerning the subject matter of this agreement. Processor will cooperate with Contractor by performing any specific directions by FNS or the State made necessary as a result of such statutes, regulations and requirements.

By signing the FIS QUEST Processor Agreement, the processor agrees to comply with the Quest Operating Rules and the regulations of the FNS.

Our Processor Agreement provides TPPs and terminal operators with information regarding their primary responsibilities and liabilities for operating the telecommunications and processing system (including software and hardware) through which transactions initiated at POS terminals it owns, operates, controls or for which it has signed an agreement to accept EBT transactions, are processed and routed directly or indirectly, to the appropriate State authorization system.

Additionally, the contract informs the TPP they must provide a list of retailers under contract to them that accept the EBT card within the State and that the list must be updated on a periodic basis. TTPs are also informed of the requirement to load and update BIN numbers for all states to support FNS' Interoperability regulations and the State's requirements for nationwide cash interoperability.

It is the TPPs' responsibility to enter into an agreement similar to FIS' retailer agreement with any FNS-approved retailer that processes EBT transactions through them and ensure that their retailers are aware of their responsibilities regarding applicable EBT policies, rules, and FNS regulations.

Enforcement

FIS will make a good faith effort to enforce the processor agreement for a TPP that is identified as a contributor to poor performance. This is possible because we run an end-to-end environment and actively monitor overall performance. Entities that are having processing problems are immediately apparent to FIS, either because of calls to the retailer Customer Service Center or messages at our Operations Command Center. We work with the TPP in an effort to identify the problem and initiate corrective action. We promptly inform the State of any performance issues or necessary corrective action once root cause is determined. If the problem is not corrected within a reasonable time we will decertify the TPP until the situation is corrected, if so required by the State.

By signing the FIS QUEST Processor Agreement, the processor agrees to comply with the following requirements:

- ***Terminal IDs—Assigning and including a unique terminal identifier per terminal/per store, as part of the transaction message in accordance with the FIS EBT ISO 8583 standards. As required, this terminal identifier is also included as part of the ALERT File submitted to FNS by FIS.***
- ***Transactions—Compliance with all federal SNAP regulations, including the requirement to support the entire transaction set specified in the FNS regulations. FIS has the ability to process all of these transactions.***
- ***Interoperability—Compliance with interoperability requirements that all TPPs must be able to process transactions for cards issued by all states for all POS equipment they support. The TPP agreement will specifically state that the TPP is required to load and update BIN numbers for all states.***
- ***Balance Information—Compliance with ISO Technical Standards 8583 and 9510, which includes the requirement to display the remaining balance on the printed receipt for all supported POS equipment.***
- ***Serving only USDA FNS-authorized Retailers—Compliance with all federal SNAP Program regulations and QUEST® Operating Rules, including the requirement that only USDA-authorized retailers may perform SNAP transactions and that TPPs may route transactions only for retailers authorized by USDA to redeem SNAP benefits.***
- ***Adjustment Support—TPPs must be able to support Quest Operating Rules for adjustments per federal requirements to correct system errors, including errors caused by store and forward processes.***

Unique Terminal IDs

It is the TPPs' responsibility to enter into an agreement similar to FIS' retailer agreement with any FNS-approved retailer that processes EBT transactions through them and ensure that their retailers are aware of their responsibilities regarding applicable EBT policies, rules, and FNS regulations, including the following requirements:

- ***Retailers using a TPP are required to report transactions on unique terminal IDs for each terminal installed in the store under one FNS number.***
- ***Each terminal is listed under its unique ID number and SNAP and cash transactions completed on that terminal are reported under that ID number.***

When FIS replaces any POS device, we ensure that the new device has a new, unique terminal ID that is different from the ID of the terminal that was replaced.

FIS will run validation edits on retailer addresses and ensure that addresses conform to U.S. Post Office address standards.

V.2.12 Retailer Management

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).

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 regulation 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.*

Overseeing and monitoring the requirements and relationships between the EBT processor, the State, and the retail community are crucial elements of a successful EBT experience. With our many years of experience, FIS understands these requirements and relationships, and our history of proven retailer management is second to none in the EBT industry.

FIS has provided start-to-finish retailer management for our EBT projects for over 25 years. We have recently converted retailers in Idaho, Kentucky, Nebraska, Nevada, New Mexico, Texas, Washington, Wyoming, Colorado, Hawaii and Guam to FIS' ebtEDGE System, and over the years have converted all older model EBT-only terminals in Alabama, Delaware, Kansas, Minnesota, Missouri, North Dakota, South Dakota, Oregon, Utah, and Wisconsin. We accomplished all of these conversions without disrupting service to cardholders or retailers.

Managing and Supporting Retailer Participation

The FIS Team will continue to be responsible for managing and supporting Nevada retailer participation in accordance with 7 CFR 274.8 and 7 CFR 274.3(e). FIS will provide end-to-end retailer management services to exempt EBT-only retailers who continue to qualify for State-supplied equipment, and manage TPP contractual relationships. FIS will also be responsible for training, support, installation, and driving of exempt "EBT-only" terminals.

FIS Team Primary Roles and Responsibilities

The FIS Team's primary retailer management roles and responsibilities will be to:

- ***Provide every USDA FNS-authorized retailer the opportunity to participate in the EBT System.***
- ***Ensure that the Nevada EBT System is interoperable with other states' EBT systems as defined in 7 CFR 274.8 [formerly 7 CFR 274.12]. FIS provides the ONLY fully interoperable EBT gateway in the market.***
- ***Assure that a sufficient number of retailers have agreed to participate in the system to allow adequate access to both SNAP and cash benefits, including those clients that normally shop across State borders in "border stores" and at "non-traditional" retailers such as farmers'***

markets. FIS actively markets our low cost EBT-only solution to new retailers that are authorized every day by FNS. FIS' processing solutions, either EBT-only or via a TPP, are fully interoperable so cardholders can shop anywhere in the US and US territories, and the transaction will find its way back to us.

- ***Enter into EBT-only retailer agreements, or third-party processor agreements for commercial retailers for all participating retailers, after the agreements are approved by the State and FNS, and in accordance with 7 CFR 274.8(a)(3)(4).***
- ***Certify and decertify third party processors and ATM providers/networks.***
- ***Assure that the participating retailers understand their responsibilities regarding the policy, operating rules, and operations of the State's EBT System.***
- ***Maximize the use of the existing commercial POS terminals.***
- ***Install, maintain, and otherwise support FIS-provided EBT-only POS equipment for retailer participation as necessary in accordance with USDA FNS policy, federal regulation and the 2014 Farm Bill.***
- ***Provide help desk services to retailers for authorization of manual transactions, and to resolve issues and problems with FIS-supplied EBT-only POS equipment.***
- ***Provide help desk services to help resolve settlement and dispute questions and issues.***

In the following sections, we detail how FIS carries out its primary roles and responsibilities for retailer management.

Opportunity to Participate

FIS ensures maximum participation by all FNS-approved EBT-only retailers and acquirers/TPPs.,. Every retailer will be given the opportunity to participate in the EBT Program. While no retailer conversion will be required for Nevada, the information below describes the process we use to contact retailers if there would be a need for a conversion.

Early in the Design Phase, we contact all exempt EBT-only retailers. We begin re-contracting with the existing exempt EBT-only retailers as soon as the retailer and TPP Agreements are approved by the State and FNS. Beginning this process early in the Design Phase helps us ensure that the majority of EBT-only retailers will be re-contracted prior to the transition from the existing contractor to FIS. In addition, we currently have connections to all major TPPs in the country. FIS updates applicable schedules in the processor agreement with each TPP to include the State's BIN to ensure that all retailers using the TPP are able to participate.

FIS, working with FNS, sends the required number of notifications to retailers and follows up with calls to EBT-only retailers to ensure maximum participation and access to SNAP and cash benefits. Our process for these notices is described below.

Initial Notice by Mail and Access to Internet Contracting

FIS sends notifications by first class mail to all State-supported exempt EBT-only retailers explaining that the State has chosen FIS as their new EBT contractor. Retailers are informed that FIS will be responsible for the installation and maintenance of terminals, and that a new Merchant agreement with FIS is required to continue to participate in the EBT program using State-supported POS equipment. Our retailer notification package includes instructions for registering on the FIS retailer website, the Merchant Portal, where the retailer can download and read the contract. We also provide the option for the retailer to request a contract to be mailed to them if the retailer prefers that option.

Our website is easy for retailers to use to register with FIS. The retailer starts the process by going to www.ebtedge.com and signing in to the Merchant Portal website.

Step 1: The retailer is presented with the Merchant Registration page, as shown in Figure V.2-11:

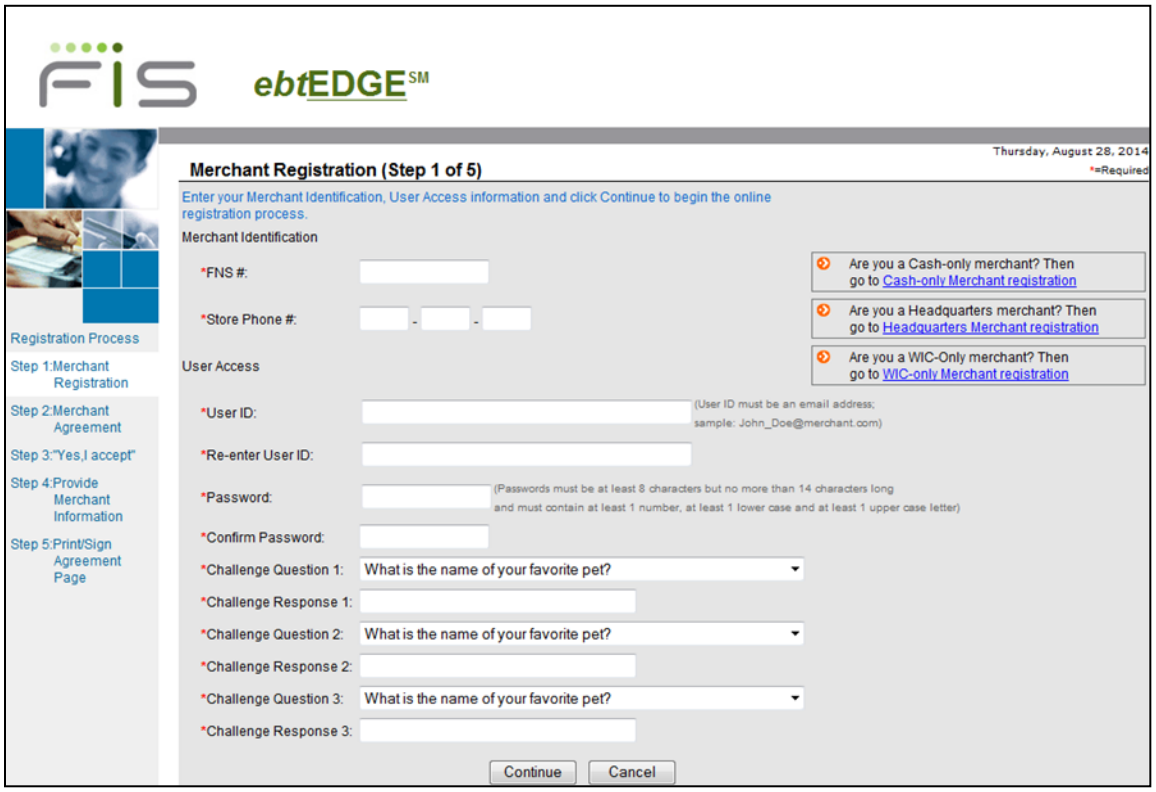


Figure V.2-11 Merchant Registration Page

The retailer registers using their existing FNS number. If the FNS number entered is not valid, the system displays an error message instructing the retailer to contact FNS.

Step 2: The retailer can download and read the contract if they have not already done so, as shown in Figure V.2-12:

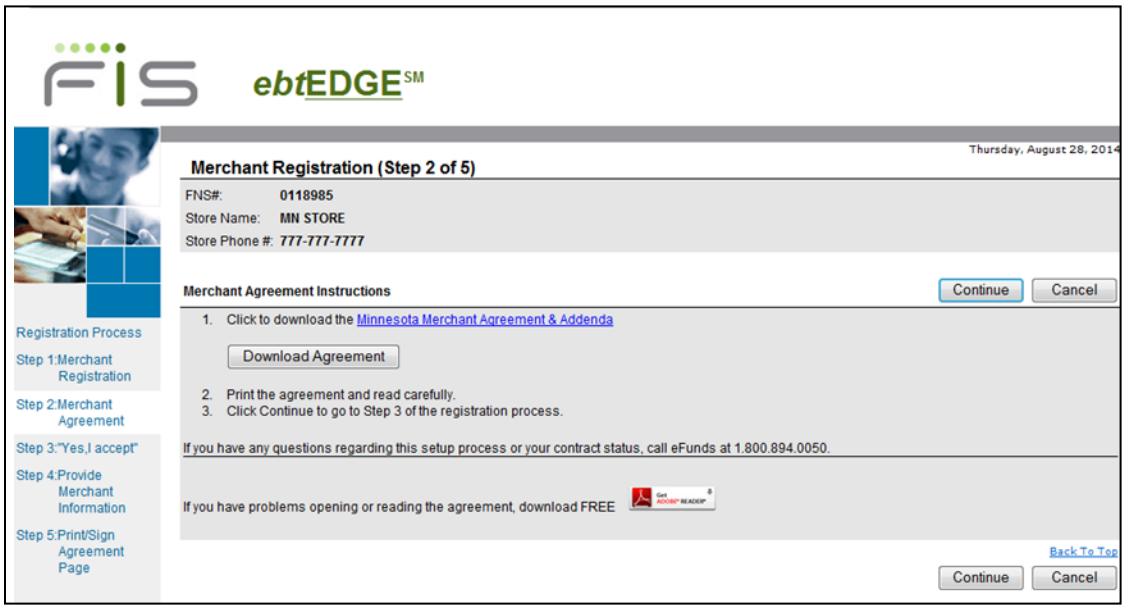


Figure V.2-12 Retailer Agreement Page

The retailer can quickly download the agreement by clicking a button.

Step 3: The retailer accepts the agreement, as shown in Figure V.2-13, or cancels out of the Internet contracting process. If the retailer cancels, we will follow-up with a phone call.

Figure V.2-13 Retailer Acceptance Page

The retailer accepts the agreement and its terms.

Step 4: The retailer provides information about themselves such as contact and telecommunications information, as shown in Figure V.2-14. This information is then added to the FIS Merchant Management System (MMS).

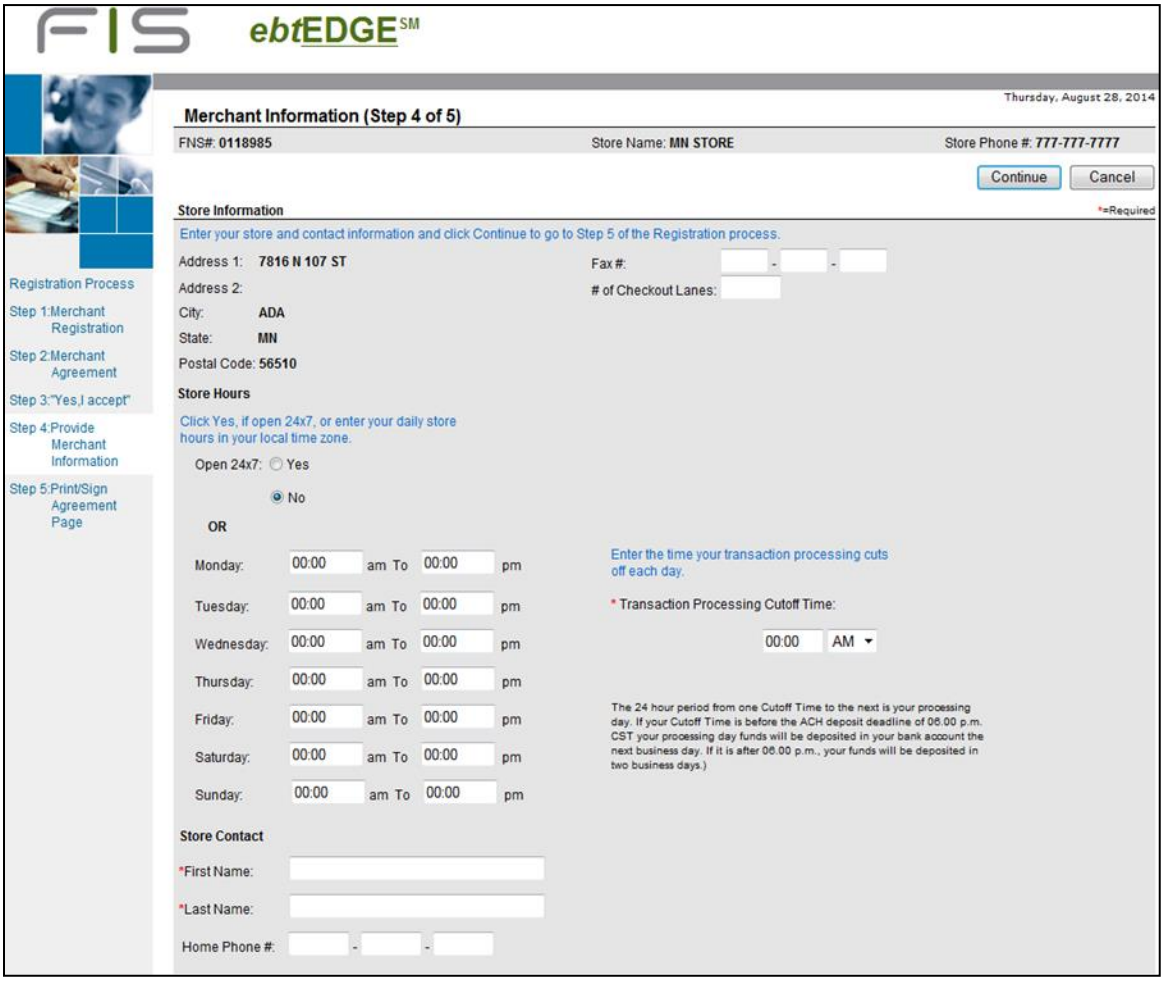


Figure V.2-14 Retailer Store Information Page

The retailer enters information about their store, which is then saved in MMS.

Step 5: The retailer is given instructions to complete the agreement and mail, email, or fax the agreement back to FIS. If the retailer wishes, they can click the Continue button to enter the actual Merchant Portal website and learn about the tools that will be available to them after the conversion, as shown in Figure V.2-15:

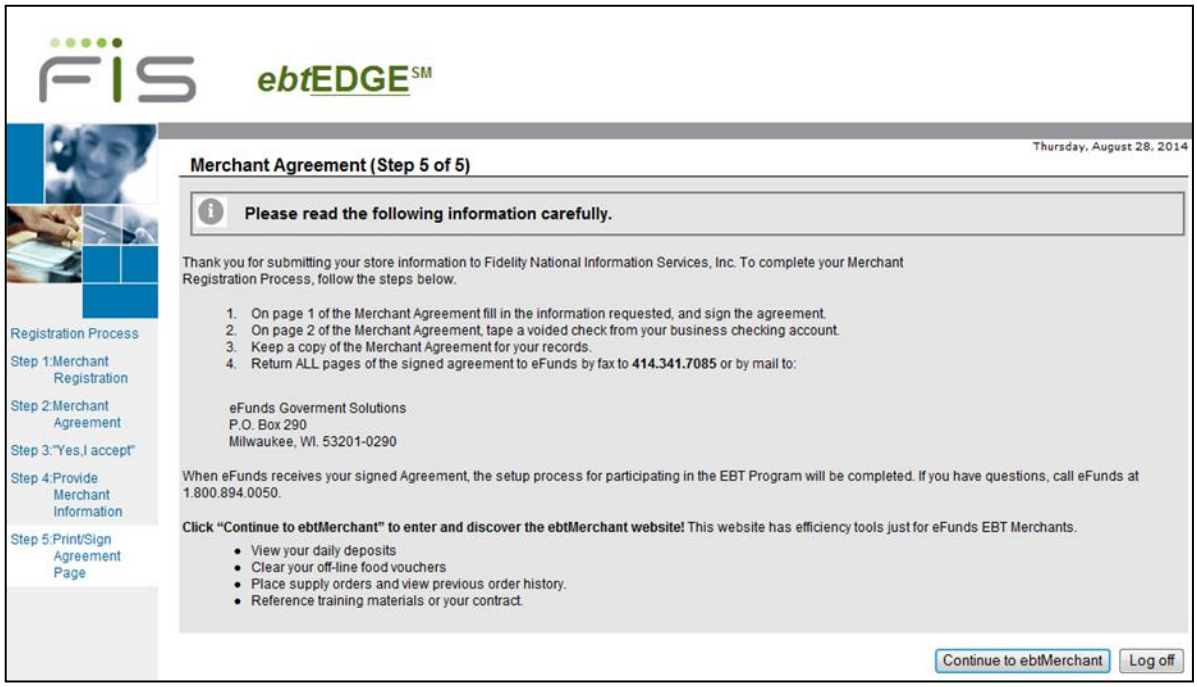


Figure V.2-15 Retailer Instructions to Return the Agreement to FIS

Upon completion, the retailer is invited to discover the benefits available to them through the Merchant Portal.

When the retailer sends FIS the signed agreement, all pertinent information relating to that retailer, such as contact and settlement information, is verified and added to MMS. All subsequent contract activity is monitored using this database so that FIS is able to use MMS to ensure compliance and provide effective retailer management—a critical function in the overall system of benefits distribution.

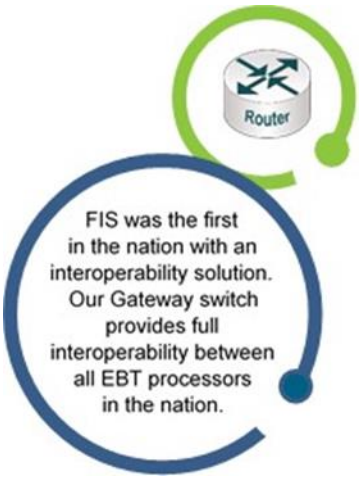
Follow-up by Phone

Retailers who do not return a signed Retailer Agreement are contacted by phone. We telephone the retailer to explain the change in contractual and operational responsibilities and the need to sign and return the new contract. We ensure the retailer knows that they will have to sign a new agreement in order to continue accepting SNAP benefits at their location once the conversion takes place. FIS tries to reach the retailer multiple times before requesting FNS assistance in reaching the retailer.

Sometimes the retailer does not return the contract because they have decided to use a third-party processor (TPP), however, we confirm this during the call. In this way, FIS ensures that all eligible retailers will have received notification and have the opportunity to participate in the EBT Program.

Full Interoperability

We understand that the ability to move EBT transactions between and among state EBT projects is essential to the success of the national EBT Program. FIS will ensure that the EBT System we implement/operate for the State is interoperable with other states' EBT systems as defined in 7 CFR 274.8(b)(10) [formerly 7 CFR 274.12(h)(10)(i)]. Interoperability is the capability to process EBT transactions initiated within the State of Nevada by non-Nevada cardholders, as well as to process transactions initiated by Nevada cardholders at non-Nevada retailers. FIS meets all federal requirements, and will follow the QUEST® EBT Operating Rules for processing interoperable SNAP transactions.



FIS is the only EBT processor with a fully interoperable EBT transaction switch, the EBT Gateway. FIS created, owns, and operates the most successful EBT Gateway in the country. Our EBT competitors recognize and utilize the FIS Gateway to connect and process transactions. As the pioneers in offering an EBT Gateway, we have unmatched expertise and reliability in meeting interoperability requirements and demands. Today, the FIS EBT Gateway directly connects to all EBT project processors. In turn, our relationship with these processors provides them the means to meet their interoperability obligations.

The FIS EBT Gateway currently switches EBT transactions—both EBT-only and TPP transactions—through established telecommunications links, transaction switching facilities, and other arrangements with issuers. FIS' EBT Gateway offers the premier interoperability solution as it has links to all current EBT projects.

Our System is built on FIS' CONNEX software, which offers POS electronic funds transfer driving, switching, authorization, and settlement services to banks and financial networks. The CONNEX software used in the EBT Gateway is the same commercial software being used by many of the regional switches in the United States, such as STAR and NYCE. Because FIS developed this commercial software and we use it at our own data centers, we have a comprehensive understanding of the software's design and functions, as well as how it optimally operates. This unique perspective gives FIS a distinct advantage in offering a low-risk, low-cost solution for switching services, including interoperability.

The FIS EBT Gateway switch processes over 99 million transactions a month with unmatched accuracy and efficiency. The technology for this switch is built on the proven functionality in place for the routing and settlement of commercial debit and credit transactions. To support interoperability between states, FIS maintains EBT interoperability agreements with other EBT processors to route transactions acquired between processor systems. FIS has current agreements with Xerox State & Local Solutions (now Conduent), Fiserv (J.P. Morgan EFS), Evertec, Northrop Grumman, and the State of Nevada. Figure V.2-16 shows FIS' relationship to these EBT processors and our connection to all operating EBT projects. It provides an overview of the FIS EBT Gateway connections and illustrates the use and importance of the FIS EBT Gateway to the industry.

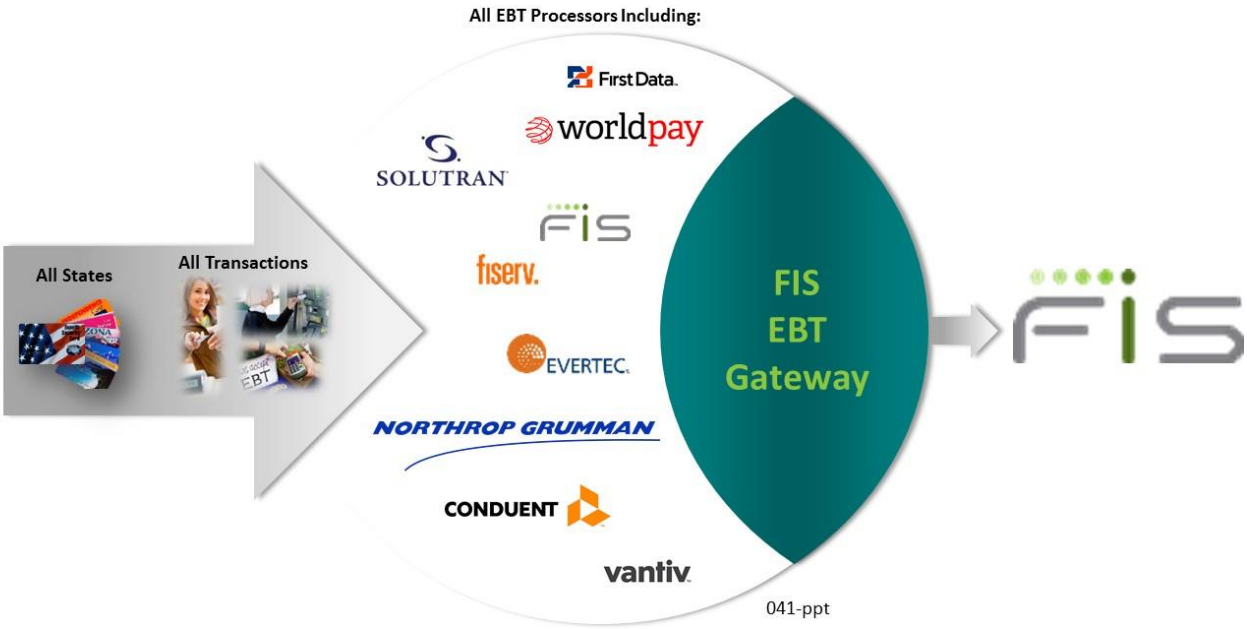


Figure V.2-16 FIS EBT Gateway

The FIS EBT Gateway is the only switch that provides full interoperability among all EBT processors.

When FIS holds the Authorization Engine for a state, no transactions are sent to other data centers or EBT processors. This solution eliminates the possibility of interruptions to telecommunications or outages at other processing sites. The FIS solution minimizes the number of failure points, enabling us to offer 99.999 percent availability. FIS recommends that Nevada consider and weigh the number of system components that are outside the immediate control of the EBT service vendor when evaluating their proposed solutions.

Assuring Sufficient Retailer Participation for Benefit Access

FIS' process of recruiting retailers, described above, ensures that a sufficient number of FNS authorized retailers will participate in the State's EBT program. This means that the State's cardholders will have adequate access to their SNAP benefits, including cardholders who shop at non-traditional retailers, such as farmers' markets.

The current FIS retailer configuration in our other EBT projects supports border stores, and we will continue to support border stores for the Nevada EBT Project. Therefore, to ensure that cardholders have adequate access to benefits, FIS supports placing EBT-only POS devices at FNS-authorized, State-identified, out-of-State border stores.

Through the Retailer Data Exchange (REDE) file, FNS notifies FIS whenever a new retailer has been certified to accept SNAP benefits. FIS will contact all new retailers upon notification. Retailers will be given the option of either contracting directly with FIS as an EBT-only retailer, or using a TPP to process EBT transactions. Retailers interested in integrating EBT with their commercial equipment will be given a list of certified TPPs.

FIS will provide EBT cardholders in the State with access to their benefits at all times through EBT-only retailers, including non-traditional (voucher-only) retailers and retailers using TPPs.

Retailer EBT-Only and TPP Agreements

FIS enters into an agreement with each participating retailer and TPP as described below. We understand these agreements are subject to review and approval by the State and USDA FNS prior to execution.

Exempt EBT-Only Retailers

All retailers choosing to participate in the Nevada EBT program must sign an agreement with either FIS or a TPP in accordance with 7 CFR 274.3(c) [formerly 7 CFR 274.12(g)(6)]. If the retailer wishes to use EBT-only equipment, they must sign a Retailer Agreement with FIS. The FIS Retailer Agreement clearly defines the retailers' responsibilities regarding policies and operations of the ebtEDGE System, as well as FNS regulations. The agreements cover obligations relating to nondiscrimination, record retention, terminal requirements, system availability standards, system reliability standards, and security. The Retailer Agreement will be submitted to the State and FNS for approval prior to sharing with the retailers.

The Retailer Agreement includes:

- ***Terms and conditions of the agreement, including equipment installation and maintenance***
- ***Description of mutually agreed-upon procedures and policies for participation in and withdrawal from the EBT System***
- ***Statement that the retailer agrees to comply with all SNAP regulations for participation in the program and treatment of SNAP households, including specific requirements for the identification of check-out lanes for benefit cardholders***
- ***Confidentiality requirements***
- ***Delineation of the liabilities and associated responsibilities of each party for using offline transactions, manual transactions, or both, during system downtime***
- ***Terms and conditions of retailer responsibility regarding equipment loss or damage***

Third-Party Processors (TPPs)

FIS has a standard FNS-approved QUEST® Processor Agreement that all TPPs and direct connect retailers must sign to acquire EBT transactions. All the major TPPs in the United States already have signed this agreement with FIS. FIS has included the following language in the Processor Agreement to establish a contractual obligation and to assure that TPPs that are connected to the FIS system comply with FNS regulations and other State requirements:

> ***Processor agrees to comply with all applicable statutes, regulation, and requirements of FNS and the State concerning the subject matter of this agreement. Processor will cooperate with Contractor by performing any specific directions by FNS or the State made necessary as a result of such statutes, regulations and requirements.***

By signing the FIS Quest® Processor Agreement, the processor agrees to comply with the Quest® Operating Rules and the regulations of the FNS.

It is the TPPs' responsibility to enter into an agreement similar to FIS' Retailer Agreement with any FNS-approved retailer that processes EBT transactions through them and to ensure that their retailers are aware of their responsibilities regarding applicable EBT policies, rules, and FNS regulations.

Certifying and Decertifying TPP and ATM Providers/Networks

FIS will continue to be responsible for certifying and decertifying TPPs and ATM providers/networks under the new contract. Please refer to Section V.2.11, Third Party Processors, for information about this process.

Assuring Retailers Understand Their Responsibilities

Through retailer training and TPP certification, utilizing the State approved retailer agreement and TPP agreements described above, the State can be assured that participating retailers understand their responsibilities in regard to the policy, operating rules, and operations governing participation in the EBT System.

Maximizing the Use of Existing Commercial POS Terminals

FIS will maximize the use of existing commercial POS terminals consistent with federal regulations. FIS encourages maximum TPP participation by notifying all new retailers of the option to participate through a TPP. Processor information is a major part of the marketing materials we provide to retailers and grocery wholesalers as they show interest in EBT. Authorized FNS retailers can then contact whichever TPP best fits their business plans.

Currently, there are a significant number of commercial POS terminals in FNS-approved retail stores. This is the result of the retailers using a TPP or operating an "EBT-only" terminal. For the Nevada EBT Project, FIS will continue to use the existing commercial infrastructure wherever possible. We will make every effort to ensure that any new TPPs, are certified to the FIS ebtEDGE System well before the conversion date.

Installing and Maintaining FIS-Provided EBT-Only POS Terminals

Providing, maintaining, and otherwise supporting POS equipment is critical for ensuring that cardholders have access to their SNAP benefits at EBT-only locations. FIS will continue to be responsible for the installation, maintenance, repair, and replacement of broken and defective POS equipment that it supplies to EBT-only retailers in accordance with USDA FNS policy for retailer participation, and the 2014 Farm Bill. FIS owns the POS equipment and carries a warranty on both the terminal and the PIN pad. A description of the proposed equipment is provided in Section V.2.9, POS Terminal Technical Standards.

Retailer Customer Service

FIS will continue to provide Nevada retailers with access to our retailer Customer Service Center, operated 24/7. The retailer CSC assists retailers with manual voucher transaction authorization, resolution of issues with FIS-provided EBT-only POS equipment, and resolution of settlement and dispute questions and issues. Retailers will have toll-free access to Automated Response Unit (IVR) functionality and live CSRs, both of which offer bilingual (English and Spanish) support. Nevada EBT-only retailers will also have access to FIS' secure, web-based Merchant Portal. FIS will proactively train and refer retailers to the IVR and Merchant Portal to encourage the usage of these tools to support their account and information needs. Our full array of retailer support services is described in Section VI.8.2, SNAP/TANF Help Desk/Customer Service Activities.

The live CSR support for retailers will be provided by our subcontractor, VXI, which will perform 100 percent of this function. Please refer to Section VI.8, SNAP/TANF Help Desk/Customer Service, for further details.

Settlement and Disputes

In addition to providing the services listed above, FIS' retailer CSC will also provide retailers with support to help resolve settlement and dispute questions and issues.

V.2.13 Retailer Database Management

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.

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.

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).

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.

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.

Retailer Database Management System

FIS will, as we have for the past 25 years, gather the required data elements for all EBT-only retailers and maintain them in our proprietary Merchant Management System (MMS). FIS' MMS meets all functional requirements defined in this RFP, as well as in all relevant federal regulations, for a retailer database management system.

ALERT File

FIS sends an Anti-fraud Locator of EBT Retailer Transactions (ALERT) file to FNS daily, for each of our EBT processing states, detailing each state's activity for the day. As required by FNS, we currently provide the ALERT file to FNS through the ALERT Subsystem in the required file layout. FIS will provide this same service for the State of Nevada, when selected to continue as your EBT contractor.

FIS' MMS maintains a daily interface with the FNS Retailer EBT Data Exchange (REDE) System and accommodates all FNS REDE file formats. As retailers are added, changed, re-instated, or deleted within the REDE System, both during regularly scheduled and ad hoc updates, it passes this information to FIS through our REDE interface to ensure the MMS database is in sync with the federal database. Additionally, FIS receives the monthly refresh of the REDE file and processes it within 48 hours to ensure that our MMS retail database is fully in sync with the REDE retail database. Once we have received and imported the daily and monthly REDE files, we perform a series of events, including the propagation of changes to our transaction-processing environment to ensure only FNS- authorized retailers can process SNAP transactions.

Ensuring Only Authorized Retailers Redeem Benefits

FIS will be responsible for ensuring that only authorized SNAP retailers redeem SNAP benefits. As part of our transaction authorization function, FIS validates the retailer and store location. If the transaction is a SNAP benefit authorization request, the FNS retailer number is validated against the REDE file. If the retailer is not an FNS-authorized retailer, the transaction is denied.

FIS will submit detailed daily SNAP redemption data to the Store Tracking and Redemption Subsystem (STARS) and the FNS Food Stamp Redemption Database through the Benefit Systems Redemption Branch (BRSB). The transmission file, in the FNS required format, includes the retailer identification number (FNS authorization number), transaction day, total amount of transactions for each retailer and the consolidated total of transactions that occurred for each day.

Ensuring Accurate EBT Transaction Detail

FIS' retailer database captures accurate EBT transaction detail data pertaining to each retailer and will contain up-to-date information regarding retailer contracts, bank account information, store cutover times, cash access information and equipment installation, as appropriate, for EBT-only retailers.

Cooperation with Investigations

FIS will cooperate with State or federal personnel conducting investigations or audits and will provide information, as requested, within a mutually agreed upon period of time not to exceed 30 calendar days.

V.2.14 EBT-Only Retailer Support

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.

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.

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.

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.

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.

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.

POS Deployment

As part of our well-established retail management services, FIS supports EBT processing in traditional retail locations as well as non-traditional sites such as group homes and similar facilities. These include drug and alcohol treatment centers, blind/disabled group living facilities, battered women and children shelters, homeless providers, restaurants serving meals, elderly/disabled communal dining facilities, meal delivery services, route vendors, and other non-traditional retailers.

At the State's option, FIS will deploy a POS terminal in such facilities for the transfer of SNAP benefits from the client to the facility.

Annual Review

FIS will work with the Nevada Project Management Team, State staff and retailers to ensure adequate lane coverage. We will use the lane coverage survey information provided by FNS to deploy terminals in accordance with FNS requirements at 7 CFR 274.3(b) [formerly 7 CFR 274.8]. At the State's request, we will provide redemption data to determine if POS terminals are allocated according to FNS regulations. FIS will retrieve and deploy POS terminals following an annual review according to SNAP staff direction.

Terminal Deployment

We understand we are required to deploy POS equipment to authorized retailers that have commercial POS services. If the SNAP staff directs, FIS will provide specified retailers with a POS terminal for balance inquiry. We acknowledge that there are approximately ten SNAP authorized farmers' markets who utilize an EBT-only device.

Equipment Repair and Replacement

The FIS Team will ensure that the EBT-only equipment and supplies we deploy are maintained in good working order. We will either repair or replace a malfunctioning or inoperative POS devices within 48 hours from the time of receipt of the report by the retailer. We understand this standard allows for overnight delivery of a replacement POS device and peripheral equipment. FIS will provide supplies or supply reimbursement to retailers with EBT-only POS terminals as required by federal regulations. Please refer to Section V.2.10, EBT-Only Equipment Support Services, for further details on how FIS meets this requirement.

Payment for Equipment

FIS acknowledges our understanding of Section 4002 of the Agricultural Act of 2014 with regard to the requirements for payment for EBT equipment and services for exempt and non-exempt retailers to participate in SNAP.

Exempt Retailers

FIS acknowledges our understanding of Section 4002 of the Agricultural Act of 2014 and the categories of exempt retailers listed.

V.2.15 Retailer Lease/Purchase Equipment

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.

If an authorized retailer requests more stand-beside POS equipment than what the State has allocated, or expresses an interest in accepting the QUEST card for cash transactions, the retailer may lease additional devices from FIS after receiving approval from the State. We understand we may charge the retailer for providing and supporting this additional equipment, and that we must charge not-for-profit organizations the same fees paid by the State. (As clarified by the State's in its answer to Question 20 in Amendment 1 to Request for Proposal 3292, issued September 15, 2017, SNAP and TANF do not charge fees and this requirement does not apply to WIC.)

The contract for such equipment will be solely between FIS and the retailer, and the State will not be party to such agreements. FIS will be responsible for downloading the software to the terminals that will enable the terminals to accept the card.

V.2.16 Retailer Phone Lines

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.

In the answer to Question 21 in Amendment 1 to Request for Proposal 3292, issued September 15, 2017, the State clarified that this requirement applies only to exempt EBT-only retailers.

In newly authorized EBT-only locations, FIS uses the retailer's existing phone lines for POS terminals. However, FIS recognizes that using an existing phone line for EBT-only POS terminals may not be acceptable to those retailers that have a significant food support transaction volume. If an EBT-only retailer's monthly SNAP benefit redemptions exceed $5,000, FIS will, if requested, work with the retailer to request a dedicated phone line exclusively for EBT use. The retailer will request the line and work with the local provider of their choice. The line is installed in the retailer's name and we will credit monthly (via ACH) the bank account of the retailer for the monthly billing costs for the basic phone line services. All phone calls initiated by the EBT-only POS terminals will be toll-free calls.

FIS reimburses retailers only for those lines that are used exclusively for EBT transactions. The retailer is responsible for the installation and ongoing costs of any telephone lines used by the retailer for general business purposes. Any reconnection costs incurred as a result of the retailer failing to pay their monthly telephone bill shall not be reimbursable by the State or FIS.

V.2.17 Fraud Detection

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.*

The FIS Team understands that states are placing more emphasis on and devoting more resources to the prevention, detection, investigation, and prosecution of fraudulent activities in a variety of social service programs.

We will advise, assist, and appropriately act to aid the State and federal agencies in the detection and investigation of abuses by retail stores, recipients, or workers, including but not limited to reporting unusual activity. The FIS Team pledges to cooperate with the various State and federal

agencies responsible for compliance with laws and regulations for all programs supported under any Contract with the State.

We understand that stores authorized by FNS to accept SNAP benefits may become subject to monitoring and investigations by the State, FNS, USDA OIG, IRS, Secret Service, or local police departments. We further understand that recipients are subject to investigation by the State program authorities and occasionally others. The FIS Team agrees this it is critical for access to information concerning these matters to be restricted at both the State and the FIS Team so that investigations are not compromised.

The FIS Team will strive to 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.

Fraud Investigative Accounts

As we do today, to support federal and State fraud investigations into the fraudulent use of SNAP and cash benefits, FIS will provide the capability to establish accounts, add SNAP and cash benefits to the investigative accounts, and issue cards. FIS will create and maintain investigative accounts and all transactions related to such accounts in a secure and confidential manner. Only authorized personnel will have access to these accounts, as described below.

USDA FNS and OIG System Access

The State will continue to benefit from FIS' relationship with regional, field, and Office of Inspector General staff from FNS for access to ebtEDGE webADMIN. Access to the webADMIN is currently in place at various FNS offices throughout the United States, including certain regional offices, FNS Compliance office, and the Office of the Inspector General. We will work with Nevada to add any other office as designated by the State.

webADMIN not only allows authorized State, local, and federal staff to perform inquiries into the system, but also provides the functionality to establish and fund EBT accounts, which can be used for fraud investigations.

FIS has worked with FNS since the inception of EBT and has existing processes in place to provide access and support for their authorized staff. FNS offices will have access to view the FIS-contracted states' cardholder and retailer data via the web-based webADMIN application provided to the State.

With Internet access to the webADMIN, we can easily provide access to State personnel and federal agencies, as designated by the State. There is virtually no limit to the number of concurrent webADMIN users. State, federal, and local staffs will use a familiar web browser to access the EBT host system via the Internet. Our online, real-time solution provides direct-entry, secure access for State, federal, and local staff. While the system is designed for ease-of-use, multi-level access controls ensure that only authorized individuals are able to access client account information.

Federal users access the FIS host through the Internet by means of a connection outside of the State's telecommunications infrastructure. FIS uses Secure Socket Layer (SSLv3) to protect the data between the two endpoints. Figure V.2-17 shows connectivity for FNS and State access to the FIS ebtEDGE webADMIN.

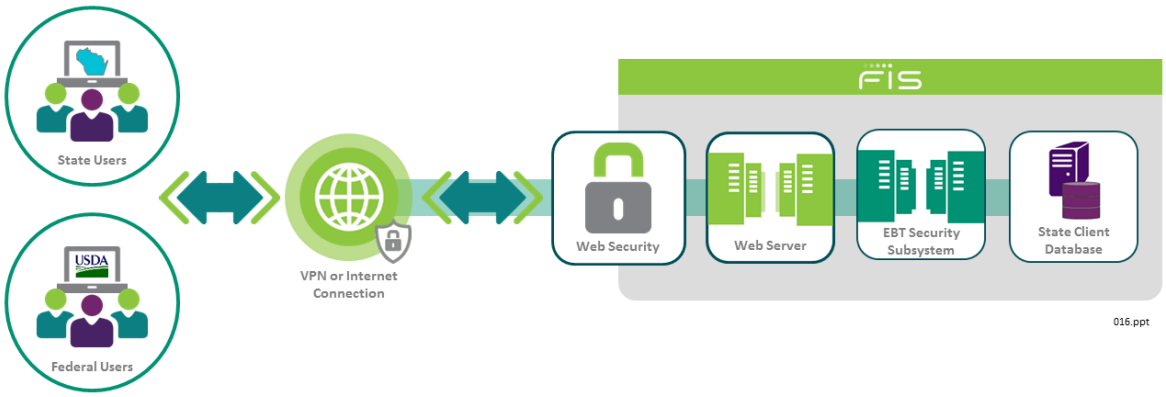


Figure V.2-17 USDA-FNS and State Staff webADMIN Access

FIS provides secure communications for State and federal users accessing the EBT database using webADMIN.

Because the ebtEDGE webADMIN is an Internet application and accessible via the public Internet, and FIS already has an established relationship with FNS, we are able to confidently implement the required webADMIN access and support as required.

Investigative Account Functionality

FIS' ebtEDGE webADMIN provides the functionality required by the State to set up accounts and to authorize and remove benefits. At a minimum, we will provide access for the purpose of:

- ***Establishing accounts***
- ***Posting SNAP and cash benefits***
- ***Reconciling transactions***
- ***Deleting remaining available benefits***
- ***Closing accounts***
- ***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 are provided to FNS and OIG and will be addressed in the design phase, covered in acceptance testing, and available at conversion.

SNAP accounts used for fraud investigations will have the proceeds drawn through ASAP and cash transactions will be drawn from the State. FIS will provide the Daily Activity File that will show the amounts funded and the transactions performed for each case, including those used for investigation as are provided to the Federal Reserve Bank of Richmond through the AMA batch process. FIS will provide FNS the daily ALERT File, containing retailer identification and all approved SNAP transactions done by each retailer to facilitate FNS-46 reporting. Separate entries are created for regular SNAP benefit activity and fraud investigative SNAP benefit activity. As indicated throughout our response, FNS will have access to the reports via the webADMIN.

In addition, FIS has the expertise to develop customized reports that would aid fraud investigators. These reports could be made available on the ebtEDGE System, if so desired by the State. FIS will retain records and reports for a mutually agreed upon length of time.

Account Setup and Benefit Issuance

Fraud accounts and benefit authorizations may be set up either through the online webADMIN administrative terminal by State office staff or via the batch process. webADMIN fully supports the addition of EBT account, case, and benefit authorizations for fraud accounts. webADMIN also supports posting benefits to investigative accounts on an irregular basis as needed by the investigators.

At the State's option, FIS will establish a unique state issuer identity on the EBT system to distinguish the State investigative accounts from "normal" cardholder accounts. The unique state issuer identifier will allow separate tracking of funds from that of the State's cardholder SNAP accounts. FIS can set up investigative accounts using either of the following options, depending on the State's needs:

- ***Option 1: Set up the investigative account in a separate office code and control access so regular case workers do not see these accounts, only the investigative team.***
- ***Option 2: Set up the cases as an "INV" case type rather than a standard "EBT" case type. This option provides only the investigators with the ability to add/update the account. Other case workers can see the account, but to them it looks like any "regular" account.***

The webADMIN application provides authorized users the ability to manually create an account online. FIS uses the security profiles to display the Create Account link on the top of the screen only for those authorized users.

Figure V.2-18 Create Account Link

The Benefit page of the webADMIN application allows authorized State staff to manually add benefits to the special accounts set up for investigative purposes.

The following figures are examples of the Benefit page and the Add Benefit page. Authorized users will access the Add Benefit page to manually add benefits to EBT accounts online through webADMIN for federal and State investigators for use in SNAP benefit fraud investigations.

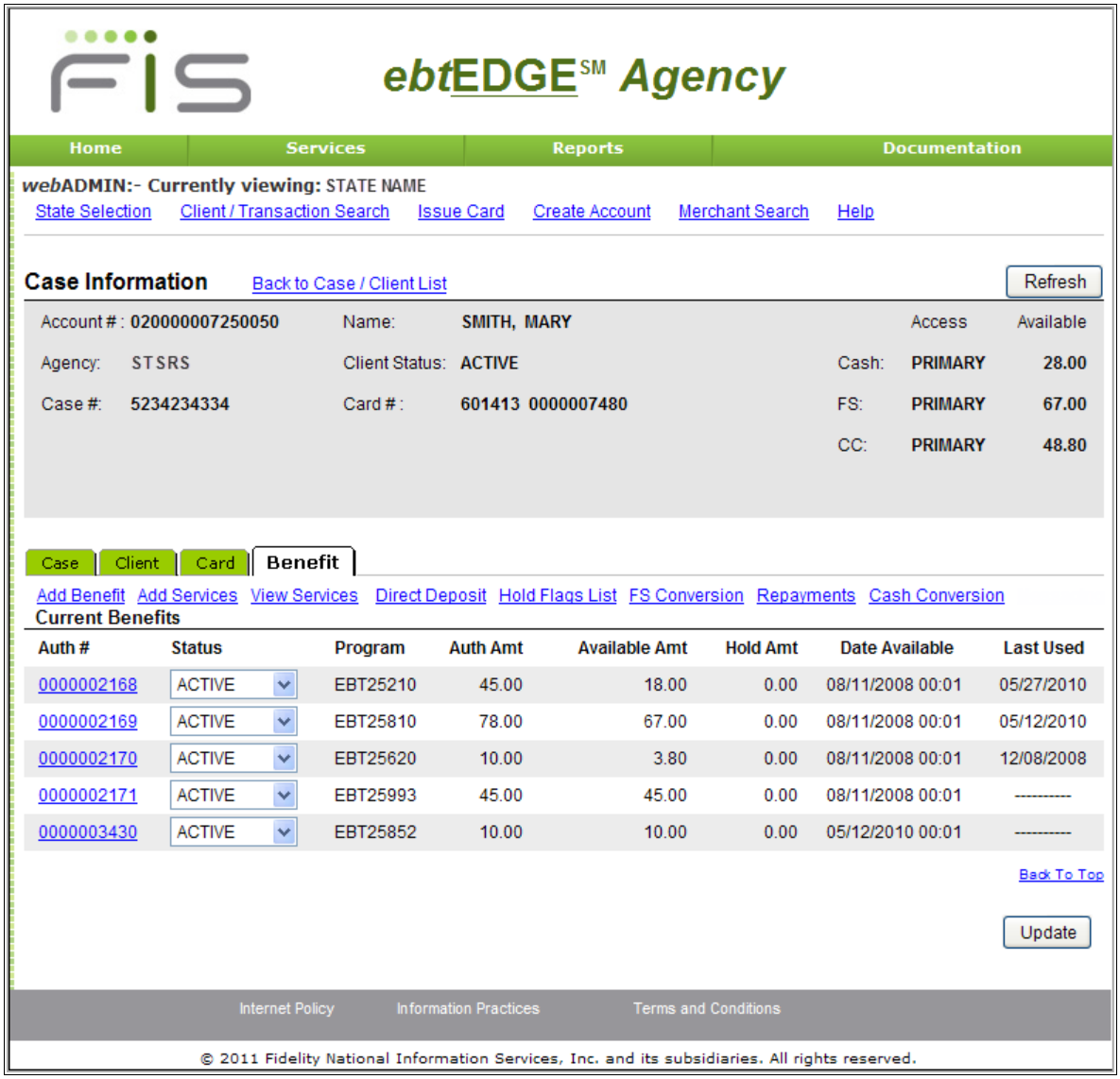


Figure V.2-19 Benefit Page

With the proper authorization, State staff can use the Benefit page to manually add benefits to cardholder accounts and the special accounts set up for investigative purposes.

Authorized users have access to perform maintenance to benefits, such as adds, status changes, holds, hold releases, and cancellations.

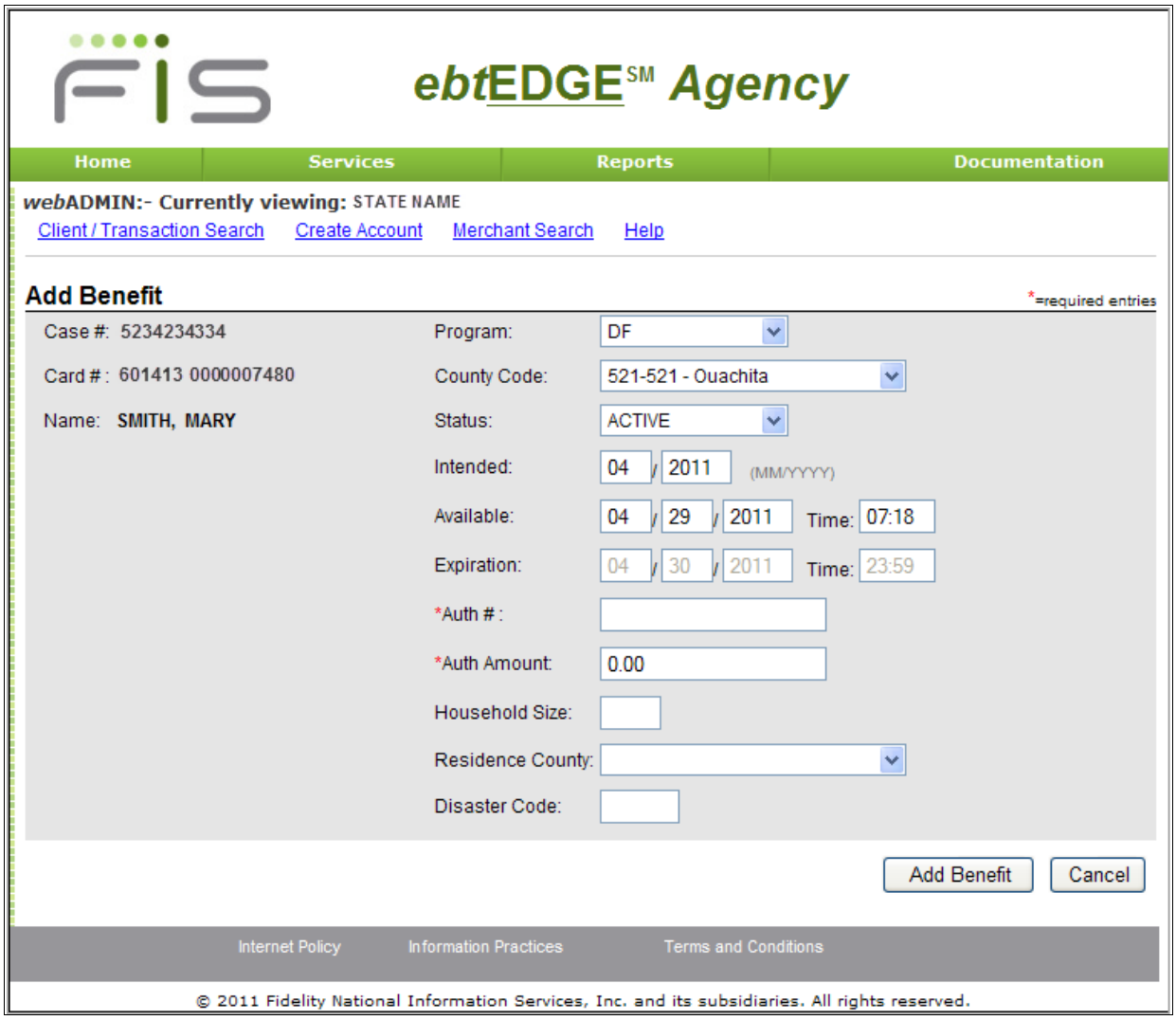


Figure V.2-20 Add Benefit Page

With the proper authorization, State staff can use the Add Benefit page to manually add benefits to an account online in real-time.

Innovative Solutions for the Deterrence and Detection of Fraud

FIS believes fraud analysis and detection is the key element in reducing cost and improving overall program integrity. FIS provides account and transaction processing services to a large number of financial institutions, issuing and managing more than 340 million debit and credit cards of all types all over the US and the world. For these cards, FIS processes more than 64 billion transactions per year. In 2015, as part of our fraud programs, of the $1.7 billion alerted on 660k accounts, 482k accounts benefited by real time protection in the amount of $1 billion.

Several years ago, FIS began porting some of FIS' commercial fraud tools into the EBT environment, essentially creating a suite of fraud solutions for EBT. As Value Added services, FIS will provide to Nevada several automated fraud detection and prevention tools including key online real-time tools from the FIS Fraud Suite.

The FIS Fraud Suite introduced in Figure V.2-21 is composed of core offering components such as Reports and our real time Fraud Navigator technology, as well as optional components such as our Fraud Central investigative support and analytics solution, and other fraud resources, including additional support from our EBT Fraud Solutions team.

Figure V.2-21 FIS Fraud Suite

Broad array of products and services from legacy type reports to real time monitoring and alert system.

- ***Fraud Reports - Our suite of fraud reports that are available online or in print tracks EBT accounts across a variety of reports to provide alerts to possible fraudulent retailer and cardholder activity.***
- ***Fraud Navigator - Fraud Navigator is a robust rule-driven fraud management solution that will enable the State to enforce transaction policy, detect fraudulent events as early as possible, and avoid potential loss. FIS' Fraud Navigator includes Alert Workstation which provides real-time alerts to potential fraudulent activity as it is occurring.***
- ***Fraud Central - The Fraud Central system is a layered business intelligence platform. The system works at night pulling data from many disparate data sources and runs analytics. It looks for common relationships or known combinations of metrics within the data and then provides the results of the analysis in a results package (the widget) that is waiting for the investigator to view. Fraud Central allows the State to monitor across widgets (i.e., rule that shows persons appearing on three other Widgets that same day). Fraud Central also includes the Fraud Central Dashboard which allows the investigator to see in one quick glance who they should investigate first and why.***
- ***Fraud Resources – FIS can provide fraud resources who leverage their knowledge of our fraud tools, extensive fraud analysis experience, and exposure to fraud trends in other segments of the industry to help the State identify potential fraud and build cases that can be turned over to various levels of law enforcement. We understand the need for providing support to help***

States make the best use of our Fraud solutions. The EBT Fraud Solutions team is physically located in FIS facilities, and will assist with the use of our tools and with the identification, detection and prevention of retailer, recipient or agency staff fraud and abuse.

These components of the FIS Fraud Suite are further described below. In addition to our FIS Fraud Suite, FIS will also provide to Nevada our robust Data Warehouse and ad hoc reporting mechanism to further support the State's efforts to identify fraud and further analyze EBT program data. Our Data Warehouse and ad hoc reporting capability is described in detail in our response to Section VI.12.2, SNAP/TANF Reporting and Data Requirements Activities.

Fraud Navigator

As part of our offering, FIS is providing our industry leading online real time automated Fraud Navigator solution. Fraud Navigator is a robust rule-driven fraud management solution that will enable the State to enforce transaction policy, detect fraudulent events as early as possible, and avoid potential loss. Fraud Navigator allows the state visibility into velocity and historical transaction occurrence checking.

Fraud Navigator allows customers to tailor the action that occurs next, based on their needs. Actions include:

- ***Blocking/declining transactions***
- ***Alerting based users***
  - ***Queue of Alerts to be worked***
  - ***Email notification***
- ***Return a score for the transaction based on the rule(s) triggered***

The diagram below shows the steps Fraud Navigator can take to recognize and detect fraud.

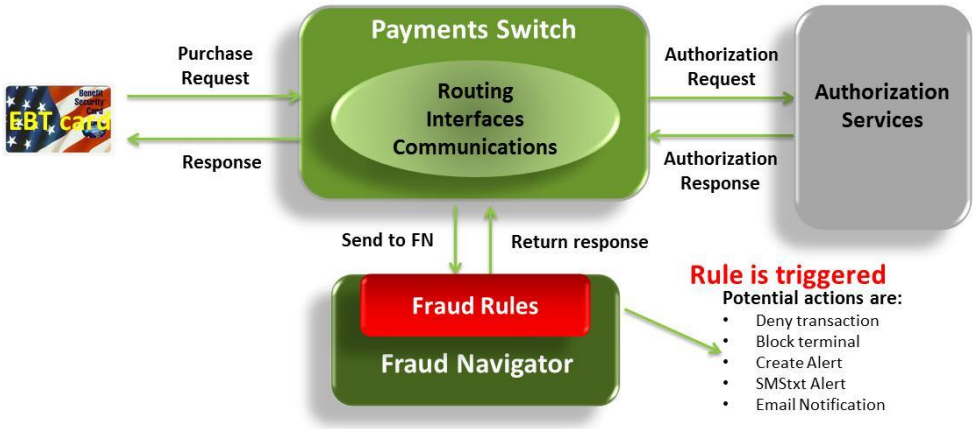


Figure V.2-22 Fraud Navigator Steps to Recognize Fraud

Within Fraud Navigator, two special rules have been defined for Cash Blocking.

- ***Block by MCC (Merchant Category Code). The MCC is a 4-digit number used to classify the merchant according to the type of products and services it sells in the largest quantity. For example: '5912 – Drug Stores and Pharmacies' and '5921 – Package Stores, Beer, Wine, Liquor'. FIS is able to get granular to block down to the MCC and benefit level.***

- ***Block by Terminal ID. FIS can recommend a list of merchant and terminal IDs based upon the data FIS receives to block specific ATMs. The State can modify and approve Terminal IDs and once the State approves the list, the rules can be altered to "block" the list.***
- ***Block by SNAP Transactions by Retailer ID: FIS can, upon the State's request of suspected misuse in a particular store, block the retailer temporarily.***

FIS allows a state customer to implement a certain number of pre-defined rules selected by the State. Each rule will enable monitoring for that rule for the standard monitoring timeframe of the past 7 days. Some of the more popular pre-defined rules implemented for our state customers who use Fraud Navigator include:

- ***Out-of-State activity***
- ***Transactions in X timeframe at retailer***

Additional monitoring time frames of up to 180 days as well as the implementation of additional pre-defined rules are available to the state as optional features.

Fraud Navigator: Online, Real-time Monitoring of Data

Fraud Navigator works by analyzing in real time payment transactions that originate at merchants and flow into the EBT system. It works as a part of the online authorization path, or if desired in the post-authorization work flow (in near real time) for subsequent follow up.

Fraud Navigator offers the State the ability to perform transaction denials, disable cards, generate fraud alerts and produce reports. It also provides a dashboard for Nevada's investigative team to monitor and review alerts of potentially fraudulent activity, as shown in the following graphic and described below.

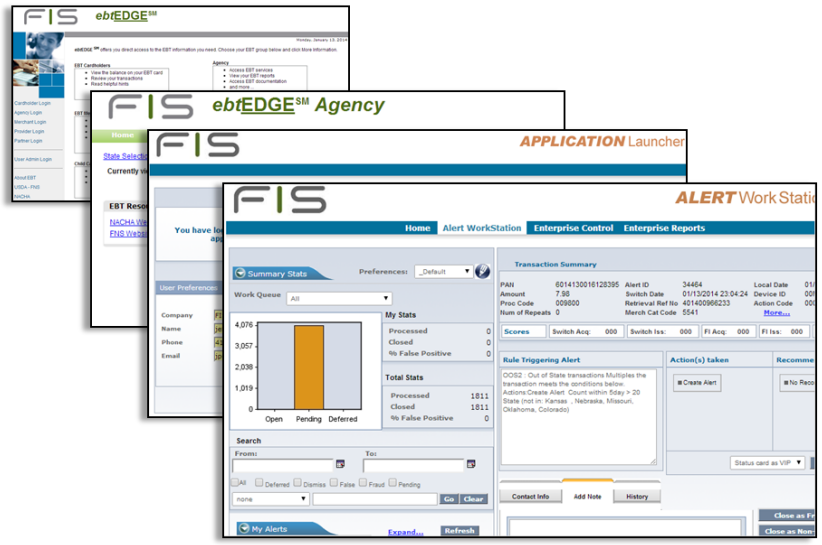


Figure V.2-23 Alert Workstation

Central hub used to totally control all alerts based on user access authority and the workflow your team needs to effectively manage alerts.

Fraud Navigator: Rules Driven

The system operates and is driven by rules. Rules are easy to add, modify or delete—with no service outage or business interruption during rule-set modifications. Within Fraud Navigator, when a set of conditions specified by a rule are met the tool has a number of things it can do. It is able to generate an "alert" in real time that has many forms and importantly, it captures that alert in an Alert Management Work Station (AWS). Screen shots from the AWS are shown in Figure V.2-23.

Part of the power of Fraud Navigator and the rules system is what it can do with the rules and alerts. Depending upon the need, in real time Fraud Navigator can send an email or text to someone as defined within the rule itself when a specific alert is triggered. That means different alerts can have different alert message destinations, or multiple destinations for a single rule.

As an example, the State and law enforcement may want to monitor a specific card for use in real time. If a recipient is on the run from law enforcement, the State can have a rule set to send an alert by email the instant the card is swiped at a POS device. The alert can be sent and can include the name and address of the merchant that processed the transaction as well as alert identification information such as the rule name. Before the transaction completes, a fraud navigator message will be created, sent and received by the investigator monitoring the situation. FIS calls this rule the "Follow that PAN" rule because essentially in real time you can follow along and be alerted with the address of each retailer location where the recipient uses the card. Many states are making more and more use of this kind of real time capability and are amazed at the things they now can do with FIS solutions that before were impossible.

Fraud Navigator: Adjustment of Automated Fraud Detection

The real time online automated rules engine in Fraud Navigator allows for the creation of rules based upon transaction data. All fields in the ISO 8583 standard are available to Fraud Navigator and accessible to the rules engine. What follows are some examples of how the rules engine can be used and gives insight into its flexibility:

- ***Under certain circumstances in some states, SNAP and TANF benefits can be used at liquor stores (MCC code 5921) if the liquor store has been granted an FNS number. If we apply the rule to block transactions at all MCC 5921 stores, we can also make exceptions to DENY only TANF benefits from these stores or the State can provide FIS with a list of stores not to be denied for either or both SNAP and TANF transactions.***
- ***Rules can use transaction history with all ISO 8583 information available in each transaction. The system can examine history for the last 10, 20 or 30 days and compare that history with the transaction "in-process" at the time. As an example, this is useful when tracking people who use their cards exclusively out of state for extensive periods of time.***
- ***Fraud Navigator's Low-then-High rule can be used to flag potentially fraudulent activity, typically within minutes to hours of each other where a low dollar transaction is followed in short order by a large dollar transaction—which can only be determined after consulting transaction history.***
- ***Fraud Navigator can alert the State to a recipient violating policy as captured in the State of Nevada. With a Fraud Navigator rule, we can count the total number of transactions performed in a month (TANF, SNAP, or both) and determine the percentage of transactions that took place out of state. If 100 percent of the month's transactions occurred out of state, an alert is sent so the State can act on the violation.***
- ***In near real time, we can monitor for a POS device that gets used too quickly (Velocity rule) within an adjustable window of time. The system can then take actions to block the device, send a real-time alert, or take other actions.***

Fraud Navigator: Alert Workstation and Workflow

The real-time automated Alert Management Work Station (AWS) has many capabilities and is used by some of the largest companies in the financial industry. It is also used by some of the largest users in the EBT community. The implementation time and the time it will take for State users to learn to effectively use these tools is minimal given their intuitive nature, thus delivering significant value right away to Nevada.

The Fraud Navigator system, in addition to providing a variety of standard reports available to the authorized user, also includes other features important to investigators. It has a flexible notes mechanism to help your fraud team workflow by including notes for recording information along with the alert. That information often can have great value and increase efficiency in later stages of the investigation.

The State will have real time online access to the AWS to view alerts as they occur as well as examine the history of past alerts. AWS has the ability to mark alerts as fraud or non-fraud and to grant those alerts different final disposition codes.

If the State elects, the system has the capability to automatically have selected alerts sent by email or text message directly to the State, the USDA-OIG, or any law enforcement or investigative team interested in specific occurrences of alerts. This helps to broaden, deepen, accelerate, and increase communication between all entities involved in the pursuit of EBT fraud. The State is always in total control of its information including alerts and alert routing and must approve any routing or distribution of alert information prior to that information being generated or distributed to anyone outside of the State.

Fraud Navigator: Added Value – Near Real-time Analytics

Another automated capability of the FIS fraud solution is that Fraud Navigator can process rules either prior to transaction authorization (real time) or after transaction authorization (near real time). In both cases, it can send alerts to AWS or to approved email or text message destinations. Near real time Fraud Navigator rules are applied after the transaction has been authorized through the ebtEDGE System. After approval of a transaction by the ebtEDGE System, a great deal more data is available with which to perform analysis. In near real time, Fraud Navigator has access to values that are not available in real time, such as the SNAP balance, whether the transaction was authorized, or if the card used was marked as lost, stolen, or damaged.

This allows the kind of processing that can detect, for example, if the entire benefits balance is used in a single transaction. By comparing the SNAP balance with the transaction amount, the system can immediately notify investigators through an alert if a recipient uses 100 percent of their balance with a single swipe of their card. The system can send an alert in real time when detected, or can save the information into a database for later use by investigators.

Optional Fraud Tools

Fraud Central

Fraud Central, an optional program from our fraud suite, is an information repository containing large amounts of financial and demographic data. Should the State be interested in Fraud Central, there would be an additional cost incurred. Fraud Central allows the State to monitor across widgets (i.e. rule that shows persons appearing on three other Widgets that same day). Rather than searching for fraud, the tool indicates "potential" fraud items.

A typical EBT investigator not using the FIS Fraud Suite starts their day using traditional tools made up of reports and various online systems. They weed through detail in reports, looking things up online, and usually adding notes to their various tracking systems or writing them on paper as they work to detect the possibility of fraud, research leads, or work to build cases. Sharing this information with other investigators is almost impossible.

Fraud Central accelerates and materially changes this workflow improving the efficiency of a state's investigative staff. Often an investigation team has watch lists of clients or retailers. Watch list functionality is part of the Fraud Central universe. In addition, the system provides a Notes feature that is shared across investigative teams.

The Fraud Central system is a layered business intelligence platform. The system works at night pulling data from many disparate data sources and runs analytics. It looks for common relationships or known combinations of metrics within the data and then provides the results of the analysis in a results package (the widget) that is waiting for the investigator to view. For certain widgets, the system pulls additional data in real time during the day from specific pre-defined data sources.

A significant amount of the manual work normally done by an investigator is done automatically by the FIS Fraud Suite tools, materially increasing the efficiency of the investigator.

Fraud Central: Widgets

A widget is actually a mini- application that has its own user interface and parameters designed to analyze specific fraud elements. Widgets can take information consisting of millions of records and consolidate it according to predefined algorithms known to be indicators of fraud and present the metrics in the user interface of the widget.

The widgets reside in the framework provided by the Dashboard shown in the figure below. New widgets that perform focused fraud related functions or tasks can be created by FIS and added to the suite of widgets the system holds. Authorized users of the system can customize their own Dashboard to suit their specific investigative needs by dragging in only the widgets they need from the widget library in the Dashboard. Widgets in turn are also customizable allowing for adjustment of parameters which are logical for that widget's function. Widget access selection is controlled through access security. This means each investigator can select and use any of the widgets they are authorized by State security to use. Users may also position the widgets within the Dashboard in any sequence they wish.

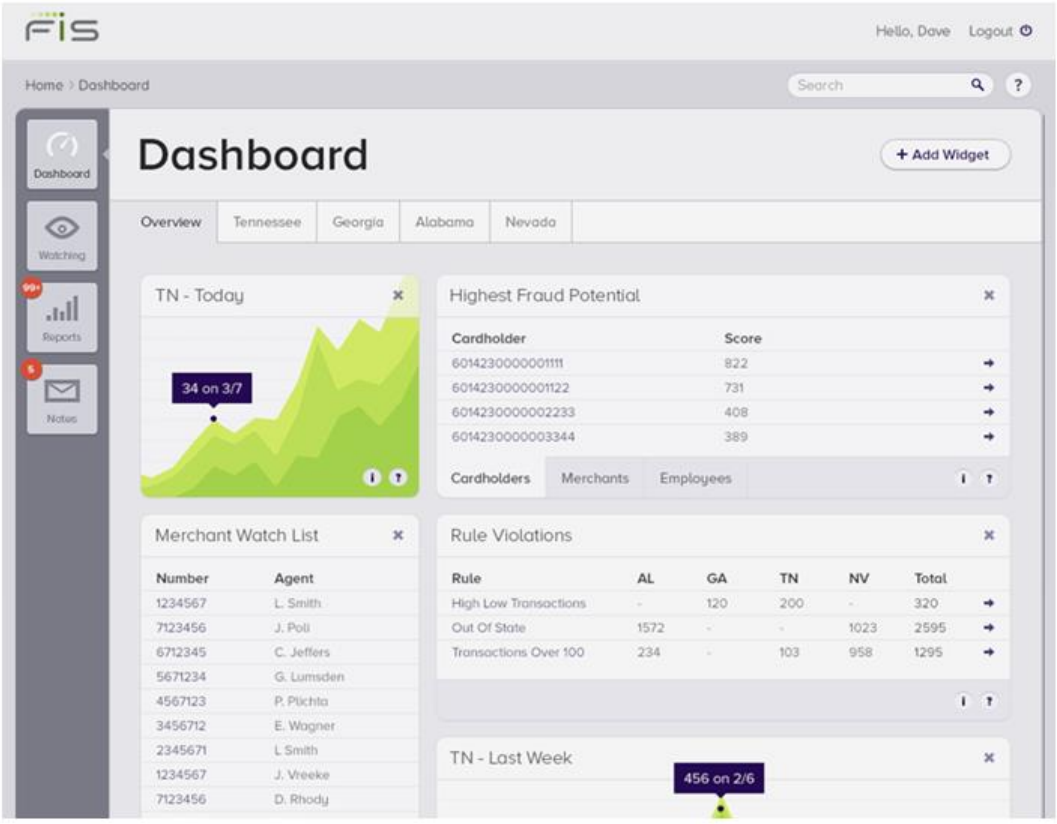


Figure V.2-24 Fraud Central Dashboard (Sample)

Provides a flexible work space that allows users to find new fraud or to compile information, to complete an investigation and create a referral.

Fraud Central: Dashboard and Workflow Efficiency

A unique feature of the Fraud Central dashboard is a special group of widgets. These widgets identify specific events and calculate variable scores associated with those events and their characteristics then accumulate them into a scoring bucket. The total score for a cardholder, retailer, or employee is then summed within a date range window. This accumulation of values and scoring allows the system to predict which recipients, merchants, and employees are most likely committing fraud. This in turn allows the investigator to see in one quick glance who they should investigate first and why. FIS has defined developed multiple widgets which can enhance Fraud Central depending on the needs of a particular State. The "Cardholder Scores" and "Merchant Scores" widgets which are explained below.

Example – Cardholder Scores

The Cardholder Scores widget is a consolidated view listing specific cardholders that are at the top of each individual cardholder fraud criteria that are being monitored. We are able to work with the State to ensure the criterion that is important for their investigators is available within the menu of available widgets.

An example of monitored criteria is shown in the example below regarding Fred Jones.

- ***Fred Jones was issued seven EBT cards in October***
- ***Fred Jones had numerous after-hours transactions***
- ***Fred Jones had numerous even dollar transactions***

Each of the three incidents above propelled Fred Jones to the top ten percent for each of the conditions; 1 - reissuance of EBT cards, 2 - after hour transactions, and 3 - even dollar transactions.

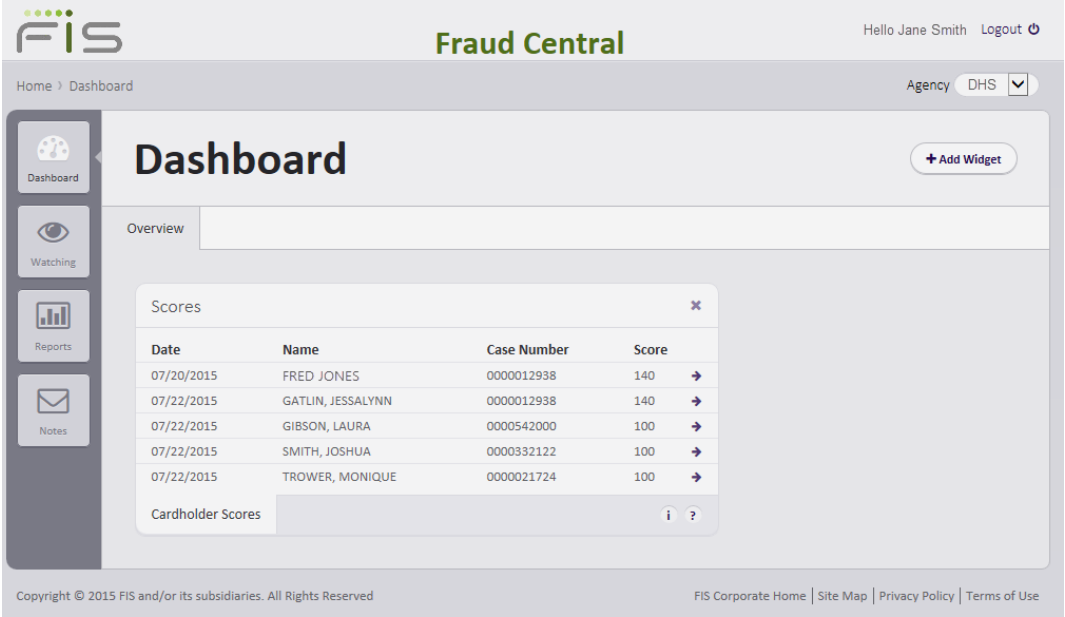


Figure V.2-25 Cardholder Scores Report (Sample)

Provides a consolidated view listing specific cardholders that are at the top of each individual cardholder fraud criteria that are being monitored.

A value is assigned to each of these fraud criteria which are added up to a score and associated with a particular case number (in this example, Fred's). When someone from the State logs on to Fraud Central and views the Cardholder Scores widget, Fred Jones is at the top of the list with 140 points, 50 points for making the top of two reports and 40 points for the third report within the month of October, making Fred Jones statistically a possible threat for EBT fraud and a cardholder for investigators to follow up with.

Data is updated daily with numerous transactions; tomorrow, Fred Jones may have his ranking changed. The data is fresh and up-to-date daily so investigators are not chasing cardholders with old data.

Example – Merchant Scores

The Merchant Scores widget is a consolidated view describing merchants that have registered high on multiple criteria for potentially fraudulent merchant behaviors. An example of monitored criteria is shown in the example below regarding Store-A.

- ***Store-A is at the top of the manual swipe by percentage list with over 80 percent of all transactions performed with a manual swipe.***
- ***Store-A is at the top 10 percent of all stores in even dollar sales.***

- ***Store-A is in the top 20 percent of all alerts posted by Fraud Navigator.***

By adding a value to each of the monitored criterial, Store-A appeared in 3 reports, where the first report of the manual swipes was weighted double, and the Fraud Navigator events were weighted triple, giving Store-A a total score of 300 points. When viewing the widget, Store-A is at the top of the list.

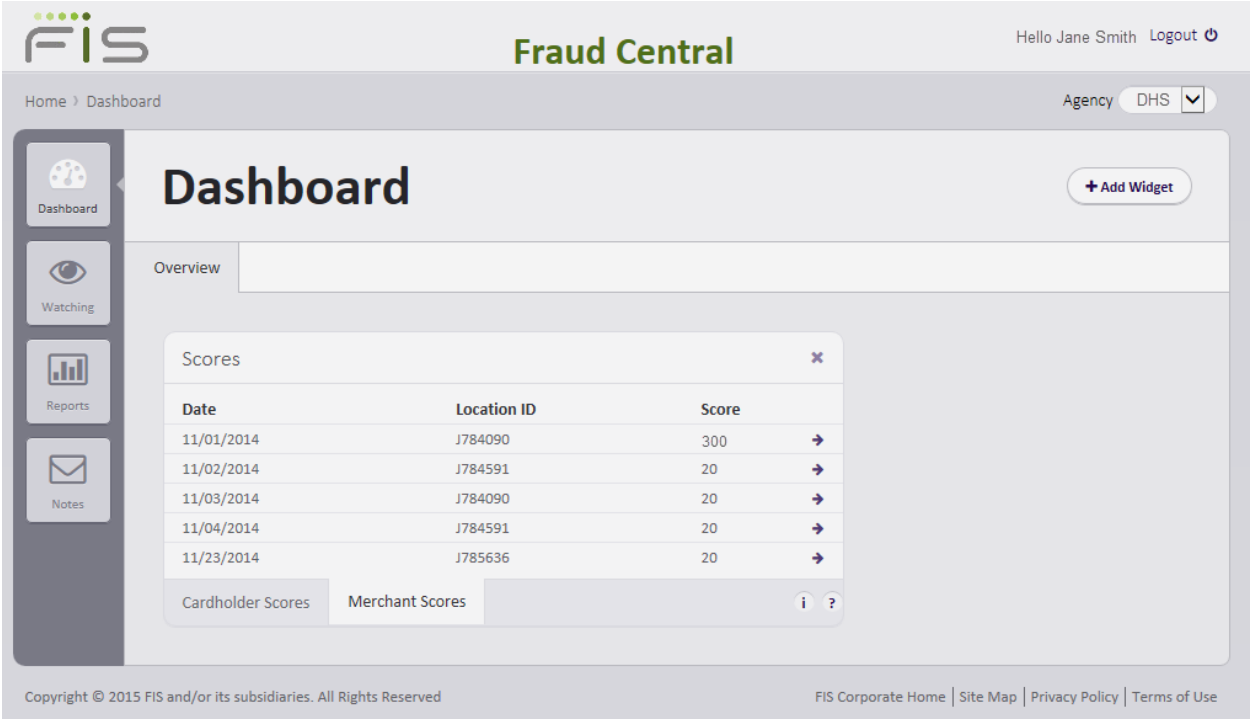


Figure V.2-26 Merchant Scores Report (Sample)

Provides a consolidated view describing merchants that have registered high on multiple criteria for potentially fraudulent merchant behaviors.

Above is an example of a screen shot of the dashboard view of the Merchant Scores. The merchants listed have all displayed a targeted behavior within a pre-determined timeframe monitored to be placed at the top of the list.

Double click on the header and the modal view appears which displays all the merchants that met some portion of the predefined criteria. Either in dashboard view or in modal view, users have an arrow to the right of the merchant that allows them to dive deeper to see what data is behind the score. Upon opening the data in the second layer, the targeted behavior items and the point total for each item is viewable. Authorized users can choose to investigate this merchant based on the multitude of undesirable behaviors exhibited.

Upon implementation, Fraud Central will be established with up to five pre-defined widgets selected by the State. Additional widgets, additional business rules, and monitoring for additional periods of time depending on the widget/business rule will be available to the State as options which can be requested through the change request process. Examples of other widgets available, at the State's option, that an investigator can add to their dashboard include:

- ***Card Reissued Summary – Identifies the cards reissued with the highest frequency over a specified number of days.***
- ***Top Merchants – Identifies retailers with a business day statistically larger than other merchants.***
- ***Even-Dollar Purchase – Identifies retailers with the largest number of even-dollar purchases over $500 or another user defined dollar amount.***
- ***Fraud Navigator Alert Summary – Shows a summary of all Fraud Navigator rules triggered.***

Real Time Drill Down - Layers

All of the information provided in the Dashboard of a specific user is displayed within the widgets within seconds of opening the application, without adjusting parameters or settings. This happens because like other FIS Business Intelligence applications, Fraud Central pre-processes the data, prepares it and then stores it in a database dedicated to Fraud Central. When a widget starts, it pulls data from the dedicated database.

Depending on the logical function of the widget, there may be several layers of additional drill down information available giving the investigator a deeper dive. As an example, FIS provides a widget that displays the merchants with the greatest sales change as compared to their average sales volume.

Drill Down and Geocoding Example

The first layer of data will be on the dashboard, highlighting the six merchants with the greatest change. The user can click on the arrow to the right of the row displaying one of the top six merchants and the system will drill into and display a second layer of more detailed information.

In this case, the system will now display a spreadsheet or report that looks like a list of all the cardholders who shopped at that store with the dollar amounts they spent and the time of day of the purchase. The Fraud Central user may then select transactions from this screen and choose the View on Map button to generate a map like the one shown in the figure below. The map shows the merchant plotted on the map as well as plots the home location of all recipients who performed transactions at that merchant store location.

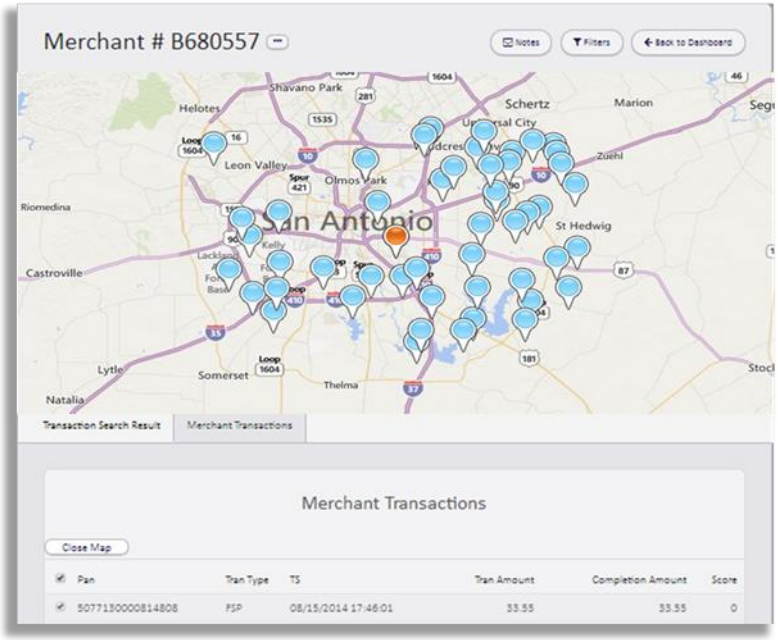


Figure V.2-27 Map of Source of Retailer Transactions (Sample)

Drilling into the data, certain widgets allow for additional graphic views of the data.
The system maps transactions from the merchant plotting the home addresses of the recipients who used the store.
Fraudulent retailers often show an interesting pattern of where their buyers come from that helps identify potential recipient fraud.

The merchant and cardholders all have addresses in the EBT system. Inside the EBT system FIS geocodes the addresses of the merchants, ATMs and cardholders that use our infrastructure. Fraud Central pulls that geocode data and maps the data within certain widgets designed for mapping. As a result, this data can be mapped.

Even more interesting from a fraud detection perspective, the data can be used to calculate distance information with simple calculations. What does it mean if we find that a recipient drove 52.45 miles one way from their home to reach a specific EBT retailer? What if we then learn that within a 5-mile radius of their home there are 135 other EBT qualified retailers? What if the investigator plots all EBT recipient transactions of the far away retailer the recipient visited? That chart now shows many recipients driving interesting distances to reach that vendor while passing many other EBT retailers.

Geocode data stored in the EBT system can provide an amazing array of new fraud detection capabilities.

Fraud Resources

FIS' Fraud Solutions team is dedicated to combating the fraud schemes commonly used by criminals today. The goal of the Fraud Solutions team is to use the FIS fraud tools and associated technology to help create referrals of specific retailer, recipients, and employees that most likely are committing fraud. It is composed of highly qualified resources with the necessary experience, knowledge and capability to help fight fraud and create specific referrals. At the same time, the team is also actively working to develop sophisticated prevention and detection methodologies to detect future trends and combat future program abuses. The EBT Fraud Solutions team actively works on current issues with retailers and law enforcement to identify potential fraud and help build cases to help stop fraud.

An added value to the State, and a significant difference between FIS and other providers, our EBT Fraud Solutions team engages daily with FIS' global Electronic Funds Transfer (EFT) fraud teams gaining insight into new and emerging fraud schemes which will migrate to the EBT environment. Our EBT Fraud Solutions team clearly understands and learns from fraud trends in other segments of the industry to bring that knowledge to the EBT projects FIS supports.

Our EBT Fraud Solutions has vast fraud detection and analytics experience including but not limited to:

- ***Experience providing investigative and referral support along with current and direct day to day contact with USDA, USDA-OIG, FNS, state level OIG, city, county, state law enforcement, and support for FBI and FBI investigations***
- ***Data analytics***
- ***Data mining***
- ***Fraud investigations***
- ***Financial technology***
- ***New fraud identification, analysis and reporting***
- ***EFT check, credit, debit, non-branded related theft, and fraud research***
- ***EBT SNAP- and TANF-related theft and fraud research***
- ***Experience working with federal, state and local law enforcement to gather data and prepare and complete a case***
- ***Employee fraud and abuse investigation***
- ***Expert witness testimony concerning the EBT data***
- ***Data chain of custody***

The EBT Fraud Solutions team can provide optional, additional services to help build cases that can be turned over to law enforcement at multiple levels. For example, recently in one of our EBT states, the Fraud Solutions team identified a retailer committing fraud. They were also able to identify and turn over to the State, law enforcement, and prosecuting attorneys the requested list of the cardholders who took part in the fraud. Details of this case are provided in the following case study.

FRAUD NAVIGATOR CASE STUDY

The EBT Fraud Solutions team, using Fraud Navigator, played an important role in the January 2016 arrests of multiple merchants and cardholders involved in a broad ring of EBT fraud.

Initially, police contacted FIS regarding an individual detained at a local grocery store for using three different EBT cards. The EBT Fraud Solutions team began to research the transactions related to these cards and found:

- A balance inquiry transaction had been conducted on each card just before they were used at the specified grocery store
- Each balance inquiry call was from the same phone number
- That same phone number was tied to balance inquiries on approximately 170 EBT cards

The team then discovered all of the cards tied to this phone number were being or had been used frequently at three particular locations, including a SAMs club and a BP gas station. Local law enforcement discovered that cardholders were selling their EBT cards to this individual for cash.

New Rules in Fraud Navigator

The FIS EBT Fraud Solutions Team researched and created the following new rules in Fraud Navigator in response to a request for assistance from law enforcement:

- General Alerts
- Tracking Back-to-Back EBT Transactions
- Follow the PAN

The EBT Fraud Solutions team set up new rules in Fraud Navigator to track the associated card numbers and generate alerts to the team and to local law enforcement if one of the tracked numbers was used at any of the three retail locations. These real-time alerts enabled police to follow the individual and observe him at multiple stores using multiple EBT cards. One location cooperated with police and provided surveillance video showing the individual using more than 50 different EBT cards to make purchases.

Law enforcement then observed him returning to a convenience store, which he operated, and stocking the shelves with the merchandise he had purchased with the EBT cards. In addition, he delivered some of the merchandise to other small stores in the area.

Another Fraud Navigator rule was built to track EBT transactions occurring back-to-back (even though using different card numbers) at the particular BP station. As it turned out, the individual was swiping the cards at the BP station to cash-out the remaining balances. The cash was provided to the BP operator in exchange for cigarettes and gas cards.

Local law enforcement continued to investigate and ultimately more cards and stores were discovered to be involved. The EBT Fraud Services team identified all the merchants and cards in use, and FIS created Fraud Navigator rules that watched for those combinations and immediately sent out emails when those cards were used at any of the identified retail locations.

Undercover law enforcement also sold cards to this individual. Fraud Navigator's "Follow the PAN" rule was put into place to trace each transaction completed with these cards to identify other merchants involved in the fraud ring. Over the course of about a year, our team and fraud tools helped law enforcement monitor, take pictures and further document the fraud taking place. We were also able to provide the prosecuting attorney with detail transaction data and cardholder information identifying cardholders who had sold their cards to this individual.

Eventually, our fraud team worked with law enforcement helping to present evidence to the prosecuting attorney that led to the arrest in January 2016 of this individual, other store owners, their employees, and approximately 50 cardholders. According to police, this individual was linked to 430 EBT cards. They confiscated $169,000 in cash from him during the arrest and they estimate he's been operating the fraud ring for 12 years, costing taxpayers $1.62 million. If it weren't for FIS' EBT Fraud Solutions team and its tools, the ring would still be active and defrauding the State.

FIS is continuing to work with our State client, providing evidence on nearly 500 cardholders that have been identified as connected to this particular fraud ring.

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V.3 Functional Requirements

V.3.1 Eligibility System Interface JAD Design Sessions

3.3 Functional Requirements

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.

After contract execution, FIS will schedule a Kick-off meeting with the representatives from the three EBT Programs, other State and federal staff, and the FIS Team staff. A schedule for the Joint Application Design (JAD)/Requirements Validation Meeting (RVM) sessions will be determined during the Kick-off meeting. The JAD sessions will be attended by representatives of the DHHS' EBT Project team, key project personnel from the FIS Team, and any other stakeholders the State decides should attend. The JAD/Requirements Validation Meeting (RVM) is typically scheduled in conjunction with the Project Kickoff meeting. The rationale is that, although the teams already work together closely, they will need to congregate for the Project Kickoff meeting to collaborate on the new requirements that will be implemented under the new contract before further technical work can begin. Additionally, the development schedule is a critical input to the project work plan, and the development effort will not be fully defined until after the JAD/RVM.

V.3.2 EBT System Requirement Verification Sessions

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.

The RVM sessions will take place at a location designated by the Nevada EBT Project Management Team. To prepare for the RVM sessions, the Technical System Lead will develop a gap analysis tool that identifies areas in which the existing SNAP, TANF, and WIC MIS systems supported by the FIS Team and the RFP requirements diverge. The goal is to focus the technical discussions on areas that will require development and testing.

The Implementation Lead will prepare and distribute the Agenda and any applicable electronic copies of materials to be distributed during the sessions. A dedicated note taker will be present to document the decisions and action items from all design sessions in post-meeting memorandums including all agreements, understandings and contingencies arising from the sessions. A sample list of topics for the JAD/RVM is provided below.

Table V.3-1 JAD/Requirements Validation Topics

SNAP/TANF System Requirements

- Transition Plan:
  - User requirements
  - System definition
  - System design, including flow-charts and logic diagrams incorporated in the final System Design document
- Reporting procedures and requirements:
  - Type
  - Frequency
  - Access
  - Project schedules:
  - Timelines
  - Formal change control and problem management systems
- Deliverables:
  - Tasks
  - Documents and plans
  - Timeline
  - Approval
- Testing:
  - Plans and scripts
  - Required personnel
  - Approval
- Conversion to the new system:
  - Detailed plan
  - Coordination with State data center
  - Access to the current EBT system
  - Transition of data components to *ebt*EDGE
  - Go live

WC System Requirements

Technical Gap Analysis

- WIC Direct and EBT requirements
- POS devices
- Retailer certifications
- Retailer portal
- Retailer customer service
- Settlement and Reconciliation
- Adjustment processes
- Direct Connect support
- Compliance Buys
- Food Management (UPC, NTE, APL)
- WIC Direct Web User Interface (WUI)
- Cardholder Support (portal, tier 2 Help Desk)
- Reporting

MIS Integration

- Connectivity
- Disaster Recovery
- Universal Interface confirmation

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

V.3.3 Detailed Functional Design Document

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.

Although the FIS Team already supports Nevada's EBT programs, under the new contract we will provide a Detailed Functional Design Document (DFDD), which is a critical component of the system and interface design task, which will include any new requirements not already supported. While the requirements of the system provide a high level description of what the system has to do, the DFDD provides a functional overview and a description of the operating environment, and procedures and workflow of the EBT System, including a functional overview, functional requirements, controls, procedures, workflow and security of the FIS Team's EBT systems. A good DFDD provides a level of detail sufficient to allow a Quality Assurance engineer to write a comprehensive set of test cases to be used for functional testing on the system. The DFDD presents the system requirements in a detailed, requirement-based format (for example, it includes statements such as "the system will…"). This deliverable will present the items identified in the RFP as well as any other existing processes or functions in the system.

The table below presents a brief summary and layout of the information included in the SNAP/Cash Functional Design Document. FIS will provide a final copy of this document to the State.

Table V.3-2 SNAP/Cash Functional Design Document

Section	Title	Content
1	Introduction	Describes the purpose, audience, and organization of the document
2	The *ebt*EDGE System	Provides a general overview of the EBT process flow and the system design requirements for the *ebt*EDGE System
3	Benefit Authorizations Management	Explains procedures and workflow of the *ebt*EDGE System (how the system organizes, updates, and manages system database information)
4	EBT Cards and Card Issuance	Describes EBT cards and how they are issued
5	Benefit Authorizations Distribution	Describes the operating environment, including the hardware and distribution methods used to disburse benefit authorizations
6	Settlement and Reporting	Describes the settlement of funds for participating networks and the types of reports available through the *ebt*EDGE System
7	State User Support Services	Describes the support services provided to all *ebt*EDGE System users

WIC EBT Functional Design Document

The FIS Team has an existing Detailed Functional Design Document (DFDD) developed and refined during previous WIC projects and reviewed and approved for release by USDA-FNS. Although DHHS' needs may be different from other WIC Direct users' needs, the existing DFDD provides a solid foundation for this critical document. The existing DFDD will be modified to address all of the system functions from DHHS' perspective, including the items listed in the RFP, and will be submitted to meet the requirements of the WIC EBT Functional Design and Detailed Design Document combined deliverable. Since the foundation document has been reviewed by FNS, the changes from FNS are expected to be minimal for DHHS. If system design changes are necessitated through the User Acceptance process, we will modify the document and provide an updated version.

V.3.4 Functional Demonstration

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.

The FIS Team will conduct a Functional Demonstration in Carson City for each converted or newly implemented EBT program that will provide the State and federal representatives the opportunity to review and observe the planned EBT system functionality and validate that design is proceeding according to the expectations of the State. FIS will prepare a report of the demonstration results including any system modifications that were identified.

We will provide the Functional Demonstration to the State as early in the conversion process as possible, and no later than the date indicated on our Project Work Plan.

V.3.5 1099 Statements

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.

As we do today, FIS will generate and mail 1099K Statements for all merchants/providers receiving settlement from FIS. FIS will be in compliance with the IRS regulations which began on the day we started driving terminals for Nevada. FIS' MMS stores IRS Tax ID information for the State's EBT-only retailers and TPPs, which is gathered as part of the retailer contracting process. FIS tracks settlement for each retailer and consolidate into one 1099-K form for each retailer and TPP that performs more than 200 transactions totaling $20,000 or more during any calendar year, summarized by month and gross total for the year and amount of withholding if any. FIS will mail 1099-K reports to retailers and file the 1099-K information with the IRS as required in early January of each year.

V.4 Security Standards

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.

As a provider to the financial services and payments industries, FIS has higher corporate security standards than other EBT providers. The State of Nevada can be assured that FIS will continue to take the appropriate measures to ensure the overall system security, including the security of the card, hardware, software, and data necessary to provide the EBT/Cash Benefit systems for WIC, SNAP, and TANF. Over the past few years, we have invested more than $100 million to enhance our information security, risk management, and internal audit position and initiatives across our entire enterprise. With the increasing level and sophistication of information security attacks on financial institutions growing every day, we must continue to be vigilant in protecting the data of our customers and the infrastructure on which it resides. While always secure, we are now able to offer the State of Nevada EBT Systems that are well beyond standards set in the past.

FIS' commitment and investment in security and risk positions FIS to be the leader in the industry. These are times of unprecedented change, marked by transformational technology that drives innovation and must also support a higher standard of information security. No other provider has made comparable investments in fraud prevention, detection, and resolution. Moreover, we have assembled a large team of security, risk, and audit experts from the U.S. Department of Homeland Security and U.S. Secret Service, among other government agencies and businesses within financial services. The FIS Security team has strengthened our infrastructure, developed a holistic culture of security across FIS, and is working closely with global intelligence and third-party technology providers to detect and respond to real-time security threats. As a result of our extensive and deliberate efforts, FIS will define and set the industry standard for security and risk management.

The primary business of FIS Government Solutions is providing technology services (processing and software) in support of government programs in the Public Health and Human Services sector. FIS will be responsible for the implementation and maintenance of a comprehensive security program for the EBT system and operations. In this section, we describe the administrative, physical, technical, and systems controls that will be implemented to meet the security requirements of the EBT system. Consequently, we are aware of and make every effort to be in compliance with the security standards that are appropriate for the EFT and EBT industries.

Because our current business also involves financial transaction processing, we have an annual SSAE 16 audit performed by a third-party audit firm. We also undergo an annual penetration test by an outside entity, Audit Serve, to ensure security in our networks. FIS is committed to transparency and we post the results of our third-party audits and examinations to a website (clientportal.fnfis.com) that is accessible by our customers, so you may see the rigors to which our company is subjected.

We make every effort to ensure the privacy, confidentially, safety and integrity of our customer's information that is designated sensitive but unclassified. We understand that 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.

We have physical protections in place that are common to the industry and that include stringent controls regarding access to our processing facilities. We have strong software controls and audit procedures, consistent with government requirements, to manage who has access to information and when they have access to it. Our networks all have the tightest firewall and encryption standards that would be expected of a company managing secure data on behalf of government, and the major financial institutions we serve domestically and around the globe.

As the custodians of your data, which includes cardholder and retailer details, we take security, protection, and prevention seriously. The Nevada EBT Systems for WIC, SNAP/TANF will have the full benefit of our years of valuable experience and expertise to ensure system security through our time-tested prevention strategies and techniques, along with our strong knowledge and understanding of the current operating environment supporting the EBT System.

V.4.1 Security of EBT System and Components

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:

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.

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.

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 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.*

FIS will provide security of the EBT system and all of the system components. At a minimum, controls will be implemented for the control of Card Stock, Control of PINs, and Communication Access Controls.

Control of Cardstock

Card stock security is critical to the integrity of the State of Nevada's EBT Program. Our control processes, methods, and procedures will safeguard against loss, theft, or abuse from internal and external threats at all points in the card production and issuance process. Our team understands and accepts responsibility and liability for all non-issued card stock until it is either received by the Nevada WIC Programs' offices, SNAP/TANF State offices, delivered to locations specified by the State, or handed over to postal service employees for mailing to clients.

FIS' internal card services division, CardPro® will be used for card fulfillment including:

- ***Card production***
- ***Card personalization***
- ***Card carrier assembly***
- ***Collation of instructional/marketing material***
- ***Mailing of cards***
- ***Storage and shipment of card stock to State locations if requested***

FIS Card Services System Information

FIS' card services division, CardPro® is one of the most reputable card personalization and fulfillment vendors in the United States. CardPro has three production facilities, all certified by VISA, MasterCard, Discover, and American Express for card production and personalization: St. Petersburg, FL; San Antonio, Texas; and Romeoville, Illinois. The following sections describe FIS Card Services' security measures.

Production Security

All cards are logged out of the vault on a per job basis. All scrap cards created during the processing of the order are counted and noted in the inventory. After returning the scrap cards, the machine operator is issued the exact number of cards that were submitted so that the job can be completed. Scrap cards are shredded. This shredding process is videotaped.

The physical inventory of a customer's cards must balance to the card. If not, all procedures are retraced and checked until the accounting anomaly is understood.

Customer input (such as paper, magnetic tape, diskettes, or other memory storage devices, and transmitted data) is always kept in the secure production area. All customer output such as cards,

carriers, reports, and PIN notification mailers remain in the secure production area at all times. All paper products with sensitive information are shredded.

Transport of Incoming Plastics from Manufacturer

The plastic card manufacturer inventories and records the number of blank card stock being shipped to the card production and card personalization vendor. Upon receipt, CardPro® electronically counts and inventories the blank card stock before it is placed in the secure area. The count is reconciled against the shipping manifest. Any discrepancy is researched and resolved. The verification and inventorying process is performed for each customer order, no matter how large or small. When the inventory process is complete, the boxes are then placed in vault inventory.

Control of PINs

The control and security of PINs is an integral part of an EBT system. To ensure this control, PIN confidentiality is maintained within the FIS EBT System through comprehensive encryption techniques. These techniques ensure that the PIN is maintained in a confidential manner during generation, issuance, storage, and verification.

FIS authenticates the data encoded on the card's magnetic stripe and adheres to all Quest® EBT Operating Rules regarding PIN entry, encryption, transmission, and key management processes and procedures. A PIN offset will never be encoded on the EBT card's magnetic stripe.

PIN Encryption Security

Within the FIS EBT System, PIN confidentiality is maintained through a comprehensive encryption technique. At no point is the actual PIN transmitted in the clear and the clear PIN is never stored on the database.

The VeriFone terminals and PIN pads meet ISO and ANSI standards for PIN encryption, key management and Message Authentication Code, including features that provide ease-of-use while guarding against intrusion. The VeriFone PINpad 1000SE is a physically secure device equipped with a spring-loaded deactivation mechanism that destroys the security chip if the cover is removed. This action prevents anyone from tampering with the PIN pad to decipher the master encryption key.

Battery backup maintains the encryption key in case of power outages. The PIN is fully encrypted using the triple data encryption standard (3DES) algorithm. Even when not mandated, FIS uses 3DES in conjunction with the dynamic unique key transaction algorithm within the PIN pad before transmission to the terminal to offer even greater protection for all of our customers. This is consistent with the FIS EBT System standard in that the unencrypted PIN never appears anywhere in the system; it is generated, transmitted, and stored in the encrypted format.

To encrypt the client-entered PIN, FIS uses hardware encryption keys. Encryption keys are loaded into all EBT-only PIN pads and PIN select equipment. VeriFone has developed PIN injection software, SecureKit that will inject the encryption keys into the PIN pad via a PC. This process provides for a secure exchange of the encryption keys. Within the FIS EBT System, PIN confidentiality is maintained via a comprehensive encryption technique.

These key management techniques comply with the standards documented in ANSI X9.24–1982, X9.24–1992, and X3.92–1987. The PIN is then fully encrypted using the federally-endorsed Triple Data Encryption Standard algorithm.

Communication Access Controls

FIS provides for communication software to control access to the EBT system. Such communication software controls ensure that access to the EBT system is strictly controlled. FIS includes software controls for the PIN selection devices located at local offices/clinics. Communication access control software provides for User Identification and Authentication, Discretionary Access Controls, System Access, and Transaction Communications.

User Identification and Authentication

FIS' secureADMIN provides the State with a straightforward, easy-to-use application for administering and maintaining user groups and profiles based on specific jobs. Each user, as he/she is granted access, is assigned to a specific security profile based on the requirements for his/her job, limiting access to databases, transactions, and programs. All personnel requiring access to the system must first be established in the System and assigned a security profile.

Unique Identification

Any successful attempt to access non-public FIS information system resources must be associated with a known identity:

- ***Identification must be unique for each user of a system.***
- ***Shared accounts are prohibited.***
- ***The naming convention of an ID must not disclose personal data.***

Authentication Data Protection

FIS protects authentication data through the use of SiteMinder. SiteMinder is an access management software solution that provides centralized security services for managing user authentication and access to web-based applications. Only authorized FIS security personnel have access to SiteMinder functionality and authentication data.

Authentication

All individuals accessing a non-public FIS resource must authenticate their identity.

- ***Systems authenticate users consistent with the level of sensitivity of the information that system contains.***
- ***At a minimum, user name and password must be required.***
- ***Any authenticating entity must meet all password requirements listed in the Password Configuration Standard.***

Lock-out Threshold

FIS provides additional protections including password expiration (45 days), maximum incorrect attempts (three), and terminal time-out facilities (15 minutes). An additional system-security measure restricts ("locks out") any user who reaches a threshold of consecutive logon violations.

Access Change and Review

The State control user access to webADMIN functions, and the State's security personnel will be able to control these functions online in real-time as a part of the secureADMIN feature:

- ***Add users, user groups or user group privileges***
- ***Change users, user groups or user group privileges***
- ***Delete users, user groups or user group privileges***

- ***Assign security levels to users***
- ***Reset or un-suspend passwords***

When a user is no longer authorized by the State, the State's authorized security personnel will be able to delete the user's account for immediate removal of access to the system.

Inactivity Reports

FIS exceeds the State's requirement to report users who have been inactive for eight months, and automatically delete a user who has been inactive for nine months. FIS provides more stringent security for the system and tracks session inactivity for the State at 45 and 90 days. On a monthly basis, FIS will provide the State with the following reports:

- ***The Inactive Users – Greater than 45 Days Report provides a web security report that provides a list of all users who have not logged on to the system for more than 45 days***
- ***The Inactive Users – Greater than 90 Days Report provides a web security report that provides a list of all users who have not logged on to the system for more than 90 days***

The Inactive Users – Greater than 45 Days Report provides notice to the State regarding user inactivity. After 90 days of inactivity, FIS automatically deletes the user's access to the system. We provide the Inactive Users – Greater than 90 Days Report so the State will have a record of the accounts that have been deleted from the system. If the State wishes to maintain the inactive account beyond the 90 day timeframe, the user would need to log on to the account prior to the 90 day inactivity mark to keep the account active. If an account is deleted, the State can re-establish the user's access within minutes, using the normal process for setting up user accounts.

Discretionary Access Controls

FIS knows the importance and value of a state-of-the-art security system that will use identification and authorization data to determine user access to information and level of information accessed. FIS currently provides the State with an easy-to-use security system that meets your needs to administer and maintain users and profiles, providing Programs' management staff with the capability to specify who (by user or type of user) may have access to system data. The FIS ebtEDGE secureADMIN has proven to be an extremely secure web application, using the most current industry-leading hardware and software. User access is controlled by multi-level security administration and the use of User IDs and passwords to log on to our secure web servers. This type of built-in, multi-level security assures the State that any user is only able to view and/or update authorized data based on that user's job function. FIS will continue to coordinate all aspects of the webADMIN security with the State's EBT Contract Administrator and the State's EBT Security Officer.

User Profiles

To control the user functions on the webADMIN application, the ebtEDGE secureADMIN feature allows the State EBT Contract Administrator and the State EBT Security Officer the flexibility to define and establish multiple user profiles. These profiles define the level of access based on the specific job functions of each user. Each administrative terminal user, as he/she is granted access, is assigned to a specific security profile based on the requirements for his/her job. The State will have the ability to add, modify, or delete user profiles at any time without incurring any costs for these changes. FIS is able to support an unlimited number of profiles based on the State's current and future business needs.

A user profile is made up of security resources (for example: Client Inquiry, Case Inquiry, Card Issue, Card Reissue, PIN Reset, etc.), which are functions that your EBT security personnel can group together, depending on a user's job function. The profile(s) are assigned to a User ID so that when the user logs on to the webADMIN application, that user will have access only to the

functions allowed with that specific profile(s). Users without such authorization are not allowed to access data inappropriate to their authorization. This feature provides for the separation of duties. To establish strong internal controls, EBT security personnel can ensure that only appropriate staff has access to the proper webADMIN functions and that no one will be assigned incompatible functions. Federal agencies will have view-only access.

System Access

FIS' security system records all administrative actions performed to provide the State with an audit trail of administrative access to the EBT System. The EBT System maintains and protects these records from modification, unauthorized access, or destruction.

FIS will provide the State with several standard administrative security reports that will list for the State the identity of the users of the administrative terminal, the level and type of access provided to them, and an audit trail of the actual transactions performed by each user. These security reports will assist the State in managing access to the administrative terminal. Reports include these actions at a minimum:

- ***Log on***
- ***Log off***
- ***Change of password***
- ***Program initiation***
- ***All actions by System operators***

FIS will work with the State during the Design phase to understand reporting needs regarding actions performed by System administrators and security officers. We will identify the necessary data field descriptions and then design a format for these reports to meet the State's needs.

Logon/Logoff Reports

FIS will provide the State with two reports that provide information regarding log on, log off and failed log on attempts:

- ***Failed Log-On Report***
- ***Logon/Logoff Report***

Change of Password Report

To meet the State's requirement for information about users who have changed their password, FIS will provide our monthly Security Activity Report. This report will list by county, the status of each webADMIN user, and active users who have had a password change. Key fields include County Name, User ID, User Name, and User Status, and a timestamp for inactive accounts if they have been deleted.

Figure V.4-1 shows a sample Security Activity Report.

```
EBTMW302-1                        STATE                              SETDATE: 09/30/XX      PAGE: 1
                                  SECURITY ACTIVITY REPORT           RUNDATE: 09/30/XX

COUNTY          USER ID    USER NAME                   USER STATUS      DEACTIVATED/DELETED TS
_________       _______    __________________        _____________      ______________________
COUNTY 1
                654321     SMITH, BETTY              ACTIVE

COUNTY 2
                135795     JONES, MICHAEL            ACTIVE
                246895     BRADY, TIFFANY            ACTIVE
                511222     SIMPSON, MARK             PASSWORD CHANGE

COUNTY 3

                121211     WHITE, LYNN               INACTIVE             05/18/XX 14:30
                349432     MORRISON, ALEXANDER       ACTIVE
                456689     BRADLEY, ERIN             INACTIVE             07/29/XX 16:08
                546611     RAMIREZ, MARY             ACTIVE


COUNTY 4

                134679     JACKSON, FRANK            ACTIVE
                251436     MARTIN, SUSAN             ACTIVE
                288963     SULLIVAN, STEVEN          INACTIVE             09/28/XX 13:44
                317852     FARRELL, JUDITH           ACTIVE
                415487     GRAY, DENNIS              ACTIVE
                447356     RUSSELL, JESSICA          INACTIVE             07/14/XX 18:34
                582579     YORK, LEONARD             DELETED              09/27/XX 14:45
```

Figure V.4-1 Security Activity Report

Program Initiation Report and User Activity Reporting

To meet the State's tracking and audit needs, FIS will provide these Session Activity reports:

- ***Session Activity Report***
- ***Session Activity Monthly Report***
- ***Session Activity Summary Report***
- ***Session Activity Summary Monthly Report***

The Session Activity Report provides a daily audit report by user ID of all actions taken by the users on the FIS EBT System from the administrative terminal, including user inactivity and lockouts. FIS' secureADMIN System maps the user ID to any and all transactions performed by each user accessing the system. The report lists, by user ID, inquiries and changes to client, case, benefit, or account information, including changes to client name and address, and account closure. In addition, it also includes summary level counts which include User level summary of actions and State level summary of actions.

The Session Activity Monthly Report provides a monthly audit trail of user activity on the Administrative Terminal. It also includes summary level counts which include User level summary of actions and State level summary of actions.

The Session Activity Summary Report provides daily summary level totals for actions performed by each User each day on the Administrative Terminal by description and count. It also includes State level summary totals.

The Session Activity Monthly Summary Report provides monthly summary level totals for actions performed by each User throughout the month on the Administrative Terminal by description and count. It also includes State level monthly summary totals.

These reports can identify the local office at which a transaction originated, as well as the user originating the transaction. This capability establishes a complete audit trail to comply with reporting and audit requirements.

Administrative Terminal User Reports

FIS will provide the State with the following two access definition reports, which provide a listing of access area (webADMIN and Data Warehouse) and users to allow the State to manage access to the ebtEDGE System from the administrative terminal:

- ***User Access Report—A monthly report that lists all users and the profile to which they are assigned on webADMIN and Data Warehouse***
- ***Access Definition Report—Lists profiles that were established for the State and the valid functions within each profile***

Delete and Report Inactive Users

As noted above, FIS provides the State reports of users who have not accessed their accounts for more than 45 and more than 90 days. To provide a more secure system for the State, FIS automatically deletes users who have not been active in the System for more than 90 days. When a user is deleted, the Inactive Users – Greater than 90 Days Report will show the date and time that the user ID was deleted from the system. Key fields in addition to the timestamp for the deactivation/deletion include County Name, User ID, User Name, and User Status.

Password Change

As noted above, the State's security administrator and designees will be able to change user passwords online in real-time.

Selective Audit

The Session Activity reports FIS will provide to the State allow authorized staff to audit the actions of webADMIN users on an individual basis.

Transaction Communications

FIS provides for controls to ensure that transaction communications are safeguarded and that transactions are processed only if properly executed from authorized terminals/applications. Our control, authentication and validation procedures are described in this section.

All transaction activity is logged on disk as it passes through the switch. The activity logs are written to tape at a predetermined time designated as the Switch End-of-Day. The files become input for the Settlement System. Daily activity reports are produced as part of the batch process. FIS and the State use the reports to settle the amounts that are due to merchants and ATM owners for client transactions.

ATM and POS terminal controls vary by make and model. The owners of the terminals are responsible for all aspects of terminal security. Each terminal on a network is connected to the switch by leased telephone lines or dial-up lines for certain POS terminals. Each terminal is assigned a unique terminal identification number that is sent to the switch as part of each transaction request. FIS uses front-end processors to identify the terminal a message came from and to ensure that the message came from an authorized terminal. Terminals are added to or deleted from the system in a two-step process. Data center change administration staff provides the configuration to initiate the change. Data center operations staff performs the physical installation of the changes.

Data Encryption

Data encryption must be used to protect the Personal Identification Number (PIN) portion of a transmitted message. PINs are encrypted at all times while in the switch. In addition, data encryption can optionally be used to protect the entire message.

PIN Encryption Security

The ebtEDGE solution is fully compliant with the FNS EBT Operating Rules and ISO standards for PIN management. The cardholder selects a private (known only to the cardholder) personal identification number (PIN). This may be done using a secure PIN pad in the local office or clinic setting, by using a telephone-based IVR application, or through a participant web portal application. During the selection process, the PIN is encrypted at the point of entry and remains encrypted as it is transmitted to the host and stored in the host database where it is linked to the cardholder. Within the EBT System, PIN confidentiality is maintained through a comprehensive encryption technique. At no point is the actual PIN transmitted in the clear and the clear PIN is never stored on the database.

The VeriFone terminals and PIN pads meet ISO and ANSI standards for PIN encryption, key management and Message Authentication Code, including features that provide ease-of-use while guarding against intrusion. The VeriFone PINpad 1000SE is a physically secure device equipped with a spring-loaded deactivation mechanism that destroys the security chip if the cover is removed. This action prevents anyone from tampering with the PIN pad to decipher the master encryption key. Battery backup maintains the encryption key in case of power outages. The PIN is fully encrypted using the triple data encryption standard (3DES) algorithm. Even when not mandated, FIS uses 3DES in conjunction with the dynamic unique key transaction algorithm within the PIN pad before transmission to the terminal to offer even greater protection for all of our customers. This is consistent with the FIS EBT System standard in that the unencrypted PIN never appears anywhere in the system; it is generated, transmitted, and stored in the encrypted format.

To encrypt the client-entered PIN, FIS uses hardware encryption keys. Encryption keys are loaded into all EBT-only PIN pads and PIN select equipment. VeriFone has developed PIN injection software, SecureKit that will inject the encryption keys into the PIN pad via a PC. This process provides for a secure exchange of the encryption keys. Within the FIS EBT System, PIN confidentiality is maintained via a comprehensive encryption technique.

Shared encryption keys are fundamental to PIN security. These keys are managed according to ANSI standards for Key Management. This includes a 2-person process for distributing master keys to our exchange partners and secure key injection facilities for enabling of PIN pads.

Communication Messages Security

To ensure that EBT transaction communications are valid and secure, the FIS EBT System uses control edits for message completeness, file and field format checks and control and authentication measures. The system successfully incorporates these message validation functions into its design. Control, authentication and validation procedures include message format checks, range checks and message reversals.

Message Format Checks

- ***Longitudinal redundancy checks and block character checks ensure that the message is complete and not garbled. These are standard hardware-based telecommunications message-checking techniques.***

- ***Complete message validation before processing the message. The FIS EBT System checks the number, size and value of all data fields and looks for the existence of control characters in messages before transmitting.***
- ***Conformance check with message, character and format requirements. If one of these requirements is not met, the transmission is rejected.***

Range Checks

- ***The system checks all fields for appropriate ranges, such as the minimum and maximum transaction amounts for purchases and refunds, date and time and the account numbers. These checks meet the requirements for range checks.***

Message Reversals

If a transaction is initiated and never completed, the system will reverse the incomplete transaction. If a transaction is initiated and not properly executed, or the transmitting terminal is not recognized as authorized, the transaction will be denied. Upon receipt of a transmission, the FIS EBT System ensures that the incoming message conforms to the exact message, character and format required for that type of transaction. Failure to meet the strict message format results in an immediate rejection of the message.

Configuration Layout

FIS will provide the State a configuration layout showing the complete end-to-end details of the telecommunications and automated information system(s) as part of the Detailed System Design The layout will include hardware components including, but not limited to, modems, encryption devices, etc. that the State would be required to use in support of communication access controls.

Configuration Control of Network Equipment/Data Security and Loss Prevention

FIS' approach to configuration control of network equipment is disciplined adherence to a well-conceived process, procedure and control. We use multiple control layers to secure, manage, and monitor threats and risks to the network environment. FIS has deployed a defense-in-depth strategy to protect sensitive data which is composed of multiple security controls. The controls include a series of end point solutions including, but not limited to change control, data loss protection, device configuration standards, patching, anti-virus, vulnerability scanning and vulnerability remediation.

We have tight security surrounding who may make changes to an operating environment, including telecommunications, processing and databases. This includes changes in software, configuration, operating parameters, and even hardware components. We have well-defined procedures about how and under what circumstances a change might be made, including who has the authority to authorize change and what is the review process. Never is an individual permitted to make changes outside of the approved oversight matrix. And there is always a plan for enhanced monitoring, fall back and recovery. A communications plan is followed to notify affected stakeholders. It is only through rigorous adherence to protocol and procedure that a consistently stable and available processing environment can be sustained.

V.4.2 EBT System Data

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.

EBT System Data

FIS has procedures in place to protect System data to ensure that System and confidential information is not disclosed for unauthorized purposes. We will not provide any State, local, or federal agency with access to System data without informing the State in advance. How we meet the State's requirements for System data security are detailed in the following sections.

Programs' Administrative Staff Access

FIS provides the State with access controls to control the user functions of Programs' Administrative staff on the webADMIN application. The FIS secureADMIN has proven to be an extremely secure web application, using the most current industry-leading hardware and software. User access is controlled by multi-level security administration and the use of User IDs and passwords to log on to our secure web servers. This type of built-in, multi-level security assures the State that any user is only able to view and/or update authorized data based on that user's security profile. FIS will coordinate all aspects of the webADMIN security with the State's EBT Security Officer. Additional information is provided in Section VI.13.2.12, User Security Profiles.

Local Office/Clinic Access

FIS provides the State with access controls to control the user functions of local office/clinic staff on the webADMIN application. The FIS secureADMIN has proven to be an extremely secure web application, using the most current industry-leading hardware and software. User access is

controlled by multi-level security administration and the use of User IDs and passwords to log on to our secure web servers. This type of built-in, multi-level security assures the State that any user is only able to view and/or update authorized data based on that user's security profile. FIS will coordinate all aspects of the webADMIN security with the State's EBT Security Officer. Additional information is provided in Section VI.13.2.12, User Security Profiles.

Disclosure of Information and Data

Any private information regarding clients made available to FIS in any format received from the State is subject to privacy and confidentially considerations. Private information shall only be used for the purpose of carrying out the provisions of the Contract resulting from this RFP. Information will not be divulged or made known in any manner to any person or entity unauthorized to view or process the data in the performance of the Contract. FIS understands that disclosure to anyone other than those individuals covered by the above passage or to authorized State personnel without prior written approval from the State will be prohibited.

Physical access to private information is restricted through controlled access to operating facilities and files rooms. Private information will be accounted for upon receipt, secure and properly stored before, during and after processing. All related output materials are controlled and given the same level of protection as the original source material and data. Access to sensitive information is further restricted to only those FIS employees with a documented need to know. Each employee is required to sign appropriate confidentiality agreements that require that business, member, and other privileged or sensitive information be kept confidential.

Data Destruction

Written procedures ensure data storage devices are electronically purged prior to reuse. System architecture dictates the storage devices integral to the system are not removed for reallocation. Standard operating procedures ensure the proper destruction of magnetic media when no longer required.

For example, the FIS EBT security procedures provides for the clearing of disk files by replacing actual file data with 1's and 0's upon execution of a file purge command. If a file is purged and recreated under the same name, the persistence command maintains the original authentication records for the file name and applies the restrictions to the new occurrence of the file.

System memory is allocated by the memory management process, which sustains maintenance of the original authentication record. Before each page of memory is allocated, it is cleared by the memory manager to prevent access to previous processes memory data.

We understand the methodology for data or media destruction will be approved by the State.

Separation of Duties

FIS provides for adequate internal controls through separation of duties and/or dual control for the functions of card and PIN issuance, System administration, and security administration, including the separation of operations from control functions such as reconciliation controls, account set-up, benefit authorization, and settlement authorization.

For the State of Nevada, FIS provides for the separation of duties through the establishment of user profiles to define the level of access based on the specific job functions of each user. State security personnel can ensure that the appropriate staff has access to the appropriate webADMIN functions by granting users inquiry-only, update, or a desired combination of functions. Please refer to Section VI.13.2.12, User Security Profiles, for additional information.

Internally, FIS employs a variety of supervisory and management controls in order to mitigate risk to the EBT system. The separation of duties is a primary control and is discussed below under subheading, Supervisory and Management Controls.

Supervisory and Management Controls

FIS employs a variety of supervisory and management controls in order to mitigate risk to the EBT system. The separation of duties is a primary control and is shown in the table below through these roles and responsibilities:

Table VI.4-1 Separation of Duties – Roles and Responsibilities

Division Responsible	Role
Director of Global Security Services	Establish, maintain, implement, administer, and interpret organization-wide information systems security policies, standards, guidelines, and procedures. Conduct investigations into any alleged computer or network security compromises, incidents or problems.
Global Security Services	Provide consultative oversight to the Solutions Delivery Framework, provide information security standards and supplemental requirements, and validate compliance with host and network security requirements. Perform system accreditation prior to production transition. Perform information systems risk assessments, prepare information systems security action plans, evaluate information security products, and perform other activities necessary to assure a secure information systems environment. Manage security documentation, i.e., policy exception requests and risk waivers.
Open Systems Group	Conduct system configuration and changes, which implement the requirements of this and other information systems security policies, standards, guidelines, and procedures.
Systems Development and Product Services	Conduct application and system development activities, which implement the requirements of this and other information systems security policies, standards, guidelines, and procedures.
FIS Users	Responsible for reporting all suspicious computer and network-security-related activities to Global Security Services.

In addition, the ebtEDGE System uses a dual control security approach to ensure that operations functions and control functions, such as reconciliation, are segregated. FIS' Global Security Services is responsible for system and data security and requires strict adherence to these security policies:

- ***Only authorized individuals gain access to the computer system.***
- ***Only authorized individuals create, retrieve, or change information stored in the computer systems.***
- ***Global Security Services enforces the security policies concerning individual access.***
  - ***webADMIN access security is performed by SiteMinder. SiteMinder is an access management software solution that provides centralized security services for managing user authentication and access to web-based applications.***
  - ***The IBM systems data security software package, RACF, provides primary security for all tape and disk libraries. This security software package also identifies all individuals authorized to use the computer facilities and restricts access to only those resources that are pertinent to each individual's current job responsibilities.***

Back-up and Contingency Operations

FIS provides for backup procedures to ensure the continuation of operations in the event of a temporary disruption or disaster, as described in Section VI.13.2.13, Back-up and Contingency Requirements. We will provide the State with a formal Backup and Contingency Operations Plan as we provide all our clients.

System and Procedural Documentation

The EBT Systems are fully supported by system and procedural documentation that provides guidance to our operations and support staff. The EBT Systems are mature products with a comprehensive suite of documentation providing details of system and software applications, operating procedures, and requirements. Product documents are updated with each release, and reviewed on a scheduled basis to ensure accuracy. Documents about specific configurations or features use by an Agency are part of the project documentation set, which is delivered as required according to the work plan. The project documents are created to reflect specific and unique characteristics of how an agency has chosen to use the product.

System Modification and Tampering Controls

Discretionary Access Control (DAC) capability is built into the FIS EBT security system. This feature configures user-specific menus keyed to user ID and password authorizations, thereby controlling user-accessible functions. Routinely used by FIS during system design and development, DAC provides necessary controls to ensure appropriate segregation of system components. Unauthorized personnel cannot access proprietary information, including all State and program-specific data. The FIS EBT security system provides security protection mechanisms to restrict access to system resources. DAC can be applied to these object types: disk columns, sub-volumes, files, devices, sub-devices and processes. DAC mechanisms are applicable to all individuals, system operators and security administrators.

FIS also uses IBM systems data security software package RACF, which provides primary security for all tape and disk libraries. This security package identifies all individuals authorized for system usage and restricts access to resources pertinent to current job requirements. Access to system data is specified by individual user or type of user.

The control measures mentioned above allow for continuous protection against tampering and/or unauthorized changes.

EFT Industry Standards

FIS maintains a comprehensive security program for EBT systems and operations. Our security controls for managing risk to the FIS EBT System and operations are based on EFT industry standards and include administrative, physical, technical, and systems controls to meet the security requirements of the State. As an outgrowth of our extensive involvement in financial systems, FIS is a leader in the development of advanced security measures and internal controls and we recognize that the EFT industry standards for security management are the foundation for protecting EBT systems and services.

V.4.3 State Security Standards

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.

The EBT System will meet State security standards for transmission of personal information as outlined in Nevada Revised Statues (NRS) 205.4742 and NRS 603A.

V.4.4 Sensitive Information

3.4.4 Protection of sensitive information will include the following:

3.4.4.1 Sensitive information in existing legacy applications will encrypt data as is practical.

3.4.4.2 Confidential Personal Data will be encrypted whenever possible.

3.4.4.3 Sensitive Data will be encrypted in all newly developed applications.

We understand that the protection of sensitive information is critical and will:

- ***Encrypt data as is practical for sensitive information in existing legacy applications***
- ***Encrypt whenever possible confidential personal data***

Encrypt all sensitive data in all newly developed applications

V.4.5 Information Technology Services

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).

All information technology services and systems developed or acquired by agencies will have documented security specifications that include an analysis of security risks and recommended controls (including access control systems and contingency plans).

V.4.6 Development of Security Requirements

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.

Security requirements are developed at the same time system planners define the requirements of the system. Requirements permit updating security requirements as new threats/vulnerabilities are identified and/or new technologies implemented.

V.4.7 Security Requirements and Evaluation/Test Procedures

3.4.7 Security requirements and evaluation/test procedures shall be included in all solicitation documents and/or acquisition specifications.

Security requirements and evaluation/test procedures are included in all solicitation documents and/or acquisition specifications. All solicitation documents including the RFP response and additional attachments include security requirements and evaluation/test procedures.

V.4.8 State or Contracted System Developers

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.

Systems developed by either internal State or contracted system developers will not include back doors, or other code that would cause or allow unauthorized access or manipulation of code or data.

V.4.9 Development of the Security Specifications by the System Developer

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.

Security specifications are developed by the system developer for approval by the agency owning the system at appropriate points of the system development or acquisition cycle.

V.4.10 Documented Change Control and Approval Process

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.

All system development projects will include a documented change control and approval process and address the security implications of all changes recommended and approved to a particular service or system. We understand that the responsible agency must authorize all changes.

V.4.11 Obsolete Application Systems and Information

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.

Application systems and information that become obsolete and no longer used will be disposed of by appropriate procedures. The application and associated information is preserved, discarded, or destroyed in accordance with Electronic Record and Record Management requirements defined in NRS and NAC 239, Records Management.

V.4.12 Software Development Projects

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."

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.

Software development projects will be in compliance with State Information Security Consolidated Policy 100, Section 4.7, Software Development and Maintenance and State Standard 131, "Security for System Development." Software development projects will at a minimum:

- ***Establish separate development, test, and production environments on program systems.***

- ***Document and implement processes to control the transfer of software from a development environment to a production environment.***
- ***Maintain the development of software and tools on computer systems isolated from a production environment.***
- ***Remove access to compilers, editors, and other system utilities from production systems.***
- ***Establish controls to issue short-term access to development staff to correct problems with production systems allowing only necessary access.***
- ***Identify security requirements and controls, incorporated in and verified throughout the planning, development, and testing phases of all software development projects. Security staff is included in all phases of the System Development Lifecycle (SDLC) from the requirement definitions phase through implementation phase.***

V.5 Certification and Examination

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.

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 – 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.

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.

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 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.

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.

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.

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

FIS is audited by the Federal Financial Institutions Examination Council (FFIEC), which ensures that we are complying with applicable State and federal banking, EFT, and processing regulations, as well as FFIEC internal controls. The USDA and OIG perform reviews to ensure that we are complying with applicable federal regulations.

In addition, FIS hires an independent public auditing firm to perform an annual financial audit and SSAE16 (replacement for the SAS 70 audit) review. The State will receive a copy of the SSAE16 audit within 30 days of final publishing.

On an annual basis, FIS will provide the Nevada DHHS an annual written certification stating that FIS is in compliance with applicable banking regulatory requirements and EBT program specific requirements. The annual self-certification is considered a normal cost of doing business for FIS. The annual self-certification and examination requirements will be applicable to FIS and any organization(s) to which we have contracted for the performance of EBT related services (subcontractors). FIS takes responsibility to provide annual certification or compliance with EBT program specific and related banking requirements of any contracted entities. Self-certification of FIS and our subcontractors are subject to independent examination and validation.

The following requirements will be addressed in the self-certification of compliance:

EBT Program Specific Requirements

- ***Banking and Financial Service Rules – FIS complies with banking, EFT and other financial services industry rules that relate to the EBT application. FIS' certification of compliance will include banking, EFT, and financial service industry rules to the extent that such rules govern aspects of EBT system operations.***
- ***Nevada EBT Program Rules – FIS will comply with the specific benefit program level requirements. For EBT programs that do not have specific written requirements for participation in the EBT program, FIS will comply, as applicable, with the existing program level requirements and with benefit level requirements as promulgated by the administering agency. We understand these benefit programs have written requirements specifically for participation in the EBT program:***
  - ***WIC Federal Regulations 7 CFR §, Part 246 and the WIC Universal Interface Functional Requirements;***
  - ***USDA Food and Nutrition Service Final Rule 7 CFR § Parts 272, 274, 276, 277, and 278***
  - ***Internal Control and Physical/Personnel Security Requirements, FIS is subject to the control and security requirements of this RFP and the components of our individual EBT Security Plan.***

Self-Certification Requirements

- ***Evaluation of Compliance – FIS will accept responsibility for and provide an evaluation of our compliance with the EBT program and specific requirements, compliance with the applicable regulatory requirements and an assessment of the effectiveness of the internal control structure in ensuring proper safeguards for the administration of public funds.***
- ***Certification of Compliance – FIS will 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. FIS will explain how such determination of compliance was made, including bank examination, audit, and internal review. We understand it is the expectation of the State that FIS will utilize the results of current bank examinations, audits, and reviews in making certification of compliance.***
- ***Internal Control – FIS will certify that we have properly administered all components of the EBT Security Plan and that such controls provide reasonable assurance that public funds administered through the FIS EBT System are properly safeguarded and protected. FIS will describe how such certification was made.***

Annual Attestation Engagement Requirements

FIS and our subcontractor(s), will arrange for the performance of an annual attestation engagement of the State's EBT Systems by an independent auditor acceptable to the State. We understand the purpose of this engagement is to ensure that the certifications of compliance and internal control provide reasonable assurance and any disclosure of exceptions or qualifications made by FIS are proper and complete. We will provide a written report of this engagement along with the self-certification statements to the Project Management Team. The engagement will 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 (SOC 1). We understand 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.

FIS will provide an engagement in conformance with American Institute of Certified Public Accountants (AICPA) SSAE 16, Processing of Transactions by Service Organizations, and will conform with updates to the SSAE 16 or possible future comparable SAS requirements. The engagement will 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 will be submitted within 30 calendar days of the State's fiscal year end.

FIS understands that in respect to 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. And 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.

FIS will authorize the Project Management Team 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 assure compliance with its terms and/or to evaluate FIS' performance.

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, will be returned to the appropriate Program or may, at the discretion of State, be returned in accordance with other remedies.

FIS will permit the State and any other governmental agency authorized by law, or their authorized designee to monitor all activities conducted by FIS pursuant to the terms of the Contract. We understand such monitoring may consist of internal evaluation procedures, special analysis, on site verification, and any other reasonable procedure that does not unduly interfere with contract work.

Subcontractor Certification

FIS understands the annual self-certification and examination requirement is applicable to our subcontractor, CDP, and will be subject to independent examination and validation. FIS' certification to the State will include certification for CDP with regard to compliance with the program and banking regulatory requirements for the WIC program.

Section VI Project Wide Scope of Work

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4, Project Wide Scope of Work.***

Since 2016, the State of Nevada's DHHS has relied on the FIS Team for its EBT processing. As the current provider for your SNAP/TANF and WIC programs, the FIS Team knows and understands Nevada's EBT programs. As demonstrated in our past partnership with DHHS, the FIS Team has the experience, expertise and commitment to make it the right provider for Nevada's EBT programs. Continuing our services to the State of Nevada is extremely important to the FIS Team.

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

Section V, System Requirements, through Section VI, Project Wide Scope of Work, of our response describes how the FIS Team will meet DHHS' identified objectives and goals for an EBT solution for the WIC, SNAP and TANF programs. In compliance with RFP Section 4.1.3 and the State's answer to Question #2 in Amendment 2 issued on October 3, 2017, which instructed vendors to limit their responses to no more than 5 pages per task (defined as 4.4.1, 4.4.2, etc.), we have complied with this response limitation in response to RFP Sections 4.3 through 4.16.

The FIS Team's plan for managing the Nevada and ITCN WIC programs is presented in Section V1.14, Nevada WIC Programs Specific Scope of Work. In addition to describing our system interface and functionality, we have included in this discussion sections detailing our approach to testing, security, training, customer service, and reporting. Additional details regarding our Section X.3, WIC EBT Solution Description, within Section X, Other Informational Material, of our proposal.

In Section VI.15, SNAP/TANF Transaction Processing, we provide a description of FIS' time-tested system to process each SNAP/TANF transaction. Within Section VI.16, SNAP/TANF Specific Requirements, of our technical response, we provide detailed information about our SNAP/TANF settlement and reconciliation processes.

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VI.1 Vendor Response to Scope of Work

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.1, Vendor Response to Scope of Work.***

The FIS Team's staff brings a wealth of experience and knowledge of SNAP, TANF and WIC EBT systems to support the success of Nevada's EBT Programs. We are proud of the outstanding reputation we have earned as a reliable and responsive provider. With our varied EBT experience, we can assure the State that the FIS Team will use our proven tools and techniques to continue to successfully operate the Nevada WIC, SNAP, and TANF Programs. As technology continues to evolve, we will work to provide improved solutions for all your stakeholders. The FIS Team will provide excellent service, meeting and exceeding your expectations, and fulfilling all RFP requirements.

In order to successfully deliver the technology and service requirements for Nevada's EBT Programs, FIS has selected Custom Data Processing, Inc. and VXI as our partners, forming the FIS Team. Our proposed team includes:

FIS	***FIS, the largest provider of payment technology solutions in the world, will fulfill the prime contractor role. Financial technology and payment processing is our core competency and the focus of our $9.2B company. FIS serves more than 20,000 clients in over 130 countries. Headquartered in Jacksonville, Florida, FIS employs more than 58,000 people worldwide and holds leadership positions in payment processing, financial software and banking solutions. FIS has been in the EBT business since building the first EBT gateway in 1992, and is the only service provider today that manages and operates the authorization and settlement components of its EBT solution.***
CDP Inc.	***Recently awarded the distinction as one of the healthiest companies in America by Interactive Health for the second year in a row, Custom Data Processing (CDP) is a premier provider of data management systems and services for the public health community. CDP's diversified mix of services and solutions allows CDP to operate successfully throughout the United States. CDP has a vast array of offerings, with a specialized focus on WIC services. Built on family values, CDP operates with integrity. CDP believes technology can help improve key services for the communities served by their customers, which is why they are proud that their WIC Direct WIC EBT solution is the most used online WIC EBT solution. CDP's solutions are scalable and can grow with clients' needs. In addition, the CDP software solution allows for easy customizations and configuration changes.***
VXI	***Established in 1998, VXI is a privately held, minority owned provider of business process and information technology services with headquarters in Los Angeles, California. VXI employs a workforce of 25,000 professionals in 42 global delivery centers.***

FIS Team's Solution

Leveraging our existing partnership and knowledge of the State's architecture, FIS will utilize the FIS ebtEDGE platform to service and operate all additional EBT programs. As is done today, the FIS Team offers the WIC Direct System for the continued operation of the Nevada's WIC EBT program. Because ebtEDGE and WIC Direct currently interface with the Nevada EBT and WIC programs, the Nevada EBT project will not require any conversion.

What Is *ebt*EDGE?

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

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

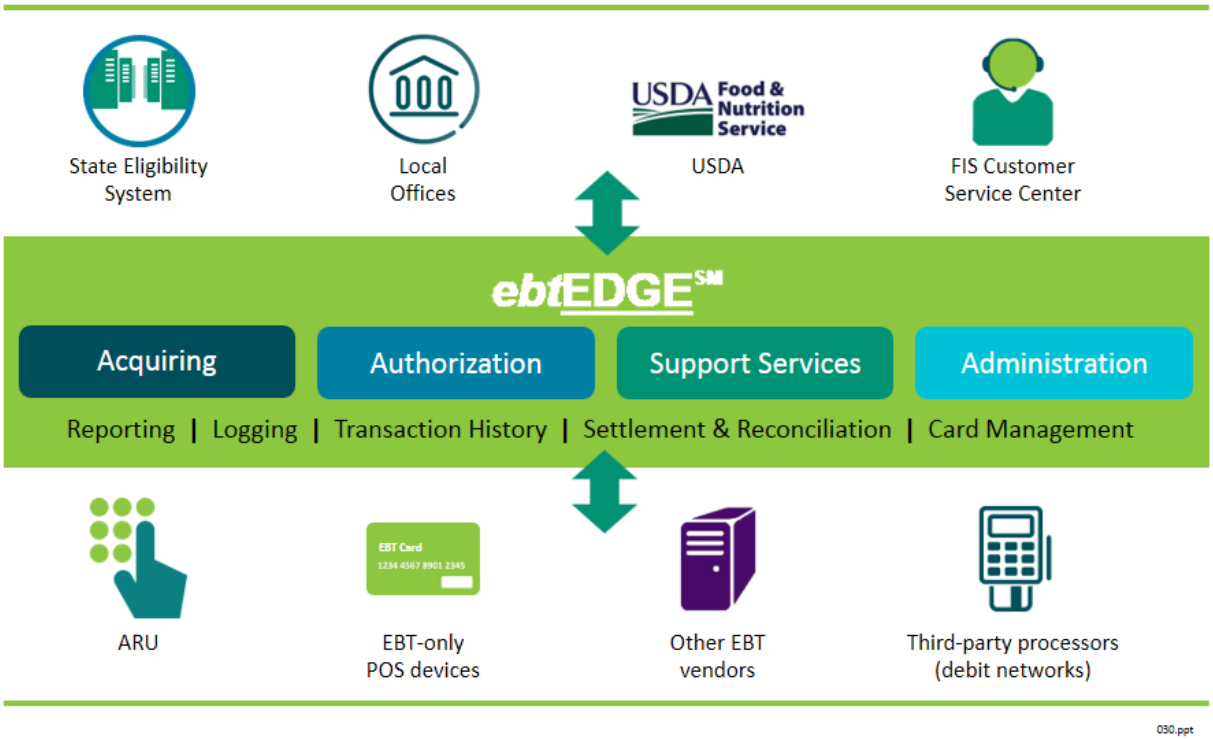

Figure VI.1-1 FIS ebtEDGE System

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

In early 2018, FIS will implement the new Hewlett Packard Enterprise (HPE) Integrity NonStop family of systems. In a world that never stops, our enterprise absolutely cannot afford to be unavailable for any reason. The Integrity NonStop offers the highest availability, massive scalability, and operational efficiency. EBT processing is a mission critical service requires a solution that delivers continuous business and lower risk. Our system performance is more critical than ever before requiring a solution that includes a combination of multiple hardware and software components allowing a new-instantaneous failover to alternate resources so that business processing continues as before without interruption. The State of Nevada will be one of the first States to experience this mission critical 24X7 solution.

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

ebtEDGE is a fully tested, Federal and State-approved EBT system, and brings to Nevada:

- ***Conformance to industry standards***
- ***Card production, issuance and management***
- ***Online, real-time transaction processing***
- ***Financial settlement and reconciliation***
- ***Vendor management and stand-beside POS terminal support***
- ***Cardholder and vendor customer support services***
- ***Cardholder and vendor training materials***
- ***Applicable security requirements***
- ***Delivery and maintenance of applicable project deliverables***
- ***Compliance with service level requirements***

FIS will also utilize our EBT Gateway to drive the commercial EFT infrastructure. We have direct connections to the major third-party processors and networks throughout the country.

As described throughout our proposal, the ebtEDGE System meets or exceeds your requirements.

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

FIS will continue providing our WIC EBT Services to the State with our partner, Custom Data Processing, CDP. FIS is proposing to continue our WIC EBT service solution that utilizes both FIS' ebtEDGE and CDP's WIC Direct to support the benefit issuance and redemption activities required for WIC EBT. WIC Direct is a processing platform built specifically to address the complex needs of WIC EBT and it is compliant with all FNS policies and regulations.

Based on recent participation numbers from USDA FNS published on October 6, 2017, WIC Direct serves 1,360,277 participants; approximately 63 percent of the total participants served in statewide operational online WIC EBT projects. We currently have 6 WIC EBT programs in Pilot and 13 WIC EBT progrms in live operations, which means that the FIS Team has more experience implementing online WIC EBT solutions than any other vendor.

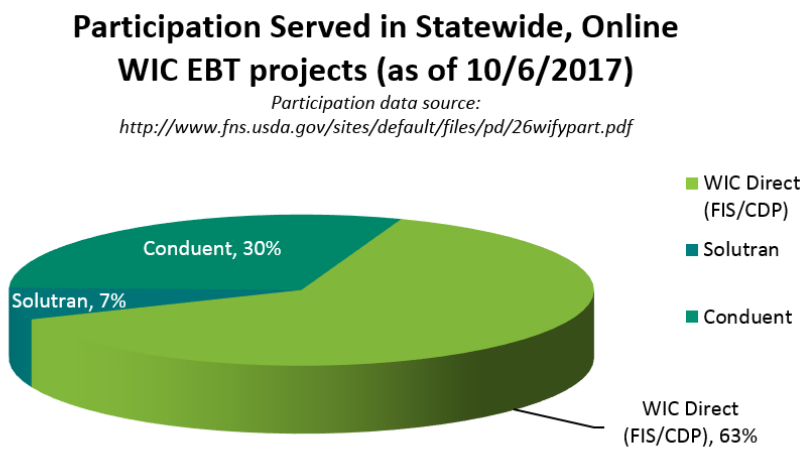

Figure VI.1-2 FIS Team's Online Statewide WIC EBT Implementations

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

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

Solution Specific

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

The FIS Team offers WIC Direct, the government-owned and CDP-built online WIC EBT solution for the management of WIC EBT benefit and redemption activities including:

- ***Interfaces to the WIC MIS***
- ***WIC food maintenance***
- ***Account set-up and benefit authorization***
- ***Benefit reconciliation***
- ***Administrative functionality***
- ***Vendor enablement and certification***
- ***System reporting***
- ***End user and stand beside vendor training***
- ***robust security***
- ***Delivery and maintenance of project deliverables***
- ***Comprehensive testing***
- ***Compliance with service level requirements***

This partnership has been successful since our first joint venture in 2009. By combining the strong financial processing backbone of FIS with the public health focus of CDP, this team provides the State with unmatched expertise that is supported through real world experience working together for successful implementations.

Call Center Support

The third member of the FIS Team, VXI, will provide the full array of call center services for the Nevada SNAP, TANF, and WIC EBT programs. Established in 1998, VXI is a privately held, minority owned provider of business process and information technology services with headquarters in Los Angeles, California. VXI is proud of the jobs they have created over the last 18 years, and the positive impact their employees make in their customer interactions as well as in their communities as taxpayers, students, and volunteers.

VXI employs a workforce of 25,000 professionals in 42 global delivery centers. In 2015, VXI acquired Symbio, a worldwide ITO and R&D technology firm specializing in software development, digitization of services, and mobile app development and support. Together VXI and Symbio harness the latest technologies, data practices and intelligent operations processes to manage the complete customer experience, driving continuous improvement and delivering measurable business impact and strategic value to our clients.

VXI is fully engaged and ready to deliver a highly efficient, secure and effective EBT support model to assist FIS in fulfilling its contract obligations to the State of Nevada.

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VI.2 Deliverable Submission and Review Process

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.2, Deliverable Submission and Review Process.***

The FIS Team is committed to providing deliverables through all phases of the project that are fully understandable and present the workings of the EBT and WIC EBT systems and related EBT services for the Nevada EBT Project. FIS will adhere to the State's deliverable submission and review process throughout the term of the contract.

VI.2.1 General

The FIS Team will maintain and update project deliverables and documentation for the duration of the contract to reflect changes in system design or operations. We will provide two (2) masters (both hard and soft copies) and four (4) additional hard copies of each written deliverable to the appropriate Project Manager, unless otherwise specified. In addition, we will provide each Project Manager with electronic versions of the approved deliverable, if requested. Electronic copies will be sent by email or can be made available on the FIS Agency Portal Online Documentation Library, which allows State staff easy access at any time.

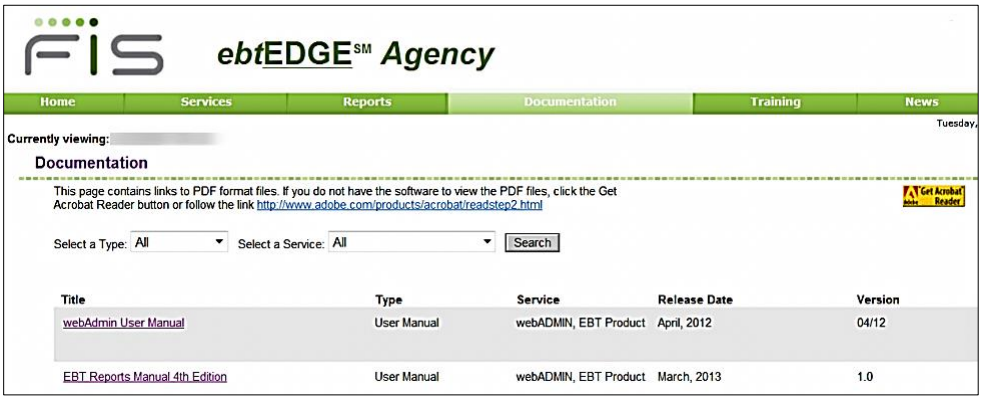

Figure VI.2-1 Online Documentation Library Screen

State EBT staff will have one-click access to the latest version of documents in the Agency Portal. Fast, easy, and no worries about staff using outdated manuals.

In addition to providing the required project deliverables, the FIS Team has developed a strong and comprehensive documentation repository for WIC Direct implementation projects. WIC Direct uses a common-code base for all implementations; therefore, some documentation is consistent regardless of the state project. This documentation, referred to as product documentation, is updated as the system evolves, but is not specifically tied to any state's implementation of the product. These are updated as the system is changed on a defined update schedule. Nevada will have access to the most recently updated version of each document for review.

VI.2.2 Deliverable Submission

The Deliverable Management Process is the mechanism for consistent deliverable development, review, and submission. It involves the creation of the summary document, submission of the deliverable in the approved format, conducting a deliverable walkthrough with the State, reviewing the deliverable, and obtaining deliverable acceptance.

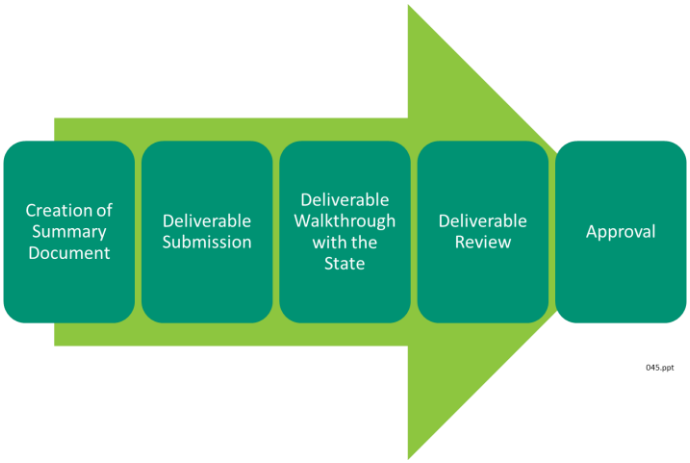

Figure VI.2-2 Deliverable Management Process

Creation of the Summary Document

The creation of the summary document initiates the Deliverable Management Process. The summary document identifies the requirements to be addressed by the deliverable, and outlines the deliverable's expected content and format, including content planned for all versions of the deliverable. The summary document will contain:

- ***Cover letter***
- ***Table of Contents with a brief description of the content of each section***
- ***Anticipated number of pages***
- ***Identification of appendices/exhibits***
- ***An approval/rejection section that can be completed by the State.***

The summary document will be returned to the FIS Team within a mutually agreed upon time-frame.

Deliverable Submission

The deliverables will be submitted to the State in the approved format with content as described in the summary document. The deliverables will be submitted no later than 5:00 p.m. Pacific Time, per the approved Project Work Plan, and will be accompanied by the Project Deliverable Sign-off Sheet with the appropriate sections completed by the FIS Team.

Deliverable Walkthrough with the State

Collaboration is a key component to meeting the State's expectations for each deliverable. As a result, a deliverable walkthrough is an important aspect of the Document Management Process. The walkthrough helps ensure that the draft deliverable meets the summary document completion criteria and deliverable standards.

VI.2.3 Deliverable Review

When the deliverable is ready for submission, the Project Manager sends a summary email which lists the deliverables that will be provided to the State for the day. A deliverable is considered to be delivered on the day it is received by the State. Beginning the day after receipt, the State has five (5) working days to respond formally regarding the deliverable.

As part of the approval review, the State will compare the deliverable against the summary document. If the deliverable is determined to not be acceptable, the deliverable will be rejected and returned to the FIS Team.

After review of a deliverable, the State will return to the FIS Team the project deliverable sign-off form with the deliverable submission and review history section completed. The deliverable will be assigned one of the following statuses:

- ***Accepted: the deliverable is Approved as is with no further changes.***
  - ***If the deliverable is accepted, the original deliverable sign-off form signed by the appropriate State representatives will be returned to the FIS Team.***
  - ***Once the FIS Team receives the original deliverable sign-off form, the State can then be invoiced for the deliverable.***
- ***Comments/Revisions Requested by the State: the deliverable does not meet the necessary expectations or requirements and the following steps are followed:***
  - ***The State will provide the original deliverable sign-off form with an updated entry to the deliverable submission and review history section.***
  - ***Attached to the deliverable sign-off form will be a detailed explanation of the revisions to be made and/or a marked up copy of the deliverable.***
  - ***The State's first review and return with comments will be completed within the times specified in the contract.***
  - ***The FIS Team will have five (5) working days, unless otherwise mutually agreed to, for review, acceptance and/or rejection of the State's comments.***
  - ***A meeting to resolve outstanding issues will be completed within three (3) working days after completion of the FIS Team's review or a mutually agreed upon time-frame.***
  - ***Agreements made during meetings to resolve issues will be documented separately.***
  - ***Once an agreement is reached regarding changes, the FIS Team will incorporate them into the deliverable for resubmission to the State.***
  - ***All changes will be easily identifiable by the State.***
  - ***Resubmission of the deliverable will occur within five (5) working days or a mutually agreed upon time-frame of the resolution of any outstanding issues.***
  - ***The resubmitted deliverable will be accompanied by the original deliverable sign-off form.***
  - ***This review process continues until all issues have been resolved within a mutually agreed upon time frame.***
  - ***During the re-review process, the State may only comment on the original exceptions noted.***
  - ***All other items not originally commented on are considered to be accepted by the State.***

- ***Once all revisions have been accepted, the original deliverable sign-off form signed by the appropriate State representatives will be returned to the FIS Team.***
- ***The FIS Team will provide one (1) updated and complete master paper copy of each deliverable after approval and acceptance by the State.***
- ***Once the FIS Team receives the original deliverable sign-off form, the State Programs can then be invoiced separately for the deliverable.***

- ***Rejected, Not Considered Delivered: the State will return to the FIS Team:***
  - ***The original deliverable sign-off form with an updated entry to the deliverable submission and review history section.***
  - ***The original deliverable and all copies with a written explanation as to why the deliverable is being rejected, not considered delivered.***
  - ***The FIS Team will have five (5) working days, unless otherwise mutually agreed to, for review, acceptance and/or rejection of the State's comments.***
  - ***A meeting to discuss the State's position regarding the rejection of the deliverable will be completed within three (3) working days after completion of the FIS Team's review or a mutually agreed upon time-frame.***
  - ***Resubmission of the deliverable will occur within a mutually agreed upon time-frame.***
  - ***The resubmitted deliverable will be accompanied by the original deliverable sign-off form.***

Upon resubmission of the completed deliverable, the State will follow the steps outlined in above in Accepted or Comments/Revisions Requested by the State.

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VI.3 Project Kick Off Meeting

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.3, Project Kick Off Meeting.***

Upon notice from the State of Nevada of the intent to proceed with this contract, the FIS Team executives will schedule a Kick-Off meeting with the representatives from the three EBT Programs, other State and federal staff, and the FIS Team staff. The Kick-Off meeting will be held within 14 calendar days at the specific Division in Carson City, Nevada. The FIS Team is committed to developing strong, positive relationships with its EBT customers. As such, the FIS Team will send its core team members and EBT technical leads to meet the State teams in person.

During the Kick-Off meeting, the following topics will be discussed:

- ***FIS Team's work, schedule of activities, tasks and deliverables including the Preliminary Project Management Plan***
- ***Deliverable review process***
- ***Format and protocol for project status meetings***
- ***Format for project status reports***
- ***Schedule for the project, including meetings between representatives from the State and the FIS Team to develop the Project Plan and the Project Schedule***
- ***Schedule for two Project Initiation Meetings, one with the SNAP/TANF staff and one with the WIC EBT staff***
- ***Define lines of communication and reporting relationships***
- ***Review the project mission***
- ***Pinpoint high-risk or problem areas***
- ***Issue resolution process***

Project Initiation Meetings

When the FIS Teams initiate the Nevada EBT project, we are continuing a relationship that has proven successful in meeting shared goals. The Project Initiation Meetings serve as the FIS Team and the State's opportunity to start this next phase of our relationship together and set common expectations, clarify the approach, learn more necessary changes, and share ideas for achieving objectives. These meetings allow our teams to continue the success of our strong partnership and get to know any new memebrs of our team. These meetings allow all staff members to build the trust relationship necessary for success.

The FIS Team's approach to the Project Initiation Meeting is described in more detail below:

- ***Introduce: Introduce all project team members.***
- ***Review: Review the Contract and Statement of Work (SOW) to fully define and discuss the full scope of work, services, and EBT Program expectations. This includes a review of all project deliverables, the schedule of deliverables submission, and all corresponding deliverable acceptance criteria, system interfaces, and any additional materials from the State.***
- ***Confirm: Discuss the scope, approach, and set expectations for all major project phases, formal test events, and other mission critical project work. Additionally, discuss the proposed FIS Team approach to the project from inception through closure, to ensure it aligns with the State's vision.***
- ***Update: Discuss the current status of interdependent activities, such as enhancements or special projects, or any changes since the release of the RFP.***

- ***Set Expectations: Discuss the expectations of all contributing teams/stakeholders and set expectations for project roles and responsibilities and communications protocols. Additionally, review expectations related to task delivery and interdependent activities, as well as the change order process.***
- ***Schedule: Review the preliminary project work plan and schedule to uncover constraints and impacts to all tentative dates. Additionally, confirm the approach, content, structure, and schedule for recurring project status meetings and reports.***
- ***Plan: Confirm the immediate next steps for the project and schedule follow-up work sessions.***

Once the Initiation Meeting is complete, the FIS Team will implement the agreed upon communications protocols and begin working toward accomplishing tasks. The Project Manager will deliver the required technical memorandum as a follow up to the Initiation Meeting within two (2) days recording the decisions from each of the Program's EBT Project Initiation meetings.

VI.4 Planning and Administration

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.4, Planning and Administration, through RFP Section 4.4.3, Planning and Administration Deliverables.***

VI.4.1 Planning and Administration Objective

As we have demonstrated while serving as the current SNAP/TANF and WIC EBT services provider for the State of Nevada and the Inter Tribal Council of Nevada (ITCN), the FIS Team is committed to continuing to work cooperatively with State staff to meet or exceed all the requirements outlined in the RFP. The State will benefit from the FIS Team's extensive EBT and WIC EBT project management experience. Since our beginning in 1992, we have developed and refined our project management techniques, controls, and reporting mechanisms.

Approach to Project Management

The success of any EBT project is directly related to effective project management and communications among all parties involved in the project. State staff must have a timely and accurate flow of information, along with access to the FIS Team EBT project staff. If the FIS Team is retained as the EBT contractor as a result of this RFP process, the FIS Team offers an approach that incorporates proven methodologies, processes, and automated project management tools. In this section, we present the FIS Team's approach to project management.

Methodology

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

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

The EPMM methodology includes:

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

Manage the Schedule

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

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

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

Manage Resources

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

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

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

Project Phases

The project phases, as detailed in the RFP, provide the basis for the FIS Team's Project Management approach for EBT system conversions. Note that many of the detailed activities included in the work plans will not be necessary

We are experienced with both new and converted EBT projects. Our Project Management Methodology includes established procedures consisting of an EBT Project Work Plan and project scheduling based on these sequential and sometimes overlapping phases:

- ***Design – the FIS Team will conduct the EBT and WIC EBT Project Kickoff meetings, review user requirements (including the telecommunications design), and define transition requirements. The Project Work Plans will also be finalized. This phase includes submitting the draft Requirements Document and finalizing the requirements. Comprehensive design and procedural manuals will be submitted for State and federal approval. These manuals include the Functional Design Document, Detailed Design Document, Life Cycle Test Plan, System Test Plan, Back-up and Recovery Plan, System Security Plan, and Training Plan. Copies of the retailer and TPP agreements and certification standards will be submitted. The Transition Task Force will be defined and weekly meetings will begin.***
- ***Development and Testing – the FIS Team will develop any design enhancements for the Nevada EBT Systems, according to the modifications agreed to by the FIS Team and the State in the Requirements Review process. These modifications will include changes to the State interface, administrative terminal functionality, and conversion applications. Interface tests, and the Functional Demonstration and System Acceptance Tests will be conducted during this phase. The System Acceptance Test includes Integrated Voice Response (IVR)/Automated Response Unit (ARU) System testing and ad hoc testing. Extensive Transition testing will also be performed consisting of multiple trial runs to validate data and establish final transition timings. Training materials for clients, retailers, and State staff will be presented. Final training materials and comprehensive design and procedural manuals will be submitted for the State's review and approval. These manuals include the updated Detailed Design Document, System Operations/Interface Procedures Manual, Reports Manual, Settlement/Reconciliation Manual, and Administrative Terminal User Manual.***
- ***Transition – the FIS Team will contract with TPPs and FNS-authorized retailers, install POS terminals in EBT-only stores, and train retailers. The EBT and WIC EBT database conversion will occur during this phase. The FIS Team will implement the ebtEDGE System, webADMIN (browser-based administrative terminal), WIC Direct, provide reports and settlement training, and conduct training sessions for State training staff.***
- ***Operations – the FIS Team will conduct continued operations of the Nevada EBT and WIC EBT Systems, including transaction processing, card issuance, reporting, settlement, retailer management, customer service, ongoing communications with State staff, and updates to key documents, as required throughout the life of the contract. The State will work directly with our Project Management team and the FIS Team Support team to engage in ongoing communication of any issues, and to manage enhancements, changes, or updates to the system. This phase will last through the life of the contract.***

The Nevada SNAP/TANF and WIC EBT Project Work Plans and schedules will follow the phased approach defined by the State. Each phase includes activities, deliverables, timelines, and completion dates. The phases overlap to maximize opportunities for activities to occur concurrently. The SNAP/TANF and WIC EBT Systems will remain operational during the transition to the new contract, without any interruption to service delivery. The FIS Team will work with the State to agree on final timelines for each phase of the project.

VI.4.2 Planning and Administration Activities

In each of its phases, the success of any EBT project depends on efficient project management and effective communications among all parties involved in the project. State staff must have a timely and accurate flow of information, along with access to the FIS Team's EBT project staff. We will work as a team with the State to ensure effective communication and coordination during all phases of the State's SNAP/TANF and WIC EBT Projects, fulfilling all the activities listed below. The FIS Team understands that many of the tasks, including project meetings and status reports, will be unique for each program.

Project Plans and Schedules

The FIS Team's SNAP/TANF and WIC EBT Project Work Plans define the anticipated timelines and estimated completion dates for the project deliverables that fall within each project phase. In addition, the Project Work Plans describe our methodology for identifying, monitoring and controlling risk factors that may affect the deliverables required under the new contract. As previously discussed, a System conversion will not be required if the FIS Team is retained as the SNAP/TANF and WIC EBT contractor.

The FIS Team's SNAP/TANF and WIC EBT Project Work Plans for this engagement include a schedule of all tasks and deliverables required including a work breakdown structure, completion date of each task, project milestones, and entrance and exit criteria for specific project milestones. The plans will further identify all critical path and dependency tasks and delineate the responsibilities of the FIS Team, the State, and Federal agencies.

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

Project Status Meetings

The FIS Team's project management approach will ensure that open lines of communication are created and maintained. From the Kick-off Meeting through the successful conversion and ongoing operations, our proposed Project Manager, along with the appropriate key staff, will lead and facilitate weekly status meetings with the SNAP/TANF and WIC EBT project teams as required by the State to assess the status of projects, review the **Project Work Plan***, and follow up on critical issues. The Project Manager will provide an Agenda for each status meeting no later than two (2) business days prior to the status meeting that will 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, and setting of next meeting date. Minutes will be taken and distributed by State staff within five (5) working days after the meeting.***

Status Reports

Since the FIS Team is the State's current contractor, the Nevada EBT project is in the Operations Phase. However, if we were to conduct a new implementation, a project status report would be provided to the State on a semi-monthly basis during the Design, Development, and Conversion/Transition Phases for each of the SNAP, TANF and WIC EBT projects. We understand

the frequency of status reports might change in times of high activity, including prior to system conversion or during UAT.

In addition to semi-monthly status reports, the FIS Team Project Manager and applicable key personnel would attend regular status meetings (calls) on a weekly basis during the transition/implementation period. The date and time of status calls would be agreed upon between the State and the FIS Team.

Each month during the normal Operations Phase, the FIS Team will provide a written status report at the date agreed upon with the State. The FIS Team will participate in status calls on an as-needed basis during the Operations Phase.

The FIS Team Project Manager for the State will prepare and review with the State, a monthly Report Card. The Report Card will summarize significant events, accomplishments, outstanding issues, problems, and status of pending enhancements requests and system change orders. This performance information will include central computer availability, transaction switch availability, total EBT system availability, and information on transaction accuracy and benefit authorization updates. The report will be emailed to the requested State staff on a mutually agreed upon monthly schedule.

The report will also include the State's specific performance standards and detail the performance of the system against the processing requirements in accordance with the performance standards specified in this RFP, or as agreed upon between the State and the FIS Team under the new contract. Any performance standards that are not met will be included on the report along with an action plan to correct performance deficiencies.

Project Wide Communication Plan

We will provide the State with a Communication Plan that identifies the types of communication that will be used, when communication will occur, and who will be communicated with and under what circumstances. The Communication Plan will also include a plan for generation, documentation, storage, transmission and disposal of all project information.

Project Wide Retailer Transition and Certification Plan

A solid Retailer Transition and Certification Plan is the roadmap to a successful conversion. The FIS Team's Retailer Transition and Certification Plan will meet or exceed all requirements listed in this RFP. The FIS Team has proven our ability to plan, manage and execute EBT system transitions that have minimal effect on stakeholders. Using our knowledge and experience, the FIS Team will prepare and deliver a draft Retailer Transition and Conversion Plan to the State according to the timeframe specified in the approved Project Work Plan. By selecting our team, existing retailers will not have to undergo transition activities.

It is important to note that an integral component to the Retailer Transition and Certification Plan is the Project Work Plan. The tasks and timelines associated with the responsibilities detailed in the Retailer Transition and Certification Plan are incorporated into the overall State of Nevada Project Work Plans. The Retailer Transition and Certification Plan will address those activities necessary to successfully move all participating retailers from one contractor to another. Project Wide Risk Management Plan

We will provide the Risk Management Plan to the State containing the processes for risk identification, risk evaluation and prioritization, issue management, and risk and issue tracking. The FIS Team is committed to the quality concept of problem prevention in all EBT project activities. Our extensive EBT experience has provided us with valuable insight, which enables us to identify and resolve issues before they become true problems. The FIS Team is committed to working in partnership with the State to maintain a problem-prevention quality focus throughout

the project life cycle. The use of timely and accurate data, in combination with timely and effective communication, strongly reinforces a problem-prevention focus. This experience is one of the greatest benefits to Nevada in selecting the FIS Team to provide SNAP/TANF and WIC EBT services.

Project Wide Quality Assurance Plan

The Quality Assurance Plan is established to institute a quality control program for all projects. As a part of EBT quality efforts, this plan continuously seeks improvement in vital project processes. This plan institutes the best practices in the FIS Team to ensure that the SNAP/TANF and WIC EBT projects meet the customer's expectations and objectives throughout the life cycle.

Quality doesn't happen by accident. It must be planned so there is agreement about how quality is measured, when quality checks occur and how corrective actions are determined and implemented. The Quality Assurance Plan is a tool that helps the project delivery with the highest possible quality result within committed resources, schedule and budget.

Project Wide Change Management Plan and Control Procedures

We will provide the State with a Change Management Plan that describes the FIS Team's approach to addressing design issues, remedial changes, and State-initiated change requests, conformance to federal regulations, QUEST® Operating Rules (SNAP/Cash), Operating Rules for WIC EBT, and FIS Team-initiated changes. The plan will define roles and responsibilities to assure the States that no changes to the EBT system are undertaken without the State's prior knowledge and procedures.

Project Wide Knowledge Transfer Plan

Collective knowledge of both the FIS Team and Nevada SNAP/TANF and WIC EBT project teams are important to achieve and maintain successful SNAP/TANF and WIC EBT program implementations and operations. Capturing and sharing critical knowledge and expertise will occur continuously among the project teams, enhanced by various FIS Team-provided manuals and training to ensure the Nevada SNAP/TANF and WIC EBT team members have an in-depth understanding of the EBT systems and processes.

Project Wide Post Implementation Evaluation Review (PIER)

The FIS Team confirms their onsite participation in the project-wide Post Implementation Evaluation Review (PIER) approximately six (6) months after full implementation and State acceptance of all deliverables. We understand the PIER will not exceed three (3) days.

Project Wide Conversion and Implementation Plan

FIS has successfully helped the State of Nevada achieve its SNAP/TANF and WIC EBT program goals since May 2016. Because FIS is providing the State's SNAP/TANF and WIC EBT solutions today, selecting us to continue as the State's EBT contractor will provide continuity to all EBT stakeholders in Nevada. By continuing a successful partnership with the FIS Team under a new contract, no EBT System migration will be required. The FIS Team will continue to maintain the SNAP/TANF and WIC EBT account and retailer databases as we do today. This is an important advantage for the State because it reduces the risks presented by a database migration for the EBT systems.

All major TPPs are already connected to the FIS EBT Gateway switch to process Nevada SNAP/TANF and WIC EBT card transactions, so none of your stakeholders will have to deal with the disruption caused by an EBT program conversion.

The FIS Team has deep conversion experience and understands how critical a solid Conversion and Implementation Plan is to achieve a successful migration. While we may not need to complete significant components of a full EBT System migration for the State of Nevada if we are awarded the new contract, the FIS Team is prepared to produce all the transition-related deliverables required by the State and can provide the State with a full Conversion and Implementation Plan based on our proven approach.

For any new services or System changes to be provided to Nevada under the new contract, the FIS Team will prepare a draft Conversion and Implementation Plan that meets the State's requirements and submit it to the State and to FNS for review and approval. The Conversion and Implementation Plan will address the procedures for implementing and testing all relevant transition processes, including validation of cardholder account balances that have been converted, and will include contingency plans to be implemented for problems and issues that may occur during the implementation of any required System changes. All deliverables required by the new Contract and relevant Transition Phase activities will be identified in the Project Work Plan and will follow the process defined in the State- and FNS-approved Conversion and Implementation Plan submitted during the Design Phase.

FIS will submit the Final Conversion and Implementation Plan to the State within four (4) weeks of Contract signing.

Project Wide System Test Plan

FIS will provide the State with a comprehensive System Test Plan for each of the Nevada EBT programs. The System Test Plan will outline each test's purpose, methodology, environment and problem resolution rating system. The System Test Plan will include problem resolution and escalation procedures that define the process by which the State will report system and operational problems during acceptance testing and ongoing operations. The procedures will include a priority scheme for the relevant severity of a problem, as well as the anticipated timeframe for resolution. The plan will also include the process by which problems are resolved and reported back to the State.

Project Wide System Security Plan

The FIS Team takes security seriously and understands that we are dealing with personal, confidential information. We will provide the State with our System Security Plan for the SNAP/Cash and WIC EBT Systems, describing the administrative, technical, and systems controls for the State's EBT projects, and how the FIS Team will address deficiencies or security breaches if they are identified during the course of the contract. The FIS Team provides these assurances to the State:

- ***We will manage access to all systems.***
- ***Our security methods include secure processes to authorize and maintain user access to systems, as well as control tools and procedures.***
- ***We currently meet and exceed the latest FNS EBT System Security Guidelines and FNS Handbook 901, and will continue to meet and exceed these guidelines as they are revised over the term of the contract.***
- ***We comply with the current USDA Automated Data Processing (ADP) security regulations and the Computer Security Act of 1987.***

The System Security Plan will provide for the ongoing certification and examination of FIS's operations and control systems. We understand that acceptance of the System Security Plan is contingent upon State and FNS approvals.

Project Wide Training Plan

Because effective training is a cornerstone of any successful EBT program, the FIS Team will continue to provide EBT training materials to cardholders, staff of State and local agencies, and to State trainers as requested. The State will continue to benefit from the FIS Team's significant experience in creating effective training plans and programs for the EBT systems and services.

The objective of the FIS Team's training program is to develop an effective training curriculum with customized material to meet all State, local and Agency staff, retailer, and client requirements with delivery in a timeframe consistent with the Project Work Plans.

The final Training Plans and materials will be provided to the State according to the timelines in the approved Project Work Plans. All training materials, including video/electronic and hard copy materials developed for the Program staff, will be made available to the State in hard copy and electronically, and shall be submitted in draft and then final form.

Project Wide Contract Transition Plan

The FIS Team will develop and implement an outgoing Contract Transition Plan for the expiration, termination or cancellation of the Contract. Maintaining a good working relationship and clear communications between the FIS Team, the successor contractor, and the State will be critical should there be an end-of-contract transition. The FIS Team will facilitate an orderly transfer of responsibility and continuity of those services required under the terms of the Contract to any subsequent contractor.

The FIS Team will provide a Contract Transition Plan that will delineate the contract closeout activities necessary for the successful transition of services and EBT data to the successor contractor within one (1) month of a written request from the State. The plan will include sequencing of transition activities, the parties responsible for performing the activities, and a contingency plan if any or all of the changeover activities are delayed. The Contract Transition Plan will also include the FIS Team timeframes, deliverables, and project documents that we will provide to ease the transition to the successor contractor.

Project Wide Business Continuity/Disaster Recovery Plan

The FIS Team will provide the State with our Business Continuity/Disaster Recovery Plans for the SNAP/TANF and WIC EBT Systems. A coordinated contingency plan is critical to ensure that clients continue to receive their allotted benefits and are able to access them at any authorized retailer. The Business Continuity/Disaster Recovery Plans describe how the FIS Team responds to an emergency that involves system interruption. The plans summarize the procedures the FIS Team uses to respond to the need to delivery of benefits and cards in the event of a localized or statewide disaster, and includes an evaluation of the types of service interruptions that may impact the SNAP/TANF and WIC EBT Programs' systems' operations and therefore require the use of a back-up and recovery process.

The Business Continuity/Disaster Recovery Plans include how and when the FIS Team will support notifications to the program staff, program client/participants, and retailers. In addition, we will outline the steps to be taken to recover from an interruption, the resources committed (people, systems, networks, and operations sites) and indicate whether the plans have been tested under real or simulated conditions.

The final plans will be submitted according to the timeline specified in the Project Work Plans. We will support Nevada in developing a disaster plan and approach, and will participate in the annual review of the plan. The FIS Team will provide a written report to the Project Management Team on how the restoration activities functioned within ten days after each demonstration.

VI.4.3 Planning and Administration Deliverables

The FIS Team will provide all the deliverables as required in the following table with review times as listed below.

Table VI.4-1 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

VI.5 Project Wide System Transfer and Implementation

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.5, Project Wide System Transfer and Implementation, through RFP Section 4.5.3, Project Wide System Transfer and Implementation Deliverables.***

VI.5.1 Project Wide System Transfer and Implementation Objective

As the incumbent contractor, FIS is already providing EBT services to the State, and we have already met many of the implementation, conversion, transition and deliverable requirements contained in the State's RFP. If a conversion to our systems was necessary, the FIS Team would be responsible for the migration of the member and retailer database and other transition activities; as your current EBT contractor, these tasks are already complete.

Because the recent Nevada WIC EBT MIS project required additional retailer enablement tasks (contracted through the FIS WIC EBT contract as a change request), our retailer team has already provided additional support to get APL update capabilities changed in the retailer systems. Selecting the FIS Team eliminates the need for further retailer enablement change as it has already taken place to support the conversion from J.P. Morgan and the MPSC implementation.

Continuing with the FIS Team collapses all transition and conversion activities, including system design confirmation, testing and data conversion, training, implementation, and ongoing system operations into a project that is already completed and operational, without any disruption of service to members, retailers or State offices. The FIS Team's proven EBT processes and solutions will deliver excellence for the Nevada EBT Programs.

VI.5.2 Project Wide System Transfer and Implementation Activities

The FIS Team agrees to complete the following activities necessary to finalize the system transfer and implementation.

System Implementation Tasks

In the following sections, we provide details of how the FIS Team would conduct a conversion, if one were necessary, as well as our proposed implementation of new functions and services required in the RFP, and our plans to meet the specific functional and technical requirements of developing, testing, implementing, and continuing to operate the State's EBT Systems in conformance with Federal regulations, applicable national standards, and the State's performance expectations.

During the Transition Phase, the FIS Team will:

- ***Direct and complete all tasks with minimal disruption: One of the most important issues for a mature SNAP, TANF, and WIC EBT project is how to accomplish a successful system migration without disruption to its stakeholders. Because of our background and experience in the EBT industry, the FIS Team knows conversions need to happen on time, on budget, and without difficulty for retailers and cardholders. The FIS Team delivers just that type of conversion.***
- ***Support program state and local enablement: The FIS Team will:***
  - ***Provide every USDA FNS-authorized retailer the opportunity to participate in the EBT System.***
  - ***Ensure that the Nevada EBT System is interoperable with other states' EBT systems. FIS provides the only fully interoperable EBT gateway in the market.***
  - ***Assure that a sufficient number of retailers have agreed to participate in the system to allow adequate access to benefits.***
  - ***Assure that the participating retailers understand their responsibilities regarding the policy, operating rules, and operations of the appropriate State's EBT System.***
  - ***Enter into EBT-only retailer agreements, or third-party processor agreements for commercial retailers after the agreements are approved by the State and FNS.***
  - ***Provide Help Desk services to retailers to resolve issues and problems with FIS-supplied EBT-only POS equipment and to help resolve settlement and dispute questions and issues.***
  - ***Maintain the retailer database***
- ***Support retailers/vendors: Although no EBT-only equipment conversion will be needed by retaining FIS as the State's EBT vendor, in this section we provide the highlights of our seamless terminal conversion process. The FIS Team will support retailer enablement by performing, at a minimum, the following implementation functions:***
  - ***After the POS is set up for the new retailer, the unit is tested to ensure it is correctly configured and functioning. When testing is complete, a deployment specialist follows a checklist to ensure that the appropriate manuals and training materials are included in the shipment and ships out the stand-beside equipment.***
  - ***In addition to including written instructions on how to set up the new equipment, the FIS Team provides a link to a video that will guide the retailer through the installation process***

and explain the use of the training materials included in the shipment, such as the quick reference guides for clerks and supervisors.

- ***Retailers will have access to the training video on the Merchant Portal, which may be accessed at any time for initial, follow-up, refresher, and new-employee training. The training video provides instructions for the retailer on the following functions:***
  - ***Technical operation of the equipment***
  - ***Manual SNAP voice authorization***
  - ***Reconciliation and settlement***
  - ***Retailer customer service practices***
  - ***POS maintenance information***

- ***Provide project implementation report(s): The FIS Team will provide reports, starting with the system conversion process, approximately three weeks before the start of the conversion. Please see Implementation Status Reporting below for details about the weekly reporting we will provide throughout the Implementation process.***

Implementation Status Reporting

Status reporting provides a transparent method by which the FIS Team shares the project progress with the State. The FIS Team Project Manager will provide the agenda, meeting notes, and status reports as required and agreed upon at the Project Kickoff meeting. Most ongoing status activities will take place via conference call or through document deliverables.

It is through regular status reporting, including telephone-based and onsite meetings and written status reports, that the FIS Team will communicate where the project is, where it is going, and any issues getting there. The status call is an important mechanism to share information, monitor progress, and be sure all stakeholders are working under the same set of expectations. Status calls allow discussion about details that may be minor one week, but could escalate if not addressed. Status calls allow for fast discussion and resolution of issues to keep the project on track.

The written status report provides information and context so that stakeholders can stay abreast of the activities that they are responsible for completing or supporting. Delivered weekly, the status report is the primary method for formal communications, gathering action items, decisions, and obstacles from the various communications channels into a single report. The current status report template has been refined over several projects to provide a wealth of information.

Risk Management

The FIS Team's project management experience offers DHHS an approach that incorporates proven methodologies, processes, and automated project management tools.

Project Schedule/Work Plan

An accurate and detailed Project Schedule/Work Plan is key to the FIS Team Project Manager's ability to successfully coordinate project activities among all participants and keep the project on schedule. A schedule is more than just a compilation of dates and dependencies; it must be developed with an understanding of the realities of the project. A task that appears straightforward when taken at face value might be more complex in the reality of the project.

The FIS Team Project Manager will provide a draft Project Schedule/Work Plan than two weeks following contract execution in both MS Project and PDF formats. The final Project Schedule/Work Plan, which will serve as the baseline document, must be provided ten (10) business days following the receipt of the written comments from the State, or at a time mutually agreed upon. The FIS Team Project Manager uses the approved work plan to lead the implementation efforts, manage the agreed upon timelines, and proactively guide the team. The framework for our Project Management organization includes strong requirements engineering, case management, customer assessment matched with the FIS Team Project Manager's assessment for accurate project assignments, project oversight and tracking, knowledge management, business analysis, and team coaching/mentorship initiatives.

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

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

Project Management Plan

The Project Management Plan describes the FIS Team's project management principles and methodology to manage all aspects of the Nevada EBT Programs, including the Project Team's roles and responsibilities, escalation instructions, communications, project work plans and work breakdown structure to manage tasks and deliverables, status reporting, quality and change management procedural standards, and incident management.

Change Management Plan

Included in the Project Management Plan, the FIS Team will provide the State with a Change Management Plan that describes the FIS Team's approach to addressing design issues, remedial changes, and State-initiated change requests, conformance to Federal regulations and Operating Rules for WIC EBT, and FIS Team-initiated changes.

Effective change management and clear communication are essential to the success of any project. By using a proven methodology for defining and implementing system changes, the FIS Team will meet the needs of the State's EBT Programs. The FIS Team's change processes have been proven through large-scale conversions and implementation projects. We will work closely with the State to ensure that any change is handled in the most efficient and effective manner and according to the State's requirements.

FIS has formal change management procedures in place, and we use them to manage changes that affect a project's timeline, scope, or cost. We will implement any design changes or corrective actions according to this change management process. The mechanism to track requested changes made to the ebtEDGE System and WIC Direct will be described in detail in the Change Management Plan we provide to the State. FIS' change management process is in place today for all of our EBT projects and we will use it throughout the life of the new Contract. FIS' Change Management Plan will define roles and responsibilities for FIS and State staff who participate in the change management process. Finally, we assure the State that no changes to the System will be undertaken without the State's prior knowledge and approval.

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

Contract Closeout Requirements

If conversion to a new contractor is required following the conclusion of the contract awarded through this procurement, the FIS Team will maintain a good working relationship and clear communications with the new contractor and the Nevada project staff. We have experienced firsthand how this cooperation ensures the continued success of EBT projects. It is our experience that the conversion effort must be led and coordinated by the new EBT vendor to ensure that all processes and data needed by the new system are accounted for and in the timeframe needed to convert to their system. The State can be assured that the FIS Team will work in a businesslike manner for a smooth transition between EBT vendors.

For the transition to a subsequent contractor, the FIS Team will:

- ***Allow for fallback to its system in the case of database conversion failure***
- ***Support the conversion efforts at no additional cost to the State***
- ***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 FIS Team will 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 FIS Team will provide data mapping to support the data transfer.***
  - ***The transferred data shall include the complete history of:***

- ***Local Agency/Clinic Information***
- ***Vendor/Retailer Data***
- ***EBA Data***
- ***EBT Card Data***
- ***PIN Data***
- ***Issuance Data (as applicable)***
- ***Transaction Data***
- ***File Transfer Data***
- ***Category/Subcategory Data***
- ***UPC/PLU Data***
- ***NTE Data***
- ***APL Data***
- ***Auto-Reconciliation File Data***
- ***Settlement Data***

- ***Conduct the following additional closeout activities:***
  - ***Transfer the use of the toll-free numbers used to provide cardholder and vendor support, at the Project Management Team's discretion.***
  - ***Acknowledge 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 FIS Team.***
  - ***Revert the State's BIN/IIN back to the State at the end of the contract period.***
  - ***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.***
  - ***If POS terminals have been leased, the FIS Team will allow the State, if interested, to purchase the exempt EBT retailers' POS equipment 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.***
  - ***Provide a final reconciliation and closeout report to the Project Management Team within 30 days of the contract closeout.***

VI.5.3 Project Wide System Transfer and Implementation Deliverables

The FIS Team will provide all the deliverables as required in the following table with review times as amended by the answer to Question 28, in Amendment 1 to Request for Proposal 3292, issued September 15, 2017.

Table VI.5-1 Project Wide System Transfer and Implementation Deliverables

Deliverable number	Description of Deliverable	Activity	State's Estimated Review Time (Working Days)
4.5.3.1	System Implementation Tasks	4.5.2.1	~~10~~ N/A
4.5.3.2	Risk Management	4.5.2.2	5
4.5.3.3	Contract Closeout Requirements	4.5.2.3	~~10~~ N/A

The FIS Team is committed to the quality concept of problem prevention in all EBT project activities. Our extensive EBT experience has provided us with valuable insight, which enables us to identify and resolve issues before they become true problems. The FIS Team is committed to working in partnership with the State to maintain a problem-prevention quality focus throughout the project life cycle. The use of timely and accurate data, in combination with timely and effective communication, strongly reinforces a problem-prevention focus. This experience is one of the greatest benefits to Nevada in selecting the FIS Team to provide EBT services.

Please refer to Section VII.7, Project Management, for further information about the FIS Team's risk management and mitigation processes.

VI.6 Project-Wide System Testing

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.6, Project-Wide System Testing, through RFP Section 4.6.3, Project-Wide System Testing Deliverables.***

VI.6.1 Project-Wide System Testing Objective

The State of Nevada has a fully tested and operational EBT System from the FIS Team currently in place. Every major component of the Nevada EBT System was tested during the original ebtEDGE and WIC Direct implementations. Additionally, FIS' ebtEDGE System has been rigorously tested, having undergone more than 30 EBT FNS Project Acceptance Tests. Similarly, WIC Direct is a mature system and has undergone several rounds of User Acceptance Tests in many states.

Selecting the FIS Team to continue as the State's EBT provider will eliminate the need for EBT Transition Testing, since no EBT database migration is needed. Retaining the FIS Team will cause the least disruption to all stakeholders by requiring only minimal changes to the current environment.

When the FIS Team continues as Nevada's EBT provider, the State will be able to focus its functional and acceptance testing on the functionality that is changing and thereby avoid extensive system testing. Following the completion of program-specific paradigm reviews, system requirements and design specifications validation and design, modification and/or configuration of the system to the approved system design, the FIS Team will complete a new System Test Plan to be executed for testing any new functionality as needed.

In the following sections, we provide an overview of the FIS Team's approach to System and Life Cycle testing.

System Testing

System testing is a final internal verification that all project requirements have been met. The FIS Team will perform system testing on all new components and functional areas and workflows of the EBT application systems before the final delivery of the systems. We use basic business cases, simulated data and State-approved test scripts. We will update the System Test Plan appropriately after completion and approval of the design documents. During the transition period, we will conduct all system testing needed for system changes required under this contract.

System testing uses a test bed that is designed to be a mirror image of the State's production system. This allows a full set of regression tests to be developed specifically for the State's environment. These regression tests are then used to validate the existing functionality. Any deficiencies identified during system testing are corrected and re-tested.

We understand that 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.

System Test Environment

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

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

Any problems encountered during the testing will be tracked as deficiencies and will be retested as appropriate on a regression basis until all significant deficiencies are eliminated from the EBT System. System components that undergo changes are not promoted to the production environment without approval by the State.

As noted above, extensive transition testing will not need to be performed, but if we were converting the Nevada EBT System from another contractor, transition testing would consist of multiple trial runs to validate data and establish final transition timings, as described below.

SNAP and TANF Test Environments

FIS maintains a robust test environment to meet the testing needs of different EBT projects. We have developed and currently maintain a refined set of testing procedures that are administered by three separate areas within FIS on three different test systems:

- ***Development test system—used to develop code and perform unit testing***
- ***Integration test system—used to fully test an integrated process***
- ***Certification test system—a replication of the operational EBT System used to test software changes for certification***

Our EBT test environment allows the team to test every change thoroughly before it is applied to the production system. Our test environment also enables us to provide testing services to the State. FIS will provide the State with all required administrative and retailer equipment configured to interface with the State test environments to the State to support ongoing testing of the EBT system as required.

WIC EBT Test Environments

CDP maintains many different types of environments to support testing. The environments are maintained as virtual machines (VM) on a VM host server as needed. CDP maintains enough environments to ensure the ability to concurrently test unique State business rules and system configuration within the simulated operating environment. The types of environments that CDP uses for testing include the following:

- ***Sandbox: Sandboxes are used by individual CDP team developers to perform initial unit testing while they are initially developing or modifying code before the code is checked into version control.***
- ***Development: The development environment is a common environment used by multiple CDP team developers to unit test their changes after the changes have been checked into version control.***
- ***Continuous Integration: The continuous integration environment is used to test nightly builds. All code that is checked in during the day is automatically built every night and a suite of automated tests are run against the code during the night. The continuous integration environment is an environment that is created during the build process and is used for automated testing.***
- ***QA: The QA environment is used by CDP team testers to execute test cases developed by QA staff. Code is not promoted to QA until it has passed unit testing.***
- ***External Test: The external test environment is used for those cases where the system may require integration with a third party. The third party may access the environment for their development testing. This will consist of at least two environments per agency. One***

environment will be exposed to the clinic information system for interface testing. Another environment will be used for retailer testing.

- ***Certification: Similar to the external test environment, the certification environment is used when the system may require formal testing. This environment is used once the third party is ready to officially certify their software. This is the environment that will be used to conduct UAT and can later be used for training activities if needed.***
- ***Load: The load test environment is an environment that is intended to allow the CDP team to perform stress testing on the system in order to ascertain how well the system will perform under heavy load. Note that database is hosted in a physical environment (instead of virtual) for load testing.***

Testing Architecture

In order to ensure testing validity and reliability, the FIS Team's testing environments use the same terminals, communication equipment, system hardware, operational systems, and procedures, as the production system. All changes targeted for the production environment must first be unit tested in the development environment and integration and regression tested on the QC system. Testing occurs at different levels during the project life cycle and during system upgrades (maintenance and/or version upgrades).

Life Cycle Testing

The FIS Team has based all of our EBT system testing on the basic premise of the Life Cycle Testing approach, which mandates that any changes made to the EBT Systems or State systems are tested with agreed-upon testing prior to being introduced into a production environment. We will meet the FNS system testing requirements, including the UAT requirements. Program staff will have access to a test environment for the duration of the system life cycle. Online access to the testing environments is provided 24/7 for the State, except for scheduled maintenance. If the test platforms are to be unavailable for a time period, key personnel will be notified.

SNAP and TANF/Cash Programs

FIS' SNAP and TANF System life cycle testing approach addresses the nature and extent of integration testing that is to occur. The plan addresses the process by which changes are introduced into the system once the project is in production status. There are four types of testing that occur:

- ***Prototype testing***
- ***Unit testing***
- ***Component integration testing***
- ***Regression testing***

The Life Cycle Testing approach includes the procedures to ensure that all systems properly interface and operate as designed. For example, our procedures provide for regression testing, performed by our Quality Assurance (QA) group to validate that existing functionality is not affected when a change is introduced. FIS uses a test platform designed to mirror the operational system as closely as possible, including configuration parameters and test data separate from production. This allows us to develop a full set of regression tests specifically for the State's operational environment. This testing intensity will ensure that new changes are fully integrated throughout the life of the project.

In addition to these software-testing procedures, hardware/software diagnostic tools assist our technical staff throughout the project to detect potential problems.

WIC EBT System Life Cycle Testing

If any changes are proposed and implemented to the WIC Direct System during the contract period, they will be properly tested prior to being introduced into the production environment. CDP's Life Cycle Testing approach includes regression testing on any and all changes made to coding and programs during acceptance testing and ongoing through the Operations phase. Examples of WIC EBT life cycle testing activities include:

- ***Unit Test: Validates new and changed code before it is delivered to QA.***
- ***Functional Test: Validates individual features.***
- ***Usability Test: Usability issues are considered and raised as part of regular test cycle.***
- ***Regression Test: Confirms system completeness and verifies that changes are fully integrated into the system.***
- ***Connectivity Test: Evaluates system connectivity between the State/MIS and CDP.***
- ***Interface Testing: Verifies compatibility and messaging between the State/MIS and CDP.***
- ***Integration/System Test (including vendor and TPP testing): End-to-end testing of all facets, including transaction processing.***
- ***User Acceptance Test (UAT): Acceptance of the system by the end user through final testing***
- ***Pilot Test: First phase of a staged rollout in which the production system is used in the real environment.***
- ***Performance (Stress) Test: Verifies that the system meets the defined benchmarks for response time, throughput, etc.***
- ***Network Performance Testing: Validates the functioning of the system through the networks.***
- ***Online Access (web) Test: Validates portal operations.***
- ***Failover Test: Tests the backup processes, including the hot site.***

Our System Life Cycle Testing approach also defines the internal testing approach used before software is released to a client and the processes for client testing and validation of the WIC Direct product solution. Our test plan will outline the test purpose, methodology, environment, approval rating system, and the minimum requirements that need to be met in order to gain approval to initiate a pilot, or to implement the system, or design.

System Testing Components

In the following section, we describe our approach to these specific testing activities, which are a part of the overall System Test Plan:

- ***Performance (Stress) Testing***
- ***Vulnerability Testing***
- ***Contingency Testing***
- ***Connectivity Testing***
- ***Interface Testing***
- ***User Acceptance Testing (UAT), Preparation, Training and Support***
- ***Data Conversion Testing***
- ***Systems' Fail-over Testing***

VI.6.2 Project-Wide System Testing Activities

The FIS Team will provide the State with access to our Certification test environment in support of the State's testing requirements, as described in the previous section. We will inform the Program Management Team of the results of system testing completed by our staff throughout the system testing.

Performance (Stress) Testing

For new implementations, FIS uses current production data to project performance requirements. We accurately model the resource utilization of EBT transaction processing to derive the hardware necessary to meet the anticipated volume of transactions from the programs' users and their transactions to a central database. This model is much more precise than one taken from hypothetical benchmark information, because it takes into account the real-world transaction mix, response time, and network variability. Federal authorities have recognized the acceptability of this approach for existing systems and have approved the use of this method.

FIS performs capacity planning activities on an ongoing basis. Forecasts of expected active EBT case counts are input into a statistical forecasting model predicated on a rolling six-month average. Actual active case counts are entered monthly as a correction factor to the forecast. The State's forecasts (as adjusted by actual reported case counts) provide the anticipated database sizing and committed system resource requirements.

WIC Direct Performance (Stress) Testing

CDP conducts tests to ensure that our systems operate well under maximum load. To this end, we periodically perform load testing throughout the development cycle. Internally, we maintain a physical environment used for performance testing. (Note that this system is not necessarily the same class as systems used in the field to support large numbers of users.) A critical element of our performance testing is to test existing stable versions to establish a baseline. Then, as part of our development process, we periodically test modified versions and watch for deviations from baseline performance.

CDP regularly conducts capacity planning reviews to ensure that our infrastructure is sufficient to support production capacity levels. We have a capacity model that projects capacity based upon expected caseload and validates that the hardware and networking infrastructure are sufficient to cover expected loads. Load tests are used to check projections derived from the capacity model.

Vulnerability Testing

Network vulnerability scans are performed against all segments of the FIS network from sources internal to the network and sources outside FIS' network perimeter. Vulnerability scanning is conducted on a periodic basis and at a minimum of once per year during to maintain compliance with requirements defined by regulatory guidance (such as FFIEC), industry best practice, and business specific standards (for example, payment card industry data security standard). CDP has in place an Internet Network-Level Vulnerability Assessment and Penetration Test Methodology as well. These vulnerability assessments test our systems to locate, diagnose, and correct areas of weakness that might make them susceptible in times of crisis, attack, or destabilization.

The FIS Team will 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. We understand that 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.

Contingency Testing

Both FIS and CDP maintain primary and secondary (back-up) host sites that operate based on a hot-hot transaction processing model which is synchronized in real-time. As both sites are redundant, both sites have the capability to run 100 percent of the EBT functionality at either site. These sites ensure continuity of service to all stakeholders, by providing a secondary hot site for our online transaction processing, settlement and reporting, administrative processing, and IVR solutions to allow clients access to their benefits and to ensure access to the administrative system when the primary system is not operational.

The FIS Team will provide an escalation process that includes notification of Nevada's EBT Project Management Team. We will 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 a service interruption at the primary site. During the operations phase, contingency testing will be conducted twice annually at six-month intervals to ensure that back-up operation plans are accurate. Documentation of testing, including test results and a corrective action plan, if indicated, will be provided.

Connectivity Testing

Prior to system implementation the FIS Team thoroughly tests all connections between the WIC and SNAP/TANF Programs' MIS/certification/eligibility systems and our primary and secondary (or backup) EBT Systems. The connectivity testing includes all interfaces between the primary and fail-over systems. Testing is performed by sending a file through each line of communication and ensuring receipt at the other end of the connection.

Interface Testing

Prior to system implementation, tests are conducted between the State Programs' MIS/ certification/eligibility systems and the FIS Team's EBT systems to confirm that all files sent between our systems are properly received, accepted, and processed, or properly rejected and logged. Interface testing of all Programs' systems (WIC, ITCN, SNAP and/or TANF) demonstrates rejection of duplicate files or records and correction of transmission errors. We 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.

User Acceptance Testing (UAT)

Because FIS is the State's current processor, User Acceptance Testing (UAT) has already been successfully conducted for the Nevada EBT System. We will provide UAT for any new functionality developed for the ebt***EDGE and WIC Direct systems under the new contract. The FIS Team has a well-structured acceptance test process as a result of our extensive experience in other EBT projects. We understand 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 the EBT or Cash Benefits system. At a minimum, the testing will consist of:***

- ***Functional requirements***
- ***Security***
- ***Recovery***
- ***System controls***
- ***What if/ad hoc testing***

WIC User Acceptance Testing (UAT)

UAT execution is performed 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. UAT will include 'what-if", negative and 'ad-hoc' testing, error tracking, IVR and Web Portal Testing, Performance testing, and vulnerability testing.

Should new UAT be required, CDP will assist the State with preparation and execution of the formal UAT. We will prepare a fresh, clean environment and database (as we do at the beginning of each dry run) that will mimic the production system in terms of architecture and functionality. CDP will have the appropriate staff available to conduct any iteration of formal UAT and will assist with coordination and execution of the UAT. This responsibility includes assisting the quality assurance contractor with monitoring test activities, supporting UAT participants, and assisting in the troubleshooting of issues as needed.

SNAP and TANF User Acceptance Test (UAT)

FIS validates that all acceptance testing requirements are met, using a functionality matrix and a requirements verification matrix. These matrices include all functions and features of EBT System and act as a checklist to indicate whether these functions and features meet or fail to meet the project's requirements. For new implementations, the following types of testing are performed to satisfy testing requirements:

- ***Functional requirements testing: Will utilize transaction flow testing to exercise enough different paths through the software to verify that functional requirements are being satisfied.***
- ***Security Testing: Will verify that security mechanisms built into the system will protect it from improper access.***
- ***Recovery Testing: Will verify that the system will recover from faults and resume processing within specified timeframes.***
- ***System Controls Testing: Will verify all user access and permission functions within the system.***
- ***What-if Testing: Will give the State and federal test team members a hands-on opportunity to challenge the system with transaction sets not included in the test script.***
- ***Federal Interface Testing: Will produce the federal interface files for the AMA, STARS, and ALERT files from the transactions performed on each day of the test.***
- ***Multi-day Transaction and Settlement Processing: Will include transactions performed over the 2-day period of the acceptance test. Multiple retailer cutoff times will be used to simulate suspense transactions for multi-day settlement.***
- ***Benefit Aging: Will update the Last Used timestamps on selected test benefits to reflect the aging periods defined. The aging process is run and the aging reports and files are produced for verification.***
- ***POS Interfaces: Will verify access and transactions for all test cases.***
- ***IVR: The IVR system will be fully tested, as part of the Acceptance Test. We will use a replica of the production IVR system in the test region, which will be configured to meet the project's needs.***
- ***Administrative System Functionality: Will use a detailed test script to test the administrative terminal connectivity and system functionality for the State.***
- ***Report Production: Will produce and verify all settlement reports for request, processing, content, and format.***
- ***Account Setup and Maintenance: Will conduct account setup and maintenance tests for batch and online transactions.***
- ***Daily Reconciliation Testing: Will run the full settlement process for each day of the test. All financial reports are produced for verification.***

- ***Initiated Values Verification: Will verify that manually entered values are valid.***
- ***Error Condition Handling and Destructive Testing: Will report, through the design of the test cases, the largest number of errors possible in every execution.***
- ***Regression Testing: Will perform regression testing of system functionality. The Functional Demonstration script is included as part of the Acceptance Test and will serve as a regression test to confirm all problems identified in the Functional Demonstration have been corrected.***
- ***Concurrent Processing: Will use additional scripts for error processing, exception conditions, and concurrent processing. Scripts will be customized to the project's requirements.***
- ***Interoperability: Will perform transactions with State cards at "out-of-state" terminals and with other states' cards at State-identified terminals.***

UAT Test Scripts

Prior to implementation, a detailed test script will be provided for each program to be tested to ensure that we exercise all components needed to test the system functionality thoroughly and verify compliance with system design requirements. We use a federally-approved acceptance test script as a baseline for the acceptance test. We then enhance and modify the script, taking into account the results from the Functional Demonstration and any Nevada-specific requirements that were identified during the Design phase. The script will test that all functionality and features comply with project requirements including, but not limited to the following scenarios for card issuance:

- ***Benefit issuance***
- ***Benefit voids***
- ***Benefit reissuance***
- ***Redemptions***
- ***Card 'PINing' at the Programs' issuance office***
- ***Customer Service services (IVR, web portal, call center)***
- ***State Office staff functions and reporting***

The scripts will include steps to complete the script, the staff position or security level for the position routinely completing the function, expected outcomes and reference to the specific section of the Operations Manual for each program explaining the function.

Data Conversion for Testing

As noted above, there is no need for a database conversion when selecting the FIS Team to continue as the State's EBT contractor. When we are required to perform a database conversion, the FIS Team performs significant testing of the conversion process, including performing test transactions against the converted database in the test system and validating that PINs have been transferred successfully. The conversion procedures are:

- ***Map the data elements, field by field, from the current EBT system to the FIS Team's systems.***
- ***Use test files from the current contractor to conduct internal certification of conversion programs for each file.***
- ***Build the production environment to conduct two successful trial runs of a full production conversion***
- ***Receive copies of all production data for the State from the current contractor so the FIS Team and the State can verify converted data, including the required years of history and a database value for the Benefit Authorization Conversion file.***
- ***Run test transactions, cardholder transactions, and administrative terminal transactions against the converted files to verify the data was converted correctly, including converted PINs, and the system is operating properly. The State can compare the information on the***

current system with the converted data to verify the account, card, and history records have been converted correctly from the current contractor.

Checkpoints and Reconciliation Procedures

The FIS Team has built adequate checkpoints and reconciliation procedures into the conversion process to ensure that no benefits or records are dropped from the system during conversion. We coordinate daily settlement and clearing activities and reports with the former 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 continues until all suspends, holds, adjustments, and other EBT transactions by the former contractor have been processed, reported, accounted for and transferred to the FIS Team.

UAT Preparation

Preparation for UAT includes a fresh, clean environment and a test database with converted data that will mimic the production system in terms of architecture and functionality. The FIS Team completes all tasks for the preparation of the Project UAT, including, but not limited to data conversion, central operation preparation, test bed site operation, and UAT staff training.

Training for UAT Participants

Since the Nevada EBT system is currently in the Operations phase, UAT testing and training will not be necessary. However, if a conversion would be required, or new functionality introduced, training for User Acceptance Testing (UAT) would be provided. A description of how the UAT training would occur would be defined the Training Plan. It would be scheduled just-in-time (JIT) for the UAT event itself, and generally takes place on the first scheduled day of UAT.

Support for UAT

The FIS Team will provide sufficient support for staff completing UAT, including on-site support to assist WIC staff in completion of test scripts and the recording of errors. We provide experienced test staff to carry out the test setup, test documentation, and test analysis. State staff and federal representatives are the key participants in UAT and will perform all components of the test script.

Test Error Documentation and Test Reports from UAT

The FIS Team will document test results of the UAT in system test reports. Following all testing and re-testing cycles, the Test Manager will produce a report on the activities and document all problem reports and their disposition. The report will describe additional testing required, as well as describe any necessary system modifications that are identified during testing. Corrective actions to remedy system errors identified during testing will be completed and re-tested prior to the EBT System conversion and prior to being placed into production.

Correction of UAT Errors and Regression Testing

The FIS Team will provide correction to any and all errors found during UAT. Any problems encountered during the testing will be tracked as deficiencies and will be retested as appropriate on a regression basis until all significant deficiencies are eliminated from the EBT System. System components that undergo changes are not promoted to the production environment without approval by the State.

Systems' Fail-over Testing

The FIS Team will ensure the system backup to an alternate host is functioning correctly with the completion of fail-over testing. Details of how fail-over testing will be completed will be defined in the Test Plan.

VI.6.3 Project-Wide System Testing Deliverables

The FIS Team will provide all the deliverables as required in the following table with review times as amended by the answer to Question 28, in Amendment 1 to Request for Proposal 3292, issued September 15, 2017.

Table VI.6-1 Project Wide System Testing Deliverables

Deliverable Number	Description of Deliverable	Activity	State's Estimated Review Time (working days)
4.6.3.1	Performance Testing	4.6.2.1	~~10~~ N/A
4.6.3.2	Vulnerability Testing	4.6.2.2	~~10~~ N/A
4.6.3.3	Contingency Testing	4.6.2.3	~~10~~ N/A
4.6.3.4	Connectivity Testing	4.6.2.4	~~10~~ N/A
4.6.3.5	Interface Testing	4.6.2.5	~~10~~ N/A
4.6.3.6	System Testing	4.6.2.6	~~10~~ N/A
4.6.3.7	WIC User Acceptance Testing	4.6.2.7	~~10~~ N/A
4.6.3.8	SNAP User Acceptance Testing	4.6.2.8	~~10~~ N/A
4.6.3.9	TANF User Acceptance Testing	4.6.2.9	~~10~~ N/A
4.6.3.10	User Acceptance Testing	4.6.2.10	~~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	~~10~~ 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	~~10~~ N/A
4.6.3.15	Support for UAT	4.6.2.15	~~10~~ 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	~~10~~ N/A
4.6.3.18	System's Fail-Over Testing	4.6.2.18	~~10~~ N/A
4.6.3.19	Life Cycle Testing	4.6.2.19	~~10~~ N/A

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VI.7 SNAP/TANF Training

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.7, SNAP/TANF Training, through RFP Section 4.7.3, SNAP/TANF Training Deliverables.***

FIS recognizes the importance of having well-trained Program users of the EBT system, including cardholders, retailers, and State and County workers. As a provider of EBT services for more than 25 years in 31 EBT projects, we bring a wealth of experience and knowledge of training and training materials. We will provide the State with customized EBT training and materials in support of the State of Nevada's EBT System for all stakeholders as described in this section. The training program will be coordinated with the State to ensure stakeholders are well trained prior to the "go-live" date of the new contract.

VI.7.1 SNAP/TANF Training Objective

FIS shares the State's objective. Our training activities will result in Nevada EBT system users being fully trained under the new contract.

FIS recognizes that clear and comprehensive training of all EBT Program stakeholders is vital to the success of the Nevada SNAP and TANF programs. Our training approach is to provide training and materials that will be supportive of all areas and users of this project, from State administrative users down to the recipients who will receive EBT cards. Our approach aligns with our best practices from previous engagements which will be incorporated into the Training Plan deliverable that will be developed for this project. We are confident that we can successfully deliver the necessary knowledge transfer through our proven approach.

Training Materials

FIS will provide the State with instructional materials and training in a format acceptable to Program staff that details the system administrative and reporting functions that will be used.

The training materials provided by FIS will be specifically tailored for users and their job functions. They will cover all functions of the EBT administrative system including:

- ***Card issuance and usage***
- ***Benefit delivery***
- ***Accessing the administrative terminal functions***
- ***Security features within the system***
- ***Detailed explanations of the screens and functions supported by the application***

FIS' Training Plan will include materials to assist not only State and local staff, but cardholders and retailers as well, which is described in the following sections.

VI.7.2 SNAP/TANF Training Activities

Cardholder Training

The primary method for training cardholders will be through the use of the EBT Cardholder Training Pamphlet. FIS has already developed print-ready, professional, user-friendly cardholder training materials to support the Nevada EBT program. These materials are written in both English and Spanish in easy-to-understand language aimed at a seventh-grade reading level.

We have submitted examples of all materials that will be sent or given to the cardholder at the time of card issuance within Section X.1, Cardholder Training Brochure.

The cardholder training pamphlet includes instructional materials that outline how the card may be used, as well as fees and costs that the cardholder may be subject to when using their card. Details of the EBT Cardholder Training Pamphlet are provided below in Section VI.7.3, SNAP/TANF Training Deliverables.

Retailer Training Method

Because FIS is in the business of driving POS terminals commercially and has expertly trained technicians in the field, we know what it takes to install and test the equipment and to train retailers in every aspect of EBT transaction processing. FIS assures the State of continued success with your retailers through the use of appropriate training and support that meets all FNS standards.

Our retailer training method consists of a combination of:

- ***Printed materials mailed with the POS terminal***
- ***Retailer Customer Service Center available through a toll-free telephone number***
- ***ebtEDGE Merchant Portal***

Our direct experience in driving POS terminals and devices positions us to continue to create comprehensive and useful training materials for the real world. These retailer training materials, described in detail in the next section, have been field- tested and proven to be user friendly.

Training materials will be provided to all retailers using FIS-supplied POS equipment. These materials will include a tip sheet to provide managers and cashiers with an easy reference guide during transactions. Training will cover areas such as log on/log off, using the solution for all types of EBT transactions, the settlement and reconciliation process and required timeframes, and uploading the vendor claim file.

Training Method for EBT-Only Retailers with POS Equipment

When shipping a new POS device to a retailer, FIS provides written instructions on how to set up the new equipment and a link to a video that will guide the retailer through the process. We have discovered that many retailers are extremely knowledgeable about POS equipment and are able to set up the new equipment without needing any assistance.

If a retailer is having issues with their installation, they will call the retailer Customer Service Center and a ticket will be opened. An installation specialist will then call the retailer to assist them. During this process, we assist the retailer in running a test transaction to confirm that there is end-to-end connectivity and that the POS device and PIN pad are set up correctly.

Retailers will have access to the training video on the Merchant Portal, which may be accessed at any time for initial, follow-up, refresher, and new-employee training. The training video provides instructions for the retailer on Technical operation of the equipment, Manual SNAP

transaction/voice authorization, Reconciliation and settlement, Retailer customer service practices, and POS maintenance information.

Training Method for Non-Traditional Retailers

Non-traditional retailers will receive training by mail with telephone support. Upon receipt of a signed retailer agreement from a manual voucher retailer, FIS will mail the retailer the appropriate training materials, including the link to a training video on the Merchant Portal, and a supply of manual vouchers. If the retailer has questions after they have reviewed the materials, they can call the Customer Service center and request additional training. FIS will then contact the retailer to provide follow-up telephone training. This process ensures that the manual voucher retailer understands how to complete a voucher and that any questions they have are addressed.

Staff Training

Local Office Training Materials

Because the FIS Team is the State's current contractor, Nevada Program staff are already trained in the use of the EBT system. FIS will continue to provide EBT system training materials and instructions for Program staff so that they understand how to access the available EBT functions on the administrative terminal. Our webADMIN User Manual and online help feature and tip sheet, described below, will assist staff in local offices/clinics with all EBT operations, including the use of the PIN selection terminal.

In addition, at the State's request, approved EBT documentation and training can be made available on the FIS Agency Portal. Tabs are provided for the Online Documentation Library as well as Training, which allows State staff access at any time and provides an easy way to provide new staff with training. The following figure shows how training materials would appear in the Training tab of the online ebtEDGE Agency Portal. Documentation and manuals can be accessed in the Documentation tab.

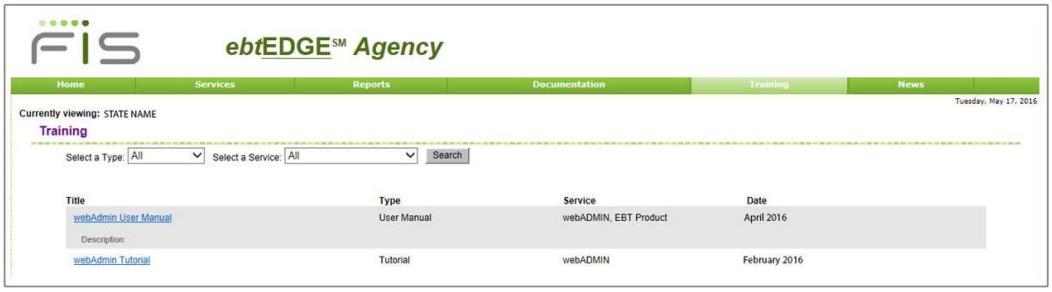

Figure VI.7-1 Online Training Tab Contents (Sample)

State EBT staff will have one-click access to the latest version of training materials. Training tutorials also provide easy methods of training and reinforcement for new staff.

Online EBT Administrative Terminal Manual

A complete, thorough, and working knowledge of the EBT system and webADMIN is critical to the success of the Nevada EBT program. FIS will provide the State with our comprehensive Administrative Terminal Manual. We will post an electronic version of the manual to the Agency Portal where it will be available to all authorized users. The manual includes the following topics:

- ***User Security: How to log on, log off, change a password, and use general system security features.***

- ***Web page Navigation and Searches: How to navigate using buttons, tabs, and the computer keyboard. How to search for member information: case, member/client, card, benefit, transaction.***
- ***Web pages and Field Explanations: Definition and purpose of each webADMIN page and fields on the page(s).***
- ***Modules for Each Function Chosen by the State: Examples include Account Setup and Maintenance, Account Status Change, Card Issuance and Replacement, Card Status Change, Customer Search, Customer Account Information Inquiry, Card Inquiry, Transaction History Inquiry, PIN Selection, Repayment, Benefit Authorization, or Benefit Cancellation.***
- ***Reports Access and How to Download Reports: Downloading reports to Excel or PDF and printing.***

FIS will provide training and source materials to staff trainers that will enable them to use the material for ongoing training of new employees.

Another resource for users is the extensive on-demand help available in webADMIN. As shown in Figure VI.7-2, webADMIN Help provides users with step-by-step instructions for daily tasks, descriptions of the webADMIN pages and fields on the pages, and a glossary. webADMIN Help will be a powerful training or refresher tool available to staff with just a mouse click.

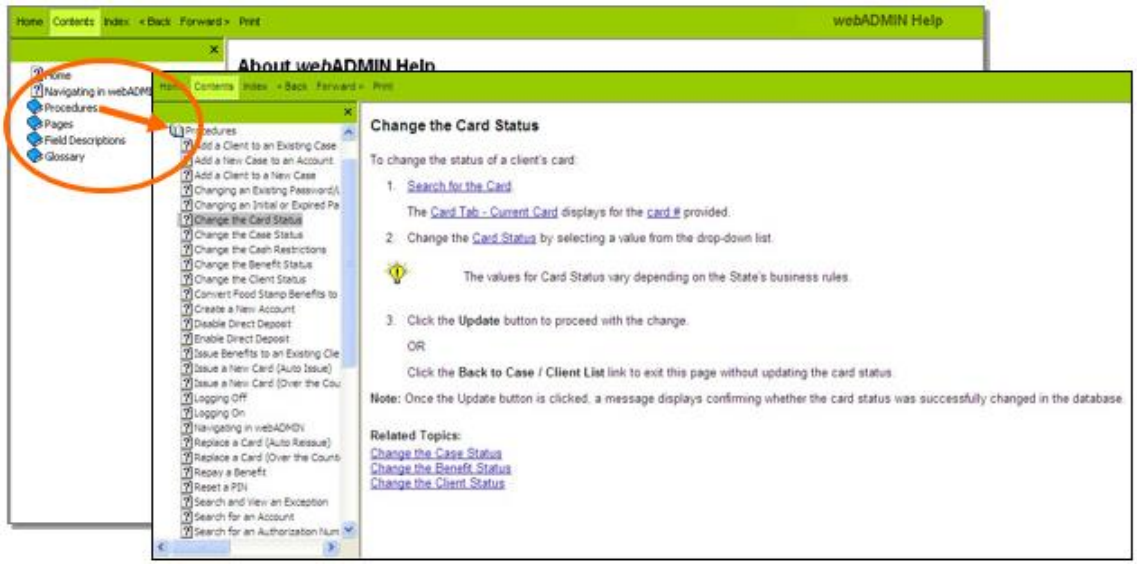

Figure VI.7-2 webADMIN Help Menu and Expanded Help Example

State Staff will be able to self-train for their job functions more effectively using FIS' extensive, on-demand help topics.

Training and assistance are available to new or experienced users when and where they need it most – at the point of use, within the Agency Portal and Administrative Terminal.

System Training for Functional Areas

We will work closely with the State to provide training materials that meet the needs of staff according to their functions, as described below.

UAT Training

Since the Nevada EBT system is currently in the Operations phase with FIS, UAT testing and training will not be necessary. However, if a conversion would be required, or new functionality introduced, training for User Acceptance Testing (UAT) would be the first formal training event for the Nevada EBT Project. It would be scheduled just-in-time (JIT) for the UAT event itself, and generally takes place on the first scheduled day of UAT.

The State EBT Team would be responsible for identifying State and Project/Local Staff who should participate in the UAT training. UAT Testers are trained so that they can effectively execute the test scripts, report/escalate issues, and exercise all interfacing systems that make up the EBT solution (ebtEDGE Host Processor, Interactive Voice Response-IVR- Line, Participant Web Portal, etc.).

System Operations Training

As allowed by the State in its answer to Question 32 in Amendment 1 to Request for Proposal 3292, issued September 15, 2017, FIS will provide appropriate Program Management staff with webinar training in the areas of EBT system operations, local office operations, retailer operations/procedures, security administration, settlement and reconciliation, reports, data analysis and ad hoc reporting, fraud investigation, card Issuance and Inventory, and retailer operations/procedures.

System Operations Training will be provided and will incorporate appropriate training materials. To support ongoing operations, FIS will provide and maintain the following:

- ***Reports Manual***
- ***System Operations and Interface Procedures Manual***
- ***Settlement and Reconciliation Manual***
- ***Administrative Functions Manual***
- ***Train-the-Trainer Training***

Train-the-Trainer Training

Although no new training is anticipated to be needed from FIS as we are the State's current EBT vendor, we will provide any necessary training via webinar prior to implementation in sufficient time for the trainers to train the local office program staff and we will include the appropriate materials. Our training is 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.

As part of the curriculum, FIS will provide training to State trainers in these areas of training including, but not limited to:

- ***Card control and card audit procedures including card issuance for cardholders***
- ***PIN selection***
- ***Benefit issuance***
- ***Card status updates and card replacement***
- ***Access to current benefit balance and transaction data***

- ***Access to reports and reconciliation data***
- ***Use of the participant training materials***
- ***Administrative usage and controls***
- ***Specific training for State trainers including, but not limited to:***
  - ***Upload and download of files and data***
  - ***Use of administrative terminal (AT) including "statusing" an EBT card, understanding transaction data, how to perform an account set-up, and benefit issuance***

Reconciliation Training

FIS will provide reconciliation training to designated accounting and Program staff or their designated representatives prior to UAT and during contract implementation. Thereafter, FIS will provide a full-day, webinar refresher training class to designated Program staff annually or as requested by the Project Management Team. Throughout the life of the new contract, whenever FIS enhances the reconciliation reports, processes, or data displays, we will provide revised drafts of the affected materials to the State in a timely manner to allow sufficient time for review and approval.

TANF Staff Training

FIS will 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. We will also provide User Manuals and training to ensure local office staff are prepared to complete all applicable TANF card system functionality.

VI.7.3 SNAP/TANF Training Deliverables

The FIS Team will provide all the deliverables as required in the following table with review times as amended by the answer to Question 28, in Amendment 1 to Request for Proposal 3292, issued September 15, 2017.

Table VI.7-1 SNAP/TANF Training Deliverables

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

EBT Cardholder Training Pamphlet

The EBT Cardholder Training Pamphlet will be the cardholder's principal training tool, and something they can keep as a ready reference. The pamphlet will include, but not be limited to the following topics:

- ***Care of the card***
- ***Reporting lost, stolen or damaged cards***
- ***Getting lost, stolen or damaged cards replaced***
- ***How to determine the benefit balance***
- ***How to select and change a PIN***
- ***How to protect the card and the PIN***
- ***How to conduct transactions, such as balance inquiry, ATM withdrawal, purchase at authorized retailer locations, or authorized farmers' markets***

Additionally, we recommend including these other important topics where appropriate:

- ***SNAP fraud and abuse, including description and examples of fraudulent activity***
- ***Cardholder's responsibility for transactions that are initiated with the card, including allowing others to use their card***
- ***Benefit availability dates***

EBT-Only Retailer Training Materials

All EBT-only retailers who are eligible for POS terminals will receive:

- ***A Quick Installation Guide that includes easy-to-understand steps for installing the VeriFone VX 520 POS equipment***

- ***Supervisor, Clerk, and Voucher Quick Reference Guides, which contain manual voucher authorization and processing procedures***
- ***Access to a comprehensive Merchant POS Procedures Manual describing the care and operation of the EBT-only equipment***
- ***The Retailer CSC toll-free telephone number and information on operations and the use of the IVR***
- ***Access to the Merchant Portal and information about website functions, including the toll-free number to call if the retailer is having problems accessing the website***
- ***Access to a training video from the Merchant Portal***

The FIS EBT-only Merchant POS Procedures Manual includes all the topics the retailer needs to successfully participate in the State's EBT program.

EBT-Only Retailer Training Content

Our FNS-approved standard retailer training materials cover these topics:

- ***Objectives of the State's EBT Program***
- ***When and how retailers use the 24/7 Retailer Customer Service toll-free number, IVR, and Merchant Portal website***
- ***How to install and operate the POS terminal (use, care, and troubleshooting)***
- ***How to perform all retailer transactions on the POS terminal, including clerk and supervisor transactions, voids, and returns***
- ***How to interpret POS error messages***
- ***Manual voucher processing for backup SNAP transactions***
- ***Adjustment processing, reversals, and corrections***
- ***Reconciliation and settlement procedures, including unsettled funds notification and end-of-day close-out procedures***
- ***Inquiring about recent payments***
- ***How to resolve disputes***
- ***Reporting changes in ownership or bank account numbers***
- ***Tips on interacting with cardholders including:***
  - ***Cardholder's privacy in the use of their PIN***
  - ***Safeguarding confidential cardholder information***
  - ***Equal treatment of cardholder households***
  - ***Fraud warning and information regarding the trafficking of EBT cards***

Low-Volume and Non-Traditional Retailer Training Materials

Retailers that do not qualify for POS terminals will receive upon request:

- ***An EBT Merchant's Voucher Procedures Manual that serves as a self-tutorial for infrequent users***
- ***Offline Food Benefit Voucher Procedures Quick Reference Guide***
- ***A supply of manual vouchers***
- ***Access to a training video from the Merchant Portal***

These training materials can be used for all EBT-only retailers who do not qualify for State-supported equipment, and for non-traditional retailers, such as route vendors, roadside vendors, and farmers' markets without POS equipment.

Low-Volume and Non-Traditional Retailer Training Content

This training emphasizes the manual voucher process and includes supporting graphics that outline the procedures used to successfully perform a manual voucher. The following topics are covered in the training materials:

- ***Offline Voucher Processing***
- ***Voucher description and sample***
- ***Voucher Approval Process***
- ***How to order supplies***
- ***Store cutoff times***
- ***Use of the 24/7 Retailer Customer Service toll-free number and IVR***
- ***How to resolve disputes, adjustments, settlement, and interoperability issues***

Written Training Materials for State Office Staff

FIS will provide written training materials for State Office staff, which will cover EBT system functionality as it applies to the job functions of state staff and retailer operations. We will maintain the training materials and make revisions whenever the EBT system functionality is modified. Original and updated training materials will be provided to State Program staff. Electronic copies will be in Microsoft Word format or appropriate digital media as specified by State Program staff.

VI.8 SNAP/TANF Help Desk/Customer Service

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.8, SNAP/TANF Help Desk/Customer Service, through RFP Section 4.8.3, SNAP/TANF Help Desk/Customer Service Deliverables.***

The FIS Team will provide SNAP and TANF cardholders, retailers, and Program staff with toll-free customer service support for their account and program information needs. In addition to the IVR system and cardholder and retailer web portals, our Customer Service Centers (CSCs) will be staffed with knowledgeable staff during working hours to support all system users throughout the contract period. We will provide IVR and live Customer Service Representative (CSR) support 24/7 for cardholders and retailers, and will staff the State Support help desk from 8 am to 6 pm Pacific Time, Monday through Friday. State staff will be provided their own help line, separate from the cardholder and retailer CSCs, staffed by live agents during normal business hours, as described later in this section.

Support for Non-English Speaking Callers

Our cardholder and retailer IVR menus are available in English and Spanish, and our CSCs are staffed with English- and Spanish-speaking CSRs, and provide callers with the option to choose the language. When calling the toll-free customer service number, the first prompt the caller hears is the language prompt. The caller may press 1 for instructions in English or 2 for instructions in Spanish.

For callers who do not speak English or Spanish, the FIS Team offers translation assistance so that we are able to meet the needs of all Nevada cardholders and retailers, without restriction to language. Should a caller require CSR assistance in a language other than English or Spanish, CSRs will use TransPerfect Services for translation assistance. TransPerfect's service is used in several of our EBT states today; it is a successful method of communication, enabling non-English speaking cardholders and retailers to obtain the assistance they need in a timely manner. The services provided by TransPerfect enable translations in over 200 different languages, and will successfully meet the needs of the State of Nevada's diverse populations.

When taking a call from a cardholder or retailer who does not speak a language currently supported by the call center (English and Spanish), the CSR will determine the language the caller speaks. Generally, we have found through our interactions that callers are familiar with how an IVR works and are able to communicate enough in English to tell the CSR what language they speak. Or, in many cases, the caller has a helper who speaks English and can inform the CSR the language spoken by the caller. After identifying the language needed, the CSR will call TransPerfect and obtain a translator for the proper language to assist the caller.

Access Control

The FIS Team understands the vital importance of maintaining system integrity, managing security access and protecting the confidentiality of transaction data. As a leader in the field of transaction processing, FIS offers robust system security protection that meets or exceeds federal and State mandates for system access and audit control. We provide the following access controls to information obtained through the IVR and CSC:

- ***Cardholders – A cardholder must enter their card number (PAN) to obtain current balance or transaction information within the IVR. Other identification items such as Date of Birth (DOB), and last four digits of the Social Security Number (SSN), and optional passcode, described below, are used to select or change a PIN within the IVR. If a card number is not entered, or if a caller chooses certain options after hearing the card balance, the caller will be routed to a***

CSR who verifies the caller's identity, using parameters and information provided by the State, prior to providing account information.

- ***Retailers – To ensure the security of retailer and cardholder account information, the ebtEDGE System always validates the retailer's FNS number at call entry. When speaking to a CSR, the retailer is required to verify the store name and FNS number.***
- ***CSRs – CSR access to cardholder and retailer data in the Administrative Terminal and MMS is controlled using security profiles. Security training and confidentiality of cardholder and retailer data are included as part of both cardholder and retailer CSR training.***

Optional Cardholder Passcode

As a second-tier security feature, FIS offers the ability for State staff, through our webADMIN application, to add a security passcode to any cardholder's account. Once a security passcode has been added, the cardholder must verify the passcode to access or change information using the IVR or the Cardholder Portal, or to speak with a CSR to continue the call. Cardholders have the ability to choose their own passcode and provide it to their caseworker, who will add it to the ebtEDGE System. Authorized State staff can set, change, or delete the passcode for specific cardholders. Cardholders who have forgotten their passcode must call their caseworker or authorized State staff, who can reset/change or delete the passcode. The security passcode field within the webADMIN application allows for an additional layer of security for cardholders.

Customer Service Web Portals

The FIS Team will provide cardholders, retailers, and program staff with access to our secure web portals, which provide an additional means for accessing their account and program information needs. As the State's current contractor, we have already tested and implemented the web portals and secure file transfer system for the State of Nevada's cardholders and retailers, as well as the toll-free number for providing customer service support for these functions.

Cardholder Web Portal

In addition to IVR functionality and personalized CSR support, Nevada cardholders will have additional access to their EBT information 24/7 by navigating to the FIS Internet Cardholder Portal at www.ebtEDGE.com. This safe, secure, encrypted, and easy-to-use website provides additional self-service opportunities for our end-point users. Our cardholder website was built to be user friendly, and is accessible in both English and Spanish for both input and display. When a cardholder accesses the Portal with a mobile device, the Portal detects that a mobile device is being used, and automatically changes the information displayed in a mobile-optimized format. There is never a charge from FIS to the cardholder to access and use the Cardholder Portal.

State staff can also securely log on to the Cardholder Portal using the card number. State staff will see the same cardholder information and in the same format as viewed by the cardholder, with the exception of initial PIN selection or PIN changes, making it easy to assist cardholders and provide additional instruction if needed.

Cardholder Portal Functionality

A traditional point-and-click application, the FIS Cardholder Portal will enable cardholders to:

- ***Obtain current benefit account balance(s)***
- ***View a listing of transactions for the past 60 days***
- ***View and print a transaction history statement of all completed debit and credit transactions for the previous 60 days***
- ***View the issuance schedule for EBT benefits***

- ***Cancel a lost, stolen or damaged card (future enhancement)***
- ***Order a replacement card, with address verification (future enhancement)***
- ***View EBT program information***
- ***Reset/change PIN***
- ***View demographic information***
- ***Activate card/select PIN***
- ***Find customer service phone numbers***
- ***Read frequently asked questions about the EBT card***
- ***View cardholder notification materials***

Portal Security Standards

The FIS Team meets the following security standards for the Cardholder Portal:

- ***HTTPS protocols for communications between the cardholder and the ebtEDGE System.***
- ***Supports SSL technology SSL V3.0 and TLS up to 1.2 and will be upgraded as new secure technology emerges***
- ***Access will be limited to only browser versions that support 128-bit encryption***
- ***System does not use cookies or allow storage of logon data elements by the browser***
- ***Properties are set so that user IDs and passwords cannot be stored by the browser software***

Password Security

The login information for the Cardholder Portal is the PAN combined with the valid PIN. Additional security options are available, such as a cardholder password, described below, or the use of challenge questions.

The FIS Team supports a lockout threshold for excessive invalid access attempts. We can lock access to the account after a configurable number of consecutive invalid PIN entries (normally set to three). Accounts that have been locked due to invalid PIN attempts will be unlocked at 12:01 a.m. the following calendar day. The consecutive portal invalid PIN entry counter is a separate counter from the transaction processing invalid PIN attempts counter, to avoid blocking cardholders from the ability to continue with normal purchasing activity.

Mobile Web Solution

FIS has leveraged solutions we developed for our banking customers and custom fit them to meet the needs of the EBT industry. We have already built access to the FIS Mobile platform for EBT into our standard product offering. FIS' mobile web solution enables cardholders to access the FIS ebtEDGE Cardholder Portal with their mobile devices. Our solution does not require the cardholder to download software and is accessible using any device that supports a browser (tablet or mobile phone); it can be used across all operating systems including but not limited to: iOS, Android, Windows phone, Blackberry and Symbian.

Cardholders can log in to the Portal, which detects that they are using a mobile device, and changes to a mobile-optimized format automatically. The same functionality is available when accessing the Cardholder Portal through a mobile device as when accessing it through a computer.

When using this application from a smart phone or tablet, FIS requires the cardholder to authenticate their identity to the EBT system by providing their User ID and Personal Identification Number (PIN) through a secure connection between the cardholder's device and the FIS ebtEDGE

System. This solution is actively in use by multiple states, and is certified by FNS. FIS will meet all State, FNS and industry standards for secure data transmission in advance of implementation.

Retailer Web Portal

State exempt EBT-only retailers will have access to the FIS Team's web-based Merchant Portal. Access to the Merchant Portal is controlled through the use of a retailer-selected user ID and password. We provide retailers with an EBT Merchant Express Lane reference card to let them know about the tools available on the website. This secure tool directly benefits the retailer by allowing them to use the web to:

- ***Research and balance deposits (settlement)***
- ***View deposit transaction details by settlement date***
- ***Order and clear vouchers***
- ***Order supplies***
- ***View retailer notification materials***
- ***Learn "How To" perform various functions***
- ***Find answers to frequently asked questions***
- ***Find retailer Customer Service phone numbers***
- ***Link to the USDA/FNS/SNAP website***

These tools improve retailer efficiency and reduce calls to the retailer CSC. The FIS Team does not charge the retailer to access the Merchant Portal. SNAP staff may review and approve the web site before FIS allows retailer access to State-specific information provided via the Portal. Because Merchants are given access to the Portal during the contracting process, any customization requested by the State would not be implemented until the "go live" date.

VI.8.1 SNAP/TANF Help Desk/Customer Service Objective

Since 1992, FIS has successfully provided a full array of call center services for EBT cardholders in over 30 EBT Projects, and for EBT retailers in almost every state in the US, acting as a prime contractor, subcontractor or through the FIS Gateway terminal driving. The FIS Team will provide comprehensive Customer Service through the use of our IVR, CSCs and web Portals to address the needs of Program staff, clients and retailers. In this section, we provide an overview of the live customer service component.

Using our extensive call center management experience, FIS will provide continuous oversight for the live call center services, 100 percent of which will be provided by our subcontractor, VXI. Our operations management team will manage the relationship between the State, VXI and internal business teams on a day-to-day basis, assuring that Nevada EBT calls will be handled properly and in accordance with agreed-upon service levels by qualified staff.

VXI operates and maintains Payment Card Industry (PCI) Level One certified and compliant contact centers. They will provide a partnership approach to the FIS Team and the State in the management of the service centers handling cardholder and retailer calls.

CSR Staffing Overview

Our proposed call center partner, VXI selects their customer service representatives by developing a profile of the ideal agent characteristics based on FIS' input, feedback and commentary of the most successful CSRs on our EBT projects. They further identify the skills necessary for success in delivering on the key performance indicators, then hire agents based on this profile. The following have been identified as critical to the EBT CSR:

- ***Clear speaking voice***
- ***Excellent grammar***
- ***Documentation skills***
- ***Positive, upbeat, empathetic attitude***
- ***Excellent telephone skills***
- ***Effective listening skills***
- ***Critical thinking skills***
- ***Polite and courteous phone manner***
- ***Computer literacy***
- ***Customer service experience***
- ***Prior contact center experience***

Customer service is about people. We believe customers should feel good about their experience with the call center through contact with empathetic agents committed to providing an excellent experience. CSRs answering Nevada calls will be trained to focus attention on customer relationships, courtesy, and proper call techniques, as well as providing quick and accurate responses to callers. The FIS Team and VXI will work closely with the State to develop and implement solutions that will continue to provide efficient, effective customer service throughout the life of the contract.

CSR Training Overview

VXI will leverage FIS-developed material, such as the Online Information Guide (OIG) described in the following section, for EBT CSR training. Additionally, they will use their own custom foundation skills materials to train CSRs to focus on the customer's experience. The customer

experience is directly correlated to CSRs who know the State's priorities and how to reach these goals, therefore driving their performance. For this reason, the training curriculum is tailored specifically toward the customer advocate roles and responsibilities to foster a consistent and positive customer experience.

Training Delivery

Whether it is how to acquire customer information via an internal or external system or where to access resource tools, (such as the online knowledge base/information guide) the classroom setting is where hard skills are developed and solidified. It is also where soft skills are brought to consciousness and the call purpose becomes meaningful for key attributes, such as active listening, to gain the caller's confidence. In this phase of training, CSR trainees will be exposed to real or simulated calls and be taught proper expectations on hard and soft skills needed to control the call. Classroom training is followed with a skills assessment to ensure trainees are able to demonstrate the core competencies necessary to deliver an exceptional caller experience in the production environment.

After classroom training, the CSR trainee is move into a "nesting" period where they are monitored by the trainer in a side-by-side setting to ensure the trainee is properly servicing calls. Trainers will provide coaching to bring the trainee's performance into line with program expectations. Only after the CSR trainee passes this phase is the CSR moved to the floor to take his or her own calls.

Ongoing Training

VXI is committed to a continual learning model and will provide skill set enhancement training as needed for CSRs, to reinforce, refocus and reemphasize key process indicators so the CSRs can meet core performance targets.

In addition to scheduled training sessions, CSRs receive feedback on their performance on a regular basis. This feedback is based on the QA staff's review of the CSR's handling of actual calls. A supervisor meets with each CSR individually and provides specific feedback that helps the CSR to improve his or her performance.

The need for other types of follow-up training is determined based on a number of factors. QA staff will formulate refresher training based on what they hear while they are performing their regular evaluations of the CSRs. If the QA analyst recognizes a pattern of events, he or she will formulate training for the impacted CSRs. Supervisors meet regularly with call center management to discuss processes and procedures, and with the QA team to review evaluation parameters, both of which can result in the identification of a need for additional or refresher training.

The QA team will also develop training plans based on call monitoring sessions with the State. These monitoring sessions may result in identifying a need for a procedure change, and therefore a change to the call handling procedure detailed in the Online Information Guide (OIG), the primary resource for a CSR when answering EBT calls.

Further details about the processes our call center partner implements to drive continual CSR and customer service improvement are provided in the following section.

Policy Updates

Should a State policy be changed which impacts how a CSR handles a Nevada cardholder or retailer call, FIS will immediately issue a policy update memorandum. The policy update memorandum is distributed to every CSR, and posted in their workstation until the OIG can be updated with the revised procedure based on the new policy. Additionally, a policy change can be communicated to CSRs using an announcement that is displayed on their computer screen. In the

event that a change needs to be communicated to CSRs more urgently, call center supervisors will verbally explain the change to CSRs as they start their shift.

Through comprehensive initial training, strategic ongoing training, and regular coaching and feedback sessions, CSRs are well-equipped to provide Nevada cardholders and retailers with excellent customer service.

Quality Control

VXI, focuses on providing excellent customer service. They maintain quality control processes to ensure that callers consistently receive the highest quality of service from their CSRs. Their quality assurance programs consist of monitoring, scoring and coaching all members of the customer service team to ensure processes and procedures are being followed. This information is passed on to supervisors who provide CSRs with developmental feedback during regular one-on-one coaching sessions. Recommendations from the evaluation team can also aid in identifying training enhancements, such as script or process changes. The result of these quality assurance process is to drive continual process improvement.

VXI uses sophisticated recording technology to record the interaction between the CSR and the caller. They record every customer contact to observe and score CSR performance, refine business processes, and provide timely feedback to CSRs. CSRs can listen to recorded calls to evaluate the caller's contact experience. The CSR's performance, as measured through the evaluation process, forms the basis for follow-up training and coaching by the supervisor. Supervisors target coaching to each individual CSR's skills and needs to ensure that the process is continuous. CSRs will be held accountable for providing best-in-class service to Nevada EBT callers.

Security of Cardholder's Account Information Accessible by CSRs

The FIS Team understands the vital importance of maintaining system integrity, managing security access and protecting the confidentiality of cardholder, retailer and transaction data. As a leader in the field of transaction processing, FIS offers robust system security protection that meets or exceeds federal and State mandates for system access and audit control.

FIS' Governance and Risk division creates, monitors, and enforces the administrative, physical and technical controls for FIS. The security framework in which FIS operates is established through regulatory, industry, management standards and "best practices." Governance and Risk policies ensure that all employees and contractors, including VXI CSRs, receive FIS' security training upon initial employment. Security training and confidentiality of cardholder and retailer data are included as part of both cardholder and retailer CSR training. CSR access to cardholder and retailer data in the ebtEDGE Administrative Terminal and the Merchant Management System (MMS) is controlled using security profiles.

Eligibility and benefit-related data and sensitive information of any nature received from the State are subject to privacy and confidentially considerations. Sensitive information shall only be used for the purpose of carrying out the terms of the contract. Information will not be divulged or made known in any manner to any person except as is necessary in the performance of the contract. Access to sensitive information is further restricted to only those FIS employees and contractors with a documented need to know. Each employee and contractor, including VXI CSRs, is required to sign appropriate confidentiality agreements that require that business, recipient, and other privileged or sensitive information be kept confidential.

Per corporate security policy, each end user is set up with granular controls. A user of the system must have an ID in good standing and must be authenticated using a password known only to that user. User IDs are configured according to the job function and data needs of each user. Once logged onto the system, each action of the user is logged for auditing purposes. There are several

ways we can monitor the administrative user on our system. We have reports of user activity in the system that provide an audit trail of the activity performed by a specified administrative user on the Administration Terminal.

To further ensure CSRs do not have the ability to fraudulently access cardholder and retailer data, and in addition to access controls, training and policy awareness, FIS requires VXI to implement a Clean Desk Policy which provides practical controls to prevent misuse of confidential or sensitive data. The Clean Desk Policy specifies that CSRs are not allowed to use personal electronic devices in the customer contact areas of the service centers, including but not limited to cell phones, personal computers, tablets, MP3 players or DVD players. The only items CSRs may use at their workstations are:

- ***Name Tags***
- ***White Board***
- ***Dry Erase Marker***
- ***Dry Eraser***
- ***Pictures***
- ***Awards***
- ***Certificates***
- ***Temporary policy update memorandums (until information is updated to OIG)***

When away from their desk or work area, CSRs are instructed to lock up or secure any sensitive information. At the end of each working day all CSRs are instructed to clean their desk, put away all sensitive information and electronic media that may contain sensitive information, turn off or lock their computer screens, secure all laptops so that they cannot be removed, and lock all offices, file cabinets and desk drawers that contain sensitive information.

VI.8.2 SNAP/TANF Help Desk/Customer Service Activities

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

The FIS Team will provide customer service for Program staff, cardholders and retailers as required in the RFP. In addition to IVR and live CSR services that are available 24/7, we will provide cardholders and retailers with access to their account information via the Internet at www.ebtEDGE.com. Using the Cardholder Portal, cardholders will be able to obtain online statements of detailed financial transactions that have been posted to their account. The FIS Team does not charge for the use of the web portals. Additional information about the Portal services available to cardholders and retailers is provided in the previous section.

In addition to our customer service support functions for cardholders and retailers, FIS will provide a separate, dedicated toll-free number for 24/7 EBT support for State staff via our State Support Service team, described later in this section.

Customer Service Manuals and Scripts

The FIS Team will provide manuals we propose to use to support participant, retailer, and authorized users with live customer service support. We take a partnership approach with Program staff in the development of State-specific scripts the CSRs will utilize in the provision of customer service support for EBT system users. FIS has standard procedures built into the scripts for retailer CSRs and State Support Staff that are universal to every EBT project we support, and as such, do not require customization for each State.

We understand the IVR algorithms (i.e. call flow and prompts) and CSR scripts created by the FIS Team must be approved by each applicable program. Customer service is available in both English and Spanish within the IVR and by live CSRs, as well as in the Cardholder Portal.

TTY and Rotary Phone Support

Text Telephone (TTY) capability for cardholders with hearing disabilities is available through our CSCs. Nevada callers with hearing impairments will be able to reach and communicate with the CSCs using the State's or the national TTY relay service toll-free telephone number. CSRs receive training that includes understanding the needs of callers using a TTY system, and how to handle TTY calls to effectively meet each caller's needs.

The FIS Team provides customer service access and support for cardholders using rotary telephones. All calls to the toll-free customer service number are initially answered by a user-friendly IVR system. Callers unable to enter their account numbers and/or PINs correctly and callers requiring special assistance are transferred to a CSR.

CSR Requirements

English and Spanish-speaking CSRs will be available to resolve cardholder issues that cannot be resolved by the IVR, including requests for adjustments. VXI leverages FIS-developed material, such as the Online Information Guide (OIG) described in the following section, for EBT CSR training. CSRs are trained to respond to inquiries and service complaints regarding issues with their program benefits, other cardholders, retailers, and program staff.

Capacity Planning

FIS and VXI have dedicated workforce management teams who ensure call volume forecasts are accurate, yet flexible to effectively manage call volumes and staffing. In developing staffing plans, call center management factors in the number of non-English and non-Spanish speaking callers who may require access to a translation service. Relay calls, which experience a longer handle

time to ensure the caller's questions are answered properly, are also factored into the regular staffing model. Staffing plans further ensure that a sufficient number of English and Spanish speaking CSRs are available to meet required performance standards for each EBT Project.

Demographic Data

CSRs are able to view account demographic data to verify the identity of the caller. We understand the importance of the State's control over demographic information in the system. CSRs will not accept or have access to update cardholder demographic information. Since access to functionality in the administrative system is controlled by security profiles, the security profile assigned to CSRs will prevent them from changing any cardholder demographic data. The demographic information that the CSRs are allowed to view will be in read-only fields. The Online Information Guide specific to the State of Nevada will inform the CSR that all updates to account demographic information can only be initiated by the State. The CSR will be instructed via the script to refer the cardholder to their local agency/office to make any updates.

Customer Service Representative Training

CSRs taking Nevada calls will be trained on all applicable aspects of customer service, including but not limited to cardholder security. The Online Information Guide, described below, enables CSRs to answer retailer and EBT system user questions or requests. Additionally, VXI will use their own custom foundation skills materials to train CSRs to focus on the customer's experience, assuring the State that callers are treated with respect. The training curriculum is tailored specifically toward the customer advocate roles and responsibilities to foster a consistent and positive customer experience.

We take a partnership approach with Program staff in the development of State-specific training materials and scripts that CSRs will use in the provision of Nevada customer service support. With over 25 years of experience in operating CSCs, FIS knows how to effectively train and provide scripts that will enable CSRs to respond effectively and efficiently to inquiries and complaints regarding the SNAP and TANF program from cardholders, retailers, and State staff.

CSR Call-Handling Procedures Manual

FIS has developed the Online Information Guide (OIG), a state-specific, knowledge database detailing call-handling procedures for EBT CSRs. This unique tool ensures accurate, complete, and efficient training of CSRs. FIS organized and developed the Online Information Guide by compiling frequently asked questions and by documenting state-specific call handling procedures, escalation procedures, and call center tools. While developed as an FIS training tool, the Online Information Guide has expanded and is now also used by CSRs as a reference source for each call, to ensure quick, accurate, and consistent responses to cardholder inquiries.

The Online Information Guide uses a "point-and-click" format via an internal web site that makes information readily available to the CSR when a cardholder or retailer calls. In addition to providing facts about each state's EBT program, the Online Information Guide contains problem resolution scripting and procedures. Problem scripting ensures consistent delivery among CSRs, and guarantees that the CSR obtains all of the information needed to fulfill a request.

The OIG will also include information regarding the operations of the EBT systems' IVR and Web Portal, so that CSRs are able to assist callers with questions regarding their use.

Establishment and Operations of Contractor Provided Hosting Services

The FIS Team will implement full service system hosting services, completing all settlement, reconciliation, card replacement and reporting services as defined in this RFP. Hosting services are tested during the UAT and will continue throughout the contract period.

Both FIS and CDP are highly experienced solution hosting companies that specialize in high availability 24/7 operations. The systems that are currently hosted in FIS and CDP's data centers serve thousands of local office and clinic users, EBT Retailers, and EBT cardholders/participants 24 hours per day, every day. Our solutions operate in fully redundant environments wherein a single component failure will not result in an outage. We have operations staff onsite around the clock. We provide backup telecommunications and contingent electric capabilities. We provide real-time, remote hot site disaster services that allow us to transfer processing to a secondary hosting facility in geographically diverse locations within a matter of minutes.

Cardholder Customer Service Requirements

Performance Standards and Activity Data

As the State's current contractor, the FIS Team is confident we will continue to provide a cardholder customer service solution that meets or exceeds the current service level, as well as the customer service performance standards specified in Appendix E: Performance Standards, as modified by Amendment 1 to Request for Proposal 3292, issued September 15, 2017. On a monthly basis, customer service center staff will prepare an FIS Customer Services report package for the State. This package will contain an overall performance summary for cardholder CSRs and IVR, as well as the daily statistics required by the State. This report package shows the overall effectiveness of all of FIS' customer service functions and provides a way for the State to monitor compliance with the standards.

IVR Requirements

The customer service IVR will provide the full range of cardholder customer service functions 24/7. We will provide documentation and scripts to Program staff at least 60 calendar days prior to their implementation so that staff may review and approve the transaction flow and content of all IVR messages and prompts. FIS will not change State-specific IVR messages, scripts or menu functions without prior written approval of Program staff.

Testing and Monitoring

The FIS Team tests and implements our IVR system, live customer service support and cardholder web portal as applicable prior to implementation. We will support live call monitoring of the customer service support line by Program staff. We understand that Program staff will randomly request time to monitor these calls to ensure that proper instructions and information are given to EBT program participants, as well as monitoring response time. Per the State's answer to Question 36 in Amendment 1 to Request for Proposal 3292, issued September 15, 2017, the State will allow FIS 48 hours to establish the call monitoring session.

IVR and/or CSR Support Functions

The combined functionality of our IVR and live CSR support enables us to meet or exceed all customer service functional requirements as outlined in the RFP:

- ***Operated 24/7***
- ***Assistance available in English and Spanish***
- ***Toll-free access without charge or fee to cardholders***
- ***Operated and staffed in an industry-standard manner***
- ***Full array of IVR functionality, including:***
  - ***Card activation***
  - ***Replacement card requests (SNAP and TANF; future enhancement)***

  - ***Real-time account balance***
  - ***Transaction (last 10 by benefit program including deposits) and account (60 days) history***
  - ***PIN selection or change***
  - ***Benefit access service points***
  - ***Benefit availability date***
- ***CSRs are available to help with issues not resolved by the IVR, including:***
  - ***Reports of lost/stolen/damaged card, unauthorized card use, and non-receipt of card***
  - ***TransPerfect translation assistance for other languages***
  - ***TTY capability for cardholders with hearing disabilities***
  - ***Adjustment requests***
  - ***Support for the cardholder web portal***

In addition to the IVR and live CSR support, the FIS Team provides cardholders with secure access to our cardholder web portal, described above. Program staff may review and approve the web site before FIS allows public access. The EBT website is available in English and Spanish, and will contain links to the State's Department of Health and Human Services website and will also provide general program benefit information.

SNAP Retailer Customer Service

The FIS Team fully recognizes the importance of handling retailer requests quickly and effectively to ensure satisfaction with the EBT System. FIS will continue to provide Nevada retailers with access to our feature-rich 24/7 retailer Customer Service Center, via a distinct toll-free number used exclusively for retailer support. By using our Merchant Portal, an IVR system, and knowledgeable CSRs, FIS will fully support Nevada retailers' EBT system support and program information needs.

The combined functionality of our retailer customer service offerings enables us to meet or exceed all retailer customer service functional requirements and performance standards as outlined in the RFP:

- ***Operated 24/7***
- ***Toll-free access without charge or fee to the retailer***
- ***Accessible to all EBT retailers, including farmers' market retailers using wireless POS technology***
- ***Operated and staffed in an industry-standard manner***
- ***TTY capability for retailers with hearing disabilities***
- ***Assistance available in English and Spanish***
- ***TransPerfect translation assistance for other languages***
- ***Unlimited number of calls made by the retailer***
- ***Voice authorizations (offline manual voucher authorization approval)***
- ***Full array of EBT-only retailer support functionality, including:***
  - ***Support, training, and problem resolution on EBT-only POS equipment***
  - ***Settlement information and reconciliation procedures***

- ***Support on system adjustments and resolution of out-of-balance conditions***
- ***General information regarding EBT policies and procedures***
- ***Requests for POS supplies or provide information on reimbursement***
- ***Requests for retailer EBT signage and posters***

The retailer CSC uses proven problem-resolution procedures to allow for quick and effective solutions to problems.

Retailer Customer Service Website

Please refer to Section VI.8, SNAP/TANF Help Desk/Customer Service for a description of FIS' web-based Merchant Portal.

SNAP and TANF State and Local Agency/Office Assistance

In our more than 25 years of experience working with state EBT customers, we understand that there may be times when State staff using the EBT System will need immediate technical assistance to resolve an issue. FIS will provide 24/7 EBT support for State staff via our own State Support Service team. State Support Service is staffed by individuals who have knowledge of the Nevada EBT program operations and are trained on all applications within the support center. The FIS State Support Service staff is prepared to provide assistance with:

- ***Problem resolution of issues that cannot be resolved through other means***
- ***Special one-time reports and/or research***
- ***Technical assistance***
- ***Assistance with webADMIN***

In addition to having access to the complete set of the State's EBT documentation, the team is trained to provide timely, concise and accurate answers to questions, and resolutions to problems. To assist State Support Service staff with providing efficient solutions, the team uses an Online Information Guide, described earlier in this section, containing information specific to the Nevada EBT program to help the representative work through common issues that may face State staff during day-to-day operations.

24/7 Support for State Staff

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

- ***FIS' State Support Service will be fully staffed Monday through Friday from 8:00 a.m. until 6:00 p.m. local time, excluding State and federal holidays, to provide data processing and other technical support to State staff.***
- ***State staff can contact State Support Service by toll-free telephone number, email, or fax. Much of the contact between State staff and FIS is by email, which is an efficient means for staff to report problems or communicate with the support team.***
- ***After hours, weekends and holidays, State Support Service is available on an on-call basis, and is fully backed up and supported by FIS' Production Control group at our 24/7 data center.***

Pay Phones

As clarified in the answer to Question 37, in Amendment 1 to Request for Proposal 3292, issued September 15, 2017, we will accept pay phone calls paid for by the State.

VI.8.3 SNAP/TANF Help Desk/Customer Service Deliverables

The FIS Team will provide the deliverables required by the State, with review times as amended by the answer to Question 28, in Amendment 1 to Request for Proposal 3292, issued September 15, 2017.

Table VI.8-1 SNAP/TANF Helpdesk/Customer Service Deliverables

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	~~10~~ N/A
4.8.3.2	Customer Service Representative Training	4.8.2.2	~~10~~ N/A
4.8.3.3	Establishment and Operations of Contractor Provided Hosting Services	4.8.2.3	~~10~~ 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	~~10~~ 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	~~10~~ N/A
4.8.3.8	Pay Phones	4.8.2.8	~~10~~ N/A

VI.9 Project Wide Disaster Recovery and Support

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.9, Project Wide Disaster Recovery and Support, through RFP Section 4.9.3, Project Wide Disaster Recovery and Support Deliverables.***

The FIS Team will provide disaster recovery and EBT system support in the event of a disaster as defined in Section 4.4.2.16, Project Wide Business Continuity/Disaster Recovery Plan of this RFP. We will provide the State with a detailed Disaster SNAP Plan, defining how the delivery of benefits and cards will be provided in the event of a localized or statewide disaster.

FIS offers the State our State Disaster Recovery Support Service, a customizable set of procedures set up to support the State in the distribution of EBT cards and benefits in the event of a wide variety of local natural disasters. We have taken into account the FNS Disaster SNAP Guidance in developing the State Disaster Recovery Support Service for our state customers.

In this section, we describe how FIS will provide the services the State requires for the affected cardholders and new applicants, including the ability to handle increased transactions and distributing cards and benefits to affected disaster areas. FIS works with the basic assumption that there is sufficient infrastructure available within the retailer community to support EBT as a means for benefit payments, stores will be open and POS terminals might be functioning. If POS terminals cannot be used due to an interruption in telecommunications, manual vouchers can be used to provide benefits. If these infrastructures are not in place, cardholders will go to areas where they are functional.

VI.9.1 Project Wide Disaster Recovery and Support Objective

Disaster preparation is of the utmost importance to FIS. We have successfully developed and implemented our State Disaster Recovery Support Service for several states, including Texas and Florida. Our response to concurrent disasters caused by Hurricane Harvey (Texas) and Hurricane Irma (Florida) in 2017 is a testament to FIS' capabilities to respond to Disaster SNAP (DSNAP) programs in multiple states on a very large scale.

As far as FIS is aware, October 2017 was the biggest DSNAP month in EBT history. FIS produced a combined total of 4 million EBT cards in a single month to support these concurrent DSNAP programs.

As shown in the following examples, FIS has a viable plan in place, and we are well-equipped to address disaster planning, recovery, and support for all applicable EBT programs.

Hurricane Irma

Approved on September 21, 2017 in response to the wide-spread effects of Hurricane Irma, Food for Florida is the largest Disaster SNAP food assistance program activation in United States history. FNS approved Florida DCF's request to issue two months of automatic disaster supplements to ongoing SNAP households in 48 counties. In the first 45 days of operation, DSNAP benefits totaling nearly $900 million were issued to 2.7 million individuals.

In addition to DSNAP, DCF requested and FNS granted early release of food assistance benefits prior to the hurricane's landfall to help families prepare, a mass replacement for 40 percent of SNAP benefits to customers approved as of September 10, 2017, in 52 counties, and a Hot Foods Waiver and subsequent extension, to allow families to purchase prepared food with their EBT cards at participating retailers.

FIS provided the technical and administrative support to implement these benefits, as well as to provide the required Disaster reporting for the State. FIS' card services division, CardPro®, worked to quickly meet the State's request for an additional 2.1 million customized Disaster cards to support the disaster response. FIS also worked with DCF to add temporary IVR (ARU) messages regarding the disaster in three languages in less than 24 hours.

Hurricane Harvey

In August, 2017, Hurricane Harvey slammed the South Texas coast as a Category 4 hurricane and then lingered to create the largest rain event in North American history along the upper Texas coast. FNS approved Texas HHSC's request to operate a DSNAP program in 39 counties that were impacted by the hurricane. In addition to distributing the 297,000 DSNAP cards on hand, FIS worked with our card services division, CardPro, to quickly respond to the request for 2.2 million additional Disaster cards to be created and used for distribution as needed.

FNS approved the State's request to automatically issue two months of disaster supplemental benefits to households in the affected counties, as well as an extension of the State's hot foods waiver to allow households to continue to purchase hot foods and hot food products prepared for immediate consumption with their SNAP EBT benefits through October 31, 2017. HHSC also lifted the staggered issuance of September 2017 SNAP benefits, and issued a mass replacement of August 2017 benefits in the declared disaster counties. FIS worked closely with the State to provide the technical and administrative support needed to respond to the requests made by HHSC during the disaster.

In addition, FIS placed multiple temporary messages on the Retailer and Cardholder IVRs (ARUs) to support the disaster effort. Our USA800 Customer Service Centers were quick to respond to any messaging updates for the CSRs taking calls. In all, the Disaster SNAP program served more than 1.5 million people who suffered damage, lost income or had to flee their homes because of Hurricane Harvey.

Florida Localized Flooding

In April, 2014, three Florida counties experienced severe flooding and resulting damage. A disaster declaration was made and Florida DCF determined that lifting staggered SNAP issuance would provide some relief to cardholders in the impacted areas by making their SNAP benefits available immediately. FIS worked closely with the State to implement this change in a short timeframe, providing both technical and administrative support. The FIS/DCF partnership resulted in quick implementation of SNAP benefit availability for thousands of impacted EBT cardholders.

North Carolina Tornadoes and Hurricane Irene

On April 16, 2011, a series of violent tornadoes tore through areas of North Carolina and a federal disaster was subsequently declared. As a result, the State invoked their on-demand disaster plan for the first time. FIS responded quickly and produced 19,000 cards for the State. The cards and PINs were shipped by overnight courier directly to the State DSS office for distribution to the affected counties.

In late August 2011, Hurricane Irene slammed the east coast of the United States. North Carolina again invoked their on-demand disaster plan. FIS responded by producing 60,000 cards and PINs in less than 10 days and shipped them to the State for distribution to affected counties.

Alabama Tornadoes

In April 2011, numerous tornadoes ripped through the State of Alabama. In addition to the 50,000 cards the State had on hand for in-state disasters, FIS quickly worked with the plastics manufacturer to produce 400,000 additional cards to meet the State's needs. An upfront message was placed on the ARU to guide cardholders to further information regarding disaster benefits.

Arkansas Disaster

During the spring of 2011, numerous counties in the State of Arkansas were impacted by severe storms, tornadoes, and floods, resulting in a federal disaster declaration. In an effort to support benefit issuance for these victims, FIS revised our programming to drop-ship cards for the State directly to cardholders and local offices. An upfront message was placed on the ARU to direct cardholders to further information. FIS also provided specialized reporting by disaster incident to the State.

North Dakota Flooding

During February and March 2009, portions of North Dakota were devastated by flooding and a disaster was declared by federal officials. Only two weeks after conversion to the FIS ebtEDGE System, FIS coordinated emergency card orders for the State and provided other timely support so the State could provide emergency benefits to their cardholders. Then in 2011, parts of North Dakota were again devastated by major flooding and a disaster was declared. FIS again supported all of the State's disaster efforts, including increased card distribution, additional benefit authorizations, and increased customer support.

Wisconsin Flooding

During the summer of 2008, large portions of southeast Wisconsin were repeatedly flooded and a federal disaster area was declared. As a result of inaccurate media coverage, Wisconsin FoodShare members were led to believe that they might be eligible for additional disaster benefits, which generated crowds of people and overwhelmed the State agency offices.

To assist the State of Wisconsin in addressing the member claims and to disseminate accurate information, FIS promptly implemented upfront ARU and Private Branch Exchange (PBX) announcements, providing members clear direction and improving call management. Based on information from the Wisconsin web site, FIS Cardholder Customer Service informed members which counties were eligible for disaster benefits, and explained the application timeframe and application locations.

FIS expedited issuance of 4,000 vault cards to the State for emergency over-the-counter issuance. We worked directly with the Wisconsin Grocers' Association to identify and maintain a list of stores that were or were not open for business in the affected areas. And, to support the increased level of Wisconsin member calls, FIS' Customer Service staffing levels were immediately increased and additional training was provided to ensure that we could provide timely, accurate information.

Hurricane Katrina

On August 29, 2005, Hurricane Katrina devastated the Gulf Coast region, including four counties in southern Alabama. FIS worked quickly and closely with the State of Alabama to set up case records, issue cards, and add benefits for cardholders affected by the disaster. Within 24 hours of the disaster declaration, FIS added a new benefit type to our system to track benefits made available specifically due to the disaster. To keep cardholders and retailers informed of the most recent status of EBT benefits, frequent updates were provided on the automated Customer Service line. Client Customer Service immediately increased CSR staffing levels and trained a special group of CSRs to handle the increase in calls from Alabama cardholders. We adjusted our Customer Service procedures to comply with the FNS waiver that allowed cardholders to access their SNAP benefits without presenting their EBT card when performing a manual transaction. We communicated FNS regulation changes during the disaster to third-party processors and EBT-only retailers.

Hurricane Ivan

On September 21, 2004, Hurricane Ivan devastated twelve counties in southern Alabama, as well as the coastal regions of other states. When Alabama was declared a disaster area, FIS responded quickly to provide additional EBT benefits (double the regular amount) so that cardholders could purchase food or replace food spoiled due to lack of electricity and refrigeration.

To keep cardholders informed of the most recent status of EBT benefits, frequent updates were provided on the automated Customer Service line. Client Customer Service immediately added the trained staff, as well as other onsite FIS staff when necessary, to keep up with the 24/7 deluge of questions and to meet the predefined service level requirements.

To expedite recovery, 25,000 Alabama EBT cards were available in State offices to provide to victims who had lost their cards during the hurricane, or who needed to apply for first-time benefits after the disaster struck. State officials were in constant contact with FIS to assist in the coordination of card distribution, generation of reports, and authorization of disaster benefits. Because disaster benefits were assigned a unique benefit group and type, clear tracking of disaster benefit authorizations was provided on standard system reports.

Hurricane Isabel

In September 2003, as Hurricane Isabel approached the east coast, FNS advised the State of New Jersey to put procedures in place in case of a disaster. The fourth quarter vault card order was expedited and the shipment arrived in the State prior to the hurricane. The State of New Jersey also requested that a POS PIN select device be installed in the State office so they could issue cards from that location, if needed. FIS responded immediately and our technician installed the equipment at the State office within 24 hours of the request.

Power Outage Leads to Loss of Food Supplies

On August 14, 2003, Hudson County (New Jersey) experienced a blackout due to a power outage that affected the upper east coast. Many cardholders suffered a loss of food supplies during this time. The State of New Jersey issued replacement benefits to compensate for the loss. FIS accepted, supported, and processed the additional benefit issuance for approximately 21,000 cardholders.

Natural Disaster Recovery

On July 29, 2003, the State of Tennessee invoked its Disaster Recovery Support Services for Shelby County, which experienced lengthy power outages due to severe storms. The State coordinated the transmission of all new cardholders and all disaster benefits through their standard batch maintenance files. Approximately 10,000 existing cardholders and 10,000 new cardholders were issued disaster recovery benefits.

As expected, there was a peak in client calls to the Customer Service Center as a result of the disaster situation being declared. FIS' Client Customer Service effectively and efficiently handled all calls to assist the impacted citizens. FIS incorporated the Tennessee Disaster Support Services into its Customer Service Online Information Guide to ensure that all CSRs were informed about the State's disaster procedures and could handle calls from cardholders accurately and empathetically. Client CSRs followed the State's instructions and directed new cardholders to the State's Memphis office to pick up their EBT disaster cards for immediate use.

The State of Tennessee also relied on FIS' system reports. Because disaster benefits were assigned a unique benefit group and type, clear tracking of disaster benefit authorizations was provided on standard system reports.

VI.9.2 Project Wide Disaster Recovery and Support Activities

Backup Procedures

The FIS Team will provide 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.

If a disaster impacts the State's primary data center and the State activates its SNAP and TANF disaster hot site, we will support the transmission of data files and reports between the State and the FIS Team via our proposed telecommunications design, which includes back-up connections between the State's primary and back-up data centers and the FIS Team's primary and secondary data centers:

- ***SNAP/TANF System – VPN or MPLS circuit, or optionally ISDN dial backup, for extended dedicated connectivity***
- ***WIC System – Utilize SSL over the Internet***

We will maintain the interoperability standard during a disaster situation, with the exception that retailers without a POS device to clear manual vouchers will be advised not to accept out-of-state EBT cards.

Communications between the State's hot site and the FIS Team's EBT Systems will be tested annually, or as designated by the State.

Disaster Functionality

The FIS Team will provide the EBT Programs with the capability to respond to an emergency or disaster by providing the following disaster functionality:

SNAP/TANF Certification Processing

FIS understands that eligibility criteria and verification rules may be relaxed during a disaster and that the normal processes for transmitting client, benefit and card information between the State and FIS may be interrupted for lengthy periods. FIS' State Disaster Recovery Support Service provides the State with alternatives to continue to be able to certify and issue benefits to clients during a disaster.

Since FIS' webADMIN application is a web-based solution, the State will be able to set up accounts and issue benefits to clients wherever an internet connection is available. The State will be able to issue a disaster card to an eligible client, and then later send in the standard case/client demographic file to update the client name and demographic information. Accounts can be established with a minimal amount of information, and later be updated with the necessary missing data.

In the event that electronic file transmissions between the State and FIS cannot occur, FIS will support sharing encrypted data on a CD, encrypted email or an alternative media between FIS and the State for processing. FIS supports the generic EBT file processing Standards designed by the National EBT disaster work group also known as Buddy State processing.

We understand that the State must include a review process if benefits are denied, and FIS will support your review process.

SNAP and TANF Benefit Issuance

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

We understand participants must have access to their benefits within three (3) calendar days of the application, approval and issuance of benefits by the State. Records added via the administrative screens or applied via batch are immediately in our system, ready to go. FIS can also issue prefunded benefit cards and either un-pinned or pre-pinned EBT cards during disasters to expedite cardholder access to funds.

On-line Cardholder Account Set-up and Benefit Issuance

During a disaster, State staff can use webADMIN to issue benefits. No new interface will need to be established between the State's eligibility system and the ebtEDGE System. The transactions required for establishing a disaster account are handled through the same webADMIN Case, Client, Card, and Benefit pages staff are familiar with. Users who are authorized to perform this type of account setup will have links and buttons available to them on various pages, based on their user security profile. Should the State decide to allow this functionality, authorized users can also access the Add Benefit page to manually add disaster benefits if needed. Authorized State users will also have the ability to change SNAP benefit availability dates via webADMIN for recipients in disaster areas.

If no other file transmission is possible between FIS and State data centers, FIS can generate an authorization file from the last good refresh file or list of cases actively in our system to ensure cardholders have access to much needed funds.

SNAP and TANF Card Issuance

Disaster preparation is of the utmost importance to FIS. As shown above, we have successfully developed and implemented our State Disaster Recovery Support Service, including production and delivery of disaster cards, for disasters in several of our state EBT projects, and are therefore prepared with a disaster card distribution system in the event of a disaster affecting the State of Nevada. FIS will 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 disaster cards we issue will provide easy integration and reconciliation with Programs' certification/eligibility systems and FIS' database. Our card issuance alternatives are described in the section below.

Vault Cards

FIS can maintain a stock of disaster vault cards with pre-assigned PINs and/or pre-loaded cards to be available during a disaster if the State chooses the option. We understand the number of cards and pre-assigned PINs required will be determined by the State. FIS will ship the cards via overnight express to issuance sites on the same day of the State's request. The remaining cards will be available to the State within five (5) calendar days of the request.

Alternative Disaster Card Solutions

Because the quality of the magnetic stripe and plastic can deteriorate if disaster cards are stored for an extended period (years), FIS proposes that the State keep a smaller quantity of pre-embossed disaster cards and use one of the following alternatives. These alternatives are possible because several days typically elapse between the disaster event and the declaration of a disaster.

<u>Alternative 1: On Demand Disaster Cards</u> – When a disaster is declared the State would send FIS a Vault Card request containing the number of cards anticipated to be needed to meet the disaster. FIS would create the cards and ship them to the State within one business day of receipt of the file at either a central location or drop ship the cards to specified address(es). Any cards remaining after all clients have received their disaster cards would be destroyed by the State.

<u>Alternative 2: Same Stock as Regular Cards</u> – Instead of maintaining a large supply of disaster cards, FIS would simply keep a rotating stock of cards with the regular card stock. This prevents

stale cards that may need to be destroyed, allows a little bit larger inventory to occur just in case there is a disaster, reduces replacement inventory if the State desires to change card logos, or wording on cards. This in the long run saves the State money.

We will be happy to discuss these alternatives during the requirements review.

SNAP and TANF Benefit Access

We understand participants must have access to benefits within 3 calendar days of the applications. We will support the State's plan for disaster card and PIN issuance as described above. For manual vouchers, FIS can ship additional supplies to retailers by regular mail, or by express if mail service is delayed due to the disaster. Additionally, retailers can print voucher forms directly from the FIS Merchant Portal if their stock is low.

As noted above, FIS has the capability to pre-load disaster cards with specific benefit values. SNAP and TANF benefits may be accessed using a single disaster EBT card.

Specialized Reporting in a Disaster

FIS will provide the Programs with the ability to view issuance, transactions and other information for disaster benefits using a unique benefit code which allows them to be segmented on our regular reports.

Federal Disaster Reporting

We will report authorization, issuance, expungement, drawdown, and other required information for disaster benefits separately, using the unique benefit type code assigned by the State in order to comply with federal disaster reporting and reconciliation requirements. FIS will supply the following reports:

- ***Card production and issuance reconciliation***
- ***Benefit authorization and posting reconciliation***
- ***Benefit expungement***
- ***FNS notification of disaster benefits issued***

Disaster System Testing

The FIS Team will test the disaster EBT system prior to use in a disaster and periodically as designated by the State, but no more than semi-annually.

Program Integrity and Fraud Prevention

To ensure program integrity, FIS will work with the State to develop strategies in order to prevent and detect fraud in the EBT Program. Information on FIS' security measures are discussed in Section V.4, Security Standards, and our fraud prevention services in Section V.2.17, Fraud Detection.

Post Disaster Review

After a disaster, FIS will support the State in complying with FNS requirements for a post disaster review of certification, benefit issuance and fraud prevention.

Batch File Processing in a Disaster

In order to provide support during a natural disaster in the most efficient and cost effective manner, it is important that both FIS and the State have a record of the account and case numbers stored on the system in case of a disaster. This is the proposed process:

- ***The State will transmit a disaster case/client demographic file containing the disaster accounts and associated case numbers from the online administrative system. FIS will apply that file to the FIS EBT system, updating demographic information for the cardholders.***
- ***This file will not generate an EBT card, regardless of how the card issuance flag is set.***
- ***If the State unique ID is not found, the record will be rejected.***
- ***Rejects will be reported in the confirmation return file and will be viewable online via an administrative screen or report.***
- ***The State will send the remainder of the cardholder's benefits via a batch benefit authorization file, if the disaster recipient is eligible for benefits in addition to what was preloaded on the disaster card.***

Other options are available to the State as well. FIS will work with the State during the design phase to document and finalize these requirements.

Disaster Customer Service Support for Cardholders and Retailers

During a disaster, the FIS Team will provide the same scope of services to cardholders and retailers through the IVR and Customer Service Center (CSC) as during normal operating conditions. We will place an up-front message on the cardholder and retailer IVRs with a specific disaster script approved by the State, and endeavor to provide a sufficient number of customer service representatives (CSRs) to handle increased call volumes to support cardholders and retailers.

Temporary spikes in call volume may be resolved by routing calls to an alternate call center, or by real time adjustments in representative scheduling including, but not limited to optimizing daily break schedules, rescheduling offline activities and assigning overtime. In the event contact volume remains higher than forecast for two consecutive days or four days in a ten-day period, FIS will contact the State to assess the potential impact to service levels and staffing. If these volumes are significant increases or decreases to volumes and/or expected to be on-going, FIS will work with the State to determine staffing ramp-up and, as applicable, ramp-down timeframes, and any other contractual impacts.

Disaster Planning for Cardholder Support

The Project-Wide Disaster Plan will include a section on planning for a disaster event that would impact the clients for each program. The Plan will comply with the Nevada Disaster Preparedness Plan and address the following cardholder support services:

- ***Lift Staggered Issuance – At the State's direction, FIS will override assigned deposit dates and post benefits immediately in a designated geographic area, such as zip code(s), county(s) or region(s). Authorized State users will also have the ability to change SNAP benefit availability dates via webADMIN for recipients in disaster areas.***
- ***Benefit Issuance or Re-issuance – If the State is unable to transmit a benefit file, FIS will, if so directed by the State, issue or re-issue Program benefits at the prior month's benefit levels to cardholder accounts that were active the previous month.***
- ***Increased Customer Service Support – Will be provided as described above.***
- ***Manual Vouchers for SNAP – FIS provides for the use of manual vouchers in a disaster scenario, as described in Section V.2.6, Processing Speed Requirements.***
- ***Disaster SNAP Purchases – FIS supports the use of manual SNAP vouchers in a disaster situation. Further information is provided below.***
- ***Drop Ship Delivery – FIS supports all of the State's card issuance options. FIS can drop-ship active cards via overnight express delivery to a specific local or State office(s). We can also***

drop ship cards to an alternative location, such as a library, if so directed by the State. We understand PINs will not be mailed with drop shipped cards. Cardholders may select a PIN by calling the IVR, at the local office with a PIN select device (if required by the State), via the Cardholder Portal, or be issued cards with a pre-established PIN, as designated by the State.

- ***Identifying Operating Retailers/ATM Locations and Mapping – During a disaster, FIS will provide the State with daily reports identifying operational retailer and ATM locations. We will provide geographical mapping of the operational and non-operational locations. Since FIS is processing the transactions, we are able to identify retailers that are accepting transactions.***
- ***Provision of Disaster Training Materials – FIS will provide and maintain a sufficient stock of training materials written in English and Spanish for distribution to cardholders during a disaster.***

Disaster Planning for Retailer Support

The Project-Wide Disaster Plan will include a section on planning for a disaster event that would impact the retailers for each program, and address the following retailer support services:

- ***Retailer/ATM Site Survey – FIS will perform a retailer/ATM site survey at the request of the State. We will call select TPPs and EBT-only retailers to check on manual voucher supplies and to determine if POS terminals are working. We will additionally call financial institutions with ATM networks to determine where operational ATMs are located. Since FIS is processing the transactions, we will also be able to convey to cardholders which retailers are accepting transactions. When normal operations resume, FIS will contact these redemption points again to determine the status of ongoing operations. The CSC will be provided with regularly updated benefit access point information during the disaster period, so they can direct cardholders to appropriate locations.***
- ***Distribution of Manual Vouchers – FIS can ship additional supplies of paper vouchers to merchants by regular mail, or by express if mail service is delayed due to the disaster. Additionally, merchants can print voucher forms directly from the FIS Merchant Portal if their stock is low.***
- ***Extended Voucher Clearance Period – Because of the risk and liability retailers accept for processing manual voucher transactions, FIS can allow retailers up to 60 calendar days, or other period designated by the State, to clear vouchers authorized during a declared disaster. Retailers may clear an authorized manual voucher at any time during the 60 calendar day or the State-designated period, for the amount held at that time. After 60 calendar days, or the State-designated period, the hold will expire and the funds will revert back to the client's account.***
- ***Increased Retailer Customer Service – Will be provided as described above.***

Disaster SNAP Purchases

FIS supports the use of manual SNAP vouchers in a disaster situation. If the retailer is able to obtain a voice authorization, the manual voucher will be processed like any manual SNAP voucher transaction. If a voice authorization is not able to be obtained due to system unavailability, the transaction will be processed as an Emergency Stand-In Transaction, as defined in Section 4.15.2.5, Manual SNAP Transactions, of this RFP. FIS will work with SNAP Program staff in developing disaster plans and processes for manual vouchers and retailer disaster purchases.

VI.9.3 Project Wide Disaster Recovery and Support Deliverables

The FIS Team will provide all the deliverables as required in the following table with review times as amended by the answer to Question 28, in Amendment 1 to Request for Proposal 3292, issued September 15, 2017. Back-up procedures and disaster functionality will be documented in the Disaster Recovery Plan we will provide to the State.

Table VI.9-1 Project Wide Disaster Recovery and Support Deliverables

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	~~10~~ N/A
4.9.3.4	Disaster Planning for Retailer Support	4.9.2.4	~~10~~ N/A
4.9.3.5	Disaster SNAP Purchases	4.9.2.5	~~10~~ N/A
4.9.3.6	Disaster Customer Service Support	4.9.2.6	~~10~~ N/A

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VI.10 Project Wide EBT Cards

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.10, Project Wide EBT Cards, through RFP Section 4.10.3, Project Wide EBT Cards Deliverables.***

VI.10.1 Project Wide EBT Cards Objective

FIS will perform all tasks relating to cards and PINs as described in Section VI.10.2, Project Wide EBT Cards Activities, to ensure a successful project completion.

FIS is the only EBT processor in the industry that owns and manages its own card production facilities, through our card services division, CardPro®. CardPro operates three separate and fully-redundant Visa®, MasterCard®, American Express®, and Discover® certified card processing facilities in the United States, located in Romeoville, Illinois; St. Petersburg, Florida; and San Antonio, Texas.

CardPro provides comprehensive card processing services for over 21,000 card programs in the United States, and processes over 120 million cards annually. We provide complete card personalization and fulfillment services using the finest equipment, the latest technology, and the highest level of expertise in the industry, including ultra-graphed printing and embossing, magnetic stripe encoding, customizable activation sticker application, customized carrier design and development, card-to-carrier attachment, envelope insertion, and efficient and secure mailing services. We also flawlessly support State EBT customers that perform card issuance over-the-counter, including Nevada. As a full service EBT provider, FIS does not use third parties or subcontractors in our card production and/or modification processes.

CardPro provides card production (over 540,000 cards monthly) and processing for these FIS EBT and WIC EBT customers (future start dates noted for newer programs):

- ***Alabama EBT***
- ***Alabama EFT***
- ***Arizona EBT***
- ***Arizona WIC includes Guam, American Samoa, CNMI, Navajo Nation***
- ***Arkansas EBT***
- ***Chickasaw Nation WIC***
- ***Colorado EBT***
- ***Colorado WIC***
- ***Delaware WIC***
- ***District of Columbia EBT***
- ***Florida EBT***
- ***Florida WIC***
- ***Guam EBT***
- ***Hawaii EBT***
- ***Idaho EBT***
- ***Iowa WIC***
- ***Inter-Tribal Council of Nevada (ITCN) WIC***
- ***Minnesota EBT***
- ***Missouri EBT***
- ***Nebraska EBT***
- ***Nevada EBT***
- ***Nevada WIC***
- ***New Mexico EBT***
- ***New York EBT***
- ***North Dakota EBT***
- ***Oregon EBT***
- ***Oregon WIC***
- ***South Dakota Medical Benefits***
- ***South Dakota EBT***
- ***South Dakota WIC***
- ***Tennessee EBT***
- ***Texas EBT***
- ***Washington EBT***
- ***West Virginia EBT***
- ***West Virginia WIC***

- ***Kansas EBT***
- ***Kansas Child Care***
- ***Kansas WIC***
- ***Kentucky EBT***
- ***Massachusetts WIC***
- ***Wisconsin EBT***
- ***Wisconsin Child Care***
- ***Wisconsin WIC***
- ***Wyoming EBT***

Since all three card facilities are Visa/MasterCard/Discover certified, they operate under stringent procedures to minimize handling, while maximizing control. Our card facilities maintain the operational controls for card production, inventory control, physical security, and managerial oversight. We comply with all standards for security of physical plastics during the issuance process. Our controls are documented and available to the State upon request.

VI.10.2 Project Wide EBT Cards Activities

FIS will produce non-branded EBT cards for SNAP and TANF, Nevada WIC EBT, and ITCN WIC EBT. We understand and agree that there will be a single card for those clients receiving SNAP and TANF benefits and separate cards for Nevada and ITCN WIC EBT. FIS will support the use any of the existing card designs (graphics and color processing) or we will support an updated design for any or all the programs included in this RFP. FIS has in-house graphic designers who have extensive experience in card design, and will be happy to assist with a new design for any of the State's EBT cards.

FIS further understands and acknowledges that the State will provide input concerning the design process and reserves the right to approve the card and/or card sleeve design(s). FIS will ensure new card designs are program-specific, using program graphics, logos, and information (including the state-owned BIN, the 800 number for cardholder customer service, and the Quest logo if applicable). The State's input will be solicited in every stage of the card design process and the State will have sufficient time to review and approve the design prior to the implementation of any card design changes.

As Nevada's current SNAP/TANF and WIC EBT processor, no conversion of card data nor the replacement of existing cards is necessary. If a conversion were necessary, our conversion process would include converting the cardholder database with all the demographic and account information, and then transferring and re-encrypting the PINs associated with the active cards in the system, so that when the conversion occurs, all the necessary information for the cards to continue to function would be contained within our systems. If the State chooses to redesign their EBT card(s), the redesigned cards will be replaced through attrition based on a mutually-agreed upon schedule. FIS will 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.

Card Sleeves

At the State's option, FIS will provide a card sleeve to accompany each of the State's EBT cards. The USDA non-discrimination statement will be printed on all SNAP and TANF sleeves. The card sleeves will be made of a rugged material, such as Tyvek or Mylar, so they will endure normal use of the EBT cards. FIS will be responsible for securing, maintaining and providing card sleeves to designated State, county or local offices. Card sleeves or jackets will not contain the name of any State or local official, and no EBT informational or training materials will indicate association with any political party or other political affiliation.

Card Distribution and Inventory Controls

FIS will support over-the-counter card (OTC) issuance and mailed cards for certain SNAP/TANF cards as required by the State. We will deliver EBT cards to the designated State Program Office in blocks of sequentially numbered cards. The Program Office will then distribute the appropriate cards to the local WIC clinics or SNAP/TANF local offices as required. FIS understands that the State reserves the right to alter the process during the term of the contract. FIS will track cards and link them to their distribution points via the card numbers. We will provide the State with an automated tracking and reporting tool, called VAM, to enable the State and local offices to manage their card inventory.

FIS maintains a centralized card management system, Virtual Account Manager (VAM), which provides online, real-time access to card-critical data. We offer the State access to this application, so the State can easily manage all aspects of its card personalization programs using a centralized card issuance management database. VAM provides a variety of reports designed to

keep users informed about all aspects of the State's card program. VAM also provides real-time information, giving the State true self-sufficiency in its card program management.

Card inventory will be provided by FIS on a quarterly basis, or as needed, upon receiving a card stock order from the State or county offices using the following minimum security processes defined by the RFP:

- ***Card boxes will 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.***
- ***Cards will be packaged in sleeves, not to exceed 400 cards per sleeve of SNAP/TANF cards and 100 cards per sleeve of WIC Program cards.***
- ***Each sleeve will be labeled with the card number sequence it contains and be sealed with security tape to identify unauthorized access.***
- ***Sleeves will 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.***
- ***Cartons will be sealed with a security tape to identify unauthorized access.***
- ***Cartons will not be labeled in a manner that reveals their contents, but will be labeled with their sequence: 1 of 20, 2 of 20, and so on.***
- ***Produce a single flat file, formatted to display the destination of each card numbered sequence mailed for the quarterly card manifest.***
- ***Provide a deactivation method for missing daily or bulk card stock (lost/stolen) inventory that would prevent further linkage of the card to any State's client identifier number.***

Card Readers/PIN Devices

FIS will provide the State with a sufficient quantity of magnetic stripe card readers and PIN set devices. We propose the MagTek® Dynamag Secure Card Reader Authenticator and the VeriFone PINpad VX 805 for local office use. The Dynamag offers a reliable and convenient bi-directional swipe path, and employs industry standard Triple DES encryption. The VeriFone PINpad VX 805 is a peripheral (nonintegrated) PIN pad that can connect directly to a State or county user's administrative terminal (PC). Because they both connect via USB, they can easily connect to a PC in the local office.

To perform OTC card issuance, authorized local staff will log in to the webADMIN using a PC with an attached Dynamag magnetic stripe card reader. Staff will access the Add Card function, and then swipe the client's card through the card reader. The card reader will read the PAN associated with the card and the card will be linked to the case. The client then can select a PIN for use with their new card.

User access to this functionality is controlled by multilevel security administration and the use of User IDs and passwords to log on to our secure web servers. This type of built-in, multi-level security assures the State that any user is only able to view and/or update authorized data based on that user's job function. FIS will coordinate all aspects of the webADMIN security with the State's EBT Security Officer.

PIN Selection Process

All PINs will be comprised of four alphanumeric digits. A PIN offset will never be encoded on the EBT card's magnetic stripe. Current cardholders will continue to use their existing PINs and will not be required to change them under the new contract. FIS adheres to all EBT Operating Rules regarding PIN entry, encryption, transmission, and key management processes. All PIN blocks

(ASCII-defined format for PINs) are stored in encrypted form on the host system and are never in the clear. PIN verification is always conducted at the host.

Clients can select a PIN in a local office using the PIN select devices. For added convenience, FIS also allows PIN selection via the IVR. Our secure IVR one-call PIN selection procedure, which has received FNS approval, allows clients to select or change their PIN at any time by calling the toll-free customer service telephone number. The IVR process ensures that the identity of the client is verified prior to the PIN change using validation information determined by the State.

Clients can also change their PIN using the secure Cardholder Portal website. Security of the PIN select/change feature of the Cardholder Portal is assured in the same manner as through the IVR. The cardholder must log on to the portal using their card number and PIN. Before a PIN change is allowed, the cardholder must verify their identity by entering additional validation information as determined by the State.

FIS can also mail a PIN to a cardholder when requested by the State through the batch file process or online through the webADMIN administrative terminal. PINs will be mailed under separate cover, one to three days following any requested card replacement.

Card Replacement

While clients may go to a local office to acquire a replacement card, all clients deserve the assurance of knowing they can also reach the client Customer Service Center 24/7 for help with their card, especially if the card is lost or stolen, damaged (non-functioning), or not received. Clients are instructed via the training materials and information on the card back to call Customer Service to report a lost, stolen, or non-functioning card and to have a replacement card issued.

FIS Client Customer Service handles requests for card replacements, and card replacement requests may also be generated by authorized State staff using the ebtEDGE administrative terminal, webADMIN, or through the nightly batch process.

All CSRs can deactivate cards online, in real-time. The CSR verifies the client's identifying data prior to statusing the card. The administrative system logs the time and date when the card was statused as lost, stolen, or damaged. State staff may also cancel a card through webADMIN. Benefit access via any statused card is immediately disabled.

A replacement card, with a new PAN, will be produced and mailed to the client on the next business day. PANs are never reused, however, the existing PIN is transferred to the replacement card to save clients the added step of selecting a new PIN for the replacement card. The client will always have the option of selecting a new PIN via the IVR or via FIS' secure Cardholder Portal. Replacement cards will be mailed in an active status.

At the State's option, FIS can deduct a card replacement fee from client accounts according to parameters established by the State. If a card replacement fee is imposed, the webADMIN provides a user-friendly, easy method to deduct a replacement card fee from the client's account as indicated, with the fee amount returned to the State on a monthly basis. As an option, any fees deducted for replacement cards can be accounted for on the FIS monthly billing and credited against the charges to the State for EBT services. Card fees can be assessed in the same action as the replacement card is issued. The ebtEDGE System supports replacement card fee functionality, including but not limited to, the tracking and reporting of fees and accounts, the number of replacement cards issued for each EBT account, and displaying the information on the webADMIN Card page.

High Coercivity Magnetic Strip

The standard and disaster cards produced for this EBT Project (for SNAP/TANF and WIC) will meet the ISO and ANSI standards as they relate to magnetic stripe cards used for financial transactions. The magnetic stripe will be of high coercivity with a magnetic intensity of 2750 oersted. FIS will provide card specifications and test results to confirm the cards meet the RFP specifications and that the stripe for both standard and disaster cards is high-coercivity.

Track 2 Format

FIS follows the standard format for Track 2 encoding which is in accordance with ISO 7813. The maximum character count in Track 2 does not exceed 40 characters, including all control characters. FIS assures the State that the Track 2 encoding meets the layout as specified by the State, including the Service Code field with a value of "120," and the non-expiring expiration date of "4912." We will use the State's current encryption keys and encode the CAV field on Track 2 with a cryptographic value to validate the Track 2 contents.

Primary Account Number (PAN)

FIS will issue Nevada's EBT cards with a 16-digit PAN that uses the State's current BIN/IIN, 507715. The ISO-compliant BIN/IIN identifies the card issuer and provides access to the specified government benefits. It will begin immediately after the start sentinel and occupy the first 6 digits of the PAN. The remaining 10 digits of the PAN will consist of a discretionary 3-digit field, a 6-digit client identification number and a check digit, for a total of 16 digits. The BIN/IIN will revert to the State at the end of the contract.

On the FIS ebtEDGE System, the PAN is linked to the client. The client is linked to the case and the case is linked to the account number. This case number will be the same number as used on the State's EBT eligibility system.

The FIS PAN generation process uses several authentication and check sum processes at every level of the PAN creation and validation process. The ebtEDGE System keeps track of the last PAN used so when a card issue or reissue request is sent, the system identifies the next PAN number to be created. The first 15 digits of the PAN are generated and this value is placed in the "Next PAN" table. The 16th or last digit of the PAN is calculated using the industry standard LUN MOD Ten algorithm. This ensures that the PAN created is unique within the ebtEDGE database. The check digit is calculated based on the first 15 digits of the PAN. Throughout the life of that PAN, the check digit is used for card validation to access benefits. These procedures ensure that the existing card base will not be duplicated or compromised in any way. The structure of the database also enforces that the PAN must be unique within the system.

Card Security Features

The design of the EBT cards will incorporate current industry-standard card security features. FIS' card production facilities are poised to produce card design requirements as outlined by the State, including card security features that will enhance anti-fraud activities. If the State wishes to pursue the option, at added cost to the State, FIS will build security features into any new card design to deter counterfeiting and lifting of data from the magnetic stripe. We will be happy to discuss alternative card designs with the State during contract negotiations and requirements review. FIS will ensure that the State's EBT cards will continue to be viable at authorized retailers in the future.

Card Obverse

FIS will produce each Program's EBT cards with the following features on the card obverse:

- ***Graphics approved by each Program using a four-color printing process***
- ***The Primary Account Number (PAN) embossed on the front of the card with contrasting color for readability***
- ***Cardholder name embossed on cards mailed to clients by FIS, if required by the Program***
- ***Ultraviolet ink***
- ***Fine line printing***

FIS can emboss or thermal-print the PAN and cardholder name on EBT cards. FIS recommends the State use thermal (ultra-graphed) printing. This process adds variable information to the card, such as the PAN and cardholder name, using a printing process that lays down ink rather than pushing up an impression through the plastic. The numbers and letters are not raised, so do not rub off or become illegible, are more durable, and adds increased security. Ultra-graphed printing significantly improves readability of the PAN and name, and offers more card design flexibility.

Card Reverse

FIS will meet all the requirements for the card back as outlined by the State, including:

- ***The abbreviated non-discrimination statement (if SNAP chooses to print on card)***
- ***The QUEST® logo***
- ***A tamper-evident signature panel***
- ***An address where the card is to be returned if found; this can be an FIS office, if agreed by the State***
- ***A high-coercivity magnetic stripe that meets the required Track 2 specifications***
- ***Other printed information as specified by the Program***

As described previously, FIS will submit card samples for State approval prior to production whenever the card is redesigned or changed in any respect.

Retailer Test Cards

TPPs and retailers operating their own in-house system must be able to handle all transactions required by FNS and the Quest Operating Rules to certify to the ebtEDGE System. To assist these retailers, FIS provides test cards to be used on the test system. The TPPs and their retailers use these cards throughout the test sequence.

FIS will also support test cards for retailers in the productive environment as directed by the State. The State will use the standard interface to create the test case/client records and issue $1.00 benefits. Any benefits issued, even for test purposes, must be reported to AMA. FIS proposes that the State define a unique county code and benefit type for these benefits to allow for the reporting and tracking of test accounts. FIS, in conjunction with the State, will develop retailer procedures, including conducting an offsetting refund transaction to ensure that there is no monetary impact to settlement. Test benefits will not be subject to aging.

VI.10.3 Project Wide EBT Cards Deliverables

The FIS Team will provide all the deliverables as required in the following table with review times as listed below.

Table VI.10-1 Project Wide EBT Cards Deliverables

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

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VI.11 Project Wide Account Set Up and Benefit Authorization

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.11, Project Wide Account Set Up and Benefit Authorization, through RFP Section 4.11.3, Project Wide Account Set Up and Benefit Authorization Deliverables.***

VI.11.1 Project Wide Account Set Up and Benefit Authorization Objective

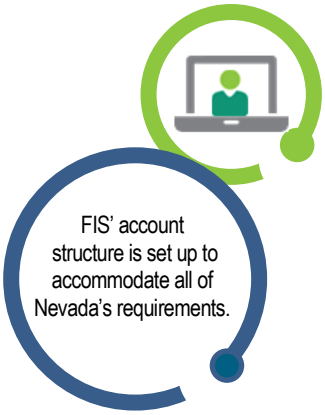
As Nevada's current EBT processor, FIS has an in-depth understanding of Nevada's EBT programs' current processes for account set-up and benefit authorization. Therefore, the FIS Team will fulfill the primary purpose of client account maintenance, which is to ensure that Nevada's clients have access to their authorized benefits, Nevada 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.

We understand Nevada EBT generates the account set-up and benefit authorization files and records by benefit type based upon activity occurring within the Program's certification/eligibility systems. FIS meets all requirements as outlined in the RFP for all related account set-up and benefit authorization functions. We are intimately familiar with the specific file formats and data elements due to the successful conversion from your previous vendor to FIS' EBT solutions.

The FIS ebtEDGE System will use its the capacity and flexibility to receive and process account setup and benefit authorization records through online, host-to-host, and batch processes for SNAP and TANF benefits. Similarly, WIC Direct will accept records through both online and host-to-host processes for WIC benefits. Based on the activity occurring within the State's certification or eligibility systems each day, the State will transmit account set-up records to the FIS Team to establish an EBT account and associated client record(s). Our systems are available 24/7 to accept and process account setup and benefit authorization records and file transmissions. The FIS Team will be available to accept file and record transmissions within 60 minutes of notification from the EBT Program staff that our system was not available to accept a file or record transmission. We will work in conjunction with the State eligibility or certification system on a daily basis to accurately process and record transmissions. Benefits will be available at the time and date specified by the State, whether immediately or at a future date and time.

Farmers' Market Support

FIS will support FNS standards and requirements for the support of farmers and farmers' market retailers in the State of Nevada for the duration of the Contract. As we do for traditional retailers, FIS provides our wireless retailers with installation support, training, and training materials. We understand the SNAP staff may desire to provide additional support to farmers' markets or direct-marketing farmers in the future and Further discussion of this topic will occur during the JAD process.



EBT Account Structure

Each of the FIS Team's systems' architecture uses a master database consisting of multiple relational tables to store and link all the data relative to each cardholder's account, including cases, benefit activity (e.g., benefit issuance and POS transactions), cardholder demographic data, and the EBT card and associated PIN. This architecture enables us to establish accounts consisting of one or more benefit programs, such as food and/or cash, for which a cardholder may be eligible. This account structure, in conjunction with the database control files, helps ensures that:

- ***Benefit balances are accurately maintained***

- ***Benefits accessed by clients are drawn from the appropriate benefit account in the proper sequence (first-in/first-out)***
  - ***Benefits accessed by WIC HOH are food items authorized for that household, for the applicable issuance period, and only UPC's maintained on the WIC Programs APL***
- ***Benefit accounts are not overdrawn***
- ***Funds will not be drawn from an incorrect account or program; funds will not be overdrawn against EBT benefit accounts; access will not be allowed to program benefits prior to the availability date, or from non-authorized food categories or subcategories; and EBT host transaction processing errors do not occur. In the rare event one of these situations should occur, we understand FIS will be liable.***

Throughout transaction processing, the ebtEDGE and WIC Direct Systems validate the above benefit account requirements through the Authorization Function, ensuring their integrity. The key to the account structure is the system-generated account number. The account number serves as the "umbrella" number linking together multiple cases, benefits, and cards. This structure is the basis to provide a single-card solution to benefit access.

Currently, FIS maintains multiple benefit programs (SNAP, TANF, Child Care, and other cash programs) on a single EBT card for many of our state customers. Our EBT account structure, described above, supports the characteristics and restrictions of each of the benefit programs. The single card hierarchical account structure within our system was designed for multiple programs and benefit types to be independently administered, funded, and drawn upon. Each client's account is kept separate in the database, based on the authorization information supplied by the States.

The FIS ebtEDGE System is a table-driven system that is easily updated to meet the State's growing needs to accommodate and support additional nutrition, cash, health, or other benefit programs that may be added to the EBT program during the Contract period. If other day of draw benefit programs are added to a State's EBT System, the tables within ebtEDGE are simply updated; there is no need for extensive changes. We can easily and seamlessly handle any program changes or modification requirements that may be needed or requested to the EBT account structure to support other benefit programs at any point during the contract period for the State. We understand through Nevada's Answer #11 in Amendment 1 to Request for Proposal 3292, issued on September 15, 2017, that the State currently does not issue prefunded SNAP or Cash benefits. Should the State add prefunded benefit programs during the Contract period, such an addition will be handled through the established change request process.

Benefit Authorization

Once an EBT account is set-up, FIS will maintain it on the database and post each benefit deposit that the client receives. We will process benefit authorization records, containing the case number or HOH and participant ID numbers, program benefit type, amount, and availability date information received from the State. The WIC benefit records will include additional information to include category name and number, the subcategory name and number, and the amount by unit of measure. The benefit availability date of each benefit file and record will be checked to ensure that it is not older than the State specified parameters. We understand that 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. Any records not within the date parameters will be rejected and the State will be notified. We also have processes in place to detect and report on duplicate files and/or records, further described below.

Batch File Processing

The FIS ebtEDGE System has the flexibility to accommodate all specific timeframes for receiving monthly, daily, multiple daily, overnight, and real-time batch files and is available 24/7 to accept and process files. Timely batch processing is critical in order to meet the State's benefit availability requirements. To ensure that the State's batches are received and processed on time, FIS uses a proven batch monitoring solution that combines automatic system notification and 24/7 production control analyst monitoring.

FIS will accept benefit authorization batch files from the State once per month for established cases, and multiple daily and overnight batch files and records to set-up accounts and authorize benefits. All account set-up and benefit authorization transactions sent and received in batch mode will be processed. These benefits will then be posted for access on the availability date specified by the State, by the time agreed upon by the State and FIS. We understand that benefits are not considered available unless they have been posted to the EBT System and reached or exceeded their availability date. Batch files received during the day will be processed and benefits will be made available to the respective clients within one hour of batch update file receipt by FIS from the State. All batch files will be identified by the respective header and trailer records to ensure that account set-up records are processed before benefit authorization records. Once the account set-up record is processed, the account is maintained on the database with the case number and each benefit type received for the client.

To verify a successful transmission and prevent duplication of each batch file, the ebtEDGE System performs an initial validation of all batch files upon receipt. The State will be notified of the validation results (whether the file was successfully transmitted or not and if rejected, for what reason) within one hour of file receipt. The initial validation will be performed each time a file is retransmitted. The State will be notified of the retransmission validation results within 30 minutes of file receipt. This retransmission process will continue until the file is successfully transmitted.

FIS will be available to accept file and record transmissions within 60 minutes after notification by the State that our system was not available to accept a file or record transmission. An added safeguard for successful batch file transmission is a FIS Production Control Analyst (PCA). PCAs monitor incoming and outgoing batch files and batch jobs 24/7. The receipt and processing of batch files is built into the daily checklist followed by PCAs and FIS State Support Service. PCAs will either correct or escalate any batch related issues.

SNAP/TANF Batch File Validation and Reports

Upon receipt, FIS will perform an initial validation of the electronic files to be posted to the EBT System by reviewing the header for duplicate batches and reviewing the file record count to ensure that the file is complete. If a duplicate batch or incomplete batch is received, the batch is rejected immediately and reported on the Batch Refresh Error Report as duplicate or incomplete. After passing the initial validation, files are processed in the order in which they are received and updates of the database are applied accordingly. As a result of this processing, the Batch Refresh Error Report and Batch Refresh Totals Report are generated to display the type of batch transmission received, any edit errors in the batch, and the disposition of the batch (i.e., accepted or rejected). The Batch Refresh Error Report also lists all the errors in the file, including duplicate case exceptions, rejected benefit authorization attempts, and the reason code for each error.

SNAP/TANF Online Processing

State staff will be connected directly to the ebtEDGE System using the Internet via the FIS webADMIN Administrative Terminal application. All account set-up, account maintenance, benefit authorizations, and administrative transactions can be processed online in real-time, in accordance with the processing standards described in the RFP. Benefits sent online will be

immediately available to the client, if applicable, including those sent for investigation or disaster support.

WIC File Processing

In general, the WIC MIS is the master of WIC EBT account related data. Utilizing Universal Interface compliant functions, the WIC MIS can:

- ***Create/update electronic benefit accounts identified by the state-assigned account ID***
- ***Associate cards and cardholders with an account***
- ***Update card status and cardholder demographic information***
- ***Replace cards***
- ***Issue current and future month benefits along with a unique benefit authorization number***
- ***Adjust existing current and future month benefits***

Updates to account information may also occur through the administrative functions. Access to update features is limited to certain roles that are defined by the State. For example, card status may be updated by a customer service representative when a cardholder calls to have their card reported lost or stolen.

WIC Account Maintenance

WIC Direct supports an online transaction that is used to create and maintain a WIC EBT account for a client. The transactions are a real-time transaction that will be sent from the clinic information system in a format compliant with the WUMEI. WIC Direct accepts a unique household ID and associated demographics while establishing a WIC EBT household account. WIC Direct verifies the uniqueness of the household ID and the integrity of the associated demographic information before establishing or updating the associated WIC EBT household account. If there is an error verifying the uniqueness of the household ID or the integrity of the associated demographic information, WIC Direct returns an error.

When an error is encountered, the operation is aborted and no WIC EBT household account is created or updated. After successfully validating the request, WIC Direct performs the requested action. All records associated with an account such as the account balance and card information in WIC Direct are linked to this record.

The WDInterface supports the following method from the Universal Interface that will allow the clinic information system to setup accounts in WIC Direct:

- ***Add EBA: This method takes a WIC MIS account ID (household ID), account type, and head of household information and creates an EBA in WIC Direct.***
- ***Update EBA: This method takes a WIC MIS account ID (household ID), reason code, account type, and head of household information on the head of household and creates an account in WIC Direct.***
- ***Get EBA Details: This method takes a WIC MIS account ID (household ID) and returns the information currently stored in WIC Direct for the account.***

WIC Benefit Maintenance

WIC Direct supports an online transaction that allows the MIS to add or update benefits (including CVB benefits) to a household EBT account in WIC Direct. Note that, in compliance with the Universal Interface, the FIS Team only provides a message-based interface and does not support a batch-based interface for this function. When WIC Direct receives this transaction, WIC Direct performs a series of validations to ensure that the information provided is correct in content and

format and that all required fields are present. WIC Direct validates that the category and subcategory codes constitute a valid combination. WIC Direct validates that the WIC MIS account ID (household ID) exists and is active.

In particular, if the transaction is a credit of benefits, then WIC Direct ensures (based upon a configuration setting) that it has not already processed an issuance with the same unique benefit issuance number provided in the current request. This transaction can be used for the immediate issuance of current month benefits as well as for the issuance of future month benefits. All requests must include the date range for which the benefits are valid. WIC Direct stores this date range on all benefit records within the WIC Direct database. In any cases where the request message fails a validation rule, WIC Direct will return an appropriate error code informing the clinic information system of the reason for the reject.

WIC Direct can validate that the benefit effective dates provided in the current transaction do not overlap the end date of any existing benefit effective dates established for benefits already issued to the household. WIC Direct will accept additional benefits for an existing benefit period and can validate that the end date synchronizes with the existing benefit. This has the net effect of aggregating the new benefits with existing benefits in WIC Direct.

WIC Direct ensures that additional credits do not cause the balance for the given category and subcategory to exceed 999.99 units (which is the maximum that may be returned in an X9.93 balance inquiry message from a WIC vendor). For debits, WIC Direct ensures that the debit will not cause the account to go negative.

WIC Direct maintains detailed transaction history information on all transactions received, and the benefit credit transactions are no exception. Furthermore, WIC Direct stores the benefit issuance number assigned by the clinic information system for each benefit issuance transaction. WIC Direct also provides methods that allow the WIC MIS to retrieve transaction history information from WIC Direct.

The WDInterface supports the following benefit maintenance methods from the Universal Interface:

- ***Add or Update Benefits: This method takes a WIC MIS account ID (household ID) or card number, benefit date range, unique benefit ID, and a listing of food benefits credits or debits (by Category/Subcategory with quantity) and applies them to the account in WIC Direct.***
- ***Get Benefit Balance: This method takes a WIC MIS account ID (household ID) or card number, benefit date range, and/or unique benefit ID and list of matching benefit balance records (or just the current balance if no dates are provided).***
- ***Get Benefit Maintenance History: This method takes a WIC MIS account ID (household ID) or card number, date range, and/or transaction type code and list of matching clinic system initiated benefit update history records.***
- ***Get Benefit Redemption History: This method takes a WIC MIS account ID (household ID) or card number, date range, WIC vendor ID, and/or transaction type code and list of matching vendor initiated redemption and/or void/reversal records.***

Furthermore, WIC Direct manages benefits based on the availability date and time provided by the clinic information system when issuing benefits using the Add or Update Benefits transaction. In compliance with the Universal Interface, WIC Direct does not support a batch file interface for benefit issuance. WIC Direct makes benefits issued by the clinic information system online interfaces available immediately provided that the supplied benefit begin date is the current date (or prior).

VI.11.2 Project Wide Account Set Up and Benefit Authorization Activities

We acknowledge and will use the State's file formats and data elements already in use by the FIS Team for the current Contract. The FIS Team will continue to accommodate the interface requirements outlined in the RFP, and will also accommodate changes to the interface requirements resulting from modifications to the State's eligibility or certification system during the Contract period.

We will continue to provide high performance connectivity between our primary and secondary EBT Systems and the State's primary and backup systems. We will provide all the necessary hardware and software to ensure connectivity between all sites. We have a backup procedure in place to ensure account set-up and benefit authorization files and records can continue to be received and processed should the normal file and/or record transfer process fail.

Exception Transactions

FIS is a leader in POS terminal management and transaction processing, not only with regard to EBT, but also in the commercial debit and credit markets. As new technologies are approved and accepted by States, the retail community and the USDA/FNS, FIS is in a unique position to lead the industry in providing these services to Nevada and our other customers. For example, FIS was the company that initiated the one step store-and-forward transaction, online WIC EBT POS terminal processing, voucher clear processing, and child care payment processing. FIS, as a company that builds software for the financial markets, is one of the leaders in EMV processing in the world. Should new technologies be approved for implementation through the change request process, FIS make the necessary changes to accept and process the new financial message codes, record associated fields as required, store them for viewing in the transaction history as needed, and identify them to FNS as specified in the ALERT file instructions.

User Identification/Authentication

FIS exceeds the State's requirement to report users who have been inactive for six months, and instead identifies users that have been inactive for three months. FIS provides more stringent security for the system and tracks session inactivity for the State at 45 and 90 days. On a monthly basis, FIS will provide Program Management staff with the following reports:

- ***The Inactive Users – Greater than 45 Days Report provides a web security report that provides a list of all users who have not logged on to the system for more than 45 days***
- ***The Inactive Users – Greater than 90 Days Report provides a web security report that provides a list of all users who have not logged on to the system for more than 90 days***

Set-up EBT Account

When the Program staff generate account set-up records and transmit them to the FIS Team, we will create an EBT account for each client using the demographic data provided. Once the account set-up record is processed, the account is maintained on the database with the case number assigned by the State. Each EBT case/participant is created with a primary cardholder or Head of Household (HOH), and is linked in the appropriate EBT System to all other cardholders connected to the case.

In webADMIN, Program staff can initiate a search on a particular case to find all the cardholders connected to that case, such as any authorized representatives or protective payees. As shown in Figure VI.11-1, the case search returns a list of cardholders associated with the case, with an active link to view information for each cardholder. The Access Type field shows whether the cardholder is the primary or alternate cardholder, and identifies the benefit type (SNAP or cash)

for which access has been granted, if any. From this point, a user can click the link to view all cardholder-specific information contained in the system.

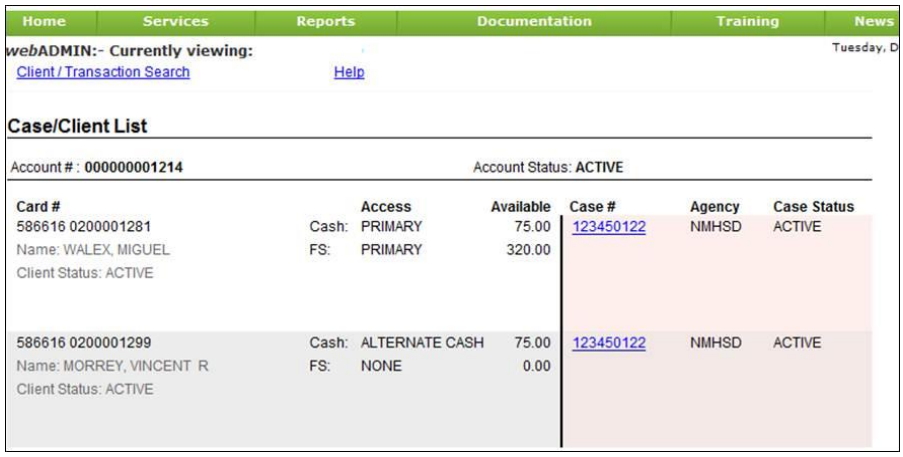


Figure VI.11-1 Case Search Results—Sample

A case search returns a list of all cardholders connected to the case.

Establish the EBT Account Number

The unique EBT account number is the key to the account structure, and serves as the "umbrella" number, linking together multiple cases, benefits, and cards. The FIS Team's systems' architecture uses a master EBT database consisting of multiple relational tables. This architecture enables us to establish EBT accounts for more than one benefit type for which a client may be eligible. The Program staff defines the program type the client is eligible for through the interface. This allows the posting process to create and maintain the benefit with sub-account types.

Our EBT systems will establish a unique account number to identify each EBT account. Upon receipt of a new case and/or client demographic record from the State, the appropriate EBT system will perform an initial edit to ensure that the account number does not already exist on the database. When a new case is identified, the next sequential account number is assigned from a "next account number table." FIS links the account number with the case number sent in the account set-up record. The database maintains referential integrity and will not allow a number to be assigned to more than one case.

EBT Account Maintenance

FIS will maintain an account for each SNAP/TANF household and WIC family for which the State provides an account set-up record. We will ensure that your clients have access to their authorized benefits, Program staff has administrative access and tools to manage client accounts, accurate and timely information is maintained regarding client transactions, account balances, and client demographic information. FIS will not make changes or updates to account demographic information unless authorized to do so by the Programs staff.

We understand updates to account demographic information will be made through batch or online administrative processes. FIS will receive, validate, and process demographic files on a daily and monthly basis, as required by the State. FIS employs the same stringent processing rules to the demographic as the benefit files. We understand we are required to return a confirmation for updates to the EBT account and demographic data.

Maintaining Account Balances

FIS understands that clients may be eligible for many programs and keeps benefits separate based on benefit class. The ebtEDGE and WIC Direct systems ensures that all SNAP, TANF and WIC benefit balances are debited, maintained, and reported by program. Benefit balances for cash benefit programs will be maintained in a pooled cash account.

Cash, SNAP, and WIC benefits will not be comingled. Your clients' benefits will be made available on the benefit availability date and time designated by each program. All unused SNAP and TANF balances will be carried over from month to month. Both the SNAP and TANF assistance benefit classes are distributed on a first-in/first-out basis. Further, WIC benefits are removed and cannot be accessed after their expiration date.

WIC Direct manages benefits based on the availability date and time provided by the clinic information system when issuing benefits using the Add or Update Benefits transaction. In compliance with the Universal Interface, WIC Direct does not support a batch file interface for benefit issuance. WIC Direct makes benefits issued by the clinic information system online interfaces available immediately provided that the supplied benefit begin date is the current date (or prior). WIC Direct makes benefits available on their first day of availability starting at midnight of the retail location's time zone and accounts for standard and daylight times when making benefits available. Benefits are no longer available after 11:59:59 P.M. of the benefit end date specified by the WIC MIS for the benefit.

WIC Direct expires benefits at 11:59 P.M. Central Time on their last day of use. Since WIC Direct only pulls those benefits where the current date and time (in the retailer's time zone) fall between the begin and end dates on the benefit record, benefits with an end date in the past will not be considered during a redemption. In this manner, WIC Direct ensures benefits are not redeemed after the availability date and time has passed. In the case of adjustments, WIC Direct allows those benefit redemptions to be applied to expired benefits. Note that any benefits added to an expired benefit are also expired and, therefore, inaccessible.

The current version of the FNS Operating Rules is clear that the WIC EBT processor cannot approve a store and forward transaction that has been submitted after benefits have expired. WIC Direct will provide reports to display expired benefits. Finally, WIC Direct automatically expunges expired benefits from household accounts after a determined period of time to not only allow adjustments to be applied, but also to close the loop on full benefit settlement.

Authorized WIC participants receive one card per household with the benefits for all authorized participants in the household aggregated to the household card. Foster children receive their own card.

Maintain EBT Transaction History

FIS will maintain and provide real time, online access to current account balances and a rolling five years of transaction history for each account. The SNAP and TANF program staff will have access to one year of transaction history through the administrative terminal. WIC Programs staff will have access to WIC participants/HOH account balances and transaction history through the EBT host's web portal.

FIS will convert the most recent five years of the State's transaction history and store it in the Data Warehouse. The history will be accessible online for a rolling five year or longer, as required by Nevada, FNS, the Federal Reserve Board, QUEST® Rules, or federal law. FIS maintains data logs for the State up to ten years to satisfy historical data requests by the State and investigators. The entries from these logs can be extracted for the State upon request.

At the termination of the contract, FIS will transfer the most recent five years of transaction detail to the entity specified by the State's EBT Programs. FIS will ensure the accuracy and readability of the information at the new location, or maintain the transaction detail in such format that it supports timely access to this data by authorized State and federal staff.

Currently, all the following required information is included as part of the transaction history detail:

- ***PAN (card number)***
- ***EBT account number***
- ***Recipient case identification numbers***
- ***Benefit program identifier***
- ***Retailer ID numbers (USDA-FNS, EBT System, and acquirer)***
- ***Terminal identification number***
- ***Transaction type***
- ***Transaction amount***
- ***Transaction date and time***
- ***Transaction detail***
- ***Transaction results (approval code or denial reason)***
- ***Store name and address***
- ***Account balance after the transaction***
- ***ACH transaction history***

SNAP/Cash Online Transaction History Access

As account benefit transaction activity is performed, FIS logs the information and provides access in real time. Authorized users will be able to access the Transaction History screen and perform a number of different transaction searches. From the results of these searches, users can easily scan through and analyze the list of transactions and drill down further to view the specific detail of a transaction.

WIC EBT Transaction History

WIC Direct maintains a robust and comprehensive transaction history. All transactions entering WIC Direct are tracked along with the transaction outcome. For retail transactions, we capture and store the raw messages exchanged with the connecting entity. In addition to the raw messages, we maintain structured database tables that contain various elements of the message contents. This facilitates the searching and processing of transaction information. For non-retail messages, we store a structured transaction history that also facilitates easy processing and searching.

The FIS Team maintains and provides online access to current account balances and a rolling three-year transaction history for each household account. FIS provides online access through administrative system functionality to a minimum of three years. Data older than three years is archived and will be accessible to authorized entities, as required, for investigative and auditing purposes. FIS maintains archived data for an additional five years. Archived data is recoverable within 48 hours of a WIC program's request.

At the expiration or termination of the contract, we will transfer the most recent five years of transaction data and the three years of archived data, including all required fields indicated, to an entity specified by WIC Program, in a format compliant with the Universal Interface (which is being updated to include file specifications for conversion data). The FIS Team will also ensure accuracy and readability of such information at the new location. The following is a full list of the data elements that will be available for transfer. Note that the list meets and exceeds the minimum requirements stated.

WIC transaction histories will include:

- ***PAN (card number)***
- ***EBT account number***
- ***System trace audit number***
- ***Acquiring institution identifier***

- ***Household unique identifier (from Cornerstone)***
- ***System user identifier (for card and/or benefit issuance or benefit modifications)***
- ***WIC vendor and TPP identification numbers***
- ***Terminal identification number***
- ***Transaction type***
- ***Transaction details, including category/subcategory, UPC, quantity, and unit of measure***
- ***Transaction amount (including discounts and NTE adjustment details)***
- ***Transaction date (local and host)***
- ***Transaction time (local and host)***
- ***Transaction results (approval code or denial reason)***
- ***WIC vendor name and address***
- ***Account balance after the transaction***
- ***WIC vendor and TPP ACH transaction history***
- ***Retrieval reference number***
- ***Action code***
- ***Forwarding institution identifier***
- ***Processing code***
- ***POS data code***
- ***Card acceptor code***
- ***Reversal status***
- ***Reconciliation status***
- ***Settlement status***
- ***Settlement date***
- ***Settlement time***
- ***Settlement amount***
- ***Raw incoming X9 message***
- ***Raw outgoing X9 message***
- ***Processing time (time required for full message processing in milliseconds)***
- ***Client IP address***
- ***Function code***

VI.11.3 Project Wide Account Set Up and Benefit Authorization Deliverables

The FIS Team will provide all the deliverables as required in the following table with review times as listed below.

Table VI.11-1 Project Wide Account Set Up And Benefit Authorization Deliverables

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

VI.12 SNAP/TANF Reporting and Data Requirements

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.12, SNAP/TANF Reporting and Data Requirements, through RFP Section 4.12.3, SNAP/TANF Reports and Data Requirements Deliverables.***

VI.12.1 SNAP/TANF Reporting and Data Requirements Objective

State and federal agencies require substantial report information to make management decisions, monitor system performance, perform internal reconciliation activities, detect fraud and provide information to the oversight agencies. FIS will assist the State in meeting your objective and ensure we accommodate all your informational needs. FIS will provide the State of Nevada with reporting capability that meets or exceeds the requirements in this section and Appendix G of this RFP in order to ensure a successful project. Our proposed solution ensures efficiency and satisfaction to meet all the State's reporting needs.

The FIS ebtEDGE System is specifically designed to meet the needs of EBT and its effectiveness has been honed since we began processing EBT in 1992. Our database structure supports the unique needs and requirements of States in the operation and management of their EBT programs.

FIS has developed a robust set of standard financial and management EBT reports that is currently being used by all of our EBT projects today, including the State of Nevada. Our comprehensive reports package meets the federal report requirements found in 7 CFR 274.12 and the State's reporting requirements, as described throughout this section and in Section X.2, SNAP and TANF Reporting Cross Reference.

In addition to providing all of the State's program data via daily activity files, we will also will provide the State with a time-tested combination of standard and customized reports and files provided via file transmission, our Agency Portal, our Reports Library, our Data Warehouse, which includes our powerful ad-hoc reporting tool. The State's authorized users will have access to view a rolling twelve months' worth of data through the ad-hoc mechanism, which serves as an extension of our Data Warehouse capability.

A brand new feature that the State of Nevada will have access to is the Daily Statistics Dashboard through the reporting section of the Agency Portal. This dashboard gives authorized users the ability to see, at a glance, charts displaying various transaction data in a visual way to assist with statistical analysis. Upon logging into the Agency Portal and selecting the dashboard module, a user will be taken to a screen similar to the ones in the following figures. The user can then customize the display by selecting a desired statistical reporting timeframe. The data can then be tailored even further by selecting a specific transaction type from the list on the left side of the screen.

Links are provided on this page, allowing a user to access all of our standard reporting page content, navigate back to the Agency Portal home screen, or log out if desired.

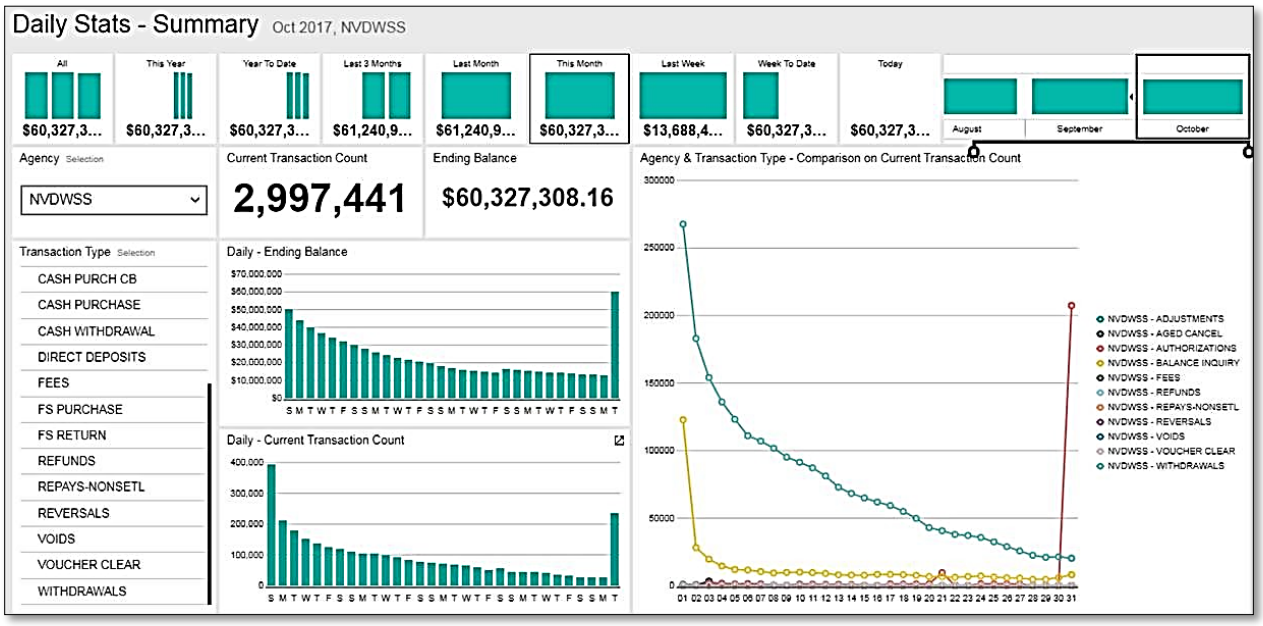


Figure VI.12-1 Daily Statistics Dashboard Screen (Current Month/All Transactions)

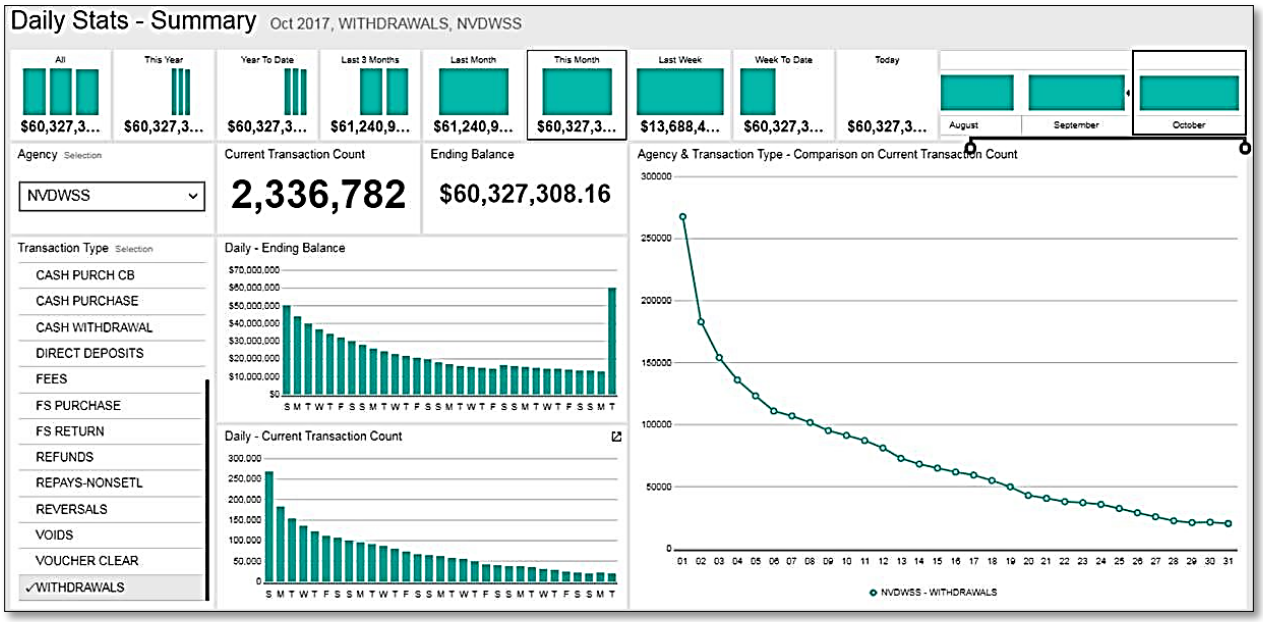


Figure VI.12-2 Daily Statistics Dashboard Screen (Current Month/Withdrawal Transactions Only)

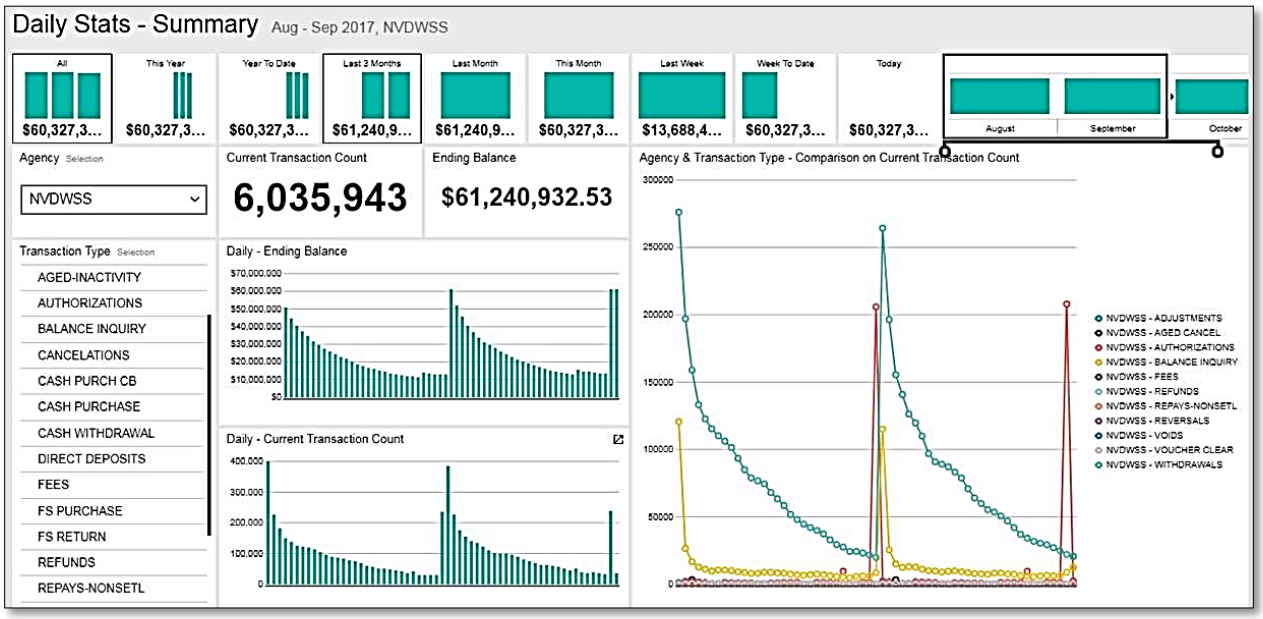


Figure VI.12-3 Daily Statistics Dashboard Screen (Past Three Months/All Transactions)

VI.12.2 SNAP/TANF Reporting and Data Requirements Activities

As Nevada is an FIS client, your EBT staff have already approved and are familiar with our reports. FIS agrees though that the Nevada Project Management Team has approval rights over all files and reports provided by FIS to SNAP and TANF staff. FIS also agrees that all report formats and data will be tested during UAT activities and validated by Program staff prior to statewide rollout.

We will provide the State with a time-tested combination of standard and customized reports and files provided via file transmission, our Agency Portal, our Reports Library, and our Data Warehouse, which includes our powerful ad-hoc reporting tool. We assure the State that settlement and reconciliation reports will be consolidated at the State level by program. Our comprehensive reports package meets the federal and State reporting requirements.

Administrative Functionality

FIS provides access to most reports online in real-time via the FIS ebtEDGE Agency Portal accessed via the Internet. FIS provides users with quick links to the last seven daily reports and all other reports with just a calendar drop-down box (This feature is brand-new to the State of Nevada Reports users. Online access to these reports is for the life of the contract and available for those users with authorized access.

Electronic Data Files

FIS has extensive experience in transmitting various daily and monthly files to our state customers and FNS. We assure the State that we will continue to provide a comprehensive set of files that reflect all transactions and account actions that impact an account balance or status.

Data Warehouse/Ad Hoc Reporting Capabilities

FIS will provide the State with access to our long-term pool of data known as our Data Warehouse. FIS will ensure that, following successful login of an End User and before displaying any system data, the Data Warehouse application will 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 will log the End User out and display the login page.

Once successfully logged in, the Data Warehouse application will allow End Users to display an executive management dashboard that displays summary information identified by the State in the form of graphs and charts. With the FIS Data Warehouse, users can then quickly and easily run queries on an as needed basis. There are two distinct avenues a user can take within the Data Warehouse: the first is to use a set of existing queries that require the addition of just a few data elements to get the desired results, the second is for a more advanced user who wants to write SQL searches to generate customized queries. Having both paths included within the same tool, ensures that both the technical and the non-technical users can get the information they need.

Populating the Data Warehouse

The Data Warehouse is an information repository containing large amounts of financial and non-financial data from multiple sources for extended periods of time. FIS' Data Warehouse will make available data in these areas:

- ***Benefit transaction detail, including transaction history by account number***
- ***Client demographic and actions***
- ***Benefit information***
- ***Card status***
- ***Card issuance***
- ***Account action***
- ***Retailer information to include FNS number, ATM/POS, out-of-state usage***

The data in the data warehouse comes from:

- ***webADMIN***
- ***webADMIN end user activity logs***
- ***EBT batch Files***
- ***EBT Reports***
- ***Cardholder Portal end user activity logs***
- ***Retailer Portal end user activity logs***
- ***FNS REDE Files***

Sophisticated Data Query Interface

Our data feed mechanism gives users current EBT information and our smart query/search interface retrieves the data requested quickly. The data stored in the Data Warehouse is separate from the production system, enabling users to search for and retrieve data without impacting production. Because users may need to access the most current information, the State's data will be refreshed on a near-real-time basis. Users will not have to wait for a scheduled daily data cutoff time to get to the latest information.

The sophisticated data query/search interface that allows users to retrieve this data is specifically designed for the way government staff perform their job functions, optimized for a wide variety of possible query options. Unlike other vendors that use off-the-shelf products, FIS consulted with our existing state customers to gather query/search interface requirements. Through this upfront investment of time with government users, we developed an easy-to-use yet powerful tool.

As your current contractor, FIS will ensure that the previous five years of available transaction historical data will be available within the ebtEDGE Data Warehouse. If the State should need older data, FIS agrees to make it available to the State, upon request, within five business days.

The Data Warehouse allows authorized users to sort data by nearly any field in the transaction, including by transaction type, transaction time period, interoperable transactions, card status, and key entered transactions, as necessary to meet their needs. Data may also be sorted by date order, amount order, FNS number, benefit program, account number, card number, SSN, address, State, local office, county, and any other available field required by the State.

FIS provides users with a set of pre-developed standard queries/reports, which includes:

- ***Transactions by client account number, with a user definable date range***
- ***Transactions by FNS number, with a user definable date range***
- ***Transactions by case number (or State's equivalent), with user definable date range***
- ***Transactions by zip code, with user definable date range***
- ***Out-of-state transactions, with user definable date range and state***

- ***Transactions by EBT card number, with user definable date range***
- ***Transactions by Benefit/Grant number, with user definable date range***
- ***Transactions by client ID or Social Security Number (or State's equivalent), with user definable date range***
- ***Account administrative actions, with user definable date range and service site or office location***
- ***Transactions by retailer name and/or location***

Functionality Overview

Users with access to our Agency Portal application will be able to directly link to our Data Warehouse application if their roles and permissions allow. Depending on the user's security profile, as verified using specific IDs, passwords, and other security controls, they will be able to retrieve historical data for analysis, fraud investigation, and research from the reports page. The user interface has the same look and feel as our webADMIN. A user's navigation through screens, using menu bars, drop-down boxes, and tabs, is the same on both applications. Imitating the design of webADMIN helps streamline training for State staff.

Users can further analyze the data retrieved by creating their own free-form reports, charts, graphs, and forecasts. This can be achieved by quickly downloading the displayed data to a PDF file, a software package like Microsoft Excel, or an XML format that can be used across many different software packages. Users can then further customize the data into professional-looking reports, charts, and graphs.

Ad Hoc Mechanism for the Data Warehouse

FIS is pleased to offer the State of Nevada our powerful, ad hoc reporting and research tool within the Data Warehouse, as part of our core offering. This tool adds exceptional value to our potential contract as it provides functionality over and above the daily activity files and standard reports and is easy for authorized users to use to query, organize, and analyze their EBT data to meet their unique business needs. The design allows users to select proper search criteria to return meaningful results. It also enables the application to retrieve more data about a specific transaction type, client, or retailer quickly. It provides a graphical interface for building custom queries, generating reports, and printing and/or downloading resulting data in multiple formats.

FIS allows a user to point and click to build a customized query and use graphical SQL statements to select the data the user would like to retrieve from the database. This mechanism allows data inquiry, sorting, and extraction capability as follows:

- ***By account:***
  - ***Summary credit, debit, and current balance information***
  - ***Detail information on all cash or SNAP transactions for a specified period of time, listing such as date, time, location, and amount***
  - ***Detail information on all transactions for a specific retailer, POS terminal, or ATM***
  - ***EBT card status, card issuance, and card replacement history, including account balances at time of replacement and summary statistics on card replacements over specified time periods***

- ***By retailer:***
  - ***Detail information on all cash or SNAP transactions for a specified period of time, listing such information as account numbers, dates, times, locations, terminals, and amounts***
  - ***Detail information on all transactions for a particular account***
  - ***Detail information by transaction sequence number***

FIS provides enhanced functionality, which allows:

- ***Users to save queries for execution at a later time***
- ***Users to share queries***
- ***Scheduling of query execution***
- ***Email delivery of reports***

FIS provides Data Warehouse-specific end user support through our State Support Help Desk. We assure the State that our agents will be available to support Data Warehouse users between the hours of 8:00 a.m. and 5:00 p.m. Pacific Time Monday through Friday.

FIS agrees and will provide up to 300 hours of agreed upon changes to the SNAP/TANF Data Warehouse at no cost to the State, with unused hours carried over to subsequent calendar years through the end of the contract. FIS understands that time to correct Data Warehouse defects or performance-related issues will not count against the 300 no-cost hours.

Standard Reports

FIS has developed a standard reporting package of financial and management EBT reports which will continue to be used for meeting the State of Nevada and FNS' requirements. The printed format of all of our transmitted reports is controlled using standard ANSI carriage control. This will continue to be used to control the printed format for all reports transmitted to the State of Nevada. General categories of reports are described below and descriptions of the reports we propose to meet the State's requirements in Sections VI.12.2.7, General Reports through VI.12.2.9, TANF Specific Reports are included in Section X.2, SNAP and TANF Reporting Cross Reference.

Table VI.12-1 FIS Report Categories

Report Category	Category Description
Batch Refresh Reports	FIS provides batch reports to ensure complete and accurate transfer of data during nightly batch processing.
Financial Reports	FIS' financial reports will provide the State with the ability to account, audit, balance, and reconcile authorizations, money movement, and settlement of the FIS *ebt*EDGE System. They will provide the State with a detailed audit trail of all transactions that impact the account balance.
Support Reports	FIS' support reports allow the State to control and account for activities on the system, such as card issuance and out-of-state activity, and to manage the client use. They are not specifically used in the financial settlement and reconciliation process.
Statistical Reports	FIS' statistical reporting package provides additional reporting of statistical information on various components and functions of the FIS EBT System. These reports will assist the State with the management of the EBT System.
Billing Reports	FIS' billing reports detail various billing functions for the ebtEDGE System. These billing reports will be detailed in a separate billing report manual or provided to the State in your Appendix S manual.

USDA Data Files

More than 25 years of EBT experience has also provided FIS with a high level of expertise with federal reporting/federal system interface specifications. We will meet the FNS data and timeframe requirements for Nevada's EBT Program by providing FNS with the required files for the State, in the required formats (and will accommodate any updates to the formats if necessary).

Table VI.12-2 USDA Data Files

File	Description
AMA File	FIS will accurately and reliably update the AMA System maintained by the Federal Reserve Bank (FRB) each business day with the issuance information provided by the State. FIS is certified with the FNS and FRB of Richmond, Virginia on the automated batch issuance process, as well as the online backup method.
STARS File	FIS will provide detailed daily redemption activity for each retailer by identification number to STARS through the Benefit Redemption Systems Branch (BRSB) in Minneapolis, MN. FIS creates a STARS file each day and matches the amount in the file with the letter of credit amount on the *Clearing Statement*. The daily STARS files are stored on the system and sent to FNS once a week. FNS uses this file to verify the ASAP draw-down.
ALERT File	FIS will send a daily ALERT file to FNS for the State of Nevada, which will detail the State's activity for the day. As required by FNS, we provide the ALERT file daily to FNS through the ALERT subsystem. FIS will provide FNS with the details of all SNAP benefit activity taking place during the prior calendar day against SNAP benefit authorizations on the *ebt*EDGE System database for the State through the ALERT subsystem. The ALERT file will be produced and sent to FNS daily in the required file layout starting at implementation.
REDE File	FIS will acquire and process the daily and monthly REDE files provided by FNS to ensure the accuracy of the retailer information in our database. We have in place a Retailer Data Exchange (REDE) link with FNS for acquiring daily data updates, Monday through Friday, through the USDA-FNS system, including new authorizations, de-authorizations, disqualifications, reinstatements, and demographic modifications. As required by FNS, FIS will ensure that newly authorized retailers have access to the EBT system within two weeks after the receipt of the FNS authorization notice. FIS is notified by FNS through the REDE file whenever a new retailer has been certified to accept SNAP benefits. We contact all new retailers immediately upon notification to provide them with contract information, and inform them of their option to use a TPP. FIS will deactivate retailers that are no longer authorized to participate in the SNAP Program the same day as the information is provided on the REDE file.

VI.12.3 SNAP/TANF Reports and Data Requirements Deliverables

The FIS Team will provide all the deliverables as required in the following table with review times as listed below.

Table VI.12-3 SNAP/TANF Reporting and Data Requirement Deliverables

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

The FIS EBT Reports Manual describes all the reports generated by the ebtEDGE System. The manual includes report descriptions, formats, frequency, and access instructions. The manual provides a detailed description of the data files provided to the State for internal report generation, and include data element definitions for all files generated. It also includes information on settlement and reconciliation, as well as recommendations for how reports can be used for fraud investigation. A description of the Data Warehouse's functionality and ad hoc reporting capabilities is included as well.

Table VI.12-1 presents a brief summary and layout of the information included in the EBT Reports Manual.

Table VI.12-4 EBT Reports Manual

Section No.	Section Title	Section Content
1	Introduction	Describes the purpose, audience, and organization of the manual
2	Reports Overview	Provides a summary of the reports contained in the reporting package
3	Batch Refresh Reports	Describes the reports that provide information on the files the State sends to FIS, including batch items that failed pre-processing batch edits
4	Financial Reports	Describes the reports used to audit money movement and settlement of the system
5	Support Reports	Describes the reports used to assist monitoring activity on the system and managing client use

Table VI.12-4 EBT Reports Manual

Section No.	Section Title	Section Content
6	Statistical Reports	Describes the reports that provide statistical information on various components or functions of the system
7	Security Reports	Describes the reports used to assist in managing access to the Administrative Terminal
Appendix A	Report Messages and Codes	Lists standard codes and values
Appendix S	State Specific Information	Contains State-specific report requirements, files, codes, and values

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VI.13 Project Wide Account Processing

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.13, Project Wide Account Processing, through RFP Section 4.13.3, Project Wide Account Processing Deliverables.***

VI.13.1 Project Wide Account Processing Objective

The FIS Team proposes our ebtEDGE System for Nevada's SNAP and TANF EBT Programs, and WIC Direct for the Nevada and ITCN WIC EBT Programs. ebtEDGE and WIC Direct will accept account set-up records from the eligibility interfaces or by direct entry through the webADMIN Administrative Terminal (SNAP/TANF only), maintain records of all financial and non-financial transactions associated with each account, and track all activities required to successfully run the EBT Programs, including account creation, benefit posting, account status changes, adjustments, and cardholder demographic updates.

WIC EBT Account Structure

The WIC Direct System maintains the WIC EBT account structure in a series of tables within the database. Within WIC Direct, several structures are associated directly with the internal unique EBT account number. These include household information, and cardholder, card, and benefit records. Below is a high-level overview of the elements that make up the account structure:

- ***Household account records contain demographic information, as well as flags that indicate if the household is an educational or compliance account.***
- ***Cardholder records contain demographic information and a flag indicating the type of cardholder, such as primary, secondary, or proxy. Cardholder records also link to the particular card record associated with the cardholder.***
- ***Card records contain information about the current number of failed PIN attempts since the last successful PIN entry, as well as the date and time of the last failed PIN attempt. Additionally, card records contain the card status, including any recorded reason for a card deactivation or replacement.***
- ***Benefit records are linked directly to the household account via the EBT account number. Benefit records contain the Category/Subcategory association, as well as the benefit availability dates. When benefits are issued, a record containing the unique benefit identifier, benefit quantity, issuance type (e.g., credit or debit), and trace number is logged.***

In general, the WIC MIS is the master of WIC EBT account related data. Utilizing Universal Interface compliant functions, the WIC MIS can:

- ***Create/update electronic benefit accounts identified by the State assigned account ID***
- ***Associate cards and cardholders with an account***
- ***Update card status and cardholder demographic information***
- ***Replace cards***
- ***Issue current and future month benefits along with a unique benefit authorization number***
- ***Adjust existing current and future month benefits***

Updates to account information may also occur through the administrative interface. Access to update features is limited to certain roles that are defined by the State. For example, card status may be updated by a customer service representative when a cardholder calls to have their card reported lost or stolen.

Additional details regarding WIC EBT account set-up and benefit authorization are provided within Section VI.14, Nevada WIC Programs Specific Scope of Work.

SNAP and TANF Account Structure

FIS' system architecture uses a master database consisting of multiple relational tables to store and link all the data relative to each cardholder's account, including cases, benefit activity (e.g., benefit issuance and POS transactions), cardholder demographic data, and the card and

associated PIN. This architecture enables us to establish accounts consisting of one or more benefit programs, such as SNAP and/or TANF, for which a cardholder may be eligible. This account structure, in conjunction with the database control files, ensures that:

- ***Benefit balances are accurately maintained***
- ***Benefits accessed by cardholders are drawn from the appropriate benefit account in the proper sequence (first-in/first-out)***
- ***Benefit accounts are not overdrawn***
- ***Account activity can be tracked and reported separately***

Throughout SNAP and TANF transaction processing, the ebtEDGE System validates the above benefit account requirements through the Authorization Function, ensuring their integrity.

The key to the SNAP and TANF account structure is the FIS system-generated account number. The account number serves as the "umbrella" number linking together multiple cases, benefits, and cards.

Upon receipt of a new case/client demographic record, FIS will perform an initial edit to ensure that the account number does not already exist on the database. FIS links the account number with the case ID sent by the eligibility system on the account setup record. The State defines the program type the cardholder is eligible for through the interface. This enables the posting process to create/maintain the benefit with subaccount types.

Our hierarchical account structure enables multiple benefit types to be independently administered, funded, and drawn upon using a single card. This capability is possible because the card file is separated from the account structure, thereby allowing multiple relationships between the card and the accounts.

The FIS EBT account structure completely separates benefit programs so that SNAP and TANF benefits never commingle. Additionally, access to benefits is inherently restricted by program. For example, SNAP benefits cannot be accessed via an ATM nor can they be converted to cash unless a waiver is granted by FNS.

Authorized Representatives and Alternate Cardholders

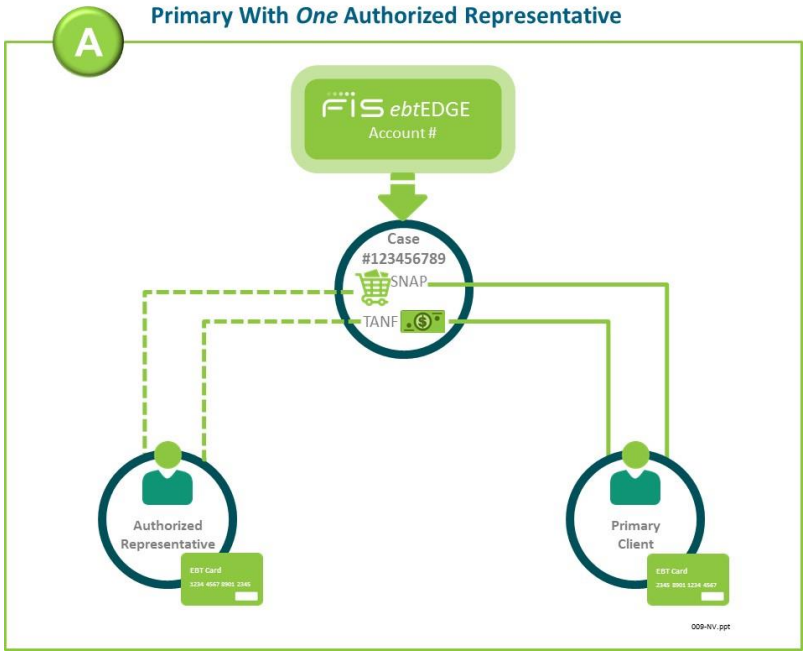
FIS recognizes the State's need to provide cardholders with the option of selecting one or more alternate cardholders to receive an EBT card accessing the same account. FIS provides the ability to attach multiple cards to the primary cardholder's account under unique identifying data, PAN, and PIN.

Our EBT account structure provides the State the flexibility to establish those relationships as well as selectively grant access to SNAP, TANF, or both benefit programs. This is accomplished through the "client type" designator, which identifies to the ebtEDGE System whether the cardholder is a primary cardholder or an alternate cardholder, and also indicates the benefit access each cardholder should have to the account.

The EBT System tracks and records EBT financial transactions by the number assigned to the account. One account may contain multiple benefit authorizations, which may be issued from more than one program and/or case. More than one cardholder may share issued benefit authorizations under a program group, such as food assistance. At the same time, when appropriate, not all cardholders within a case can access benefits from all the program groups issued under a case.

Figure ??, shows how alternate cardholders can be linked to an account and case. Situation A. shows that the primary cardholder and the alternate cardholder have access to both SNAP and TANF benefits. Situation B. shows the primary cardholder with access to both benefit types, with one alternate cardholder being able to access SNAP benefits only, and another alternate

cardholder with access to TANF benefits only. The ebtEDGE System can link multiple alternate cardholders per case/per benefit, and can restrict access to benefits per the State's needs.



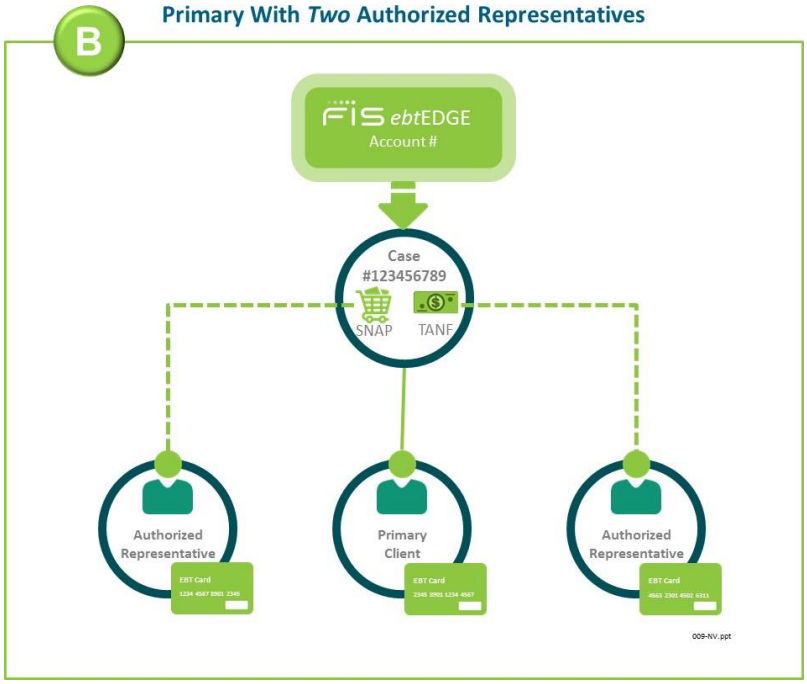


Figure VI.13-1 EBT Account Structure with Alternate Cardholder(s)

FIS' account structure provides the State with the ability to have multiple cardholders with varying benefit access connected to each account.

Protective Payee

FIS' account structure also provides the State with the ability to assign an alternate cardholder as a protective payee with a unique identifier to a cardholder's account. In this situation, the protective payee, rather than the cardholder, will have access to the cardholder's benefits. When assigned, FIS will issue an EBT card with a unique card number and PIN to the protective payee. Only the State or the designated protective payee, rather than the client, will have the option of canceling or changing a protective payee's access to the EBT account.

Creation of EBT Accounts

The ebtEDGE System has the capacity and flexibility to receive and process both account setup and benefit authorization transactions, including EBT case and primary cardholder information. Based on the activity occurring within the State's eligibility systems each day, account set-up records will be transmitted to FIS to establish an EBT account and associated cardholder record(s). When account set-up records are transmitted to FIS, we will create an EBT account for each cardholder using the demographic data provided.

FIS will ensure that the ebtEDGE System works in conjunction with the State's eligibility systems on a daily basis to accurately process and record these transmissions. Benefits will be available at the time and date specified by the State, whether immediately or at a future date and time.

Once an EBT account is set up, FIS will maintain it on the database as the record of each benefit type that the cardholder receives throughout the term of the Contract. We will process benefit authorization records, benefit type, benefit month, amount, and availability date information received from the eligibility systems. Benefit grants that have reached their availability date will be deposited into an EBT account.

FIS will track pending benefits as required by the State. All benefit grants in the System will be uniquely identified by a benefit authorization number assigned by the eligibility system.

FIS will provide Nevada's EBT Programs with the ability to exchange demographic changes via batch file interface. FIS will provide an acknowledgement once such a file is received and processed. As required, EBT accounts will remain open unless the Program staff directs the EBT contractor to close an account.

Batch File Processing

The both the ebtEDGE and WIC Direct Systems are available 24/7 to accept and process the State's files, and will accept multiple daily and monthly batch files as required by the State. The timing for processing the files will be coordinated with the State in order to eliminate the need for carryover or suspense accounting. All account setup and benefit authorization transactions sent in batch mode received will be validated and processed, and the benefits posted as specified by the State, seven days a week. All batch files will be identified by the respective header and trailer records to ensure that account setup records are processed before benefit authorization records. Once the account setup record is processed, the account is maintained on the database with the case number and associated with each benefit type received for the cardholder.

In the event of a transmission failure between the FIS Team's systems and the State's systems, Nevada's EBT Programs will be notified within two (2) business hours using a formalized notification process. To verify a successful transmission and prevent duplication of each batch file, the ebtEDGE and WIC Direct Systems perform an initial validation of all batch files upon receipt. Programs will be notified of the validation results (whether the file was successfully transmitted or not and if rejected, for what reason) within two business hours of file receipt. The initial validation will be performed each time a file is retransmitted. The Program will be notified of the retransmission validation results within two hours of file receipt. This retransmission process will continue until the file is successfully transmitted.

With WIC, the responsibility for validation that files are successfully transmitted from the WIC MIS to WIC Direct rests with the operator of the WIC MIS. When a file is transmitted from the WIC MIS to WIC Direct, WIC Direct provides a confirmation file in accordance with the Universal Interface standards. The WIC MIS is responsible for checking for the existence of a confirmation file and for checking if any errors are indicated within the confirmation file. In the case of the WIC Programs' WIC MIS, MPSC, FIS' subcontractor, CDP, is hosting MPSC and will be responsible for ensuring that files sent from MPSC are confirmed by WIC Direct. In the case that there is a failure, CDP will work to resolve the problem according to the service level agreements in CDP's contract for the operation of MPSC. CDP will notify the affected WIC Program of any issues within two (2) business hours using a formalized notification process.

Online Processing and User Security Profiles

State staff will be connected directly to ebtEDGE System using the Internet via the FIS webADMIN Administrative Terminal. All account setup, account maintenance, benefit authorizations, and administrative transactions can be processed online in real-time. Benefits sent online will be immediately available to the cardholder, including those sent for investigation or disaster support. Similarly, WIC Program staff will be connected to WIC Direct using the Internet via the WIC Direct Web User Interface (WUI).

Both the ebtEDGE System and WIC Direct include multi-level access controls using a role-based security framework. We will establish system user profiles based upon the specific administrative functions the user requires to perform his/her respective job. The FIS Team will work with Nevada's Project Management Team to define the user profiles needed; the number of profiles is parameter drive. Nevada's Program Security personnel will have the capability to set up newly authorized Program employees and manage user profile changes.

Account Aging Requirements

The FIS ebtEDGE System has a proven Aging Process to identify inactive accounts and report them to the State for subsequent action. FIS tracks aging at both the EBT account and cardholder benefit levels, and all benefits on a case are accessed on a first-in/first-out basis. Each benefit begins aging on the date and time that it becomes available to the cardholder. Both SNAP and TANF accounts begin aging at the point that the first benefit becomes available.

The Aging Process reads the benefit tables on the database to determine the last time a benefit was debited. The Aging Process is based on the "Date Last Used" flag of a benefit authorization within the benefit class (SNAP or TANF) to determine if there has been any activity. The "Date Last Used" flag on the ebtEDGE System is equivalent to the State's "last account status date." Non-financial transactions, such as balance inquiries, do not affect the Date Last Used flag or the aging of the account. Benefits not accessed within the time period specified by Nevada's expungement rules are subject expungement. FIS will identify the aging status of an EBT account according to the State's definitions.

On a daily basis, FIS will send SNAP staff an extract file of all benefits falling into the aging periods as specified by the SNAP agency. We understand SNAP requires a minimum of four aging flags/periods for each SNAP account and three aging flags/periods for each cash account. The file will include a header record, detail record for each benefit being reported on, and a trailer record. The detail record will contain sufficient data, as determined by the SNAP staff to identify the client, benefit type, aging period and the balance being aged.

We will ensure that all EBT accounts meeting the State's specified expungement rules are expunged in the timeframes specified in the RFP. Once a benefit has been expunged from the EBT System, it cannot be reinstated by FIS. If an expunged account is reactivated by the State because the cardholder has again become eligible, the reactivated account will be treated as a new account in terms of benefit aging and expungement timeframes. We will provide an Expungement Report to the State as required.

VI.13.2 Project Wide Account Processing Activities

As described in the section above, the FIS Team will meet Nevada's Project Wide Account Processing requirements through our established and proven account setup and benefit authorization processes for each of Nevada's EBT Programs.

We will provide the systems and processes to support:

- ***Account and benefit establishment on the EBT System***
- ***Benefit transfers***
- ***Pending account processing***
- ***Open and closed accounts***
- ***Authorized Representatives, Alternate Cardholders and Protective Payees***
- ***Fraud Investigative Accounts***
- ***Demographic updates***
- ***File Transmission Failure***
- ***User Security Profiles***
- ***Back-up and Contingency Requirements***
- ***Inspections, Audits and Investigations***
- ***Incident Reporting***
- ***SNAP Account Adjustments***
- ***Account Aging and Expungements***

The functions not described in the previous section are discussed below.

Benefit Transfers

If requested, the FIS Team will provide the Program staff with administrative functionality to transfer benefits from one EBT account to another EBT account. The administrative terminal will provide the ability for the Program staff to add a comment (debit or credit memo), similar to the way an adjustment is processed, which will appear on the screen to indicate the activity that was performed. Because the ebtEDGE System is online and processes in real-time, the transferred benefit amount will immediately be reflected in both accounts. Benefits transferred in this manner are non-settling transactions, and this information will appear in the traditional reporting. We understand this functionality will be limited to designated State staff.

Pending Account Status

With the ebtEDGE and WIC Direct Systems, there is no need for a pending account status for a client account prior to certification; this type is reported as an account with no posted benefits. If a pending account is established, it will have no benefit value until the State sends a benefit authorization record and the FIS Team processes and posts the benefit to the account. We can supply the State with reports of accounts with no posted benefits.

Pending Account Purge

The FIS Team understands that Program staff issues 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.

We provide the administrative capability to search on all cards, demographics, and benefits via the administrative terminal, regardless if the client's account has been certified by the State. We

can provide reports on accounts with no posted benefits, including cards not distributed, demographics, or benefits.

The FIS Team will periodically purge pending cards, demographics, or benefits dependent upon parameters specified by the Programs. Our standard benefit processing enables Program staff with the administrative capability to purge accounts and benefits or deactivate a card.

Pending Benefit Void

Programs will have the capability to purge pending benefits that have been authorized, but not yet reached the benefit availability date. Benefits may be purged either through webADMIN or the batch process before benefits become available. FIS will accept and process benefit voids, as specified by the Program staff, and submit a return file confirming the action was completed.

All benefits are applied in real-time, and viewable by the Program staff, however the client will not see pending benefits until the available date and time specified by the State.

For WIC, pending benefits are managed by the WIC MIS using the same methods that are used for maintaining current month benefits.

Create Fraud Investigative Accounts

The FIS Team provides the capability to create and maintain EBT accounts and cards for use in fraud investigations. Fraud investigative accounts and benefit authorizations may be set up either through the batch process, the online webADMIN administrative terminal interface, or with WIC using the MIS to create a HOH record, card and benefits issuance, to the EBT System, and will have unique identifiers. webADMIN fully supports the addition of EBT account, case, and benefit authorizations for fraud accounts.

FIS will establish a unique state issuer identity on the EBT system to distinguish the State investigative accounts from "normal" client accounts. The unique state issuer identifier will allow separate tracking of funds from that of the State's cardholder SNAP accounts. Reports are available to track redemptions made with Fraud Investigative accounts. FIS can set up investigative accounts using either of the following options, depending on the State's needs:

- ***Option 1: Set up the investigative account in a separate office code and control access so regular case workers do not see these accounts, only the investigative team.***
- ***Option 2: Set up the cases as an "INV" case type rather than a standard "EBT" case type. This option provides only the investigators with the ability to add/update the account. Other case workers can see the account, but to them it looks like any "regular" account.***

USDA FNS and OIG System Access

Access to the webADMIN is currently in place at various FNS offices throughout the United States, including certain field and regional offices, FNS Compliance office, and the Office of the Inspector General investigative office. With Internet access to the web-based webADMIN, we can easily provide access to State personnel and federal agencies, as designated by the State. FNS offices will have access to view cardholder and retailer data via the webADMIN. Our online, real-time solution provides direct-entry, secure access for State, federal, and local staff. While the system is designed for ease-of-use, multi-level access controls ensure that only authorized individuals are able to access client account information.

Federal users access the FIS host through the Internet by means of a connection outside of the State's telecommunications infrastructure. FIS uses Secure Socket Layer (SSLv3) to protect the data between the two endpoints.

WIC EBT Compliance Investigations

WIC Direct supports the issuance of compliance accounts and cards. WIC Direct identifies whether an account is a compliance account based upon the Type Code set by the WIC MIS during the setup of the WIC EBT household. Cards will be identified as such based upon the type of account associated with the card. Compliance cards and accounts are only identifiable as compliance by authorized individuals (i.e., a vendor should not be able to detect a compliance buy based on the card).

Back-up and Contingency Requirements

The FIS Team will provide for backup procedures to ensure the continuation of operations in the event of a disruption in operations. We will provide the State with a Project Wide Business Continuity/Disaster Recovery Plan that will explain the backup processes and procedures that are in place to allow benefit access in the event any of the FIS Teams' systems are not operational.

The FIS Team provides fully redundant systems in a geographically diverse data centers. Our primary and secondary sites operate based on a hot-hot transaction processing model which is synchronized in real-time. As both sites are redundant, both sites have the capability to run 100 percent of the functionality at either site.

We understand that the Program staff will work with us to use the existing design for providing disaster services to the extent possible, but that we will be required to meet the back-up and contingency requirements of the Project Management Team.

Inspections, Audits, and Investigations

The FIS Team recognizes the need for the Program Staff and USDA-FNS to have the right to inspect, review, investigate, and audit all parts of FIS' or any subcontractor's facilities that are engaged in performing EBT services for the EBT Program. The FIS Team will provide access to the Program staff, or its representative(s), to these facilities, records, reports, personnel, and other appropriate aspects of the FIS Teams EBT Systems, upon request and upon mutually agreeable timing and scope, to ensure that commercial operations are not impacted.

Incident Reporting

The FIS Team will notify the Project Management Team of any instances of non-compliance upon their discovery, but within a period of no more than five business days. The notification will include a description of the noncompliance and corrective action planned and/or taken.

SNAP Account Adjustments

If directed by the SNAP staff, FIS will make adjustments to a client's account. We understand these are non-settling adjustments that impact only the liability maintained on the EBT system. FIS will accept and process these adjustment transactions online, in real-time, through the webADMIN application, without impacting the daily settlement. These account adjustments will be included in the "Return Other" field in the daily AMA file.

Adjustments to Resolve System Errors and Out-of-Balance Conditions

To handle the discrepancies between the acquirer and cardholder, an adjustment process has been established. The FIS Automated Adjustment System fully supports all FNS regulations and Quest® Operating Rules and will continue to be compliant with any future changes.

FIS operates an extensive Research and Adjustment unit. The staff in this unit consists of highly trained individuals who understand transaction processing and exception items, such as ATM misdispenses and POS disputes. The unit staff has responsibility for all the exception processing claims for States, cardholders, networks, and retailers for EBT transactions. The Research and

Adjustment unit maintains a reporting system to manage and monitor all adjustment requests and ensure they are completed within the required timeframes. The FIS Automated Adjustment System fully supports and is operated in accordance with Federal and Quest regulations regarding the recording, tracking, and processing of these adjustments.

Adjustment or claim requests can be submitted by a cardholder, retailer, TPP, or network. The majority of the claims come to the unit from the Customer Service Center (CSC), from cardholders reporting ATM misdispenses. These claims are submitted to the various networks for their research and response. FIS also identifies exception items through various system-generated reports, such as the Agency Reconciliation Report. The report will show any out-of-balance condition between the FIS EBT Gateway and the States' Authorization Engine. These items are thoroughly researched, and retailers, TPPs, and networks are notified and given the set amount of time based on regulations to validate the findings. When this step is complete, FIS takes appropriate action to resolve the claim.

The adjustment requests from retailers and ATM networks are generally found when they are performing reconciliation of their day's totals back to the dollar amount settled to them by FIS. If retailers have a difference, they contact either their TPP, if applicable, or the retailer CSC, if they are an EBT-only retailer. The TPP or ATM network initiates an adjustment on behalf of their retailer or contacts the Retailer EBT Research unit to research and determine the action to be taken. If the retailer has called the retailer CSC, a Research Request form is opened and the Research and Adjustment unit decides on the action to be taken to clear the difference.

Adjustments to Cardholder Accounts

We understand adjustments made by FIS to correct system errors may result in debits (adverse action) or credits to cardholder accounts and will impact the daily settlement. FIS will act upon retailer-initiated adjustments no later than ten business days from the original date of error, with six business days allotted for the retailer/acquirer and four business days allotted for FIS to report, approve, and/or deny and process a correction request.

FIS enters validated adjustment requests into our Automated Adjustment System. The adjustment will reference the original settled transaction, which has been determined to be partially or completely erroneous. The Automated Adjustment System debits and credits the appropriate retailer, TPP, or network and credits or debits the cardholder's benefit balance. The amount of the adjustment when settled is reflected in the cardholder's benefit balance immediately.

We understand that an investigation of system error incidents that result in a credit to a cardholder account may be conducted by FIS without prior notice to SNAP Program staff or the cardholder. As described in this section, the ebtEDGE System provides an automated credit solution for the EBT system, third-party processor, and retailer-initiated adjustments that result in a credit to the client accounts.

Debit Adjustment Notification/Fair Hearing Process

FIS will conduct an investigation and provide the State with 15 calendar days advance notice, via the report specified below, prior to posting a debit transaction (adverse action) to a cardholder account to correct a system error. We understand that Nevada does not allow "holds" to be placed on cardholder accounts.

FIS will send a daily file to the Program with sufficient data to support the debit adjustment notification and administrative hearing processes. The file will contain sufficient data to support the debit adjustment transaction that will be posted to the cardholder account. This data will include:

- ***Date of error***
- ***Full amount of claim***

- ***Retailer name and store location***
- ***Retailer FNS authorization number***
- ***Date of claim and claim number***
- ***Type of transaction***
- ***Sequence of transaction***
- ***Card number***
- ***Cardholder name and address***
- ***Cardholder State ID or case number***
- ***County or local office code number***

Fair Hearings

Upon a request from the State, FIS will request supporting documentation from acquirers for adjustment claims for use in fair hearings in compliance with QUEST and FNS regulations.

If a cardholder requests a fair hearing within the 15-day fair hearing waiting period, the State expires the adjustment flag through the webADMIN application or notifies FIS to expire the flag on their behalf, using the adjustment claim identifier. This process ensures that no further action is taken on the adjustment until the State completes the fair hearing process.

If, at the fair hearing, the ruling is in the cardholder's favor, no further action is required. If the decision is not in favor of the cardholder, the State notifies FIS. We have a process in place to handle the notification of a decision from a fair hearing. The Research and Adjustment unit uses a simple workflow form that the State sends to FIS upon receiving the results of a fair hearing decision. Upon notification, FIS enters a debit adjustment to the cardholder's account. If the funds are available, the debit immediately posts to the cardholder's account. No fair hearing notice is required. If the funds are not available, the system continues to check for the funds until the last day of the following month.

Insufficient Funds

If the cardholder does not have sufficient funds available to cover the adjustment, the system flags the available funds and triggers a flag for the remaining amount. Partial adjustments are not settled as a part of the adjustment process. The ebtEDGE System performs a daily check against the cardholder's benefit authorizations to complete the adjustment action prior to the end of the next calendar month.

When the cardholder's next month's benefits become available, the system takes the amount of the adjustment from any current benefits available, and then takes the remaining, or all, benefits from the next month's benefits. This adjustment flag has priority and is deducted as soon as benefits become available.

Adjustment Tracking

On a daily basis, FIS will produce the Adjustment Transaction Detail Report and the Adjustment Transaction Activity Report. These reports will provide the State with information and a clear audit trail of all adjustment transactions processed throughout the system.

A settled adjustment will appear on the Daily Activity–Terminal Report, Terminal Activity Report, Adjustment Transaction Detail Report, and Daily History Extract file, the activity file we will send to the State on a daily basis. Adjustment entries reference the original settled transaction that caused the discrepancy. If an adjustment is required, it is included in the retailer, TPP, or network settlement, and the offset reflected in the cardholder's account. It is netted into the total cash or SNAP amount reported to the State on the Clearing Statement. The adjustment will be reported on the Daily Statistical Report and Database Value Report under the benefit group and type that satisfied the adjustment.

FIS will work with the SNAP staff to develop appropriate adjustment system solutions and procedures that meet the State's needs and are compliant with FNS and QUEST rules.

VI.13.3 Project Wide Account Processing Deliverables

The FIS Team will provide all the deliverables as required in the following table with review times as amended by the answer to Question 28, in Amendment 1 to Request for Proposal 3292, issued September 15, 2017.

Table VI.13-1 Project Wide Account Processing Deliverables

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	~~10~~ NA
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

VI.14 Nevada WIC Programs Specific Scope of Work

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.14, Nevada WIC Programs Specific Scope of Work, through RFP Section 4.14.3, WIC Program Specific Deliverables.***

VI.14.1 Nevada WIC Programs Specific Scope of Work Objective

The FIS Team is proud of the service that we provide to the Nevada and ITCN WIC Programs today, yet we recognize that we cannot simply stand still. It is important for the Nevada and ITCN WIC Programs to understand that selecting the FIS Team does not simply mean that the WIC Programs will merely continue to receive more of the same thing. We are continuously improving our service delivery related to the maintenance and operations of WIC Direct and Data Direct. At a high level, the improvements can be categorized in the following areas: Technological and Functional.

Technological Upgrades

Technology changes fast and we understand that we must adapt to continue to provide the best possible service to our WIC customers. It is imperative that we keep our platforms current so that we don't lose the benefits of mainstream support from our platform vendors. Maintaining mainstream support is particularly important in the area of security as it is important to keep current with the latest security patches to minimize the risks associated with a data breach. We've been doing just that in the past year.

Some of the technological upgrades that we have recently undertaken or are planning include:

- ***Storage Platform Upgrades – The FIS Team has moved the infrastructure for WIC Direct and Data Direct to a new platform that is faster, more secure, and less error prone. This will provide the WIC Programs with a more reliable experience when accessing our websites and when interacting with WIC Direct from MPSC.***
- ***Integrate New Caching Tier –WIC Direct will be upgraded to make more use of system memory over reliance on system disks. This will result in increased performance for retail transaction processing, website access, and real-time operations initiated by MPSC to WIC Direct.***
- ***Update to SQL Server 2017 –WIC Direct will utilize SQL Server 2017. This will further increase performance of WIC Direct. In addition, the newer version of SQL Server contains improvements making the development process more efficient allowing the FIS Team to provide new features more quickly.***
- ***Upgrade to Tableau 10.5 – The FIS Team plans to upgrade Data Direct to Tableau 10.5. The most significant improvement is the introduction of a redesigned data rendering engine that offers dramatic improvement in the rendering speed of reports. In addition to performance improvements, Tableau 10.5 contains new features in the web report creation platform allowng the WIC Programs to more fully utilize the data available in Data Direct.***
- ***Modern WIC Direct Website – Over the next year, the FIS Team will be redesigning the WIC Direct website using modern web frameworks to provide a more responsive user experience. A key benefit is that the website will scale to different device types and be friendlier to use over other devices such as smart phones.***

Functional Upgrades

We understand that our clients depend upon quality and efficient service. WIC Direct is currently operating in 19 WIC State Agencies with more on the way. Each agency brings a different perspective which leads to functional improvements in WIC Direct. A key benefit to using the FIS Team and WIC Direct/Data Direct is that the WIC Programs in Nevada are able to take advantage of the enhancements made to WIC Direct/Data Direct for other WIC State Agencies.

Some of the functional upgrades that we have recently undertaken or are planning include:

- ***Direct Retailer ACH – This is also known as "Phase 1" adjustments and is a feature that allows State Agencies to be able to generate credits to retailers through the system as opposed to***

using a manual adjunct process that is more difficult to reconcile and track. This feature was recently completed and will undergo a pilot before wider deployment to all State Agencies.

- ***Automated Adjustments – This is also known as "Phase 2" adjustments and provides a more complete end to end mechanism for allowing State Agencies to adjust retail transactions. This will replace the manual processes in place today.***
- ***Additional Data Feeds to Data Direct – This represents a series of functional enhancements to increase the amount of WIC Direct data that is loaded to Data Direct. Some of the feeds have already been developed and will be deployed to the WIC Programs in the coming months and some are still slated for the near future. The additional data allows the WIC Programs to perform additional analysis such as seeing trends on declined transactions to identify stores that may be having problems or analyzing user audit information to track usage of WIC Direct.***
- ***Data Direct 2.0 – The FIS Team has received (and continues to receive) feedback from clients on Data Direct and its user friendliness. Customers love Data Direct, but can find it overwhelming. The FIS Team is working on a redesign to improve the existing reports and dashboards to enhance the model to make it more intuitive.***

One Stop Shop

FIS and our WIC industry partner, CDP, provide services to the WIC Programs that go beyond WIC EBT processing. CDP has been working with the WIC Programs on the transfer and implementation of the MPSC to Nevada. This includes the configuration of the system and the training of the WIC Programs' on the new system. Furthermore, CDP is hosting MPSC for the WIC Programs in the same data center that hosts WIC Direct and Data Direct. This will result in even faster interaction between the system. Aside from the system, this also results in improved service as all the teams that service WIC Direct, Data Direct, and MPSC are all part of the CDP family. We are one.

In addition, CDP is also the maintenance and enhancement contractor for the Mountain Plains User Group which is responsible for the overall direction with MPSC. A key initiative in which CDP is a participant is to establish a data link (via files) between Data Direct and MPSC. This will provide the WIC Programs with opportunities for improved integrated reporting using eWIC and MIS data together.

The FIS Team is well positioned to provide full service to the WIC Programs and to simplify the WIC Programs management of WIC for their clients. Rather than having to spend time managing a variety of contractors, the WIC Programs can focus on the management of their participants and let the FIS Team focus on the management of the systems and technology.

Continuing to Meet Nevada's WIC EBT Requirements

The FIS Team will continue to meet Nevada's WIC Programs objectives by providing a WIC EBT system for both the Nevada and ITCN WIC Programs. Our WIC EBT solution, which is currently in production and supporting EBT services for Nevada and ITCN WIC participants, supports the Nevada's RFP requirements. We will continue to provide the same functionality to both the Nevada and ITCN WIC programs, however we will provide reporting, financial management and billing separately, as needed, for each program. The WIC EBT solution offered by the FIS Team conforms to the MPSC interface and food benefit issuance protocol as required.

As mentioned above, FIS' partner, CDP, was contracted to provide transfer and implementation support as the Nevada Consortium partners replace the legacy WIC Information system with the MPSC management information system. The scope of this effort includes configuration and implementation of the MPSC SAM system with no code changes, end to end testing of the MIS and EBT solution, training, and hosting. This project required additional retailer enablement tasks, which is contracted through the FIS eWIC contract. Our retailer team is providing additional

support to implement APL update capabilities in the retailer systems. By selecting the FIS Team to continue to support its WIC programs, Nevada can feel confident that its that retailer enablement activities won't need to be repeated through another conversion. The FIS Team supported retailer enablement through both the conversion from J.P. Morgan and again through the MPSC implementation; by selecting us those activities need to be done a third time in three years.

The government-owned WIC Direct System was conceived, designed, and built in a tight collaboration with USDA-FNS, the Kentucky WIC Program, and representatives of the vendor community. Together, this team crafted and verified the system to reflect the best thinking of not only system and payment processing professionals, but also the WIC state agency, the WIC national office, and a multitude of industry stakeholders, many of whom were from the WIC retailer community. It is not coincidental that the national initiatives to develop operating, implementation, and testing/certification standards for WIC EBT happened concurrently with the construction of the WIC Direct System. Much of this work was the result of needs identified during the process, and often, WIC Direct was the test bed to validate the solutions.

The FIS Team continues to enhance and improve WIC Direct, keeping it current with changing technology and needs. The WIC Direct system reflects the most up-to-date WIC EBT technology consistent with current USDA-FNS policies and expectations regarding rules, standards, and technologies. Further, because it is the government's system, it will continue to evolve as operational EBT systems develop and adjustments are made. Nevada's WIC programs will benefit from this continuous progression.

Continuous Enhancement

The FIS Team maintains only one productive version of WIC Direct. All customers use this single version of the software, although each has a separate instance supporting their productive environments. Either because of change orders from existing customers or RFP requirements from new customers, the FIS Team is continually enhancing the WIC Direct platform with new features or functions. Because the FIS Team maintains only one version of WIC Direct, and all of these enhancements are ultimately funded through government grants, the FIS Team makes new features and functions available to all customers as they become available. There is no additional charge for these enhancements because the same software benefits multiple customers. Generally, these enhancements are configurable options and do not requirement a commitment from each state; however, Nevada can be assured of receiving a living product; one that grows and evolves over time.

Solution Specific

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

Interfacing with MPSC

The FIS Team is uniquely positioned to provide the highest level of service with respect to the interface between WIC Direct and MPSC. The FIS Team's subcontractor, CDP, hosts MPSC on behalf of the WIC Programs in Nevada and in the same data center that hosts WIC Direct. WIC Direct is fully compatible with MPSC "as is". Prior to Nevada, WIC Direct has been fully

operational with MPSC in Colorado and Iowa. The interface between WIC Direct and MPSC was already stable prior to implementation in Nevada and no code changes were required in either WIC Direct or MPSC. However, CDP, in working with Nevada, did realize that there were going to be challenges with simultaneously supporting MPSC and the legacy MIS during the transition period. This is due to the fact that MPSC could not support the category and subcategory structure that was supported by the legacy MIS. CDP worked with the WIC Programs to devise a solution to the problem without requiring any changes to MPSC. This is a testament to the FIS Team's willingness to do whatever it takes) to ensure success for our clients.

The FIS Team will provide and support the interface between the WIC Programs' MIS and WIC Direct; no changes will be required to this interface. The FIS Team will coordinate interface review sessions to ensure that all parties understand the interface and its operation. Since CDP hosts both WIC Direct and the WIC Programs' MIS, the exercise is primarily educational as CDP is already well versed in the nuances of the interface and its operation.

Information Management

A feature of WIC Direct that makes it truly unique in the industry is its approach to information management. A data warehouse, hosted by the FIS Team, is included with each implementation of WIC Direct. This tool, Data Direct, is a repository for much of the data generated by the agency's EBT solution. Data Direct provides views into benefit issuance, benefit redemption, and food utilization that were not previously available. This is an invaluable resource for many of the WIC management processes including program management, food management, retailer management, fraud analysis, financial management and trend forecasting. The data warehouse's business intelligence front end empowers WIC customers with easy-to-use query and analysis tools, and provides customers with on-demand access to data and the capability to turn that data into real and useful information.

The FIS Team is very excited about this innovation that is taking WIC EBT to the next level. With WIC Direct, EBT is now more than just a better way of issuing food benefits; it is an integral component of program management and business process improvement.

Robust Functionality

Most EBT solutions provide a native "Administrative" interface that is useful for querying and managing EBT information. WIC Direct provides a web user interface, the WUI, that can be accessed from any computer with an Internet connection and modern browser functionality. Role-based security inherent in the WUI limits user access to specific feature and function, as controlled by the security administrator.

The WUI is the most powerful WIC EBT administrative interface found in a WIC EBT application. It has extremely robust query functions that allow for viewing transaction data based on a number of filters such as date and time, household or card, or even a WIC retailer ID. The WUI:

- ***Provides export of transaction data to a spreadsheet for further analysis***
- ***Provides complete access to household account balances and demographic information with access being facilitated by a number of search criteria and filters***
- ***Allows users to view and modify approved products and to set up or modify retailer information***

The WIC EBT solution provided by the FIS Team will support the Nevada and ITCN WIC programs' RFP requirements including, but not limited to:

- ***Nevada WIC Farmers' Market support***
- ***Nevada WIC EBT for SEBTC support***

- ***WIC EBT/MIS interface specifications to support the MPSC interface***
- ***Design and testing of the FIS Team's WIC EBT systems***
- ***WIC EBT system requirement verification sessions***
- ***WIC system testing***
- ***WIC MIS interface design and testing***
- ***WIC vendor TPP agreements***
- ***WIC EBT cards and card sleeves***
- ***Account set-up and benefit authorization***
- ***Maintenance of the EBT accounts***
- ***System security***
- ***Management of WIC EBT settlement, transaction processing and reconciliation***
- ***Management of WIC retailers and retailer transactions***
- ***System operations manual for WIC***
- ***WIC training***
- ***WIC program customer service support***
- ***WIC system reports and system data***
- ***Contract termination support***
- ***Program specific deliverables***

VI.14.2 Nevada WIC Programs Specific Scope of Work Activities

The FIS Team will continue to support the Nevada and ITCN WIC programs through our proven WIC Direct and ebtEDGE systems. With our WIC EBT solution already supporting Nevada, the majority of deliverables defined within Nevada's RFP have been delivered and will continue to be provided under the new contract. In the following pages, we provide a description of our solution that provides these deliverables. We also have provided additional details addressing Nevada's specific WIC EBT requirements in Section X.3, WIC EBT Solution Description, within Section X, Other Informational Material, of our proposal.

Technical Overview

The FIS Team is proposing that Nevada continues to use WIC Direct. The FIS Team has successfully implemented this system in several states and, since its installation in Nevada, we have continued to enhance WIC Direct to meet the changing technology environment and stay current with regulatory requirements. When building WIC Direct, the FIS Team incorporated several overall design goals:

- ***High Availability: Building a system that is available 24/7, requires fully-redundant componentry, including telecommunications, incorporated into the design. The FIS Team has seamlessly integrated disaster recovery services, including remote hot site processing capabilities as well as automated system monitoring and system health analysis into the solution. Fault tolerance with transparent failover in the event of a component failure has also been incorporated.***
- ***High Throughput: Transaction processing demands rapid, sub-second, responses. Database structures used for approving WIC redemptions are isolated from query and reporting applications and tuned for this type of throughput.***
- ***Expandable: The FIS Team recognized this was a system operating in a new and evolving industry, and that WIC Direct would need to be able to change. The solution needed a core component for WIC EBT processing, but it also had to be able to evolve as the industry matured. The FIS Team wanted to easily add features and functionality to the core platform without having to continually modify the core, and also recognized that some new functionality might be provided by third parties (ARU/ARU and participant web portals are examples of external components). Consequently, the WIC Direct design incorporates coupled application components, using well-defined interfaces, in order to easily accommodate the product expansion.***
- ***Ease of Use: Customers need to be able to access WIC Direct from anywhere, and at any time. To make this possible, the design uses standard security protocols, browser-based functionality, and IP-based message routing. It does not require the use of tightly bound telecommunications paths that create inflexible access protocols and barriers to system availability.***
- ***Portable: The system was designed for use for or by government agencies. Consequently, the underlying technology (operating system, database, etc.) had to be mainstream and commonly available. The FIS Team did not want to incorporate any proprietary third-party components into the integral components of the system. WIC Direct can stand alone as a solution for WIC EBT processing.***
- ***Service Oriented Architecture: WIC Direct is responsible for certain software services that relate specifically to the enablement of electronic WIC redemption processing and payments to retailers, while the MIS is primarily concerned with the certification of WIC participants and the determination of appropriate food benefits to be issued. In many ways, it does not matter to either system "who is on the other side," provided that each system adheres to a well-defined interface that allows communication between the two systems. While there is an effort***

by the USDA FNS to standardize the interface between WIC MIS and WIC EBT systems with the WUMEI, there are numerous ways that WIC MIS and WIC EBT systems successfully connect with each other to allow each system to provide the services necessary to achieve its primary function. This philosophy of connected, standardized services is also behind the enterprise architecture that links a federation of different systems that work together to provide a total electronic payment solution for state WIC agencies.

A general understanding of the high-level architecture of WIC Direct and the associated components is helpful in setting a context for the content of the subsequent sections.

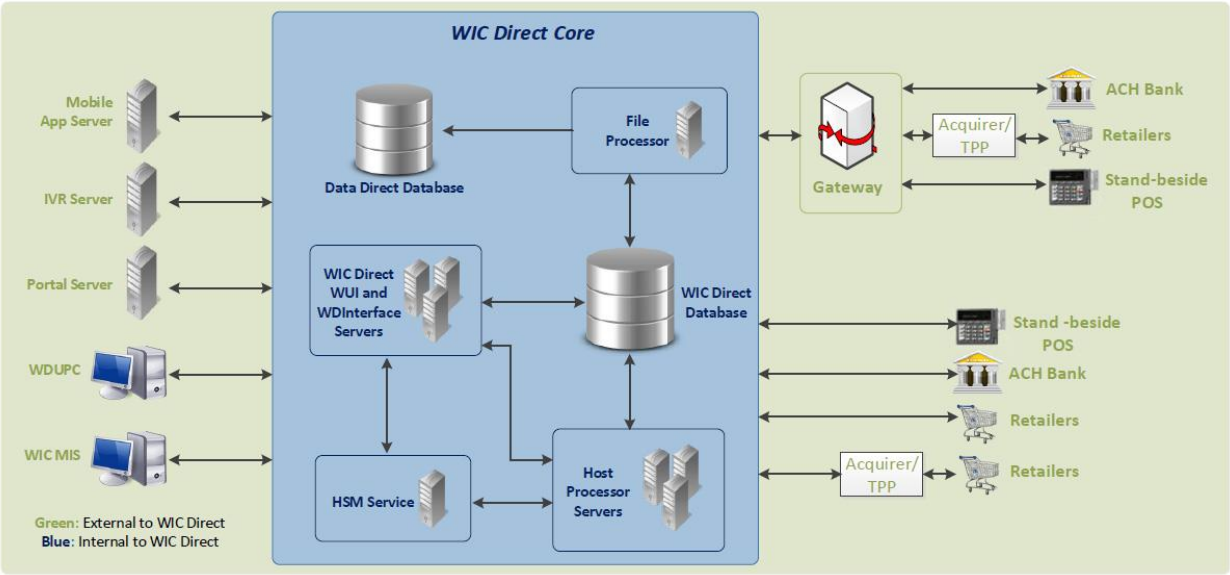


Figure VI.14-1 WIC Direct Architecture

The WIC Direct core system consists of the following high-level system components:

- ***Host Processor: The WIC Direct Host Processor application processes all real-time retail transaction requests. The Host Processor also handles connections directly from retailers providing a "free path" for retailers not choosing to use the services of a third-party processor. The Host Processor handles the standard retail transaction set, including balance inquiries, purchase requests, and reversals.***
- ***WDInterface: The WIC Direct Interface (WDInterface) provides the mechanism by which an external system (such as an MIS) communicates with WIC Direct in real time to perform certain activities in WIC Direct or to receive information from WIC Direct. For example, WIC Direct provides a mechanism that allows the issuance of benefits to an account housed in WIC Direct. WDInterface supports multiple interfaces, including the Universal Interface for an MIS to WIC EBT integration. The underlying architecture and tools supporting the WDInterface allows the FIS Team to rapidly customize the interface to meet the unique requirements of customers. The services provided by WIC Direct are referred to as "methods" (this is in keeping with terminology associated with object-oriented programming).***
- ***HSM Service: The HSM Service interfaces with supported hardware security modules (HSM). The HSM Service handles all integration with supported HSM APIs and provides an abstraction to other components to easily integrate with the devices.***
- ***WIC Direct Database: The WIC Direct Database is the core database running in SQL Server that stores all of the information necessary to process transactions. This database is***

designed and tuned specifically to support the sub-second response times that are appropriate for real-time transaction processing.

- ***WIC Direct WUI: The WUI is a web-based administrative application that can be used by authorized users to perform certain activities directly within WIC Direct. The WUI is implemented on top of the WDInterface. Any data presented on a page and any updates from a page flow through the WDInterface.***
- ***Data Direct: Data Direct is a data warehouse database and engine that is primarily used for reporting. All issuance and redemption transaction detail is loaded into this data repository on a daily basis. Data Direct supports real-time generation of pre-defined reports, as well as self-service access, reporting, and analysis using native data analysis and reporting tools. Data Direct empowers customers to make the most of WIC EBT data to improve the efficiency of WIC program management and enhance the integrity of program delivery.***
- ***File Processor: The WIC Direct File Processor is responsible for all batch processing and for processing any file-based interfaces. For example, the File Processor not only processes data that feeds reconciliation reports, but it also creates various files, such as the Food Category/ Subcategory file, whenever necessary.***

WIC Direct core applications are built using various Microsoft technologies. WIC Direct server applications run on Windows Server 2012 R2. The server database applications use SQL Server 2012. These platforms are proven and continue to improve with each new release. They provide a cost-effective and robust platform for running WIC Direct.

The WIC Direct Database operates on the Enterprise version of Microsoft's SQL Server database platform and utilizes the AlwaysOn availability groups feature as a way to both increase processing speed and provide robust high availability for the database components. Increased processing speed comes about as a result of the AlwaysOn group's ability to distribute different operations to different servers. For example, AlwaysOn allows the application to send all read operations to a replica database running on a server designed to quickly process read operations, allowing the primary database to focus on transaction processing. Beyond the enhanced performance AlwaysOn provides, it allows you to create full replica databases at both the primary and backup data centers. The system can easily operate on any of the replica databases if the primary database encounters any issues. Furthermore, the FIS Team utilizes a high performance Storage Area Network (SAN) for storage of the database files.

Additionally, the component-based construction of a WIC Direct environment gives the network operations team the ability to quickly, securely, and safely set up and support production environments for multiple clients.

Working in conjunction with WIC Direct, there are a number of other applications and systems that provide specialized services that meet various end-user requirements. These systems adhere to the external system interface requirements for accessing the core services within WIC Direct. The following is an overview of these additional applications:

- ***Mobile Application Server: Third parties may implement mobile applications capable of running on smart phones or other mobile devices that allow cardholders to access account information stored in WIC Direct. WIC Direct provides an interface through the WDInterface that allows the cardholders using these applications to securely access their account information.***
- ***Interactive Voice Response (ARU) Server: An ARU provides a first line of communication for a participant outside of the clinic. This feature allows cardholders to automatically access their account information using a telephone without speaking to a live person. WIC Direct provides an interface through the WDInterface that allows the cardholders using the ARU to securely access their account information. This optional component ARU functionality includes:***

  - ***PIN selection/change***
  - ***Balance inquiry***
  - ***Transaction history inquiry***
  - ***Benefit availability inquiry***
- ***Portal Server: A web portal allows cardholders and retailers to access account or store information using any web browser (including web browsers running on mobile devices). WIC Direct provides an interface through the WDInterface that allows the cardholders or stores using a web browser to securely access their account or store information.***
- ***WIC MIS: The WIC MIS is the state agency's eligibility application responsible for WIC program enrollment and benefit issuance. The WIC MIS must interface to WIC Direct to establish accounts and issue EBT benefits. WIC Direct provides the WDInterface to support the exchange of information with the WIC MIS.***
- ***WDUPC: The WIC Direct UPC (WDUPC) is an optional component of the WIC Direct System that may be used for managing the Approved Product List (APL). It is implemented as a Microsoft Access database designed to run on the desktop of the users responsible for managing the APL.***
- ***Retailer: Retailers generically refer to locations where cardholders may redeem their benefits. Retailers send WIC purchases to WIC Direct for approval. A retailer may either connect directly to WIC Direct or utilize the services of a TPP. WIC Direct processes all retail transactions through the Host Processor.***
- ***Acquirer/TPP: An acquirer/TPP is an entity that may "acquire" and route WIC EBT transactions from a retailer and provide a consolidated settlement of such transactions.***
- ***Stand-beside POS: POS are devices used by retailers who do not have WIC EBT integrated into their existing cash register system. The stand-beside POS application adheres to the WIC industry standard X9.93 specifications and WIC Operating Rules. These terminals will be deployed to the retailers where a third party integrated solution is not available or affordable. The stand-beside POS application has all required features to perform WIC transactions, which includes the following:***
  - ***WIC balance inquiry***
  - ***WIC purchase***
  - ***WIC purchase cancel***
  - ***WIC item void***
  - ***Totals reporting***
  - ***User ID management***
  - ***UPC/PLU file management***
  - ***UPC/PLU file download automation***
- ***Retailer Portal: The Retailer Portal provides a number of functions for WIC stand-beside retailers, some of which include:***
  - ***Retailer self-registration***
  - ***Viewing/updating merchant information***
  - ***Viewing frequently asked questions about processing WIC transactions***
  - ***Viewing deposits***

  - ***Downloading Retailer POS manuals***
  - ***Downloading Retailer POS quick reference guides***
- ***Cardholder Portal: The Cardholder Portal is an optional component that provides a number of functions for WIC client cardholders, which includes:***
  - ***Obtaining information on current and/or future benefit availability***
  - ***Viewing details on a number of previous transactions***
  - ***Selecting or changing their PIN (in a properly encrypted format)***

The remainder of this section provides additional detail about the key components of WIC Direct that demonstrate how components will serve the needs of the Nevada WIC program.

Nevada WIC EBT for SEBTC

The FIS Team is proud to have been an active supporter of SEBTC for Nevada. The FIS Team understands that this is an important program and that it is an important source of food for low income children that may not have access to healthy and nutritious foods when school is not in session. The FIS Team looks forward to assisting Nevada with continuing this program. Before Nevada, the FIS Team had prior experience with processing SEBTC for the Chickasaw Nation (where we continue to process SEBTC).

From the perspective of WIC Direct, there is not much that is different in terms of processing for SEBTC. WIC Direct receives issuances from your SEBTC eligibility system in the same way that we receive issuances from the WIC MIS and we process the redemptions just like any other. The FIS Team runs a separate instance of WIC Direct that is dedicated to SEBTC.

VI.14.3 Nevada WIC Programs Specific Scope of Work Deliverables

The FIS Team will provide all the deliverables as required in the following table with review times as listed below.

Table VI.14-1 Nevada WIC Program Deliverables

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

VI.15 SNAP/TANF Transaction Processing

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.15, SNAP/TANF Transaction Processing, through RFP Section 4.15.3, SNAP/TANF Transaction Processing Deliverables.***

VI.15.1 SNAP/TANF Transaction Processing Objective

The FIS* ebt*EDGE System has been built to industry and national standards, and will continue to meet the transaction processing requirements of the State of Nevada and FNS. Our system is one of the leading EBT systems in the country and will receive and process cardholder EBT transactions and IVR transactions for all approved retailers. As a leader in EBT and EFT, we actively participated in and were instrumental in developing the ANSI ISO Standards for EBT used nationwide today. Additionally, the FIS ebtEDGE System is in compliance with ANSI X9.58-2013 (or most current version), X9.93-2014 and ISO 8583. We will comply with all updates to these standards at no additional cost to the State.

As Nevada's EBT provider, FIS will continue to be responsible for the authorization of cardholder-initiated SNAP and cash transactions. Our* ebt*EDGE System is designed to seamlessly interface with existing commercial networks, ATMs, and POS devices. Our EBT approach builds on existing EFT infrastructures widely used today by financial institutions and retailers.

Our experience as an EBT processor strengthens our ability to provide the State of Nevada's EBT cardholders with continuous and comprehensive access to their EBT accounts through ATMs and POS devices. FIS' approach to transaction acquiring uses our award-winning CONNEX software running on HP NonStop servers. HP NonStop technology is used to run systems for 911 emergency service providers, the airline industry, the New York Stock Exchange, as well as major EFT networks nationwide, including NYCE, Pulse, and STAR. In addition, these three EFT networks all utilize FIS' CONNEX system on HP technology to operate their businesses.

In early 2018, FIS will implement the new Hewlett Packard Enterprise (HPE) Integrity NonStop family of systems. In a world that never stops, our enterprise absolutely cannot afford to be unavailable for any reason. The Integrity NonStop offers the highest availability, massive scalability, and operational efficiency. EBT processing is a mission critical service requires a solution that delivers continuous business and lower risk. Our system performance is more critical than ever before requiring a solution that includes a combination of multiple hardware and software components allowing a new-instantaneous failover to alternate resources so that business processing continues as before without interruption. The State of Nevada will be one of the first States to experience this mission critical 24X7 solution.

The* ebt*EDGE System receives, authorizes, and processes cardholder-initiated EBT transactions, and provides cardholders access to their SNAP accounts only at FNS-approved retailer locations using POS devices. Cardholders can access their TANF/Cash benefits through participating ATMs, third-party processor (TPP) POS devices and EBT-only POS devices. All SNAP, TANF/Cash, and WIC EBT transactions include a unique POS device identification number as part of the transaction detail information.

FIS is committed to processing transactions reliably and accurately for all EBT stakeholders and program participants. We will continue to use the proven controls and protocols described below to ensure that all valid and only valid transactions are approved, and that all invalid and only invalid transactions are denied based on the State's criteria. We also commit to apply the security measures we outline to safeguard clients' account information through all parts of the transaction process.

Waivers

The FIS* ebt*EDGE System will comply with the SNAP Waivers listed in Appendix I: SNAP Waivers, and any future waivers. We will issue and replace EBT cards and PINs in compliance with FNS regulations 7 CFR 274.8.

Transaction Authorization Processing Overview

The FIS* ebt*EDGE System uses an authorization process that provides SNAP and cash benefits to clients. FIS' transaction authorization:

- ***Accepts transactions originating only from authorized transaction acquirers***
- ***Authorizes or denies transactions, as appropriate***
- ***Sends response messages back to the transaction acquirer, authorizing or rejecting client transactions, as appropriate***
- ***Provides the information for the printed cardholder receipt, including account balance***
- ***Logs the authorized/rejected transactions for subsequent settlement and reconciliation processing, transaction reporting, and viewing through transaction history reporting***

Transaction Validation Process

This section demonstrates and explains FIS' transaction processing in greater detail. Since all EBT transactions use many of the same processes, the following transaction flows do not repeat descriptions of the individual processes for the different transaction types. For example, all EBT transactions are acquired from devices that require the services of a device driver, are routed to an authorization endpoint, and are settled and reported. Only the unique processing services for each transaction are explained in detail.

Figure VI.15-1 represents the basic processing common to cash withdrawal and balance inquiry transactions at ATMs, as well as the following transactions performed using a POS device: SNAP purchase, SNAP return, cash purchase, cash purchase with cash back, cash withdrawal, and balance inquiry.

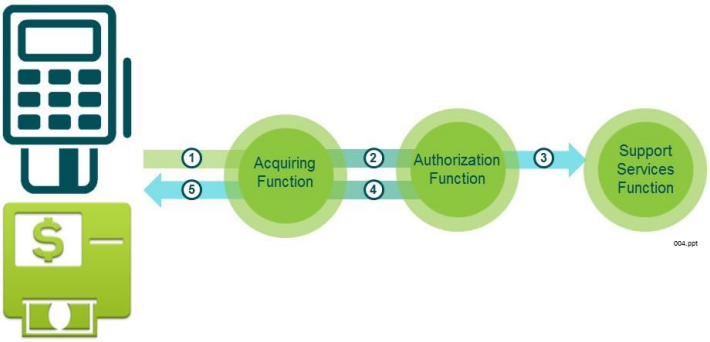


Figure VI.15-1 POS Transaction Request

All SNAP and cash EBT transactions follow the same flow regardless of the origin of the transaction.

Table VI.15-1 provides additional detail about the EBT transaction request process from end to end.

Table VI.15-1 Transaction Flow

Number	Description
1	For cash EBT transactions, the ATM network drives the ATM terminals and formats a financial request according to ISO rules. For SNAP transactions, the POS terminal formats the message (using ISO or X9 rules) based on the function key selected by the POS terminal operator. The request is sent to the Acquiring Function. The PIN on the request is stored in the message and encrypted using the PIN encryption key of the FIS *ebt*EDGE System.
2	The Acquiring Function: • Removes the telecommunications protocol characters from the transaction request message. • Performs contextual editing of the message. • Performs PIN translation from the ATM/POS terminal encryption key to the encryption key that is known to the Authorization Function. • Selects the Authorization Function. • Formats the ATM/POS request message into a message that is known to the Authorization Function.
3	The Authorization Function: • Selects the transaction processing rules based on the contents of the transaction request message. • Validates the retailer and store location. For SNAP transactions, the FNS retailer number is validated against the FNS REDE file. For ATM and TPP POS cash transactions, it is validated that the transaction is a cash benefit authorization request. • Performs these authorization checks based on the PAN supplied on the transaction request: - **PAN status check** determines if the PAN is on the cardholder database file and checks that the current status is active. - **PAN expiration check** determines if the expiration date assigned to the card is greater than the current date (most EBT cards are non-expiring). The ISO standard date for non-expiring cards is 4912. - **Maximum invalid PIN tries** check validates that the cardholder has not exceeded the maximum number of consecutive invalid PIN attempts. - **PIN check validates** that the PIN entered at the terminal is equal to the PIN that was assigned to or selected by the cardholder when the card was issued. - **Account status check** validates the account status based on transaction processing rules. The benefit status is checked to determine that the benefits are active and available to the cardholder. - **Benefits availability check** validates that the transaction request amount, including any applicable fees for cash withdrawals, does not exceed the current amount of benefits available for the cardholder. • If the request is approved, the benefits database table is updated to reflect the amount of the transaction. • Formats the reply with the response code and reject reason code (if applicable). • Forwards the reply to the Support Services Function for settlement and logging.

Table VI.15-1 Transaction Flow

Number	Description
4	Once a log of the authorization is successfully stored on a disk, the Authorization Function forwards the reply to the originating Acquiring Function.
5	Upon receipt of the transaction from the Authorization Function, the Acquiring Function examines the response code and the reject reason (if applicable) in the reply message. If the transaction is approved, retailer totals for this transaction are updated. If the transaction is denied, a reject message is sent back to the retailer informing them of the reason the transaction was rejected. If the transaction involves funds disbursement, the transaction is check-pointed for recovery processing, and the reply message is returned to the acquiring device. Upon notification of the delivery of the message, the checkpoint is cleared and the transaction is logged.

The FIS* ebt*EDGE System is designed to account for transactions by program, including any transaction fees associated with different transactions. We track the total number of transactions by transaction type and by retailer.

EBT Purchase Transaction Approval or Denial

After the transaction has been acquired, it must be authorized, so the* ebt*EDGE System goes through a series of checks and processes to determine whether a client-initiated transaction should be approved or denied. We will authorize a transaction if the following conditions are met:

- ***The merchant has a valid USDA-FNS authorization number (if it is a WIC or SNAP transaction).***
  - ***The ebtEDGE System contains a complete file of FNS-approved retailers, the USDA REDE file. As a SNAP transaction is received, the FNS number is validated against the REDE file. If the retailer is FNS-approved, the transaction will be processed. SNAP transactions from retailers who are not FNS-approved will be rejected; in this case, the system will respond with an error message and send it back to the retailer's POS device.***
- ***The card number (PAN) is verified and the card is active.***
  - ***The ebtEDGE System reads the PAN and verifies it against the card database. The card must have an active status. If the card is not in an active status, the message is rejected and an error message is returned to the terminal.***
- ***The number of consecutive failed PIN entry attempts has not been exceeded.***
  - ***The* ebt*EDGE System validates that the client has not exceeded the maximum consecutive invalid PIN attempts. The system allows the State to set the number of unsuccessful PIN attempts allowed before the card is suspended. For the State of Nevada, the parameter is set to three (3) consecutive invalid PIN attempts from midnight to midnight.***
- ***The PIN is verified as being entered correctly.***
  - ***When the client enters the PIN, it is 3DES-encrypted and transmitted to FIS as an encrypted PIN block. If the PIN is determined to be valid, the transaction is accepted, and the transaction continues through the normal process. If the PIN is invalid, an error message is generated and relayed to the processing system, which updates the card database to reflect the incorrect PIN attempt. In addition, an error message is returned to the retailer's POS device to notify the client.***

- ***The account is active.***
  - ***The account status is checked based on transaction processing rules. The benefit status is checked to determine that the benefits are active and available to the client.***
- ***The EBT account holds a sufficient balance in order to satisfy the transaction request.***
  - ***The amount of the incoming transaction is checked against the client's current account balance. All balances are maintained in real-time. If the account balance is greater than the amount of the transaction, including allowable surcharges, the account is debited for the amount of the transaction and the account balance is adjusted downward. A confirmation message is sent back to the POS device or ATM where the transaction originated. If the account does not have sufficient funds to cover the entire transaction, an error message is sent to the retailer's POS device or the ATM and the transaction is denied.***
- ***A benefit record exists for SNAP refund transactions so the transaction can be properly posted.***
  - ***The account status is checked based on transaction processing rules. The benefit status is checked to determine that the benefits are active and available to the cardholder.***

If any one of the above conditions is not met, ebt***EDGE will deny the transaction. FIS ensures that client/provider benefit accounts are not overdrawn, and will assume all liability if an account overdraft does occur. Remaining benefit balances are checked, and transactions for more than the available balance are denied to ensure the account does not go into a negative status. This is accomplished by applying all transactions to benefit records directly in real-time. If the transaction is denied, we transmit a denial message that is printed on the transaction receipt. The message indicates the reason for denial (e.g., invalid PAN, invalid PIN, non-sufficient funds, etc.).***

System Accuracy

FIS will meet or exceed the service level of no more than two inaccurate transactions per every 10,000 EBT transactions processed as defined in the federal regulations. We have an exemplary record of transaction processing accuracy in our current EBT projects, and overall, FIS far exceeds the FNS standard.

FIS resolves all errors in a prompt manner and in accordance with FNS Adjustment Rules and in accordance with State waivers. This high level of performance is one of the most important benefits we offer our customers. To ensure EBT transaction processing accuracy, the ebt***EDGE System provides message security and integrity in several ways:***

- ***First, we use a longitudinal redundancy check and a block check character to ensure that a message is transmitted in its entirety and is not corrupted during transmission. These integrity checks are hardware-based standard telecommunications message checking techniques used to prevent inaccuracies in processing.***
- ***Upon receiving a POS transmission, the*** ebt***EDGE System verifies that the incoming message conforms to the exact message format required for that transaction type. Failure to meet the strict message format results in an immediate rejection of the transmission.***
- ***Additionally, every EBT-only POS transmission contains a physical terminal ID embedded in the application load of the POS terminal. The load image and the terminal ID are provided and installed in the terminal by FIS. The terminal ID is used to identify the store and retailer, as well as the account to which funds will be debited and credited when a transaction is successfully processed. The*** ebt***EDGE System must recognize the incoming terminal ID before the transaction can be processed. This security and accuracy control further prevents inaccurate processing.***

VI.15.2 SNAP/TANF Transaction Processing Activities

FIS currently meets Nevada's transaction processing requirements as detailed in this RFP. SNAP benefits will only be accessed via POS terminals or by authorized retailers using manual vouchers at FNS-authorized retail locations. FIS does not allow manual transactions for cash. We assure the State that SNAP benefits cannot be accessed at ATM terminals, and will not be comingled with cash or WIC benefits in the EBT account.

Cash Access

FIS will continue to provide cash access for the State's EBT clients through ATM networks and commercial POS terminals to make access to cash benefits a convenient as possible. We will work with the Project Management Team to ensure these service levels are maintained. FIS supports national interoperability for cash access, as described in Section V.2.12, Retailer Management.

The process FIS uses to ensure adequate access begins with requesting two FNS files: the EBT1 and EBT4 reports. These files contain pertinent information on all FNS approved retailers, including the retailer's FNS number. This information is loaded into the FIS-developed Merchant Management System (MMS) and all subsequent contract activity is monitored using this database. When a retailer notifies FIS that they are using a TPP, the retailer record in MMS is marked "Active Third Party." The overriding reason for a retailer to choose a TPP is so that they can offer cash to cardholders, in addition to SNAP. FIS maintains a monthly log of third-party retailer transactions and provides an accounting to the TPPs of retailers who provided cash to clients and the amount to be reimbursed. This process allows us to identify retailers providing cash access. In addition to FNS-approved retailers, several non-FNS retailers have signed EBT agreements to offer cash transactions to EBT cardholders.

FIS has developed close, professional relationships with all of the large retail chains and TPPs that support retailers throughout the country. As an industry-leading Electronic Funds Transfer (EFT) processor, FIS has a strong presence with all major financial networks and processes over 27 billion transactions annually. The major TPPs, such as WorldPay and First Data, and ATM networks such as STAR and NYCE already have a connection to FIS' EBT Gateway. We will leverage our current processing relationships, along with our knowledge of the retail community to ensure that retailers' participation in cash issuance in the State is at a maximum level.

Transaction Processing Detailed Requirements

FIS will process, at a minimum, the POS and/or ATM transaction types listed in the RFP.

Pursuant to USDA-FNS regulations, FIS prohibits the charging of fees for all POS and cash benefit access transactions. Our Processor and Retailer Agreements contain language informing the processor or retailer that charging fees for POS and cash benefit access transactions is prohibited. We will provide clients with unlimited POS and cash benefit access transactions each month and will not assess a transaction fee on these transactions.

After conducting a purchase, cash benefit transaction, merchandise return, or balance inquiry, the retailer provides a printed receipt showing the cardholder's account balance with a truncated card number on the receipt.

Manual SNAP Transactions

FNS-authorized SNAP retailers with redemptions of less than $100 per month, route vendors, and farmer's markets will be provided the capability to conduct manual SNAP transactions using paper vouchers. Retailers are instructed to have the cardholder produce their EBT card and sign

the voucher as a condition for processing. Manual voucher transactions will be permitted under the following conditions:

- ***For FNS authorized SNAP retailers without POS equipment***
- ***In instances of system failure that prevent processing of online SNAP authorizations***
- ***In instances of disaster for home deliveries, if appropriate***

FIS provides retailers with a separate toll-free retailer Customer Service Center (CSC) telephone number that is available 24/7 to obtain voice authorizations (via the IVR or a CSR) for manual SNAP transactions.

Paper Voucher Supply

FIS will make paper vouchers available in adequate quantities. Vouchers are numbered serially for control and security purposes. EBT-only retailers may call the retailer CSC 24/7 to request that vouchers be sent to them at no cost to the retailer or the State. Retailers may request vouchers via the Merchant Portal. Third-party retailers will receive vouchers through their processors.

FIS allows and encourages processors to produce their own vouchers, as long as the minimum data requirements, as specified by federal regulation or policy, the State, and FIS are met. We provide an online copy of the form to TPPs so that they can print their own vouchers.

SNAP Voice Authorizations

Vouchers submitted for payment without prior telephone authorization will be rejected. If the State allows, vouchers submitted for payment without prior authorization from the IVR can be accepted by FIS at the risk of the retailer and will be paid only if the client's remaining account balance is sufficient to cover the amount of the purchase indicated on the voucher. If the client has insufficient funds to cover the purchase amount, and the retailer fails to obtain prior authorization, the retailer is liable for the transaction amount.

Re-Presentation of Manual Transactions

FNS-authorized retailers are required through FNS certification and by EBT contract to abide by FNS regulations, which prohibits the resubmission, or re-presentment, of manual voucher transactions. FNS and the State must rely on the integrity of the retailer with respect to the rules supporting manual voucher transactions. Re-presentment information is included in the retailer's EBT contract and in the training provided to new retailers. If allowed by the State, our automated voucher system can offer retailers the option to take partial payment (for the amount of the client's remaining SNAP balance) if a voucher clear transaction is initially denied for non-sufficient funds.

Emergency Stand-In Processing

The* ebt*EDGE System is designed to prevent system operation disruptions. However, when the* ebt*EDGE System is unavailable to authorize transactions due to scheduled maintenance, or hardware or software failure, we will allow retailers to conduct emergency "stand-in" processing for SNAP purchases up to $50.00 per cardholder per retailer per day. Detailed information about this process is provided in Section V.2.6, Processing Speed Requirements.

Voucher Clear Transactions (SNAP Only)

The FIS* ebt*EDGE System will support three methods of clearing manual vouchers:

- ***Via the POS terminal***
- ***Online via the Merchant Portal***
- ***Or if neither of the above options are available, manual clearance by mail***

Interoperable Voucher Clear

Since TPPs load and update state BINs into their systems, POS devices are able to accept voucher clear transactions from all existing EBT projects via the FIS EBT Gateway. FIS will route these transactions to the cardholder's state processor and settle funds to the retailer as it would any interoperable transaction. We will accept, process, and settle electronic voucher clear transactions from all sources, including those originating from out-of-state retailers.

SNAP Retailer Transactions

FIS has controls in place to ensure that all POS SNAP transactions performed on FIS-provided EBT-only POS terminals occur only at entities that have valid agreements with FIS. Clients may make SNAP purchases at FNS authorized food retailer locations because only FNS-authorized retailers will be granted access to the EBT System.

The EBT Transaction database ensures client access to SNAP accounts occurs only at FNS authorized retailers. Transactions are transmitted to our host for authorization in accordance with FNS regulations, including 7 CFR 274.8, and the Quest® Operating Rules. The EBT Transaction Switch also manages the State's transactions that are acquired at retailers in other states and ensures that those retailers are FNS authorized.

FIS maintains a database of authorization numbers for all FNS authorized retailers. This database is populated and refreshed daily by the FNS REDE file. FIS currently has in place a link with the U.S. Department of Agriculture's (USDA's) FNS system for transmitting daily Retailer EBT Data Exchange (REDE) data updates. Upon receipt of daily updates of the REDE file, FIS will continue to update both the EBT Transaction Switch file and our host authorization system. We will assume liability for any transactions completed against invalid FNS authorization numbers.

Hold Funds for SNAP

Immediately upon voice authorization of a manual SNAP transaction purchase, FIS places a hold on the authorized funds in the client's account. Holds on SNAP benefits are maintained for the period of time specified by the State, up to a maximum of 30 calendar days, until the voucher transaction is cleared. Should the merchant fail to submit the voucher or perform the voucher clear transaction within the specified number of days from the authorization date, the voucher expires. The funds that were placed on hold for a SNAP purchase transaction revert to the cardholder's account, and the merchant or acquirer bears liability for the transaction.

To support debit adjustment notification and fair hearing processes, FIS will 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. FIS acknowledges that the Nevada SNAP program currently has a waiver that prohibits a "hold" on the funds for adjustment purposes.

Interoperability Standard

FIS meets all Federal national requirements for processing interoperable SNAP transactions, and supports national interoperability for cash transactions. Please refer to Section V.2.12, Retailer Management, for further details.

Refunds

FIS processes Program refunds or credits in real-time to preclude the creation of unapplied benefits and approval of excessive funds. As the* ebt*EDGE System is a real-time system, there will never be any unapplied transactions. FIS meets the State's processing requirements for:

- ***Manual SNAP Refunds – The ebtEDGE System can configure a limit per transaction and per month, and can set this configuration to the State's specifications.***

- ***POS SNAP Refunds – FIS can provide retailer refund limits. We will work with State staff during the Requirements Review to determine the dollar limit on refunds and the number of refunds allowed per month, per account, a maximum dollar amount of cumulative monthly refunds that can be made by account, or a combination of these requirements.***

Congregate Living Transactions for SNAP

FIS will support congregate living transactions for Nevada's EBT Program. FIS supports all of the options outlined by the State as well as a few additional options outlined below:

- ***Establish an EBT account for the group home and issue an alternate cardholder EBT card to the facility***
- ***Transfer of funds between the client and the group home accounts via the* web*ADMIN administrative terminal***
- ***Deploy a POS terminal in the group home***
- ***Client-initiated transfer via Cardholder Portal***
- ***Pass through direct deposit to the group home/treatment facility***

FIS' preferred method is to deploy a POS device in the group home and issue an EBT card to each client in the home. If the client is not competent to hold the EBT card, we recommend the following options to the State:

- ***Establish and issue an EBT card to an authorized representative or protective payee for the client's account***
- ***Direct deposit to pay the group home from the client's benefit account***

We will provide reports on congregate living transactions to the State as outlined in Section 4.12, SNAP/TANF Reporting and Data Requirements, of this RFP. Congregate living facilities will have access to their account information via the Merchant Portal, described in Section VI.8, SNAP/TANF Help Desk/Customer Service.

Key Entered SNAP Transactions

The FIS* ebt*EDGE System will accept and process SNAP EBT transactions for manual card entry (key-entry of the PAN) into the POS device. The client must have the EBT card present for a retailer to conduct a key entered transaction. Manual card entry transactions go through the same verification process as swiped transactions, and a valid PIN is required for approval. If a valid PIN does not accompany the transaction, or if the PIN pad is defective, the transaction will be denied. FIS meets all of RFP requirements for key-entered transactions. Additionally, we require a valid supervisor ID and password prior to the transmission of a key-entered transaction request.

Reports of Malfunctioning or Defective Equipment

If a client calls to report malfunctioning or defective equipment at a retailer site, every attempt is made to contact the store (if it is an EBT-only retailer) or the processor (if it is a commercial retailer). FIS also employs preventive maintenance procedures to ensure that POS terminals are operational and available for client use. Our call tracking system tracks how often a retailer has called in the last 30 days, enabling CSRs to identify any ongoing equipment issues. Our practice is to replace equipment if it has caused multiple service calls. CSRs also look for trends in problems that affect multiple retailers. Additionally, FIS staff reviews a daily report showing any reversals caused by malfunctioning terminals, and our staff proactively calls those retailers to troubleshoot the malfunctioning terminal.

Farmers' Market/Direct-marketing Farmers' Support

FIS will provide support, including the deployment of wireless POS devices, to specified retailers participating in the farmers' market program, as described in Section V.2, Technical Requirements. We will support FNS standards and requirements for the support of farmers' market retailers for the duration of the contract. If desired in the future, FIS will work with the State to provide additional support to farmers' market or direct-marketing farmers.

ACH Transactions

FIS is a major national ACH processor and has extensive experience in ACH management. We have an originating and receiving relationship with the Automated Clearing House through an existing agreement with Wells Fargo Bank, N.A. (Wells Fargo). The FIS ebtEDGE System is an effective way for the Nevada TANF Program to manage ACH services. We currently meet the State's detailed requirements for ACH transactions. FIS will provide:

- ***Maintenance of Direct Deposit Information – Direct deposit for cash benefits into a client's designated bank account can be set up through the batch process, webADMIN, or host-to-host. Files for direct deposit are created according to standard ACH format and routed through standard ACH processes to the client's bank account. The FIS direct deposit batch process contains checks and balances to ensure no duplicate or erroneous postings occur within the ACH process.***
- ***Settlement and Activity Reports – The ACH Activity-Direct Deposit Report will be distributed to the State along with the daily reports when activity occurs. This report provides a record of the client's case number, banking information, date and deposit amount. The direct deposit settlement is summarized on the Clearing Statement. Standard batch totals and exception reports will also be provided to the State for benefit batch refresh files received with direct deposit clients. If direct deposit benefits are added through webADMIN or host-to-host, they are reported on the Daily Activity-Authorization Report and Admin Activity – Authorization Report which will also be distributed to the State.***

Returns with SNAP

In cases where actual funds are rejected because of incomplete or incorrect routing, account number information, or closed accounts, FIS is notified through the ACH process and those funds are sent back to the FIS holding account. FIS will notify the State and, upon receiving the correct information, will create a wire transfer to the client/provider's correct bank account. As an alternate process, FIS can post ACH returns to a client's pre-existing EBT account.

FIS will provide the State with an automated process to accept and/or correct returns. We will include sufficient detail on returns to allow for reconciliation. At the State's discretion, FIS will provide electronic notification to facilitate the automated generation of a letter of notification to the client.

VI.15.3 SNAP/TANF Transaction Processing Deliverables

The FIS Team will provide all the deliverables as required in the following table with review times as listed below. Because FIS is the State's current processor, all deliverables are currently in operation for the State of Nevada, with the exception of Online Purchasing/Internet Shopping, which is in pilot with FNS. Further information about this deliverable is provided in this section.

Table VI.15-2 SNAP/TANF Transaction Processing Deliverables

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

Online Purchasing/Internet Shopping

FIS is currently engaged by FNS to make necessary changes to our ebtEDGE solution for pilot readiness for its Online Purchase Pilot. We understand the pilot is to test and evaluate the acceptance of SNAP benefits to pay for online food purchases, and we further understand that Nevada is not currently participating in this pilot. However, we acknowledge Nevada's desire to allow the online retailers selected by FNS to expand pilot coverage and accept SNAP and cash EBT benefits from Nevada EBT cardholders.

As part of our core offering, and upon the completion of functionality development, testing and implementation, and FNS' approval to move forward, FIS will support Nevada's requirements as defined in the RFP.

Should the State wish to implement online purchasing functionality beyond the pilot scope as defined, FIS would be happy to discuss the project with Nevada through the change request process. Additional considerations will be discussed with the State including potential increased cardholder and retailer call volumes and other program impacts that may be discovered through the pilot process.

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VI.16 SNAP/TANF Specific Requirements

✓ ***The FIS Team is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 4.16, SNAP/TANF Specific Requirements, through RFP Section 4.16.3, SNAP/TANF Specific Requirements Deliverables.***

VI.16.1 SNAP/TANF Specific Requirements Objective

Transaction and settlement accuracy among all electronic benefit transfer participants is important in the success of Nevada's EBT Project. Timely and accurate settlement is essential to ensure the strong participation of the retail community. FIS brings many years of experience in ACH processing and providing settlement services to the EBT industry. We assure the State that we are a highly stable, Fortune 500 company with over $9 billion in revenue and can successfully fulfill the settlement obligations specified in this RFP. FIS currently links over 32 ATM networks to more than 1,400 financial institutions and is directly involved in the movement and reconciliation of settlement funds for these customers.

FIS currently provides settlement and reconciliation services for the following state EBT projects (including Nevada):

- ***Alaska***
- ***Alabama***
- ***Arizona***
- ***Arkansas***
- ***Colorado***
- ***District of Columbia***
- ***Florida***
- ***Guam***
- ***Hawaii***
- ***Idaho***
- ***Kansas***
- ***Kentucky***
- ***Minnesota***
- ***Missouri***
- ***Nebraska***
- ***Nevada***
- ***New Mexico***
- ***New Hampshire***
- ***North Carolina***
- ***North Dakota***
- ***Oregon***
- ***Rhode Island***
- ***South Dakota***
- ***Tennessee***
- ***Texas***
- ***Vermont***
- ***Washington***
- ***West Virginia***
- ***Wisconsin***
- ***Wyoming***

We currently settle to more than 60,000 direct-attached, EBT-only retailer accounts. We also move funds to all the third parties and networks involved in EBT. Our current retailers perform more than 89 million EBT transactions each month. FIS' understanding of these complex processes and daily experience in the settlement of millions of dollars provides assurance to the State that we will provide timely and accurate settlement to all stakeholders.

Simply put, every single day, for every single transaction, the FIS ebtEDGE System:

- ***Logs every financial transaction***
- ***Records a credit to the retailer, TPP, or ATM network account and records an offsetting debit to the client's account.***
- ***Generates files to debit money from the State's federal Letter of Credit for SNAP (and State Treasurer's bank account for cash if the current Fedwire process is altered as such) and to credit money to the retailer's, TPP's or ATM network's account to complete the settlement process***
- ***Completes a comprehensive reconciliation process to validate that the benefits authorized by the State match the benefits added to ebtEDGE, and financial transactions authorized by ebtEDGE match transactions posted to individual cardholder accounts.***

Through these processes, FIS' ebtEDGE System is confirmed to be balanced and reconciled every single day. Because FIS performs settlement and reconciliation under the current contract, the State's Treasurer and financial staff will have no change in the processes and reports they use now on a daily basis. If any reconciliation report, process, or data display is to change in the future, FIS will ensure the State has 90 calendar days of advance notice to ensure your internal processes and documentation can be updated prior to the change going live.

VI.16.2 SNAP/TANF Specific Requirements Activities

TANF Blocking

To assist State in maintaining compliance with the Middle-Class Tax Relief and Job Creation Act of 2012, FIS offers as an optional service, our industry-leading TANF transaction blocking capability that is second to none. We understand that Nevada is sensitive to establishments covered by this Act and recognizes their economic role within the State. FIS will work with Nevada to identify ATMs at prohibited locations and create a solution that meets the intent of the law without causing hardship for the potential TANF participants who may be employees of the prohibited establishments. Upon agreement, FIS implements powerful TANF transaction blocking capability preventing TANF transactions at unauthorized retailers and at ATMs identified as being located at inappropriate or unauthorized retailers.

AMA System

FIS will accurately and reliably update the AMA System maintained by the Federal Reserve Bank (FRB) each business day with the issuance information provided by the State. FIS is certified with the FNS and FRB of Richmond, Virginia, on the automated batch issuance process, as well as the online backup method of entering AMA issuance.

All benefit authorization transactions that have an impact on the value of the State's ASAP account balance are reflected in the settlement process. These transactions flow through the logging component to the audit logger and are reported on each day. FIS uses the information in the logs to create the AMA Batch Issuance file that is sent to the FRB in Richmond.

SNAP Settlement Flow

The following table represents the SNAP settlement flow that we propose to continue to use for the State of Nevada. Within this process, FIS is responsible for the ASAP drawdown to fund the settlement account.

Table VI.16-1 SNAP Settlement Flow

Seq. No.	Action
1.	The State creates a Benefit Authorization file and transmits it to FIS. The Benefit Authorization file is posted to the *ebt*EDGE database. States can also enter benefits online through the administrative terminal. Separate authorization files are maintained for each client. The file or online transaction lists the benefits by type and includes the benefit availability date.
2.	FIS sends benefit issuance information by benefit availability date to AMA to increase the State's Letter of Credit.
3.	Once the client's SNAP benefits become available, they can initiate a SNAP purchase transaction (includes voucher/voucher clears for exempt retailers and emergency situations) at an EBT-only retailer or a retailer who uses a TPP. FIS processes and logs the transaction.
4.	From the Transaction log, FIS creates an ACH file for the transactions that occurred during the retailer's business day. The ACH file is transmitted to Wells Fargo for processing.
5.	Upon receipt of the ACH file, Wells Fargo runs a series of checks. After performing these checks, the transactions are transmitted to the FRB in time to meet the daily window.
6.	The FRB processes the ACH records through the ACH System and sends an ACH transmission to Wells Fargo, the FIS settlement bank for the State, notifying it of the debit to the settlement account. FRB sends an ACH credit transmission to each EBT-only retailer's or TPP's account.

Table VI.16-1 SNAP Settlement Flow	
Seq. No.	Action
7.	FIS provides the State with a *Clearing Statement* that contains the total amount of transactions approved by benefit group or type. To replenish FIS' SNAP funding account, FIS, on behalf of the State, initiates an ASAP System transaction to the U.S. Treasury, the morning following settlement, for the net amount of the ACH credit sent to retailer and TPP banks, as detailed on the *Clearing Statement*.
8.	After receiving FIS' request for funds, the AMA System verifies the availability of the funds in the State's SNAP Letter of Credit and certifies payment to the FIS settlement account.
9.	Wells Fargo receives notification of the wire transfer from each Letter of Credit and credits the FIS settlement account for the States for the amount of the SNAP credits to retailers and TPPs.
10.	FIS creates a STARS file each day and matches the amount in this file with the Letter of Credit amount on the *Clearing Statement*. The daily STARS files are stored on the system and sent to FNS once a week. FNS uses this file to verify the ASAP draw-down. FIS will provide detailed daily redemption activity for each retailer by identification number to STARS through the Benefit Redemption Systems Branch (BRSB).

TANF Settlement Flow

The following table represents the TANF settlement flow that we propose to continue to use for the State of Nevada. Within this process, the State is responsible to initiate a wire transfer to fund the settlement account. If the State prefers, FIS can initiate an ACH transaction from the State's bank account instead to fund the settlement account.

Table VI.16-2 TANF Settlement Flow	
Seq. No.	Action
1.	The State creates a Benefit Authorization file and transmits it to FIS. FIS posts the cash Benefit Authorizations file to the *ebt*EDGE database. The State can also enter benefits online through the administrative terminal. Separate authorization files are maintained for each client. The file or online transaction lists the benefits by type and includes the benefit availability date.
2.	Once the client's cash benefits become available, they can initiate a cash benefit withdrawal transaction from an EBT-only retailer, a retailer who uses a TPP, or an ATM. A client can also initiate a cash purchase or a cash purchase with cash back from an EBT-only retailer or a retailer who uses a TPP. FIS processes and logs each transaction.
3.	From the Transaction log, FIS creates an ACH file for the transactions that occurred during the retailers, TPPs, and network's business day. The ACH file is transmitted to Wells Fargo for processing.
4.	Upon receipt of the ACH file, Wells Fargo runs a series of checks. After performing these checks, Wells Fargo transmits the transactions to the FRB in time to meet the daily window.
5.	The FRB processes the ACH records through the ACH System and sends an ACH transmission to Wells Fargo, notifying it of the debit to the settlement account. FRB sends an ACH credit transmission to each EBT-only retailer, TPP, and network account.
6.	FIS sends the State a *Clearing Statement* that indicates the amount of money distributed through retailers, processors, and ATM networks. The *Clearing Statement* contains the total amount of transactions approved by benefit group or type.
7.	The State authorizes reimbursement to the FIS settlement account for the net amount due to the retailer, processor, and network banks for cash benefits. The State initiates a wire transfer from their bank account to FIS' settlement account at Wells Fargo. Wells Fargo receives notification of the wire transfer from the State's EBT account and credits FIS' settlement account.

FIS operates on a 24-hour processing cycle and uses a daily ACH-system cutoff time of 5:10 p.m. MT that allows us to meet the latest nightly ACH window. At that time we close out the current processing day and commence the next processing day. This 24-hour period between the cutoff time on Day 1 and Day 2 constitutes the EBT transaction day. FIS' cutoff time coincides as closely as possible with the cutoff time of the prevailing EBT transaction switch (FIS' EBT Gateway) and TPPs to minimize the need for carryover or suspense accounting. This cutoff time determines when accounts will be credited, because at this time, FIS cuts off transaction processing for that day. FIS then creates an ACH file for the EBT transactions that occurred during the business day. This file contains the bank account information to settle the EBT-only, TPP, and network transactions. The file is then transmitted to Wells Fargo, our concentrator bank.

Upon receipt of the file, the concentrator bank transmits the information to the FRB. The FRB sends the ACH credit transmission to each EBT-only retailer, TPP, and network account with an offsetting debit to the State's settlement account. FIS' ebtEDGE System maintains accounts at the client, program, and state levels. Each processing day, the system computes the end-of-day net position for each account. This end-of-day net position equals: Opening Balance + Credits - Debits = End-of-Day Balance.

Established ACH Relationship

To effect commercial settlement through the ACH, FIS has an originating and receiving relationship with the Automated Clearing House through an existing agreement with Wells Fargo. Wells Fargo is a federally insured financial institution capable of accepting credits and/or debits, and transmitting them in ACH format to the institution. Our agreement with Wells Fargo Bank binds the bank and FIS to NACHA Operating Rules and Guidelines, except where superseded by federal or state law. Our ACH service agreement defines the responsibilities of the bank and FIS.

In addition to the strength of our financial institution, FIS, one of the largest processors of debit transactions in the world, brings a wealth of experience settling financial transactions using ACH processes. We assure the State that we are a highly stable, Fortune 500 company with over $9 billion in revenue and can successfully fulfill the settlement obligations specified in this RFP.

Accurate Settlement Reporting

FIS understands that the State requires a comprehensive daily electronic report that reconciles all benefit transactions back to their original authorization and allows the State to easily ascertain the daily change in their outstanding obligations. FIS believes that our comprehensive benefit reconciliation reporting meets the State's requirements. If the State reviews our reports and finds that you are in need of the report as described in this RFP, FIS will work with the State to create this report.

FIS will continue to provide detailed and accurate reports that will allow the State to reconcile benefit postings to the EBT system, settlement of benefits used by clients, and the outstanding liability remaining on the EBT system at the end of each processing day. FIS will provide the State with settlement reports, such as the Clearing Statement and the Database Value Report, with the daily reports that will be transmitted and available to the State the following processing day. These reports will also be available to the states in webADMIN the following processing day. The following table describes our main settlement reports.

Table VI.16-3 Settlement and Reconciliation Support Reports

Report	Description/Frequency
Agency Reconciliation Report	Provides settlement amount, previous suspense, current suspense and daily activity, by benefit group, for the agency. The EBT staff or the financial staff can use this report to tie the *Clearing Statement* to the *Daily Statistics Report*, which will aid in the reconciling of the FNS Letter of Credit and the outstanding liability for cash benefits.
AMA Batch Issuance Report	Summarizes SNAP authorization activity by effective date to allow easier tracking of the automated entries made to AMA.
Balance Verification Report	Displays totals for all financial activity entering and exiting the system. It summarizes various business function totals and indicates that the FIS *ebt*EDGE System as a whole is balanced.
Cash Issuance Report	Summarizes cash benefit authorization activity for the reporting day by effective date. The totals reflect all cash authorizations activity for the reporting day. Totals on the report match the current day's cash benefit totals on the *Daily Statistical Report* and the *Daily Database Value Report*.
Cash Balancing Report	Summarizes daily total cash benefit authorization activity (issuance, cancellations, expungements, repayments, and expirations) processed on the EBT System for the report date based on availability/effective date.
Clearing Statement	State level report that recaps all financial activity for which funds must be transferred by the appropriate federal and State systems to offset money moved to various settlement endpoints. The State's financial staff use this report to review the financial activity and the drawdown for SNAP and also for performing the draw down or allocating funds for the cash assistance programs for the settlement day.
Daily ASAP Balancing Report	Provides the State with the ability, at a glance, to validate that the benefits on FIS' ebtEDGE System, by available date, balance to the State's Letter of Credit in the Federal Reserve's ASAP System. It will also show that the total outstanding liability on the FIS database balances to the Letter of Credit.
Daily Database Value Report	Provides a cumulative report of all activity on the database. The report shows beginning balance, current activity, and ending balance for each benefit group and benefit type. This report is used by the State to reconcile against the outstanding liability on the Federal Reserve Bank's ASAP system and to perform daily reconciliation of the outstanding liability reported for cash benefits.

Procedures for Meeting Reconciliation Requirements for All Programs

FIS' ebtEDGE System meets the USDA-FNS EBT reconciliation requirements of 7 CFR§ 274.4 and is consistent with the FNS Reconciliation and Settlement Guidance. Our procedures are as follows:

- ***Client account daily beginning balance and net draws versus the ending balance. All activity affecting the balance of a client's SNAP and cash account is reported on the Daily Activity–Authorization and Daily Activity–Terminal reports. In addition, client activity against a benefit authorization can be viewed on webADMIN using the transaction history and the benefit detail screens.***
- ***Client net redemptions versus acquirer settlement values. The system continuously maintains the current balance in the client's account and the amount to be settled to the retailer or processor/network. Subsequent to cutoff, and before the ACH file is created, the systems validate client and retailer totals to verify they are in balance.***

- ***Total funds entering, exiting, and remaining in the system each day. The ebtEDGE System maintains accounts at the client, program, and agency (State) levels. Each processing day, the system computes the end-of-day net position for each account.***
- ***Total net change in system-wide obligations outstanding to the sum of the net change in obligations outstanding for all benefit programs. FIS' reconciliation process takes the beginning balance (the previous day's ending balance), adds the current day's activity, and calculates the ending balance. Activity will be reported by the benefit groups and types designated by the State.***
- ***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. FIS will provide the State with the Clearing Statement that lists the total amount of federal funds by program and benefit group or type and the total amount of State funds by program and benefit group or type necessary to reimburse the settlement account for the total credits paid to EBT acquirers.***
- ***The net settlement value of all transactions to the sum of the net settlement values for all benefit programs. FIS will provide the State with the Clearing Statement that lists the total amount of all transactions settled by program group and benefit group or type.***
- ***The net settlement value of cardholder account adjustments to the sum of the net settlement value of adjustments settled to retailer and ATM acquirers. If an adjustment is required, it is included in the retailer, TPP, or network settlement and the offset is reflected in the client's account. A settled adjustment appears on several settlement reports and the Daily History Extract File. Adjustment entries reference the original settled transaction that caused the discrepancy. It is netted into the total cash or SNAP amount reported to the State on the Clearing Statement.***
- ***The net settlement value of all transactions to the sum of the net settlement values for all local offices. The net settlement values for all local offices equals the net settlement for the State. FIS will provide the State with the Clearing Statement, which contains the total amount of all transactions settled by program group and benefit group or type at the State level.***
- ***Net redemptions of each program versus the daily suspense transactions that overlap daily ACH cutoff times plus the current daily activity. FIS will provide the Agency Reconciliation Report to the State which contains the benefit group and benefit group or type, settlement amount, reduced by previous suspense, increased by current suspense to arrive at the daily activity.***
- ***Process for notifying the State of out-of-balance situations. If notification is necessary, the FIS Account Manager will notify appropriate State staff of the out-of-balance situation. A trouble ticket will be opened in our Case Management System (CMS) to track and resolve the issue.***
- ***Time frames for correcting out-of-balance situation. FIS uses established guidelines to determine the appropriate severity level of an issue and enters it in the case tracking tool. A severity level of 1 would be assigned to a settlement system out-of-balance issue. Although the resolution timeframe for severity 1 issues is up to 24 hours, FIS' goal is to resolve any out-of-balance situation in time to make the midnight settlement window, as we understand that timely resolution is essential.***

VI.16.3 SNAP/TANF Specific Requirements Deliverables

The FIS Team will provide all the deliverables as required in the following table with review times as listed in the table below.

Table VI.16-4 SNAP/TANF Specific Requirements Program Deliverables

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

The FIS Settlement and Reconciliation Manual details the specific reports, and the logical steps and procedures required for the State to perform daily SNAP and TANF reconciliation, consistent with all Federal and State guidance. The following table provides a summary of the information included in the Settlement and Reconciliation Manual that will be updated and provided to the State.

Table VI.16-5 Settlement and Reconciliation Manual

Section No.	Section Title	Section Content
1	Introduction	Describes the purpose, audience, and organization of the manual
2	Settlement Overview	Provides an overview of the benefit funds settlement process, including who provides benefits, how they are accessed, and how they are logged and reconciled daily on the EBT System
3	Settlement Flows	Reviews the participants involved in funds movement and pictures the SNAP and cash settlement flow
4	Automated Adjustment System	Explains the Automated Adjustment System and how it is used to make adjustments to client's SNAP and cash benefits
5	FIS Settlement Reports	Describes the reports used for settlement, defines the totals recorded on each report, and shows the relationship of these totals to other EBT System reports
6	Federal Reporting and Monitoring	Describes the five required areas of reconciliation and the methods, reports, and files provided by FIS to meet these requirements, as defined within 7 CFR 274.8 and the USDA-FNS EBT Reconciliation Guidance

The FIS Settlement/Reconciliation Manual will be kept up-to-date with any revisions necessitated by changes in the State's processes or systems or by revisions to Federal regulations.

Section VII Company Background and References

✓ ***The FIS Team complies with Nevada's company background and references requirements listed in Nevada's RFP Section 5, Company Background and References, through RFP Section 5.13, Project Software Tools.***

VII.1 Vendor Information

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:	
Ownership (sole proprietor, partnership, etc.):	
State of incorporation:	
Date of incorporation:	
# of years in business:	
List of top officers:	
Location of company headquarters:	
Location(s) of the office that shall provide the services described in this RFP:	
Number of employees locally with the expertise to support the requirements identified in this RFP:	
Number of employees nationally with the expertise to support the requirements in this RFP:	
Location(s) from which employees shall be assigned for this project:	

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.

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:	
Legal Entity Name:	

Is "Legal Entity Name" the same name as vendor is doing business as?

Yes		*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.

5.1.5 Has the vendor ever been engaged under contract by any State of Nevada agency?

Yes		*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:	
State agency contact name:	
Dates when services were performed:	
Type of duties performed:	
Total dollar value of the contract:	

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*	

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*	

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.

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.

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.

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

5.1.11.2 Federal Tax Identification Number

5.1.11.3 The last two (2) years and current year interim:

A. Profit and Loss Statement

B. Balance Statement

The State of Nevada's DHHS has relied on FIS for its EBT processing for their SNAP, TANF, and WIC EBT Programs since early 2016. FIS values our strong, lasting relationship that is built on mutual commitment to dependable service, cost efficiency, and innovation. We have been partners through changes and growth, and FIS will continue to be here for Nevada as we grow through the ever-changing needs of the Nevada EBT Programs together.

Working in concert with DHHS, we have garnered practical knowledge of your requirements, uniquely positioning FIS to consult with and help you implement your plans for the future. Our team of impeccable, experienced experts that help support you programs will continue to support Nevada EBT Programs.

FIS: Reliable and Secure EBT Services: ***FIS provides unrivaled EBT expertise, skills, innovation and leadership. FIS, the world's largest provider of financial technology solutions, offers EBT modernization, leading-edge data security and fraud protection.***

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

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

FIS' Company Profile

In the following table, we have provided the FIS company profile information requested in RFP Sections 5.1.1 through 5.1.8.

Table VII.1-1 FIS Company Profile Information

Question	Response
Company name:	Fidelity Information Services, LLC (FIS)
Ownership (sole proprietor, partnership, etc.):	Limited liability company
State of incorporation:	Arkansas
Date of incorporation:	Formed under Arkansas law in March 2011 (converted from an Arkansas corporation formed June 1967)
# of years in business:	49 years in the financial services industry 25 years servicing EBT (since 1992)
List of top officers:	• Gary Norcross, President and CEO • James Woodall, Chief Financial Officer • Michael Oates, Chief Administrative Officer • Greg Montana, Chief Risk Officer • Anthony Jabbour, Chief Operating Officer, Banking and Payments • Marianne Brown, Chief Operating Officer, Institutional and Wholesale • Raja Gopalakrishnan, Executive Vice President, International Markets • Ido Gileadi, Chief Information Officer • Ellyn Raffery, Chief Marketing, Communications and Sales Operations Officer • Marc Mayo, Chief Legal Officer • Denise Williams, Chief People Officer • Peter Gunnlaugsson, Senior Vice President, Corporate Finance and Investor Relations • Katy Thompson, Chief Accounting Officer
Location of company headquarters:	Jacksonville, Florida
Location(s) of the office that shall provide the services described in this RFP:	Milwaukee, Wisconsin
Number of employees locally with the expertise to support the requirements identified in this RFP:	There are approximately 121 employees in our Milwaukee office with the expertise to continue to support Nevada's requirements.
Number of employees nationally with the expertise to support the requirements in this RFP:	There are approximately 650 employees nationally with the knowledge to support Nevada's requirements.

Table VII.1-1 FIS Company Profile Information

Question	Response
Location(s) from which employees shall be assigned for this project:	Milwaukee, Wisconsin San Antonio, Texas (card production services)
Nevada Business License Number:	NV19981232693
Legal Entity Name:	Fidelity Information Services, LLC (FIS)
Is "Legal Entity Name" the same name as vendor is doing business as?	No; our "doing business as" name is: FIS
Has the vendor ever been engaged under contract by any State of Nevada agency?	Yes
Name of State agency:	Department of Health and Human Services
State agency contact name:	Denise Southern, Division of Welfare and Supportive Services
Dates when services were performed:	In January 2016, FIS, in partnership with our WIC EBT subcontractor, CDP, Inc., also referred to as the FIS Team, secured two new EBT contracts with the State of Nevada when Nevada's SNAP, Cash, and WIC contracts with J.P. Morgan were officially assigned to the Team. Because of J.P. Morgan's decision to exit the EBT business, the State of Nevada's Department of Health and Human Services was given an option to assign their EBT contracts to a new vendor instead of completing the RFP process. The State selected the FIS Team as their EBT services provider. The contract for WIC EBT services also encompasses all WIC EBT services for the State's Inter-Tribal Council of Nevada. In just five short months, the FIS Team completed the successful conversion processes for both the SNAP/Cash and WIC EBT programs, which occurred two months sooner than originally planned. The State's EBT Systems were converted to FIS' *ebt*EDGE System and to CDP's WIC Direct System on May 15, 2016. The FIS Team now provides full end-to-end EBT services and processing for Nevada and ITCN.
Type of duties performed:	FIS currently supports the array of EBT and WIC EBT services as defined in Nevada's RFP, including, but not limited to:

Table VII.1-1 FIS Company Profile Information	
Question	Response
	• Project Management • Account Setup and Benefit Authorization • Card production and distribution • Transaction Processing • Customer Service for retailers, cardholders and State users • Retail management • POS terminal deployment and maintenance • Settlement and Reconciliation • Data Warehouse capability • Reporting
Total dollar value of the contract:	$7.7M
Are you now or have you ever been within the last two (2) years an employee of the State of Nevada, or any of its agencies, departments or divisions?	No
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?	FIS has not had any significant prior or ongoing contract failures, contract breaches, civil or criminal litigation in which FIS 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. FIS confirms there is not any pending claim or litigation occurring within the past six (6) years which may adversely affect FIS' ability to perform or fulfill its obligations if a contract is awarded as a result of this RFP shall also be disclosed. The FIS Team's contracting entity with the State of Nevada will be Fidelity Information Services, LLC, a wholly owned subsidiary of Fidelity National Information Services, Inc. Neither Fidelity National Information Services nor Fidelity Information Services, LLC have any prior or current litigation and/or formal administrative protests related to the quality or performance of EBT or related services for any local, county, State or Federal government agency or public organization. In 2017, the Alabama Department of Human Resources delivered a Notice of Default to FIS stemming from performance issues. Also in 2017, FIS entered into a Corrective Action Plan with the Florida Department of Children and Families stemming from performance issues. At the time of this proposal submission to Nevada, the issues which resulted in these actions have been resolved and both projects are in good standing and continue in their operations
Vendors shall review and provide if awarded a contract the insurance requirements as specified in Attachment D, Insurance Schedule for RFP 3292.	Vendors shall review and provide if awarded a contract the insurance requirements as specified in Attachment D, Insurance Schedule for RFP 3292.

FIS' Background/History

As a provider of EBT services since 1992, FIS has proven our dedication and gained deep experience. By selecting FIS to continue as your EBT contractor, our current Government Solutions staff will bring the State a wealth of experience and knowledge of EBT systems to continue to successfully operate the State's EBT programs. We are proud of the outstanding reputation we have earned as a reliable and responsive provider throughout the EBT industry.

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

FIS provides all 50 states and U.S. Territories with an array of EBT services, and has also provided various portions of our solution to our EBT competitors, including EBT acquiring, switching, retailer management, customer and retailer services, and wireless services to farmers' markets. FIS has been, and continues to be, the only EBT provider in the marketplace actively driving the commercial EFT infrastructure. We have direct connections to the major third-party processors and networks throughout the country. Owning and managing the EBT Gateway allows for complete accountability and ease of management of our network to confirm that all of Nevada's EBT recipients will have access to their benefits.

Table VII.1-2, FIS' EBT Services for SNAP, TANF (Cash) and WIC EBT, highlights FIS services in every state.

Table VII.1-2 FIS Team's EBT Services for SNAP, TANF (Cash) and WIC EBT

State Name	Host Processing	EBT-Only Transaction Acquiring	Transaction Routing	Retailer Wireless Solutions	WIC EBT System Implementation & Operations
Alabama	✓	✓	✓	✓	
Alaska	✓	✓	✓		✓
Arizona	✓	✓	✓	✓	✓
Arkansas	✓	✓	✓	✓	
California		✓	✓	✓	
Chickasaw Nation		✓	✓		✓
Colorado	✓	✓	✓	✓	✓
Connecticut		✓	✓	✓	
Delaware	✓	✓	✓	✓	✓
District of Columbia	✓	✓	✓	✓	
Florida	✓	✓	✓	✓	✓
Georgia		✓	✓	✓	
Guam	✓	✓	✓		
Hawaii	✓	✓	✓	✓	
Idaho	✓	✓	✓	✓	✓
Illinois		✓	✓		

Table VII.1-2 FIS Team's EBT Services for SNAP, TANF (Cash) and WIC EBT

State Name	Host Processing	EBT-Only Transaction Acquiring	Transaction Routing	Retailer Wireless Solutions	WIC EBT System Implementation & Operations
Indiana		✓	✓		
Inter Tribal Council of Arizona (ITCA)		✓	✓		✓
Inter-Tribal Council of Nevada WIC Program		✓	✓		✓
Iowa	✓	✓	✓		✓
Kansas	✓	✓	✓	✓	✓
Kentucky	✓	✓	✓	✓	✓
Louisiana		✓	✓		
Maine		✓	✓		
Maryland	✓	✓	✓	✓	
Massachusetts	✓	✓	✓	✓	✓
Michigan		✓	✓	✓	
Minnesota	✓	✓	✓		
Mississippi		✓	✓	✓	
Missouri	✓	✓	✓	✓	
Montana		✓	✓		
Nebraska	✓	✓	✓	✓	✓
Nevada	✓	✓	✓	✓	✓
New Hampshire	✓	✓	✓	✓	
New Jersey	✓	✓	✓	✓	
New Mexico	✓	✓	✓	✓	
New York		✓	✓	✓	
North Carolina	✓	✓	✓	✓	
North Dakota	✓	✓	✓	✓	
Ohio		✓	✓	✓	
Oklahoma		✓	✓	✓	
Oklahoma ITO		✓	✓		✓
Oregon	✓	✓	✓	✓	✓
Pennsylvania		✓	✓	✓	
Rhode Island	✓	✓	✓		
South Carolina		✓	✓		
South Dakota	✓	✓	✓	✓	✓
Tennessee	✓	✓	✓		
Texas	✓	✓	✓	✓	

Table VII.1-2 FIS Team's EBT Services for SNAP, TANF (Cash) and WIC EBT

State Name	Host Processing	EBT-Only Transaction Acquiring	Transaction Routing	Retailer Wireless Solutions	WIC EBT System Implementation & Operations
Utah	✓	✓	✓	✓	
Vermont	✓	✓	✓	✓	
U.S. Virgin Islands	✓	✓	✓		
Virginia		✓	✓	✓	
Washington	✓	✓	✓	✓	
West Virginia	✓	✓	✓	✓	✓
Wisconsin	✓	✓	✓	✓	✓
Wyoming	✓	✓	✓	✓	

The map below displays the states and territories where the FIS Team is contracted to operate SNAP, TANF (Cash) or WIC EBT programs.

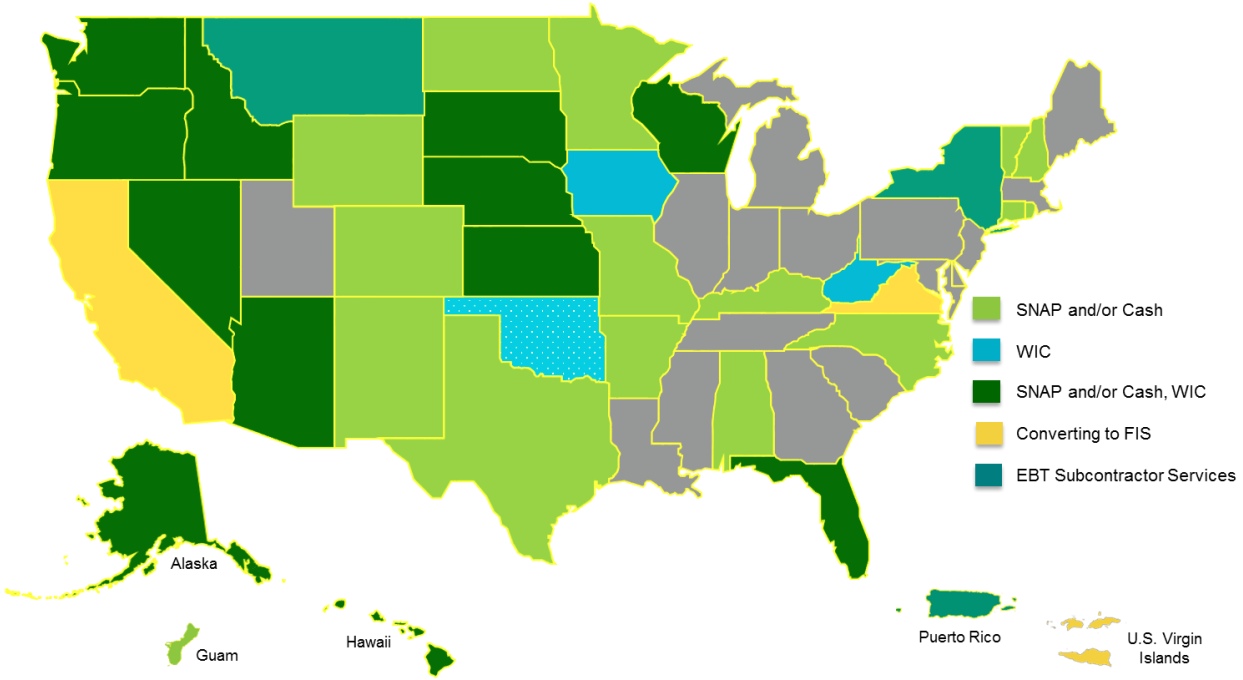

Figure VII.1-1 FIS Teams Contracted States

Note: The FIS Team currently services the Indian Tribe of Oklahoma (ITO) in the State of Oklahoma.

FIS has a history of financial and operational stability that the State can rely on to provide EBT services to its most vulnerable population. FIS has been the provider and backbone for most EBT transactions in the U.S. and its territories for many years. Figure VII.1-2, FIS' EBT Fast Facts, provides a few key statistics that further demonstrate our processing scope and industry leadership.

Empowering the Financial World

FAST FACTS

Every day an estimated 40 million people depend on government assistance through electronic benefit transfer (EBT) services. Of these individuals, FIS solutions support roughly half (over 20 million)! Two thirds of the population who require assistance are made up of elderly and disabled citizens and children. Many individuals face exhaustive trials and tribulations to find a way to get out from under the stranglehold of poverty, to put food on the table, to keep a roof over their heads and provide children the care they need. The Government Services EBT team in the Emerging Commerce group provides state government agencies with the services required to process and authenticate transactions completed by benefit recipients in their states.

Government Services EBT Team

Centrally Located
in Milwaukee, Wisconsin

SUPPORTED BY TEAMS IN MULTIPLE LOCATIONS AROUND THE WORLD

121 FIS EMPLOYEES

PROVIDER OF EBT SERVICES SINCE **1992**

9,090,721
SNAP
(Supplemental Nutrition Assistance Program)
HOUSEHOLDS

700,000
EBT CARDS PRODUCED MONTHLY

EBT Card
1234 4567 8901 2345

711,837
WIC
(Women, Infants, and Children)
HOUSEHOLDS

1 BILLION TRANSACTIONS ANNUALLY

250 MILLION
CALLS ANNUALLY

PROVIDES EBT SERVICES IN ALL 50 STATES AND U.S. TERRITORIES

EBT VENDOR FOR 27 STATES, INCLUDING THE DISTRICT OF COLUMBIA, THE GOVERNMENT OF GUAM, AND U.S. VIRGIN ISLANDS

WOMEN, INFANTS AND CHILDREN (WIC) EBT VENDOR FOR 34 AGENCIES

OCTOBER 2017

Figure VII.1-2 FIS' EBT Fast Facts

FIS' Length of Time

FIS traces our roots to 1968 when FIS was founded as Systematics™. FIS has grown through targeted, disciplined and successfully integrated acquisitions and mergers with companies such as Horizon, ACquire, DFS, DASH, WebTone, H&S, Kordoba, Aurum Technology, NYCE, BankWare, Sanchez, InterCept, Certegy, and MSI.

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

In 2009, FIS acquired Metavante, a Milwaukee, Wisconsin-based provider of banking and payments technologies to approximately 8,000 financial services firms and businesses worldwide. The strategic consolidation closed on Oct. 1, 2009, positioning FIS as the largest technology provider to the global financial industry.

FIS' acquisition of SunGard in 2015 created one of the broadest sets of technology assets and market expertise in the industry and brought new solutions and services, enhancing FIS' offerings including treasury, risk management, asset management, derivatives, trading and insurance. The combined company now has more than 58,000 employees and supports thousands of clients in over 100 countries worldwide.

Please see FIS' acquisition timeline in the figure below.

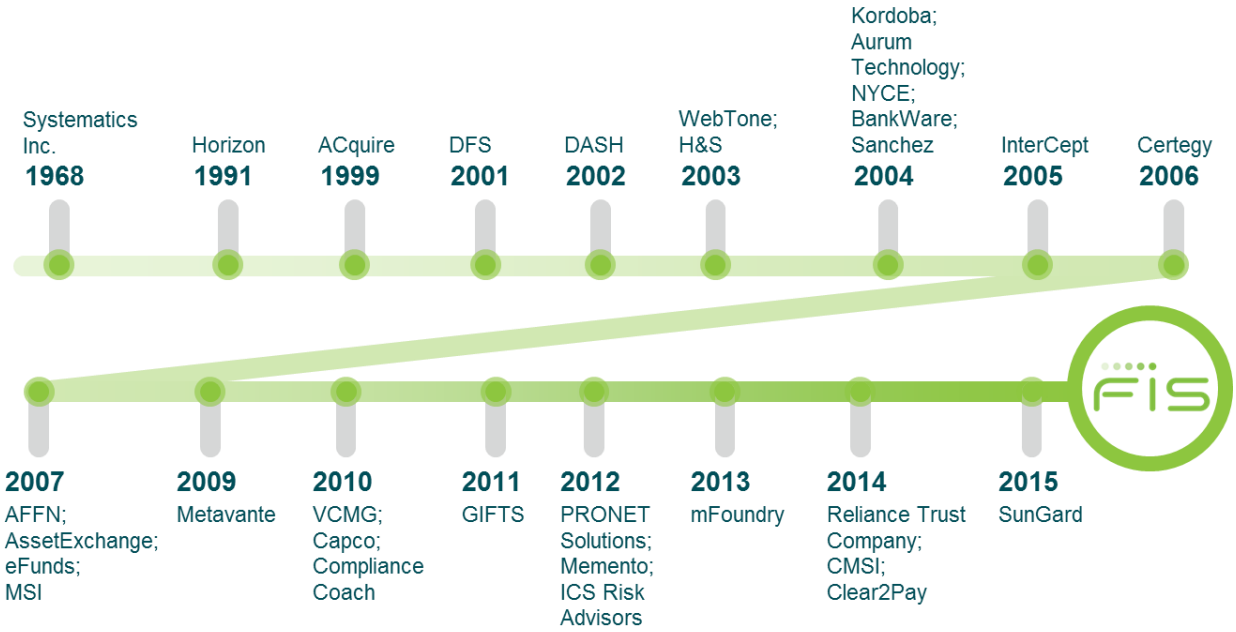

Figure VII.1-3 FIS Acquisition Timeline

Today, FIS is consistently being recognized in the EBT industry for our contribution of bold, innovative, and ground-breaking ideas that improve the effectiveness of State government operations. FIS is proud that our people, our clients and our technology are all being recognized by the leaders in the industry.

For the third year in a row, FIS has taken home the No. 1 ranking in the Chartis RiskTech100®. In addition to the repeat top ranking, FIS took the top spot for the second year in a row in the categories of Functionality, Insurance, Market Risk and Market Presence. For the first time, FIS also led the Energy Trading category.

"To take home such a prestigious honor not once, but three times in a row is something we're extremely proud of as it demonstrates how consistently we have focused on our clients' needs," said Marianne Brown, chief operating officer, Institutional and Wholesale, FIS.

FIS earned 15 Stevie® Awards from the 2017 American Business Awards for excellence in payments, innovation, customer care and leadership. As a result of its success, the company also was named a Grand Stevie Award winner.

The FIS Payments organization was recognized with numerous awards, including its executive having the most positive impact on the industry during 2016. In addition, Serena Smith, Head of International Payments and Chief Administrative Officer for FIS Payments, won a Gold Stevie Award for Woman of the Year – Business Services. FIS also received the People's Choice Award for Favorite New Product. FIS also won five individual Silver Stevies and seven Bronze Stevies for leadership, innovation, customer service, product and communications.

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

WIC EBT History

The FIS Team, FIS and CDP, is honored to be the leader of WIC EBT state contracts and projects throughout the United States today. Over the past decade, our team, in partnership with USDA FNS, worked hand-in-hand in developing the WIC EBT business rules and technical standards for EBT.

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

The FIS Team first worked together implementing WIC EBT in Kentucky. Based on the success of this first venture and recognition that together the two companies could offer our customers a much more comprehensive set of skills and services, we formalized the relationship to implement WIC EBT in future WIC EBT programs.

FIS' Financial Information

Please see below for the requested financial information for FIS.

Table VII.1-3 FIS Financial Information	
Dun and Bradstreet Number	03-077-2334
Federal Tax Identification Number	37-1490331

FIS is differentiated from other EBT processing companies in that FIS provides a wide array of financial/payment products and services, beyond EBT, to government, utilities, insurance, financial institutions, retailers, alternative financial services providers and other markets globally. As it relates to cash access, FIS is further differentiated by our ownership of the NYCE Network In addition, we operate, manage and/or provide software technology for other branded networks including AFFN, Pulse, Star, NETS, CU24, CO-OP and portions of the Visa and MasterCard platforms.

FIS is traded on the New York Stock Exchange under the ticker symbol 'FIS'. FIS is a member of the S&P 500 index. FIS' 2016 Annual Report has been included as Attachment A to our technical proposal and included with the electronic copy. Our Annual Report includes the required Profit and Loss Statement and Balance Statement. Our Annual Report can also be found at the following URL: http://www.investor.fisglobal.com

Provided below is selected financial information from our most recent Annual Report:

Consolidated GAAP Financial Information	2016	2015	2014
Operating Income	1,298	1,099	1,271
Net earnings attributable to FIS common stockholders	568	632	679
Weighted Average Shares – Diluted	330	289	289
Net earnings per share — diluted from continuing operations attributable to FIS common stockholders	1.72	2.21	2.39
Total Assets	**26,031**	**26,200**	**14,521**
Total Long-Term Debt	10,478	11,444	5,068
Total Equity	9,845	9,407	6,692
Debt to Capital Ratio (Long-Term Debt/(Long-Term Debt + Equity)	52%	55%	43%

Revenue by Segment	2016	2015
Integrated Financial Solutions	4,566	3,846
Global Financial Solutions	4,250	2,360
Corporate and Other	425	390
Total Consolidated Revenue	**9,241**	**6,596**

Below are the revenues for 2014. In 2015, FIS started recognizing revenue as Integrated Financial Solutions, Global Financial Solutions and Corporate and Other.

Revenue from Continuing Operations	2014
Financial Solutions	2,494.0
Payment Solutions	2,504.8
International Solutions	1,417.3
Corporate and Other	(2.3)
Total Consolidated Revenue	**$ 6,413.8**
Capital Expenditures	371.2

VII.2 Subcontractor Information

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		*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.

5.2.1.2 If any tasks are to be completed by subcontractor(s), vendors shall:

A. Describe how the work of any subcontractor(s) shall be supervised, channels of communication shall be maintained and compliance with contract terms assured; and

B. Describe your previous experience with subcontractor(s).

5.2.1.3 Provide the same information for any proposed subcontractors as requested in Section 5.1, Vendor Information.

5.2.1.4 Business references as specified in Section 5.3, Business References shall be provided for any proposed subcontractors.

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.

5.2.1.6 Staff resumes for any proposed subcontractors as specified in Section 5.5, Vendor Staff Resumes.

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.

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.

5.2.1.9 All subcontractor employees assigned to the project shall be authorized to work in this country.

In order to continue to successfully deliver the technology and service requirements for Nevada's EBT programs, FIS has selected Custom Data Processing, Inc. and VXI as our partners, forming the FIS Team. Key highlights about our partners selected to be part of the FIS Team in the Nevada EBT Programs are provided below.

FIS	***FIS, the largest provider of payment technology solutions in the world, will fulfill the prime contractor role. Financial technology and payment processing is our core competency and the focus of our $9.2B company. FIS serves more than 20,000 clients in over 130 countries. Headquartered in Jacksonville, Florida, FIS employs more than 58,000 people worldwide and holds leadership positions in payment processing, financial software and banking solutions.*** ***FIS has been in the EBT business since building the first EBT gateway in 1992, and is the only service provider today that manages and operates the authorization and settlement components of its EBT solution.***
CDP Inc.	***Awarded the distinction as one of the healthiest companies in America by Interactive Health in 2016 and 2017, Custom Data Processing (CDP) is a premier provider of data management systems and services for the public health community. CDP's diversified mix of services and solutions allows CDP to operate successfully throughout the United States. CDP has a vast array of offerings, with a specialized focus on WIC services. Built on family values, CDP operates with integrity.*** ***CDP believes technology can help improve key services for the communities served by their customers, which is why they are proud that their WIC Direct WIC EBT solution is the most used online WIC EBT solution. CDP's solutions are scalable and can grow with clients' needs. In addition, the CDP software solution allows for easy customizations and configuration changes.***
VXI	***Established in 1998, VXI is a privately held, minority owned provider of business process and information technology services with headquarters in Los Angeles, California. VXI employs a workforce of 25,000 professionals in 42 global delivery centers.***

FIS is excited by the opportunity to continue providing the State of Nevada with our high-quality SNAP/TANF and WIC EBT solutions. The State of Nevada has relied on FIS for EBT processing since 2016. FIS values our strong relationship that is built on a mutual commitment to dependable service, cost efficiency, and innovation. FIS wants to continue to be there for Nevada as we grow through the ever-changing needs of your EBT programs together.

On a daily basis, State staff interacts with us and our systems. This first-hand experience demonstrates our abilities and we are committed to helping you reach your goals under the new contract. We will continue to meet and even exceed the SNAP/TANF and WIC EBT System and service needs for the State, cardholders, and retailers.

Custom Data Processing (CDP) Profile

FIS made a strategic decision when we selected CDP as our WIC EBT partner in 2009. CDP is a specialized technology and service provider in the public health arena. WIC and WIC EBT (also known as e-WIC) are core product areas for the company.

CDP will continue to provide Nevada with WIC Direct, the government-owned and CDP-built online e-WIC solution for the management of e-WIC benefit and redemption activities. One of the major components of an e-WIC solution is the integration of the FNS WIC-EBT Universal Interface to the State MIS. Several of the CDP team members were at the forefront of the design of this interface, activity leading the FNS workgroup for many years. In addition, these same subject matter experts led the design of the POS applications and redemption process impacting authorization and settlement of e-WIC transactions. FIS quickly recognized the level of talent gained by partnering with CDP. Their WIC experience exceeded any other entity in the industry.

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

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

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

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

CDP was recognized in 2015 and 2016 by Interactive Health, the country's leading provider of health management solutions, for Exceptional Health Improvements through Workplace Wellness Initiatives. CDP is one of 154 companies recognized as a Healthiest Company in America "for helping employees make significant and sometimes life-saving changes to improve their health." This award demonstrates the commitment of the firm not only to the health outcomes of the public health community, but to our employees as well.

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

In the following table, we have provided the CDP's company profile information requested in RFP Section 5.1, Vendor Information.

Table VII.2-1 CDP Company Profile Information

Question	Response
Company name:	Custom Data Processing, Inc.
Ownership (sole proprietor, partnership, etc.):	Sub S Corporation
State of incorporation:	Illinois
Date of incorporation:	1979
# of years in business:	38
List of top officers:	Jack Marston: President Steve Marston: VP of Operations Kelly Pralle: CFO/Treasurer Stan Cochran: Chief Executive Officer
Location of company headquarters:	Corporate headquarters: 1408 Joliet Rd Ste 101 Romeoville, Illinois 60446
Location(s) of the office that shall provide the services described in this RFP:	1408 Joliet Rd Ste 101 Romeoville, Illinois 60446 951 Chenault Rd, Frankfort, Kentucky 40601 and various remote offices throughout the country
Number of employees locally with the expertise to support the requirements identified in this RFP:	Illinois: 45 Kentucky: 46 Remote employees (located in other states): 28
Number of employees nationally with the expertise to support the requirements in this RFP:	All staff on the WIC side of the business: 68
Location(s) from which employees shall be assigned for this project:	1408 Joliet Rd Ste 101 Romeoville, Illinois 60446 951 Chenault Rd, Frankfort, Kentucky 40601 and various remote offices throughout the country

Table VII.2-1 CDP Company Profile Information	
Question	Response
Nevada Business License Number:	NV20161040453
Legal Entity Name:	Custom Data Processing, Inc.
Is "Legal Entity Name" the same name as vendor is doing business as?	Yes
Has the vendor ever been engaged under contract by any State of Nevada agency?	Yes
Name of State agency:	Division of Public and Behavioral Health
State agency contact name:	Michelle Walker, RD
Dates when services were performed:	June 2016- present
Type of duties performed:	Nevada WIC Consortium (Nevada WIC Program and Inter-Tribal Council of Nevada (ITCN) Women, Infants, and Children Program) CDP was contracted to provide transfer and implementation support as the Nevada Consortium partners replace the legacy WIC Information system with the MPSC management information system. The scope of this effort includes configuration and implementation of the MPSC SAM system with no code changes, end to end testing of the MIS and EBT solution, training, and hosting.
Total dollar value of the contract:	$1.8M
Are you now or have you ever been within the last two (2) years an employee of the State of Nevada, or any of its agencies, departments or divisions?	CDP does not employee any staff who have been an employee of the State of Nevada or any of its agencies, departments or divisions within the last two (2) years.
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?	CDP does not have contract failures, contract breaches, civil, or criminal litigation involving a contract with the State of Nevada or any other governmental entity.

Please see Section VII.5, Vendor Staff Resumes, for the information about CDP's proposed highly-qualified team for the Nevada WIC EBT project.

CDP Business References

Table VII.2-2 CDP Business References

Customer Name and Project Description	Contact Information	
Chickasaw Nation **WIC EBT Program**	Julie Scott Technology Support Manager, Nutrition Services 518 E. Arlington Ada, OK 74820	(P) 580-272-5372 Email: Julie.Scott@Chickasaw.net
State of Delaware **WIC EBT Program**	Carolyn Sudler Management Analyst III 655 S. Bay Road, Suite 1C Dover, DE 19901	(P) 302-741-2900 (F) 302-741-2901 Email: Carolyn.Sudler@state.de.us
Inter-Tribal Council of Arizona, Inc. **WIC EBT Program**	Mindy Jossefides, WIC Director 2214 N. Central Avenue, Suite 100 Phoenix, AZ 85004	(P) 602-258-4822 (F) 602-258-4825 VOC Contact: 602-258-4822 Email: mindy.jossefides@itcaonline.com
State of Florida **WIC EBT Program**	Earl B. (Brad) Christy, Jr. WIC Operations Manager Bureau of WIC Program Services 4052 Bald Cypress Way Bin A16 Tallahassee, Florida 32399-1726	(P) 850-245-4202 (F) 850-922-3936 Email: Earl.Christy@FLHealth.gov
State of Oregon **WIC EBT Program**	Sue Woodbury, MBA, RDN State Section Manager I WIC Director Nutrition & Health Screening (WIC) Section 800 NE Oregon Street, Suite 865 I Portland, Oregon 97232-2162	(P) 971-673-0036 (F) 971-673-0071 Email: susan.woodbury@state.or.us

On the following page, we have provided CDP's letter to FIS indicating their commitment to participate in our continued support of Nevada's WIC EBT Programs.

CDP Inc.

November 21, 2017

Mr. Naveen Nukala
Fidelity Information Services
11000 W. Lake Drive
Milwaukee, WI 53224

RE: State of Nevada
Electronic Benefit Transfer (EBT) and Cash Benefit System Project – RFP Number 3292

Mr. Nukala,

I'm pleased to provide this letter of intent to participate as a subcontracting partner with Fidelity Information Services, LLC (FIS) in the State of Nevada's Request for Proposal (RFP) for the Nevada Electronic Benefits Transfer (EBT) and Cash Benefit System Project.

Custom Data Processing (CDP) is teaming as a subcontractor to FIS to continue to provide WIC EBT services to the State. CDP is a specialized technology and service provider in the public health arena and WIC and WIC EBT are core product areas for our company. CDP will provide WIC Direct, the solution for the management of WIC EBT benefit and redemption activities. WIC Direct is integrated into FIS' ebtEDGE System. Using these two products, Nevada will achieve its goal of procuring an experienced EBT system in order to support the Nevada and ITCN WIC programs. WIC Direct reflects the most up-to-date WIC EBT technology consistent with current FNS policies and expectations regarding rules, standards, and technologies.

We are proud of our long-standing partnership with FIS as evidenced by our recent agreement to extend our contractual relationship, and our continued joint success in supporting fifteen currently operational WIC EBT programs.

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

Sincerely,

Stan Cochran, CEO
Custom Data Processing, Inc.
stan.cochran@cdpehs.com

VXI

FIS has chosen VXI as our partner to provide the full array of call center services for Nevada cardholders and retailers under the new contract. Established in 1998, VXI is a privately held, minority owned provider of business process and information technology services with headquarters in Los Angeles, California. VXI is proud of the jobs they have created over the last 19 years, and the positive impact their employees make in their customer interactions as well as in their communities as taxpayers, students, and volunteers.

VXI Global Solutions, formerly Multi-Cultural Marketing, was initially created as an integrated customer contact center in 1998. They rapidly grew their vertical market expertise and language capabilities, specializing in call center and BPO services, multilingual support, software development, quality assurance testing, and infrastructure outsourcing. It didn't take long for them to join the ranks of the top 50 telemarketing companies in the United States.

In 2001, they rebranded to VXI Global Solutions, Inc. to better reflect the breadth and sophistication of services and solutions that we provide to our clients. Continuing on their growth path, VXI expanded operations into China in 2005 by acquiring the necessary licenses to operate throughout the country. Their experience in the Chinese market has allowed them to assist multinational companies looking to expand their reach into one of the world's largest global economies shaping the next phase of their growth.

In 2013, Bain Capital made a minority investment to help the company add experienced personnel, expand their geographic footprint, and to invest in best-in-class technologies and processes. VXI acquired global ITO and R&D technology development company Symbio in December 2014. The move signified an expansion in their programming and technology development strategy.

With over 28,000 people across 42 locations worldwide, VXI Global Solutions is one of the fastest growing, privately held business services organizations in the United States. Today, their client partners rely on their complete range of customer management contact center and technology solutions to retain and grow their customer base while maintaining the highest level of quality and operational excellence.

VXI is fully engaged and ready to deliver a highly efficient, secure and effective EBT support model to assist the FIS Team in fulfilling its contract obligations to the State of Nevada.

In the following table, we have provided the VXI company profile information requested in RFP Section 5.1, Vendor Information.

Table VII.2-3 VXI Company Profile Information

Question	Response
Company name:	VXI Global Solutions, LLC.
Ownership (sole proprietor, partnership, etc.):	LLC
State of incorporation:	California
Date of incorporation:	1998
# of years in business:	19 years

Table VII.2-3 VXI Company Profile Information	
Question	Response
List of top officers:	• Eva Wang, Co-founder/Co-CEO • David Zhou, Co-founder/CEO • Dave Palmer, Chief Operating Officer • Gareth Kung, Chief Financial Officer • Charlie Liu, Ph.D., President, VXI China • Jared Morrison EVP, Philippines • Richard Bledsoe SVP, Sales & Marketing • Joseph Wong SVP, BD, China
Location of company headquarters:	Los Angeles, California
Location(s) of the office that shall provide the services described in this RFP:	Guatemala City, Guatemala for day work and Los Angeles California for afterhours 11 pm – 8 am EST
Number of employees locally with the expertise to support the requirements identified in this RFP:	VXI has over 1,000 agents in both Guatemala and Los Angeles that would be able to support the requirements
Number of employees nationally with the expertise to support the requirements in this RFP:	VXI has over 8,000 employees in the United States available to support the requirements.
Location(s) from which employees shall be assigned for this project:	Guatemala City, Guatemala for day work and Los Angeles California for afterhours 11 pm – 8 am EST
Nevada Business License Number:	VXI does not have individual state license numbers
Legal Entity Name:	VXI Global Solutions, LLC.
Is "Legal Entity Name" the same name as vendor is doing business as?	Yes
Has the vendor ever been engaged under contract by any State of Nevada agency?	No
Name of State agency:	N/A
State agency contact name:	N/A
Dates when services were performed:	N/A
Type of duties performed:	N/A
Total dollar value of the contract:	N/A
Are you now or have you ever been within the last two (2) years an employee of the State of Nevada, or any of its agencies, departments or divisions?	N/A
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	VXI does not have any pending or current claim or litigation that will adversely affect its ability to provide services under the awarded contract.

Table VII.2-3 VXI Company Profile Information	
Question	Response
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?	

VXI Business References

Table VII.2-4 VXI Business References		
Customer Name and Project Description	Contact Information	
Comcast ***Inbound Customer Care for Billing, Repair and Bulk***	Joy Park Vice President, Outsourcing Strategy and Support & eCare One Comcast Center 1701 JFK Blvd. Philadelphia, PA 19103-2838	(P) 215-286-3934 Email: Joy_Park@cable.comcast.com
AOL/Oath ***Inbound Customer Care/Retention***	Keith Gray Partner Manager 22000 AOL Way Dulles, VA 20166	(P) 703-265-3273 Email: keith.gray@oath.com
Bobs Discount Furniture ***Inbound Customer Care***	Sean Murphy Director of Operations 283 Daniel Webster Highway Nashua, NH 03062	(P) 860-319-2272 Email: sean.murphy@mybobs.com
Western Union ***Inbound Customer Care***	Carlton Painter Sr. Partner Manager 12500 E. Belford Av. Englewood, CO 80112	(P) 954-328-7825 Email: Carlton.painter@westernunion.com
AT&T/DIRECTV ***Inbound Customer Service Retention and Sales***	Keith Harris Director 1057 Lenox Park Blvd NE, A383 Atlanta, GA 30319	(P) 210-416-4926 Email: kh2439@att.com

On the following page, we have provided VXI's letter to FIS indicating their commitment to participate in our proposed solution for Nevada's EBT Programs.

220 W 1st St. Suite 300, Los Angeles CA. 90012
1 (213) 637.1300

November 21, 2017

Mr. Naveen Nukala
Fidelity Information Services
11000 W. Lake Drive
Milwaukee, WI 53224

RE: State of Nevada
Electronic Benefit Transfer (EBT) and Cash Benefit System Project – RFP Number 3292

Mr. Nukala,

I'm pleased to provide this letter of intent to participate as a subcontracting partner with Fidelity Information Services, LLC (FIS) in the State of Nevada's Request for Proposal (RFP) for the Nevada Electronic Benefits Transfer (EBT) and Cash Benefit System Project.

VXI Global Solutions (VXI) is teaming as a subcontractor to FIS to provide call center services for Nevada's SNAP, TANF and WIC programs. VXI is a leading business services provider of BPO and ITO solutions, specializing in Customer Management and Contact Center Services. VXI is a trusted partner to a number of market leaders in the financial services industry, managing an array of customer contact and back office services. VXI has a breadth of process-level service capabilities including the following call center support processes:

- Customer service across programs
- Transaction status and program questions
- Changes to account information
- General inquiries via email/ phone
- Multilingual customer service

Please accept this letter as evidence of VXI's intent to participate as a subcontractor to FIS for the delivery of EBT services for Nevada's SNAP, TANF and WIC programs, as defined in the above-referenced RFP.

Sincerely,

Richard Bledsoe

Richard Bledsoe
Senior Vice President, Sales & Marketing

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FIS Team Communication

The FIS Team recognizes the complex nature of communications efforts that accompany daily operational activities between DHHS, State-contracted management staff, State-contracted QA, the WIC MIS vendor, local WIC agencies/clinics, the FIS Team, authorized WIC retailers, and other major related parties. We have extensive experience in using selected methods and tools necessary to ensure successful communications in these circumstances. Continuous access to a variety of online, automated administrative systems, in combination with traditional communication approaches, provides an effective means of both identifying and resolving issues. This approach has proven essential for successful project communications with our other SNAP/TANF and WIC EBT projects.

Coordinating Internal and Subcontractor Activities with CDP

There are several key components of the WIC EBT delivery methodology. Our implementation and operations teams, including Managers and Directors, meet weekly to collaborate on active implementations and ongoing accounts. This structure provides a forum for updates on action items, escalation of issues, communication of due dates and activities, and coordination of tasks. Additionally, the members of both FIS and CDP teams attend client status updates together to ensure all of our stakeholders are aware of status to each specific project.

In addition to working meetings, the business development and contracts teams meet biweekly to validate strategies for new business and ensure adequate staffing plans are in place prior to attempting to secure new work. This group also maintains the long-standing teaming agreement in place between the partner organizations.

Finally, a management meeting is held to discuss strategy, issues, and activities at the product level. This meeting allows the FIS-CDP partnership to use the inputs from the other coordination meetings to define our vision for the WIC EBT marketplace and set the conditions for achieving the strategic goals.

One benefit of the two organizations working in partnership is that we have implemented more formal communications structures than a single organization might. We understand that we must engage both partners in planning and decision making, so we are cognizant of risks and mitigation strategies on a holistic level, rather than a single department making decisions in a vacuum. Because several team members sit on all of the coordination committees, cross- sharing is strengthened across the teams.

Our close partnership across multiple projects and our well-established oversight process helps ensure that both FIS and CDP will maintain our channels of communication and remain in compliance with the contractual terms and requirements to which we are committed.

Coordinating Internal and Subcontractor Activities with VXI

The FIS Team uses a well-developed approach to promote performance and accountability while strictly adhering to regulations. The FIS Team's Operations management team holds weekly operational meetings/touch points to discuss the previous week's performance. In addition, daily internal reporting provides VXI performance for the previous day and a forecast for the month. The FIS Team holds weekly implementation calls to discuss projects, including SNAP conversions and WIC EBT implementations.

In order to maintain our high standard of customer service, the FIS Team conducts monthly operation reviews of the previous month's performance as a whole (SLAs, quality and other performance metrics, etc.), as well as bi-monthly quality calibrations.

FIS Team Commitment to DHHS

FIS confirms that subcontractors will not commence work until all insurance required of the subcontractor has been provided. All subcontractor employees assigned to the Nevada EBT project will be authorized to work in this country.

Should there be any changes in our subcontractors, FIS will provide the information originally requested in the RFP in Section 5.2, Subcontractor Information to DHHS. FIS understands and accepts that any changes in subcontractors, including any additions to our subcontractors, after the execution of a resulting Agreement with DHHS will first require written notification from FIS and prior approval by DHHS before beginning work on the Nevada EBT project.

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VII.3 Business References

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.

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

We have provided Attachment E, Reference Questionnaire, to each of the chosen five EBT state clients who have agreed to submit the completed forms to assist with your evaluation process. Names and contact numbers, along with pertinent information regarding the services we provide to our referenced customers, have been provided below and on each of the Reference Questionnaires.

Business references for each of our proposed subcontractors have been provided in the previous section.

Table VII.3-1 FIS Business References

Customer Name and Project Description	Contact Information	
State of North Carolina **SNAP Program**	David Steele EBT Director North Carolina Department of Health and Human Services 2019 Mail Service Center Raleigh, North Carolina 27699-2019	(P) 919-715-9597 (F) 919-715-4829 Email: David.Steele@ncmail.net
State of Oregon **SNAP Program**	Bill Walker EBT Coordinator Department of Human Services Human Services Building, 2nd Floor 500 Summer Street NE, E48 Salem, Oregon 97301-1066	(P) 503-945-6075 (F) 503-373-7032 Email: maurice.walker@state.or.us
State of Oregon **WIC EBT Program**	Sue Woodbury, MBA, RDN State Section Manager I WIC Director Nutrition & Health Screening (WIC) Section 800 NE Oregon Street, Suite 865 I Portland, Oregon 97232-2162	(P) 971-673-0036 (F) 971-673-0071 Email: susan.woodbury@state.or.us
State of New Mexico **SNAP Program**	Janeé Casaus EBT Staff Manager Field Support Bureau New Mexico Human Services Department 830 S. Camino Del Pueblo Bernalillo, NM 87004	(P) 505-383-2008 (F) 505-222-6712 Email: Janee.Casaus@state.nm.us
State of West Virginia **WIC EBT Program**	Cindy Tanner eWIC Coordinator WV WIC Program 350 Capitol St, Rm 519 Charleston, WV 25301	(P) 304-356-4502 Email: cindy.l.tanner@wv.gov
State of Wyoming **SNAP Program**	Christina Nation EBT Program Manager State of Wyoming Department of Family Services 2300 Capitol Ave. 3rd Floor Cheyenne, Wyoming 82001	(P) 307-777-5878 Email: christina.nation@wyo.gov

VII.4 Vendor Staff Skills and Experience Required

5.4 Vendor Staff Skills and Experience Required

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.

5.4.1 Project Manager Qualifications

The Project Manager assigned by the awarded vendor to the engagement shall have:

5.4.1.1 A minimum of four (4) years of project management experience, within the last ten (10) years, in government or the private sector;

5.4.1.2 A minimum of three (3) years of experience, within the last ten (10) years, managing systems architecture and development projects;

5.4.1.3 A minimum of two (2) years of experience with systems analysis and design;

5.4.1.4 A minimum of two (2) years of experience with systems development and implementation;

5.4.1.5 Completed at least one (1) project within the past three (3) years that involved designing business processes and procedures and developing new systems to support the new business processes; and

5.4.1.6 Completed at least one (1) project within the past three (3) years that involved communication and coordination of activities with external stakeholders.

5.4.2 Technical Lead Qualifications

The technical lead assigned by the awarded vendor shall have:

5.4.2.1 A minimum of four (4) years of experience in systems development, design and programming of automated systems;

5.4.2.2 A minimum of four (4) years of experience developing systems using a relational database;

5.4.2.3 A minimum of two (2) years of experience developing Internet applications;

5.4.2.4 A minimum of two (2) years of experience managing systems architecture and systems development projects; and

5.4.2.5 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.

5.4.3 Implementation Lead Qualifications

The implementation lead assigned by the awarded vendor shall have:

5.4.3.1 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;

5.4.3.2 A minimum of two (2) years of experience managing the implementation of Internet applications;

5.4.3.3 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

5.4.3.4 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.

5.4.4 Individual Team Member Qualifications

Each member of the awarded vendor's project team shall meet at least one (1) of the qualifications below. In addition, the aggregation of the individual qualifications of the team members shall cumulatively meet all of the following requirements. These requirements are:

5.4.4.1 Two (2) years of experience within the last five (5) years analyzing and modeling business processes;

5.4.4.2 Two (2) years of experience within the last five (5) years designing online interfaces using the tools proposed for this project;

5.4.4.3 Three (3) years of experience within the last five (5) years developing systems using the relational database proposed for this project;

5.4.4.4 Three (3) years of experience within the last five (5) years developing system to system interfaces;

5.4.4.5 Three (3) years of experience within the last five years developing secure Internet applications using the tools proposed for this project; and

5.4.4.6 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.

Our highly qualified team of top EBT professionals will work to transition Nevada's EBT programs to the new contract and will continue to meet the ongoing operational needs of the State. The FIS Team's EBT staff brings a wealth of experience and knowledge of the entire EBT system to ensure the continued success of the State's EBT programs under the next contract. With our varied EBT experience, we can assure the State that the FIS Team will uphold the success you have already built with your EBT program. The FIS Team will provide excellent service, meeting and exceeding your expectations for your next EBT provider, and fulfilling all RFP requirements.

In addition to the required key staff described below, FIS is proposing to provide Nevada with an EBT Program Advisor. This position will be described further in our response below.

An organization chart depicting our proposed project team for Nevada's EBT programs is shown below.

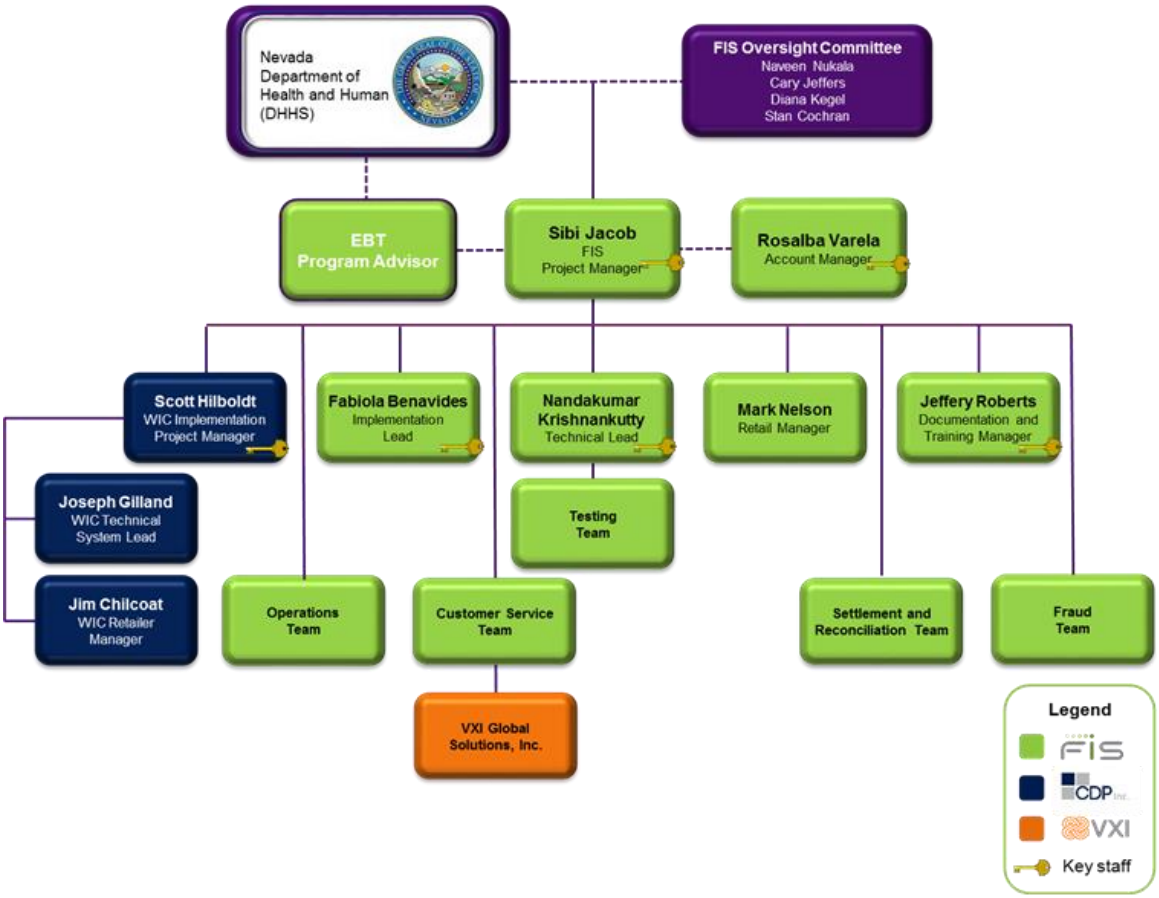

Figure VII.4-1 FIS' Team for the State of Nevada

Proposed Key Staff

For the important role of the Project Manager, the FIS Team proposes Sibi Jacob. As the Project Manager, Mr. Jacob, will work closely with DHHS and designated staff members and will lead the FIS Team for the Nevada EBT Project. As the Account Manager, Ms. Rosalba Varela will continue to work on the Nevada EBT Project throughout the life of the contract. As she currently does for the State of Nevada, Ms. Varela will support Mr. Jacob with the day-to-day management of the project.

Descriptions of Mr. Jacob's and Ms. Varela's qualifications are provided in Section VII.5, Vendor Staff Resumes. Mr. Jacob, along with Ms. Varela, will be responsible for fulfilling the RFP requirements described above.

The FIS Team presents our proposed key personnel for the Nevada EBT Project below.

Table VII.4-1 Proposed Key Personnel

Name	Position
Sibi Jacob	Project Manager
Rosalba Varela	Account Manager
Fabiola Benavides	Implementation Lead
Nandakumar KrishnanKutty	Technical Lead
Jeffrey Roberts	Documentation and Training Manager
Scott Hilboldt	WIC Implementation Project Manager

EBT Program Advisor

In addition to our robust staffing plan, we are proposing an EBT Program Advisor as an additional resource to support Nevada. Our proposed EBT Program Advisor will act as a liaison between DHHR and the FIS Team as we implement the new contract and its related deliverables. The EBT Program Advisor will play an important role in FIS' commitment to the State of Nevada and our goals to implement additional efficiencies to support the success of the State's EBT programs. The EBT Program Advisor will be on our team throughout the implementation process and will remain in a Nevada-based advisory and consulting position as needed. The resource filling this role will be named and presented to the State of Nevada following contract award.

The EBT Program Advisor will provide additional support and communication between Nevada and the FIS Team. This role will help ensure that all requirements are being met to the complete satisfaction of the Department.

The EBT Program Advisor for Nevada's programs will monitor and oversee the project in a facilitative manner to ensure project success, and will maintain close contact with the Department, FIS and CDP management, and the State's EBT program teams, along with other stakeholders – looking for ways to ensure success of the project. The Advisor will have direct access to all FIS executives, garnering additional support if needed, and will meet regularly with the EBT Line of Business Executive to support and guide the project, as well as continuously discuss project status.

The major project tasks to be undertaken by the EBT Program Advisor will include:

- ***Validate that all contract deliverables meet the expectations of the State.***
- ***Participate and strategize with State on new ideas and approaches to enhance EBT services.***

- ***Investigate new technologies and services to achieve State's long-term goals and objectives.***
- ***Analyze FIS deliverables as aligned to State change requests to ensure accuracy.***
- ***Facilitate all incident management activities***
- ***Coordinate and ensure accountability for all implementation EBT project activities and deliverables.***
- ***Provide regular and responsive communication with the State's EBT Project Manager, State staff, and other project stakeholders for implementation activities.***
- ***Assume responsibility for monitoring the Nevada EBT Contract with the State***
- ***Work directly with the State's Project Manager to address contractual and fiscal issues***
- ***Maintain executive level contacts and support from vendors and other stakeholders***
- ***Act as a sounding board for the State executives***

Through our choice to staff the Nevada EBT Project Team with an FIS Project Manager and a WIC Implementation Project Manager as well as an EBT Program Advisor, and by following FIS' approach to project management, we ensure that open lines of communication with the Department are created and maintained. We are committed to identifying, resolving, and communicating issues when they occur, in an expedient and effective manner.

EBT-Experienced Supporting Staff

The key staff for the Nevada EBT Project will be supported by a team of subject matter experts including:

- ***Mark Nelson, Retail Manager – 5 years of EBT experience***
- ***Joseph Gilland, WIC Technical System Lead – 10 years of EBT experience***
- ***Jim Chilcoat, WIC Retailer Manager -8 years of EBT experience***

The FIS Team members listed above will be supported by our broader team consisting of a skill mix and EBT-relevant experience that will help ensure the successful operation of the State's EBT Programs and EBT Services. The following individuals are representative of FIS' EBT staff that support our EBT products in general:

- ***Ed Wagner, EBT Batch Applications Architect - 27 years of EBT experience***
- ***Barry Plichta, EBT Web Applications Architect - 31 years of EBT experience***
- ***Al Pezewski, EBT POS Applications Architect - 26 years of EBT experience***
- ***Venkat Subaramanian, EBT Authorization Systems Architect - 18 years of EBT experience***
- ***Prajoy Prabhakaran, EBT Admin Systems Architect - 17 years of EBT experience***
- ***Mukesh Nayak, EBT Test Manager - 12 years of EBT experience***

These identified individuals are just a representation of the depth and longevity of the FIS Team supporting the Nevada EBT Project. The FIS Team staff have worked together for many years, developing and refining successful implementation and operational processes over time. The table below provides an overview of additional resources the FIS Team employs with extensive EBT experience and the associated number of years of EBT experience, that support our EBT program implementations and operations.

Table VII.4-2 Depth of FIS Team Staff EBT Experience

Technical Staff		Operations Staff	
Staff Member's Years of EBT Experience	Staff Member's Job Title	Staff Member's Years of EBT Experience	Staff Member's Job Title
31	Information Technology (IT) Architect	27	Transition Project Manager
27	Information Technology (IT) Architect Senior	25	Director of Operations
26	Information Technology (IT) Architect Specialist	24	Product Manager
26	Systems Operations Analyst Specialist	23	Senior Product Manager
26	Systems Operations Analyst Specialist	22	Retail Manager
17	Development Manager	22	Product Support Representative Senior
17	Programmer Analyst Specialist	21	Product Support Supervisor
15	Technical Project Manager	21	Product Manager
13	Programmer Analyst Specialist	20	Product Support Representative Senior
13	Technical Support Representative	18	Product Support Representative
10	System Test Manager	18	Technical Support Representative
10	Technical Project Manager	17	Project Manager Specialist
9	Technical Project Manager	17	Account Services Associate
9	Operations Manager	10	Product Support Representative
8	Customer Service Associate Senior	10	Call Center Manager
7	Project Manager	6	Programmer Analyst Specialist
7	Product Support Representative	6	Operations Analyst
7	Product Support Representative	6	Programmer Analyst
6	Project Manager Specialist	6	Customer Service Associate Senior
6	Product Support Representative	5	Technical Support Representative

Line of Authority

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

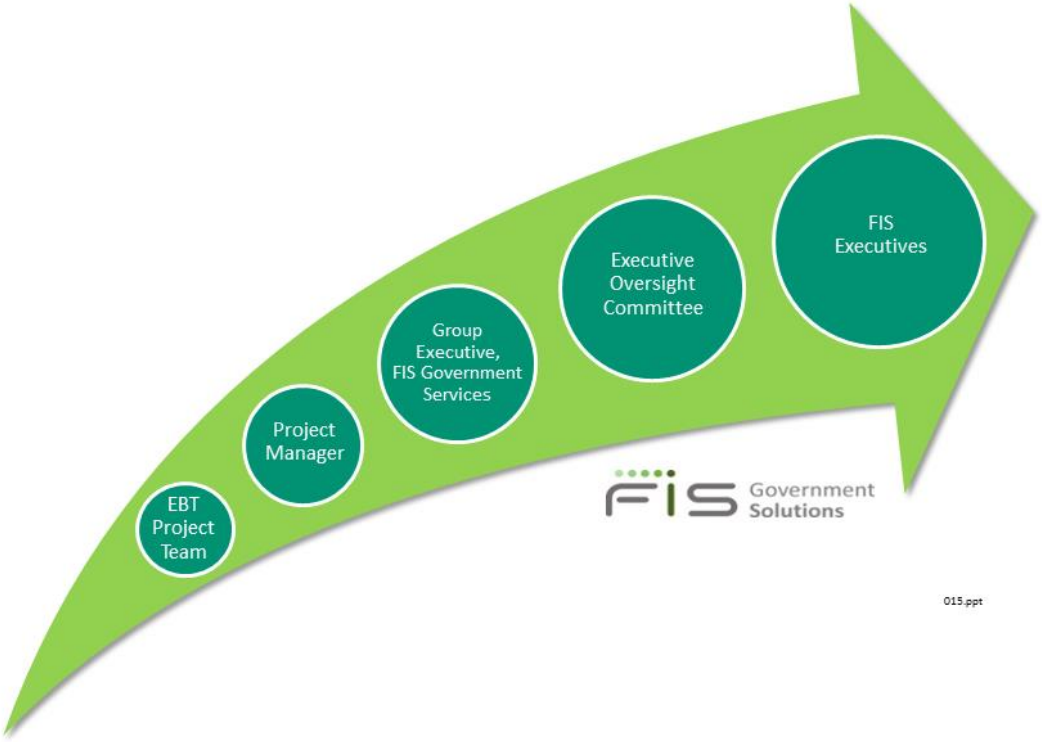

Figure VII.4-2 FIS Government Solutions' EBT Projects Line of Authority

All employees within the FIS EBT division are under the direction of Mr. Naveen Nukala, including the entire team proposed for the Nevada EBT Project. If the FIS Team Project Manager encounters major problems during the performance of the Contract, the FIS Team Project Manager can rely on the Executive Oversight Committee for support. This special committee is comprised of the four FIS Team professionals listed in the diagram below, each of whom brings a robust and notably unique leadership background to the FIS Team and to our valued EBT clients.

Oversight Committee

Table VII.4-1, FIS Team Oversight Committee, provides an overview of each of the Executive Oversight Committee member's qualifications.

Table VII.4-3 FIS Team Oversight Committee

Team Members	Credentials
Naveen Nukala Line of Business Executive FIS Government Solutions EBT	• Project Management Institute (PMI®) certified Project Management Professional (PMP®) with over 18 years of EBT and WIC project experience. • Extensive conversion experience -- played a key role in all of the EBT conversions performed by FIS in the last 15 years. • Well-versed in the design, development, and testing processes and procedures for large EBT systems. • Recognized subject matter expert in many aspects of EBT processing, WIC processing, WIC POS applications including ISO8583 transaction message set, authorization system, administrative systems, reporting, settlement, POS system development, deployment and integration.
Cary Jeffers Director of EBT Product FIS Government Solutions EBT	• EBT Product Manager for the Government Solutions group, responsible for defining customer business requirements to formulate a technical design, and ensuring that requirements are met throughout all stages of a project. • Designed and managed the build of Child Care benefits, EBT authorization, IVR, POS applications, Web environment, databases, fraud products, WIC implementation and strategy. • Previously was the Manager of Government Solutions & Retail Development, managing a 29-member team of developers responsible for analyzing state requirements and designing and coding the changes for FIS' *ebt*EDGE System based on specific requirements.

Table VII.4-3 FIS Team Oversight Committee	
Team Members	Credentials
Diana Kegel Vice President and Client Relations Executive FIS Payments	• Leads Retail and Government Client Relations team of professionals responsible for service, satisfaction and retention of merchant, state government, and prepaid payments solutions clients • Proven experience in sales management, strategic account management, project management, solution development, marketing, and corporate program management in the financial services industry • Previously led team of 80+ resources responsible for relationship management, service, support and training and education for FIS online, mobile and payment solutions
Stan Cochran Custom Data Processing, Inc. Chief Executive Officer	• CDP's Chief Executive Officer since 2004 • Recruited and retained key experts in public health/ WIC systems design and implementation • Provides strategic corporate direction, which has resulted in CDP's explosive growth in the WIC marketplace • A member of several industry committees and work groups including the Electronic Government Payment Council (eGPC)

In addition, the FIS Team will provide support from all levels within FIS, including the FIS Executive Sponsors comprised of Gary Norcross, Anthony Jabbour, and Jim Johnson along with the Group Executive, Brian Dugan. Each Executive brings a robust and notably unique leadership background to FIS as documented in Table VII.4-2:

Table VII.4-4 FIS Executives	
Team Members	Credentials
Gary Norcross FIS President & CEO	• President CEO of FIS, a position to which he was named in 2012; focused on the steering and execution of the FIS' global business strategy. • Highly respected throughout the industry, and has experience serving financial institutions large and small, domestic and global. • Member of FIS team since 2003, joining through the acquisition of ALLTEL Information Services where he served as president of the Integrated Financial Solutions division; during his time with ALLTEL Information Services (and prior to that Systematics, Inc.), he held various key leadership roles. • Client-focused approach to the business has resulted in significant growth of the company's product portfolio and global footprint. • Critical role and participant in the company's acquisition and integration of Metavante Technologies; heavily involved in the merger with Certegy and the acquisitions of over 15 companies including Aurum Technology, BankWare, InterCept and eFunds -these strategic transactions helped the company grow to more than 30,000 employees with over $5 billion in annual revenue. • Under his leadership, FIS has ranked consistently among the industry's leading financial technology providers, including the No. 1 position in the 2013, 2012, 2011, 2008 and 2007 FinTech 100 rankings, an annual list of the top

Table VII.4-4 FIS Executives

Team Members	Credentials
	financial technology providers in the world, published by IDC Financial Insights, American Banker and Bank Technology News. • Diverse leadership and board of directors' roles - serves on the dean's executive advisory board for the Sam M. Walton School of Business at the University of Arkansas, and serves on the board of the YMCA of Florida's First Coast and the Knowledge is Power Program's (KIPP) Impact School in Jacksonville. • Bachelor's degree in Business Administration from the University of Arkansas.
Brian Dugan Business Sponsor Vice President & Group Executive Emerging Commerce	• Group Executive of FIS Emerging Commerce - a business dedicated to providing EBT, Prepaid and Loyalty application processing and services. • Extensive leadership experience - has held several management positions at FIS, including Vice President Strategic Pricing & Sales Support, VP & Director of Integrated Relationship Management, and VP Business Development & Client Retention and was responsible for customer loyalty, expanding customer relationships and renewing contracts to preserve long-term mutually beneficial partnerships. • Prior to critical customer engagement, was a Senior Manager in Corporate Development where he helped lead over one billion dollars in investments and was instrumental in the former Metavante's (now part of FIS) growth from $500M to $1.5B in revenue, a large portion of which was accomplished through acquisitions. • Before joining FIS in 2000, worked as an audit manager and office practice leader of mergers and acquisition support at Deloitte & Touche LLP, and at Ernst & Young, where he managed audits and due diligence of privately held companies in the high-tech, manufacturing and distribution industries.
Anthony Jabbour Segment Executive Chief Operating Officer (COO), Banking and Payments	• Chief Operating Officer (COO), Banking and Payments at FIS; responsible for overseeing the strategic direction, profitability and long-range growth of the company's financial solutions business • Extensive leadership experience: served as executive vice president of Core Processing and ePayments at FIS, where he oversaw the company's core business, including the tier-one marketplace; led the ePayments business, including Internet, mobile banking and a full suite of bill pay products; and oversaw the core business for community-based financial institutions. • Prior to joining FIS, served at CIBC, a major Canadian financial institution where he managed the launch of the bank's standalone Internet bank, before relocating to Florida to build similar capabilities for the U.S. market. • Expert in managing complex client projects and relationships; began his career in IBM's global services group. • Bachelor's degree in Electrical Engineering from the University of Toronto.

Table VII.4-4 FIS Executives

Team Members	Credentials
Jim Johnson Division Executive Executive Vice President, FIS Retail Payments	• Executive vice president and division executive leading FIS' Retail Payments division - representing approximately $500M of FIS' $5.6B in annual revenue. • In this leadership position he oversees strategic direction, profitability, sales, day to day operations, and long-range growth of the company's Retail Payments division. • Extensive leadership experience - served as the Senior Vice President in charge of strategy and integration for FIS' Payment segment, led the Card and ATM business unit, and has served as the financial controller for Metavante, a 1.6B company acquired by FIS in 2009, which he originally joined in 1997 as a product manager. • Prior to joining FIS, spent five years with the benefit consulting company today known as Hewitt, where he managed the technical aspects of large 401K system implementation projects for Fortune 300 companies. • Prior to joining Hewitt, spent nine months with IBM as a systems engineer in the Naval Defense division headquartered in Manassas, VA, where he worked to develop circuitry used in submarine sonar equipment. • Master's degree in Business Administration from Marquette University's School of Business, and a bachelor's degree in Electrical Engineering from the University of Michigan.

The FIS Team understands that the appointment and continuing service of the FIS Team staff is subject to the State's approval. We recognize that the State reserves the right to require the removal of any member of the FIS Team's staff from the project.

VII.5 Vendor Staff Resumes

5.5 VENDOR STAFF RESUMES

A resume shall be completed for each proposed individual on the State format provided in Attachment H, Proposed Staff Resume, including identification of key personnel per Section 13.3.19, Key Personnel.

Our highly qualified team of top EBT professionals will work to transition Nevada's EBT programs to the new contract and will continue to meet the ongoing operational needs of the State. Please refer to Section VIII, Attachment H, Proposed Staff Resumes, for copies of each of our proposed FIS Team members' resumes.

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VII.6 Preliminary Project Plan

5.6 PRELIMINARY PROJECT PLAN

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.

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).

5.6.3 The preliminary project plan shall be incorporated into the contract.

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.

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.

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.

As required, FIS has included a* Preliminary Project Plan *within Section IX,* Preliminary Project Plan*, of our proposal. Our comprehensive plan addresses tasks necessary to convert Nevada's SNAP, TANF, and WIC programs to the new contract.

Preliminary Project Plan

Our* Preliminary Project Plan *includes, but is not limited to:

- ***Gantt chart that shows all proposed project activities***
- ***Planning methodologies***
- ***Milestones***
- ***Task conflicts and interdependencies***
- ***Estimated timeframe for each task identified in RFP Section 3.2, Technical Requirements; RFP Section 3.3, Functional Requirements; and RFP Section 4, Scope of Work***
- ***Overall estimated timeframe from project start to completion for both the FIS Team and State activities. Strategies to avoid schedule slippage will be provided within the Project Management Plan***

Our Preliminary Project Plan will be incorporated into the contract. FIS understands that the first project deliverable will be the finalized, detailed project plan which will include fixed deliverable due dates for all subsequent project deliverables and tasks as defined in RFP Section 4,* Scope of Work*. Through the initial phase of the project, FIS will work closely with designated State team members to modify the Preliminary Project Plan as necessary following contract award. Upon review and approval of the modified plan, the contract will be amended to include the State-approved final Project Plan.

Communication with Subcontractors

In compliance with RFP Section 5.6.2, FIS will provide a Conversion and Implementation Plan which will, among other important topics, address project communication such as the roles and responsibilities and coordination with subcontractors as well as Nevada staff involved in the project.

Coordinating Internal and Subcontractor Activities with CDP

There are several key components of the WIC EBT delivery methodology. FIS and CDP implementation and operations teams, including managers and directors, meet weekly to collaborate on active implementations and ongoing accounts. This structure provides a forum for updates on action items, escalation of issues, communication of due dates and activities, and coordination of tasks. Additionally, the members of both FIS and CDP teams attend client status updates together to ensure all of our stakeholders are aware of status to each specific project.

In addition to combined working meetings, the business development and contracts teams meet biweekly to validate strategies for new business and ensure adequate staffing plans are in place prior to attempting to secure new work. This group also maintains the long-standing teaming agreement in place between the partner organizations.

Finally, a management meeting is held biweekly to discuss strategy, issues, and activities at the product level. This meeting allows the FIS-CDP partnership to use the inputs from the other coordination meetings to define our vision for the WIC EBT marketplace and set the conditions for achieving the strategic goals.

One benefit of the two organizations working in partnership is that we have implemented more formal communications structures than a single organization might. We understand that we must engage both partners in planning and decision making, so we are cognizant of risks and mitigation strategies on a holistic level, rather than a single department making decisions in a vacuum. Because several team members sit on all of the coordination committees, cross- sharing is strengthened across the teams.

Coordinating Internal and Subcontractor Activities with VXI

The FIS Team uses a well-developed approach to promote performance and accountability while strictly adhering to regulations. The FIS Team holds weekly operational meetings/touch points to discuss the previous week's performance. In addition, daily internal reporting provides VXI performance for the previous day and a forecast for the month. The FIS Team holds weekly implementation calls to discuss projects, including SNAP conversions and WIC EBT implementations.

In order to maintain our high standard of customer service, the FIS Team conducts monthly operation reviews of the previous month's performance as a whole (SLAs, quality and other performance metrics, etc.), as well as bi-monthly quality calibrations.

Project Risks

We will provide a Risk Management Plan to the State containing the processes for risk identification, risk evaluation and prioritization, issue management, and risk and issue tracking. The FIS Team is committed to the quality concept of problem prevention in all EBT project activities. Our extensive EBT experience has provided us with valuable insight, which enables us to identify, mitigate, and resolve issues before they become true problems. The FIS Team is committed to working in partnership with the State to maintain a problem-prevention quality focus throughout the project life cycle. The use of timely and accurate data, in combination with timely and effective communication, strongly reinforces a problem-prevention focus. This experience is

one of the greatest benefits to Nevada in selecting the FIS Team to provide SNAP/TANF and WIC EBT services.

Our team's depth of knowledge and experience in project implementation and ongoing program management are keys to successful issue and risk mitigation for Nevada's EBT programs. FIS uses a process we developed called Enterprise Project Management Methodology (EPMM). EPMM combines project forms, a repository for project documents, and project processes into a cohesive project management tool. EPMM is used to manage the project life cycle, to internally communicate the project status, and to manage project deliverables. FIS' EPMM will serve as the blueprint for managing the delivery of services to Nevada.

Applying the EPMM Methodology to Nevada's EBT Projects

The EPMM methodology, when applied to Nevada's EBT Projects, includes:

- ***A detailed, phased approach to the entire project with all activities and anticipated timeframes, and estimated completion dates clearly defined in the Project Plans.***
- ***Standardized procedures for system modifications and enhancements, change requests, quality control, and other quantifiable processes.***
- ***Use of automated tools, such as Microsoft Project, SharePoint and the Microsoft Office Suite, for comprehensive project control and reporting purposes.***
- ***Regular project status meetings between State staff and the FIS Team. Team members are responsible for the administration of the project and services to confirm tasks within their area are completed and meet State requirements.***
- ***Regular communication between the Project Manager, senior management, and members of the FIS Team regarding the status of the Project and any issues or concerns.***
- ***Quality assurance checkpoints for all major project deliverables including planning documents, testing processes, and other required deliverables.***

We have adopted EPMM because it uses project management best practices from the Project Management Institute (PMI), Capability Maturity Model (CMM), and Six Sigma, and provides a common way of approaching projects. By following EPMM policies and principles consistently we can ensure the predictability and success of our deliverables while minimizing the various potential issues and risks related to the project.

Potential Issues and Risks

FIS' goal is to provide a successful, on-time implementation of the new contract, so risk management and mitigation are of the utmost importance to us. Using our proven EPMM project management process, which include well-defined risk evaluation and risk management strategies, FIS will identify, assess, report, manage and mitigate risks for the Nevada EBT projects.

Effectively managing risk means identifying problems that might occur early on, and proactively designing and implementing countermeasures to eliminate the risk. In addition to successfully managing various aspects of 31 EBT projects during the past 25 years, FIS is one of the largest third-party processors of EFT transactions and is the provider of the world's largest debit database. Our extensive EFT and EBT experiences have provided us with the expertise to anticipate numerous potential problems before they present true risks to the integrity of our EBT systems and services.

FIS understands, from our years of EBT experience, the risk factors associated with system development, system conversion and implementation, and system operations. FIS utilizes a Risk Management Plan tailored to each phase of the project that identifies potential EBT project risks and our developed approach that effectively provides the solution to each.

Our Risk Management Plan will address the key components of Risk Management, including:

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

FIS has conducted an initial risk analysis of the potential issues related to Nevada EBT. We have drawn on both our corporate and EBT conversion and operational experience to provide an analysis of the unique risks presented by the Nevada EBT Projects.

FIS has implemented 31 EBT projects on time and without incident, including Nevada's project from J.P. Morgan in 2016. We are well aware that the success of an EBT project depends on the skill and expertise of the people performing the work. FIS is committing a team of EBT experts to lead and manage, to implement and support, and to continuously maintain excellence at every level and for all stakeholders.

FIS has developed and refined our project management techniques, controls and reporting mechanisms throughout these 31 implementation experiences.

For Nevada, because FIS is currently supporting the State's SNAP, TANF and WIC (both State and ITCN) programs, there isn't a need for a lengthy data conversion or system downtime for a cutover. We are already familiar with Nevada's programs, processes, and stakeholders. While there will be new deliverables under the new Contract such as Nevada-specific documentation, the systems and people needed to support Nevada's EBT projects are already in place today, and will be there to rely upon tomorrow.

The number and the scope of any risks associated with the transition to a new Contract with FIS will be greatly minimized compared to those presented with converting to a new processor. Should any risks arise, we have well established processes, described below, to identify and resolve them.

After project kick-off, we will provide an overall risk assessment report that further identifies, qualifies and quantifies any anticipated risk impacts associated with the Nevada EBT programs. Additional identified risks include the possibilities of loss of personnel, security risks, project scheduling errors, risks during changes or enhancements, processing capacity issues, communication issues, customer service issues, delays in financial settlement, and delays in ACH payment.

Risk identification is an on-going activity that is performed through all stages of the EBT project. The FIS Project Manager is responsible for regularly monitoring project status and ensuring

project staff has assessed risk potential and are following up on mitigation plans that have been implemented.

Risk Assessment (Qualification and Quantification)

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

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

Figure VII.6-1 is a snapshot of the EBT Risk Assessment Form we will use in the Risk Assessment process.

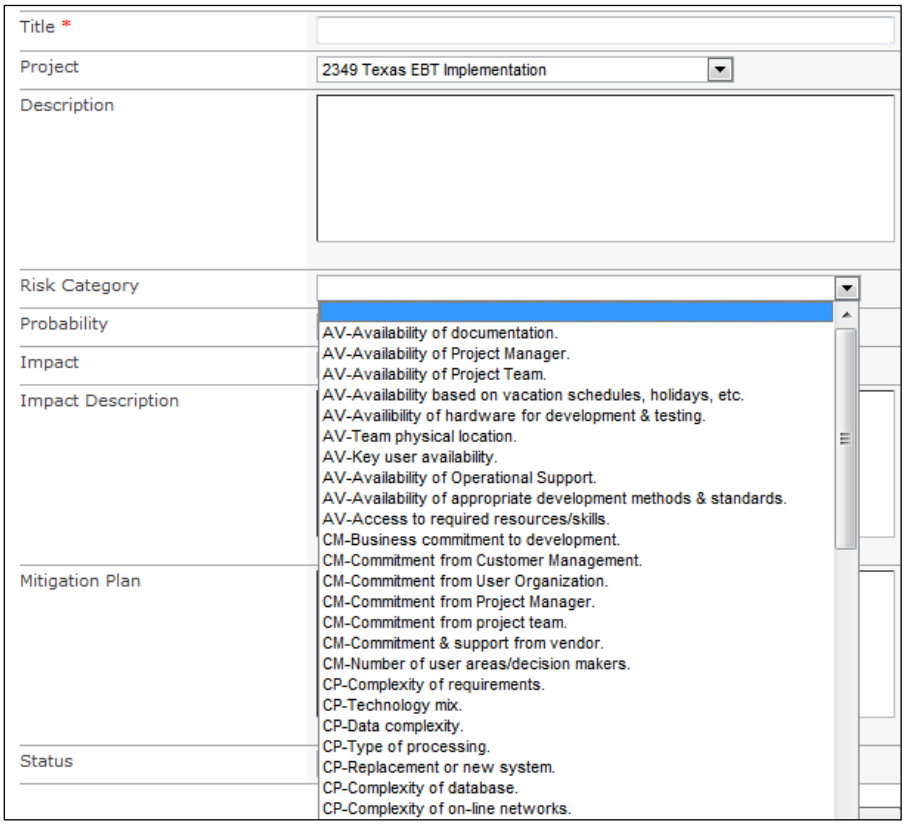

Figure VII.6-1 Snapshot of EBT Risk Assessment Form

The Project Manager will lead the project team in a thorough assessment of all risks to the implementation of the new Contract for Nevada's EBT projects.

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

Risk Evaluation

Risk Evaluation refers to the assessment of overall risk and assignment of a numerical risk rating to a development or implementation project or program. The risk categories, (0-minimal, 1-low, 2-moderate, 3-high and 4-critical), enable a common, structured approach for prioritization and monitoring risks at the project and program level.

Initial risk evaluation is based on objective criteria such as estimated project/program hours and budgeted dollars. Additional subjective risk factors or constraints may increase or decrease overall project risk resulting in a higher or lower risk rating than is normally experienced for an effort of that size. These subjective factors may include regulatory compliance, monetary transactions, customer profile, access to or transmission of sensitive information and so forth.

The EPMM is scalable based on the overall risk rating assigned to a project. As shown in Figure VII.6-2, the higher the risk rating, the more formal the required processes and the higher the number of deliverables that are needed to verify compliance with the standards. For projects evaluated at a lower risk, the standards are more streamlined (less required processes and deliverables) while ensuring appropriate controls remain in place.

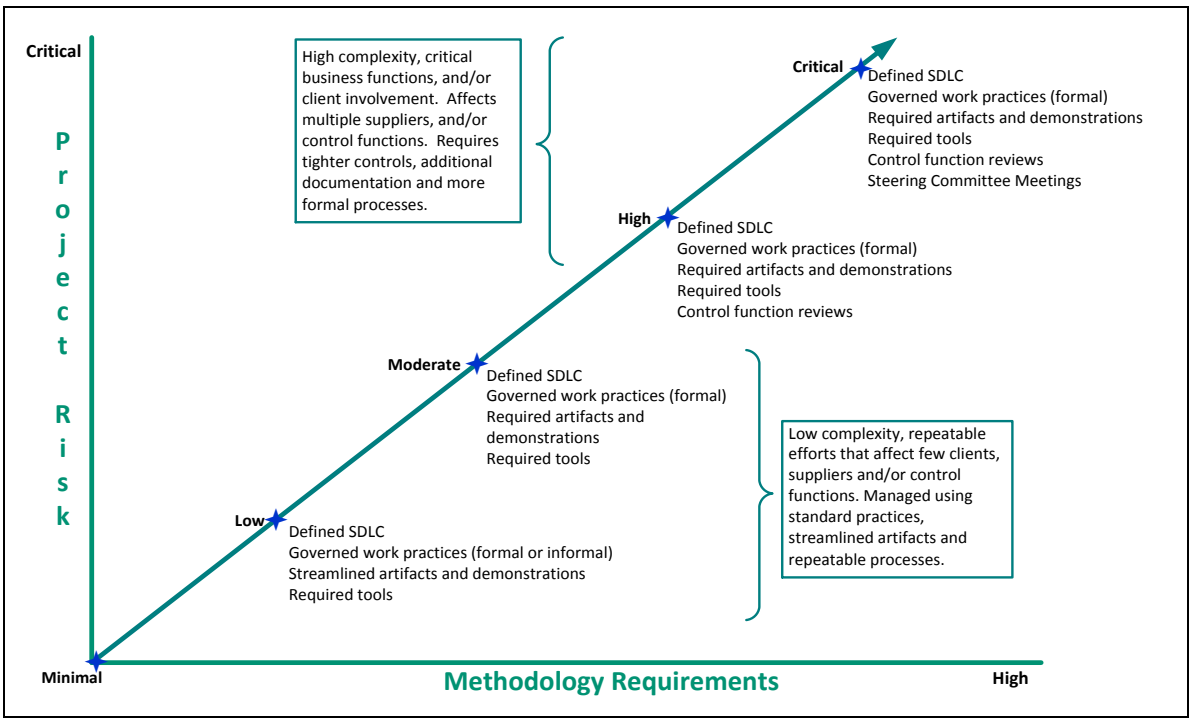

Figure VII.6-2 FIS' Corporate Risk Model

FIS' Risk Model confirms appropriate governance levels are established for every project.

Risk evaluation is separate from the ongoing practice of risk management, described in this section, which is performed throughout the lifecycle of a project or program.

Risk Reporting

The FIS Project Manager is responsible for documenting the project risks. FIS will supply the State with a Risk Matrix and Issue Log as part of our project control deliverables. The Issues Log is used to identify, track, report, and resolve problems that surface throughout the project life cycle. These and any other project risk documentation will be maintained in the Nevada EBT Project's SharePoint library.

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

Risk Management

The FIS Project Manager is responsible for managing the Nevada EBT Projects' risks. Until the new Contract is fully implemented, the FIS Project Manager will conduct internal status meetings on a weekly basis. During these meetings, the project team will evaluate the project's status, review the Project Workplans, and follow up on high-risk items. The Project Manager will also attend status meetings with the State to provide status, updated conversion Workplans, and revised deliverable documents. the Project Manager is a key to the Risk Management process, having responsibilities including:

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

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

Managing the Project Remotely

In accordance with the State's response in Answer #37 of its Amendment 1 to Request for Proposal 3292, issued on September 15, 2017, the FIS Team will provide staff onsite in Carson City as necessary for key milestone activities such as the project kickoff meeting, JAD sessions, etc. The FIS Team will have its staff accessible to Nevada for the duration of the project.

We have developed efficient and effective project management processes which include support from highly experienced staff in a centralized location. Mature EBT projects typically do not require EBT Contractor staff to be onsite to run smoothly and within contractual requirements. Key staff and support staff will be available on-site in Carson City as needed.

The FIS Team recognizes the complex nature of communications efforts that accompany projects where operations and staff are positioned in different geographic locations. Our team has developed ways to successfully manage remote teams because we realize that the best quality resources are not always in the locations of our offices or our clients' offices. Our virtual team strategies employ tested communications strategies, coupled with as-needed face to face team

building events. We have found that allowing team members to work remotely has allowed us to attract the best and brightest to form a highly productive delivery team.

As a global organization, we have extensive experience in using the methods and tools necessary to ensure successful communications. These tools, which have proven essential for successful project communications, include online messaging, emails, and conference calls. The FIS Project Manager will use a variety of internal communication methods and tools to help Nevada's EBT project staff manage their assigned responsibilities effectively. These methods and tools include:

- ***An online communications system that provides instantaneous messaging, reporting, memo distribution, system status, and project alert notifications***
- ***An online call tracking system that includes a report generator***
- ***Conference calling for scheduled staff meetings and ad-hoc meetings***

VII.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.

The State will benefit from the FIS Team's extensive EBT and WIC EBT project management experience, demonstrated through our combined 33-year history of successfully designing, developing, implementing, and operating 32 SNAP and 19 WIC (including 6 in pilot) EBT projects. Since FIS' beginning in 1992, we have developed and refined our project management techniques, controls, and reporting mechanisms. We are well aware that the success of an EBT project depends on the skill and expertise of the people performing the work. We are committing a team of EBT experts to lead and manage, to support, and to continuously maintain excellence at every level and for all stakeholders.

Our very successful project management experience, with single and multi-agency projects, allows us to offer the State an approach that incorporates proven methodologies, processes, and automated project management tools, as described in this section.

Approach to Project Integration and Management

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

Methodology

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

We adopted EPMM because it uses project management best practices from the Project Management Institute (PMI), Capability Maturity Model (CMM), and Six Sigma, and provides a common way of approaching projects. By following EPMM policies and principles, and using the

same quality processes and monitoring tools over and over, we can ensure less re-work and more consistency and predictability to our deliverables.

The EPMM methodology includes:

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

Project Scope

The FIS Team Project Manager ensures that the work being completed is the work actually requested. The Project Manager will monitor project information and requests received against the documented scope in the Project Management Plan and contract documentation. If a potential change is identified, the Project Manager will notify the State's Project Manager. If it is agreed to make a change, it will then be tracked through the Change Management process. When a change request is approved, supporting documentation, such as the Project Management Plan and Project Work Plan will be updated as appropriate. Our process ensures that the Nevada project will include all the work required, and only the work required, to complete the project successfully.

Time Management

Time management is more than simply watching the project schedule. It also includes defining activities, estimating activity duration, developing and controlling the project schedule, and determining the constraints against which the schedule impacts the work, to ensure it can be completed with the available resources. These considerations are built into our Project Work Plans. Accurate and detailed Project Work Plans are key to the Project Manager's ability to successfully coordinate project activities among all participants and keep the project on schedule.

Our proposed Project Managers will lead the conversion efforts, manage the agreed upon timelines, and proactively guide the team along the way. The framework our Project Management organization follows includes strong requirements engineering, case management, customer assessment matched with the Project Manager assessment for accurate project assignments, project oversight and tracking, knowledge management, business analysis, and team coaching/mentorship initiatives.

The Project Work Plan provides infrastructure and guidance for the State's EBT program and serves as a structured model to complete all project requirements. All deliverables and milestones on the Project Work Plan are carefully monitored and reported. The plan lists an Actual Finish Date and Percent Complete so that the FIS Team and the State can clearly monitor the progress of

the project as we move through each phase. Written memos, meeting minutes, meeting agendas, and written updates provide activity documentation. In conjunction with written documentation, our project staff uses the industry-standard automated tool, Microsoft Project, to create and maintain the Project Work Plan. This tool provides a comprehensive mechanism to manage and control project activities.

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

Management of Contractor and/or Subcontractor Issues and Resolution

Below, we outline our approach to issues management and resolution for FIS and our subcontractor, CDP. How we will address issues with our call center partner, VXI, is described at the end of this section. Additional information about how we coordinate day to day activities with our subcontractors is provided in Section VII.7.9, Communications Management.

The FIS Team Project Managers will continually seek the involvement of the State's EBT contact points to ensure that all affected individuals fully understand issues and problems, requirements, and solutions. We are committed to identifying and resolving issues and problems, if and when they occur, in an expedient and effective manner.

Streamlined Problem Management Process

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

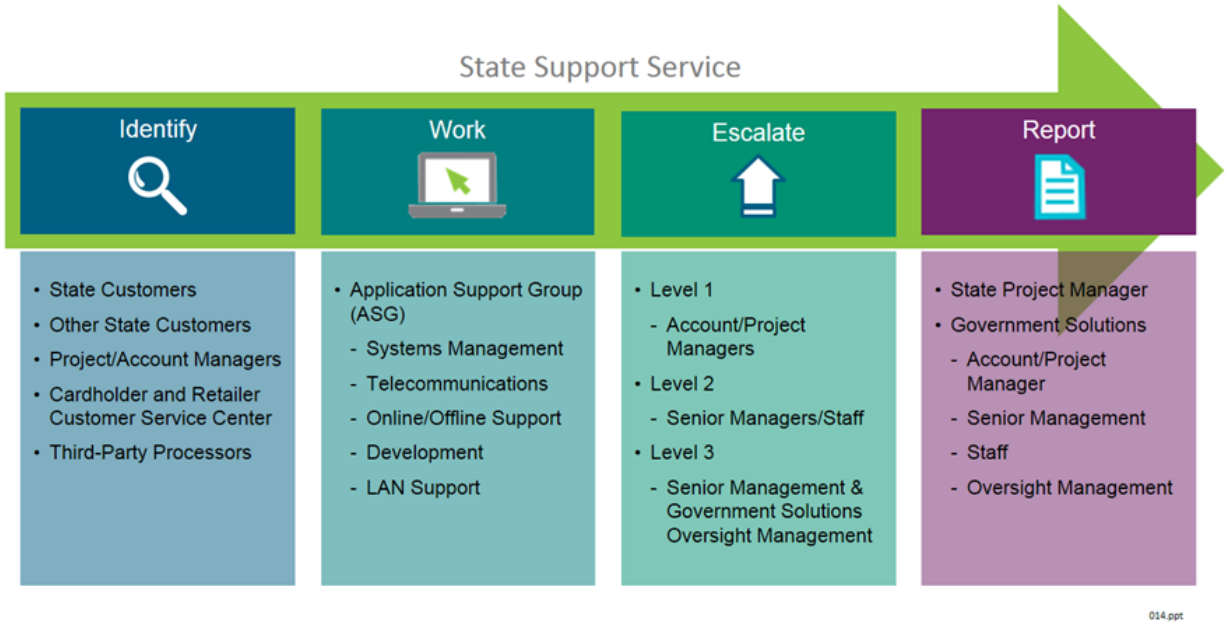

Figure VII.7-1 EBT Problem Escalation

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

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

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

Centralized Problem Tracking System

Problems are tracked using the Case Management System (CMS), a problem-tracking database used extensively within the FIS data center. CMS provides Network Operations and System Operations a shared tool that details all of the necessary information needed for quick issue

resolution. Information, such as customer-specific data, unique customer requirements, and all active processes associated to that customer's system is contained in this database.

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

Severity Level Guidelines and Timeframe for Resolution

The guidelines shown in the figure below are used to determine the appropriate severity level for a problem. A severity level is assigned to each problem to appropriately escalate the request for additional technical and/or management resources and ensure timely resolution. The severity level and parallel escalation processes are associated with the prioritization and subsequent time frame needed to resolve the problem.

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

Figure VII.7-2 FIS Severity Guidelines

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

The Project Manager will regularly review any problems to ensure the appropriate severity level has been assigned. The Project Manager also has the authority to change a severity ranking or escalate an issue to senior management if warranted by the situation.

Management of Issues with VXI

If there is an issue related to a VXI Customer Service Center, the problem should be reported to the FIS Team Project Manager. The FIS Team Project manager will contact the FIS Vendor Relationship Manager, who will work directly with the Operations staff at VXI to resolve the issue.

Change Requests

The ability to request a system enhancement is an integral part of any EBT project, as different projects have unique needs. The FIS Team's approach to developing and implementing system enhancements is to maintain project integrity while ensuring responsiveness to the needs of the State. All change requests initiated by the State for conforming and enhancing changes to the program baseline will be initiated through a Change Request Form. In response to the change request, the FIS Team will provide a cost estimate based on the number of hours required to perform the change and change request pricing for professional services as provided in the Cost Proposal.

If the State chooses to request the change formally, the approved Change Request Form will be signed and dated by the State's EBT Project Manager and forwarded to the FIS Team Project Manager. The FIS Team will not begin work on the requested change until this written approval is received from the State.

After the State approves the schedule, we will include the change request in work plans, allocate resources as appropriate, and provide ongoing status reports as part of the regular **Monthly Report Card*****, or more frequently if the State desires. Our status reporting will include hour and cost accounting, if applicable.***

FIS initiates all changes and enhancements in the Work Request database, which is an internal FIS tool. This database is used to track the Work Request from project initiation through project closure. The Work Request is part of FIS' Enterprise Project Management Methodology (EPMM). EPMM combines project forms, a repository for project documents, and project processes into a cohesive project management tool. EPMM is used to manage the project life cycle, to communicate project status internally, and to manage project documents. Using our proven methodology for implementing a signed Customer Authorization, we can ensure that change requests will be handled in a logical and efficient manner.

Responding to State Generated Issues

All State-identified problems are reported directly to the FIS Team Project Managers or State Support Service by telephone or email. State Support Service, described in Section VI.8.2, SNAP/TANF Help Desk/Customer Service Activities, provides customer service support to State staff during ongoing operations. Contact information for escalation issues will be listed in the System Operations Manuals.

During the Design, Development and Transition Phases of the project, the FIS Team Project Managers will conduct internal status meetings on a weekly basis. During these meetings, the team will evaluate the project's status, review the Project Work Plan, and follow up on high-risk items. In the rare event of an anticipated or actual delay in the project, the FIS Project Managers will document the issue under the Critical Issues/Corrective Action Plan portion of the Project Status Report and will include the reason for the delay and the plan to get the project back on schedule. If the delay may jeopardize the successful or timely completion of the conversion or implementation, the FIS Team Project Manager will immediately contact the State to begin implementing a Corrective Action Plan.

Once the project is fully implemented and moves into the ongoing Operations Phase, the State will have additional support from FIS' State Support Service Team. On a daily basis:

- ***FIS State Support Service receives, tracks, escalates (when necessary), and resolves problems reported by State staff. State Support Service has access to FIS Team members from all applicable areas.***
- ***The FIS Team Project Manager coordinates the response to escalated problems with State staff and pertinent FIS Team members in concert with State Support Service.***
- ***And if necessary, the Project's Executive Oversight Committee brings in all necessary resources to resolve the problem.***

Authority of the Project Manager

The FIS Team Project Manager regularly reviews system and operational issues affecting the State to ensure the appropriate severity ranking has been assigned. The severity ranking and the parallel escalation processes are associated with the prioritization and subsequent timeframe needed to resolve the issue. The FIS Team Project Manager has the authority to change a severity ranking or escalate an issue to senior management if warranted by the situation.

Escalation Protocol

In the unlikely event that a major problem arises during the performance of the contract, which the State cannot resolve through FIS Project Manager, the State's EBT Project Manager may contact one of the members of the Executive Oversight Committee for the Nevada EBT Project, who will return the telephone call within twenty-four hours of the call being placed. This special committee is comprised of Naveen Nukala, Line of Business Executive, FIS Government Solutions, Cary Jeffers, FIS Government Solutions' Director of EBT Product, Diana Kegel, Vice President, Client Relations Executive, and Stan Cochran, Chief Executive Officer, Custom Data Processing (CDP). Each of these professionals assigned to the Executive Oversight Committee brings a robust and notably unique leadership background to the FIS Team and our EBT clients.

Cost Management

As with all of our EBT contracts, the pricing given in our cost proposal is valid for the entire life of the contract. For State-requested future enhancements, FIS will follow our standard change order process, as described above.

Resource Management

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

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

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

Communications Management

The FIS Team recognizes the complex nature of communications efforts that accompany daily operational activities between the State, the FIS Team, and other major related parties. We have extensive experience in using selected methods and tools necessary to ensure successful communications in these circumstances. Continuous access to a variety of online, automated administrative systems, in combination with traditional communication approaches, provides an effective means of both identifying and resolving issues. This approach has proven essential for successful project communications with our other SNAP/TANF and WIC EBT projects.

Communication Between the Project Managers and the State

The FIS Team's proposed Project Manager, Mr. Sibi Jacob, described in Section, will work closely with the State and designated staff members and will lead the FIS Team for the Nevada EBT Project. Our proposed Account Manager, Ms. Rosalba Varela, will continue to work on the Nevada EBT Project throughout the life of the contract. As she currently does for the State of Nevada, Ms. Varela will have the responsibility for day-to-day management of the project and will remain as the single point of contact for management and coordination of the FIS Team's work.

Additionally, State Support Service, FIS' state-level help desk, will be available by telephone and email to respond promptly to day-to-day operational concerns. Our State Support Service is staffed with individuals knowledgeable about the State's EBT program operations. In addition to having access to the complete set of the State's EBT documentation, the team will be trained to provide timely, concise, and accurate answers to questions, and resolutions to problems. Support representatives are trained on all applications within the support center.

The FIS Team's project management approach will ensure that open lines of communication are created and maintained. Frequent and accessible communication throughout the project, coupled with FIS' designated clear lines of authority, equips our Project Managers with the flexibility to act quickly and decisively on all project issues, including approving change requests, and contract compliance. We also provide the corporate oversight and resources the Project Managers need to get the job done.

Coordinating Internal and Subcontractor Activities with CDP

There are several key components of the WIC EBT delivery methodology. Our implementation and operations teams, including Managers and Directors, meet weekly to collaborate on active implementations and ongoing accounts. This structure provides a forum for updates on action items, escalation of issues, communication of due dates and activities, and coordination of tasks. Additionally, the members of both FIS and CDP teams attend client status updates together to ensure all of our stakeholders are aware of status to each specific project.

In addition to working meetings, the business development and contracts teams meet biweekly to validate strategies for new business and ensure adequate staffing plans are in place prior to attempting to secure new work. This group also maintains the long-standing teaming agreement in place between the partner organizations.

Finally, a management meeting is held to discuss strategy, issues, and activities at the product level. This meeting allows the FIS-CDP partnership to use the inputs from the other coordination meetings to define our vision for the WIC EBT marketplace and set the conditions for achieving the strategic goals.

One benefit of the two organizations working in partnership is that we have implemented more formal communications structures than a single organization might. We understand that we must engage both partners in planning and decision making, so we are cognizant of risks and mitigation strategies on a holistic level, rather than a single department making decisions in a

vacuum. Because several team **members sit on all of the coordination committees, cross- sharing is strengthened across the teams.**

Coordinating Internal and Subcontractor Activities with VXI

The FIS Team uses a well-developed approach to promote performance and accountability while strictly adhering to regulations. The FIS Team holds weekly operational meetings/touch points to discuss the previous week's performance. In addition, daily internal reporting provides VXI performance for the previous day and a forecast for the month. The FIS Team holds weekly implementation calls to discuss projects, including SNAP conversions and WIC EBT implementations.

In order to maintain our high standard of customer service, the FIS Team conducts monthly operation reviews of the previous month's performance as a whole (SLAs, quality and other performance metrics, etc.), as well as bi-monthly quality calibrations.

Project Status Reporting

Since the FIS Team is the State's current contractor, the Nevada EBT project is in the Operations Phase. However, if we were to conduct a new implementation, a project status report would be provided to the State on a semi-monthly basis during the Design, Development, and Conversion/Transition Phases for each of the SNAP, TANF and WIC EBT projects. We understand the frequency of status reports might change in times of high activity, including prior to system conversion or during UAT.

In addition to semi-monthly status reports, the FIS Team Project Manager and applicable key personnel would attend regular status meetings (calls) on a weekly basis during the transition/implementation period. The date and time of status calls would be agreed upon between the State and the FIS Team.

Each month during the normal Operations Phase, the FIS Team will provide a written status report at the date agreed upon with the State. The FIS Team will participate in status calls on an as-needed basis during the Operations Phase.

The FIS Team Project Manager for the State will prepare and review with the State, a monthly Report Card. The Report Card will summarize significant events, accomplishments, outstanding issues, problems, and status of pending enhancements requests and system change orders. This performance information will include central computer availability, transaction switch availability, total EBT system availability, and information on transaction accuracy and benefit authorization updates. The report will be emailed to the requested State staff on a mutually agreed upon monthly schedule.

The report will also include the State's specific performance standards and detail the performance of the system against the processing requirements in accordance with the performance standards specified in this RFP, or as agreed upon between the State and the FIS Team under the new contract. Any performance standards that are not met will be included on the report along with an action plan to correct performance deficiencies.

Scheduled Downtime

The FIS Team will communicate with the State regarding scheduled system downtime. The EBT system uses a commercial database management system to enable us to maintain database tables without requiring an outage. Occasionally, a full outage is required, usually for major restructuring of hardware and operating systems. This type of maintenance is usually scheduled many weeks in advance, to coordinate support vendor availability and internal staffing. Any necessary full outage will be scheduled during non-peak hours.

In the event of off-schedule maintenance, such as software installation, hardware configuration, or relational database maintenance, the FIS Team will provide reasonable notice (at least five business days prior to the scheduled down time) and an explanation of the maintenance to the affected customers.

Project Documentation

The FIS Team Project Managers will ensure that key design and operational manuals are maintained and updated to reflect the project's current status throughout the life of the Nevada contract. The Project Wide Communication Plan we will provide the State will include the plan for generation, documentation, storage, transmission and disposal of all project information.

Risk Management

The FIS Team's proven EBT processes and solutions will deliver excellence for the Nevada EBT Programs. FIS has been ranked No. 1 in the 2018 Chartis RiskTech100 rankings – the third year in a row that FIS has taken the top spot. Chartis RiskTech100 is globally acknowledged as the most comprehensive and independent study of the world's top 100 players in risk and compliance technology.

It should be noted that significant risks to the project can be mitigated by selecting the FIS Team to continue as the State's contractor. Because the recent Nevada WIC EBT MIS project required additional retailer enablement tasks (contracted through the FIS WIC EBT contract as a change request), our retailer team has already provided additional support to get APL update capabilities changed in the retailer systems. Selecting the FIS Team eliminates the need for further retailer enablement change as it has already taken place to support the conversion from J.P. Morgan and the MPSC implementation.

Further, continuing with the FIS Team collapses all transition and conversion activities, including system design confirmation, testing and data conversion, training, implementation, and ongoing system operations into a project that is already completed and operational, without any disruption of service to cardholders, retailers, or State offices.

Our EPMM project management process includes well-defined risk evaluation and risk management strategies with which the FIS Team will identify, assess, report, manage and mitigate risks for the State's EBT project. Effectively managing risk means identifying problems that might occur early on, and proactively designing and implementing countermeasures to eliminate the risk. Our extensive EFT and EBT experiences have provided us with the expertise to anticipate numerous potential problems before they present true risks to the integrity of our EBT systems and services.

The FIS Team understands risk factors associated with system development, system conversion and implementation, and system operations. Our plan for risk management is to identify potential EBT project risks and apply our developed approach that effectively provides the solution to each. Throughout our years of EBT experience, we have addressed each of these risk factors and can confidently assess and resolve the many risks involved in EBT project management.

Our plan for risk management addresses the following key components:

- ***Risk Identification – Determining and documenting what risks have the potential for impacting the project. This is an on-going activity, performed throughout the life of the project, and will include both internal (controllable) and external (uncontrollable) risks.***

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

Risk Identification

When embarking on a new implementation, the FIS Team conducts an initial risk analysis with the State, which draws on our EBT conversion and operational experience and adds any unique risks presented by the State's EBT Project. We then provide an overall risk assessment that identifies, qualifies, and quantifies all known risk impacts associated with the State's EBT Project.

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

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

Risk Assessment (Qualification and Quantification)

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

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

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

Risk Reporting

The Project Manager is responsible for documenting the project risks. When conducting a new implementation, we supply the State with a Risk Matrix and Issue Log as part of our project control deliverables. The Issues Log is used to identify, track, report, and resolve problems that surface throughout the project life cycle.

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

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

Risk Management

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

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

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

Risk Mitigation

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

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

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

VII.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.

The FIS Team will use quality principles and practices to ensure the Nevada EBT Project satisfies the State's requirements as outlined in Section 4, Scope of Work, of this RFP.

Quality Management Approach

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

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

Quality Management Tools and Processes Used

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

Tracking and Management of Problems with JIRA

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

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

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

Measuring and Reporting Quality Performance

Throughout the contract period, the FIS Team will use a combination of sophisticated tools, reports, and procedures to measure and report system performance accurately. We use an enterprise-wide project management system to track all of our work requests and customer authorizations. We will use Microsoft Project to develop project-specific detailed Project Work Plans. In conjunction with our project tracking databases, the Project Work Plan allows us to determine tasks, duration, resource analysis, critical paths, and milestones—the necessary elements to report and track project performance. By including task-level activities within this system, the State can be certain that the FIS Team will monitor and be able to report on development activities at an appropriate level of detail.

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

Quality Assurance Checkpoints

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

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

Reporting Quality Performance

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

FIS' Commitment to a Cooperative Effort

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

Review by Oversight Management Committee

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

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

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

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VII.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.

FIS is committed to fulfilling Nevada's objectives by meeting or exceeding the technical requirements listed in Nevada's RFP Section 5.9, Metrics Management.

FIS uses a proactive method of performance monitoring. This approach has been very successful in ensuring conformance to service-level requirements for all our EBT projects. In order to guarantee that we meet all requirements, we use sophisticated problem-tracking tools and procedures to meet or exceed project requirements consistently in all our EBT projects. The ebtEDGE System and WIC Direct are monitored at all levels of the network, from remote devices to the application processes, and at all times, 24/7.

Our approach, developed through years of experience, uses programmable system-capacity tools and system-stress data. The data from these systems allows us to establish accurate thresholds that can be applied to actual production of statistical data. From this data, we generate reports that show how the system is performing.

We use the following tools and software solutions to monitor the efficiency and performance of the different elements of our transaction processing and related systems:

- ***Our powerful CONNEX system has its own monitoring tools built in, including a dashboard to enable constant monitoring by operations team.***
- ***Integrated Research's PROGNOSIS solution to monitor the HP NonStop system's capacity and performance.***
- ***HP's ViewSys to monitor the resource usage by our HP NonStop systems, which helps us with load balancing and overall system performance.***
- ***HP Nonstop Web ViewPoint software to provide continuous and effective monitoring and management of our software and hardware entities to maintain their availability.***
- ***Dynatrace Data Center Real-User Monitoring (DCRUM) software to monitor the usage and performance of our web applications and websites.***
- ***FIS' GASPER tool to monitor our transaction switches and report and record system unavailable times.***
- ***Our Central Computer's internal logs to identify system unavailability times.***
- ***Additional tools to monitor network (ATM/POS) performance.***

During project operations, the FIS Project Manager will continue to prepare the monthly Report Card, which will include a summary of monthly host availability and document the performance of the EBT System over the last month. This performance information will include central computer availability, transaction switch availability, total EBT system availability, and information on transaction accuracy and benefit authorization updates.

Figure VII.9-1 shows a sample of the Report Card that will be provided to the State.

FIS Government Solutions

Nevada

May 2020 **Report Card**

Problem Free Days

FIS	TPPs	External	State
31	31	31	31

Status Meetings **Accounts Receivable**

Did We Meet Your Expectations?

Yes

System Performance

PERFORMANCE ITEM	ACTUAL	PERFORMANCE STANDARD	DEFICIENCY
1. *EBT Central Computer Uptime*	100%	The EBT Central Computer shall be "up" 99.9% of the scheduled uptime measured on a monthly basis, twenty-four (24) hours a day, seven (7) days a week, in accordance with specifications. Scheduled uptime shall mean the time the database is available and accessible for transaction processing and excludes scheduled downtime for routine maintenance. The EBT Central Computer consists of all system functions over which the EBT Contractor has direct control, either directly or through a subcontractor relationship.	Failure of EBT Central Computer to be "up" 99.9% of the scheduled uptime measured on a monthly basis (Calendar Month).
2. *EBT System Uptime*	100%	The total EBT system, including the host computer, any network, intermediate processing facilities or gateway, shall be available 99% of scheduled uptime, 24 hours per day, seven days per week, in accordance with specifications, not applicable to WIC.	Failure of the total EBT system, within the EBT Processor's control, to be "up" 99% of the scheduled uptime measured on a monthly basis (Calendar Month).
3. *EBT System Modifications*	0 Modifications without Notice	The EBT System shall not be unilaterally modified without providing prior notification to the State.	Modification to the system without prior notification to the State which adversely affects State operations or their clients.
4. *Scheduled Maintenance*	1 Hour	Scheduled maintenance of the EBT system shall not exceed two (2) hours per month unless other timeframes are agreed upon by the State.	Exceeding two hours of scheduled maintenance downtime in a calendar month unless in receipt of advance approval from the State.

[Actual Report Card will contain Performance Standards as detailed in this RFP]

Outstanding Issues/Problems

FIS	TPPS	EXT	STATE	OPENED	SUMMARY	RESOLUTION	CLOSED
					None		

Figure VII.9-1 Monthly Report Card – Sample

The State will receive regular reports to show how well performance standards are being met.

VII.10 Design and Development Processes

5.10 Design and Development Processes

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.

Below, we describe Enterprise Project Management Methodology (EPMM), a tool utilized for:

- ***Analyzing potential solutions, including identifying alternatives for evaluation in addition to those suggested by the State***
- ***Developing a detailed operational concept of the interaction of the system, the user, and the environment that satisfies the operational need***
- ***Identifying the key design issues that shall be resolved to support successful development of the system***
- ***Integrating the disciplines that are essential to system functional requirements definition***

Enterprise Project Management Methodology (EPMM)

FIS uses a set of internal processes called Enterprise Project Management Methodology (EPMM) to manage our product development. All the processes defined in EPMM are followed and practiced in the EBT Quality Control life cycle. EPMM combines project-specific forms, a shared repository for project documents, and standard project processes into a cohesive project management methodology. EPMM is used to manage the project life cycle, to communicate project status internally, and to manage project-related documents. FIS' EPMM is our blueprint for creating and delivering new products and services.

EPMM uses project management best practices from the Project Management Institute (PMI), Capability Maturity Model (CMM), and Six Sigma. Our approach provides a standard way of delivering projects, and by following EPMM policies and principles repeatedly, we have become expert at developing products and implementing services effectively and consistently.

FIS is accustomed to delivering. FIS distinguishes projects, programs, and portfolios as described below.

- ***Project: an endeavor with established start and end dates, specific objectives, defined scope, key milestones, and planned deliverables.***
- ***Program: a group of projects managed under one common overarching structure in order to obtain benefits not available from managing the projects individually.***
- ***Portfolio: refers to a collection of programs or projects grouped together at the enterprise level to facilitate effective visibility, management and provide supporting information for decision-making at the strategic level.***

Project Life Cycle

The EPMM is designed to complement the different life cycles utilized by implementation and development teams within FIS. A project life cycle is a series of phases that a given project undergoes from its initiation to its closure. The phases are often sequential; however, may vary

depending on the chosen approach. Often times, these phases may overlap or be interactive in nature. The phases documented within the EPMM are:

- ***Initiation***
- ***Planning***
- ***Executing***
- ***Monitoring***
- ***Controlling and Closing***

In an adaptive life cycle, the product is developed over multiple iterations and a detailed scope is defined, for each iteration, at the beginning of the effort.

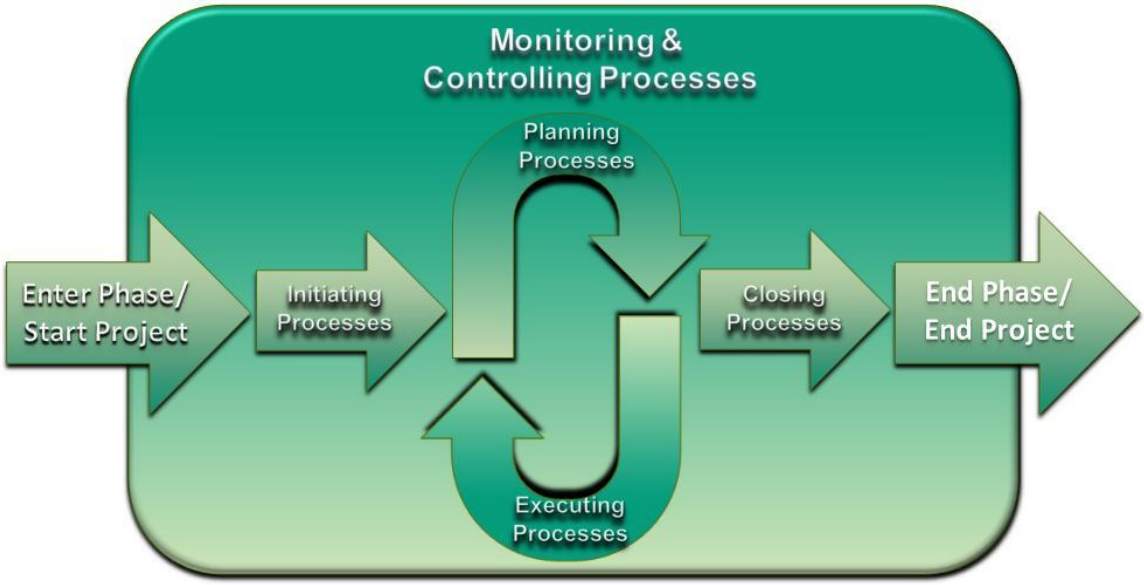

Figure VII.10-1 Project Life Cycle

FIS uses an adaptive life cycle to complement the different approaches used by our implementation and development teams.

EPMM Standard Processes and Related Artifacts

The following diagram depicts the EPMM project and program phases with all the possible artifacts that can be produced for that stage. The expected project artifacts vary based on the effort's Risk Rating.

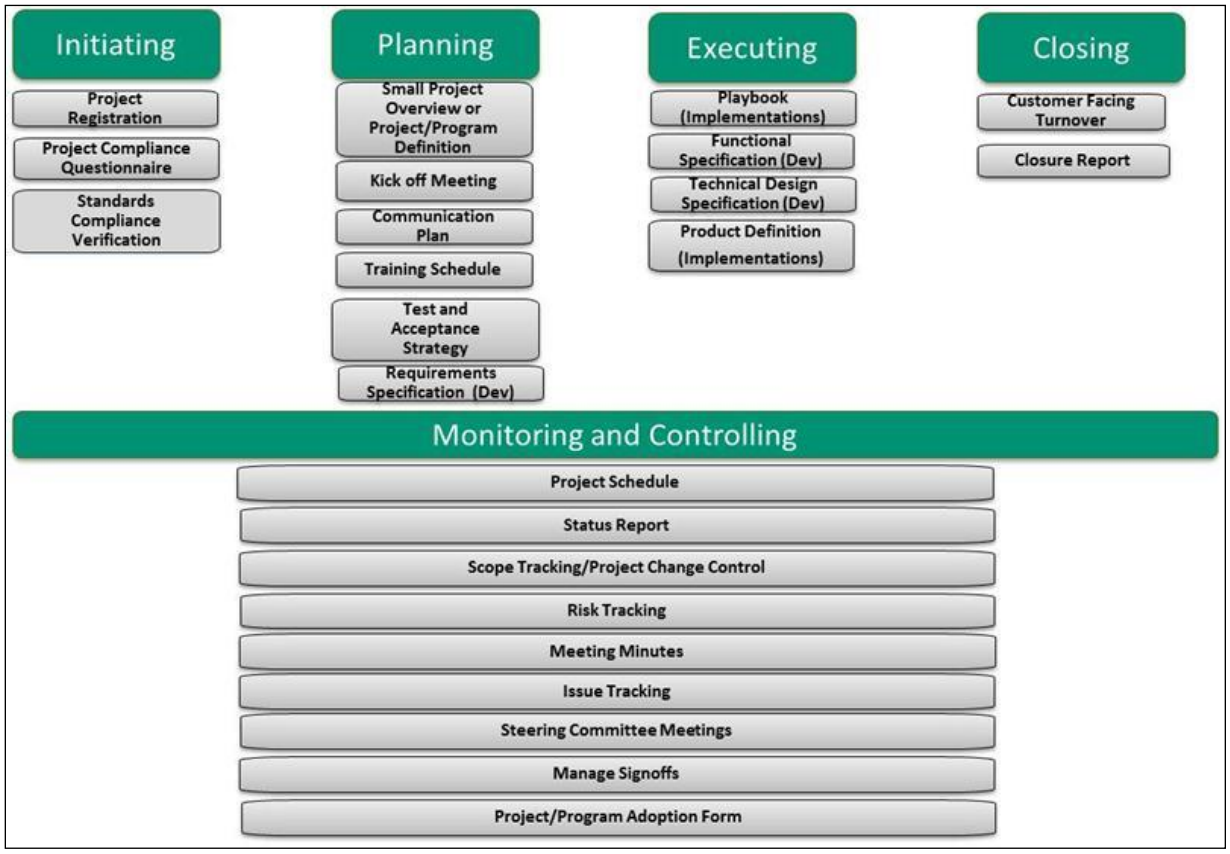

Figure VII.10-2 EPMM Project and Program Phases with Artifacts

EPMM's standardized processes are designed to ensure that FIS deliverables meet quality expectations.

Initiation

The initiation phase begins when an opportunity is added to our system of record as an active project. During this phase of the project:

- ***Resources, including a Project Manager, are assigned***
- ***The scope and deliverables begin to be formalized; including analyzing potential solutions and identifying alternatives in addition to solutions suggested by our State clients***
- ***A registration process, typically designed to "structure" the project is complete***
- ***Other considerations, such as previous lessons learned, size, effort, risk and compliance variables are documented***

Most often, the act of initiating a project overlaps with its planning. As the requirements are better understood and documented, the project scope becomes better defined and the resources required for the successful completion of the project are formally assigned. Roles and responsibilities are reviewed and the project schedule is created.

Planning

The* Project Definition Document *is a required artifact that must be completed by the different project managers. It is a critical document used to document the project scope and deliverables. It also serves as the centerpiece for effective communication to clients and stakeholders. It defines the audiences and processes for the remaining phases of the project.

During the Initiation phase, a kick-off meeting is scheduled with the key stakeholders with the following objectives:

- ***Introduce the resources assigned to the project***
- ***Review roles and responsibilities***
- ***Review key assumptions and constraints***
- ***Review the scope***
- ***Identify key milestones***
- ***Walk thru the communication plan***
- ***Define the project/program organization structure***
- ***Create the strategy and processes to identify and mitigate risks/issues***
- ***Review the change management plan***
- ***Define the testing and training strategy***

At the end of the initiation and planning phases, the key project stakeholders are required to provide sign-off on the key artifacts for this phase. The goal of this "gate" milestone is to ensure that all the requirements have been clearly identified and documented, proper expectations are in place regarding the roles and responsibilities; and a schedule is approved with the proper resources allocations. A detailed operational concept of the interaction of the system, the user and the environment that will satisfy the operational needs of the project will also be evaluated at this point,

Executing

Typically, during this phase the team will create a technical and functional design specification along with a product definition which outlines in detail the "how" for the solution. This process ensures programmers and other technical resources clearly understand how the pieces fit together to form a whole. Programmers write, review, and unit test small routines (programs, modules, components, etc.) that perform a particular task within an application. Completed routines are integrated with other completed routines. The routines and their output is reviewed and tested to ensure the components interface properly with each other. This process continues as components groups and pieces of functionality are progressively integrated and interfaces among components groups. Any key design issues that arise are addressed during this phase to help ensure a resolution is reached to support successful development of the system.

Monitoring and Controlling

Monitoring and controlling happen throughout the life cycle of a project. As the artifacts and activities continue or are completed in accordance with a project schedule, the project manager reports on the overall status of the project utilizing the standard templates. Status Reports must accurately depict the overall health and communicate measureable statements relating to:

- ***The true standing and health of the project***
- ***Significant issues that are impacting the project***
- ***Actions taken to resolve project-level risks and issues***

- ***The reasons for late milestones, link to risks/issues and corrective steps being taken***

The project manager should discuss changes in status or significant issues in advance with FIS, client sponsors and key stakeholders so there are no surprises.

FIS uses a "traffic-light" indicator to report the status of the different key project variables such as schedule, risks/issues, effort, budget and quality:

- ***Green: the project is on track to meet upcoming milestones and delivery dates.***
- ***Yellow: the project may miss a milestone; there is a prior dated milestone that remains unmet; a future milestone is at risk of missing its scheduled date; or significant risks exist.***
- ***Red: the project has significant outstanding issues or a risk exists that could cause the delivery date to be missed.***

Change Management

Change control is the process of monitoring the status of a project and product scope and managing the changes to the scope baseline. Change requests will be produced if deviations to the original scope are identified within the life cycle of the project. A standard change management plan is followed and the approved changes are added to the original scope. The project manager is responsible for ensuring the process is followed and that the impact of the approved changes is reflected in the work effort and resource utilization.

Risk Management

Risk management is conducted throughout the life cycle of the project because the different variables that constitute the project are in a constant state of flux. Risk management requires the identification of the risk, assessment of its likelihood and impact, and development of mitigation strategies. Risk can be accepted, mitigated to lower the likelihood of its occurrence, eliminated, transferred or avoided. Material risk that is accepted must have a contingency plan in place against the event that the risk becomes an issue. As the project activities are completed, issues may be identified by the project team or its stakeholders. The project manager is responsible for:

- ***Documenting these issues as soon as they occur***
- ***Assigning ownership for resolution***
- ***Communicating the steps or plan to ensure the issue is resolved***
- ***Maintaining, communicating and regularly reviewing an issue log to track the status of the project issues***
- ***Escalating the issue to the program manager or other key resources within the organization to obtain visibility, assign priority, and allocate the resources necessary to resolve the issue***

Closing

The closing phase consists of the processes and procedures designed to ensure that the project work can be deemed complete, all the project objectives have been reached and resources can be released from their project responsibilities. It also includes the transition or turnover process between the project team and the supporting organization. The Project Manager is responsible for completing the closure report and provides the key pieces of information to the supporting organization. A formal turnover meeting is scheduled between the project manager, client and support organization. During this meeting, any outstanding issues are reviewed, completion dates agreed and ownership is assigned.

The Project Manager is responsible for scheduling "lessons learned" meetings once the project is complete. These meetings are designed to gather feedback from team members, client and key

project stakeholders. The results of the meeting are documented and made available to be reviewed during the initiation phase of future projects. Finally, the Project Manager reviews the terms of the contract to ensure that all items included have been successfully delivered.

VII.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.*

Any change of any kind follows the mechanics of the Change Control process. Modifications that enhance performance, provide new functionality, improve cost effectiveness, or improve efficiency of the system are initiated either by the State or by FIS. Changes include remedial, conforming, and enhancing changes.

Change Management

When implementing changes to the EBT System, including changes to requirement, design, code and interfaces, FIS relies on a defined change control process to ensure that changes are compatible with the existing hardware and software and to maintain the integrity of the entire system.

FIS-Initiated Enhancements

An FIS initiative is a change initiated by FIS that affects the entire FIS EBT System. In most cases, these changes benefit the integrity and continued improvement of the FIS System and its ability to manage multiple EBT state systems and processes.

Product Announcements are issued for any internal system performance enhancements or product improvements initiated by FIS that may impact the State. Prior to installation (usually at least a month before, depending on the scope of the change), a formal Product Announcement is issued in order for the State to have sufficient time to review the changes being made, to assess the impact the change may have on the State, and to take any action that may be required by the State to use the enhancement effectively. For more significant changes, the Product Announcement may be issued more than a month in advance of the change.

Product Announcement Title	
Short description of the announcement	
Presented To	States and groups affected by what is being announced
EFFECTIVE	Effective Date
Please Share With	Intended audience for the announcement
Current Process	Identify current process(es) affected
New Process	Identify new process(es)
Attachment	Provide relevant documents
Action Required by the State	Identify what the State needs to do as part of this announcement
Questions	Please contact your Project Manager or State Support Services at 800.848.6960.

Figure VII.11-1 Example of a Product Announcement

FIS works closely with the State to ensure that change is handled in a proficient manner and that all proposed changes are documented in writing. No FIS-initiated changes that affect the State's EBT system will be made without providing the State with a proposed development and implementation schedule. The Product Announcement includes known or anticipated impacts that the change will have on system functionality, file formats, screens, reporting, or performance.

During regularly scheduled status meetings, the FIS Project Manager provides the State's EBT Project Manager with a report of any recent or proposed system changes and discusses any recently issued Product Announcements. This includes changes requested by other users that may impact the State's EBT System.

FIS will work with the State to include testing that ensures the FIS-initiated changes do not unintentionally impact State functionality, file formats, screens, reporting, or performance. No non-emergency system changes will be moved into Production until testing is completed.

State-Initiated Enhancements

The ability to request a system enhancement is an integral part of any EBT project, as each project has unique needs. The FIS approach to implementing system enhancements is to maintain project integrity while ensuring responsiveness to the needs of the State. Managing and communicating change is essential to the success of the project.

When changes or system enhancements are requested by the State, the change request process begins with the State submitting a change request and continues through State approval of finalized requirements. Examples of State-initiated enhancements that would be submitted through this process include, but are not limited to, the addition of a new benefit type code or the addition of a new State program issuer system.

Change Control Process

After receipt of the initial request, changes and enhancements are entered in the FIS Work Request system, which is internal to FIS. This Atlassian JIRA database is used to track and manage the Work Request from project initiation through project closure. The Work Request is

part of a larger process called Enterprise Project Management Methodology (EPMM). EPMM combines project forms, a repository for project documents, and standard project processes into a cohesive project management methodology. FIS uses the EPMM to manage the project life cycle, to communicate project status internally, and to manage project-related documents.

EPMM uses project management best practices from the Project Management Institute (PMI), Capability Maturity Model (CMM), and Six Sigma and is integrated into FIS' enterprise project management process, which guides our overall product development approach. The following diagram shows the primary process flow for FIS' enterprise project management.

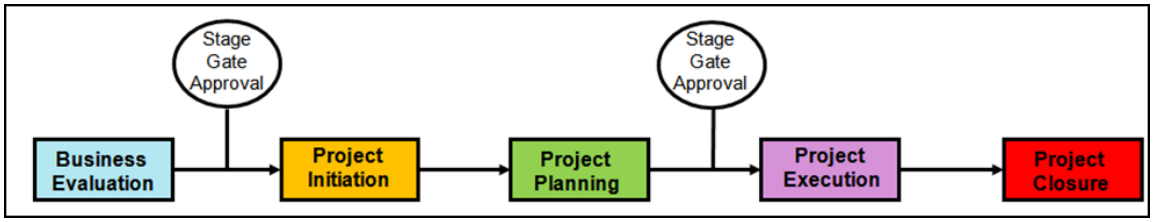

Figure VII.11-2 Enterprise Project Management Process Flow

EPMM is used to manage the project life cycle, to internally communicate project status, and to manage project documents.

The EPMM process allows the State to specifically request system enhancements, system changes that are a result of Federal or State legislation, changes in procedures, or changes to specific tasks associated with any aspect of the project. Using this proven methodology and working closely with the State helps ensure that change requests are handled in a logical and efficient manner.

Work Requests are entered into the Work Request database as one of two types:

- ***Product Enhancement (PE) (also referred to as maintenance) – When a change is initiated by FIS that affects the entire EBT System, the change is considered a Product Enhancement (PE). In most cases, these changes benefit the overall integrity and improve the functionality of the EBT System. Prior to installation, FIS issues a formal Product Announcement for our state clients to review the changes being made.***
- ***Customer Work Authorization (WA) (also referred to as an enhancement) – When the State requests a change to an agreed-upon or established system, the change is considered a customer Work Authorization (WA). WAs are subject to State approval before resources are assigned.***

All change requests undergo a multiphase approval process involving the State and FIS project and technical staff that begins when the change request is made and continues until it is accepted and entered into production. Any change to the EBT System will be performed in a manner that conforms to the contract agreement between the State and FIS.

Requirements Traceability Matrix

FIS works together with the State to develop and subsequently update a Requirements Traceability Matrix (RTM).

The State and FIS will both contribute to an initial version of the RTM that is fully defined, but may not yet have every field filled. This will be considered the "baseline" version. A process will be defined with the State for identifying and implementing needed updates to the RTM from the existing version. When FIS has completed any necessary updates to the RTM, the file will be sent to the State. A review and approval process will be implemented with the State for updates to the RTM.

Change Reporting

Configuration management includes the reporting of all changes that impact the State's EBT system, regardless of the source of the change. FIS follows strict change control processes to prevent any changes from entering the system that have not been properly reviewed, documented, and tested.

When the State submits a change request, FIS will provide a Design Specification and Workplan. A design specification will provide the details of functionality changes and system requirements that result from the requested change.

Throughout the project, the FIS Project Manager makes updates to the Workplan and Design Specification and holds regular status meetings with the State. During the status meetings, the FIS Project Manager will relay the progress of the change request and report on any other remedial or conforming changes scheduled for production that may impact the State's EBT system.

Software and configuration modifications start with the creation of a change packet. The change packet includes:

- ***Description of change***
- ***Identification of affected applications***
- ***Internal documentation updates***
- ***Security and vulnerability results, if applicable***
- ***Affected modules and executables***
- ***Code review***
- ***Any dependencies (pre-requisite and/or co-requisite changes)***
- ***Installation procedures***
- ***Verification method and process***
- ***Unit testing results***
- ***Quality Control (QC) testing results***
- ***Test reports, if applicable***
- ***Version history***
- ***Approvals***

The change packet is initiated by the assigned developer, based on the requirements for the change, when the development has been completed, a review of code is completed, and the packet is presented to the requester of the change for their review and approval. If the requester approves the packet, it is forwarded for review by the testing analyst, the implementation areas, support areas, Release and Change Control, and change management. Necessary approvals are added to the packet, and the change is scheduled for the designated software release.

At the time of the code freeze, Release and Change Control compiles the code for the capture and deploys it to the testing environment. The code is tested according to the Master Test Plan and testing results are entered into the packet.

When the release has been tested, the compile is moved to the production environment where it is staged for installation. Ownership of the code modules is given to the productive system and only the designated installers can perform the final installation in production.

A ticket is required for the installation. That ticket directs the various implementation and support areas to install and verify the change.

Both hardware and database configuration changes follow a similar change process which includes documentation of the change, associated testing, and required approvals along with a ticket for installation.

On a weekly basis, developers, testers, internal project stakeholders, performers, and change management meet to discuss all the scheduled changes. During these conversations, the changes are reviewed so that everyone is familiar with the requested changes, the status of the testing, how the changes will be installed and the verification process after installation.

Change Testing and Implementation Communication

FIS designs, develops, tests, and implements all system changes according to set timelines based on the type of change and following standard FIS practices. FIS will meet the following State requirements:

- ***Prior to implementing system changes in the certification system for the State UAT, FIS will test all system changes in their internal integration (test) system in accordance with the Master Test Plan.***
- ***FIS will provide test results to the State prior to implementing a non-emergency system change into the EBT certification (UAT) System. The test results will include the test scripts and results and, depending on the scope of the change, may include use cases and specific test conditions.***
- ***FIS will complete regression testing according to the regression test scripts prior to implementing a non-emergency system change into the EBT certification (UAT) System.***
- ***FIS will notify the State when the EBT certification (UAT) System is available for the State to test a system change.***

Release Management Overview

Every modification made to code must be accompanied by a change packet. A change packet represents individual work units, whether for a project, an enhancement, or for remedial fixes or deficiencies. The change packet may incorporate all the changes for a project or an enhancement, or a number of packets may be associated with each other for a particular change, representing the various applications affected. A packet could also represent a number of remedial changes to the same piece of code. For most code modifications, a packet could stand by itself for installation, or it might be tied to another packet as a corequisite or prerequisite packet.

A release incorporates all the individual packets into a single installation. While multiple change packets may modify the same piece of code for different purposes, all the changes are combined during the release compile so that the piece of code is shipped only once. The compile of the code tracks the changes included for the modules and takes into account any processing order that may be required.

FIS follows a regular monthly release schedule, installing on the third Sunday of the month. Approximately one month before the production installation, the code is frozen. At that time, any change packets that have been completed since the last freeze are captured and compiled together by the Release and Change Control group. When the compile is completed, the release is staged in the EBT integration and certification environments.

When the testers are ready, they move the staged release into their respective environments to start their testing. In the EBT integration environment, the testers review and test each change packet as if it were the only change. If they encounter any errors, they open a ticket for development for review. Depending on the nature of the issue, a fix to the release may be needed to address the issue. If the change is too severe to be completed in time for production, the change is pulled from the release and set aside for a future install after modifying to address the

error(s). If a fix can be completed in time, it's laid over the release for inclusion. Testing on the packet continues, as if it stands alone. Once all packets are tested for their individual functionality, regression testing is performed to verify that the individual changes don't adversely affect any other customers or functionality.

In the EBT certification environment, the testers review the change packets with a focus on how they perform from an external perspective.

All testing should be completed at least ten (10) business days prior to the production install date. Upon successful testing, the release is staged for the production install by Release and Change Control, and tickets are opened for the actual installation. Release and Change Control only stages the code. The owners of the production environment perform the actual installation, moving the code from the staged area and retaining a copy of the previous version. Server refreshes, or process restarts, activate the new code modules.

Change Packet Process

A strict change process is in place for the implementation of all changes into production. This process enables staff to track changes and modifications by software version, source, and reason for change. A change packet is initiated in development and is FIS' means of relaying the change information through the testing and installation services areas prior to implementation. The change packet contains specific detail on the change, supporting authorization for the change, an operational impact statement, and special installation considerations. No changes move into production without a completed change packet.

The change packet provides the Quality Control group (QC) with the results of the unit testing performed by development. The QC group expands upon the initial testing during their independent testing and regression testing of the packet. The results of the testing are retained in the change packet as documentation for the installation and support groups to review. Any additional installation considerations can be documented by the testers and included in the change packet so that the installation group does not encounter issues at the time they move the changes into the production environment.

Prior to installation, the product manager reviews the change packet to make sure that the changes described and tested meet the specifications of the State's change request or the FIS initiative. If the change was an FIS initiative, any necessary Product Announcements are issued to the State. The Product Announcement includes any special processes or procedures that must be performed or followed by the State to fully implement the change.

VII.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.*

Code Modification and Version Control Process

FIS' program code modification process uses version control system software that requires the developer to identify a change with the change packet tracking number. FIS uses PVCS Version Manager (PVCS) software for version control of PC code and Revision Management System (RMS) for version control of the Hewlett-Packard NonStop™ code. The version control software ensures that changed program code or objects can be reproduced faithfully and exactly from their original sources. It also ensures that the objects running in production are exactly those that are expected to be in production.

FIS uses Atlassian's JIRA issue- and project-tracking software to manage our internal workflow for development, implementation, and production tasks. JIRA enables FIS to define discreet code changes and other tasks, plan and integrate our work efforts (and our software), and collaborate across development and testing teams.

Software movement is controlled through a strict methodology that enforces version control. Developers are allowed access to a limited set of software libraries, and several stages of approvals are required to move the software into production libraries. These procedures enforce and track all program and module changes throughout the development and testing phases.

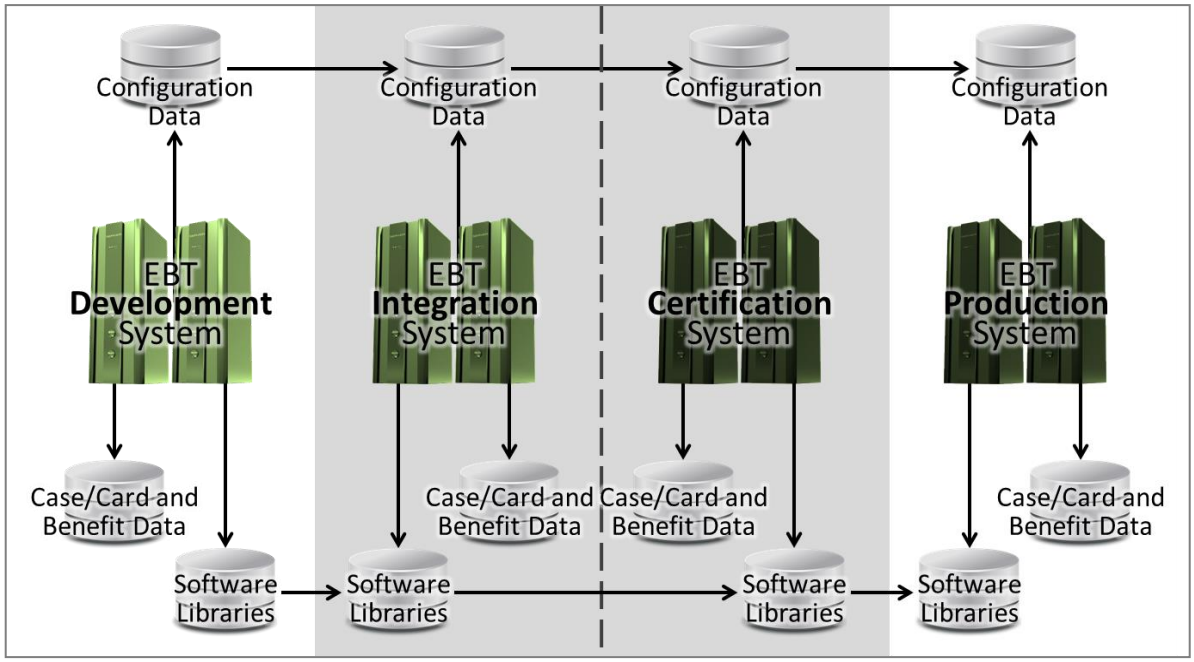

Figure VII.12-1 Program Code Modification and Release

Illustrates the movement of software changes through the development, testing (integration and certification), and production environments.

Change Coordination Process

An FIS Change Coordinator uses professional project management tools and best practices to monitor all EBT changes entering the system and works with the FIS Data Center to ensure compliance with Data Center change procedures. These Data Center change procedures are designed to maintain system integrity. The Change Coordinator reviews all changes for thoroughness, completion of supporting documentation and testing, and necessary approvals. Once all criteria are met, the change is scheduled to allow for adequate certification and/or endpoint testing and installation preparation. The lead times established have been proven to be effective for staging changes, either alone or in conjunction with others, to assure minimal system interruption.

Weekly meetings are held to review all forthcoming changes for all EBT customers. Attendees of the meeting include the Change Coordinator, developers, testing analysts, installation analysts, Release and Change Control analysts, offline analysts, EBT support representatives, EBT product managers, and Data Center change management staff. The meeting provides a forum to discuss all the changes, their current status, the impact to the system and/or user, and any issues that have been uncovered. By discussing the changes early in the installation process, issues can be resolved prior to installation. Additionally, it also ensures proper and accurate information is communicated to the project management team.

This entire change control process is audited on a regular basis to ensure that no unauthorized change is introduced into the production environment. The processes and procedures of all divisions within FIS are subject to FIS' regular SDLC internal audits. Auditors consistently give FIS Government Solutions the highest ranking for our processes and procedures with respect to change processing and the SDLC.

VII.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 2.4, Current Computing Environment.

5.13.2 Costs and training associated with the project software tools identified shall be included in Attachment I, Project Costs.

Administrative Terminal Hardware and Software

Described below are the software tools and equipment resources utilized during the course of the project including minimum hardware requirements and compatibility with existing computing resources.

webADMIN and ebtEDGE webADMIN are included in our proposed CPCM included in Attachment I, Project Costs.

SNAP and TANF/Cash Terminal Hardware and Software

FIS' **web*ADMIN will provide the State with the best and easiest-to-use administrative terminal solution for Nevada's SNAP and TANF/Cash programs. Web-based access provides the State with the flexibility for State staff, fraud investigators, and other authorized users to access the system anywhere internet access is available.***

The minimum PC requirements for the FIS ebtEDGE webADMIN and other FIS web products are:

- ***Internet access***
- ***Microsoft Internet Explorer (webADMIN is proven to work with up to Version 11)***
- ***266 MHz Processor***
- ***128 MB of RAM***

Since users access FIS' **ebt*EDGE* web*ADMIN using a browser, software installations or upgrades to individual users' PC workstations are eliminated.*** **web*ADMIN users automatically receive any available updates when they log in to the** **web*ADMIN application.***

WIC EBT Administrative Terminal Hardware and Software

The WIC Direct WUI component is the web-based graphical user interface that provides a user access to the administrative functionality in WIC Direct. This component of WIC Direct will be made available via Hypertext Text Transport Secure (HTTPS) over TCP/IP on the public Internet. As is done today, Nevada WIC can access the WUI using a web browser from any location. It does not require VPN connections to be established or maintained, nor does it require coordination with external security administration protocols. The functionality is readily accessible from anywhere the authorized user needs access.

Any workstation capable of viewing websites will be able to access and make use of the administrative functionality within WIC Direct. WIC Direct is officially supported on Internet Explorer versions 9 and higher. Beyond official support, WIC Direct works on some other versions of Internet Explorer as well as on other browsers such as Firefox and Chrome. This unofficial support means that some known issues exist, but basic functionality operates. The quality assurance portion of the development process completes targeted tests against each officially-supported browser version. In addition to tests at officially-supported version levels, the product team also keeps track of, and introduces, upcoming Internet Explorer version releases into the development process to prepare for new release support.

Issue and Project Tracking Software

FIS uses Atlassian's JIRA issue and project tracking software to manage our internal workflow for development, implementation, and production tasks. JIRA is an innovative software package that enables us to define discreet code changes and other tasks, plan and integrate our work efforts (and our software), and collaborate across development and testing teams. The following figures represent several JIRA features.

Figure VII.13-1 shows the Issue Statistics dashboard:

EBT PMO

Issue Statistics: EBT - Government Services (Status)

Status	Count	Percentage
CLOSED	2638	85%
ONHOLD	99	3%
IN PROGRESS	81	3%
OPEN	81	3%
IN DEV	32	1%
PRODUCT BACKLOG	19	1%
DEV BACKLOG	19	1%
POST INSTALL	16	1%
INSTALLED	11	0%
DEFERRED	11	0%
RESOLVED	10	0%
DESIGN	9	0%

Figure VII.13-1 Issue Statistics Dashboard

FIS uses JIRA to manage development issues and track their status.

Figure VII.13-2 shows the "Assigned To" pie chart:

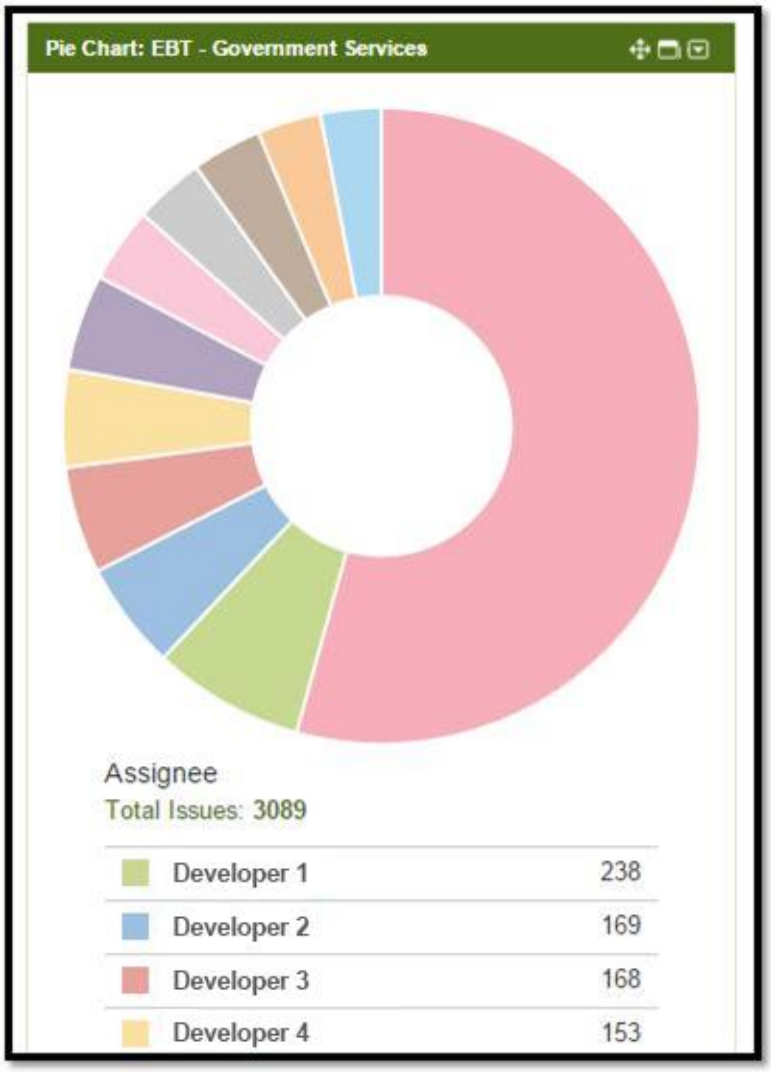

Figure VII.13-2 Assigned To Pie Chart

FIS uses JIRA to visualize issue assignments graphically.

Figure VII.13-3 shows the Issue Heat Map:

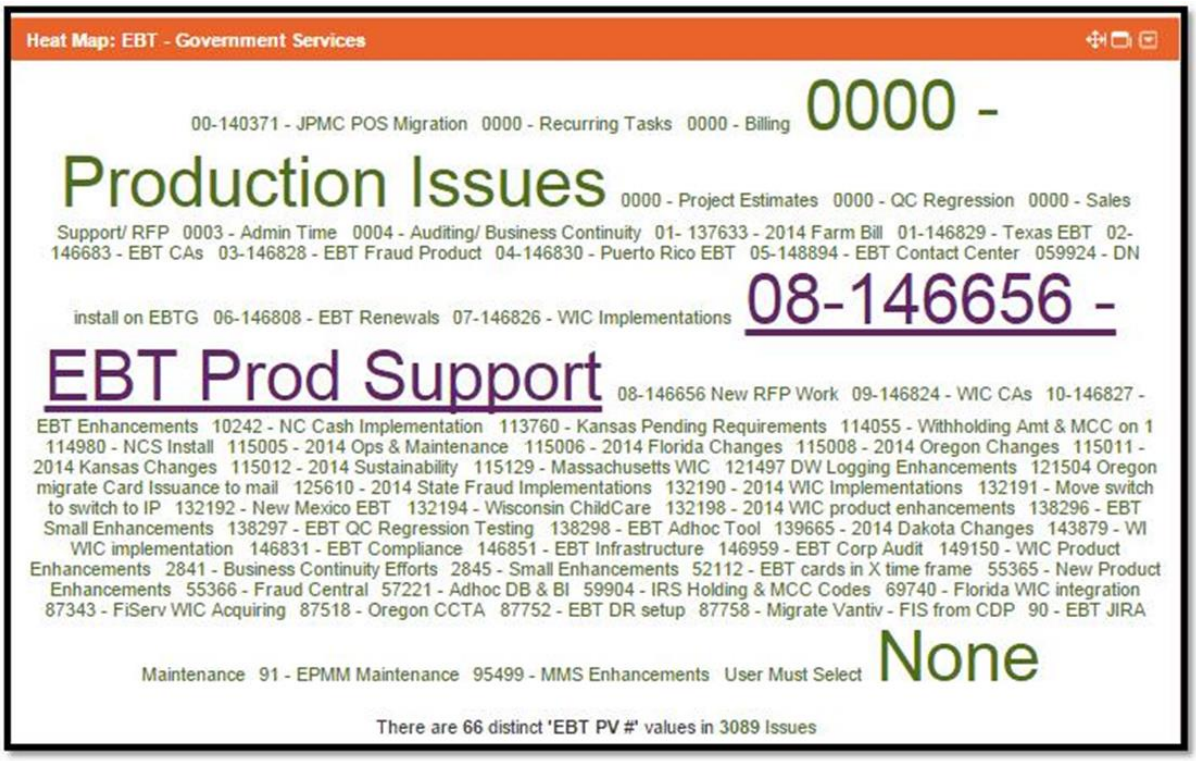

Figure VII.13-3 Issue Heat Map

FIS uses JIRA to prioritize issues dynamically.

Microsoft Office Software and Programs

- ***MS Project (workplan and schedule management)***
- ***Skype and or Webex (web/audio conferencing)***
- ***SharePoint (artifact repository)***
- ***Microsoft Office Suite:***
  - ***Word Doc- PDF (for project documentation deliverables and project status reports)***
  - ***Excel (conversion playbook)***
  - ***PPT (for presentations as required)***
  - ***Visio (network diagram)***

Section VIII Attachment H, Proposed Staff Resumes

✓ ***The FIS Team provides below resumes for our proposed key staff in compliance with Nevada's RFP Section 5.5, Vendor Staff Resumes.***

VIII.1 Vendor Staff Resumes

5.5 Vendor Staff Resumes

A resume shall be completed for each proposed individual on the State format provided in Attachment H, Proposed Staff Resume, including identification of key personnel per Section 13.3.19, Key Personnel.

The FIS Team has carefully approached the staffing requirements and will successfully deliver all requirements outlined in the RFP. The staff members we have selected specifically for this project include a highly qualified team of top EBT professionals with the management and organization skills to meet your ongoing operational needs in the most efficient way possible.

When planning our approach to the Nevada EBT project, we placed significant thought and careful consideration into the team members who, day in and day out, will be responsible for ensuring that every detail and every requirement of the State is met with your total satisfaction. The key team members we have selected for this large-scale EBT project have proven their skills on such projects in the past. We present our proposed team to the State with complete confidence that these EBT experts, deeply rooted in the EBT industry, will deliver from Day One of the contract. Throughout the contract term, our team will provide the quality, consistency, and professionalism that Nevada requires and that all Nevada EBT stakeholders deserve.

A completed resume in the State format is provided for each team member proposed for Nevada's EBT projects below.

Project Manager—Sibi Jacob (Key)

As a key member of the Nevada EBT Project team, the FIS Team proposes Mr. Sibi Jacob as the Project Manager. Mr. Jacob will work on the Nevada EBT Project beginning on the effective date of the contract.

Company Name Submitting Proposal:	***FIS***

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:	***Sibi Jacob***	**Key Personnel: (Yes/No)**	***Yes***
Classification; i.e., Project Manager, Implementation Lead, etc.	***Project Manager***		
# of Years in Classification:	***12***	**# of Years with Firm:**	***3 months***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE ***Information should include a brief summary of the proposed individual's professional experience.***

Mr. Jacob is a Senior IT professional with extensive experience in project management, business system analysis, design, development, testing and implementation of IT projects. He possesses strong project management skills in software development having led global teams in US, India and China. Mr. Jacob has delivered multiple projects varying in size from 1000 to 20,000 hours successfully.

Mr. Jacob has a deep domain knowledge in Healthcare, Property & Casualty Insurance, Retail and Credit Cards, is fully conversant with Software Development Life Cycle methodologies (Requirements Management, Estimation, Project Planning, Application Development, Maintenance, Testing, Deployment and Support), and experienced in Agile and Waterfall methodologies.

Mr. Jacob is certified as Project Management Professional and Professional Scrum Master I.

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.*			
As demonstrated below, Mr. Jacob meets or exceeds the qualifying requirements for the Nevada Project Manager.			
5.4.1.1	***A minimum of four (4) years of project management experience, within the last ten (10) years, in government or the private sector***	***Mr. Jacob has over 10 years of managing multiple technical projects in Healthcare, and Property and Casualty domain. Projects include Maintenance and Enhancements in the Member Enrollment and Claims areas***	***Exceeds with 10 years of experience***
5.4.1.2	***A minimum of three (3) years of experience, within the last ten (10) years, managing systems architecture and development projects***	***Mr. Jacob has managed Design and Development projects for enhancements to support compliance to the Affordable Care Act, HIPPPA rules, ICD-10, Sarbanes-Oxley and others from 2008 to 2014***	***Exceed with 6 years of experience***
5.4.1.3	***A minimum of two (2) years of experience with systems analysis and design***	***As a SME for the Member System, Mr. Jacob has analyzed issues reported in the system by internal and external stakeholders and has provided solutions***	***Exceeds with 6 years of experience***
5.4.1.4	***A minimum of two (2) years of experience with systems development and implementation***	***Mr. Jacob has designed and , developed solutions for Member Enrollment system for enhancements to support web transactions between 2004 and 2010***	***Exceeds with 6 years of experience***
5.4.1.5	***Completed at least one (1) project within the past three (3) years that involved designing business processes and procedures and developing new systems to support the new business processes***	***Mr. Jacob has implemented a project to integrate Decision Point product with the existing Claims system in 2016 that involved new procedures for the Claims operations area.***	***Meets with 1 project in past 3 years***

5.4.1.6	***Completed at least one (1) project within the past three (3) years that involved communication and coordination of activities with external stakeholders***	***Mr. Jacob has coordinated with team from the State of CO for the EBT conversion project in 2017*** ***Mr. Jacob has coordinated with teams from the states of MT and AZ in 2017 as part of the production issue resolutions***	***Exceeds with 3 projects in past 3 years***

Project Manager Senior-Technology, FIS – Milwaukee, WI (4/17 - Present)

- ***Managed multiple projects in the EBT Government solutions area of FIS. Projects include conversions for:***
  - ***The State of Colorado EBT conversion***
  - ***The State of Alaska EBT conversion***
- ***Manages production defects as part of the DevOps team.***
- ***Manages the project to establish dual node/ redundancy links with third-party processors.***

Senior Project Manager, American Family Insurance – Madison, WI (2015 – 2017)

- ***Managed multiple technical development projects in Java and mainframe to support new product rollout and new state rollout for Claims system. Also managed Infrastructure projects such as Microsoft Foundations (Active Directory and Office Upgrades), Unified Communications (Lync deployment) and Mobile Foundations (setting up mobile infrastructure) using agile and waterfall methodologies.***
- ***Managed deliverables across multiple phases of the project: Feasibility, Planning, Execution and Closure. Deliverables include scope statements, project plans, time and budget allocations and resource procurements.***
- ***Coordinated with multiple technical teams: - subject matter experts, architecture, engineering, security, networking, development, testing, deployment and service operations.***

Senior Project Manager, Northwestern Mutual – Milwaukee, WI (2014 – 2015)

- ***Responsibilities included project planning and tracking in Microsoft Projects, budgeting, maintaining product backlog in Rally, TFS, sprint planning, task assignment, resource capacity planning, tracking of timesheets/financials in Clarity, management status reporting, business stakeholder management, and risk and issue management.***
- ***Coordinated with multiple external vendors for configuration and deployment of products. Few examples include CA for Network Monitoring tools and Mitchell Medical for Decision Point Upgrade.***
- ***Responsible for reviewing requirements, solution high level design documents, stakeholder communication, staffing projections, risk and issue management, vendor status reports.***
- ***Liaison between technical and business teams within the organization. Responsible for negotiating technical solutions and timelines with the business area.***

Senior Project Manager/Tech Lead/SME, Aetna- Hartford, CT (2012 – 2014)

- ***Subject Matter Expert for the Member domain and responsible for translation of high level business requirements into technical requirements and data analysis.***
- ***Coordinated with business, program management and development teams across multiple geographical regions for delivery.***
- ***Maintained constant focus on process improvement through automation, elimination of redundancy and code tuning.***
- ***Conducted monthly reviews with Senior Client Management on project performance, SLA tracking, risk assessment and mitigation plans. Worked on Client Engagement Level Feedback action items.***
- ***Coordinated with Senior Client and Infosys management teams for contracts, service level agreements and staffing forecasts for new requirements. Managed service billing and contract setup activities.***

Senior Project Manager/Tech Lead/SME, WellPoint, Richmond, VA (2002 – 2012)

- ***Projects included Maintenance, Development and Testing projects. Responsible for maintaining the production system for the Member and Claims applications. Delivered projects on critical mandate projects such as Healthcare Exchanges, Medicare as a Secondary Payer, Health Insurance Portability and Accountability Act (HIPAA) 5010 and Medical Loss Ratio.***
- ***Subject Matter Expert for the Member domain and responsible for translation of high level business requirements into technical requirements and data analysis.***
- ***Coordinated with business, program management and development teams across multiple geographical regions for delivery.***
- ***Maintained constant focus on process improvement through automation, elimination of redundancy and code tuning.***
- ***Conducted monthly reviews with Senior Client Management on project performance, SLA tracking, risk assessment and mitigation plans. Worked on Client Engagement Level Feedback action items.***
- ***Coordinated with Senior Client and Infosys management teams for contracts, service level agreements and staffing forecasts for new requirements. Managed service billing and contract setup activities.***

Project Manager/SME, WellPoint, Pune, India (2005 – 2008)

- ***Managed offshore development and testing teams at offshore locations for critical projects for WellPoint.***
- ***Testing carried out for critical projects such as CDHP, Conversion Projects, National Migration and Regression Testing in the Claims System.***
- ***Defined processes for setting up Testing Center of Excellence.***
- ***Prioritize, schedule and track tasks associated with project plans and high level timelines to ensure resources, dates and deliverables correspond with each other.***
- ***Anchored account and organization initiatives such as CMMI and ISO27001 for the unit.***
- ***Monitor performance of team members, preparing annual and bi-annual appraisals of each team member and recommend promotions and salary hikes based on performance appraisals.***
- ***Technical support to the team and participated in design reviews.***
- ***Anchored initiatives at account level such as COBOL Code Checker for all projects in the account and domain Certifications.***

EDUCATION
Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Mr. Jacob received a Bachelor of Engineering from Mumbai University, India in 1997.

CERTIFICATIONS
Information required should include: type of certification and date completed/received.

Mr. Jacob has the following certifications:

- ***Project Management Professional, PMI.ORG, Glen Allen, VA, 2009***
- ***Professional Scrum Master L, Scrum.org, Franklin, WI, 2015***

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)
Information required should include: environments, hardware, software, tools and databases.

Mr. Jacob's experience includes working with the following hardware/software:

Software	***COBOL 390, VS COBOL II , JCL, CICS, Easytrieve, SAS, IMS / DC, HTML, VBScript, JAVA***
Databases	***DB2, VSAM, IMS DB, MQ Series, Oracle, SQL Server***
Tools	***Team Foundation Server(TFS), Clarity, CA Monitoring tools (NIMSOFT, UCM, NFA), Good Work, Microsoft Projects, Microsoft Office, Clear Quest, Planview, Trackview, SharePoint, File-Aid, Mainframe Tools***

REFERENCES
A minimum of three (3) references are required, including name, phone number, fax number and email address.

Mr. Jacob's references are provided below.

Jude Pereira	***Quality Assurance Manager*** ***Capital One*** ***Richmond, VA*** ***(P): 510-393-0964*** ***jude.pereira@capitalone.com***
Raju Dumbre	***IT Project Manager*** ***Kaiser Permanente*** ***Orange County, CA*** ***(P): 626-926-6841*** ***raju.d.dumbre@kp.org***

Hari Rebala	***Group Project Manager*** ***Infosys Limited*** ***Hartford, CT*** ***(P): 860-680-5106*** ***harikr@infosys.com***

Account Manager—Rosalba Varela (Key)

The FIS Team proposes Ms. Rosalba Varela as the Account Manager. Ms. Varela will continue to work on the Nevada EBT Project throughout the life of the contract. As she currently does for the State of Nevada, Ms. Varela will support Mr. Jacob with the day-to-day management of the project. With the new contract, she will continue to be responsible for maintaining a close working relationship and effective communication with DHHS and designated staff members.

Company Name Submitting Proposal:	***FIS***

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:	***Rosalba Varela***	**Key Personnel: (Yes/No)**	***Yes***
Classification; i.e., Project Manager, Implementation Lead, etc.	***Account Manager***		
# of Years in Classification:	***1***	**# of Years with Firm:**	***15***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Rosalba Varela has extensive experience in EBT government systems, computer information systems, exceptional customer service and project coordination initiatives. Ms. Varela has worked for FIS since 2002, concentrating on EBT for over ten years, resulting in extensive product knowledge and an in-depth understanding of EBT 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.

Ms. Varela's relevant experience is provided below.

<u>Account Manager, FIS Government Solutions, Milwaukee, WI (2017 – Present)</u>

Ms. Varela is accountable for the business relationship as it relates to EBT for each of her assigned State programs, including the State of Nevada. She is responsible for project oversight of all EBT maintenance activities in the State including issues surrounding the FIS ebtEDGE System, change requests, retailers, clients, customer service, training, deliverables, documentation, and card issuance. In this role, Ms. Varela works in conjunction with Product and Business Development to provide input into new product designs and configurations based on customer feedback. Furthermore, she manages contract compliance, coordinates contract amendments, negotiates issues, and ensures accountability for those EBT programs.

Technical Support, FIS Government Solutions, Milwaukee, WI (2013 – 2017)

In her tenure as a Technical Support resource, Ms. Varela was responsible for:

- ***Providing day-to-day technical support for network infrastructure and desktop systems software and hardware to ensure proper operation of technology applications and equipment***
- ***Serving as the first point of escalation to communicate internal and external customer concerns and system/network failures***
- ***Supporting State headquarters staff***
- ***Documenting escalated customer trouble reports per established standard operating procedures***
- ***Utilizing computer system to track questions, answers and trending issues including follow up on the status of outstanding issues***
- ***Troubleshooting, diagnosing and resolving issues on software while adhering to the defined internal escalation process***
- ***Account management including adding and deleting users and coordinating the addition or changing of users***
- ***Assisting with installation validation after hours, as needed***

Supervisor, FIS Government Solutions, Milwaukee, WI (2007 – 2013)

During Ms. Varela's tenure as a supervisor, she:

- ***Oversaw a team of 30+ Customer Service Associates who handle customer service inquiries and problems via the phone and/or email***
- ***Monitored operations to ensure adherence to service level standards and company/ department policies and procedures are met***
- ***Ensured adequate phone coverage, including making decisions regarding scheduling changes***
- ***Acted as an escalation point for resolving the most difficult customer issues***
- ***Communicated with clients, vendors, and other departments to ensure quality service delivery and client satisfaction***
- ***Responsible for performance appraisals, disciplinary actions, hiring/interviewing, promotions and salary changes***
- ***Provided coaching and mentoring to contact center team leads and customer service representatives***
- ***Approved and implement streamlining opportunities and process improvements***
- ***Tracked and reported contact center performance against objectives and goals (i.e., quality, call volume, customer satisfaction, etc.)***
- ***Monitored operations to ensure adherence to 104 service level standards and company/department policies and procedures were met***

Customer Service Team Lead- Specialist, FIS Government Solutions, Milwaukee, WI (2006 – 2007)

Working as a Customer Service Lead, Ms. Varela:

- ***Served as the first point of escalation to communicate internal and external customer concerns and system/network/telephony failures and perform updates as needed***
- ***Performed monthly call quality audits for each team member; provided feedback and coaching to CSRs on strengths and areas for improvement***

- ***Facilitated New Hire Product/system training; provided additional coaching and mentoring to struggling associates as needed***
- ***Assisted with escalated customer calls, CSR inquiries and general product queue as needed to ensure service level achievements.***
- ***Provided new hire workstation-system-access set up and provisioning***
- ***Recognized process inefficiencies and provided process improvement recommendations***
- ***Communicated with clients, vendors, and other departments to ensure quality service delivery and customer satisfaction***
- ***Assisted with supervisory tasks when management was unavailable***

Customer Service Representative - Senior, FIS Government Solutions, Milwaukee, WI (2003 – 2006)

As a Customer Service Representative - Senior, Ms. Varela:

- ***Assisted in monitoring call center/call distribution system and floor activity daily to ensure 104 contractual service level obligations were met***
- ***Maintained department call flow, responded to employee requests, and notified management of unusual situations to contribute to department efficiencies***
- ***Documented escalated customer trouble reports per established standard operating procedures***
- ***Utilized computer system to track questions, answers and trending issues including following up on the status of outstanding issues***
- ***Provided guidance to new customer service associates***

Customer Service Representative - Senior, FIS Government Solutions, Milwaukee, WI (2002 – 2003)

In this position, Ms. Varela:

- ***Provided inbound contact center support to customers; served as primary contact for inbound and outbound customer issues and follow up***
- ***Processed a high volume of consumer inquiries of FIS products and services: achieved daily, weekly and monthly adherence metrics***
- ***Resolved customer problems, identified the root cause of the problem and used tools and resources appropriately to determine how to resolve customer concerns***
- ***Escalated customer issues when appropriate to 2nd level resources***
- ***Tracked and documented inbound support requests to ensure proper notation of customer problems or issues***
- ***Updated customer information and ensured accurate entry of contact information***

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Ms. Varela obtained an Associate's Degree, Business Mid-Management, from the Milwaukee Area Technical College (MATC), Milwaukee, Wisconsin in May 2002.

CERTIFICATIONS *Information required should include: type of certification and date completed/received.*

Ms. Varela does not hold any additional certifications.

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC) *Information required should include: environments, hardware, software, tools and databases.*

Ms. Varela's experience includes working with the following:

Environments	***ebtEDGE*** ***WIC Direct*** ***Production*** ***Cert environment (Test)***	
Software tools	***MS Office*** ***Adobe*** ***SharePoint*** ***JIRA*** ***PCAdmin*** ***Crystal Point***	***Case Management System*** ***File Zilla*** ***Lotus Notes*** ***Fraud Navigator*** ***Research Central***
Databases	***Data Warehouse*** ***Virtual Account Manager (VAM)—card fulfillment*** ***Merchant Management System (MMS)***	

REFERENCES *A minimum of three (3) references are required, including name, phone number, fax number and email address.*

Ms. Varela s references are provided below.

Deb Kramer	***State of North Dakota*** ***Public Assistance Program Administrator*** ***Economic Assistance*** ***(P) 701-328-3272*** ***(F) 701-328-1060*** ***Email: debkramer@nd.gov***

Sandy Vanneman	***State of South Dakota*** ***EBT Program Administrator*** ***SD Department of Social Services*** ***700 Governors Drive, Pierre, SD 57501*** ***(P) 605-773-5850*** ***(F) 605-773-8461*** ***Email: Sandra.Vanneman@state.sd.us***
Janeé Casaus	***State of New Mexico*** ***EBT Staff Manager*** ***Field Support Bureau*** ***NM Human Services Department*** ***830 S. Camino Del Pueblo*** ***Bernalillo, NM 87004*** ***(P) 505-383-2008*** ***(F) 505-222-6712*** ***Email: Janee.Casaus@state.nm.us***

Implementation Manager—Fabiola Benavides (Key)

Fabiola Benavides is a key member of the Project team and will work with the State, the FIS Project Manager, the Account Manager, and the FIS Project team to coordinate their efforts on a daily basis. She will plan, schedule, track, and report project-related activities and will be the person who is primarily responsible for keeping the Project Work Plan current.

Company Name Submitting Proposal:	***FIS***

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:	***Fabiola Benavides***	**Key Personnel: (Yes/No)**	***Yes***
Classification; i.e., Project Manager, Implementation Lead, etc.	***Implementation Lead***		
# of Years in Classification:	***7***	**# of Years with Firm:**	***9***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE ***Information should include a brief summary of the proposed individual's professional experience.***

Fabiola Benavides has over nine years of EBT and project management experience. Ms. Benavides served as the Conversion Lead during the planning and conversion activities for: District of Columbia, Tennessee, and New Mexico from J.P. Morgan to FIS' **ebt*EDGE System. Ms. Benavides has experience leading conversion teams from both the operations side (e.g., Call Center Manager for US Voice Services) as well as the business side (e.g., Technical Project Manager for EBT). Because of her experience, Ms. Benavides has a strong understanding of what is needed to ensure project activities meet the State and Federal requirements as well as the State's customer service expectations. Throughout her career, Ms. Benavides has demonstrated her ability to work closely with various teams to collaborate and ensure State goals are achieved.***

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.*			
As demonstrated below, Ms. Benavides meets or exceeds the qualifying requirements as the Implementation Manager.			
5.4.3.1	***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;***	***Ms. Benavides managed the implementation of Wisconsin Child Care project from offline check system to online EBT processing; Operational support of the Alabama Deconversion and Tennessee Conversion***	***Exceeds with 6 years of experience***
5.4.3.2	***A minimum of two (2) years of experience managing the implementation of Internet applications;***	***Ms. Benavides managed the Implementation of web services for Rhode Island EBT, District of Columbia EBT and Wisconsin Child Care***	***Exceeds with 6 years of experience***
5.4.3.3	***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***	***Ms. Benavides managed and completed the Infrastructure servers' procurement and installation for Wisconsin Child Care***	***Meets with 1 project in the past three years***
5.4.3.4	***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.***	***Ms. Benavides managed and completed the WIC IVR Migration – Phased project migrating the client ARU environment to a new environment on a separate platform***	***Meets with 1 project in the past three years***

<u>Implementation Manager/Project Manager, EBT, FIS, Milwaukee, WI (2015-Present)</u>

Ms. Benavides' extensive involvement in FIS' WIC EBT projects provide her with an understanding of state and federal requirements in relation to WIC authorization and administrative terminal platforms. Her responsibilities include managing the implementation for:

- ***Kansas WIC EBT***
- ***Arizona WIC EBT***
- ***Alaska WIC EBT***
- ***Nebraska WIC EBT***

As the WIC Program Project Manager for the State of Kansas, Ms. Benavides:

- ***Managed the project and relationship with the State of Kansas***
- ***Participated and strategized with State on new ideas and approaches to enhance WIC services***
- ***Investigated new technologies and services to achieve States' goals and issues***
- ***Analyzed State change requests as aligned with requirements, and presents and documents finding to the State***
- ***Managed development of enhancements for compliance with the Kansas WIC contract***

Technical Support Representative II, FIS, Milwaukee, WI (2013-2015)

- ***Primary focus was the State of Florida - EBT and WIC. Worked directly with Account Manager, Development and Project Manager on issue tickets and projects.***
- ***Performed daily balancing for FL WIC settlement to ensure settlement payment from the state is processed by cutoff time. If required, out of balances are researched and proper explanation provided.***
- ***Responsible for daily validation of Florida reports. Ensured the required reports are available to the state as per SLA's to avoid financial penalties.***
- ***Communicated with clients, vendors, and other departments to ensure quality service delivery and customer satisfaction.***
- ***Responsible for client management along with internal reporting for EBT states.***
- ***Acted as an escalation point for resolving the most difficult customer issues; facilitates and drives issues to closure.***

Call Center Supervisor II, FIS, Milwaukee, WI (2011-2013)

- ***Oversaw a team of 30-35 Customer Service Associates who handle customer service inquiries and problems via the phone and/or email.***
- ***Monitored operations to ensure adherence to service level standards and company/department policies and procedures.***
- ***Ensured adequate phone coverage, including making decisions regarding scheduling changes.***
- ***Evaluated the quality of Customer Service Associates' calls from customers; provides feedback to reps on strengths and areas for improvement.***
- ***Responsible for performance appraisals, disciplinary actions, hiring/interviewing, promotions and salary changes.***
- ***Provided coaching and mentoring to contact center supervisors and team leads and occasionally to Customer Service Representatives.***
- ***Approved and implemented streamlining opportunities and process improvements.***
- ***Tracked and reported contact center performance against objectives and goals (i.e. quality, call volume, customer satisfaction, etc.).***
- ***Served as a back up to Senior Customer Service Management in their absence.***

Customer Service Associate Specialist, FIS, Milwaukee, WI (2011)

- ***Provided coaching and mentoring to Customer Service Representatives***
- ***Provided training to new Agents who needed to learn the product we service***
- ***Answered Supervisor/Escalation calls that required attention to detail***

- ***Hosted monthly session with different states, ensuring we met state regulations on their program***
- ***Assisted with daily operations: Skilling agents, Monthly Team stats/Summary, and performance updates***
- ***Performed regular duties as assigned***

Customer Service Associate Senior, FIS, Milwaukee, WI (2008-2011)

- ***Hosted WIC/SNAP calibration sessions with J.P. Morgan since early 2010***
- ***Monitored daily floor operations; AVAYA, Dispatching, CSR Questions, Phone Calls***
- ***Reviewed staff schedules to ensure proper coverage in an effort to meet monthly SLA's***
- ***Coached and mentored a team of 6-7 agents on a daily basis***

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Ms. Benavides received a Bachelor's of Business and Management from Averno College, Milwaukee, WI in 2007.

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Ms. Benavides holds the following certifications:

- ***Skill Path Seminar: Fundamentals of Successful Project Management, 2015***
- ***TechLink Training: Managing a Customer Support Help Desk: Innovative Ways to Transform your Help Desk from Average to Excellent Business Communications Review, 2016***
- ***Understanding ACD's & Call Center Technology; Institute of Management Studies, Chicago, Illinois: Getting the Results You Planned For: Strategy Implementation, 2013***
- ***Avaya: Strategies for Success in Customer Contact, 2013***
- ***Avaya: Creating Value with the Contact Center, IP Telephony & Contact Center Technology Platforms, 2013***

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)

Information required should include: environments, hardware, software, tools and databases.

Ms. Benavides' experience includes working with the following:

Environments	***ebtEDGE*** ***Automated Response Unit (ARU)*** ***Production*** ***Cert environment (Test)***

Software	• ***MS Office Suite 2016*** – ***Project*** – ***PowerPoint*** – ***Excel*** – ***Notes***

REFERENCES ***A minimum of three (3) references are required, including name, phone number, fax number and email address.***

Ms. Benavides' references are provided below.

David Thomason	***Kansas Department of Health and Environment*** ***Nutrition and WIC Services Director*** ***(P) 785-296-1324*** ***(F) 785-559-4242*** ***Email:david.thomason@ks.gov***
Dawn Boyle	***South Dakota DOH Office of Child & Family Services – WIC Program*** ***(P) 605-773-4129*** ***Email: Dawn.Boyle@state.sd.us***
Kevin Sime	***Wisconsin Department of Children and Families*** ***MyWIChildCare EBT Initiative -Project Manager*** ***(P): 608-422-6085*** ***Email: kevin.sime@wisconsin.gov***

Nandakumar Krishnankutty, Technical Lead (Key)

As the EBT Technical Lead for the Nevada EBT Project, Mr. Krishnankutty will manage technical team activities and gather and prioritize functional and technical requirements to ensure that the stakeholders' needs and expectations are met.

Company Name Submitting Proposal:	***FIS***

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:	***Nandakumar Krishnankutty***	**Key Personnel: (Yes/No)**	***Yes***
Classification; i.e., Project Manager, Implementation Lead, etc.	***Technical Lead***		
# of Years in Classification:	***12***	**# of Years with Firm:**	***17***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Nandakumar Krishnankutty has over 18 years of IT experience including 17 years as a Java, Web, Internet Developer/Designer/Architect. With over 12 years of experience in EBT business, Mr. Krishnankutty has extensive expertise in designing, architecting, developing enterprise grade internet applications in ebtEDGE platform to EBT customers. Mr. Krishnankutty is involved in all facets of Software Development Life Cycle and business modelling while creating Web based internet application platform. In his role, Mr. Krishnankutty is responsible for solution architecture, architecture approach documents, UML design artifacts of all development, enhancement on Web, Database applications. Over the years, he has redesigned and implemented more robust internal systems to enhance and optimize customer experience of FIS customers. He has proven expertise in design and development of high performing internet applications, web services and API design. He has demonstrated a proven ability to mentor and motivate multifaceted teams, gain trusted advisor status with key decision makers, and implement program changes and strategies that improve efficiencies.

Mr. Krishnankutty was involved in the Texas implementation pilot phase working with the State implementation team for the ebtEDGE internet platform and web services. He was also involved in the pilot implementation for the Puerto Rico EBT project with FNS and the Commonwealth of Puerto Rico, and the Arizona EBT conversion.

Mr. Krishnankutty has over 10 years of extensive experience in Oracle database with proficiency in SQL and PL-SQL having strong emphasis on database performance tuning and query optimization.

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.*			
As demonstrated below, Mr. Krishnankutty exceeds the qualifying requirements as the Technical Lead.			
5.4.2.1	***A minimum of four (4) years of experience in systems development, design and programming of automated systems;***	***Nandakumar Krishnankutty has over 18 years of IT experience including 17 years as a Java, Web, Internet Developer/Designer/Architect. With over 12 years of experience in EBT business, Mr. Krishnankutty has extensive expertise in designing, architecting, developing enterprise grade internet applications in ebtEDGE platform to EBT customers. He has expertise in Windows based PC applications used by EBT States. Mr. Krishnankutty is involved in all facets of Software Development Life Cycle and business modelling while creating Web based internet application platform.***	***Exceeds with 18 years of experience***
5.4.2.2	***A minimum of four (4) years of experience developing systems using a relational database;***	***Mr. Krishnankutty has over 10 years of extensive experience in Oracle database with proficiency in SQL and PL-SQL having strong emphasis on database performance tuning and query optimization. He has contributed immensely to design and development of EBT DataWarehouse application of FIS ebtEDGE system***	***Exceeds with 10 years of experience***

5.4.2.3	***A minimum of two (2) years of experience developing Internet applications;***	***Mr. Krishnankutty has been developing internet based applications for the ebtEDGE platform from 2003. He was a core member of the team that developed FIS' ebtEDGE web platform. In his current architect role, he is involved in the next generation ebtEDGE web platform with an emphasis on the latest innovations in web and Mobile including designing and developing the new responsive cardholder portal.***	***Exceeds with 14 years of experience***
5.4.2.4	***A minimum of two (2) years of experience managing systems architecture and systems development projects; and***	***Mr. Krishnankutty has designed and implemented robust EBT systems to enhance and optimize customer experience of FIS EBT customers like Texas (CaseAdd webservice), Arizona (Gateway Server) etc. He has proven expertise in design and development of high performing internet applications, web services and API design, and is now developing a new cardholder portal for the State of California users. He designed and developed over-the-counter card printing for immediate card issuance for State of California.***	***Exceeds with 12 years of experience***
5.4.2.5	***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***	***Mr. Krishnankutty was involved in the Texas implementation pilot phase working with the State implementation team for the ebtEDGE internet platform and web services. He was also involved in the pilot implementation for Puerto Rico EBT project with FNS and Commonwealth of Puerto Rico, and the Arizona EBT conversion.***	***Exceeds with 3 projects in the past 3 years***

Technical Lead/ IT Architect, FIS – Milwaukee, WI (2000 - Present)

During Mr. Krishnankutty's employment at FIS from 2000 to present, he has worked as a Mainframe Developer, Delphi Developer, Web Developer and Team Lead, IT Designer/Architect,

In his current role as a Business Process Analyst/Programmer Analyst, Mr. Krishnankutty:

- ***In-depth knowledge on multiple aspects of EBT applications including Authorizations***
- ***Works as a lead Architect in EBT applications***
- ***Provides technical guidance and best practices to clients' teams for implementation of the FIS ebtEDGE System, most recently for the Puerto Rico EBT project***
- ***Continually analyzes and proposes methods and procedures to improve the performance of the ebtEDGE platform***
- ***Acts as a facilitator interfacing with system administrators, functional teams and customers to resolve issues originating from the initial rollout of an application to the User Acceptance phase***

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Mr. Krishnankutty has a Master of Computer Applications from the Government Engineering College, University of Calicut, Kerala. The degree was awarded in 1998.

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Mr. Krishnankutty does not hold any additional certifications.

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)

Information required should include: environments, hardware, software, tools and databases.

Mr. Krishnankutty' s experience includes working with the following hardware/software:

Software languages	***Java, C++, Delphi, Visual Basic, JavaScript***
Software tools	***Spring Framework, Apache CXF, .Net framework, Visio, JDeveloper, Microsoft Office, Visual Studio, Node***
Databases	***Oracle, SQL Server***
Hardware	***Tandem, DataCard printers***

REFERENCES *A minimum of three (3) references are required, including name, phone number, fax number and email address.*	

Mr. Krishnankutty's references are provided below.

Duane Pietsch	***System Integration Lead*** ***Texas HHSC*** ***(P): 512-680-4976*** ***Email: Duane.Pietsch@hhsc.state.tx.us***
Janice Laster	***Business Analyst/Special Accounts Programmer, Owner*** ***USA800.com*** ***(P): 800-821-7539, extension 80358*** ***Email: Janice.Laster@usa800.com***
Ivette M. Rivera	***Project Coordinator*** ***Project Portfolio Management*** ***(P): 787-759-9999, extension 4310*** ***Email: imvelez@evertecinc.com***

Documentation and Training Manager—Jeffrey Roberts (Key)

As the Documentation and Training Manager, Jeffrey Roberts will work with DHHS to provide the agreed-upon training and documentation. Mr. Roberts' experience includes assessing training needs, developing training plans, writing/editing training materials, delivering training, developing online training tutorials, and ensuring all materials are delivered on schedule.

Company Name Submitting Proposal:	***FIS***

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:	***Jeffrey Roberts***	**Key Personnel: (Yes/No)**	***Yes***
Classification; i.e., Project Manager, Implementation Lead, etc.	***Documentation and Training Manager***		
# of Years in Classification:	***13***	**# of Years with Firm:**	***1***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Jeffrey Roberts is a training and development management professional with extensive experience in teaching (classroom and alternative delivery methods), instructional design and development of needs analysis, creation of course materials for interpersonal, technical skills training and web based training development experience. Mr. Roberts' additional strengths include training development project management.

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.*			
As demonstrated below, Mr. Roberts exceeds the qualifying requirements for the Nevada EBT Project.			
5.4.4.6	***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.***	***Mr. Roberts has over 20+ years of experience in needs analysis, training materials development (to include training outlines, online training content, development of certification exams, on the job training materials and checklists), for in classroom and internet based training programs and curriculum.***	***Exceeds with 20 years of experience***

Training and Communications Manager, FIS Government Solutions, Milwaukee, WI (2017 – Present)

Mr. Roberts works as the Documentation and Training Manager leading a staff of highly skilled employees who develop and deliver training and documentation initiatives for state government projects supporting electronic benefit transfer cards for SNAP, cash and WIC benefits.

Instructional Designer/Developer, Mindlance (contract agency for Rockwell Automation) Milwaukee, WI (2016 – 2016)

In his tenure as the Internal Designer/Developer contracted to Rockwell Automation, Mr. Roberts developed a combination of 60 training lessons, work instructions and job aides for the use on a customized version of CRM Dynamics and third party Partner Portal, for the globally based Partner Relationship Management System (PRM). The development platform used for the training videos was Adobe Captivate 8.

Instructional Designer, Delan Associates (contract agency for the U.S. Army), Kenosha WI (home office) (2016 – 2016)

While working for Delan Associates, Mr. Roberts was sub-contracted to the U.S. Army-TRADOC. He developed/re-purposed content from nine classroom training courses into eLearning lessons for the U.S. Army Training and Doctrine Command (for the Sergeants Major Academy-Fort Bliss Texas). Additionally he developed midterm and final exam questions for the nine courses of instruction. The development platform was a proprietary software platform.

Instructional Design Lead and Academy Lead, Adecco (contract agency for Johnson Controls) Milwaukee WI (2015 – 2015)

Mr. Roberts developed a five year business plan for the newly created Health & Safety Academy at Johnson Controls (JCI). Established and managed the curriculum for the H&S Academy for three business units and 582 Health and Safety professionals enterprise wide and created the H&S Academy presence on the intranet. Developed two eLearning courses using Articulate Storyline 2.

Instructional Systems Designer, Cleaver-Brooks, Milwaukee WI (2014 – 2014)

Developed e-learning content for an online sales certification program using Articulate Storyline 2 and Adobe Soundbooth, there were three modules for three distinct steam boiler types and worked closely with subject matter experts (SMEs) to gain product knowledge and experience with ancillary equipment used with newly installed boilers, that content was also added to the e-learning modules.

Communications Analyst, Randstad Pharma (contract agency for Astellas Pharma), Deerfield IL (2013 – 2013)

Developed content for sales and marketing presentations and work with subject matter experts to determine content changes for existing presentations and training courses.

Technical Writer, IPC Inc (contract agency for SPX), Kenosha WI (home office) (2011 – 2013)

Developed technical documents (operational instructions and parts lists) for the manufacturing of pumps, lifting equipment in the hydraulic industries.

Instructional Designer/Developer, Synectics (contract agency for AT&T) Waukesha WI (2011 – 2011)

Developed storyboards and course material for the web via a proprietary tool, Flash and other web based software. Updated existing course materials and content with Subject Matter Experts with various technical documentation and procedures.

Change Management/Instructional Designer, Techresources (contract agency for Harley Davidson) Milwaukee WI (2010 – 2011)

Developed storyboards and course material for the web via a proprietary tool, Flash and other web based software. Updated existing course materials and content with Subject Matter Experts with various technical documentation and procedures.

Assistant Dean of Instructional Design for Criminal Justice (CJ) and Fire Science (FS), Kaplan University, Chicago IL (2009 – 2010)

Reviewed and approved development requests for new online courses in the Bachelor of Science and Master's programs in Criminal Justice (CJ) and Fire Science (FS) as well as rewrites and updates of existing courses of instruction. Managed curriculum development/design and associated accreditation documentation for multiple state review and approvals for two PhD and three Master's degree programs in Criminal Justice and Fire Science programs.

Instructional Designer, Synectics (contract agency for Abbott Labs), Abbott Park IL (2007 – 2009)

Developed and managed curriculum and stand-alone training courses in systems and process training to meet FDA and other regulatory requirements (total of five training courses). Utilizing the ADDIE model for training development and delivery via classroom and alternative methods. Coordinated Subject Matter Experts time and efforts for rewrites and training content updates. Advised the senior management team on training issues and evaluated "off-the shelf vendor supplied training materials and courses.

Corporate Technical Trainer, Alberto-Culver, Melrose Park IL (2004 – 2007)

Developed, managed and taught specific training courses to meet Good Manufacturing Practices (GMP) requirements in the manufacture of cosmetic and Over the Counter (OTC) products. Using the ADDIE model for training development and delivery. Developed, managed and delivered technical training courses to the Research & Development group, Manufacturing Operations group and various contract manufactures that produce Alberto-Culver products, utilizing the ADDIE model for training development. Conduct training needs analysis and course development

processes for new training courses and rewrites of existing training programs to suit the needs of the internal and external customers. Using the ADDIE model for training development. Conducted an evaluation of Learning Management System implementation requirements for the corporate human resources and the global need and implementation requirements for the manufacturing divisions at each site.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Mr. Roberts has the following degrees:

- ***California Coast University, BSBA, 2000***
- ***California Coast University, MBA, 2001***
- ***George Washington University, Masters Certificate in Project Management, 2001 (Motorola University-Galvin Center)***

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Mr. Roberts holds the following certifications:

- ***Langevin Learning Services: Training Manager/Director, March 28, 1998 (Chicago IL, Holiday Inn)***
- ***Langevin Learning Services: Master Trainer, August 14, 1998 (Chicago IL, Holiday Inn)***
- ***Langevin Learning Services: Instructional Designer/Developer, April 28, 1997 (Chicago IL, Holiday Inn)***
- ***Langevin Learning Services: Training Generalist, March 18, 1997 (Chicago IL, Holiday Inn)***
- ***Crown Fork Truck Master Trainer, August 28, 1996 (Bridgeview IL, Crown Fork Truck Training Facility)***
- ***Valen and Associates: Certification Test Developer, June 7, 1996 (Motorola-Skills Development Center, Libertyville IL)***

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)

Information required should include: environments, hardware, software, tools and databases.

Mr. Roberts' experience includes working with the following hardware/software:

Software tools	• ***MS Office Suite 2016*** – ***Word-desktop publishing*** – ***PowerPoint-presentation development, editing application*** – ***Excel-spreadsheet, statistics application*** – ***Notes-productivity application*** – ***Publisher-desktop application*** – ***Project-productivity application*** • ***Adobe Creative Master Suite CS6***

	– *Illustrator-image editing productivity application* – *Photoshop-image editing productivity application* – *Premier Pro-video editing application* – *Audition-audio editing application* – *After Effects-video/special effects editing application* – *Flash-motion graphics/video editing application* • *Articulate StoryLine 2-eLearning development application* • *Pinnacle Studio Pro 19-video and audio editing application* • *Adobe Captivate-eLearning development application* • *Avid Pro Tools First-audio editing application*
Hardware	• *PC based computing* • *Network PC based computing*

REFERENCES ***A minimum of three (3) references are required, including name, phone number, fax number and email address.***

Mr. Roberts' references are provided below.

James W. Savage Jr.	***(P): 708-349-9526*** ***Email: jameswsavagejr@sbcglobal.net***
Bill Pyla	***(P): 856-237-7363*** ***Email: billpyla@email.com***
Larry Brook	***(P): 847-695-5409*** ***Email: brookclb@aol.com*** ***cb5828@msg.sbc.com***
Marie A. Robertson	***(P): 224-205-5092*** ***Email: marie.robertson@astellas.com***

WIC Implementation Project Manager—Scott Hilboldt (Key)

As the WIC Implementation Project Manager, Scott Hilboldt contributes 15 years of project management, problem solving, and supervisory experience with a focus on Women, Infants and Children (WIC) programs for the past 11 years.

Company Name Submitting Proposal:	***CDP***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:		**Subcontractor:**	***X***

The following information requested pertains to the individual being proposed for this project.			
Name:	***Scott Hilboldt***	**Key Personnel: (Yes/No)**	***Yes***
Classification; i.e., Project Manager, Implementation Lead, etc.	***WIC Implementation Project Manager***		
# of Years in Classification:	***15***	**# of Years with Firm:**	***3***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

Scott Hilboldt is a professional with progressive experience in multiple facets of management and leadership in technology. He is a creative problem solver, experienced decision maker and team player with proven ability to consistently exceed goals.

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.

Project Manager, CDP Inc.; 2014 – present

In this role, Mr. Hilboldt is responsible for providing timely reports, issue follow-up, training, and general customer support. In addition, Mr. Hilboldt is currently the WIC MIS system SME with expert-level knowledge in all aspects of the technical system, with experience in both delivering recommendations, as well as, managing projects for both internal and external customers. Mr. Hilboldt's projects include SPIRIT MIS, Chickasaw Nation and the Oklahoma Indian Tribal Organizations (ITO).

Senior Account Manager, CSC; 2006 – 2014

Key responsibilities while in this position included providing timely reports, issue follow-up, training, and client up-sell to increase efficiencies within their organizations. His projects included Arkansas, Missouri, 14 Indian Tribe WIC programs, and the State of Oklahoma State Agency Model.

Project/Program Manager, Sprint; 2006

Served as a Project Manager for which he was responsible for the management of a diverse team of engineers, testers, vendors, contractors, project managers, application developer, and third-party clients. He was also responsible for providing regular updates to senior management.

Project Manager, IBM; 2004 – 2006

Served as a Project Manager where he managed several high-visibility projects. He worked to improve the internal processes used within the company.

Project Manager, 2002 – 2004

In this Project Management role, he led technical and business-side staff members through the critical project steps (client communication, analysis, testing and installation) to achieve high-impact results. Leveraged positive business relationships, linked disjointed bill-processing groups and achieve collaborative, streamlined and financially positive results for development projects. Spearheaded and managed the NIBS system, supporting service initiatives for complex business customers – from customer contact to billing and collection.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Mr. Hilboldt has the following degrees:

- ***Masters of Business Administration in Project Management, Keller Graduate School of Management, Kansas City, Missouri, 2006***
- ***Bachelor of Science, Computer Information Systems, DeVry University, Kansas City, Missouri, 1998***

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Mr. Hilboldt holds the following certifications:

- ***Registered PMI, 2017***
- ***Project Manager, 2006***

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)

Information required should include: environments, hardware, software, tools and databases.

Mr. Hilboldt's experience includes working with the following hardware/software:

Software languages	***Oracle, SQL Server (2008, 2012, 2016)***
Software tools	***Microsoft products (Outlook, Excel, Word, PowerPoint, Access, Visio, Publisher, SharePoint, Team Foundation Server (TFS))***
Databases	***Oracle, SQL Server (2008, 2012, 2016)***
Hardware	***Topaz signature pad, Source Technology MICR printers (9560, 9570 series), Scanners (twain driver)***

REFERENCES *A minimum of three (3) references are required, including name, phone number, fax number and email address.*

Mr. Hilboldt's references are provided below.

Julie Scott	***Chickasaw Nation*** ***(P): 580-272-5372*** ***Email: Julie.Scott@chickasaw.net***
Leslie Shackelford	***OK ITO Project Manager*** ***(P): 405-933-4989*** ***Email: lshackelford@wcdwic.org***
Carol Jared	***Wichita Tribe, Caddo Tribe, Delaware Nation (WCD)*** ***(P): 405-933-0786*** ***Email: cjared@wcdwic.org***

Retail Manager—Mark Nelson

The FIS Team proposes Mark Nelson as the Retail Manager. Mark Nelson has five years of EBT retail-related experience, with the last four years dealing specifically with EBT retail project management.

Company Name Submitting Proposal:	***FIS***

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:	***Mark Nelson***	**Key Personnel: (Yes/No)**	***No***
Classification; i.e., Project Manager, Implementation Lead, etc.	***Retail Manager***		
# of Years in Classification:	***5***	**# of Years with Firm:**	***5***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Mark Nelson has five years of EBT retail-related experience, with the last four years dealing specifically with EBT retail project management. Mr. Nelson is an expert on EBT POS equipment hardware as well as POS applications, providing retailers with exceptional operational support. He manages statewide retail installations and equipment upgrades. Mr. Nelson also manages and controls all aspects of FIS' Wireless EBT program.

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.

<u>Retail Project Manager, FIS Government Solutions, Milwaukee, WI (2012-present)</u>

As a Retail Project Manager, Mr. Nelson:

- ***Supervises the installation and training of: EBT equipment in locations nationwide***
- ***Works closely with Farmers' Markets in locations nationwide to provide them with wireless EBT solutions***
- ***Works closely with the "EBT POS Deployment Center" to insure POS equipment programming and shipping to merchant's locations is done in a timely manner and according to schedule***
- ***Updates the database for FIS' state EBT and WIC EBT projects***
- ***Works directly with chain store department heads, and grocery store associations, for: installations; resolutions to problems with equipment; and the retrieval of EBT equipment***

- ***Provides weekly and monthly retailer status reports to FIS' state Account Managers, and monthly reports to FIS EP Billing Department***

While working for FIS, Mr. Nelson also:

- ***Worked closely with retailers in Missouri***
- ***Supported the West Virginia WIC implementation***
- ***Assisted in the creation of training materials such as the WIC 9-Step installation Guide for the Vx520 terminal used for EBT/WIC and WIC-only retailer locations***

POS Equipment installations, ENTAP Inc. (subcontractor to FIS), Jefferson City, Missouri (2011-2012)

During Mr. Nelson's tenure at ENTAP, he was the EBT product support person in the State of Missouri for the conversion to FIS VX510 terminals for over 1100 merchants. His responsibilities included:

- ***Inventory control***
- ***Database updates***
- ***Merchant issue resolutions***
- ***Testing and refurbishing equipment***
- ***Supervising equipment deployments and returns***
- ***Handling POS equipment installations***
- ***Training***

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Mr. Nelson has a Bachelor of General Studies from University of Missouri-Columbia in Columbia, Missouri, received in 2011.

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Mr. Nelson does not hold any additional certifications.

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC) *Information required should include: environments, hardware, software, tools and databases.*	

Mr. Nelson's experience includes working with the following hardware/software:

Software tools	• ***End User POS applications for Verifone terminals: EBT (SNAP and Cash), WIC & Child Care.*** • ***FIS internal systems:*** – ***Change Management System (CMS): Set up new merchants, update merchant information, track changes with merchant information*** – ***Merchant Management System (MMS): Set up new merchants, update merchant information, track/detail changes with merchant information***
Databases	• ***FIS Fraud Navigator: Research merchant transaction histories, track transactions, provide transaction histories*** • ***FIS WebAdmin: Merchants transactions searches***
Hardware	• ***POS Equipment: Verifone VX: 510, 520, 610, 680 POS Terminals.*** – ***Related VeriFone PIN Pads, and scanners (Honeywell)***

REFERENCES *A minimum of three (3) references are required, including name, phone number, fax number and email address.*	

Mr. Nelson's references are provided below.

Dianne Padilla-Bates, Farmers	***Market Specialist, Program Automation Bureau*** ***California Department of Social Services*** ***(P): 916-654-1396*** ***(F): 916-657-2207*** ***Email: dianne.padilla-bates@dss.ca.gov***
Des Boucher	***EBT/EFT Lead Worker /Community Services Division*** ***Economic Services Administration*** ***Washington State Department of Social and Health Services*** ***(P): 509-241-3633*** ***Email: Des.Boucher@dshs.wa.gov***
Debbie Crosby	***USDA Food & Nutrition Service*** ***(P): 207-232-3544*** ***(F): 877-475-2401*** ***Email: debbie.crosby@fns.usda.gov***

Tom Pennington	***Director of Electronic Payment Systems*** ***Financial Services*** ***(P): 207-232-3544*** ***(F): 877-475-2401*** ***Email: debbie.crosby@fns.usda.gov***

WIC Technical System Lead—Joseph Gilland

The FIS Team proposes Joseph Gilland as the WIC Technical System Lead. Mr. Gilland brings nearly a decade of WIC EBT and WIC experience to the Nevada EBT project.

Company Name Submitting Proposal:	***CDP***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:		**Subcontractor:**	***X***

The following information requested pertains to the individual being proposed for this project.			
Name:	***Joseph Gilland***	**Key Personnel: (Yes/No)**	***No***
Classification; i.e., Project Manager, Implementation Lead, etc.	***WIC Technical System Lead***		
# of Years in Classification:	***6***	**# of Years with Firm:**	***10***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

Joseph Gilland has nearly a decade of WIC EBT and WIC experience having served as technical lead on multiple WIC EBT implementation projects. Consequently, he has a broad and detailed understanding of the functional and technical requirements of such projects. As product owner for CDP's WIC Direct, WIC MIS, and data warehouse (Data Direct) development teams, he continuously prioritizes and refines system requirements based on stakeholders' unique needs and the best way to integrate the data across systems. He has served as software architect, senior developer, and configuration manager for WIC EBT and WIC MIS projects so he has a unique understanding of the complexities and challenges of integrating WIC systems and data.

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.

<u>WIC Direct Product Owner, CDP, Inc., Frankfort, KY (2011 – present)</u>

As WIC Direct Product Owner, he is the technical lead for the development team that supports and enhances the WIC Direct and Data Direct systems for various states. He maintains contact with the team through daily standups, weekly planning meetings, and story reviews. He maintains the product backlog where he continuously prioritizes and refines functional and technical requirements and serves as an SME and advisor for development team members during the course of their work. He communicates work progress with stakeholders through product demonstrations.

Projects:

- ***WIC Direct: Kentucky, West Virginia, Florida, Massachusetts, Wisconsin, Oregon, Delaware, Colorado, Iowa, Chickasaw Nation, Nevada, ITCN, Arizona HANDS, Kansas, ITCA, OK ITOs, and South Dakota***
- ***Data Direct***

Accomplishments: The West Virginia eWIC Implementation was named the EFTA EBT Project of the year at the 2014 EBT Next Generation Conference.

Software Architect & Configuration Manager, CDP, Inc., Frankfort, KY (2010 – 2011)

Responsible for the administration and maintenance of configuration management tools and managing and controlling the source control repository. This role also required workflow and script development, as well as technical solution design. He was responsible for research and prototype development, and new technology evaluation, as well as establishing developer documentation, including code standards and practices.

He was further responsible for guiding and mentoring developers on company standards, policies, practices, as well as enforcing compliance through peer reviews and education.

In this role, he also continued with the application design, development, testing, and implementation responsibilities he performed as a senior software developer.

Senior Software Developer, CDP, Inc., Frankfort, KY (2007 – 2010)

As a senior software developer, he was responsible for writing RFP responses and developing, testing, and implementing custom software solutions.

Software Solutions:

- ***A WCF-based host for accepting, parsing, and processing WIC transactions through TCP/IP over a secure channel. This involved the development of a completely custom WCF channel stack.***
- ***A WCF-based set of web services for allowing state agencies to integrate their clinic systems in with the WIC system.***
- ***A schedule-based job management service for running batch jobs and processing incoming and outgoing system files on regular intervals.***
- ***A terminal management system for remotely monitoring and administering point-of-sale devices in the field.***
- ***A WCF-based event-listener for Team Foundation Server which allowed the company to fully-automate the built process.***
- ***A custom security solution and global report viewer for use throughout the company's entire application suite.***

Software Developer, University of Kentucky, Lexington, KY (2005-2007)

In this role, he was responsible for managing SQL Server 2000, as well as designing and developing various software solutions.

Software Solutions:

- ***Worked with the IRIS project to create a custom solution to interface departmental software with SAP.***
- ***Designed and developed scalable, automatically-updating support desk application, including inventory management, inventory checkout, support requests, document downloads,***

knowledge center, instant 2-way chat, plug-ins, and automatic network drive and printer mappings.

- ***Designed and developed online conference registration and payment application.***
- ***Designed and developed a work order billing system.***
- ***Designed and developed scalable training applications.***
- ***Designed and developed media application to request, story, and retrieve surveillance video extracts, as well as check and display real-time status of all digital video recorders and cameras.***
- ***Designed and developed a complete and comprehensive library of methods for Active Directory interactions and integration.***

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Mr. Gilland has 70+ hours completed toward Bachelor of Science in Computer Science, University of Kentucky, Lexington, Kentucky.

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Mr. Gilland is a Certified Scrum Master from Scrum Alliance, received in July 2007.

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC)

Information required should include: environments, hardware, software, tools and databases.

Mr. Gilland's experience includes working with the following hardware/software:

Languages & Technologies	***C++, C#, VB, VB.NET, ASP, ASP.NET, COM, COM+, AJAX, Silverlight, MSBuild, ClickOnce, Perl, PHP, HTML, Java, JavaScript, XAML, UML, XML, XSLT, XPath, JSON, Web Services, SOAP, REST, WCF, WPF, ADO, ADO.NET, T-SQL, PL/SQL, LINQ, Design Patterns, .NET Framework, .NET Core***
Hardware Devices	***Electronic signature, bar code scanning, document and check printers, POS systems (Verifone platforms), biometric readers/writers, PIN encryption (Verifone and MagTek platforms), medical, thermostat/building control***
Database Systems	***Microsoft SQL Server 2000-2017, Oracle 9i-12c, MySQL, Microsoft Access***
Tools/Utilities	***Microsoft Visual Studio 2003-2017, Microsoft Test Manager 2010-2017, Microsoft Team Foundation Server 2008-2017, Microsoft SQL Server Reports, Crystal Reports, Tableau***
Platforms	***Microsoft Windows 2000, Microsoft Windows XP, Microsoft Windows Vista, Microsoft Windows 7, Microsoft Windows 8, Microsoft Windows 10, Microsoft Windows Server 2000-2016, Apple Mac OS X, UNIX, Linux***

REFERENCES *A minimum of three (3) references are required, including name, phone number, fax number and email address.*	

Mr. Gilland's references are provided below.

Brandy Benedict, MBA, CPM	***Bureau of Nutrition and Health Promotion, WIC*** ***(P): 515-418-2683*** ***Email: Brandy.Benedict@idph.iowa.gov***
Kimberly M. Word, MPH	***Oregon Health Authority*** ***(P): 971-673-0069*** ***Email: kimberly.m.word@state.or.us***
Kathy Legg	***Department of Health and Human Resources*** ***(P): 304-558-0030*** ***Email: Kathy.J.Legg@wv.gov***

WIC Retail Manager—Jim Chilcoat

Jim Chilcoat, our proposed WIC Retail Manager, is the FIS Team's primary e-WIC integration liaison for retailers.

Company Name Submitting Proposal:	***CDP***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:		**Subcontractor:**	***X***

The following information requested pertains to the individual being proposed for this project.			
Name:	***Jim Chilcoat***	**Key Personnel: (Yes/No)**	***No***
Classification; i.e., Project Manager, Implementation Lead, etc.	***WIC Retail Manager***		
# of Years in Classification:	***8***	**# of Years with Firm:**	***8***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

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

Additionally, Mr. Chilcoat developed the UPC database that is now used by many WIC Direct users to validate WIC products during the WIC EBT purchase transaction, giving him a unique understanding of the functional and technical requirements of an e-WIC system as related to retailers and to WIC Program vendor management.

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.

Retailer Relationship Manager/Integration Manager, CDP, Inc., Frankfort, KY (2009–present)

Primary e-WIC integration liaison for retailers. Responsibilities encompass working with WIC agency program staff and authorized vendors to implement changes as agencies transition to e-WIC. Assists retailers as they integrate eWIC into their point-of-sale (POS) systems or begin using a state-provided, stand-beside system. Duties include:

- ***Lead project manager for new system certifications.***

- ***Provide technical guidance to retailers and their system providers to ensure they have the information necessary to integrate and certify their systems.***
- ***Lead project manager for retailer relations for WIC EBT/Farmers Market Wireless Projects. Provide technical guidance to retailers and their system providers to ensure they have the information necessary to integrate and certify their systems.***
- ***Deputy Project Manager for Kentucky e-WIC project.***
- ***Responsible for retailer relations as new stand-beside retailers become part of the expanding WIC Direct project including managing their agreements and overseeing equipment installations.***
- ***Contribute to various standards activities including FNS sponsored technical workgroup for WIC EBT and smart card workgroup modifications.***
- ***Coordinate with retailers, POS providers, POS electronic payment system (EPS) providers, POS distributors, and third party processors to provide the greatest integration coverage across retailers.***
- ***Coordinated equipment logistics for WIC EBT projects including ordering, inventory, and coordinating technicians for troubleshooting and replacements***
- ***Facilitated resolution of business issues and data challenges for client's organization***
- ***Ensured that problems were identified, tracked, reported and resolved in a timely manner***
- ***Nurtured relationships with clients and enhanced proactive and effective communication***

Resource Management Analyst II, Cabinet for Health and Family Services, Commonwealth of Kentucky, Frankfort, KY (2004-2009)

Coordinated Kentucky WIC information resources activities and ensured that the information and technology requirements were met. Specific functions included:

- ***Worked closely with FNS to review and test their high-profile NUPC project as it was being developed***
- ***Created and developed Kentucky WIC's UPC database and product validation system that is currently being used to manage Kentucky's UPC data for their WIC EBT project***
- ***Developed an interface for uploading UPC Data from Kentucky's system to the FNS' NUPC system***
- ***Modified information resource plans to respond to changes in agency goals, service objectives and organization***
- ***Advised WIC program managers regarding information technology projects, needs and costs***
- ***Served as a resource to agency management during evaluation and monitoring of information technology projects***
- ***Promoted use of statewide information resource management guidelines and technology standards***

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

While Mr. Chilcoat does not have a degree, he has extensive coursework in Computer Science and Civil Engineering.

CERTIFICATIONS *Information required should include: type of certification and date completed/received.*

Mr. Chilcoat does not hold any certifications.

HARDWARE/SOFTWARE SUMMARY (BE SPECIFIC) *Information required should include: environments, hardware, software, tools and databases.*

Mr. Chilcoat's experience includes working with the following hardware/software:

Software	• ***MS Office Suite 2016*** – ***Project*** – ***PowerPoint*** – ***Excel*** – ***Notes***

REFERENCES *A minimum of three (3) references are required, including name, phone number, fax number and email address.*

Mr. Chilcoat's references are provided below.

Brandy Benedict, MBA, CPM	***Bureau of Nutrition and Health Promotion, WIC*** ***(P): 515-418-2683*** ***Email: Brandy.Benedict@idph.iowa.gov***
Michael A. Zeher	***Walmart*** ***(P): 479-277-7233*** ***Email: michael.zeher@walmart.com***
Kelly Haren	***The Kroger Co.*** ***Enterprise Payments Department*** ***(P): 513-698-1772*** ***Email: kelly.haren@kroger.com***

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Section IX Preliminary Project Plan

IX.1 Preliminary Project Plan

10.2.2.9 Tab IX – Preliminary Project Plan

Vendors must include the preliminary project plan in this section.

The FIS Team provides below our preliminary project plans for Nevada's SNAP, TANF/Cash and WIC Programs in compliance with Nevada's RFP Section 10.2.2.9, Preliminary Project Plan.

As required, we have provided preliminary project plans for Nevada's SNAP, TANF/Cash and WIC programs. As Nevada's current EBT provider for these programs, many of the required conversion tasks were completed when the programs were converted to FIS from J.P. Morgan in 2016. Therefore, our draft project plans reflect a number of completed tasks. However, there are still tasks to be done to implement the new contract and deliver new requirements as defined in the State's RFP. We will work with the State through the initial project phase to refine these plans and submit final versions for the Department's review and approval.

On the following pages, we have provided a preliminary project plan for the SNAP and TANF programs and a separate preliminary plan for the WIC programs.

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FIS Draft SNAP/Cash Project Plan for Nevada

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
1	**1**	**Initiating Phase**	**121 days**	**Fri 6/1/18**	**Thu 11/15/18**			**35%**	
2	1.1	Contract Start	1 day	**Fri 6/1/18**	Fri 6/1/18		3,6FS+29 days,41FS+10 days,43FS+20	0%	FIS Project Manager,NV
3	1.2	Setup internal project repository	2 days	Mon 6/4/18	Tue 6/5/18	2	4SS	0%	FIS Project Manager
4	1.3	Develop State transmittal forms	2 days	Mon 6/4/18	Tue 6/5/18	3SS		0%	FIS Project Manager
5	**1.4**	**Project Kick-off**	**9 days**	**Thu 7/12/18**	**Tue 7/24/18**			**0%**	
6	1.4.1	Conduct State Project kick-off meeting	2 days	Thu 7/12/18	Fri 7/13/18	2FS+29 days	7SS,8SS,9SS,10S days,71FS+11 days,75FS+11	0%	FIS Project Manager,NV
7	1.4.2	Introduce Project team members	2 days	Thu 7/12/18	Fri 7/13/18	6SS	8SS	0%	FIS Project Manager,NV
8	1.4.3	System overview presentation	2 days	Thu 7/12/18	Fri 7/13/18	6SS,7SS	9SS	0%	FIS Project Manager
9	1.4.4	Submit draft Requirements Document	2 days	Thu 7/12/18	Fri 7/13/18	6SS,8SS	19,20	0%	FIS Project Manager
10	1.4.5	Walk through/clarify requirements, identify open items	2 days	Thu 7/12/18	Fri 7/13/18	6SS	11SS+1 day,19,20	0%	FIS Project Manager,NV
11	1.4.6	Review communications and deliverable process	1 day	Fri 7/13/18	Fri 7/13/18	10SS+1 day	12SS	0%	FIS Project Manager
12	1.4.7	Submit Updated Project Work Plan	1 day	Fri 7/13/18	Fri 7/13/18	11SS	24,13SS,14SS,15S	0%	FIS Technical Conversion Coordinator
13	1.4.8	Review data transition approach	1 day	Fri 7/13/18	Fri 7/13/18	12SS	66FS+2 days,28FS+3 days,29FS+10	0%	FIS Technical Conversion Coordinator,NV
14	1.4.9	Review retailer transition approach	1 day	Fri 7/13/18	Fri 7/13/18	12SS	48SS+2 days,52FS+6 days,56FS+6	0%	FIS Technical Conversion Coordinator,NV
15	1.4.10	Review card issuance / mail issuance approach	1 day	Fri 7/13/18	Fri 7/13/18	12SS		0%	FIS Retail Manager,NV
16	1.4.11	Begin weekly status and conversion meetings and reporting	0 days	Tue 7/24/18	Tue 7/24/18	6SS+9 days		0%	FIS Technical Conversion Coordinator
17	**1.5**	**Design Phase - JAD Session #1 - Requirements and Work Plan Review**	**30 days**	**Mon 7/16/18**	**Fri 8/24/18**			**0%**	
18	**1.5.1**	**Requirements Document**	**30 days**	**Mon 7/16/18**	**Fri 8/24/18**			**0%**	
19	1.5.1.1	Review Requirements Document	1 day	Mon 7/16/18	Mon 7/16/18	9,10	106SS+7 days,107SS+7 days,108SS+7	0%	FIS Project Manager,NV

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
20	1.5.1.2	Clarify open issues	15 days	Mon 7/16/18	Fri 8/3/18	9,10	21FS+5 days	0%	FIS Project Manager,NV
21	1.5.1.3	Submit final Requirements Document	10 days	Mon 8/13/18	Fri 8/24/18	19FS+5 days,20FS+5 days	163SS	0%	FIS Project Manager
22	1.5.1.4	Approve Requirements Document	10 days	Thu 8/2/18	Wed 8/15/18	25	92FS+20 days,155,87SS+20 days,157,158,159	0%	NV
23	**1.5.2**	**Work Plan**	**16 days**	**Mon 7/16/18**	**Mon 8/6/18**			**0%**	
24	1.5.2.1	Review Project Work Plan	7 days	Mon 7/16/18	Tue 7/24/18	12	25FS+5 days	0%	FIS Technical Conversion Coordinator,NV
25	1.5.2.2	Submit final Project Work Plan	1 day	Wed 8/1/18	Wed 8/1/18	24FS+5 days	22,26	0%	FIS Technical Conversion Coordinator
26	1.5.2.3	Approve Project Work Plan	3 days	Thu 8/2/18	Mon 8/6/18	25		0%	NV
27	**1.6**	**Transition Planning**	**90 days**	**Mon 6/18/18**	**Thu 10/18/18**			**98%**	
28	1.6.1	Identify Transition Task Force members	1 day	Thu 7/19/18	Thu 7/19/18	13FS+3 days		0%	FIS Technical Conversion Coordinator,NV,Incumbe
29	1.6.2	Begin Transition Task Force Meetings	1 day	Mon 7/30/18	Mon 7/30/18	13FS+10 days	31FS+3 days,32FS+3 days	0%	FIS Technical Conversion Coordinator,NV,Incumbe
30	**1.6.3**	**Database Transition**	**90 days**	**Mon 6/18/18**	**Thu 10/18/18**			**99%**	
31	1.6.3.1	Review SNAP and cash transition approach	3 days	Fri 8/3/18	Tue 8/7/18	29FS+3 days		99%	FIS Technical Conversion Coordinator,NV,Incumbe
32	1.6.3.2	Review Go/No Go decision points and criteria	3 days	Fri 8/3/18	Mon 8/27/18	29FS+3 days	33FS+3 days	99%	FIS Technical Conversion Coordinator,NV
33	1.6.3.3	Prepare file layouts and valid values document	10 days	Fri 8/31/18	Thu 9/13/18	32FS+3 days	34	100%	Incumbent
34	1.6.3.4	Provide file layouts and valid values to FIS	5 days	Fri 9/14/18	Thu 9/20/18	33	35FF,45FS+10 days,150FF+3 days	100%	Incumbent
35	1.6.3.5	Define edits and edit values	5 days	Fri 9/14/18	Thu 9/20/18	34FF	36	99%	FIS Technical System Lead,Incumbent
36	1.6.3.6	Identify/verify static files	5 days	Fri 9/21/18	Thu 9/27/18	35,39	349FS+3 days	99%	FIS Technical System Lead,NV,Incumbent
37	**1.6.3.7**	**PIN Encryption Key**	**6 days**	**Wed 7/18/18**	**Wed 7/25/18**			**100%**	

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
38	1.6.3.7.1	Submit PIN encryption key forms to the State	1 day	Wed 7/18/18	Wed 7/18/18	6FS+2 days	39	100%	FIS Technical Conversion Coordinator
39	1.6.3.7.2	Complete and return PIN encryption key forms to FIS	5 days	Thu 7/19/18	Wed 7/25/18	38	352,36	100%	NV
40	**1.6.3.8**	**Conversion Encryption Key**	**90 days**	**Mon 6/18/18**	**Thu 10/18/18**			**99%**	
41	1.6.3.8.1	Submit conversion encryption key forms to Incumbent	1 day	Mon 6/18/18	Mon 6/18/18	2FS+10 days	42	100%	FIS Technical Conversion Coordinator
42	1.6.3.8.2	Complete and return conversion encryption key forms to FIS	10 days	Tue 6/19/18	Sat 6/30/18	41	44	100%	Incumbent
43	1.6.3.8.3	Confirm interface for file transfer	2 days	Sat 6/30/18	Mon 7/2/18	2FS+20 days		100%	FIS Technical Conversion Coordinator,Incumbent
44	1.6.3.8.4	Review database value calculation template	10 days	Mon 7/2/18	Fri 7/13/18	42		99%	FIS Technical Conversion Coordinator,NV,Incumbe
45	1.6.3.8.5	Identify conversion cases and benefits	10 days	Fri 10/5/18	Thu 10/18/18	34FS+10 days		100%	NV
46	**1.6.4**	**Retailer POS Transition**	**28 days**	**Tue 7/17/18**	**Thu 8/23/18**			**99%**	
47	**1.6.4.1**	**Terminal Key Forms**	**18 days**	**Tue 7/17/18**	**Thu 8/9/18**			**100%**	
48	1.6.4.1.1	Submit terminal key forms	1 day	Tue 7/17/18	Tue 7/17/18	14SS+2 days	49	100%	FIS Technical Conversion Coordinator
49	1.6.4.1.2	Complete and return terminal key forms	1 day	Wed 7/18/18	Wed 7/18/18	48	50FS+15 days	100%	NV
50	1.6.4.1.3	Install terminal keys	1 day	Thu 8/9/18	Thu 8/9/18	49FS+15 days	303SS	100%	FIS Technical Conversion Coordinator
51	**1.6.4.2**	**Quest Retailer Agreement**	**13 days**	**Tue 7/24/18**	**Thu 8/9/18**			**99%**	
52	1.6.4.2.1	Submit standard Quest Retailer Agreement	1 day	Tue 7/24/18	Tue 7/24/18	14FS+6 days	53	100%	FIS Technical Conversion Coordinator
53	1.6.4.2.2	Review Quest Retailer Agreement	11 days	Wed 7/25/18	Thu 8/9/18	52	54	100%	NV
54	1.6.4.2.3	Approve Quest Retailer Agreement	0 days	Thu 8/9/18	Thu 8/9/18	53	303FS+5 days	99%	NV
55	**1.6.4.3**	**Quest Processor Agreement**	**12 days**	**Tue 7/24/18**	**Wed 8/8/18**			**100%**	
56	1.6.4.3.1	Submit standard Quest Processor Agreement	1 day	Tue 7/24/18	Tue 7/24/18	14FS+6 days	57	100%	FIS Technical Conversion Coordinator

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
57	1.6.4.3.2	Review Quest Processor Agreement	10 days	Wed 7/25/18	Tue 8/7/18	56	58	100%	NV
58	1.6.4.3.3	Approve Quest Processor Agreement	1 day	Wed 8/8/18	Wed 8/8/18	57	344	100%	NV
59	**1.6.4.4**	**Retailer/TPP Notification**	**18 days**	**Tue 7/31/18**	**Thu 8/23/18**			**99%**	
60	1.6.4.4.1	Submit draft retailer/TPP notification	1 day	Tue 7/31/18	Tue 7/31/18	14FS+11 days	61FS+2 days	100%	FIS Technical Conversion Coordinator
61	1.6.4.4.2	Review/revise retailer/TPP notification	0 days	Thu 8/2/18	Thu 8/2/18	60FS+2 days	62FS+5 days	99%	NV
62	1.6.4.4.3	Submit revised retailer/TPP notification	0 days	Thu 8/9/18	Thu 8/9/18	61FS+5 days	63	100%	FIS Technical Conversion Coordinator
63	1.6.4.4.4	Approve retailer/TPP notification	10 days	Fri 8/10/18	Thu 8/23/18	62	344FS+30 days,345FS+30 days	100%	NV
64	**1.7**	**Project Deliverables**	**77 days**	**Wed 7/18/18**	**Thu 11/1/18**			**15%**	
65	**1.7.1**	**Transition and Conversion Plan**	**38 days**	**Wed 7/18/18**	**Fri 9/7/18**			**99%**	
66	1.7.1.1	Submit Transition and Conversion Plan	1 day	Wed 7/18/18	Wed 7/18/18	13FS+2 days	67	100%	FIS Technical Conversion Coordinator
67	1.7.1.2	Review Transition and Conversion Plan	15 days	Thu 7/19/18	Wed 8/8/18	66	68FS+5 days	99%	FIS Technical Conversion Coordinator,ENS,NV,Inc
68	1.7.1.3	Submit Final Transition and Conversion Plan	1 day	Thu 8/16/18	Fri 8/31/18	67FS+5 days	69	100%	FIS Technical Conversion Coordinator
69	1.7.1.4	Approve Transition and Conversion Plan	5 days	Mon 9/3/18	Fri 9/7/18	68		100%	NV
70	**1.7.2**	**Life Cycle Testing Plan**	**22 days**	**Tue 7/31/18**	**Wed 8/29/18**			**0%**	
71	1.7.2.1	Submit Life Cycle Testing Plan	1 day	Tue 7/31/18	Tue 7/31/18	6FS+11 days	72	0%	FIS Technical Conversion Coordinator
72	1.7.2.2	Review Life Cycle Testing Plan	15 days	Wed 8/1/18	Tue 8/21/18	71	73FS+3 days	0%	NV
73	1.7.2.3	Approve Life Cycle Testing Plan	3 days	Mon 8/27/18	Wed 8/29/18	72FS+3 days		0%	NV
74	**1.7.3**	**Continuity of Business Plan**	**22 days**	**Tue 7/31/18**	**Wed 8/29/18**			**0%**	
75	1.7.3.1	Submit Continuity of Business Plan	1 day	Tue 7/31/18	Tue 7/31/18	6FS+11 days	76	0%	FIS Technical Conversion Coordinator

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
76	1.7.3.2	Review Continuity of Business Plan	15 days	Wed 8/1/18	Tue 8/21/18	75	77FS+3 days	0%	NV
77	1.7.3.3	Approve Continuity of Business Plan	3 days	Mon 8/27/18	Wed 8/29/18	76FS+3 days		0%	NV
78	**1.7.4**	**Security Management Plan**	**22 days**	**Fri 8/3/18**	**Mon 9/3/18**			**0%**	
79	1.7.4.1	Submit Security Management Plan	1 day	Fri 8/3/18	Fri 8/3/18	6FS+14 days	80	0%	FIS Technical Conversion Coordinator
80	1.7.4.2	Review Security Management Plan	15 days	Mon 8/6/18	Fri 8/24/18	79	81FS+3 days	0%	NV
81	1.7.4.3	Approve Security Management Plan	3 days	Thu 8/30/18	Mon 9/3/18	80FS+3 days		0%	NV
82	**1.7.5**	**Change Management Plan**	**22 days**	**Mon 8/13/18**	**Tue 9/11/18**			**0%**	
83	1.7.5.1	Submit Change Management Plan	1 day	Mon 8/13/18	Mon 8/13/18	6FS+20 days	84	0%	FIS Technical Conversion Coordinator
84	1.7.5.2	Review Change Management Plan	15 days	Tue 8/14/18	Mon 9/3/18	83	85FS+3 days	0%	NV
85	1.7.5.3	Approve Change Management Plan	3 days	Fri 9/7/18	Tue 9/11/18	84FS+3 days		0%	NV
86	**1.7.6**	**Training Plan**	**28 days**	**Thu 8/30/18**	**Mon 10/8/18**			**0%**	
87	1.7.6.1	Submit Training Plan	1 day	Thu 8/30/18	Thu 8/30/18	22SS+20 days	88	0%	FIS Technical Conversion Coordinator
88	1.7.6.2	Review Training Plan	15 days	Fri 8/31/18	Thu 9/20/18	87	89FS+5 days	0%	NV
89	1.7.6.3	Submit Final Training Plan	1 day	Fri 9/28/18	Fri 9/28/18	88FS+5 days	90FS+3 days	0%	FIS Technical Conversion Coordinator
90	1.7.6.4	Approve Training Plan	3 days	Thu 10/4/18	Mon 10/8/18	89FS+3 days	186	0%	NV
91	**1.7.7**	**Detailed Design Document**	**36 days**	**Thu 9/13/18**	**Thu 11/1/18**			**0%**	
92	1.7.7.1	Submit Draft Detailed Design Document	1 day	Thu 9/13/18	Thu 9/13/18	22FS+20 days	93	0%	FIS Technical Conversion Coordinator
93	1.7.7.2	Review Draft Detailed Design Document	15 days	Fri 9/14/18	Thu 10/4/18	92	94FS+5 days	0%	NV
94	1.7.7.3	Submit Final Detailed Design Document	1 day	Fri 10/12/18	Fri 10/12/18	93FS+5 days	95FS+3 days,196	0%	FIS Technical Conversion Coordinator

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
95	1.7.7.4	Approve Detailed Design Document	3 days	Thu 10/18/18	Mon 10/22/18	94FS+3 days	96FS+3 days	0%	NV
96	1.7.7.5	FNS Approval of Design Documentation	5 days	Fri 10/26/18	Thu 11/1/18	95FS+3 days		0%	FNS
97	**1.8**	**Functional Design Document**	**22 days**	**Tue 8/14/18**	**Wed 9/12/18**			**0%**	
98	1.8.1	Submit Functional Design Document	1 day	Tue 8/14/18	Tue 8/14/18	6FS+21 days	99	0%	FIS Technical Conversion Coordinator
99	1.8.2	Review Functional Design Document	15 days	Wed 8/15/18	Tue 9/4/18	98	100FS+3 days	0%	NV
100	1.8.3	Approve Functional Design Document	3 days	Mon 9/10/18	Wed 9/12/18	99FS+3 days		0%	NV
101	**1.9**	**Data Warehouse User Manual**	**22 days**	**Tue 8/14/18**	**Wed 9/12/18**			**0%**	
102	1.9.1	Submit Data Warehouse User Manual	1 day	Tue 8/14/18	Tue 8/14/18	6FS+21 days	103	0%	FIS Technical Conversion Coordinator
103	1.9.2	Review Data Warehouse User Manual	15 days	Wed 8/15/18	Tue 9/4/18	102	104FS+3 days	0%	NV
104	1.9.3	Approve Data Warehouse User Manual	3 days	Mon 9/10/18	Wed 9/12/18	103FS+3 days		0%	NV
105	**1.10**	**Design Phase - JAD Session #2 - Telecommunications**	**5 days**	**Wed 7/25/18**	**Tue 7/31/18**			**99%**	
106	1.10.1	Discuss telecom and TCP/IP configuration	1 day	Wed 7/25/18	Wed 7/25/18	19SS+7 days	139FS+3 days	99%	FIS Technical Conversion Coordinator NV
107	1.10.2	Browser access	1 day	Wed 7/25/18	Wed 7/25/18	19SS+7 days		99%	FIS Technical Conversion Coordinator NV
108	1.10.3	Batch Interface for State eligibility system	5 days	Wed 7/25/18	Tue 7/31/18	19SS+7 days		99%	FIS Technical Conversion Coordinator NV
109	1.10.4	Disaster recovery	1 day	Wed 7/25/18	Wed 7/25/18	19SS+7 days		99%	FIS Technical Conversion Coordinator NV
110	**1.11**	**Retailer Training Materials**	**24 days**	**Tue 7/31/18**	**Fri 8/31/18**			**100%**	
111	1.11.1	Submit EBT-Only Merchant Manual and Quick Reference Guide	1 day	Tue 7/31/18	Tue 7/31/18	14FS+11 days	112	100%	FIS Retail Manager
112	1.11.2	Review EBT-Only Merchant Manual and Quick Reference Guide	15 days	Wed 8/1/18	Tue 8/21/18	111	113FS+3 days	100%	NV
113	1.11.3	Approve EBT-Only Merchant Manual and Quick Reference Guide	5 days	Mon 8/27/18	Fri 8/31/18	112FS+3 days	306	100%	NV

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
114	**1.12**	**Client Training Materials**	**66 days**	**Thu 8/16/18**	**Thu 11/15/18**			**0%**	
115	**1.12.1**	**Card Mailer**	**24 days**	**Mon 8/27/18**	**Thu 9/27/18**			**0%**	
116	1.12.1.1	Submit Card Mailer, if changes	1 day	Mon 8/27/18	Mon 8/27/18	6FS+30 days	117	0%	FIS Technical Conversion Coordinator
117	1.12.1.2	Review/Revise Card Mailer	15 days	Tue 8/28/18	Mon 9/17/18	116	118	0%	NV
118	1.12.1.3	Submit Final Card Mailer	1 day	Tue 9/18/18	Wed 9/19/18	117	119FS+3 days	0%	FIS Technical Conversion Coordinator
119	1.12.1.4	Approve Card Mailer	3 days	Tue 9/25/18	Thu 9/27/18	118FS+3 days		0%	NV
120	**1.12.2**	**Card Sleeve**	**14 days**	**Mon 8/27/18**	**Thu 9/13/18**			**0%**	
121	1.12.2.1	Submit Card Sleeve, if changes	1 day	Mon 8/27/18	Mon 8/27/18	6FS+30 days	122	0%	FIS Technical Conversion Coordinator
122	1.12.2.2	Review/Revise Card Sleeve	1 day	Tue 8/28/18	Tue 8/28/18	121	123FS+10 days	0%	NV
123	1.12.2.3	Submit Final Card Sleeve	1 day	Wed 9/12/18	Wed 9/12/18	122FS+10 days	124	0%	FIS Technical Conversion Coordinator
124	1.12.2.4	Approve Card Sleeve	1 day	Thu 9/13/18	Thu 9/13/18	123	329	0%	NV
125	**1.12.3**	**Client Training Brochure**	**66 days**	**Thu 8/16/18**	**Thu 11/15/18**			**0%**	
126	**1.12.3.1**	**English Client Brochure**	**34 days**	**Thu 8/16/18**	**Tue 10/2/18**			**0%**	
127	1.12.3.1.1	Submit English Client Training Brochure, if changes	1 day	Thu 8/16/18	Thu 8/16/18	22	128	0%	FIS Technical Conversion Coordinator
128	1.12.3.1.2	Review/Revise English Client Training Brochure	15 days	Fri 8/17/18	Thu 9/6/18	127	129FS+5 days	0%	NV
129	1.12.3.1.3	Submit Final English Client Training Brochure	1 day	Fri 9/14/18	Mon 9/24/18	128FS+5 days	130FS+3 days	0%	FIS Technical Conversion Coordinator
130	1.12.3.1.4	Approve English Client Training Brochure	3 days	Fri 9/28/18	Tue 10/2/18	129FS+3 days	132SS+10 days,203SS	0%	NV
131	**1.12.3.2**	**Spanish Client Brochure**	**25 days**	**Fri 10/12/18**	**Thu 11/15/18**			**0%**	
132	1.12.3.2.1	Submit Spanish Client Training Brochure, if changes	1 day	Fri 10/12/18	Fri 10/12/18	130SS+10 days	133	0%	FIS Technical Conversion Coordinator

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
133	1.12.3.2.2	Review/Revise Spanish Client Training Brochure	15 days	Mon 10/15/18	Fri 11/2/18	132	134FS+5 days	0%	NV
134	1.12.3.2.3	Submit Final Spanish Client Training Brochure	1 day	Mon 11/12/18	Mon 11/12/18	133FS+5 days	135	0%	FIS Technical Conversion Coordinator
135	1.12.3.2.4	Approve Spanish Client Training Brochure	3 days	Tue 11/13/18	Thu 11/15/18	134	334,136	0%	NV
136	2	Design Phase Complete	0 days	Thu 11/15/18	Thu 11/15/18	135		0%	
137	**3**	**Development Phase**	**95 days**	**Tue 7/24/18**	**Mon 12/3/18**			**81%**	
138	**3.1**	**Telecommunications Setup - (depending on transmission method these tasks may not be needed)**	**48 days**	**Tue 7/31/18**	**Thu 10/4/18**			**99%**	
139	3.1.1	Order circuits to the State data centers - primary and backup	5 days	Tue 7/31/18	Mon 8/6/18	106FS+3 days	140SS	100%	FIS Network Coordinator
140	3.1.2	Order FRADs	15 days	Tue 7/31/18	Mon 8/20/18	139SS	141	100%	FIS Network Coordinator
141	3.1.3	Configure FRADs	10 days	Tue 8/21/18	Mon 9/3/18	140	142	100%	FIS Network Coordinator
142	3.1.4	Ship FRADs to State	5 days	Tue 9/4/18	Mon 9/10/18	141	143	100%	FIS Network Coordinator
143	3.1.5	Install circuits at FIS data centers	3 days	Tue 9/11/18	Thu 9/13/18	142	144	100%	FIS Network Coordinator
144	3.1.6	Install/certify FRADs and connectivity	5 days	Fri 9/14/18	Thu 9/20/18	143	145,147	99%	FIS Network Coordinator,NV
145	3.1.7	Network install and testing - Primary Data Center	5 days	Fri 9/21/18	Thu 9/27/18	144	146	100%	FIS Network Coordinator
146	3.1.8	Install circuit at the State data centers	5 days	Fri 9/28/18	Thu 10/4/18	145		100%	NV
147	3.1.9	Network install and testing - Backup Data Center	5 days	Fri 9/21/18	Thu 9/27/18	144	148	100%	FIS Network Coordinator
148	3.1.10	Network burn-in and turnover	5 days	Fri 9/28/18	Thu 10/4/18	147	256	99%	FIS Network Coordinator,NV
149	**3.2**	**Conversion Development and Testing**	**42 days**	**Tue 8/28/18**	**Wed 10/24/18**			**99%**	
150	3.2.1	Map Incumbent database to FIS database	5 days	Wed 9/19/18	Tue 9/25/18	34FF+3 days	151FF	99%	FIS Technical System Lead,Incumbent

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
151	3.2.2	Code conversion programs	15 days	Tue 8/28/18	Tue 9/25/18	150FF	152FS+3 days,299	100%	FIS Technical System Lead
152	3.2.3	Test conversion programs	5 days	Mon 10/1/18	Mon 10/15/18	151FS+3 days	153FS+2 days	100%	FIS Technical System Lead
153	3.2.4	Edit conversion programs based on initial tests	5 days	Thu 10/18/18	Wed 10/24/18	152FS+2 days		100%	FIS Technical System Lead
154	**3.3**	**System Development and Configuration**	**31 days**	**Thu 8/16/18**	**Thu 9/27/18**			**100%**	
155	3.3.1	Complete interface code	31 days	Thu 8/16/18	Thu 9/27/18	22	255SS+5 days	100%	FIS Technical System Lead
156	3.4	**Complete EBT system modifications**	45 days	Thu 8/16/18	Wed 10/17/18			100%	
157	3.4.1	Coding for Authorization Engine	45 days	Thu 8/16/18	Wed 10/17/18	22	160FF	100%	FIS Technical System Lead
158	3.4.2	Coding for Web Portal	20 days	Thu 8/16/18	Wed 9/12/18	22	160FF	100%	FIS Technical System Lead
159	3.4.3	Coding for IVR	10 days	Fri 8/24/18	Thu 9/6/18	22,176SS,171S	160FF	100%	FIS Technical System Lead
160	3.4.4	Complete unit testing	5 days	Thu 10/11/18	Wed 10/17/18	157FF,158FF,1	253,251,252	100%	FIS Technical System Lead
161	**3.5**	**Project Deliverables**	**84 days**	**Tue 7/24/18**	**Fri 11/16/18**			**53%**	
162	**3.5.1**	**WebADMIN User Manual**	**19 days**	**Mon 8/13/18**	**Thu 9/6/18**			**0%**	
163	3.5.1.1	Submit webADMIN User Manual, if changes	1 day	Mon 8/13/18	Mon 8/13/18	21SS	200,164	0%	FIS Technical Conversion Coordinator
164	3.5.1.2	Review webADMIN User Manual	15 days	Tue 8/14/18	Mon 9/3/18	163	165	0%	NV
165	3.5.1.3	Approve webADMIN User Manual	3 days	Tue 9/4/18	Thu 9/6/18	164		0%	NV
166	**3.5.2**	**IVR Script**	**24 days**	**Tue 7/24/18**	**Fri 8/24/18**			**100%**	
167	**3.5.2.1**	**Client IVR Scripts**	**24 days**	**Tue 7/24/18**	**Fri 8/24/18**			**100%**	
168	3.5.2.1.1	Submit Client IVR Script	1 day	Tue 7/24/18	Tue 7/24/18	2SS+38 days	169FS+1 day	100%	FIS Technical Conversion Coordinator
169	3.5.2.1.2	Review Client IVR Script	15 days	Thu 7/26/18	Wed 8/15/18	168FS+1 day	170FS+3 days	100%	NV

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
170	3.5.2.1.3	Submit Final Client IVR Script	1 day	Tue 8/21/18	Tue 8/21/18	169FS+3 days	171	100%	FIS Technical Conversion Coordinator
171	3.5.2.1.4	Approve Client IVR Script	3 days	Wed 8/22/18	Fri 8/24/18	170	159SS	100%	NV
172	**3.5.2.2**	**Merchant IVR Scripts**	**24 days**	**Tue 7/24/18**	**Fri 8/24/18**			**100%**	
173	3.5.2.2.1	Submit Merchant IVR Script	1 day	Tue 7/24/18	Tue 7/24/18	2SS+38 days	174FS+1 day	100%	FIS Technical Conversion Coordinator
174	3.5.2.2.2	Review Merchant IVR Script	15 days	Thu 7/26/18	Wed 8/15/18	173FS+1 day	175FS+3 days	100%	NV
175	3.5.2.2.3	Submit Final Merchant IVR Script	3 days	Tue 8/21/18	Thu 8/23/18	174FS+3 days	176	100%	FIS Technical Conversion Coordinator
176	3.5.2.2.4	Approve Merchant IVR Script	1 day	Fri 8/24/18	Fri 8/24/18	175	159SS	100%	NV
177	**3.5.3**	**Reports Manual**	**23 days**	**Thu 7/26/18**	**Mon 8/27/18**			**0%**	
178	3.5.3.1	Submit Reports Manual, if changes	1 day	Thu 7/26/18	Thu 7/26/18	2SS+40 days	179FS+1 day	0%	FIS Technical Conversion Coordinator
179	3.5.3.2	Review Reports Manual	15 days	Mon 7/30/18	Fri 8/17/18	178FS+1 day	180FS+3 days	0%	NV
180	3.5.3.3	Approve Reports Manual	3 days	Thu 8/23/18	Mon 8/27/18	179FS+3 days		0%	NV
181	**3.5.4**	**Settlement & Reconciliation Manual**	**22 days**	**Thu 8/23/18**	**Fri 9/21/18**			**0%**	
182	3.5.4.1	Submit Settlement & Reconciliation Manual, if changes	1 day	Thu 8/23/18	Thu 8/23/18	2SS+60 days	183	0%	FIS Technical Conversion Coordinator
183	3.5.4.2	Review Settlement & Reconciliation Manual	15 days	Fri 8/24/18	Thu 9/13/18	182	184FS+3 days	0%	NV
184	3.5.4.3	Approve Settlement & Reconciliation Manual	3 days	Wed 9/19/18	Fri 9/21/18	183FS+3 days		0%	NV
185	**3.5.5**	**Training Materials**	**23 days**	**Tue 10/9/18**	**Thu 11/8/18**			**0%**	
186	3.5.5.1	Submit Training Materials, if changes	1 day	Tue 10/9/18	Tue 10/9/18	90	187	0%	FIS Technical Conversion Coordinator
187	3.5.5.2	Review Training Materials	15 days	Wed 10/10/18	Tue 10/30/18	186	188	0%	NV
188	3.5.5.3	Submit Final Training Materials	3 days	Wed 10/31/18	Fri 11/2/18	187	189FS+3 days	0%	FIS Technical Conversion Coordinator

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
189	3.5.5.4	Approve Training Materials	1 day	Thu 11/8/18	Thu 11/8/18	188FS+3 days		0%	NV
190	**3.5.6**	**Call Center Scripts and Procedures (OIG)**	**27 days**	**Thu 9/13/18**	**Fri 10/19/18**			**100%**	
191	3.5.6.1	Submit Call Center Scripts and Procedures (OIG)	1 day	Thu 9/13/18	Thu 9/13/18	22FS+20 days	192	100%	FIS Technical Conversion Coordinator
192	3.5.6.2	Review Call Center Scripts and Procedures (OIG)	15 days	Fri 9/14/18	Thu 10/4/18	191	193FS+5 days	100%	NV
193	3.5.6.3	Submit Final Call Center Scripts and Procedures (OIG)	1 day	Fri 10/12/18	Fri 10/12/18	192FS+5 days	194	100%	FIS Technical Conversion Coordinator
194	3.5.6.4	Approve Call Center Scripts and Procedures (OIG)	5 days	Mon 10/15/18	Fri 10/19/18	193		100%	NV
195	**3.5.7**	**Systems Operations / Interface Procedures Manual**	**69 days**	**Tue 8/14/18**	**Fri 11/16/18**			**100%**	
196	3.5.7.1	Submit System Operations / Interface Procedures Manual	1 day	Mon 10/15/18	Mon 10/15/18	94	197	100%	FIS Technical Conversion Coordinator
197	3.5.7.2	Review System Operations / Interface Procedures Manual	15 days	Tue 10/16/18	Mon 11/5/18	196	198FS+5 days	100%	NV
198	3.5.7.3	Submit Final System Operations / Interface Procedures Manual	1 day	Tue 11/13/18	Tue 11/13/18	197FS+5 days	199	100%	FIS Technical Conversion Coordinator
199	3.5.7.4	Approve System Operations / Interface Procedures Manual	3 days	Wed 11/14/18	Fri 11/16/18	198		100%	NV
200	3.5.7.5	FNS Approval of Procedural Manuals	5 days	Tue 8/14/18	Mon 8/20/18	163		100%	FNS
201	**3.6**	**Client Training Digital Media**	**47 days**	**Fri 9/28/18**	**Mon 12/3/18**			**99%**	
202	**3.6.1**	**Client Training Digital Media English**	**25 days**	**Fri 9/28/18**	**Thu 11/1/18**			**100%**	
203	3.6.1.1	Submit Client Training Digital Media Script - English	1 day	Fri 9/28/18	Fri 9/28/18	130SS	204	100%	FIS Technical Conversion Coordinator
204	3.6.1.2	Review/Revise Client Training Digital Media Script - English	15 days	Mon 10/1/18	Fri 10/19/18	203	205FS+5 days	100%	NV
205	3.6.1.3	Submit Final Client Training Digital Media Script - English	1 day	Mon 10/29/18	Mon 10/29/18	204FS+5 days	206,208SS,265	100%	FIS Technical Conversion Coordinator
206	3.6.1.4	Approve Client Training Digital Media Script - English	3 days	Tue 10/30/18	Thu 11/1/18	205		100%	NV
207	**3.6.2**	**Client Training Digital Media Spanish**	**26 days**	**Mon 10/29/18**	**Mon 12/3/18**			**99%**	

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
208	3.6.2.1	Submit Client Training Digital Media Script - Spanish	1 day	Mon 10/29/18	Mon 10/29/18	205SS	209	100%	FIS
209	3.6.2.2	Review/Revise Client Training Digital Media Script - Spanish	15 days	Tue 10/30/18	Tue 11/20/18	208	210FS+5 days	99%	FIS,NV
210	3.6.2.3	Submit Final Client Training Digital Media Script - Spanish	1 day	Wed 11/28/18	Wed 11/28/18	209FS+5 days	211	100%	FIS
211	3.6.2.4	Approve Client Training Digital Media Script - Spanish	3 days	Thu 11/29/18	Mon 12/3/18	210	212	100%	NV
212	4	Development Phase Complete	0 days	Mon 12/3/18	Mon 12/3/18	211		0%	
213	**5**	**Testing Phase**	**142.5 days**	**Fri 6/1/18**	**Fri 12/14/18**			**99%**	
214	**5.1**	**Establish QC Test System Platform**	**73 days**	**Thu 8/16/18**	**Mon 11/26/18**			**100%**	
215	5.1.1	Setup QC test environment	15 days	Thu 8/16/18	Wed 9/5/18	22	251,216,253,252	100%	FIS System Test Manager
216	5.1.2	Update QC test system with the State specific modifications	5 days	Thu 9/6/18	Fri 11/2/18	215	217	100%	FIS System Test Manager
217	5.1.3	Perform internal certification/integration testing for QC	15 days	Mon 11/5/18	Mon 11/26/18	216		100%	FIS System Test Manager
218	**5.2**	**Complete Functional Demonstration of ebtEDGE System**	**23 days**	**Thu 9/27/18**	**Mon 10/29/18**			**99%**	
219	5.2.1	Submit draft Functional Demonstration Script	1 day	Thu 9/27/18	Thu 9/27/18	22FS+30 days	220FS+5 days	100%	FIS Technical Conversion Coordinator
220	5.2.2	Provide final Functional Demonstration script	1 day	Fri 10/5/18	Fri 10/5/18	219FS+5 days	221,222,223	100%	FIS Technical Conversion Coordinator
221	5.2.3	Demonstrate all system functions	1 day	Mon 10/8/18	Mon 10/8/18	220		100%	FIS Technical Conversion Coordinator
222	5.2.4	Demonstrate settlement	1 day	Mon 10/8/18	Mon 10/8/18	220		100%	FIS Technical Conversion Coordinator
223	5.2.5	Receive participants feedback	3 days	Mon 10/8/18	Wed 10/10/18	220	224	100%	FIS Technical Conversion Coordinator
224	5.2.6	Submit Interim Test Report	1 day	Thu 10/11/18	Thu 10/11/18	223	225	100%	FIS Technical Conversion Coordinator
225	5.2.7	Review Demonstration Report	3 days	Fri 10/12/18	Tue 10/16/18	224	226	99%	FIS Technical Conversion Coordinator,FNS,NV
226	5.2.8	Submit Final Demonstration Report	1 day	Wed 10/17/18	Wed 10/17/18	225	227	100%	FIS Technical Conversion Coordinator

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
227	5.2.9	Approve Functional Demonstration	3 days	Thu 10/18/18	Mon 10/22/18	226	228,231,232	99%	FNS,NV
228	5.2.10	Update System Test Plan, if necessary	5 days	Tue 10/23/18	Mon 10/29/18	227		100%	FIS Technical Conversion Coordinator
229	**5.3**	**System Acceptance Test**	**26 days**	**Tue 10/23/18**	**Tue 11/27/18**			**99%**	
230	**5.3.1**	**Prepare for System Acceptance Test**	**9 days**	**Tue 10/23/18**	**Fri 11/2/18**			**100%**	
231	5.3.1.1	Modify system based on Functional Demo results	5 days	Tue 10/23/18	Mon 10/29/18	227		100%	FIS Technical System Lead
232	5.3.1.2	Certify changes based on Functional Demo results	5 days	Tue 10/23/18	Mon 10/29/18	227	233	100%	FIS System Test Manager
233	5.3.1.3	Submit draft Acceptance Test Script	1 day	Tue 10/30/18	Tue 10/30/18	232	234	100%	FIS Technical Conversion Coordinator
234	5.3.1.4	Perform dry run of Acceptance Test Script	3 days	Wed 10/31/18	Fri 11/2/18	233	236,237	100%	FIS System Test Manager
235	**5.3.2**	**Complete System Acceptance Test**	**17 days**	**Mon 11/5/18**	**Tue 11/27/18**			**99%**	
236	5.3.2.1	Provide final Acceptance Test Script	1 day	Mon 11/5/18	Mon 11/5/18	234	238,239,240,241,2	100%	FIS Technical Conversion Coordinator
237	5.3.2.2	Review all demonstration change items	1 day	Mon 11/5/18	Mon 11/5/18	234		99%	FIS Technical Conversion Coordinator FNS,NV
238	5.3.2.3	Test all system functions	2 days	Tue 11/6/18	Wed 11/7/18	236		99%	FNS,NV
239	5.3.2.4	Test all security functions	2 days	Tue 11/6/18	Wed 11/7/18	236		99%	FNS,NV
240	5.3.2.5	Test settlement / reconciliation process	2 days	Tue 11/6/18	Wed 11/7/18	236		99%	FNS,NV
241	5.3.2.6	Test ARU/IVR functions	2 days	Tue 11/6/18	Wed 11/7/18	236		99%	FNS,NV
242	5.3.2.7	Ad hoc testing	2 days	Tue 11/6/18	Wed 11/7/18	236		99%	FNS,NV
243	5.3.2.8	Review Settlement Reports	2 days	Tue 11/6/18	Wed 11/7/18	236		99%	FNS,NV
244	5.3.2.9	Review Acceptance Test results	2 days	Tue 11/6/18	Wed 11/7/18	236		99%	FNS,NV
245	5.3.2.10	Receive participants feedback	2 days	Tue 11/6/18	Wed 11/7/18	236	246	100%	FIS Technical Conversion Coordinator

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
246	5.3.2.11	Submit Interim Acceptance Test Report	1 day	Thu 11/8/18	Thu 11/8/18	245	247SS,316	100%	FIS Technical Conversion Coordinator
247	5.3.2.12	Review Acceptance Test Report	5 days	Thu 11/8/18	Wed 11/14/18	246SS	248FS+3 days	99%	FNS,FIS,NV
248	5.3.2.13	Provide final Acceptance Test Report	1 day	Tue 11/20/18	Tue 11/20/18	247FS+3 days	249	100%	FIS Technical Conversion Coordinator
249	5.3.2.14	Approve Acceptance Test	5 days	Wed 11/21/18	Tue 11/27/18	248		99%	FNS,NV
250	**5.4**	**Establish AT Test System Platform**	**8 days**	**Thu 10/18/18**	**Mon 10/29/18**			**100%**	
251	5.4.1	Setup AT test environment	5 days	Thu 10/18/18	Mon 10/29/18	215,160	257	100%	FIS System Test Manager
252	5.4.2	Update AT test system with the State specific modifications	3 days	Thu 10/18/18	Mon 10/22/18	215,160		100%	
253	5.4.3	Perform internal certification/integration testing for AT	5 days	Thu 10/18/18	Wed 10/24/18	215,160		100%	FIS System Test Manager
254	**5.5**	**Interface Testing**	**58 days**	**Thu 8/23/18**	**Mon 11/12/18**			**99%**	
255	5.5.1	Develop interface test script	15 days	Thu 8/23/18	Wed 9/12/18	155SS+5 days		99%	FIS System Test Manager,NV
256	5.5.2	Certify connection with the State	5 days	Fri 10/5/18	Thu 10/11/18	148	258	99%	FIS,FIS System Test Manager,NV
257	5.5.3	Provide AT domain name to State	1 day	Tue 10/30/18	Tue 10/30/18	251		100%	FIS Technical Conversion Coordinator
258	5.5.4	Transfer and update test files and reports with the State	15 days	Fri 10/12/18	Thu 11/1/18	256	259SS	99%	FIS System Test Manager,NV
259	5.5.5	Verify test data with the State	10 days	Fri 10/12/18	Thu 10/25/18	258SS	260	99%	FIS System Test Manager,NV
260	5.5.6	Certify Batch Interface with the State	5 days	Fri 10/26/18	Thu 11/1/18	259	261	99%	FIS System Test Manager,NV
261	5.5.7	Submit Interim Interface Test Report	1 day	Fri 11/2/18	Fri 11/2/18	260	262	100%	FIS System Test Manager
262	5.5.8	Review Interface Test Report	5 days	Mon 11/5/18	Fri 11/9/18	261	263	100%	NV
263	5.5.9	Submit Final Interface Test Report	1 day	Mon 11/12/18	Mon 11/12/18	262	265	100%	FIS System Test Manager
264	**5.6**	**Client Training Digital Media Video Development**	**25 days**	**Tue 11/13/18**	**Fri 12/14/18**			**99%**	

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
265	5.6.1	Client Training Digital Media Video Create - English/Spanish	15 days	Tue 11/13/18	Mon 12/3/18	205,263	266	100%	FIS
266	5.6.2	Review/Revise Client Training Digital Media Video - English/Spanish	5 days	Tue 12/4/18	Mon 12/10/18	265	267	99%	FIS,NV
267	5.6.3	Submit Final Client Training Digital Media Video- English/Spanish	1 day	Tue 12/11/18	Tue 12/11/18	266	268	100%	FIS
268	5.6.4	Approve Client Training Digital Media Video- English/Spanish	3 days	Wed 12/12/18	Fri 12/14/18	267	401	100%	NV
269	**5.7**	**Transition Testing**	**6 days**	**Fri 6/1/18**	**Mon 6/11/18**			**99%**	
270	5.7.1	Prepare conversion files	1 day	Fri 6/1/18	Mon 6/4/18		271,272,273,274,2	100%	Incumbent
271	5.7.2	Benchmark file preparation times	1 day	Mon 6/4/18	Tue 6/5/18	270		100%	Incumbent
272	5.7.3	Receive productive test files from Incumbent	1 day	Mon 6/4/18	Tue 6/5/18	270		99%	FIS Technical System Lead,Incumbent
273	5.7.4	Benchmark transmission times	1 day	Mon 6/4/18	Tue 6/5/18	270		99%	FIS Technical System Lead,Incumbent
274	5.7.5	Provide database value for conversion file	1 day	Mon 6/4/18	Tue 6/5/18	270		100%	Incumbent
275	5.7.6	Run file conversions	1 day	Mon 6/4/18	Tue 6/5/18	270		100%	FIS Technical System Lead
276	5.7.7	Benchmark file conversion times	1 day	Mon 6/4/18	Tue 6/5/18	270		100%	FIS Technical System Lead
277	5.7.8	Verify converted data	1 day	Mon 6/4/18	Tue 6/5/18	270		99%	FIS Technical System Lead,Incumbent
278	5.7.9	Verify database value calculation	1 day	Mon 6/4/18	Tue 6/5/18	270	279	99%	FIS Technical System Lead,NV,Incumbent
279	5.7.10	Conduct internal certification test using converted data	3 days	Tue 6/5/18	Fri 6/8/18	278	280	100%	FIS Technical System Lead
280	5.7.11	Provide Interim Transition Testing Report	1 day	Fri 6/8/18	Mon 6/11/18	279	281	100%	FIS Technical System Lead
281	5.8	Provide Performance (Stress) Test Modeling	1 day	Mon 6/11/18	Tue 6/12/18	280	282	100%	FIS Technical Conversion Coordinator
282	5.9	Provide updated Detail Design, if necessary	1 day	Tue 6/12/18	Wed 6/13/18	281	283	100%	FIS Technical Conversion Coordinator

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
283	6	Testing Phase Complete	0 days	Wed 6/13/18	Wed 6/13/18	282		0%	
284	**7**	**Conversion Phase**	**93 days**	**Thu 8/16/18**	**Wed 12/19/18**			**98%**	
285	**7.1**	**Pre-Conversion History Activities**	**81 days**	**Thu 8/16/18**	**Thu 12/6/18**			**99%**	
286	**7.1.1**	**Generate and Transmit history Files**	**81 days**	**Thu 8/16/18**	**Thu 12/6/18**			**99%**	
287	**7.1.1.1**	**History for Data Warehouse**	**40 days**	**Thu 8/16/18**	**Wed 10/10/18**			**99%**	
288	7.1.1.1.1	Provide previous 3 years history for data warehouse	30 days	Thu 8/16/18	Wed 9/26/18	435FS-100 days		100%	Incumbent
289	7.1.1.1.2	Load data warehouse with history files	30 days	Thu 8/16/18	Wed 9/26/18	435FS-90 days	290	100%	FIS Technical System Lead
290	7.1.1.1.3	Verify data warehouse history loads	10 days	Thu 9/27/18	Wed 10/10/18	289		99%	FIS Technical System Lead,NV
291	**7.1.1.2**	**Provide Online History**	**1 day**	**Thu 10/18/18**	**Thu 10/18/18**			**100%**	
292	7.1.1.2.1	June 2018	1 day	Thu 10/18/18	Thu 10/18/18	435FS-45 days		100%	Incumbent
293	7.1.1.2.2	July 2018	1 day	Thu 10/18/18	Thu 10/18/18	435FS-45 days		100%	Incumbent
294	7.1.1.2.3	August 2018	1 day	Thu 10/18/18	Thu 10/18/18	435FS-45 days		100%	Incumbent
295	7.1.1.2.4	September 2018	1 day	Thu 10/18/18	Thu 10/18/18	435FS-45 days		100%	Incumbent
296	7.1.1.2.5	October 2018	1 day	Thu 10/18/18	Thu 10/18/18	435FS-45 days		100%	Incumbent
297	7.1.1.2.6	November 2018	1 day	Thu 10/18/18	Thu 10/18/18	435FS-45 days		100%	Incumbent
298	7.1.1.2.7	December 2018	1 day	Thu 10/18/18	Thu 10/18/18	435FS-45 days	299	100%	Incumbent
299	7.1.1.3	Convert online history files	30 days	Fri 10/19/18	Thu 11/29/18	151,298	300	100%	FIS Technical System Lead
300	7.1.1.4	Verify online history conversions	5 days	Fri 11/30/18	Thu 12/6/18	299		99%	FIS Technical System Lead,NV
301	**7.2**	**EBT-only Retailer Conversion**	**72 days**	**Fri 8/17/18**	**Mon 11/26/18**			**100%**	

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
302	**7.2.1**	**Contract Solicitation to FNS-certified retailers**	**42 days**	**Fri 8/17/18**	**Mon 10/15/18**			**100%**	
303	7.2.1.1	Establish contracts on Merchant Web Site	1 day	Fri 8/17/18	Fri 8/17/18	54FS+5 days,50SS	304	100%	FIS Retail Manager
304	7.2.1.2	Mail notification to retailers	1 day	Mon 8/20/18	Mon 8/20/18	303	305,307FS+40 days	100%	FIS Retail Manager
305	7.2.1.3	Enter Retailers with contracts into MMS	25 days	Tue 8/21/18	Tue 9/25/18	304	306SS+2 days	100%	FIS Retail Manager
306	7.2.1.4	Install POS devices/provide training materials	24 days	Mon 9/3/18	Mon 10/8/18	305SS+2 days,113		100%	FIS Retail Manager
307	7.2.1.5	Send follow-up notification with contract	0 days	Mon 10/15/18	Mon 10/15/18	304FS+40 days	308FS+25 days	100%	FIS Retail Manager
308	7.2.2	Advise FNS of unsigned retailers for follow-up	0 days	Mon 11/19/18	Mon 11/19/18	307FS+25 days	309FS+5 days	100%	FIS Retail Manager
309	7.2.3	Confirm 95% of retailers converted	0 days	Mon 11/26/18	Mon 11/26/18	308FS+5 days	310	100%	FIS Retail Manager
310	7.3	Retailer Conversion Complete	0 days	Mon 11/26/18	Mon 11/26/18	309		0%	FIS Retail Manager
311	**7.4**	**Pre-conversion Production Activities**	**21 days**	**Wed 11/7/18**	**Wed 12/5/18**		**327FS+2 days**	**82%**	
312	**7.4.1**	**Phone Line Transfer**	**1 day**	**Thu 11/8/18**	**Thu 11/8/18**			**0%**	
313	7.4.1.1	Submit order to transfer ownership of client customer service line	1 day	Thu 11/8/18	Thu 11/8/18	435FS-30 days	321	0%	FIS Technical Conversion Coordinator
314	7.4.1.2	Submit order to transfer ownership of merchant customer service line	1 day	Thu 11/8/18	Thu 11/8/18	435FS-30 days	321	0%	FIS Technical Conversion Coordinator
315	7.4.2	Submit AMA/ASAP forms	1 day	Thu 11/8/18	Thu 11/8/18	435FS-30 days		99%	FIS,NV
316	7.4.3	Build production environment	5 days	Fri 11/9/18	Fri 11/16/18	246		100%	FIS Technical System Lead
317	7.4.4	Arrange on-site support for conversion	4 days	Thu 11/8/18	Tue 11/13/18	435FS-30 days		100%	FIS Technical Conversion Coordinator
318	7.4.5	Test transmission of settlement files with Wells Fargo	1 day	Thu 11/8/18	Thu 11/8/18	435FS-30 days		100%	FIS System Test Manager
319	7.4.6	Create and Install State client Online Information Guide	1 day	Wed 11/7/18	Wed 11/7/18	435SS-30 days		100%	FIS Technical Conversion Coordinator
320	7.4.7	Publish reminder e-Message to TPPs on transition date and time	1 day	Wed 11/7/18	Wed 11/7/18	435SS-30 days		100%	FIS Retail Manager

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
321	7.4.8	Confirm transfer of Help Desk numbers with telecom provider	1 day	Wed 11/21/18	Wed 11/21/18	435SS-20 days,313,314		0%	FIS Technical Conversion Coordinator
322	7.4.9	Install TPPs' routing changes	1 day	Wed 12/5/18	Wed 12/5/18	435SS-10 days		100%	FIS Technical System Lead
323	7.4.10	Install final State system modifications	0 days	Wed 12/5/18	Wed 12/5/18	435SS-10 days	324SS,325SS	100%	FIS Technical System Lead
324	7.4.11	Activate system monitoring and change control	0 days	Wed 12/5/18	Wed 12/5/18	323SS		100%	FIS Technical System Lead
325	7.4.12	Activate Client portal	0 days	Wed 12/5/18	Wed 12/5/18	323SS		100%	FIS Technical System Lead
326	7.4.13	Distribute OTC cards and sleeves to offices	0 days	Wed 12/5/18	Wed 12/5/18	435SS-10 days		100%	FIS Technical Conversion Coordinator
327	7.5	Review System Readiness	1 day	Sat 12/8/18	Sat 12/8/18	311FS+2 days		100%	FIS Technical Conversion Coordinator
328	**7.6**	**Card Production**	**69 days**	**Fri 9/14/18**	**Sun 12/16/18**			**100%**	
329	7.6.1	Order Card Stock and sleeves	1 day	Fri 9/14/18	Fri 9/14/18	124	330FS+5 days	100%	FIS Technical Conversion Coordinator
330	7.6.2	Receive Card Proof from card facility	1 day	Mon 9/24/18	Mon 9/24/18	329FS+5 days	332,331SS	100%	FIS Technical Conversion Coordinator
331	7.6.3	Provide processing instructions to card facility	1 day	Mon 9/24/18	Mon 9/24/18	330SS		100%	FIS Technical Conversion Coordinator
332	7.6.4	Provide Card Proof to the State	1 day	Tue 9/25/18	Tue 9/25/18	330	333	100%	FIS Technical Conversion Coordinator
333	7.6.5	Approve Card Proof	3 days	Wed 9/26/18	Fri 9/28/18	332	340	100%	NV
334	7.6.6	Order Client Training Brochures	1 day	Fri 11/16/18	Fri 11/16/18	135	335FS+5 days	100%	FIS Technical Conversion Coordinator
335	7.6.7	Verify State received brochures	1 day	Mon 11/26/18	Mon 11/26/18	334FS+5 days	336	100%	FIS Technical Conversion Coordinator
336	7.6.8	Order Card Mailer	1 day	Tue 11/27/18	Tue 11/27/18	335	337SS+5 days	100%	FIS Technical Conversion Coordinator
337	7.6.9	Receive Card Mailer Proof from card facility	1 day	Tue 12/4/18	Tue 12/4/18	336SS+5 days	338	100%	FIS Technical Conversion Coordinator
338	7.6.10	Provide Card Mailer Proof to the State	1 day	Wed 12/5/18	Wed 12/5/18	337	339	100%	FIS Technical Conversion Coordinator
339	7.6.11	Approve Card Mailer Proof	3 days	Thu 12/6/18	Sat 12/8/18	338	340	100%	NV

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
340	7.6.12	Send test card file	1 day	Mon 12/10/18	Mon 12/10/18	339,333	341	100%	FIS Technical Conversion Coordinator
341	7.6.13	Produce test cards	1 day	Tue 12/11/18	Tue 12/11/18	340	342	100%	FIS Technical Conversion Coordinator
342	7.6.14	Verify test cards and mailing package	5 days	Wed 12/12/18	Sun 12/16/18	341		100%	NV
343	**7.7**	**Third Party Processor Activities**	**2 days**	**Thu 10/4/18**	**Mon 10/8/18**			**100%**	
344	7.7.1	Send Notification and Quest Processor Agreement to TPPs	0 days	Thu 10/4/18	Thu 10/4/18	63FS+30 days,58		100%	FIS Retail Manager
345	7.7.2	Provide TPP Certification Standards to TPPs	1 day	Fri 10/5/18	Fri 10/5/18	63FS+30 days	346	100%	FIS Retail Manager
346	7.7.3	Ensure all TPPs can acquire State transactions	1 day	Mon 10/8/18	Mon 10/8/18	345		100%	FIS Retail Manager
347	**7.8**	**EBT Database Conversion Dry Runs**	**39 days**	**Wed 10/3/18**	**Mon 11/26/18**			**99%**	
348	**7.8.1**	**Dry Run #1**	**19 days**	**Wed 10/3/18**	**Mon 10/29/18**			**99%**	
349	7.8.1.1	Dry Run 1 - Develop internal cutover guide	5 days	Wed 10/3/18	Tue 10/9/18	36FS+3 days	350	100%	FIS Technical Conversion Coordinator
350	7.8.1.2	Dry Run 1 - Review/Revise cutover guide	3 days	Wed 10/10/18	Mon 10/15/18	349	351	99%	FIS Technical Conversion Coordinator,NV Incumbe
351	7.8.1.3	Dry Run 1 - Finalize and distribute cutover guide	3 days	Tue 10/16/18	Fri 10/19/18	350	352FS+1 day	100%	FIS Technical Conversion Coordinator
352	7.8.1.4	Dry Run 1 - Prepare conversion files	1 day	Tue 10/23/18	Tue 10/23/18	351FS+1 day,39	353SS,354SS	100%	Incumbent
353	7.8.1.5	Dry Run 1 - Benchmark file preparation times	1 day	Tue 10/23/18	Tue 10/23/18	352SS		100%	Incumbent
354	7.8.1.6	Dry Run 1 - Receive productive test files from Incumbent	1 day	Tue 10/23/18	Tue 10/23/18	352SS	355SS,357SS+1 day,356SS,358SS+ day,359SS+1	100%	FIS Technical System Lead
355	7.8.1.7	Dry Run 1 - Benchmark transmission time	1 day	Tue 10/23/18	Tue 10/23/18	354SS		99%	FIS Technical System Lead,Incumbent
356	7.8.1.8	Dry Run 1 - Provide database value for conversion file	1 day	Tue 10/23/18	Tue 10/23/18	354SS		100%	Incumbent
357	7.8.1.9	Dry Run 1 - Run file conversions	1 day	Wed 10/24/18	Wed 10/24/18	354SS+1 day		100%	FIS Technical System Lead
358	7.8.1.10	Dry Run 1 - Benchmark file conversion time	1 day	Wed 10/24/18	Wed 10/24/18	354SS+1 day		100%	FIS Technical System Lead

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
359	7.8.1.11	Dry Run 1 - Verify converted data	1 day	Wed 10/24/18	Wed 10/24/18	354SS+1 day		100%	FIS Technical System Lead
360	7.8.1.12	Dry Run 1 - Verify database value calculation	1 day	Wed 10/24/18	Wed 10/24/18	354SS+1 day		99%	FIS Technical Conversion Coordinator,NV Incumbe
361	7.8.1.13	Dry Run 1 - Conduct certification test using converted data	1 day	Wed 10/24/18	Wed 10/24/18	354SS+1 day		100%	NV
362	7.8.1.14	Dry Run 1 - Run POS transactions to verify PIN conversion	1 day	Wed 10/24/18	Wed 10/24/18	354SS+1 day		100%	FIS System Test Manager
363	7.8.1.15	Dry Run 1 - Send State case/client maintenance file	1 day	Wed 10/24/18	Wed 10/24/18	354SS+1 day		100%	NV
364	7.8.1.16	Dry Run 1 - Receive/apply State case/client maintenance file	1 day	Wed 10/24/18	Wed 10/24/18	354SS+1 day		100%	FIS Technical System Lead
365	7.8.1.17	Dry Run 1 - Send State benefit maintenance file	1 day	Wed 10/24/18	Wed 10/24/18	354SS+1 day		100%	NV
366	7.8.1.18	Dry Run 1 - Receive/apply State benefit maintenance file	1 day	Wed 10/24/18	Wed 10/24/18	354SS+1 day		100%	FIS,FIS Technical System Lead
367	7.8.1.19	Dry Run 1 - Verify State supplied data	1 day	Wed 10/24/18	Wed 10/24/18	354SS+1 day	368	100%	FIS Technical System Lead
368	7.8.1.20	Dry Run 1 - Submit Interim Test Report	1 day	Thu 10/25/18	Thu 10/25/18	367	369	100%	FIS Technical Conversion Coordinator
369	7.8.1.21	Dry Run 1 - Review Test Report	1 day	Fri 10/26/18	Fri 10/26/18	368	370,371	100%	NV
370	7.8.1.22	Go/No Go Decision #1	1 day	Mon 10/29/18	Mon 10/29/18	369	373	100%	NV
371	7.8.1.23	Dry Run 1 - Submit Final Test Report	1 day	Mon 10/29/18	Mon 10/29/18	369		100%	FIS Technical Conversion Coordinator
372	**7.8.2**	**Dry Run #2**	**20 days**	**Tue 10/30/18**	**Mon 11/26/18**			**99%**	
373	7.8.2.1	Dry Run 2 - Modify cutover guide based on comments and dry run conversion	1 day	Tue 10/30/18	Tue 10/30/18	370	374	100%	FIS Technical Conversion Coordinator
374	7.8.2.2	Dry Run 2 - Distribute updated cutover guide	1 day	Wed 10/31/18	Wed 10/31/18	373	375FS+1 day	100%	FIS Technical Conversion Coordinator
375	7.8.2.3	Dry Run 2 - Prepare conversion files	2 days	Fri 11/2/18	Mon 11/5/18	374FS+1 day	377SS+1 day,376SS	100%	Incumbent
376	7.8.2.4	Dry Run 2 - Receive productive test files from Incumbent	2 days	Fri 11/2/18	Mon 11/5/18	375SS	378SS+1 day	100%	FIS Technical System Lead
377	7.8.2.5	Dry Run 2 - Provide database value for conversion file	1 day	Mon 11/5/18	Mon 11/5/18	375SS+1 day		100%	Incumbent

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
378	7.8.2.6	Dry Run 2 - Run file conversions	1 day	Mon 11/5/18	Mon 11/5/18	376SS+1 day	379SS,380SS	100%	FIS Technical System Lead
379	7.8.2.7	Dry Run 2 - Validate benchmark file conversion time	1 day	Mon 11/5/18	Mon 11/5/18	378SS		100%	FIS Technical System Lead
380	7.8.2.8	Dry Run 2 - Verify converted data	1 day	Mon 11/5/18	Mon 11/5/18	378SS	381	100%	FIS Technical System Lead
381	7.8.2.9	Dry Run 2 - Conduct certification using converted data	1 day	Tue 11/6/18	Tue 11/6/18	380	382,383	100%	NV
382	7.8.2.10	Dry Run 2 - Modify cutover guide based on comments and dry run conversion	1 day	Wed 11/7/18	Wed 11/7/18	381		100%	FIS Technical Conversion Coordinator
383	7.8.2.11	Go/No Go #2 - approval for database conversion	1 day	Wed 11/7/18	Wed 11/7/18	381	385	99%	FIS Technical Conversion Coordinator,NV
384	**7.8.2.12**	**Dry Run #3 (if needed)**	**13 days**	**Thu 11/8/18**	**Mon 11/26/18**			**99%**	
385	7.8.2.12.1	Dry Run 3 - Modify cutover guide based on comments and dry run conversion	1 day	Thu 11/8/18	Thu 11/8/18	383	386	100%	FIS Technical Conversion Coordinator
386	7.8.2.12.2	Dry Run 3 - Distribute updated cutover guide	1 day	Fri 11/9/18	Fri 11/9/18	385	387FS+4 days	100%	FIS Technical Conversion Coordinator
387	7.8.2.12.3	Dry Run 3 - Prepare conversion files	0 days	Thu 11/15/18	Thu 11/15/18	386FS+4 days	388SS,389SS	99%	Incumbent
388	7.8.2.12.4	Dry Run 3 - Provide database value for conversion file	2 days	Fri 11/16/18	Mon 11/19/18	387SS		100%	Incumbent
389	7.8.2.12.5	Dry Run 3 - Receive productive test files from Incumbent	2 days	Fri 11/16/18	Mon 11/19/18	387SS	390SS+4 days	100%	FIS Technical System Lead
390	7.8.2.12.6	Dry Run 3 - Run file conversions	1 day	Thu 11/22/18	Thu 11/22/18	389SS+4 days	391SS,392SS	100%	FIS Technical System Lead
391	7.8.2.12.7	Dry Run 3 - Validate benchmark file conversion time	1 day	Thu 11/22/18	Thu 11/22/18	390SS		100%	FIS Technical System Lead
392	7.8.2.12.8	Dry Run 3 - Verify converted data	1 day	Thu 11/22/18	Thu 11/22/18	390SS	393	100%	FIS Technical System Lead
393	7.8.2.12.9	Dry Run 3 - Conduct certification using converted data	1 day	Fri 11/23/18	Fri 11/23/18	392	394,395	100%	NV
394	7.8.2.12.1	Dry Run 3 - Modify cutover guide based on comments and dry run conversion	1 day	Mon 11/26/18	Mon 11/26/18	393		100%	FIS Technical Conversion Coordinator
395	7.8.2.12.1	Go/No Go #3 - approval for database conversion	1 day	Mon 11/26/18	Mon 11/26/18	393	409FS+10 days	99%	FIS Technical Conversion Coordinator,NV
396	**7.9**	**State Staff Training**	**34 days**	**Wed 11/7/18**	**Wed 12/19/18**			**90%**	

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
397	7.9.1	Identify webADMIN Security Profiles and Users; update if needed	1 day	Wed 11/7/18	Wed 11/7/18	435SS-30 days	398	80%	NV
398	7.9.2	Setup webADMIN Security Profiles and User IDs	10 days	Thu 11/8/18	Wed 11/21/18	397	399,403SS	80%	FIS Technical System Lead
399	7.9.3	webADMIN Security System Training	2 days	Thu 11/22/18	Fri 11/23/18	398	400	99%	FIS Project Manager,NV
400	7.9.4	Reports and Settlement Training	3 days	Mon 11/26/18	Wed 11/28/18	399		99%	FIS Project Manager,NV
401	7.9.5	Provide Digital Media to Training locations	5 days	Sat 12/15/18	Wed 12/19/18	268		100%	FIS Technical Conversion Coordinator
402	**7.10**	**Web Administrative Terminal Setup**	**16 days**	**Thu 11/8/18**	**Thu 11/29/18**			**100%**	
403	7.10.1	Provide the State with productive URL	0 days	Thu 11/8/18	Thu 11/8/18	398SS	404SS	100%	FIS Technical Conversion Coordinator
404	7.10.2	Setup Production security profiles	1 day	Thu 11/8/18	Thu 11/8/18	403SS	405	100%	FIS Technical System Lead
405	7.10.3	Confirm Internet access to FIS	14 days	Fri 11/9/18	Thu 11/29/18	404	406SS	100%	NV
406	7.10.4	Preload User IDs	2 days	Fri 11/9/18	Mon 11/12/18	405SS	407	100%	FIS Technical System Lead
407	7.10.5	Provide FNS with access to the State's webADMIN	1 day	Tue 11/13/18	Tue 11/13/18	406		100%	FIS Technical System Lead
408	**7.11**	**Initiate Cutover**	**5 days**	**Fri 12/14/18**	**Tue 12/18/18**			**99%**	
409	7.11.1	State transmits last files to Incumbent	1 day	Fri 12/14/18	Fri 12/14/18	395FS+10 days	410SS	100%	NV
410	7.11.2	Generate and Transmit Case/Client/Card Extract	1 day	Fri 12/14/18	Fri 12/14/18	409SS	411SS,412SS,413	100%	Incumbent
411	7.11.3	Receive Case/Client/Card Extract	1 day	Fri 12/14/18	Fri 12/14/18	410SS	412SS	100%	FIS Technical System Lead
412	7.11.4	Run Case/Client/Card conversion	1 day	Fri 12/14/18	Fri 12/14/18	410SS,411SS	413SS	100%	FIS Technical System Lead
413	7.11.5	Verify Case/Client/Card conversion	1 day	Fri 12/14/18	Fri 12/14/18	410SS,412SS	414SS,415SS	100%	FIS Technical System Lead
414	7.11.6	Go/No Go Decision #4	1 day	Fri 12/14/18	Fri 12/14/18	413SS		99%	FIS Technical Conversion Coordinator,NV,Incumbe
415	7.11.7	Shutdown State on incumbnet system	1 day	Sat 12/15/18	Sat 12/15/18	413SS	416SS	100%	Incumbent

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
416	7.11.8	Transfer Client & Retailer Customer Service Toll-Free Numbers	1 day	Sat 12/15/18	Sat 12/15/18	415SS	417SS	50%	FIS Technical Conversion Coordinator
417	7.11.9	Generate and Transmit Benefit Extract	1 day	Sat 12/15/18	Sat 12/15/18	416SS	418SS,420SS	100%	Incumbent
418	7.11.10	Receive Benefit Extract	1 day	Sat 12/15/18	Sat 12/15/18	417SS	419SS	100%	FIS Technical System Lead
419	7.11.11	Run Benefit conversion	1 day	Sat 12/15/18	Sat 12/15/18	418SS	427SS	100%	FIS Technical System Lead
420	7.11.12	Generate and Transmit Voucher Extract	1 day	Sat 12/15/18	Sat 12/15/18	417SS	421SS,423SS	100%	Incumbent
421	7.11.13	Receive Voucher Extract	1 day	Sat 12/15/18	Sat 12/15/18	420SS	422SS	100%	FIS Technical System Lead
422	7.11.14	Run Voucher conversion	1 day	Sat 12/15/18	Sat 12/15/18	421SS	427SS	100%	FIS Technical System Lead
423	7.11.15	Transmit ending data base value	1 day	Sat 12/15/18	Sat 12/15/18	420SS	424SS	100%	Incumbent
424	7.11.16	Generate and Transmit Card History Extract	1 day	Sat 12/15/18	Sat 12/15/18	423SS	425SS	100%	Incumbent
425	7.11.17	Receive Card History Extract	1 day	Sat 12/15/18	Sat 12/15/18	424SS	426SS	100%	FIS Technical System Lead
426	7.11.18	Run Card History conversion	1 day	Sat 12/15/18	Sat 12/15/18	425SS	427SS	100%	FIS Technical System Lead
427	7.11.19	Verify file conversions	1 day	Sat 12/15/18	Sat 12/15/18	419SS,422SS,4	428SS	100%	FIS Technical System Lead
428	7.11.20	Verify database value	1 day	Sat 12/15/18	Sat 12/15/18	427SS	429SS	99%	FIS Technical Conversion Coordinator,NV,Incumbe
429	7.11.21	Go/No Go Decision #5	1 day	Sun 12/16/18	Sun 12/16/18	428SS	433SS,434SS,435	100%	NV
430	7.11.22	Generate and Transmit last history file (February 17-18)	1 day	Sun 12/16/18	Sun 12/16/18	429SS	432SS,431SS	100%	Incumbent
431	7.11.23	Receive last history file (February 17-18)	1 day	Sun 12/16/18	Sun 12/16/18	430SS	432SS	100%	FIS Technical System Lead
432	7.11.24	Run history conversion programs	1 day	Sun 12/16/18	Sun 12/16/18	431SS,430SS		100%	FIS Technical System Lead
433	7.11.25	Verify EBT-only transaction processing	1 day	Sun 12/16/18	Sun 12/16/18	429SS		100%	FIS Technical System Lead
434	7.11.26	Verify TPP transaction processing	1 day	Sun 12/16/18	Sun 12/16/18	429SS		100%	FIS Technical System Lead

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
435	7.11.27	Conversion complete	1 day	Sun 12/16/18	Sun 12/16/18	429SS	437,438,439,440,4 days,454FS+5 days,315FS-30	99%	FIS Technical Conversion Coordinator,NV,Incumbe
436	**7.11.28**	**Post Conversion Activities**	**1 day**	**Mon 12/17/18**	**Mon 12/17/18**			**99%**	
437	7.11.28.1	Verify settlement	1 day	Mon 12/17/18	Mon 12/17/18	435		99%	FIS Project Manager,NV,Incumbent
438	7.11.28.2	Initiate/verify daily settlement and ACH process	1 day	Mon 12/17/18	Mon 12/17/18	435		100%	FIS Project Manager
439	7.11.28.3	Begin providing Daily Reports	1 day	Mon 12/17/18	Mon 12/17/18	435		100%	FIS Project Manager
440	7.11.28.4	Transfer old AMA account balance to new AMA account	1 day	Mon 12/17/18	Mon 12/17/18	435		99%	FIS Project Manager,FNS,NV,Incum
441	7.11.28.5	Transfer old ASAP account balance to new ASAP account	1 day	Mon 12/17/18	Mon 12/17/18	435		99%	FIS Project Manager,FNS,NV,Incum
442	7.11.28.6	Begin sending ALERT, AMA, and REDE data to FNS for the State	1 day	Mon 12/17/18	Mon 12/17/18	435		100%	FIS Technical System Lead
443	7.11.28.7	Begin daily file transmissions	1 day	Mon 12/17/18	Mon 12/17/18	435		100%	NV
444	7.11.28.8	Begin daily benefit aging	1 day	Mon 12/17/18	Mon 12/17/18	435		100%	FIS Technical System Lead
445	7.11.28.9	Begin regular transmission of monthly benefit issuance	1 day	Mon 12/17/18	Mon 12/17/18	435		100%	NV
446	7.11.28.10	Conduct post conversion review	1 day	Mon 12/17/18	Mon 12/17/18	435		100%	NV
447	7.11.28.11	Transmit/Receive/Process previous 5 years data, if not complete	1 day	Mon 12/17/18	Mon 12/17/18	435	448,449	99%	FIS Technical System Lead,Incumbent
448	7.11.29	Quality assurance checkpoint	1 day	Tue 12/18/18	Tue 12/18/18	447		99%	FIS Project Manager,NV
449	8	Conversion Phase Complete	0 days	Mon 12/17/18	Mon 12/17/18	447		100%	
450	**9**	**Operations Phase**	**2565 days**	**Mon 12/17/18**	**Wed 10/11/28**			**0%**	
451	9.1	Continue ongoing operations	1140 days	Mon 12/17/18	Wed 4/26/23	435		0%	FIS Project Manager
452	9.2	Maintain System Documentation	1140 days	Mon 12/17/18	Wed 4/26/23	435		0%	FIS Project Manager
453	9.3	Continue weekly status reports	70 days	Mon 12/17/18	Wed 3/20/19	435		0%	FIS Project Manager

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
454	9.4	Generate and Provide Disaster Cards	1 day	Sat 12/22/18	Sat 12/22/18	435FS+5 days		0%	FIS Project Manager
455	9.5	Begin monthly status meetings and reporting	1130 days	Sat 12/22/18	Wed 4/19/23	435FS+5 days		0%	FIS Project Manager
456	9.6	Provide Monthly System Reports	1130 days	Thu 1/24/19	Wed 5/24/23	435FS+30 days		0%	FIS Project Manager
457	9.7	Begin quarterly review of exempt retailer redemptions	1 day	Thu 4/18/19	Thu 4/18/19	435FS+90 days		0%	FIS Project Manager
458	9.8	Begin to provide semi-annual disaster backup test results	1 day	Thu 5/30/19	Thu 5/30/19	435FS+120 days		0%	FIS Project Manager
459	9.9	Begin to provide SSAE 16 Audit Report	1 day	Thu 5/30/19	Thu 5/30/19	435FS+120 days		0%	FIS Project Manager
460	9.10	Continue operations through 2 one-year extensions	2555 days	Tue 12/18/18	Thu 9/28/28	435	462FS-180 days,463FS-160 days,464FS-145	0%	FIS Project Manager
461	**9.11**	**Transition to New Vendor**	**189 days**	**Fri 1/21/28**	**Wed 10/11/28**			**0%**	
462	9.11.1	Participate in conversion discussions and planning	180 days	Fri 1/21/28	Thu 9/28/28	460FS-180 days		0%	FIS Technical Conversion Coordinator NV
463	9.11.2	Provide file formats and layouts	15 days	Fri 2/18/28	Thu 3/9/28	460FS-160 days		0%	FIS Technical Conversion Coordinator
464	9.11.3	Provide encryption key	1 day	Fri 3/10/28	Fri 3/10/28	460FS-145 days		0%	FIS Technical Conversion Coordinator
465	9.11.4	New vendor installs link for file transmissions	5 days	Fri 3/31/28	Thu 4/6/28	460FS-130 days		0%	NV
466	9.11.5	Provide test files	10 days	Fri 4/21/28	Thu 5/4/28	460FS-115 days		0%	FIS Technical System Lead
467	9.11.6	Provide productive test files for 2 dry runs	70 days	Fri 4/28/28	Thu 8/3/28	460FS-110 days		0%	FIS Technical System Lead
468	9.11.7	Provide 5 years online history	99 days	Fri 5/26/28	Wed 10/11/28	460FS-90 days		0%	FIS Technical System Lead
469	9.11.8	Transfer Call Center Numbers	2 days	Fri 9/29/28	Mon 10/2/28	460		0%	New Vendor
470	9.11.9	Provide conversion day support for data transfer	2 days	Fri 9/29/28	Mon 10/2/28	460		0%	FIS Technical Conversion Coordinator
471	9.11.10	Provide production files for conversion	2 days	Fri 9/29/28	Mon 10/2/28	460		0%	FIS Technical System Lead
472	9.11.11	Close out AMA and ASAP accounts	2 days	Fri 9/29/28	Mon 10/2/28	460	473	0%	FIS Project Manager

ID	WBS	Task Name	Duration	Start	Finish	Predecessors	Successors	% Complete	Resource Names
473	9.11.12	De-install the State from productive environment	1 day	Tue 10/3/28	Tue 10/3/28	472	474	0%	FIS Technical System Lead
474	10	Operations Phase Complete	0 days	Tue 10/3/28	Tue 10/3/28	473		0%	

WIC EBT Draft Project Plan for Nevada

ID	Task Mode	WBS	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
1		1	83%	Nevada WIC EBT Project	84 days	Fri 6/1/18	Wed 9/26/18			State WIC,FIS-CDP
2		**1.1**	**24%**	**Project Initiation**	**11 days**	**Fri 6/1/18**	**Fri 6/15/18**			
3		**1.1.1**	**0%**	**Kickoff Meeting**	**5 days**	**Fri 6/1/18**	**Thu 6/7/18**			
4		1.1.1.1	0%	Execute Contract	0 days	Fri 6/1/18	Fri 6/1/18		5SS,6FF+2 days,7,9SS,14	State WIC,FIS-CDP
5		1.1.1.2	0%	Schedule Recurring Status Meetings & Status Reports	1 day	Fri 6/1/18	Fri 6/1/18	4SS		State WIC,FIS-CDP
6		**1.1.1.3**	**0%**	**Conduct Kickoff Meeting**	**0 days**	**Mon 6/4/18**	**Mon 6/4/18**	**4FF+2 days**	**41FS+5 days,53FS+10 da**	
7		1.1.1.4	0%	Prepare and Provide Kickoff Meeting Minutes	5 days	Fri 6/1/18	Thu 6/7/18	4		FIS-CDP
8		**1.1.2**	**67%**	**SharePoint Repository**	**9 days**	**Fri 6/1/18**	**Wed 6/13/18**			
9		1.1.2.1	80%	Setup SharePoint Document Repository	5 days	Fri 6/1/18	Thu 6/7/18	4SS	10	FIS-CDP
10		1.1.2.2	50%	Provide list of authorized users	1 day	Fri 6/8/18	Fri 6/8/18	9	11	State WIC
11		1.1.2.3	50%	Build users	2 days	Mon 6/11/18	Tue 6/12/18	10	12	FIS-CDP
12		1.1.2.4	50%	Distribute login information	1 day	Wed 6/13/18	Wed 6/13/18	11		FIS-CDP
13		**1.1.3**	**0%**	**Deliver Updated Product Documents (As applicable)**	**1 day**	**Fri 6/15/18**	**Fri 6/15/18**			
14		1.1.3.1	0%	Detailed Functional Design Document (DFDD)	1 day	Fri 6/15/18	Fri 6/15/18	4SS+2 wks	25	FIS-CDP
15		1.1.3.2	0%	Business Continuity Plan	1 day	Fri 6/15/18	Fri 6/15/18	4SS+2 wks	25	FIS-CDP
16		1.1.3.3	0%	System Security Plan	1 day	Fri 6/15/18	Fri 6/15/18	4SS+2 wks	25	FIS-CDP
17		1.1.3.4	0%	Settlement and Reconciliation Guide	1 day	Fri 6/15/18	Fri 6/15/18	4SS+2 wks	25	FIS-CDP
18		1.1.3.5	0%	WIC Direct System Guide	1 day	Fri 6/15/18	Fri 6/15/18	4SS+2 wks	25	FIS-CDP
19		1.1.3.6	0%	System Life Cycle Test Plan	1 day	Fri 6/15/18	Fri 6/15/18	4SS+2 wks	25	FIS-CDP
20		1.1.3.7	0%	WIC EBT-MIS Interface Specification Document (ICD)	1 day	Fri 6/15/18	Fri 6/15/18	4SS+2 wks	25	FIS-CDP
21		**1.1.3.8**	**0%**	**POS Device Documentation**	**1 day**	**Fri 6/15/18**	**Fri 6/15/18**			
22		1.1.3.8.1	0%	FIS Stand-Beside POS User Manual	1 day	Fri 6/15/18	Fri 6/15/18	4SS+2 wks		FIS-CDP
23		1.1.3.8.2	0%	Quick Reference Guide	1 day	Fri 6/15/18	Fri 6/15/18	4SS+2 wks		FIS-CDP
24		1.1.3.8.3	0%	Installation Guide	1 day	Fri 6/15/18	Fri 6/15/18	4SS+2 wks		FIS-CDP
25		**1.1.3.9**	**0%**	**All product documents delivered**	**0 days**	**Fri 6/15/18**	**Fri 6/15/18**	**14,15,16,17,18,19**		
26		**1.2**	**0%**	**Design Phase**	**51 days**	**Tue 6/12/18**	**Tue 8/21/18**			
27		**1.2.1**	**0%**	**Project Documents & Plans**	**51 days**	**Tue 6/12/18**	**Tue 8/21/18**			
28		**1.2.1.1**	**0%**	**Project Schedule**	**19 days**	**Tue 6/12/18**	**Fri 7/6/18**			
29		1.2.1.1.1	0%	Submit Draft	1 day	Tue 6/12/18	Tue 6/12/18	6FS+5 days	30	FIS-CDP
30		1.2.1.1.2	0%	State Review & Feedback	10 days	Wed 6/13/18	Tue 6/26/18	29	31	State WIC
31		1.2.1.1.3	0%	Make Updates and Submit Final	5 days	Wed 6/27/18	Tue 7/3/18	30	32	FIS-CDP
32		1.2.1.1.4	0%	State Final Approval	3 days	Wed 7/4/18	Fri 7/6/18	31	33	State WIC
33		**1.2.1.1.5**	**0%**	**Project Schedule Complete**	**0 days**	**Fri 7/6/18**	**Fri 7/6/18**	**32**		
34		**1.2.1.2**	**0%**	**Project Management Plan**	**19 days**	**Tue 6/12/18**	**Fri 7/6/18**			
35		1.2.1.2.1	0%	Submit Draft	1 day	Tue 6/12/18	Tue 6/12/18	6FS+5 days	36	FIS-CDP
36		1.2.1.2.2	0%	State Review & Feedback	10 days	Wed 6/13/18	Tue 6/26/18	35	37	State WIC
37		1.2.1.2.3	0%	Make Updates and Submit Final	5 days	Wed 6/27/18	Tue 7/3/18	36	38	FIS-CDP
38		1.2.1.2.4	0%	State Final Approval	3 days	Wed 7/4/18	Fri 7/6/18	37	39	State WIC
39		**1.2.1.2.5**	**0%**	**Project Management Plan Complete**	**0 days**	**Fri 7/6/18**	**Fri 7/6/18**	**38**		
40		**1.2.1.3**	**0%**	**Implementation/Transition Plan**	**19 days**	**Tue 6/12/18**	**Fri 7/6/18**			
41		1.2.1.3.1	0%	Submit Draft	1 day	Tue 6/12/18	Tue 6/12/18	6FS+5 days	42	FIS-CDP
42		1.2.1.3.2	0%	State Review & Feedback	10 days	Wed 6/13/18	Tue 6/26/18	41	43	State WIC
43		1.2.1.3.3	0%	Make Updates and Submit Final	5 days	Wed 6/27/18	Tue 7/3/18	42	44	FIS-CDP
44		1.2.1.3.4	0%	State Final Approval	3 days	Wed 7/4/18	Fri 7/6/18	43	45	State WIC
45		**1.2.1.3.5**	**0%**	**Implementation/Transition Plan Complete**	**0 days**	**Fri 7/6/18**	**Fri 7/6/18**	**44**		
46		**1.2.1.4**	**0%**	**Requirements Validation Matrix**	**19 days**	**Tue 6/12/18**	**Fri 7/6/18**			
47		1.2.1.4.1	0%	Submit Draft	1 day	Tue 6/12/18	Tue 6/12/18	6FS+5 days	48	FIS-CDP
48		1.2.1.4.2	0%	State Review & Feedback	10 days	Wed 6/13/18	Tue 6/26/18	47	49	State WIC
49		1.2.1.4.3	0%	Make Updates and Submit Final	5 days	Wed 6/27/18	Tue 7/3/18	48	50	FIS-CDP
50		1.2.1.4.4	0%	State Final Approval	3 days	Wed 7/4/18	Fri 7/6/18	49	51	State WIC
51		**1.2.1.4.5**	**0%**	**Requirements Validation Matrix Complete**	**0 days**	**Fri 7/6/18**	**Fri 7/6/18**	**50**		
52		**1.2.1.5**	**0%**	**Training Plan**	**19 days**	**Tue 6/19/18**	**Fri 7/13/18**			

WIC EBT Draft Project Plan for Nevada

ID	Task Mode	WBS	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
53		1.2.1.5.1	0%	Submit Draft	1 day	Tue 6/19/18	Tue 6/19/18	6FS+10 days	54	FIS-CDP
54		1.2.1.5.2	0%	State Review & Feedback	10 days	Wed 6/20/18	Tue 7/3/18	53	55	State WIC
55		1.2.1.5.3	0%	Make Updates and Submit Final	5 days	Wed 7/4/18	Tue 7/10/18	54	56	FIS-CDP
56		1.2.1.5.4	0%	State Final Approval	3 days	Wed 7/11/18	Fri 7/13/18	55	57	State WIC
57		**1.2.1.5.5**	**0%**	**Training Plan Complete**	**0 days**	**Fri 7/13/18**	**Fri 7/13/18**	**56**		
58		**1.2.1.6**	**0%**	**Participant Brochure**	**19 days**	**Tue 6/26/18**	**Fri 7/20/18**			
59		1.2.1.6.1	0%	Submit Draft, if changess required	1 day	Tue 6/26/18	Tue 6/26/18	6FS+15 days	60	FIS-CDP
60		1.2.1.6.2	0%	State Review & Feedback	10 days	Wed 6/27/18	Tue 7/10/18	59	61	State WIC
61		1.2.1.6.3	0%	Make Updates and Submit Final	5 days	Wed 7/11/18	Tue 7/17/18	60	62	FIS-CDP
62		1.2.1.6.4	0%	State Final Approval	3 days	Wed 7/18/18	Fri 7/20/18	61	63,224	State WIC
63		**1.2.1.6.5**	**0%**	**Participant Brochure Complete**	**0 days**	**Fri 7/20/18**	**Fri 7/20/18**	**62**		
64		**1.2.1.7**	**0%**	**Systems Operations and Interface Procedures Manuals, if changes needed**	**26 days**	**Tue 7/17/18**	**Tue 8/21/18**			
65		1.2.1.7.1	0%	Submit Draft	1 day	Tue 7/17/18	Tue 7/17/18	6FS+30 days	66	FIS-CDP
66		1.2.1.7.2	0%	State Review & Feedback	10 days	Wed 7/18/18	Tue 7/31/18	65	67	State WIC
67		1.2.1.7.3	0%	Make Updates and Submit Final	5 days	Wed 8/1/18	Tue 8/7/18	66	68	FIS-CDP
68		1.2.1.7.4	0%	State Approval	10 days	Wed 8/8/18	Tue 8/21/18	67	69	State WIC
69		**1.2.1.7.5**	**0%**	**System Operations and Interface Prcoedures Manual Complete**	**0 days**	**Tue 8/21/18**	**Tue 8/21/18**	**68**		
70		**1.3**	**96%**	**Project Execution**	**84 days**	**Fri 6/1/18**	**Wed 9/26/18**			
71		**1.3.1**	**68%**	**eWIC Cards**	**77 days**	**Tue 6/5/18**	**Wed 9/19/18**			
72		1.3.1.1	100%	Card Vendor Setup	5 days	Tue 6/5/18	Mon 6/11/18	6	73	FIS-CDP
73		1.3.1.2	100%	Production Cards Test File from WIC Direct Host Database	5 days	Tue 6/12/18	Mon 6/18/18	72	74	FIS-CDP
74		1.3.1.3	100%	Production Cards Test Run and Delivered to State for Approval	20 days	Tue 6/19/18	Mon 7/16/18	73	75	FIS-CDP
75		1.3.1.4	100%	Second Run, if necessary	19 days	Tue 7/17/18	Fri 8/10/18	74	76	FIS-CDP
76		1.3.1.5	100%	State Approval	1 day	Mon 8/13/18	Mon 8/13/18	75	77	
77		1.3.1.6	100%	Cards File from WIC Direct	2 days	Tue 8/14/18	Wed 8/15/18	76	78,79	FIS-CDP
78		1.3.1.7	80%	Cards Ordering Frequency & Quantity Estimates, Inventory Management and Shipping/Delivery processes updated if needed	5 days	Thu 8/16/18	Wed 8/22/18	77		State WIC,FIS-CDP
79		1.3.1.8	0%	First Production Order for new contract	20 days	Thu 8/16/18	Wed 9/12/18	77	80	FIS-CDP
80		1.3.1.9	0%	Cards Distributed to Local Sites	5 days	Thu 9/13/18	Wed 9/19/18	79	222SS	State WIC
81		**1.3.2**	**100%**	**Development and Testing**	**76 days**	**Fri 6/1/18**	**Fri 9/14/18**			
82		**1.3.2.1**	**100%**	**Systems Integration**	**50 days**	**Tue 6/5/18**	**Mon 8/13/18**			
83		**1.3.2.1.1**	**100%**	**Cert/UAT Server**	**15 days**	**Tue 6/5/18**	**Mon 6/25/18**			
84		1.3.2.1.1.1	100%	Server Setup & Database Seeding	10 days	Tue 6/5/18	Mon 6/18/18	6SS	85FF	FIS-CDP
85		1.3.2.1.1.2	100%	Latest Version of WIC Direct Installed	2 days	Fri 6/15/18	Mon 6/18/18	84FF	87,86	FIS-CDP
86		1.3.2.1.1.3	100%	WIC Direct Configurations	5 days	Tue 6/19/18	Mon 6/25/18	85	88	FIS-CDP
87		1.3.2.1.1.4	100%	Connection Established with State	5 days	Tue 6/19/18	Mon 6/25/18	85	88	FIS-CDP,State WIC
88		**1.3.2.1.1.5**	**100%**	**Test Server is online and ready**	**0 days**	**Mon 6/25/18**	**Mon 6/25/18**	**87,86**	**107,91,92**	
89		**1.3.2.1.2**	**100%**	**Preliminary Interface Testing**	**31 days**	**Tue 6/5/18**	**Tue 7/17/18**			
90		1.3.2.1.2.1	100%	WIC EBT Middleware Development and Configurations	31 days	Tue 6/5/18	Tue 7/17/18	6SS	91SS,92SS	FIS-CDP
91		1.3.2.1.2.2	100%	Interface Functions preliminary testing and corrective actions, as necessary	16 days	Tue 6/26/18	Tue 7/17/18	90SS,88	93	FIS-CDP,State WIC
92		1.3.2.1.2.3	100%	Batch File Transfers preliminary testing and corrective actions, as necessary	16 days	Tue 6/26/18	Tue 7/17/18	90SS,88	93	FIS-CDP,State WIC
93		**1.3.2.1.2.4**	**100%**	**WIC Direct Nevada Configuration is complete and ready for Interface Testing**	**0 days**	**Tue 7/17/18**	**Tue 7/17/18**	**91,92**	**147,162,107**	
94		**1.3.2.1.3**	**100%**	**IVR Implementation**	**29 days**	**Tue 7/3/18**	**Fri 8/10/18**			
95		**1.3.2.1.3.1**	**100%**	**IVR Scripts**	**19 days**	**Tue 7/3/18**	**Fri 7/27/18**			
96		1.3.2.1.3.1.1	100%	Submit Draft	1 day	Tue 7/3/18	Tue 7/3/18	6SS+20 days	97,101FS+8 days	FIS-CDP
97		1.3.2.1.3.1.2	100%	State Review & Feedback	10 days	Wed 7/4/18	Tue 7/17/18	96	98	State WIC
98		1.3.2.1.3.1.3	100%	Make Updates and Submit Final	5 days	Wed 7/18/18	Tue 7/24/18	97	99	FIS-CDP

ID	Task Mode	WBS	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
99		1.3.2.1.3.1.4	100%	State Approval	3 days	Wed 7/25/18	Fri 7/27/18	98	100	State WIC
100		**1.3.2.1.3.1.5**	**100%**	**IVR Scripts Complete**	**0 days**	**Fri 7/27/18**	**Fri 7/27/18**	**99**		
101		1.3.2.1.3.2	100%	Setup and Configure IVR Line for UAT	20 days	Mon 7/16/18	Fri 8/10/18	96FS+8 days	102	FIS Team
102		**1.3.2.1.3.3**	**100%**	**IVR Line is Ready**	**0 days**	**Fri 8/10/18**	**Fri 8/10/18**	**101**	**107**	
103		**1.3.2.1.4**	**100%**	**Participant Web Portal Implementation**	**40 days**	**Tue 6/19/18**	**Mon 8/13/18**			
104		1.3.2.1.4.1	100%	Setup and Configure Participant Web Portal for UAT	30 days	Tue 6/19/18	Mon 7/30/18	6SS+10 days	105	FIS Team
105		1.3.2.1.4.2	100%	Quality Assurance Testing and Corrective Actions, as necessary	10 days	Tue 7/31/18	Mon 8/13/18	104	106	FIS Team
106		**1.3.2.1.4.3**	**100%**	**Participant Web Portal is Ready for UAT**	**0 days**	**Mon 8/13/18**	**Mon 8/13/18**	**105**	**107**	
107		**1.3.2.1.5**	**100%**	**All Systems Components Ready for UAT**	**0 days**	**Mon 8/13/18**	**Mon 8/13/18**	**88,93,102,106**		
108		**1.3.2.2**	**100%**	**Formal Testing**	**76 days**	**Fri 6/1/18**	**Fri 9/14/18**			
109		**1.3.2.2.1**	**100%**	**Data Conversion**	**74 days**	**Tue 6/5/18**	**Fri 9/14/18**			
110		**1.3.2.2.1.1**	**100%**	**Transition Conversion Testing Environment**	**20 days**	**Tue 6/5/18**	**Mon 7/2/18**		**120**	
111		1.3.2.2.1.1.1	100%	Server Setup & Database Seeding	10 days	Tue 6/5/18	Mon 6/18/18	6SS	112FF	FIS-CDP
112		1.3.2.2.1.1.2	100%	Latest Version of WIC Direct Installed	2 days	Fri 6/15/18	Mon 6/18/18	111FF	113,115,114	FIS-CDP
113		1.3.2.2.1.1.3	100%	WIC Direct Configurations	5 days	Tue 6/19/18	Mon 6/25/18	112		
114		1.3.2.2.1.1.4	100%	Connection Established with State	5 days	Tue 6/19/18	Mon 6/25/18	112		State WIC,FIS-CDP
115		1.3.2.2.1.1.5	100%	Gateway Instance Installed	10 days	Tue 6/19/18	Mon 7/2/18	112		FIS Team
116		**1.3.2.2.1.2**	**100%**	**Transition Conversion Testing Readiness & Preliminaries**	**21 days**	**Tue 6/5/18**	**Tue 7/3/18**			
117		1.3.2.2.1.2.1	100%	Receive data files from JP Morgan	1 day	Tue 6/5/18	Tue 6/5/18	6SS	118,119	FIS-CDP,State WIC
118		1.3.2.2.1.2.2	100%	UPC's and APL File Review & Validation	15 days	Wed 6/6/18	Tue 6/26/18	117	120	FIS-CDP
119		1.3.2.2.1.2.3	100%	Cards	15 days	Wed 6/6/18	Tue 6/26/18	117	120	FIS-CDP
120		1.3.2.2.1.2.4	100%	Transition Conversion Go/No Go Meeting	1 day	Tue 7/3/18	Tue 7/3/18	110,118,119	121	FIS-CDP,State WIC
121		**1.3.2.2.1.2.5**	**100%**	**Transition Conversion Testing is a Go**	**0 days**	**Tue 7/3/18**	**Tue 7/3/18**	**120**	**124SS+1 day**	
122		**1.3.2.2.1.3**	**100%**	**Conversion Testing**	**52 days**	**Thu 7/5/18**	**Fri 9/14/18**			
123		**1.3.2.2.1.3.1**	**100%**	**Conversion test (Dry Run #1)**	**13 days**	**Thu 7/5/18**	**Mon 7/23/18**			
124		1.3.2.2.1.3.1.1	100%	Outgoing Contractor Extractions	2 days	Thu 7/5/18	Fri 7/6/18	121SS+1 day	125SS+1 day	State WIC
125		1.3.2.2.1.3.1.2	100%	FIS-CDP process	2 days	Fri 7/6/18	Mon 7/9/18	124SS+1 day	126	FIS-CDP
126		1.3.2.2.1.3.1.3	100%	Data Validation	10 days	Tue 7/10/18	Mon 7/23/18	125	128SS+22 days	State WIC
127		**1.3.2.2.1.3.2**	**100%**	**Conversion test (Dry Run #2)**	**8 days**	**Thu 8/9/18**	**Mon 8/20/18**			
128		1.3.2.2.1.3.2.1	100%	Outgoing Contractor Extractions	2 days	Thu 8/9/18	Fri 8/10/18	126SS+22 days	129SS+1 day	State WIC
129		1.3.2.2.1.3.2.2	100%	FIS-CDP process	2 days	Fri 8/10/18	Mon 8/13/18	128SS+1 day	130	FIS-CDP
130		1.3.2.2.1.3.2.3	100%	Data Validation	5 days	Tue 8/14/18	Mon 8/20/18	129	132SS+12 days	State WIC
131		**1.3.2.2.1.3.3**	**100%**	**Conversion test, if needed (Dry Run #3)**	**11 days**	**Thu 8/30/18**	**Thu 9/13/18**			
132		1.3.2.2.1.3.3.1	100%	Outgoing Contractor Extractions	2 days	Thu 8/30/18	Fri 8/31/18	130SS+12 days	133SS+4 days	State WIC
133		1.3.2.2.1.3.3.2	100%	FIS-CDP process	2 days	Wed 9/5/18	Thu 9/6/18	132SS+4 days	134	FIS-CDP
134		1.3.2.2.1.3.3.3	100%	Data Validation	5 days	Fri 9/7/18	Thu 9/13/18	133	135	State WIC
135		1.3.2.2.1.3.4	100%	Validation of all final outstanding issues from Conversion Testing	1 day	Fri 9/14/18	Fri 9/14/18	134	136,137	FIS-CDP,State WIC
136		**1.3.2.2.1.3.5**	**100%**	**Transition Conversion Testing Report Complete**	**0 days**	**Fri 9/14/18**	**Fri 9/14/18**	**135**		
137		**1.3.2.2.1.3.6**	**100%**	**Transition Conversion Testing Complete**	**0 days**	**Fri 9/14/18**	**Fri 9/14/18**	**135**	**170**	
138		**1.3.2.2.2**	**100%**	**Interface Certification**	**48 days**	**Fri 6/1/18**	**Tue 8/7/18**			
139		**1.3.2.2.2.1**	**100%**	**Interface Test Scripts**	**48 days**	**Fri 6/1/18**	**Tue 8/7/18**			
140		1.3.2.2.2.1.1	100%	Interface Functions Assessment Review	10 days	Fri 6/1/18	Thu 6/14/18	4SS	142	FIS-CDP
141		**1.3.2.2.2.1.2**	**100%**	**Interface Test Scripts**	**19 days**	**Fri 6/15/18**	**Wed 7/11/18**			
142		1.3.2.2.2.1.2.1	100%	Submit Draft	1 day	Fri 6/15/18	Fri 6/15/18	140	143	FIS-CDP
143		1.3.2.2.2.1.2.2	100%	State Review & Feedback	10 days	Mon 6/18/18	Fri 6/29/18	142	144	State WIC
144		1.3.2.2.2.1.2.3	100%	Make Updates and Submit Final	5 days	Mon 7/2/18	Fri 7/6/18	143	145	FIS-CDP
145		1.3.2.2.2.1.2.4	100%	State Approval	3 days	Mon 7/9/18	Wed 7/11/18	144	146	State WIC
146		**1.3.2.2.2.1.2.5**	**100%**	**Interface Certification Scripts Complete**	**0 days**	**Wed 7/11/18**	**Wed 7/11/18**	**145**		
147		1.3.2.2.2.1.3	100%	Confirmation of Certification Readiness	1 day	Wed 7/18/18	Wed 7/18/18	93	148SS	FIS-CDP
148		1.3.2.2.2.1.4	100%	Test Server Deployment and Prep, if necessary	3 days	Wed 7/18/18	Fri 7/20/18	147SS	149	FIS-CDP
149		1.3.2.2.2.1.5	100%	Execute Interface Testing	5 days	Mon 7/23/18	Fri 7/27/18	148	150SS+2 days	State WIC
150		1.3.2.2.2.1.6	100%	Corrective Actions and Retesting, as necessary	10 days	Wed 7/25/18	Tue 8/7/18	149SS+2 days	151	FIS-CDP,State WIC

ID	Task Mode	WBS	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
151		1.3.2.2.2.1.7	100%	Certification Test Report Complete	0 days	Tue 8/7/18	Tue 8/7/18	150	152	
152		1.3.2.2.2.1.8	100%	Interface Certification Complete, Ready for UAT	0 days	Tue 8/7/18	Tue 8/7/18	151	170	
153		1.3.2.2.3	100%	UAT	63 days	Fri 6/15/18	Tue 9/11/18			
154		1.3.2.2.3.1	100%	UAT Plan and Scripts	46 days	Fri 6/15/18	Fri 8/17/18			
155		1.3.2.2.3.1.1	100%	Submit Draft	1 day	Fri 6/15/18	Fri 6/15/18	4SS+10 days	156	FIS-CDP
156		1.3.2.2.3.1.2	100%	State Review & Feedback	10 days	Mon 6/18/18	Fri 6/29/18	155	157	State WIC
157		1.3.2.2.3.1.3	100%	Make Updates and Submit Final	5 days	Mon 7/2/18	Fri 7/6/18	156	158,159	FIS-CDP
158		1.3.2.2.3.1.4	100%	State Approval	3 days	Mon 7/9/18	Wed 7/11/18	157	160,161	State WIC
159		1.3.2.2.3.1.5	100%	FNS Approval	30 days	Mon 7/9/18	Fri 8/17/18	157		State WIC,FNS
160		1.3.2.2.3.1.6	100%	UAT Plan and Scripts Complete	0 days	Wed 7/11/18	Wed 7/11/18	158		
161		1.3.2.2.3.2	100%	Coordinate UAT technical set up	20 days	Thu 7/12/18	Wed 8/8/18	158	162	FIS-CDP,State WIC
162		1.3.2.2.3.3	100%	Final Production Build of WIC Direct	2 days	Thu 8/9/18	Fri 8/10/18	93,161	163	FIS-CDP
163		1.3.2.2.3.4	100%	Build Verification Testing & Corrective Actions, as necessary	2 days	Mon 8/13/18	Tue 8/14/18	162	164	FIS-CDP
164		1.3.2.2.3.5	100%	UAT Go/No Go Decision	1 day	Wed 8/15/18	Wed 8/15/18	163	166SS+5 days	
165		1.3.2.2.3.6	100%	Conduct UAT training	1 day	Wed 8/22/18	Wed 8/22/18	166SS		FIS-CDP,State WIC
166		1.3.2.2.3.7	100%	Conduct UAT	5 days	Wed 8/22/18	Tue 8/28/18	164SS+5 days	167,165SS	FIS-CDP,State WIC
167		1.3.2.2.3.8	100%	Corrective Actions and Retesting, as necessary	5 days	Wed 8/29/18	Tue 9/4/18	166	169FS+5 days,168FS+5 d	FIS-CDP,State WIC
168		1.3.2.2.3.9	100%	UAT Report Complete	0 days	Tue 9/11/18	Tue 9/11/18	167FS+5 days		
169		1.3.2.2.3.10	100%	UAT Complete	0 days	Tue 9/11/18	Tue 9/11/18	167FS+5 days	170	
170		1.3.2.2.4	100%	Formal Testing Complete	0 days	Fri 9/14/18	Fri 9/14/18	137,152,169	233	
171		1.3.3	100%	Retail Vendor Enablement	84 days	Fri 6/1/18	Wed 9/26/18			
172		1.3.3.1	100%	WIC Vendor and Third Party Processor Agreements	27 days	Fri 6/1/18	Mon 7/9/18			
173		1.3.3.1.1	100%	WIC Vendor Agreement (Stand-Beside Retailers Only)	27 days	Fri 6/1/18	Mon 7/9/18			
174		1.3.3.1.1.1	100%	Gather State Specific Requirements	10 days	Fri 6/1/18	Thu 6/14/18	4SS	175	FIS-CDP,State WIC
175		1.3.3.1.1.2	100%	Submit Draft	1 day	Fri 6/15/18	Fri 6/15/18	174	176	FIS-CDP
176		1.3.3.1.1.3	100%	State Review & Feedback	10 days	Mon 6/18/18	Fri 6/29/18	175	177	State WIC
177		1.3.3.1.1.4	100%	Make Updates and Submit Final	5 days	Mon 7/2/18	Fri 7/6/18	176	178,179	FIS-CDP
178		1.3.3.1.1.5	100%	State Approval	1 day	Mon 7/9/18	Mon 7/9/18	177		State WIC
179		1.3.3.1.2	100%	Submit TPP Agreement	1 day	Mon 7/9/18	Mon 7/9/18	177		FIS-CDP
180		1.3.3.2	100%	Retailer List	67 days	Tue 6/5/18	Wed 9/5/18			
181		1.3.3.2.1	100%	Provide retailer list to FIS-CDP	5 days	Tue 6/5/18	Mon 6/11/18	6	182,186	State WIC
182		1.3.3.2.2	100%	FIS-CDP reformats and updates retailer list for tracking and status reporting	5 days	Tue 6/12/18	Mon 6/18/18	181	183	FIS-CDP
183		1.3.3.2.3	100%	Continue Updating Retailer List as appropriate	57 days	Tue 6/19/18	Wed 9/5/18	182		FIS-CDP
184		1.3.3.3	100%	Integrated Retail Vendor Enablement	82 days	Tue 6/5/18	Wed 9/26/18			
185		1.3.3.3.1	100%	Build & Configure the Integrated Retailer Certification Server	10 days	Tue 6/5/18	Mon 6/18/18	6	186	FIS-CDP
186		1.3.3.3.2	100%	Make first contact and Provide Integrated System Specifications, Test Scripts, and Connectivity Information for Integrated Retail Testing Server	30 days	Tue 6/19/18	Mon 7/30/18	185,181	187SS,188SS	FIS-CDP
187		1.3.3.3.3	100%	Provide Integrated Solutions Support	72 days	Tue 6/19/18	Wed 9/26/18	186SS	189	FIS-CDP
188		1.3.3.3.4	100%	Perform Level I & II Certifications as necessary	72 days	Tue 6/19/18	Wed 9/26/18	186SS	189	FIS-CDP
189		1.3.3.3.5	100%	Integrated Retailers are Ready for Launch	0 days	Wed 9/26/18	Wed 9/26/18	187,188	196	
190		1.3.3.4	100%	Stand-Beside Retail Vendor Enablement	20 days	Mon 7/30/18	Fri 8/24/18			
191		1.3.3.4.1	100%	Mail POS Agreements	5 days	Mon 7/30/18	Fri 8/3/18	233SS-7 wks	192SS	FIS Team
192		1.3.3.4.2	100%	Obtain POS Agreements	3 wks	Mon 7/30/18	Fri 8/17/18	191SS	193SS+1 wk	FIS Team,State WIC
193		1.3.3.4.3	100%	Configure and Ship POS Devices	3 wks	Mon 8/6/18	Fri 8/24/18	192SS+1 wk	194SS,207SS-15 days,20	FIS Team
194		1.3.3.4.4	100%	Provide Installation Support/ Training	3 wks	Mon 8/6/18	Fri 8/24/18	193SS	195	FIS Team
195		1.3.3.4.5	100%	Stand-Beside Retailers are Ready for Launch	0 days	Fri 8/24/18	Fri 8/24/18	194	196	
196		1.3.3.5	100%	Retailers are Ready for Launch	0 days	Wed 9/26/18	Wed 9/26/18	195,189	231	
197		1.3.4	92%	Statewide Launch	82 days	Tue 6/5/18	Wed 9/26/18			
198		1.3.4.1	100%	Production Server Primary & Backup (Frankfort & Romeoville)	56 days	Tue 6/5/18	Tue 8/21/18			
199		1.3.4.1.1	100%	Procurements	56 days	Tue 6/5/18	Tue 8/21/18			

WIC EBT Draft Project Plan for Nevada

ID	Task Mode	WBS	% Complete	Task Name	Duration	Start	Finish	Predecessors	Successors	Resource Names
200		1.3.4.1.1.1	100%	Cost Quotes and Purchase Order	5 days	Tue 6/5/18	Mon 6/11/18	6	201	FIS-CDP
201		1.3.4.1.1.2	100%	Hardware Builds/Engineering & Shipment	35 days	Tue 6/12/18	Mon 7/30/18	200	202	FIS-CDP
202		1.3.4.1.1.3	100%	Servers Setup and Database Configurations Complete	15 days	Tue 7/31/18	Mon 8/20/18	201	203	FIS-CDP
203		1.3.4.1.1.4	100%	Latest Version of WIC Direct Installed	1 day	Tue 8/21/18	Tue 8/21/18	202	204	FIS-CDP
204		**1.3.4.1.1.5**	**100%**	**Production Servers Online**	**0 days**	**Tue 8/21/18**	**Tue 8/21/18**	**203**	**229,230,233**	
205		**1.3.4.2**	**83%**	**Help Desk & Support Services**	**54 days**	**Mon 7/2/18**	**Thu 9/13/18**			
206		**1.3.4.2.1**	**71%**	**Retail Vendor Help Desk**	**15 days**	**Mon 7/16/18**	**Fri 8/3/18**			
207		1.3.4.2.1.1	95%	Setup and Configure Toll Free Number	15 days	Mon 7/16/18	Fri 8/3/18	193SS-15 days	209	FIS Team
208		1.3.4.2.1.2	0%	Staff Prepared for State WIC Retail Vendors	5 days	Mon 7/30/18	Fri 8/3/18	193SS-5 days	209	FIS Team
209		**1.3.4.2.1.3**	**0%**	**Retail Vendor Help Desk is online and ready for Statewide Rollout**	**0 days**	**Fri 8/3/18**	**Fri 8/3/18**	**208,207**		
210		**1.3.4.2.2**	**100%**	**Retail Vendor Web Portal**	**25 days**	**Mon 7/2/18**	**Fri 8/3/18**			
211		1.3.4.2.2.1	100%	Setup and Configure the Retail Vendor Web Portal	15 days	Mon 7/2/18	Fri 7/20/18	193SS-25 days	212	FIS Team
212		1.3.4.2.2.2	100%	Quality Assurance Testing and Corrective Actions, as necessary	10 days	Mon 7/23/18	Fri 8/3/18	211	213	FIS Team
213		**1.3.4.2.2.3**	**100%**	**Retail Vendor Web Portal is online and ready for Statewide Rollout**	**0 days**	**Fri 8/3/18**	**Fri 8/3/18**	**212**		
214		**1.3.4.2.3**	**63%**	**Cardholder Help Desk**	**10 days**	**Fri 8/31/18**	**Thu 9/13/18**			
215		1.3.4.2.3.1	95%	Setup and Configure Toll Free Number	10 days	Fri 8/31/18	Thu 9/13/18	233FS-11 days	217	FIS Team
216		1.3.4.2.3.2	0%	Staff Prepared for WIC Participants	5 days	Fri 9/7/18	Thu 9/13/18	233FS-6 days	217	FIS Team
217		**1.3.4.2.3.3**	**0%**	**Cardholder Help Desk is online and ready for Statewide Rollout**	**0 days**	**Thu 9/13/18**	**Thu 9/13/18**	**215,216**		
218		**1.3.4.2.4**	**100%**	**FIS State Support Help Desk**	**5 days**	**Fri 9/7/18**	**Thu 9/13/18**			
219		1.3.4.2.4.1	100%	Training and Support Readiness	5 days	Fri 9/7/18	Thu 9/13/18	233FS-6 days	220	FIS Team
220		**1.3.4.2.4.2**	**100%**	**State Support Help Desk is online and ready for Statewide Rollout**	**0 days**	**Thu 9/13/18**	**Thu 9/13/18**	**219**		
221		**1.3.4.3**	**100%**	**Local Clinic Enablement**	**43 days**	**Mon 7/23/18**	**Wed 9/19/18**			
222		1.3.4.3.1	100%	Production Cards Received at the Local Clinics	5 days	Thu 9/13/18	Wed 9/19/18	80SS	227	FIS-CDP,State WIC
223		**1.3.4.3.2**	**100%**	**Participant Brochures**	**43 days**	**Mon 7/23/18**	**Wed 9/19/18**			
224		1.3.4.3.2.1	100%	Print Participant Brochures	33 days	Mon 7/23/18	Wed 9/5/18	62	225	FIS-CDP
225		1.3.4.3.2.2	100%	Participant Brochures Received at the Local Clinics	10 days	Thu 9/6/18	Wed 9/19/18	224	227	FIS-CDP,State WIC
226		1.3.4.3.3	100%	Local Clinic Training on EBT Functions & Features	1 day	Thu 9/13/18	Thu 9/13/18	233FF-1 day	227	State WIC
227		**1.3.4.3.4**	**100%**	**Local Clinics are ready for WIC EBT**	**0 days**	**Wed 9/19/18**	**Wed 9/19/18**	226,222,225		
228		**1.3.4.4**	**100%**	**Retail Vendors**	**26 days**	**Wed 8/22/18**	**Wed 9/26/18**			
229		1.3.4.4.1	100%	Vendors Loaded into WIC Direct on Production	1 day	Wed 8/22/18	Wed 8/22/18	204	231	FIS-CDP,State WIC
230		1.3.4.4.2	100%	Setup Production SFTP Server for APL Access	3 days	Wed 8/22/18	Fri 8/24/18	204	231	FIS-CDP
231		**1.3.4.4.3**	**100%**	**Retail Vendors installed and ready to accept eWIC**	**0 days**	**Wed 9/26/18**	**Wed 9/26/18**	**196,229,230**		
232		**1.3.4.5**	**73%**	**Go Live**	**7 days**	**Fri 9/14/18**	**Tue 9/25/18**			
233		**1.3.4.5.1**	**90%**	**Statewide Readiness Achieved**	**0 days**	**Fri 9/14/18**	**Fri 9/14/18**	**170,204**	**234,215FS-11 days,216F**	
234		1.3.4.5.2	0%	Statewide Go/No Go Decision	1 day	Mon 9/17/18	Mon 9/17/18	233	236SS+5 days,235FS+5 e	FIS-CDP,State WIC,FNS
235		1.3.4.5.3	100%	Final Conversions	2 edays	Sat 9/22/18	Mon 9/24/18	234FS+5 edays	236,238SS,239SS,237SS	
236		**1.3.4.5.4**	**100%**	**Statewide Launch**	**0 days**	**Mon 9/24/18**	**Mon 9/24/18**	**234SS+5 days,235**	**240**	
237		1.3.4.5.5	0%	Web portals and phone line cutovers	1 day	Mon 9/24/18	Mon 9/24/18	235SS		
238		1.3.4.5.6	100%	Produce Compliance Accounts & Cards	1 day	Mon 9/24/18	Mon 9/24/18	235SS		State WIC
239		1.3.4.5.7	100%	Conduct Live Shopping Tests with Stores	1 day	Mon 9/24/18	Mon 9/24/18	235SS		FIS-CDP,State WIC
240		1.3.4.5.8	0%	Begin Operational Support	1 day	Tue 9/25/18	Tue 9/25/18	236		FIS-CDP

Section X Other Information Material

The FIS Team provides below additional information in support of our Technical Proposal as instructed in Nevada's RFP.

Vendors shall include any other applicable reference material in this section clearly cross referenced with the proposal.

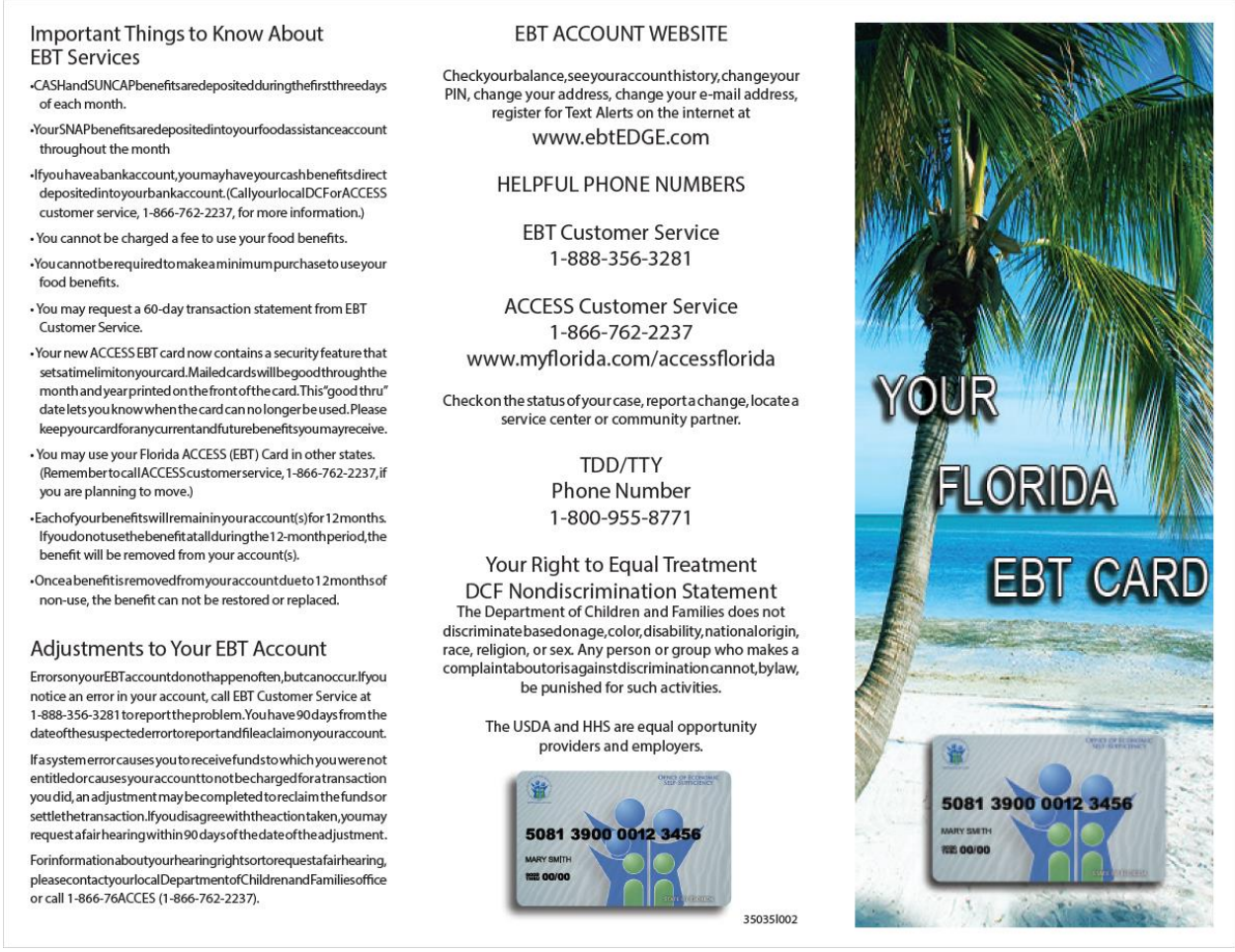
As allowed, FIS provides the following information in support of our Technical Proposal in this Section X, Other Information Material:

- ***Section X.1 Sample Training Brochure***
- ***Section X.2 SNAP and TANF Reporting Cross Reference***
- ***Section X.3 FIS' WIC EBT Solution Description***

X.1 Sample Training Brochure

As described in Section VI.7.2, SNAP/TANF Training Activities, the primary method for training cardholders will be through the use of the EBT Cardholder Training Brochure.

Figures X.1-1 and X.1-2 provide an example of our proposed approach to the SNAP cardholder training brochure for Nevada's next contract term. This is a double-sided and tri-folded English brochure developed for Florida cardholders. We design each state customer's brochure specifically for their cardholders, according to each state's requirements. The State will be given time for review and approval of all cardholder training materials before production and distribution.



Important Things to Know About EBT Services

- CASH and SUNCAP benefits are deposited during the first three days of each month.
- Your SNAP benefits are deposited into your food assistance account throughout the month
- If you have a bank account, you may have your cash benefits direct deposited into your bank account. (Call your local DCF or ACCESS customer service, 1-866-762-2237, for more information.)
- You cannot be charged a fee to use your food benefits.
- You cannot be required to make a minimum purchase to use your food benefits.
- You may request a 60-day transaction statement from EBT Customer Service.
- Your new ACCESS EBT card now contains a security feature that sets a time limit on your card. Mailed cards will be good through the month and year printed on the front of the card. This "good thru" date lets you know when the card can no longer be used. Please keep your card for any current and future benefits you may receive.
- You may use your Florida ACCESS (EBT) Card in other states. (Remember to call ACCESS customer service, 1-866-762-2237, if you are planning to move.)
- Each of your benefits will remain in your account(s) for 12 months. If you do not use the benefit at all during the 12-month period, the benefit will be removed from your account(s).
- Once a benefit is removed from your account due to 12 months of non-use, the benefit can not be restored or replaced.

Adjustments to Your EBT Account

Errors on your EBT account do not happen often, but can occur. If you notice an error in your account, call EBT Customer Service at 1-888-356-3281 to report the problem. You have 90 days from the date of the suspected error to report and file a claim on your account.

If a system error causes you to receive funds to which you were not entitled or causes your account to not be charged for a transaction you did, an adjustment may be completed to reclaim the funds or settle the transaction. If you disagree with the action taken, you may request a fair hearing within 90 days of the date of the adjustment.

For information about your hearing rights or to request a fair hearing, please contact your local Department of Children and Families office or call 1-866-76ACCES (1-866-762-2237).

EBT ACCOUNT WEBSITE

Check your balance, see your account history, change your PIN, change your address, change your e-mail address, register for Text Alerts on the internet at
www.ebtEDGE.com

HELPFUL PHONE NUMBERS

EBT Customer Service
1-888-356-3281

ACCESS Customer Service
1-866-762-2237
www.myflorida.com/accessflorida

Check on the status of your case, report a change, locate a service center or community partner.

TDD/TTY
Phone Number
1-800-955-8771

Your Right to Equal Treatment
DCF Nondiscrimination Statement

The Department of Children and Families does not discriminate based on age, color, disability, national origin, race, religion, or sex. Any person or group who makes a complaint about or is against discrimination cannot, by law, be punished for such activities.

The USDA and HHS are equal opportunity providers and employers.

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Figure X.1-1 Sample Cardholder Tri-Fold Pamphlet–English (Sample Front)

Cardholders will have a wealth of information available in the cardholder training brochure.

Welcome to EBT!

EBT stands for Electronic Benefits Transfer. It is the way you will receive your cash and food assistance (also known as Supplemental Nutrition Assistance Program or SNAP) benefits.

Your benefits are deposited into a cash or food assistance account each month. To get cash and buy food or other items with the benefits in this account, you will use your Florida ACCESS (EBT) Card.

Words to Know

POS (point-of-sale) Machine
POS machines located in retail and grocery stores allow you to buy food with your food assistance benefits, and food or non-food items with your cash benefits. Some retailers may also allow you to get cash at a POS machine.

ATM (automated teller machine)
An ATM is a cash machine found at banks, stores and other places that allows you to get your cash benefits.

PIN (personal identification number)
A PIN is a four-number secret code that must be used when you use your Florida ACCESS Card to make sure no one can use your card. ATMs and POS machines will not work unless you enter your PIN. It is important to remember your PIN. DO NOT SHARE YOUR PIN WITH ANYONE.

Quest® Mark
Quest® is the sign you will find on store doors, check-out lanes, ATMs, and POS machines that lets you know your Florida ACCESS (EBT) Card can be used at that store or machine.

Transaction
A transaction is:
- Getting cash at an ATM or POS machine
- Buying food with food assistance benefits
- Buying anything with cash benefits

Transaction Fee
- A transaction fee may be charged for cash withdrawals. A transaction fee is not allowed for purchases made with food assistance benefits.
- Florida provides you with 2 free "cash only" withdrawals per month. After the first 2, there is an 85-cent transaction fee for each additional "cash only" withdrawal.
- You will not be charged when you get cash back at the same time you buy something.

Surcharge
Some stores and banks may surcharge you each time you use their ATM or POS machine to withdraw cash. If you do not wish to pay the surcharge, you can choose another location that does not surcharge.

Know Your Balance Before You Shop

The best way to know balance(s) is to keep your last receipt. You may also obtain your balance by:

- Logging on to www.ebtEDGE.com, or
- Calling the Customer Service Help Line number 1-888-356-3281 on the back of your card, or
- Checking your cash or food assistance account balances at an ATM or POS machine.

About Your PIN

- You must call EBT Customer Service at 1-888-356-3281 to select your PIN (secret code) before you can use your card.
- NEVER write your PIN on your card, or on anything you keep with your card.
- Keep your PIN secret. Never give your PIN to your caseworker, family members, store cashiers or anyone else.
- If someone takes your card and knows your PIN, they can use up ALL your benefits! These benefits cannot be replaced.
- You have 3 tries to enter your PIN correctly. After the third try, you will not be able to use your card until the next day.
- If you cannot remember your PIN, or if someone learns your PIN, call EBT Customer Service immediately and select a new PIN.

How to Use Your Florida ACCESS (EBT) Card at a Point-of-Sale (POS) or ATM Machine

1. Before you shop, check your last receipt or call EBT Customer Service to find out your account balance(s).
2. Follow the instructions displayed on the POS/ATM screen.
3. Wait for your receipt. Check your receipt to make sure the amount is the same amount you spent. If the receipt is wrong, tell the cashier right away.
4. Keep your receipt so you will know your balance before you shop the next time.
5. Put your card in a safe place.

Manual Voucher Transactions

- On special occasions, such as during a natural disaster or when the EBT system is not working, some stores will fill out a paper form called a Manual Voucher for your food assistance purchase. Manual vouchers may also be used at certain group homes or at Farmer's Markets. The cashier will fill in the Manual Voucher and ask you to sign it. DO NOT give the cashier your PIN.
- The cashier will call the EBT vendor to see if you have enough benefits in your account to buy the food. If your purchase is approved, you will be given a copy of the Manual Voucher.

System Unavailable

- In rare situations when the EBT system is not working, some stores may allow you to purchase your food and will process your transaction at a later time. In these cases, you may not see a purchase subtracted from your balance immediately. It may take up to ten days for the purchase transaction to clear and may be subtracted in the next month.

Take Care of Your Florida ACCESS (EBT) Card

DO NOT damage or bend your card.

DO NOT write on or scratch the black stripe on the back of your card.

DO NOT get your card wet.

DO NOT put your card near magnets, TVs, stereos or VCRs.

DO NOT leave your card in the sun.

DO NOT throw your card away.

EBT Customer Service
1-888-356-3281

Call:
- To report your card lost, stolen, damaged, or not received in the mail.
- To know the date your benefits will be deposited in your account each month.
- To know if your benefits have been deposited into your account and to get your account balance.
- To hear your last 10 transactions.
- If you want to select or change your PIN.
- If your card does not work.
- To find the nearest location where you can use your card.
- If you have other questions or problems with your card.

Trafficking in Benefits is ILLEGAL!

If you are convicted of trafficking in food assistance benefits of $500 or more, you will be disqualified permanently. Trafficking of food assistance includes:

1. Buying, selling, stealing, or exchanging benefits for cash;
2. Exchanging firearms, ammunition, explosives, or illegal drugs for benefits;
3. Buying sodas, water, or other items in a container to get the cash deposit;
4. Buying an item with food assistance and then purposely selling the item for cash; and
5. Trading cash for items paid for with food assistance benefits.

If you are convicted of these acts, depending on the severity, you may be fined up to $250,000, imprisoned for up to 20 years, or both.

Figure X.1-2 Sample Cardholder Tri-Fold Pamphlet–English (Sample Back)

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X.2 SNAP and TANF Reporting Cross Reference

The following tables will assist the State in cross referencing all required reports to FIS' reporting solution for RFP Section VI.12.2.7, General Reports through VI.12.2.9, TANF Specific Reports.

General Reports

Table X.2-1 Reports Matrix – RFP Section 4.12.2.7 – General Reports

Required Report	FIS Report Description
A. Daily and Monthly Activity Files/Reports	FIS will 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 will provide details on every transaction that impacts an EBT account balance or account status. The reports will show the amount of the transaction, type of transaction, date and time of transaction, and who originated the transaction (batch or online). See report descriptions below.
B. Daily and Monthly Activity – Benefit Redemption Reports	*Daily Activity Report – Terminal* Identifies all benefit authorization withdrawals and refunds by case for each business day. This includes all activity at POS terminals, balance inquiries through the ARU, and adjustments processed through the administrative terminal. This report is organized by county/local office and then by case number. Key fields on this report are case number, transaction date and time, terminal ID, reference source (where the transaction originated), transaction type, benefit type and amount.
C. Daily and Monthly Activity – Benefit Authorization/ Issuance Reports	*Daily Activity Report – Authorizations* Identifies all authorization activity that impacts an EBT account balance each day. This includes all activity to authorize, cancel, repayment and aging (expungement), and whether the transaction was initiated online, via batch from the State, or through the aging process. Key fields on this report are case number, transaction date and time, benefit type, terminal ID, user ID, reference source (where the transaction originated), transaction type and amount.

Table X.2-1 Reports Matrix – RFP Section 4.12.2.7 – General Reports	
Required Report	FIS Report Description
D. Daily and Monthly Activity - Terminal Reports	*Terminal Activity Report* Details all the transaction activity for the FIS EBT Gateway (TPPs) and by EBT-only retailers. Provides retailer settlement totals for each entity for which funds will be moved, as well as totals, if any, for transactions that will not be settled until the next processing day based on retailer chosen cutoff time. Key fields on this report are EBT-only retailer name and terminal ID, cardholder number, transaction date and time, transaction type, benefit type, amount and settlement date. *Terminal Activity Summary – Merchant* Summarizes each benefit type accessed and the total amounts of transaction activity at a single location. Key fields on this report are retailer name, retailer store ID number, benefit type, count, net amount, settlement, previous suspense, current suspense, daily activity, transaction type, counts by denied, reversed and approved and net amounts. *Terminal Activity Summary – State* Summarizes all transaction activity for the EBT Gateway and all EBT-only retailers as a grand total for the State. The report provides the State with the total settlement amount for all activity on a business day along with suspense totals for transactions not yet settled. The total settlement by program minus previous suspense plus current suspense results in the Daily Activity. The report lists transaction activity totals by type (adjustments, balance inquiries, fees, refunds, voids, voucher clear, withdrawals and reversals) which total and agree to the Daily Activity. This report includes totals broken out by benefit type or can be reported by benefit group if the State so choses. The settlement total on this report balances with the settlement listed on the Clearing Statement.
E. Daily and Monthly Activity - Summary Reports	*Daily Activity Report – Summary* Summarizes all the activity reported on the *Daily Activity-Authorization* and *Daily Activity-Terminal* reports. The totals on this report are used for part of the settlement process.
F. Settlement Reports	*Clearing Statement* Lists, at a summary level, the total funds to be settled for each processing day. This is a State-level report that recaps all financial activity by program and sub-program type, which requires funding to offset money moved to various settlement endpoints for a processing day. Totals on this report balance with the totals from the terminal activity reports.
G. Financial Reports	FIS' financial reports will provide the State with the ability to account, audit, balance, and reconcile authorizations, money movement, and settlement of the FIS *ebt*EDGE System. See report descriptions below.
H. End of Day Database Balance Reports	*Database Value Report* Provides a cumulative report of all activity on the database at the State level that is run at the end of each processing day. This reconciliation process takes the beginning balance (previous day's ending balance), adds the current day's activity, and calculates the ending balance. It reports the outstanding liability for unused benefits residing on the database for the State and is maintained by benefit type and rolled up and reported by program and sub-program type.

Table X.2-1 Reports Matrix – RFP Section 4.12.2.7 – General Reports	
Required Report	FIS Report Description
I. Reconciliation Reports	*Agency Reconciliation Report* Provides settlement amount, previous suspense, current suspense and daily activity, by benefit group, for the agency. The EBT staff or the financial staff can use this report to tie the *Clearing Statement* to the *Daily Statistics Report*, which will aid in the reconciling of the FNS Letter of Credit.
J. ACH Activity Reports – Clients and Retailers	*ACH Activity-Direct Deposit Report* Provides a record of the client's case number, account number, banking information, date, and deposit amount. The direct deposit is summarized on the *Clearing Statement*.
K. ACH Activity Summary Reports	*ACH Activity Summary Report* Summarizes all EBT-only merchant ACH activity. Key fields on the report are the ACH type, count and amount.
L. Repayment Reports	*Repayment Report* Lists, by county/local office, benefits that have been retrieved by the Agency each business day. The repayment transactions on this report are non-settling. Key fields on this report are case number, transaction date, time and source, user ID, benefit type, authorization number, requested amount, and repay amount. *Repayment Summary Report* Summarizes the count and amount of all repayment transactions by benefit groups. Key fields on this report are benefit group, count, and completed amount. *Repayment Monthly Report* Lists all benefits that have been retrieved by the Agency from clients as a repayment transaction during the month. The report is listed by date and then case number within that date, followed by daily totals by benefit type. The report also provides totals for the month by benefit group. If there were no transactions processed for a given date, the date is still listed indicating "No Data to Report".
M. Billing Reports	*Billing Detail* Provides the active case counts for each billing group as specified in the State's cost tables. *Billing Summary* Provides a summary of billing information for each billing group. *Billing Case Summary* Provides a cumulative summary by billing group and benefit type. Each billing group has a total line that totals the amounts for the billing group. *Billing Exception Detail* Details the non-billable authorizations by benefit type within each billing group and the reason for exception.
N. Recipient Account Reports	As FIS already holds the State's recipient account database, this report is not needed.

Table X.2-1 Reports Matrix – RFP Section 4.12.2.7 – General Reports	
Required Report	FIS Report Description
O. Administrative Activity Reports	*Authorization Expungement Report* Summarizes the expungement detail by county. It includes the case number, authorization availability date, date last used, benefit group and type, authorization number, original authorization amount, expungement amount, and client name. *Admin Activity – Authorizations Report* Provides the State with detail of all activity performed on an authorization on the administrative terminal for each local office during the business day. Actions recorded include adding and cancelling and conversion of authorizations. Key fields on this report are case number, benefit type, transaction type, user ID and amount. *Admin Activity Summary – County/Local Office Report* Summarizes the activity entered through the administrative terminal on each benefit group and benefit type within the county office code. Key fields include benefit group, benefit type, transaction type, count and amount. *Admin Activity Summary – State Report* Summarizes the activity entered through the administrative terminal by benefit group and benefit type for the State. Key fields include benefit group, benefit type, transaction type, count and amount.
P. Authorized Representative/ Alternate Cardholder Reports for SNAP/TANF	FIS will work with the State during project design and development activities to create a daily report that lists all benefit transactions initiated by a SNAP/TANF authorized representative or alternate cardholder. The report will 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	FIS will work with the State during project design and development activities to create a daily report that lists all benefit transactions initiated by a SNAP/TANF protective payee cardholder. The report will identify the protective payee name and card number, the client name, address, State ID number, the amount of the transaction and the transaction type. FIS will also create a daily report that lists all protective payees and identifies the case numbers for which they are the protective payee.
R. Invalid Card Attempts Reports	FIS will work with the State during project design and development activities to create an *Invalid Card Attempts Report*. This report will identify all transactions performed using cards with a status other than active. The report will include cardholder name, State or Program ID or case number, retailer ID, retailer name and location, terminal ID, date and time.
S. Pending Reports	The *ebt*EDGE System enables the States to issue a card, set up client demographics or set up benefits data prior to completion of the client certification process. In the FIS *ebt*EDGE System, there is no need for a pending status for a client's account prior to certification. When an account is set up on the *ebt*EDGE System, it is active and viewable in the *web*ADMIN administrative terminal. FIS can provide the State with reports of accounts with no posted benefits, which contains the same information the State desire for accounts with a "pending" status, including S. *Pending Reports* and T. *Pending Purge Report*. Should the State still need reporting around accounts that have no benefits posted, FIS will work with you during project design and developments to ensure your needs are met.

Table X.2-1 Reports Matrix – RFP Section 4.12.2.7 – General Reports	
Required Report	FIS Report Description
T. Pending Purge Reports	See response to S. *Pending Reports* above.
U. Administrative Benefit Authorization Reports	*Admin Activity-Authorizations Report* Provides the State with detail of all activity performed on an authorization from FIS' *web*ADMIN for each local office during the business day. Actions recorded include adding and cancelling authorizations. Key fields on this report are case number, benefit type, transaction type, user ID and amount.
V. Benefit Aging Reports	FIS will provide several benefit aging reports to the State. The reports will have the benefit aging periods as defined by the State. *Aged Authorization Detail Report* Lists, by county/local office and with page breaks by caseworker ID, those benefit authorizations that have not been accessed within the defined aging periods. *Aged Authorization Summary-Agency Report* Summarizes the aged authorizations, by benefit group, for the agency. *Aged Authorization Summary-County/Local Office Report* Summarizes the aged authorizations by benefit group for the county/local office. *Aged Authorization Action Report* Identifies benefit authorizations that have never been used.
W. Card Issuance/Re-Issuance Reports	*Card Issuance/Replacement Report* Provides a summary of the number of new cards issued and the number of cards re-issued by reason. *Card Issuance Summary* Provides a summary of the number of cards issued by card type broken down by new issuance, replacement cards, and total cards. Monthly State totals are also provided each for new issuance, replacement cards, and total cards. *Card Re-Issue Analysis Summary Report* Summarizes the number of cards re-issued by each local office, the re-issue rate, and the reasons for replacement.

Table X.2-1 Reports Matrix – RFP Section 4.12.2.7 – General Reports	
Required Report	FIS Report Description
X. Card Status Reports	*Card Status Report-County/Local Office* Details, by card within case, within county/local office, all cards with a change in status for the processing day. Details include case number, card number, date and time of the transaction, user ID of the individual that changed the card status, card status reason, and issuance method. Common status reasons include lost, stolen, and damaged. Other State-identified status reasons will be shown on the report. *Card Status Summary-County/Local Office* Summarizes the number of cards statused for each status reason and provides month-to-date totals for each county/local office. *Card Status Summary – Agency* Provides the State with daily and summary totals for the month (on the last day of the month) for all cards statused by county, State, and FIS. Key fields on the report are status reason, number of cards, and month-to-date totals. *Card Status Report - Undelivered* Details, by card within case and within county/local office, all cards that had a change in status to "undelivered" for the processing day. Cards returned as undeliverable by the U.S. Post Office to the return address on the envelope, and cards which are found and dropped into a mailbox and returned to the address on the back of the card (and have not already been statused as lost) will both be statused as undelivered. Key fields on this report are case number, cardholder number, transaction date and time, user ID, action, and status reason.
Y. Lost, Stolen, or Damaged Card Reports	*Card Status Summary – Agency* Provides the State with daily and summary totals for the month (on the last day of the month) for all cards statused by county, State, and FIS. Key fields on the report are status reason, number of cards, and month-to-date totals.
Z. Transaction Denial Summary Reports	*Denial Code Breakdown Report* Provides the number and percentage of cardholder transactions denied and the denial reason. It is a detailed listing by local office. Key fields on this report are cardholder number, case number, denial code and count. *Denial Code Breakdown Summary* Monthly summary that provides the number and percentage of member transactions denied and the reason for the denial.
AA. Invalid PIN Attempts Reports	FIS will work with the State during project design and development activities to create an Invalid PIN Attempts Report. This report will detail the accounts that have conducted three invalid PIN transactions within a 24-hour processing day. The report will include cardholder name, card number, retailer name, retailer location, retailer ID, terminal ID, date and time, and Program.

BB. Fraud Detection Reports

FIS offers a comprehensive support reports package that includes fraud reports that will assist both the State and FNS in researching possible fraudulent use of a card or retailer activity. FIS will provide the State with our standard fraud reports. FIS further describes the reports in the following sections.

Multiple FS Transactions Within XX Minutes Report

Lists the multiple SNAP transactions made by the same card, at the same terminal, on the same day within the time limit, defined by the State. For Mississippi, the time limit will be set to five minutes. FIS will work with the State during project design and development activities to modify the report to only include only transactions of the same dollar amount and remove the same terminal requirement.

Even Dollar Transaction Report

Lists, by EBT-only retailer, even dollar amount SNAP transactions over a configurable dollar amount. For Mississippi, this amount will be set to $40.00. Key fields on the report are case, PAN, transaction date and time, entry mode, and amount. Included at the end of this report is a statewide total of the number of stores and transactions that meet the criteria each month.

Excessive Large Dollar Transactions – FS Report

Lists retailers with only one terminal who perform five or more SNAP transactions per month that are greater than or equal to $100.00 (both the count and the dollar amount can be configured by the State). Included at the end of this report is a statewide summary totaling number of stores and transactions that meet the criteria each month.

Food Return Transaction Report

Identifies all approved SNAP return transactions and includes State totals summarizing all approved and reversed transactions.

X Cards Issued in Y Months Report

Provides a list of members who have had a State-defined or greater number of cards issued within a State-defined number of months to assist the State in identfying members who have received an excessive number of cards due to possibly selling their cards. The report sample below lists members who have requested four or more countable replacement cards in a 12-month period. Similiarly, the 4+ Card File which will be provided to Nevada daily provides this same information. The State can also choose to not count replacement cards for various status reasons, such as bad address, undelivered, name change, payee change, or deactivate/cancel. These thresholds will be set during project design and development activities.

X Cards Issued in Y Months – County Report

Provides a listing by case number, broken down by county/local office of members who have had a countable State-defined number of cards or greater issued to them in the State-defined number of months to assist the State in identifying members who have received an excessive number of cards. The State can also choose to not count replacement cards for various status reasons, such as bad address, undelivered, name change, payee change, or deactivate/cancel. These thresholds will be set during project design and development activities.

Full Food Balance Withdrawal Report

Lists transactions in which the full food amount authorized is withdrawn in one transaction and the transaction amount is greater than the amount shown in the report criteria, which will be defined by the State.

After Hours Transaction Report

Identifies SNAP (or cash if applicable) transactions that were performed between the hours of 2:00 A.M. CT and 5:00 A.M. CT. Key fields on this report are case number, cardholder number, date and time of transaction, transaction type, amount, mechant, and FNS number.

Table X.2-1 Reports Matrix – RFP Section 4.12.2.7 – General Reports	
Required Report	FIS Report Description
	Balance Inquiry/Withdrawal - FS Lists SNAP balance inquiries followed a SNAP purchase at retailers who have one terminal. The withdrawals equal the total remaining balance or at least $75.00. FIS will work with the State during design and development activities to develop a process and provide reports to systematically identify cards issued by a worker and sent to the worker's address.
CC. Manual Card Entry Reports – County or Local Office	*Manual Card Entry Report-County/Local Office (XX%)* Lists the cardholders whose EBT card was manually entered and not swiped. The volume of card numbers listed is configured according to the percentage amount selected by the State. The default of 100 percent, but the State can select an alternate percent. Occurrences less than the selected percentage amount are not reported. Key fields on this report are card number, case number, merchant ID, terminal ID, clerk ID, transaction date and time, transaction type, and amount.
DD. Manual PAN Entry Reports – Terminal	*Manual Card Entry Report-Merchant (XX%)* Sorts by retailer and then lists the cardholders by terminal ID where their EBT card was manually entered and not swiped. The volume of card numbers listed is configured according to the percentage amount selected by the State. The default of 100 percent will be used, but the State can select an alternate percent. Occurrences less than the selected percentage amount are not reported. Key fields on this report are card number, case number, merchant ID, terminal ID, clerk ID, transaction date, time, type, amount and rejection code.
EE. Reports Required by FNS	FIS has decades worth of experience working with and successfully providing all required reports to FNS. FIS will work with the State if there are additional reports required to meet FNS requirements.
FF. Batch File Reports	FIS provides our *Batch Refresh Total* and *Batch Refresh Error* reports to ensure complete and accurate transfer of data during nightly batch processing. See below for details.
GG. Batch Processing Reports	*Batch Refresh Total Report* Organized by file transmission and provides a confirmation of the processing of the batch file(s). The report provides statistics on each batch FIS receives from the State. The report summarizes the total number of detail records, count and dollar amount for the add transactions, and number of changes, deletes, and errors detected. The actual results are compared to the information provided by the State on the trailer record. The results of the comparison are reported to ensure the complete and accurate transfer of data during batch processing. If the header or trailer is incorrect, if it is a duplicate batch number, or if the detail does not balance back to the trailer totals, the batch file is rejected. FIS ensures the report will be delivered within one hour of processing the file.
HH. Batch Exception Reports	*Batch Refresh Error Report* Lists all records that were not processed due to an edit error. For those records in error, the report lists case number, record number in the file, record type and action, field in error, error data, and error description. The Batch Refresh Error Report reports all errors that occur in the batch received from the State, including clearly identified duplicate case exceptions. FIS ensures the report will be delivered within 30 minutes of processing the file.

Table X.2-1 Reports Matrix – RFP Section 4.12.2.7 – General Reports	
Required Report	FIS Report Description
II. System Response Time Reports	*Response Time Analysis Report* Provides a statistical summary of the transaction response time based on parameters defined by FNS. *Response Time by Hour Report* Provides a statistical summary of the Authorization Engine and POS network response times, broken down by the hour of the day, for clients attempting to access their benefits. This report also includes the number of transactions within that hour and a total count for each day. *Daily Average Operation Breakdown Report* Shows *web*ADMIN response time on a monthly basis. This report shows the number of operations and the time spent in the FIS data center for administrative terminal transactions and also whether FIS has met the administrative response time performance standards for the State.
JJ. Scheduled System Maintenance	FIS provides a report of our scheduled system maintenance each year. We will also include upcoming maintenance on the monthly Report Card provided to the State by the FIS Account Manager.
KK. Host System Availability Report	Host system availability will be reported on the monthly Report Card and provided to you by your FIS Account Manager. It will detail all instances of host system downtime, including the reason, duration of downtime and whether the downtime was scheduled or unscheduled. The report can be used to monitor FIS' compliance with host system availability requirements.
LL. System Availability Report	EBT system availability will be reported on the monthly Report Card and provided to you by your FIS Account Manager. It will include any services provided by FIS, including but not limited to, the central computer, network, intermediate processing facilities and gateway. The report will detail all instances of downtime, including the reason, duration of downtime, and whether the downtime was scheduled or unscheduled. The report can be used to monitor FIS' compliance with EBT system availability requirements.
MM. Non-System Performance Reports	Non-System-related performance will be reported on the monthly Report Card and provided to you by your FIS Account Manager. It will detail performance relating to non-system performance standards, including inaccurate transactions, equipment replacement, PIN selection device timeframes, card mailing, and posting of benefits. Customer service statistics will be reported on a separate customer service report. The report can be used to monitor FIS' compliance with non-system performance requirements.
NN. Transaction Statistics Reports	FIS will provide the State with these transaction statistics reports to assist State staff to recognize peak processing time for the EBT system. *Transaction Statistics by Hour Report* Summarizes transaction counts (only member-generated POS transactions) on an hourly basis by day of the month. One page is produced for each day of the month. *Transaction Summary by Hour Report* Summarizes member-generated transaction counts by hour for all days during the month. *Transaction Summary by Day Report* Summarizes member-generated transaction counts for all days during the month.

Table X.2-1 Reports Matrix – RFP Section 4.12.2.7 – General Reports	
Required Report	FIS Report Description
OO. Management Statistics Report	*Management Statistics Report* Summarizes monthly activity for cards, cases, and authorization transactions. It provides information on authorizations, by benefit type, added via batch and online. The report includes statistics by transaction type and source, and shows the number of transactions approved and denied, percent denied, and average number of transactions per case. It includes case statistics on active, inactive, deleted total cases, and cases added online. The report also includes card statistics on cards ordered, and active, inactive, and total cards on the database. *Management Statistics Report – County* Summarizes the same monthly activity for cards, cases, and authorization transactions during a month, but reported for each county/local office. This report is identical in format to the State-level *Management Statistics Report*, but reports at the county/local office level.
PP. Case Activity Summary	*Case Utilization Report* Provides monthly transaction information for each case within a county/local office. *Case Activity Report* Summarizes case activity for each county/local office. The report is designed to provide management with information on how cardholders use the system to access benefits and to measure case use that does not match the expected profile.
QQ. Administrative Function Security Reports	FIS will provide the State with several standard administrative function security reports that will provide the State with the identity of the users of *web*ADMIN, the level and type of access provided to them, and an audit trail of the actual transactions performed by each user. See report descriptions below.
RR. Access Definition Report	*User Access Report* Lists all users and the profile to which they are assigned on *web*ADMIN and Data Warehouse. This report lists all administrative users, by user ID, the type of user, their status, the profile to which they are assigned, and their user name. *Access Definition Report* The Access Definition Report lists the State's profiles that were established and the valid functions within each profile. *Security Activity Report* The Security Activity Report will list, by county, the status of each webADMIN user. To provide a more secure system for the State, FIS deletes users after 90 days of inactivity. When a user is deleted, the report will show the date and time that the user ID was deleted from the system. Key fields in addition to the timestamp for the deactivation/deletion include County Name, User ID, User Name, and User Status.
SS. Failed Logon Report	*Failed Log-on Report* Provides a list of all unsuccessful logon attempts on webADMIN. This report is sorted by user ID.

Table X.2-1 Reports Matrix – RFP Section 4.12.2.7 – General Reports	
Required Report	FIS Report Description
TT. User Session Activity Report	*Session Activity Report* Provides an audit trail by user ID of all actions taken by any user on the *ebt*EDGE System from the administrative terminal. The report lists, by user ID, inquiries and changes to client, case, benefit, or account information, including changes to client name and address, and account closure. In addition, it also includes summary level counts, which include a user-level summary of actions and a state-level summary of actions. *Session Activity Monthly Report* Provides a monthly audit trail of user activity on the administrative terminal. It also includes summary level counts, which include a user-level summary of actions and a State-level summary of actions. *Session Activity Summary Report* Provides daily summary level totals for actions performed by each user each day on the administrative terminal by description and count. It also includes State-level summary totals. *Session Activity Summary Monthly Report* Provides monthly summary level totals for actions performed by each user throughout the month on the administrative terminal by description and count. It also includes State-level monthly summary totals.
UU. Card Issuance Report	FIS will work with the State during project requirements review to create and provide to you a card issuance report that identifies all EBT cards issued over the counter and by webADMIN for the previous day. It will be sorted by user ID and local, county, and/or regional office.
VV. Security Access Issuance Report	Users of the *ebt*EDGE administrative terminal are required to have a unique user ID and password, which are administered and controlled by a State Security Administrator who can add, delete, and view users in real time. Therefore, FIS should receive no security requests from Program staff.
WW. Customer Service Statistics Reports	*Monthly Cardholder Customer Service Statistics Report* On a monthly basis, FIS will prepare a Cardholder Customer Service Statistics report package for the State. This package will contain an overall performance summary for cardholder CSRs and IVR, as well as the daily statistics required by the State. This report package shows the overall effectiveness of all of FIS' customer service functions and provide a way for the State to monitor compliance with the standards. The following are the separate sections of the *Cardholder Customer Service Statistics Report*:

- Client Call Statistics: IVR section provides monthly statistics for calls answered, language option selected, and number of calls received by reason (hot card, balance inquiry, transaction history, etc.).
- Client Call Statistics: Help Desk section provides monthly statistics for calls offered, calls answered, calls abandoned, percent of calls abandoned, number of calls received by reason, and language option selected.
- Client Service Metrics: Lists all required performance level statistics for the previous two months.
- Client Daily Volumes: IVR section lists data for the current month. Daily statistics will be provided for number of calls.
- Client Daily Volumes: Help Desk section lists data for the current month. Daily statistics will be provided for number of calls, number of rings before answered, number of abandoned calls, number of busy signals received.

Monthly Retailer Customer Service Statistics Reports

On a monthly basis, FIS will prepare a Retailer Customer Service Statistics report package for the State. This package will contain an overall performance summary for retailer CSRs and IVR, as well as the daily statistics required by the State. This report package shows the overall effectiveness of all of FIS' customer service functions and provide a way for the State to monitor compliance with the standards. The following are the separate sections of the *Retailer Customer Service Statistics Report*:

- Exempt Retailer Call Statistics: IVR section provides monthly statistics for calls answered and number of calls received by reason (voice authorization, terminal problems, settlement questions, etc.).
- Exempt Retailer Call Statistics: Help Desk section provides monthly statistics for calls offered, calls answered, calls abandoned, percent of calls abandoned, and number of calls received by reason (voice authorization, terminal problems, settlement questions, etc.).
- Exempt Retailer Trouble Tickets: Trouble tickets section provides monthly statistics of number of tickets opened, tickets closed, reason for ticket, and applicable EBT Program.
- Exempt Retailer Daily Volumes: IVR section lists data for the current month. Daily statistics will be provided for number of IVR calls.
- Exempt Retailer Daily Volumes: Help Desk section lists data for the current month. Daily statistics will be provided for number of calls, number of rings before answered, number of abandoned calls, number of busy signals received.

Monthly EBT Web Portal Statistics Reports

In addition to providing reports on the IVR and CSR, and to assist agency staff in monitoring website activity and transactions conducted by members, we will provide reports detailing access on FIS' Client and Merchant Portals.

FIS will provide the State with both a daily detail report and monthly summary report for both the Client Portal and the Merchant Portal. These reports capture and track all "hits" on the Cardholder Portal by card number, time of access, member last name, access method, access ID, and provides daily and monthly totals and the Merchant Portal by user ID, time of access, location, access method, access ID, and provides daily and monthly totals.

Monthly Top 50 Callers Report

FIS will provide the State with a monthly report that identifies the 50 clients making the most calls to the call center by program.

Monthly Account High Balance Report

Table X.2-1 Reports Matrix – RFP Section 4.12.2.7 – General Reports	
Required Report	FIS Report Description
	FIS will provide the State with a monthly report that identifies clients with high dollar value accounts. The minimum dollar amount (set by the State) will trigger a client appearing on this report. *Notice of Change Orders* Change orders will be reported on the monthly Report Card and provided to you by your FIS Account Manager. It will detail all change orders that were processed for the preceding quarter.

SNAP Specific Reports

Table X.2-2 Reports Matrix – RFP Section 4.12.2.8 – SNAP Specific Reports	
Required Report	FIS Report Description
A. Terminal Activity Summary Report (State)	*Terminal Activity Summary – State* Summarizes all transaction activity for the EBT Gateway and all EBT-only retailers as a grand total for the State. The report provides the State with the total settlement amount for all activity on a business day along with suspense totals for transactions not yet settled. The total settlement by program minus previous suspense plus current suspense results in the Daily Activity. The report lists transaction activity totals by type (adjustments, balance inquiries, fees, refunds, voids, voucher clear, withdrawals and reversals) which total and agree to the Daily Activity. This report includes totals broken out by benefit type or can be reported by benefit group if the State so choses. The settlement total on this report balances with the settlement listed on the Clearing Statement.
B. AMA Batch Issuance Report	*AMA Batch Issuance Report* As part of the AMA file process, the State will be provided with the *AMA Batch Issuance Report*. This report is a detail listing of the summary information by availability (effective) date on increases in benefit authorizations, on expungements and on other returned benefits contained in the AMA Batch Issuance file sent to the FRB for each processing day.
C. Congregate Living Facility Reports	To meet your requirements for congregate living facility reports, FIS will work with the State to create and provide the following reports: • *Daily Congregate Living Facility Report* –identify the facility name, card number, client name, address, State ID number, amount of the transaction, and the transaction type. It will also detail all administrative transactions initiated by DSHS to transfer funds to or from a congregate living facility • *Monthly Congregate Living Report* –report on all congregate living activity by business type • *Monthly Congregate Living Report (State Summary)* –summarize all business types, number of active businesses (total food dollar transactions), total debit amounts, total credit amounts, denied debits, and denied credits.

Table X.2-2 Reports Matrix – RFP Section 4.12.2.8 – SNAP Specific Reports	
Required Report	FIS Report Description
D. Adjustment Audit Transaction Detail Report	*Adjustment Transaction Detail Report* *Adjustment Transaction Activity Report* These reports provide the State with information and a clear audit trail of all adjustment transactions processed throughout the system. These reports will allow MDHS to make notification to the appropriate cardholders. These reports will include case number, cardholder name, county office code, program type, claim tracking number, transaction date and time, credit/debit indicator, transaction amount, claim amount, reason type, date of claim, claim status, claim status date, FNS number, merchant name, and merchant location. A settled adjustment will appear on *the Daily Activity–Terminal Report, Terminal Activity Report, Adjustment Transaction Detail Report*, and Daily History Extract file, and the activity file we will send to the State on a daily basis. Adjustment entries reference the original settled transaction that caused the discrepancy. If an adjustment is required, it is included in the retailer, TPP, or network settlement, and the offset reflected in the cardholder's account. It is netted into the total cash or SNAP amount reported to the State on the *Clearing Statement*. The adjustment will be reported on the *Daily Statistical Report* and *Database Value Report* under the benefit group and type that satisfied the adjustment.
E. ACH Activity – Merchant Report	*ACH Activity – Merchant Report* Identifies all EBT-only merchant deposits for each merchant business day. The State can use this report to review or research deposit amounts made to each merchant. Key fields on this report are the merchant name, ID, FNS number, location (address), available date, financial institution (routing and transit number), account number, post date, deposit amount and totals.
F. ACH Activity – Merchant Overdrafts Report	*ACH Activity – Merchant Overdrafts Report* Lists the EBT-only retailers that have an overdraft condition for that business day. An overdraft occurs when a retailer's return transactions exceed the amount of their sales. The debit is included in the ACH file and is posted to the retailer's bank account.

Table X.2-2 Reports Matrix – RFP Section 4.12.2.8 – SNAP Specific Reports	
Required Report	FIS Report Description
G. SNAP ACH Activity – Rejected Retailer ACH Settlement Report	*Unsettled Funds Report (Rejected ACH Settlement Report)* FIS understands that FNS has determined that unsettled funds must be returned to the U.S. Treasury and that FNS will finalize a policy for the process in the future. FIS will work with the State during design and development to create an Unsettled Funds Report. This daily report will show funds returned that could not be settled to a retailer. This report will include retailers that do not have government-managed terminals as well. This report will provide the following information for each unsettled payment returned to the State of Nevada: • Transfer type (credit or debit) • Transfer method (ACH, wire transfer, etc.) • STARS settlement date • Total amount • Federal SNAP amount • Attempted settlement date(s) • Retailer/TPP name • Retailer's last known address • FNS retailer number (if SNAP benefits are involved) • Any additional data elements identified in FNS' final written procedures that are required to address unsettled funds If there are no information for any given day, the report will be blank.
H. Expungement Report for SNAP	*Authorization Expungement Report* Summarizes the expungement detail by county. It includes the case number, authorization availability date, date last used, benefit group and type, authorization number, original authorization amount, expungement amount, and client name.
I. Card Mailer Report	*Card Order Report* (Provides the State with a listing of cards that were generated for the clients and sent to the card vendor. The report is sorted in case number order and provides the total number of cards issued. It also includes the cardholder's name, address, case number, and card number (PAN).

Table X.2-2 Reports Matrix – RFP Section 4.12.2.8 – SNAP Specific Reports	
Required Report	FIS Report Description
J. SNAP Voucher Activity Report	*Merchant Voucher Activity Report – FNS* A month-to-date daily report that lists all voice authorizations of SNAP transactions performed by retailers during the processing day, either because they were not able to access the system through their POS terminal, or because they are a low-volume or non-traditional retailer. The report includes data regarding added (new), matched (settled), expired (not matched with FNS required timeframe), and voided vouchers. It includes the retailer name and FNS number, transaction amount and type, transaction date and time, client performing the transaction by cardholder number, whether the retailer is a traditional or non-traditional retailer, voucher number, and authorization number. The report also provides a month-to-date summary of retailer vouchers by retailer. *Voucher Aging Report* Lists, by Retailer, all vouchers that have been open for a configurable number of days and have not yet been settled. Key fields on this report include voucher number, authorization date, FNS number, cardholder number (PAN), transaction amount, and transaction type. To fully meet the State's requirements, FIS will modify the report to add the voucher approval number.
K. SNAP Voucher Tracking Report	*Merchant Voucher Activity Report – FNS* A month-to-date daily report that lists all voice authorizations of SNAP transactions performed by retailers during the processing day, either because they were not able to access the system through their POS terminal, or because they are a low-volume or non-traditional retailer. The report includes data regarding added (new), matched (settled), expired (not matched with FNS required timeframe), and voided vouchers. It includes the retailer name and FNS number, transaction amount and type, transaction date and time, client performing the transaction by cardholder number, whether the retailer is a traditional or non-traditional retailer, voucher number, and authorization number. The report also provides a month-to-date summary of retailer vouchers by retailer.
L. Monthly Out-of-State SNAP Activity Report	*Out-of-State Activity Report* Lists, by county, all transactions initiated by cardholders at terminals located outside of the State of Nevada. This report includes the date and time of the transaction, the TPP behind the listed terminal (processor ID), the type of transaction, the response code (RSP) used to identify why a transaction was denied, the state each transaction occurred in, the benefit type, and the transaction amount. *Out-of-State Activity Summary Report* Provides a summary of transaction initiated by Nevada cardholders at terminals located outside the State of Nevada. The report is sorted by state of origin. Grand totals by source are provided by SNAP, cash, and balance inquires.
M. SNAP Retailer Contract Status Report	*Retailer Installation Report* Runs directly from our Merchant Management System and shows ongoing, monthly EBT-only retailer location contract and installation timing. It will also include information about the retail location such as store name, FNS number, contract sent and signed dates, and terminal install date. It will show the State at-a-glance that FIS is meeting the terminal install timeframes as directed by USDA-FNS. FIS will work with the State during project design activities on any additional reporting needs DSHS has around retailer contract status.

Table X.2-2 Reports Matrix – RFP Section 4.12.2.8 – SNAP Specific Reports	
Required Report	FIS Report Description
N. EBT-only Retailer Terminal Monthly Utilization Reports	These reports provide a statistical summary of the transaction counts and amounts performed by each EBT-only retailer and the FIS EBT Gateway. Our EBT Gateway data includes all TPPs. *Monthly Utilization-Location Report* Provides a transaction summary, by benefit type, for each EBT-only retailer and the FIS EBT Gateway. Key fields on this report are benefit type, activity count, and transaction type and count. *Monthly Utilization Summary Report* Summarizes the types of transactions performed by members for each benefit type during the month for the agency.
O. SNAP Extract Report – FNS	*Food Stamp Extract Report–FNS* This report is a monthly statistical summary report of SNAP activity reported to FNS.

TANF Specific Reports

Table X.2-3 Reports Matrix – RFP Section 4.12.2.9 – TANF Specific Reports	
Required Report	FIS Report Description
A. Monthly ATM Transaction Fee Report	*Transaction Fee Report* Provides the detail and a summary of the transaction surcharges levied against the client by an ATM owner for cash withdrawals. Transaction fees are reported by category, and include ATM cash withdrawal fees and POS cash withdrawal fees (as well as any other specific fees directly charged against the client's EBT account). The report includes ATM surcharges levied against the client as a separate category for any transaction where the surcharge is separately identified.
B. Expungement Report for TANF	*Authorization Expungement Report* Details all benefit authorizations and amounts that have been expunged from the system due to inactivity for each settlement date. It includes the expungement date and time, settlement date, case number, authorization number, benefit group and type, cardholder name, and expunged amount. This report contains a summary of the expungement detail by program type and subtype.
C. Restricted Use Report for TANF	FIS will work with the State during design and development activities to create a monthly Restricted Use Report. This report will provide the card number, client name, client address, case number, social security number, transaction amount, and location of transaction.

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X.3 FIS' WIC EBT WIC Solution Description

Nevada WIC Program Objective

In preparing this response for Nevada and ITCN e-WIC programs, FIS considered your goals and objectives to assemble a team with the unparalleled experience implementing online e-WIC solutions coupled with a proven technology solution that continues to evolve with the industry. The technology solution proposed is WIC Direct, the system that Nevada and ITCN use today.

In order to meet the requirement for separate reporting, and proper interfacing to the EBT system, the implementation strategy is clear and will mirror the strategy employed today – implement two WIC Direct systems, one for Nevada, and one for ITCN. The WIC EBT Technical Implementation Guide (TIG) requires separate state agency identifiers (State Code, WIC Authority ID, and BIN) and that implies separate versions of the same WIC Direct EBT system must be used for the two State Agencies in the Consortium. This approach supports separate reporting and financial management (for example, reports with state agency totals, 798, TIP) as required by the Nevada and ITCN e-WIC programs.

Nevada WIC Program Activities

EBT for Nevada WIC Farmer's Market

The FIS Team acknowledges that the State Agency is requesting a solution for enabling farmers' markets to accept and process the transaction of CVB benefits at farmers' market locations. We understand the solution should allow for redemptions to be tracked to individual WIC authorized farmers regardless of whether they operate independently or are part of a market.

FIS leads the market in wireless payment solutions for farmers and farmers' markets and other non-traditional retailers. More than ten years ago we developed and still offer the only POS application of the full e-WIC transaction set for a wireless POS device. Our wireless solution accepts e-WIC, debit, and credit cards on a handheld VeriFone VX 680 device. In fact, our competition uses the FIS POS application in their wireless POS solutions today.

The FIS Wireless Payments POS solution, developed in partnership with VeriFone and AT&T, uses the VeriFone VX 680 terminal that allows FNS-approved farmers and farmers' markets, roadside vendors, and route vendors or any facility without a dedicated, wired POS device to participate actively in the e-WIC program. Wireless technology opens the door for these non-traditional retailers to serve e-WIC recipients, and allows e-WIC cardholders to access local sources of fresh and healthy foods—a win-win for all participants.

Farmer's Market – Issuance and Tracking

For FMNP benefit issuance, the WIC Program applies a prescription to each eligible client's account in the form of a dollar amount to be used for the farmers' market season, using a specific category and subcategory to account for FMNP benefits.

When the client goes to the farmers' market they must swipe their WIC card at the market's POS terminal. When the authorization comes across for the balance of the FMNP benefits, the terminal will prompt the client whether they would like to use their FMNP benefits. After selecting that they would like to use those benefits and entering a dollar amount, the farmers' market then issues the client tokens of corresponding dollar amounts to use within the market as payment for fruits and vegetables. The individual farmer then cashes in any chips received for payment through the market management. As FMNP benefits are done through a unique category/subcategory, and the farmers' market is an approved vendor, these benefit transactions can be tracked and reported independently from other WIC benefits.

Technology behind the FIS Wireless Payments Solution

The FIS Wireless Payments Solution, uses cell phone technology, and AT&T's network, which provides nationwide, reliable, and high-speed telecommunications coverage. By using top-of-the-line 3G technology used to transmit wireless calls and AT&T's digital and extended network coverage, we have received rave reviews from farmers' markets that were unable to get connected with any other vendor's wireless terminals. As we tell prospective markets, "If you can make a cell phone call from your location, you can complete a transaction with our terminal."

The FIS Team welcomes the opportunity to discuss with the State Agency the detailed requirements and implementation timeline of the FIS Team's farmers' market solution for both the Nevada and ITCN e-WIC programs.

Nevada WIC EBT for SEBTC

The FIS Team is proud to have been an active supporter of SEBTC for Nevada. The FIS Team understands that this is an important program and that it is an important source of food for low income children that may not have access to healthy and nutritious foods when school is not in session. The FIS Team looks forward to assisting Nevada with continuing this program. Before Nevada, the FIS Team had prior experience with processing SEBTC for the Chickasaw Nation (where we continue to process SEBTC).

From the perspective of WIC Direct, there is not much that is different in terms of processing for SEBTC. WIC Direct receives issuances from your SEBTC eligibility system in the same way that we receive issuances from the WIC MIS and we process the redemptions just like any other. The FIS Team runs a separate instance of WIC Direct that is dedicated to SEBTC. This will serve Nevada well for a couple of reasons:

1. ***The FIS Team understands that the category and subcategory structure supported by the current SEBTC eligibility system differs from the category and subcategory structure that is supported by the MPSC WIC MIS. Unless Nevada intends to have the SEBTC eligibility system modified to handle the new category and subcategory structure that aligns with MPSC, then Nevada will need to continue having separate APLs for SEBTC and "regular" WIC. WIC Direct is unique in its capability for supporting multiple category and subcategory structures simultaneously.***
2. ***The FIS Team understands that MPSC does not currently support mailed card replacements. Therefore, the instance of WIC Direct for "regular" Nevada WIC disallows mailed card replacements. However, we understand that mailed card replacements may need to be supported for SEBTC. The SEBTC instance of WIC Direct will be able to accommodate this possible rule difference.***

The FIS Team also understands that the existing SEBTC eligibility system uses a legacy format that pre-dates the WUMEI for communicating the SEBTC account/card setup information as well as benefit issuance information. The FIS Team developed a WIC EBT Middleware (WEM) component that handles the translation from the legacy message formats to the modern WUMEI formats. This will allow Nevada to continue to use their existing SEBTC eligibility system.

The FIS Team assumes that Nevada WIC will contract for SEBTC eligibility services separately from this procurement and that Nevada WIC will continue to either use the existing message and file formats or that the SEBTC eligibility system will be modified to support the newer formats already supported by WIC Direct and consistent with the formats supported by MPSC. The FIS Team's subcontractor, CDP, does maintain a close working relationship with the current system provider, Open Domain, for SEBTC eligibility services. Should Nevada need to obtain SEBTC

eligibility system services through a different route such as the EBT contract or the WIC MIS contract, then FIS and CDP will be willing to work with Nevada in order to provide such services.

WIC EBT/MIS Interface Specifications

The FIS Team understands the importance of working collaboratively with all of the stakeholders involved in this project. The FIS Team's emphasis on collaboration is a hallmark of our approach to implementation projects and is a significant factor contributing to our many previous WIC EBT implementation successes, including the successful and on-time conversion of the WIC Programs' EBT processing from a prior contractor. This focus on collaboration permeates all aspects of the project. The FIS Team treats all stakeholders as partners and puts an emphasis on successful project outcomes over rigid adherence to process and procedure. The FIS Team cultivates relationships and makes every effort to ensure these relationships stay positive.

The FIS Team is uniquely positioned to provide the highest level of service with respect to the interface between WIC Direct and MPSC. The FIS Team's partner, CDP, hosts MPSC on behalf of the WIC Programs in Nevada and in the same data center that hosts WIC Direct. WIC Direct, including all of the auxiliary components (IVR, Portal, stand beside devices) is fully compatible with MPSC "as is". WIC Direct is fully operational with MPSC in Colorado and Iowa. The interface between WIC Direct and MPSC was already stable prior to implementation in Nevada and no code changes were required in either WIC Direct or MPSC. However, CDP, in working with Nevada, did realize that there were going to be challenges with simultaneously supporting MPSC and the legacy MIS during the transition period. This is due to the fact that MPSC could not support the category and subcategory structure that was used by the legacy MIS. CDP worked with the WIC Programs to devise a solution to the problem without requiring any changes to MPSC. This is a testament to the FIS Team's willingness to do whatever it takes to ensure success for our clients.

The FIS Team will provide and support the interface between the WIC Programs' MIS and WIC Direct. No changes to WIC Direct will be needed to maintain this operational interface. The FIS Team will coordinate interface review sessions to ensure that all parties understand the interface and its operation, as needed. Since CDP hosts both WIC Direct and the WIC Programs' MIS, the exercise is primarily educational as CDP is already well versed in the nuances of the interface and its operation.

The FIS Team will provide our WIC Direct - WIC MIS Interface Control Document (ICD) that defines the detailed interface used by MPSC to interface with WIC Direct. The ICD defines the data exchange files and online message formats used to exchange information between WIC Direct and MPSC. The FIS Team will provide separate documents that detail the EBT reconciliation process and the EBT reports which will be provided to the Nevada WIC Programs. The interface will involve no system code changes for the MPSC system and conforms to the WIC MIS-EBT Universal Interface Specifications.

The FIS Team's commitment to cooperation with our clients and WIC MIS contractors cannot be overstated. The WIC Programs' must carefully consider this aspect of the project when evaluating proposals from other bidders. Other bidders may claim to have an interface with MPSC, but the WIC Programs must ensure that the interface will indeed meet their needs and prepare for some serious testing in order to detect potential problems before the cutover. The FIS Team recommends that the WIC Programs specifically inquire about any bidder's commitment to supporting test systems and handling changes in the event that changes are needed.

Design and Testing of the WIC EBT System

The Interface Certification test event is a major milestone of any e-WIC implementation project. This test validates each of the basic interface functions which are necessary for piloting e-WIC. The WIC Programs in Nevada have already completed this testing and will not have to perform another formal test event, unless requested.

Successfully completing the Interface Certification confirms that each of these mission critical interface functions have been exercised between the WIC Management Information System (MIS, MPSC) and the e-WIC Host Processor (WIC Direct). Furthermore, the test validates that each of the functions is in good working order, and that each function operates according to the specifications defined in the e-WIC to MIS Interface Control Document (ICD). Specifically, the testing ensures that all files sent between the State Agency MIS and WIC Direct are properly received, accepted, and accurately processed, demonstrating rejection of duplicate files or records and the ability to correct transmission errors.

Interface Certification is a prerequisite to the integrated WIC Direct user acceptance testing (UAT) event. Completion of the certification serves as a gateway or checkpoint on the way to UAT readiness. A successful completion of the Interface Certification test phase provides the State Agency with confidence in the ability to move forward with UAT.

During the test event, the MIS support team, the FIS Team, and State Agency staff work closely to run test scripts, document results, and research/ resolve identified issues. A test report is provided at the completion of the test to provide an account of the test approach and any issues that remain open at the close of the test event.

Prior to UAT, the FIS Team performs a series of structured connectivity tests across the system components and primary/ backup sites. We test all interfaces on WIC Direct primary and backup to validate that the configurations and connections are operating correctly. This is an additional checkpoint toward UAT readiness.

The implementation of WIC Direct for the State Agency will include UAT to ensure compliance with the system design requirements. Testing will, at a minimum, consist of functional requirements, security, recovery, system controls, "what if" testing, and to demonstration the methods and processes for performing daily reconciliation between the State Agency MIS, WIC Direct, and other processing activities including financial settlement. The FIS Team will ensure that WIC Direct and the stand-beside device has been tested and the UAT environment prepared in advance of UAT to ensure all functions are ready for UAT.

UAT test procedures are a team effort involving the State Agency, the FIS Team, USDA/FNS, the MIS contractor and the QA contractor. During the e-WIC UAT, the FIS Team will have staff on-site to guide, facilitate and actively participate in the process. It is anticipated that State Agency or MIS contractor staff will be operating MPSC to generate the test conditions described by the UAT Scripts. The testing itself will be driven by the UAT Test Scripts, which are largely organized into two phases: account-based scenarios (ABS) and redemption based scenarios (RBS). The first tests will be ABS, which are largely derived from the Interface Certification Test Scripts (provided earlier in the project as part of interface testing). Because comprehensive integration testing is completed and "signed off" prior to the start of UAT, these tests will serve to validate many of the interface touch points between MPSC and WIC Direct again and emulate to the extent possible the productive software load. The second phase of UAT will focus on household e-WIC account maintenance and redemption transaction processing. The redemption scenarios are designed to exercise all facets of the cardholder's experience in the checkout lane, including balance inquiries, purchase transactions and voids/reversals. These scripts include scenarios to validate system processing during atypical conditions (lost/stolen card, power outage, lost internet connectivity to the stand-beside POS terminal, etc.). Redemption transactions using the stand-

beside POS are typically performed by a combination of the State Agency, QA contractor, or FIS Team resources.

UAT also includes validating the system balancing reports between the WIC Direct EBT Host Processor and the FIS Gateway. WIC Direct reports and queries will be reviewed and validated to ensure financial integrity and that the Gateway and the EBT Host Processor balance properly.

The FIS Team test scripts will include scheduled batch file transfers between MPSC and WIC Direct to validate that the system correctly processes all source files. The following source files will be scheduled with the MIS Contractor for transfer during UAT Week: Vendor File, Category/Subcategory File and UPC/NTE File.

Evaluating results will also be a joint effort. The FIS Team will provide leadership in this area but it is expected that anyone running a test (and the prescribed evaluation procedure) will identify anything that does not look right. We want to be sure that nothing is lost during the process.

WIC EBT System Requirement Verification Sessions

The FIS Team understands and agrees to conduct requirements validation sessions for any changes needed to the existing solution. We propose to continue with the WIC Direct solution as implemented to reduce disruption to the end users.

If we would be converting the solution, Interface Certification would be a prerequisite to the integrated WIC Direct user acceptance testing (UAT) event. Completion of the certification serves as a checkpoint on the way to UAT readiness. A successful completion of the Interface Certification test phase provides the State Agency with confidence in the ability to move forward with UAT. More information regarding interface certification can be found in Section VI.14.2.7 – WIC MIS Interface Design and Testing.

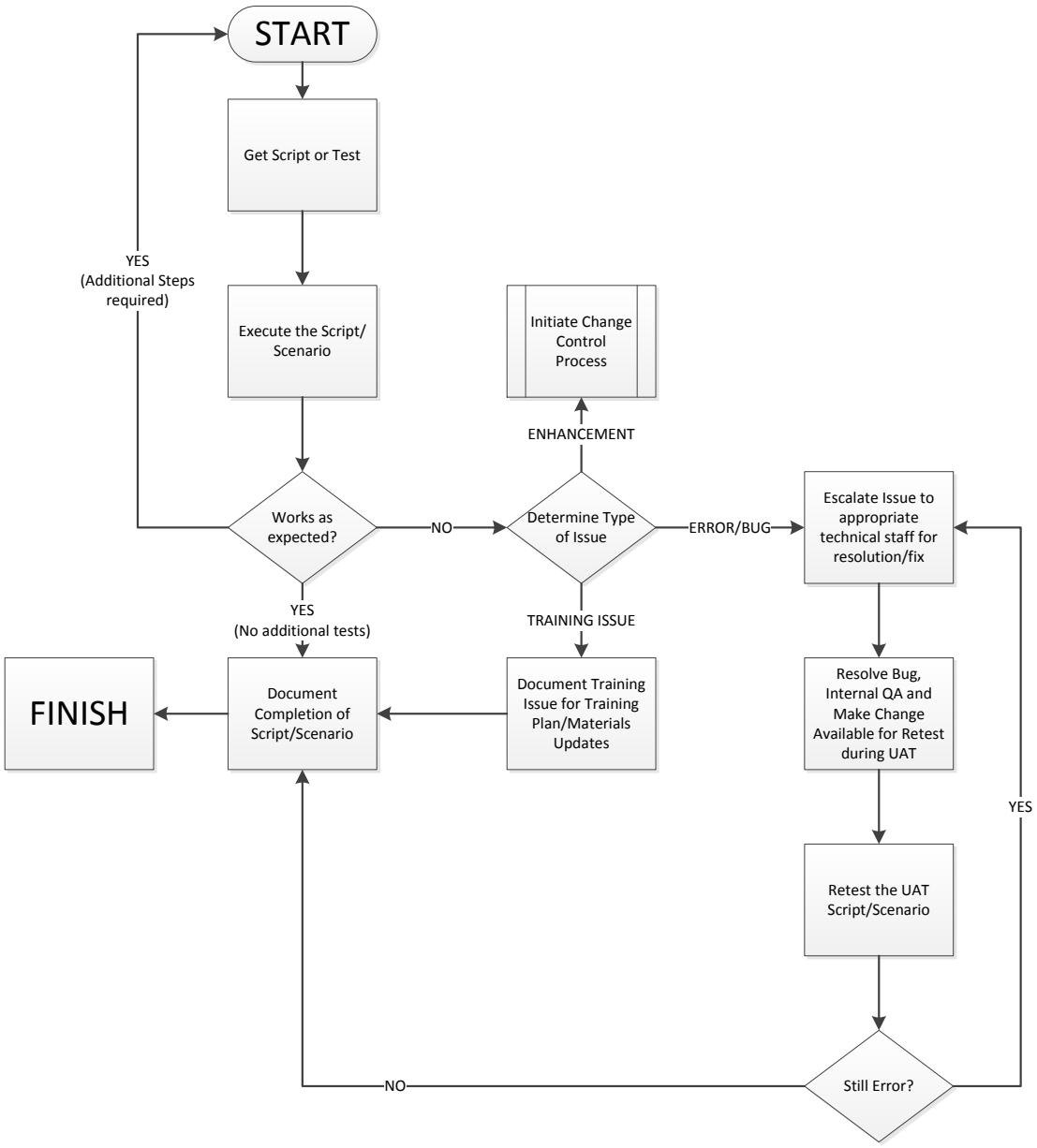


Figure X.3-1 High-Level Description of the e-WIC UAT Process

Each implementation of WIC Direct has included a formal User Acceptance Test process. The process of developing a plan begins with an existing UAT plan template. The FIS Team uses a template that contains the structure of the test process as refined through use in previous WIC Direct implementations. Based on the decisions and requirements for this project, the FIS Team makes initial updates to the template to customize the approach and details. Then, once initial development of the plan is complete, a collaborative work session is held to fill in any missing data and validate that the assumptions and approaches that have worked successfully for other projects will be appropriate for the State Agency. The FIS Team uses this approach so that the State Agency has a solid starter document to explain the process, as the testing of an EBT system

is very different from other system testing activities, such as an MIS. The FIS Team will update the template to reflect project decisions and preferences and submit a formal deliverable for review and approval, using the defined deliverable process. Specifically, the Plan will include:

- ***Types of testing to be performed***
- ***Organization of the test team and associated responsibilities***
- ***Test database generation***
- ***Test case development***
- ***Test schedule***
- ***Documentation of test results***

Finally, it is understood that no changes can be made to the Nevada WIC Program's MIS, MPSC, in the course of message and file interfacing. The FIS Team has extensive experience working with MPSC and has successfully managed integrations with the product across multiple State Agencies. As such, MPSC already fully integrates with WIC Direct and no changes to existing messaging and data formats are necessary.

WIC System Testing

We require that the WIC EBT solution, including any changes made to the system during the contract period, shall be properly tested prior to being introduced into the production environment. This is the process being used today to support Nevada and ITCN in WIC Direct, and will continue moving forward. All changes are thoroughly tested and adequate regression is included in the affected areas through the Operations Phase. We maintain a System Life Cycle test Plan for WIC Direct that outlines examples of life cycle testing activities, including:

- ***Unit Test: Validates new and changed code before it is delivered to QA***
- ***Functional Test: Validates individual features***
- ***Usability Test: Usability issue are considered and raised as part of regular test cycle***
- ***Regression Test: Confirms system completeness and verifies that changes are fully integrated into the system***
- ***Connectivity Test: Evaluates system connectivity between the State/MIS and CDP***
- ***Interface Testing: Verifies compatibility and messaging between the State/MIS and CDP***
- ***Integration/System Test (including vendor and TPP testing): End to end testing of all facets, including transaction processing***
- ***User Acceptance Test: Acceptance of the system by the end user through final testing***
- ***Pilot Test: First phase of a staged rollout in which the production system is used in the real environment.***
- ***Performance (Stress) Test: Verifies that the system meets the defined benchmarks for response time, throughput, etc.***
- ***Network Performance Testing: Validates the functioning of the system through the networks***
- ***Online Access (web) Test: Validates portal operations***
- ***Contingency Test: Tests the backup processes, including the hot site***

Every system code change that is made to the WIC Direct solution is submitted to our exceptional QA team for thorough testing. The QA team inspects each change to ensure that the modifications meet the requirements and that the code deliverable meets the company's quality objectives. As part of this validation, the QA team executes a series of integration tests to validate that the implementation of the changes has not regressed existing function or capabilities of the product.

All issues found during testing are documented in the defect tracking system and submitted to the programming team for resolution. Code fixes are compiled into a build and installed on the QA controlled environments for verification. The status of the tests are tracked and retained in the online tracking system. When all tests have been executed and the changes have met the quality goals, a final status report is submitted to the WIC Direct QA Manager and WIC Direct Product Owner for approval before releasing to production.

Our testing methodology is comprised of multiple, well integrated best practices and test disciplines intended to achieve high quality, consistent results. The strategy outlined in this section results in a solid repeatable process which yields repeated success. Furthermore, our Development and QA teams have considerable experience developing and testing WIC systems, which provides an understanding of the WIC Program and how WIC software should function.

The QA team is involved early on in the planning stages of every system deliverable, and engaged throughout the development and delivery cycle. This end to end interaction has proven success, making it a key best practice. Having the test team involved as early as possible enables the QA team to gain an understanding of the changes that are being implemented and allows them to create test cases and scenarios prior to code delivery. This ties in nicely with other parts of our process such as test coverage reviews. The QA team plays an active role in planning sessions, offering information and suggestions about the requirements based on their test plans or prior knowledge about an area of the product. Early test involvement also allows ample time for any special test needs to be identified, such as equipment, software licenses, and training, as well as resource requirements.

Specific checkpoints and measurements are used throughout the various test stages to ensure a smooth transition from one phase to the next, right through to a production deployment. This approval rating system protects code quality and avoids undesirable surprises prior to deployment. If the code deliverable does not meet the defined quality checkpoints, it will not be deployed.

We recognize the importance of revisiting and refining processes to achieve continuous improvement. Causal analysis reviews, another form of continuous improvement, are performed to monitor code quality and test effectiveness after deployment. Defects that are reported (after changes are implemented) are reviewed periodically to determine what gaps there may have been in test coverage that caused a bug or defect to be missed. Information from the support team is also used in this analysis. Team retrospectives are conducted regularly to reflect on the prior deliverables and assess what worked well and what could be improved. Retrospective sessions are documented and followed to completion by the WIC Direct Product Owner. Sessions such as this are often the foundation for growing best practices.

WIC MIS Interface Design and Testing

The FIS Team proposes to retain the interface between WIC Direct and the MPSC systems for Nevada and ITCN, respectively. Additional validation of the interface will not be necessary as part of the conversion process, unless the WIC Programs request it.

The Interface Certification test event is a major milestone of any e-WIC implementation project. This test validates each of the basic interface functions which are necessary for piloting e-WIC. Successfully completing the certification confirms that each of these mission critical interface functions have been exercised between the WIC MIS and the e-WIC Host Processor, WIC Direct. Furthermore, the test validates that each of the functions is in good working order, and that each function operates according to the specifications defined in the e-WIC to MIS Interface Control Document (ICD). Specifically, the testing ensures that all files sent between the WIC MIS and WIC Direct are properly received, accepted, and accurately processed, demonstrating rejection of duplicate files or records and the ability to correct transmission errors.

CDP has created a comprehensive set of Interface Test scripts that have been proven to successfully guide CDP and the MIS development teams through Interface Testing. These scripts validate that all files and messages exchanged between WIC Direct and the MIS are properly received, accepted, and are accurately processed according to the business rules set forth in the WIC Direct to WIC MIS Interface Control Document. Any new, detailed scenarios specific to the Nevada WIC Programs will be added and the scripts will be prepared for this phase of testing. The expected result for each scenario includes inspection of the request and response message, ensuring that the results conform to the specification. The test cases include scenarios that test exceptions such as demonstration of the rejection of duplicate files or records and the correction of transmission errors. The test scenarios are organized by message type based on the specification and are indexed for easy identification. Organizing the scenarios in this way also demonstrates that proper coverage is planned for this critical piece of testing.

During the test event, the MIS support team, the FIS Team, and State Agency staff work closely to run test scripts. Defects will be tracked and marked appropriately, and test exit criteria met before the test can progress to the next stage. Once the target success rate or percentage has been met the interface regression phase can be completed and added as part of the exit criteria for interface testing approval. A test report is provided at the completion of the test to provide an account of the test approach and any issues that remain open at the close of the test event.

WIC Vendor TPP Agreements

The FIS Team has used their extensive knowledge and experience to create vendor and TPP agreements that comply with the following standards, and WIC Program regulations:

- ***Compliance with Nevada and ITCN WIC regulations***
- ***Compliance with USDA-FNS Operating Rules for WIC EBT***
- ***Compliance with ANSI X9.93-2008 (of the standards listed in the requirements, only X9.93 is pertinent to WIC)***
- ***Compliance with X9.93 USDA-FNS Technical Implementation Guide for online WIC EBT systems as defined by USDA-FNS***
- ***That there will be no charge to WIC authorized vendors, for authorization and settlement processing by CDP for WIC EBT transactions***
- ***That only State-authorized WIC vendors may perform WIC EBT transactions***
- ***That TPPs must provide a list of WIC vendors under contract to them that accept the WIC EBT card within the WIC Programs and that the list must be updated on a periodic basis.***
- ***That the TPP is responsible for training their WIC EBT vendors and for providing required WIC EBT signage. All WIC EBT signage must be approved by Nevada and ITCN WIC***

The agreements will be reviewed and approved by the State Agency and FNS. Once the agreements are approved, they will be used for retailers who will receive a stand-beside POS device and TPPs who will conduct WIC EBT business with retailers. For those vendors who choose to use or modify their existing equipment, either through a commercial TPP or acting as their own acquirer, the CDP Team will provide access per reasonable TPP agreements.

WIC EBT Cards and Card Sleeves

As we do for all of our e-WIC implementations, the FIS Team will perform all necessary processes and functions to design the Nevada and ITCN e-WIC cards and ensure that the card complies with required specifications, including the latest version of the Operating Rules for WIC EBT (WIC EBT Card appearance requirements), the International Standards Organization (ISO), and ANSI specifications and standards relating to cards used for financial transactions. Further, the e-WIC

cards will comply with ISO/IEC 7810:2003, Identification cards – Physical characteristics and ISO 7811, 7812 and 7813 for magnetic stripe financial cards.

FIS' CardPro division will continue to manufacture the Nevada and ITCN e-WIC cards to State Agency and industry specifications, as set forth in this RFP. CardPro's facilities are Visa/MasterCard/Discover/American Express certified, and they operate under stringent procedures to minimize handling while maximizing control. Our card facilities maintain the operational controls for card production, inventory control, physical security, and managerial oversight. We comply with all standards for security of physical plastics during the issuance process. These controls are documented and available to the State Agency upon request.

Primary Account Number (PAN)

The PAN on the card will be a 16-digit numeric field inked on the front of the card and encoded onto the magnetic stripe on the back of the card. We will use the Nevada and ITCN WIC's unique IIN (or BIN) as part of the PAN. The IIN identifies the card issuer to processors and networks accepting both the Nevada and ITCN WIC EBT cards for transaction routing, which allows cardholders access to their WIC benefits. In the WIC Direct database, the PAN is linked to the specific household account and cardholder or alternate to whom the card is issued.

Account Set-up and Benefit Authorization

WIC EBT Account Structure

WIC Direct maintains the EBT account structure. A high-level overview of the elements of the account structure is provided in the following:

- ***For each household, WIC Direct associates several structures with an internal unique electronic benefit account (EBA) number. Household information, cardholders, and benefits are all associated with the internal EBA number.***
- ***Household account records contain demographic information as well as a designation for the account type such as household, compliance, or educational.***
- ***Cardholder records contain demographic information and a flag indicating the type of cardholder, such as primary, secondary, or proxy. Cardholder records also link to the particular card record associated with the cardholder.***
- ***Card records contain information about the current number of failed PIN attempts since the last successful PIN entry, as well as the date and time of the last failed PIN attempt. Additionally, card records contain the card status, including any recorded reason for a card deactivation or replacement.***
- ***Benefit records are linked directly to the household account via the EBA number. Benefit records contain the Category/Subcategory association, as well as the benefit availability dates. When benefits are issued, a record containing the unique benefit identifier, benefit quantity, issuance type (e.g., credit or debit), and trace number is logged.***

Most account information is maintained by the WIC MIS through the WDInterface and WIC Direct does not allow updates to account information unless it is initiated by the WIC MIS in a message or file transmission. There are some exceptions to this rule. For example, the card status may be updated by a CSR in response to a call from the cardholder to report their card as lost or stolen. The WIC MIS may request current account information from WIC Direct using the WIC household ID or the PAN. The EBA ID is an internal value maintained in WIC Direct and is not exposed in the WDInterface (this restriction is in full compliance with the FNS WUMEI standards).

WIC Direct also maintains account integrity as follows:

- ***All benefit balances are accurately maintained. WIC Direct is balanced on a nightly basis by comparing current benefits to benefit issuances and redemptions. Any imbalances found are immediately reported via an email notification. WIC Direct also supplies this information via online reports within the WUI.***
- ***All benefits accessed by cardholders are drawn from the appropriate Category/Subcategory. WIC Direct maintains the complex relationships between products and their assigned Category/Subcategory. When WIC Direct receives a redemption, the system cross references the card number to the appropriate EBT account number and pulls the appropriate benefit records for the account that matches the category and subcategory (or the broadband subcategory) of the UPC.***
- ***No benefit accounts are overdrawn. When WIC Direct processes redemptions, WIC Direct verifies that the available benefit balance equals or exceeds the amount required for the redemption. WIC Direct only approves redemptions when the benefit account meets this requirement.***

In addition to the criteria listed above, when WIC Direct receives a redemption, WIC Direct also only pulls benefit records where the current date and time fall within the begin and end date range on the benefit record. WIC Direct has never had an instance of benefits being accessed prior to their beginning availability date or of benefits being drawn from an incorrect account. The FIS Team promptly corrects any benefit issues due to host transaction processing errors, and accepts liability if the error results in the participant spending more than what they were originally issued.

The FIS Team understands that the WIC Programs reserve the right to modify Program requirements in response to FNS requirement changes.

The FIS Team maintains distinct instances of WIC Direct for Nevada WIC and ITCN. The FIS Team will maintain connectivity with each distinct instance of MPSC. Each instance of WIC Direct complies with the requirements outlined throughout the RFP.

Unique Identifiers

WIC Direct supports online transactions that are used to create and maintain EBAs. The transactions are real-time transactions that will be sent from the WIC MIS to WIC Direct according to the Universal Interface and established business rules.

For account creation, WIC Direct accepts a unique WIC MIS account ID (household number), account type (e.g., household, training, compliance), and associated demographics while establishing an e-WIC household account. WIC Direct verifies the uniqueness of the household ID and the integrity of the associated demographic information before establishing the associated e-WIC household account. If there is an error verifying the uniqueness of the household ID or the integrity of the associated demographic information, WIC Direct returns an error. When an error is encountered, the operation is aborted and no e-WIC household account is created or updated.

After successfully validating the request, WIC Direct establishes an EBA for the household and assigns a unique EBA number. The account setup is effective immediately (note that MPSC does not send an effective date). Upon completion of the setup, WIC Direct logs an audit record that includes the information received in the request including the account type. All records associated with an account such as the account balance and card information in WIC Direct are linked to this record.

The table below shows the methods WIC Direct supports from the Universal Interface to allow the clinic information system to set up and maintain accounts in WIC Direct:

Table X.3-1 Setting Up and Maintaining EBA in WIC Direct	
Method	Description
Add EBA	This method uses the WIC MIS account ID (household ID), account type, and head of household information to create an EBA in WIC Direct.
Update EBA	This method uses the WIC MIS account ID (household ID), reason code, account type, and head of household information on the head of household to update an existing account in WIC Direct.
Get EBA Details	This method uses the WIC MIS account ID (household ID) to return the information currently stored in WIC Direct for the account.

As described in the next subsection, WIC Direct performs similar processing on benefit messages sent from the WIC MIS. The validation rules include verification that the benefit issuance ID is unique.

The WUI includes a page that allows authorized users to search and view the accounts stored in WIC Direct. This page includes a number of criteria that may be used for search for accounts such as: Household Number, Card Number, and Account Type. Note that users can sort the list of accounts by clicking on the label at the top of the "Account Type" column.

The following image displays an example of the Account Search page in WIC Direct:

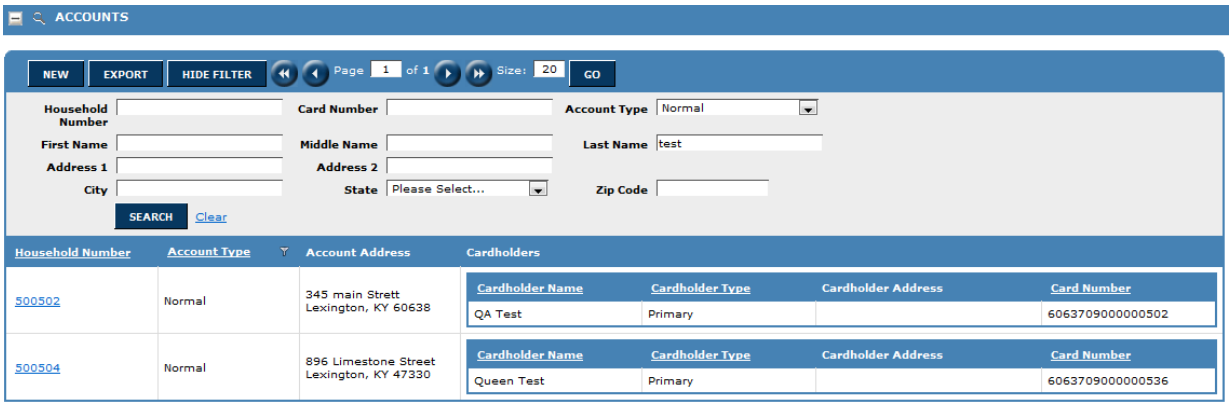


Figure X.3-2 Account Search Page

WIC Food Benefits

WIC Direct supports an online transaction that allows the MIS to issue benefits (including Cash Value Benefit (CVB) benefits) to a household EBT account in WIC Direct. Note that, in compliance with the Universal Interface, CDP only provides a message-based interface and does not support a batch-based interface for this function. When WIC Direct receives this transaction, WIC Direct performs a series of validations to ensure that the information provided is correct in content and format and that all required fields are present. WIC Direct validates that the category and subcategory codes constitute a valid combination. WIC Direct validates that the WIC MIS account ID (household ID) exists and is active. In particular, WIC Direct ensures that it has not previously processed another issuance with the same benefit issuance ID provided in the current request. This transaction can be used for the immediate issuance of current month benefits as well as for the issuance of future month benefits. All credit requests must include that date range for which the benefits are valid. WIC Direct stores this date range on all benefit records within the WIC Direct database. In any cases where the request message fails a validation rule, WIC Direct will

return an appropriate error code informing the clinic information system of the reason for the reject.

WIC Direct aggregates any benefits received for a given WIC MIS account ID. WIC Direct ensures that additional credits do not cause the balance for the given category and subcategory to exceed 999.99 units (which is the maximum that may be returned in an X9.93 balance inquiry message from a WIC vendor). The FIS Team understands that the MPSC MIS allows for aggregated benefits to be transmitted to the EBT host.

WIC Direct maintains detailed transaction history information on all transactions received, and the benefit credit transactions are no exception. Furthermore, WIC Direct stores the benefit issuance ID assigned by the clinic information system for each benefit issuance transaction.

The WDInterface supports the following method from the Universal Interface that will allow the clinic information system to post benefit credits, debits, or voids to accounts in WIC Direct:

- ***Add or Update Benefits: This method takes a WIC MIS account ID (household ID) or card number, benefit date range, benefit issuance ID, and a listing of food benefits credits or debits (by Category/Subcategory with quantity) and applies them to the account in WIC Direct.***
- ***Note that the unit of measure is not explicitly included in the request message. The unit of measure is associated with the category and subcategory, and, the appropriate units for the account are maintained through this association.***

Direct Ship Food Items

The FIS Team understands special formula is handled outside of the WIC EBT system and will not require any special functionality in WIC Direct. If, in the future, Nevada WIC or ITCN should desire an alternative approach where the reimbursement is handled by the FIS Team, then FIS Team can present various options that are currently supported by WIC Direct.

UPC/PLU Data

The FIS Team understands that e-WIC redemption processing depends upon the accurate and timely processing of food item data. Having been involved with the processing of e-WIC for almost eight years (with some staff members having experience that goes even further beyond eight years and includes experience with the initial smart card implementation of WIC EBT for Nevada and ITCN), the FIS Team is very experienced with food item management and APL distribution. In addition to the FIS Team's depth of management and distribution experience, our team was involved with the development of the key standards and operating rules related to food item management and the APL. The concept of grouping WIC foods into numeric categories and subcategories is fundamental to WIC EBT and is built into the core of WIC Direct as well as WIC EBT-ready WIC MIS' and retail systems.

The FIS Team understands that Nevada and ITCN will maintain a UPC/PLU database where each UPC/PLU is assigned to a specific category and subcategory. WIC Direct will receive this information from the WIC programs and use this information to check if an item is eligible for redemption against an issuance. Although the UPC/PLU information is currently the same for both programs, WIC Direct accepts the information from Nevada and ITCN independently and can handle differences should they arise.

During redemption processing, WIC Direct checks that the category and subcategory of the item matches a category and subcategory in the issuance. If there is no so such match, then WIC Direct checks to see if the item is eligible for redemption against the '000' broadband subcategory

and if the broadband subcategory is available in the issuance. If there is no matching subcategory in the issuance, then WIC Direct will decline the purchase.

Approved Product List (APL) Procedures

The FIS Team recognizes that the APL is a cornerstone of an e-WIC system. WIC Direct uses the following files from the Universal Interface as the primary mechanism for maintaining APL product information:

- ***WIC Category Sub-Category File: Used to communicate Category/Subcategory information***
- ***WIC UPC/PLU File: Used to communicate detailed information on approved products by UPC/PLU along with NTE pricing information by peer group and APL type***

These files are transmitted from the WIC MIS on a scheduled or ad hoc basis, and are processed by WIC Direct immediately upon receipt. WIC Direct creates the APL that is provided to WIC vendors based upon these files received from the WIC MIS.

The process for managing UPC/PLU/NTE data is primarily a batch driven process governed by file exchanges that occur at scheduled times. The APL is created on a scheduled basis (at approximately 2:00 a.m. Eastern Time). Third party processors and retailers retrieve the APL on a scheduled basis. The 2:00 a.m. time is well known to the third-party processors and retailers that do business with WIC Direct. Therefore, most third-party processors and retailers have scheduled their processes to retrieve the APL just after 2:00 a.m.

Due to the nature of the batch processes, there is a lag time between the time that an update is made and the time that the change may be reflected in the store. It can take up to 48 hours for a newly added UPC/PLU to be available for redemption in a store. Some stores may have the item available sooner than others depending on how many intermediaries exist between the store and WIC Direct.

This lag time only applies to those updates that are propagated to the APL. The NTE does not appear in the APL. Therefore, NTE changes are effectively immediately when WIC Direct processes the file. The lag primarily impacts the time that it takes between the time that a new item is added by the State into the MIS and the time that the item is available for redemption in the store.

WIC Direct deactivates items according the end date specified for the item in the WIC UPC/PLU File. If the end date is the current date or in the past, then the item is deactivated immediately on the WIC Direct host. Due to the lag time for propagating changes in the APL to stores, it is possible that stores may continue to submit the item for redemption even though it is deactivated in the WIC Direct host. In such cases, WIC Direct will decline the transaction. The store must remove the offending item from the redemption before it will be approved. Eventually, the store will receive an updated APL so that the item can be declined during the checkout process and prior to submission to WIC Direct.

Because of the lag time with the propagation of the APL, the FIS Team recommends that activations and deactivations of items be made at least two days in advance of the begin or end date. This allows time for the stores to receive the item changes prior to their effective date. This, in turn, reduces the chance for a mismatch between WIC Direct and the store that could lead to a disruption in lane.

The FIS Team understands that there may be times that an item may need to be added to the APL on an expedited basis. WIC Direct processes the WIC UPC/PLU File as soon as it is received. Whenever the MIS pushes a new WIC UPC/PLU File, WIC Direct will process it immediately. If needed, the FIS Team can execute the process that creates a new APL on demand, making any new items available for download in the APL. However, because third party processors and stores

download the APL according to their set schedules, even if an item is added to WIC Direct on an expedited basis and immediately made available in a new APL, it may not be received by the store until their overnight process executes in order to retrieve the APL.

APL Process Guide

Because of the complexity of the food item management process, the FIS Team will provide an APL Process Guide describing the files and batch processes involved with APL processing. While this is not a deliverable that has been typically requested by states, after working with a number of customers the FIS Team realized that documentation is needed to help our clients understand the process. This illustrates how the FIS Team will go above and beyond the mere requirements in order to provide excellent service and ensure that clients have a clear understanding of the complexities of e-WIC processing.

UPC/PLU

As noted in the prior section, WIC Direct activates and deactivates according to the dates provided in the WIC UPC/PLU File. It is considered a best practice to have a single system maintain the activation and de-activation dates for items. If a date is changed directly in WIC Direct, then the date will overwritten the next that that the WIC UPC/PLU File is received. Since WIC Direct processes the WIC UPC/PLU File the instant that it is received, the FIS Team recommends not allowing updates to activation and de-activation dates through the WIC Direct WUI. However, the FIS Team can add this functionality as required.

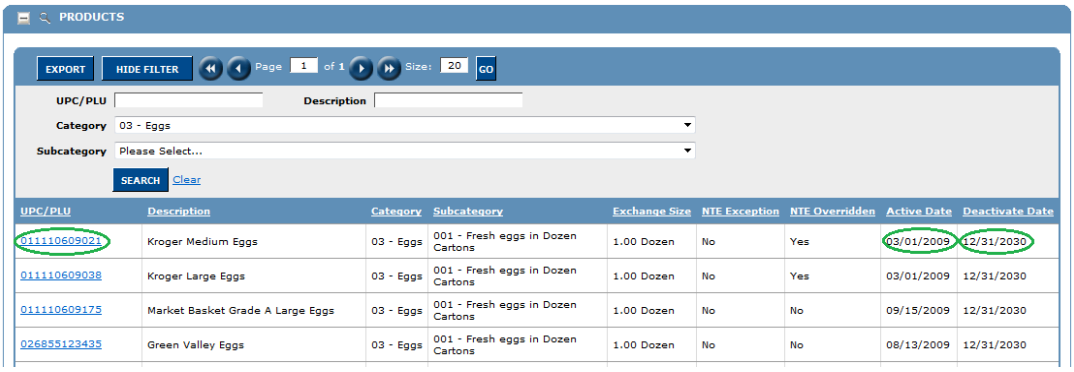
APL Download

WIC Direct provides functionality for creating APL files conforming to ANSI X9.93 V4 Type 2 specifications. WIC Direct does not include NTE data in the file. WIC Direct currently runs a job every night at a configurable time to create new APL files that are made available (sent or pulled down based on the vendor process) to e-WIC vendors, designated agents, and TPPs on an SFTP site. The FIS Team will notify e-WIC vendors, designated agents, and TPPs of the designated time the file will be available. These parties can then plan the optimal time for retrieving the file.

This same APL file can be downloaded on demand, in the event that a vendor needs a new file or some event caused the file not to be received as scheduled. The FIS Team can manually run the job to create the APL on-demand as requested by the State Agency.

APL Access

The WIC Direct WUI provides the ability to view the APL source data, which can be seen in the following figure. Note the Active and Deactivate Date columns for each UPC/PLU.



UPC/PLU	Description	Category	Subcategory	Exchange Size	NTE Exception	NTE Overridden	Active Date	Deactivate Date
011110609021	Kroger Medium Eggs	03 - Eggs	001 - Fresh eggs in Dozen Cartons	1.00 Dozen	No	Yes	03/01/2009	12/31/2030
011110609038	Kroger Large Eggs	03 - Eggs	001 - Fresh eggs in Dozen Cartons	1.00 Dozen	No	Yes	03/01/2009	12/31/2030
011110609175	Market Basket Grade A Large Eggs	03 - Eggs	001 - Fresh eggs in Dozen Cartons	1.00 Dozen	No	No	09/15/2009	12/31/2030
026855123435	Green Valley Eggs	03 - Eggs	001 - Fresh eggs in Dozen Cartons	1.00 Dozen	No	No	08/13/2009	12/31/2030

Figure X.3-3 Viewing Source Data for the APL

WIC Direct also provides authorized users with a historic view of previously created APL files

including the current APL file. The following figure displays the APL History screen:

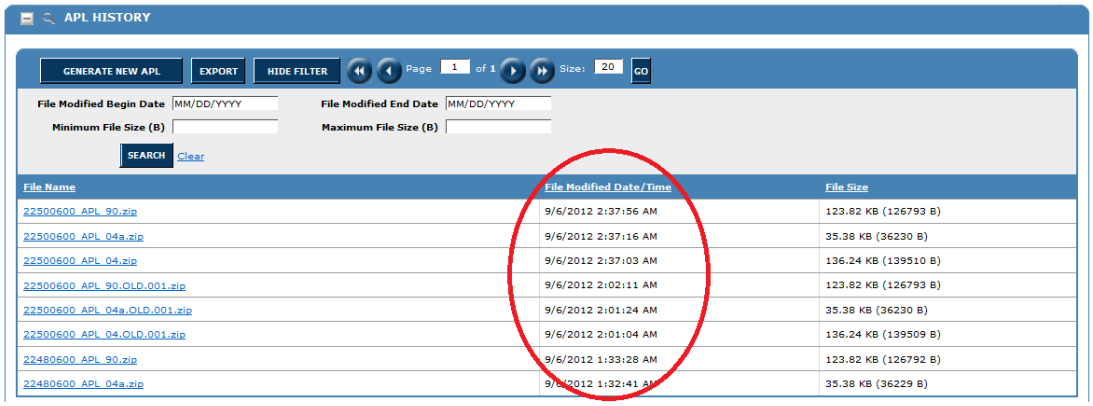


Figure X.3-4 APL History Screen

A user may click on the hyperlink for a particular file in order to view the actual file. Note that users have the ability to search for files within a range of specific dates.

WIC Direct meets the following requirements as it relates to UPC/PLU/NTE processing:

- ***WIC Direct accepts the initial WIC UPC/PLU File from the MIS that includes peer group pricing for each item following WUMEI standard.***
- ***Subsequent to the initial file, WIC Direct accepts WIC UPC/PLU Files that only contain changes and/or additions to the State Agency WIC UPC/PLU/NTE database that includes peer group pricing for each item. In other words, WIC Direct accepts "delta" files for WIC UPC/PLU/NTE data.***
- ***WIC Direct accepts the WIC UPC/PLU File in a format consistent with the WUMEI for use in providing an APL consistent with the ANSI X9.93 standards.***
- ***Upon receipt of the UPC/PLU/NTE file, WIC Direct validates whether the UPC/PLU record already exists for the State Agency.***
  - ***If the UPC/PLU record does not exist, WIC Direct adds the UPC/PLU record. The new UPC/PLU record will become active immediately unless there is a future begin date.***
  - ***If the UPC/PLU record does exist, WIC Direct updates the existing UPC/PLU record. The UPC/PLU change will become active immediately unless there is a future active date. Changes include NTE updates by peer group, updates to active dates, and changes to descriptions, amounts, unit of measure or Category/Subcategory. Note that if the begin date is in the future, then the item is no longer active until the begin date is reached.***
  - ***Upon validation, WIC Direct completely replaces the existing information with the updated information.***
- ***WIC Direct supports the creation of multiple APLs based upon APL type indicators included in the UPC/PLU/NTE file. Each item in the UPC/PLU/NTE file includes indicators for the specific APL type for which the product shall be included. WIC Direct processes this data and applies the UPCs/PLUs to the appropriate APL. The FIS Team was instrumental in developing the specification for this feature and having it adopted into the WUMEI.***
- ***WIC Direct accepts the UPC/PLU/NTE files containing deactivations of specific UPCs or PLUs according to the end date specified for the item. WIC Direct deactivates the existing UPCs or PLUs record on the designated end date or immediately if the designated end date is in the***

past. WIC Direct currently does not reject a deactivation if the end date is in the past. However, the FIS Team can modify WIC Direct to reject such records as required.

WIC Direct allows 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.

Maintain the EBT Accounts

WIC EBT Data for Transaction Processing

After all items have been scanned and any discounts have been entered, the POS submits a purchase transaction for final approval by WIC Direct. For purchase transactions, WIC Direct requires a valid UPC or PLU for each item submitted for purchase. For each item submitted, WIC Direct performs the following steps to validate that the item is eligible for redemption against the cardholder's account:

1. ***Looks up the item (based on the UPC or PLU) in a database of approved items from the WIC authority (ensuring that the item is in the APL).***
2. ***Ensures that the retailer local time for the purchase is between the activation and expiration dates associated with the item.***
3. ***Checks that there is a sufficient balance in the cardholder's account to purchase the item. To do this, WIC Direct retrieves the cardholder balance that is valid based on the local date and time of the retailer by selecting those benefits for which the begin date is less than or equal to the local date and the end date is greater than or equal to the local date.***
4. ***WIC Direct matches the item to the card balance in the following ways:***
   - ***If the item is not eligible for redemption against the broadband subcategory within the category associated with the item, then the number of benefit units available is the number of benefit units in the account for the category and subcategory associated with the item.***
   - ***If the item is eligible for redemption against the broadband subcategory within the category, then the number of benefit units available is the sum of the number of benefit units in the account for the category and subcategory associated with the item and the number of benefit units in the account for the category and broadband subcategory.***
   - ***If the item is eligible for redemption against the broadband subcategory within the category and there are benefits available in both the specific subcategory and broadband subcategory in the account, then WIC Direct will deduct benefits from the specific subcategory before deducting benefits from the broadband subcategory.***
   - ***All submitted items must have sufficient benefit balances available for redemption in order for the transaction to be approved:***
     - ***For non-Cash Value Benefit (CVB) items, split tender is not allowed and enforced by the host.***
     - ***In accordance with requirements below, for CVB items, split tender is managed by the POS system, where the POS system only includes any partial amounts for the split tender. Note that WIC Direct will accept a specific authorized PLU or a generic code (4469) for fresh fruit and vegetable CVB items.***

There are separate instances of WIC Direct for Nevada and for ITCN. Data for Nevada and ITCN is not comingled. Transactions are routed to the appropriate Nevada or ITCN instance of WIC Direct based upon the PAN. This ensures that that Nevada and ITCN are tracked separately.

Household ID and Status

WIC Direct supports online transactions that are used to create and maintain WIC EBT accounts and the associated benefits. This includes the capability to accept data from the WIC MIS regarding the cardholder (who may also be a participant) and HOH names, HOH birthdate, HOH address and all benefits issuances, voids and reissuances or any changes to this data. The transactions are real-time transactions that will be sent from the WIC MIS to WIC Direct.

For account creation, WIC Direct accepts a unique MIS household ID, account type (e.g., household, training, compliance), and associated demographics while establishing an e-WIC household account. WIC Direct verifies the uniqueness of the household ID and the integrity of the associated demographic information before establishing the associated e-WIC household account. If there is an error verifying the uniqueness of the household ID or the integrity of the associated demographic information, WIC Direct returns an error. When an error is encountered, the operation is aborted and no e-WIC household account is created or updated.

After successfully validating the request, WIC Direct establishes an EBA for the household and assigns a unique EBA identification (ID). The account setup is effective immediately. All records associated with an account such as the account balance and card information in WIC Direct are linked to this record.

Subsequent to the account creation, the WIC MIS uses the Add Cardholder/Card method to issue a card to the WIC EBT account. WIC Direct verifies that the household exists and is active prior to issuing the card. Similarly, the WIC MIS uses the Add or Update Benefits method to issue benefits to the account and WIC Direct verifies that the household exists and is active prior to accepting the benefit issuance.

The WIC MIS may use the Update EBA method to update the account status. This includes the capability to deactivate an account. If an account is deactivated, then any card associated with the account is effectively unusable as any attempt to use a card associated with a deactivated will result in an error returned to the system attempting to use such a card.

Associate WIC Benefit Redemption Data

All redemptions from a retail system include the number of the card used for the redemption. When a redemption is processed by WIC Direct, WIC Direct looks up the account number associated with the card number and records the account number along with the card number in the transaction history record that captures the details of the redemption. Through the WIC Direct WUI, select WIC staff may query for specific transactions in order to view a summarized list of transactions matching specified criteria. From there, WIC staff may view the details of a specific transaction. Alternatively, select WIC staff may use Data Direct to view canned reports based upon redemption data or to create new ad hoc queries of redemption data.

There are separate instances of WIC Direct for Nevada and for ITCN. Data for Nevada and ITCN is not comingled. Transactions are routed to the appropriate Nevada or ITCN instance of WIC Direct based upon the card number. This ensures that that all redemptions from ITCN WIC Program issued cards and benefits are separated from those of the Nevada WIC Program.

Provide WIC Redemption History

WIC Direct implements the Get Benefit Redemption History method from the WUMEI that takes a WIC MIS account ID (household ID) or card number, date range, WIC vendor ID, and/or transaction type code and returns a list of matching vendor initiated redemption and/or void/reversal records. If the WIC HOH ID is sent with the request, then WIC Direct returns the benefit redemption history

for the household. If the card number (PAN) is sent, then WIC Direct returns the benefit redemption history for the card.

WIC Benefit Issuance and Maintenance Requirements

WIC Direct supports an online transaction that allows the MIS to issue benefits (including Cash Value Benefit (CVB) benefits) to a household EBT account in WIC Direct. Note that, in compliance with the Universal Interface, CDP only provides a message-based interface and does not support a batch-based interface for this function. When WIC Direct receives this transaction, WIC Direct performs a series of validations to ensure that the information provided is correct in content and format and that all required fields are present. WIC Direct validates that the category and subcategory codes constitute a valid combination. WIC Direct validates that the WIC MIS account ID (household ID) exists and is active. In particular, WIC Direct ensures (based upon a configuration setting) that it has not already processed an issuance with same unique benefit issuance number provided in the current request. This transaction can be used for the immediate issuance of current month benefits as well as for the issuance of future month benefits. All credit requests must include that date range for which the benefits are valid. WIC Direct stores this date range on all benefit records within the WIC Direct database. In any cases where the request message fails a validation rule, WIC Direct will return an appropriate error code informing the clinic information system of the reason for the reject.

WIC Direct can, if needed, validate that the benefit effective dates provided in the current transaction do not overlap the end date of any existing benefit effective dates established for benefits already issued to the household. WIC Direct will accept additional benefits for an existing benefit period and can validate that the end date synchronizes with the existing benefit. This has the net effect aggregating the new benefits with existing benefits in WIC Direct. Note that in subsequent implementations of WIC Direct, the state agencies have discovered that are a few situations where this restriction on overlapping would have violated some of the standard business processes that the state wanted to maintain with respect to 30-day issuance for benefits issued in February. Therefore, WIC Direct no longer enforces this restriction. However, the FIS Team can modify WIC Direct to include this restriction based on a parameter setting if needed.

WIC Direct ensures that additional credits do not cause the balance for the given category and subcategory to exceed 999.99 units (which is the maximum that may be returned in an X9.93 balance inquiry message from a WIC vendor).

WIC Direct maintains detailed transaction history information on all transactions received, and the benefit credit transactions are no exception. Furthermore, WIC Direct stores the benefit issuance number assigned by the clinic information system for each benefit issuance transaction.

The WDInterface supports the following method from the Universal Interface that will allow the clinic information system to post benefit credits, debits, or voids to accounts in WIC Direct:

- ***Add or Update Benefits: This method takes a WIC MIS account ID (household ID) or card number, benefit date range, unique benefit ID, and a listing of food benefits credits or debits (by Category/Subcategory with quantity) and applies them to the account in WIC Direct.***

Accept Benefit Voids and Reissuance

WIC Direct allows authorized users to modify the current or future month benefits for given WIC EBT household accounts using the Add or Update Benefits transaction. WIC Direct will accept this information from the clinic information system via a real-time, online interface compliant with the WUMEI. WIC Direct accepts the modification to current or future month benefits as credits and debits to the household account using the Add or Update Benefits transaction. If there is an error

modifying the current or future month benefits, WIC Direct returns an error code that indicates the exact nature of the error. When an error is encountered, the operation is aborted and no changes to the current or future month benefits are committed.

When debiting benefits, WIC Direct validates 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. WIC Direct will allow the void to post if there is sufficient balance to post the quantity requested for each category and subcategory in the void request.

WIC Direct may accept the issuance of additional benefits at any time provided that the issuance does not cause the total balance for the category and subcategory to exceed 999.99.

Maintain Benefit Balance

WIC Direct maintains the begin and end dates associated with benefits as assigned by the WIC MIS in the Add or Update Benefits transaction and only allows redemptions to occur where the local retailer time falls between the begin and end dates for the benefits being redeemed. WIC Direct makes benefits issued by the WIC MIS online interfaces available immediately provided that the supplied benefit begin date is the current date (or prior). WIC Direct makes benefits available on their first day of availability starting at midnight of the retail location's time zone and accounts for standard and daylight times when making benefits available. Benefits are no longer available after 11:59:59 P.M. of the benefit end date specified by the WIC MIS for the benefit.

WIC Direct expires benefits at 11:59 pm Pacific Time on their last day of use. Since WIC Direct only pulls those benefits where the current date and time (in the retailer's time zone) fall between the begin and end dates on the benefit record, benefits with an end date in the past will not be considered during a redemption. In this manner, WIC Direct ensures benefits are not redeemed after the availability date and time has passed. In the case of void adjustments, WIC Direct allows the void to be applied to expired benefits. Note that any benefits added to an expired benefit are also expired and, therefore, inaccessible. The current version of the FNS Operating Rules are clear that the WIC EBT processor cannot approve a store and forward transaction that has been submitted after benefits have expired. WIC Direct will provide reports to display expired benefits. Finally, WIC Direct automatically expunges expired benefits from household accounts after a determined period of time to not only allow adjustments to be applied, but also to close the loop on full benefit settlement.

Furthermore:

- ***WIC Direct ensures that all benefits accessed by cardholders are drawn from the appropriate Category/Subcategory. WIC Direct maintains the complex relationships between products and their assigned Category/Subcategory. When WIC Direct receives a redemption, the system cross references the card number to the appropriate EBT account number and pulls the appropriate benefit records for the account that matches the Category and Subcategory (or the broadband Subcategory) of the UPC.***
- ***WIC Direct ensures that no benefit accounts are overdrawn. When WIC Direct processes redemptions, WIC Direct verifies that the available benefit balance equals or exceeds the amount required for the redemption. WIC Direct only approves redemptions when the benefit account meets this requirement.***

Managing Users

State Agency security administrators will have the ability to manage users within the State. This includes the ability to:

- ***Create new users***
- ***Deactivate a user***
- ***Manage the role assigned to a user***
- ***Maintain the demographic information on the user***

Authorized users will also be able to use Data Direct to access a report showing users that have been inactive for six (6) months.

Maintain Transaction History

WIC Direct maintains a robust and comprehensive transaction history. All transactions entering WIC Direct are tracked along with the transaction outcome. For retail transactions, we capture and store the raw messages exchanged with the connecting entity. In addition to the raw messages, we maintain structured database tables that contain various elements of the message contents. This facilitates the searching and processing of transaction information. For non-retail messages, we store a structured transaction history that also facilitates easy processing and searching.

The FIS Team maintains and provides online access to current account balances and a rolling three-year transaction history for each household account. The FIS Team provides online access through administrative system functionality to a minimum of three years of history. Data older than three years is archived and will be accessible to authorized entities, as required, for investigative and auditing purposes. The FIS Team maintains archived data for an additional three years. Archived data is recoverable within 48 hours of a WIC program's request.

Currently, WIC Direct contains all transactions processed by the system. Once the transaction history exceeds a configured size, the system archives all transactions older than three years to an alternate database. All archives are maintained for the required additional three years, and can be recovered within the required 48 hours.

Benefit Authorization

WIC Direct supports an online transaction that allows the MIS to issue benefits (including Cash Value Benefit (CVB) benefits) to a household EBT account in WIC Direct. Note that, in compliance with the Universal Interface, CDP only provides a message-based interface and does not support a batch-based interface for this function. Furthermore, this is fully compatible with the MPSC interface and food benefit issuance protocol as evidenced by the CDP's operational implementation of the interface today in production for Nevada and ITCN.

When WIC Direct receives this transaction, WIC Direct performs a series of validations to ensure that the information provided is correct in content and format and that all required fields are present. WIC Direct validates that the category and subcategory codes constitute a valid combination. WIC Direct validates that the WIC MIS account ID (household ID) exists and is active. In particular, WIC Direct ensures (based upon a configuration setting) that it has not already processed an issuance with same unique benefit issuance number provided in the current request. This transaction can be used for the immediate issuance of current month benefits as well as for the issuance of future month benefits. All credit requests must include that date range for which the benefits are valid. WIC Direct stores this date range on all benefit records within the WIC Direct database. In any cases where the request message fails a validation rule, WIC Direct

will return an appropriate error code informing the clinic information system of the reason for the reject.

WIC Direct can validate that the benefit effective dates provided in the current transaction do not overlap the end date of any existing benefit effective dates established for benefits already issued to the household. WIC Direct will accept additional benefits for an existing benefit period and can validate that the end date synchronizes with the existing benefit. This has the net effect aggregating the new benefits with existing benefits in WIC Direct. Note that multiple benefit updates may be received throughout the day and there is no limit to the number of updates that may be made by the WIC MIS on any account in WIC Direct.

The WIC Direct WUI provides functionality for updating benefits that may be used at the discretion of Nevada or ITCN. This functionality was primarily developed to facilitate WIC Direct prior to a WIC MIS being ready to send WIC benefits to WIC Direct. While this feature may be used in production, the FIS Team discourages its use as it can lead to reconciliation issues between WIC Direct and the WIC MIS.

Benefit Transfers/Food Package Changes

WIC Direct allows authorized users to modify the current or future month benefits for given WIC EBT household accounts using the Add or Update Benefits transaction. This method may be used to:

- ***Perform the debit and re-issuance of food benefit from one HOH account to another***
- ***Change an issued food package through the process of voiding existing benefits and replacing other food benefits***
- ***Void and reissue food package items for the current month and future months of WIC benefits***

Demographic Data

WIC Direct supports online transactions that are used to create and maintain WIC EBT accounts and the associated benefits. Note that, in compliance with the Universal Interface, CDP only provides a message-based interface and does not support a batch-based interfaces for these functions. This includes the capability to accept data from the WIC MIS regarding the cardholder (who may also be a participant) and HOH names, HOH birthdate, HOH address and all benefits issuances, voids and reissuances or any changes to this data. The transactions are real-time transactions that will be sent from the WIC MIS to WIC Direct.

For account creation, WIC Direct accepts a unique MIS household ID, account type (e.g., household, training, compliance), and associated demographics while establishing an e-WIC household account. WIC Direct verifies the uniqueness of the household ID and the integrity of the associated demographic information before establishing the associated e-WIC household account. If there is an error verifying the uniqueness of the household ID or the integrity of the associated demographic information, WIC Direct returns an error. When an error is encountered, the operation is aborted and no e-WIC household account is created or updated.

After successfully validating the request, WIC Direct establishes an EBA for the household and assigns a unique EBA identification (ID). The account setup is effective immediately. All records associated with an account such as the account balance and card information in WIC Direct are linked to this record.

Similarly, the WIC MIS may update the information on an existing account using the Update EBA method. This method allows the WIC MIS to update the account type, account status, or associated demographics on an existing account. WIC Direct validates the integrity of the

information passed in the request as well as validating that the account already exists in WIC Direct.

The table below shows the methods WIC Direct supports from the Universal Interface to allow the clinic information system to set up and maintain accounts in WIC Direct:

Table X.3-2 Setting Up and Maintaining EBA in WIC Direct

Method	Description
Add EBA	This method uses the WIC MIS account ID (household ID), account type, and head of household information to create an EBA in WIC Direct.
Update EBA	This method uses the WIC MIS account ID (household ID), reason code, account type, and head of household information on the head of household to update an existing account in WIC Direct.

System Security

The FIS Team employs policies and processes that provide for stringent control to limit physical and logical access to systems that house WIC Program data to a need-to-know basis and provides clear separation of duties.

The FIS Team's approach to security is wholly consistent with industry standards for financial transaction processing and with government standards for security and for protected data. The integrity of processing and services is vital to the FIS Team's customers and reputation in the marketplace. The FIS Team places great emphasis on evaluating and monitoring the controls in place, as well as looking to enhance processes as technology and methodologies move forward.

Rigorous standards consistent with requirements of the financial and healthcare industries are maintained. To demonstrate continued compliance with these standards, The FIS Team undergoes regular external audits, including SOC 2 Type 2 audit, SSAE 16, Health Insurance Portability and Accountability Act (HIPAA) Assessment, and an External Penetration Test.

The remainder of this section provides greater detail about The FIS Team's approach to implementing, monitoring, and managing security processes and controls.

Entrance Security

Physical access to processing facilities is controlled at several layers. Front entrances to data centers are monitored by receptionists. The receptionists grant access to all visitors manually using an electronic lock/release. All visitors are required to sign in, note their time in and out, and be accompanied by a receptionist. All other entrances to facilities remain continuously dead-bolt locked. A video surveillance system monitors parking lots, as well as critical inside areas of the building, including the raised-floor server room at the Frankfort Data Center.

Locks

Processing facilities are equipped with security alarm systems, which are connected electronically to an outside security company, monitored 24-hours-a-day, and activated with a night setting when the last employee leaves for the day. The alarm systems detects any unauthorized entry and also has motion detectors positioned strategically throughout the buildings.

Cipher or Proximity/Swipe Card Type Devices

The front and side access doors have an electronic entry system. Employees are issued cards (or key fobs) that are used to enter the facility. The receptionist grants access to all visitors manually using an electronic lock/release. The system is secured at night.

Personnel Access Controls

The server area is composed of a self-contained set of rooms with no exterior walls and raised flooring. The computing area remains locked and has a card entry system for access on both doors. Only specific individuals are granted rights to this room. For additional security, this room is also monitored with cameras. Networking personnel configure the key security software to establish the appropriate access for each employee's card/fob. The Chief Security Officer is responsible for completing the Revocation of Access Checklist. This checklist is a security procedure to ensure that all security credentials are immediately revoked and all assets are returned when employment is terminated.

Awareness and Training

The FIS Team provides the appropriate role-specific security training for staff to ensure that they understand their roles and responsibilities as they relate to the protections around WIC Program data. The FIS Team understands and takes very seriously the confidential nature of customer data and has developed business practices and processes, and implemented numerous technologies, designed to protect this confidentiality.

The FIS Team's employee manual, which all employees are required to review and acknowledge annually, describes in detail each person's responsibility for protecting data. The FIS Team routinely audits and verifies the company's compliance and management of these data standards.

- ***Organizational policy statements and codes of conduct are documented and include company values and behavioral standards.***
- ***Policies and procedures require that employees sign an acknowledgment form indicating they have been given access to the employee handbook and understand their responsibility for adhering to the policies and procedures contained within the handbook.***
- ***Policies and procedures require that employees must sign a confidentiality agreement stating they will not disclose proprietary or confidential information, including client information, to unauthorized parties.***

In an effort to meet the National Institute of Standards and Technology (NIST) and HIPAA security standards and recommendations, The FIS Team requires all employees to complete online HIPAA Information Security Awareness training annually.

Auditing and Accountability

The FIS Team maintains auditing capability to ensure that actions are tracked and that there is individual accountability for all actions taken by staff, as well as by application users. Access to the various operating systems and database environments require a sign on using a specific user ID and password. The FIS Team does not allow generic accounts for access to production environments. In this way, individual accountability for all system actions taken by staff is insured.

Identification and Authorization

The FIS Team employs appropriate identity and access management policies and procedures to ensure that access is appropriately authorized and managed at a level to ensure that access is

provisioned and de-provisioned in a timely and efficient manner. All systems use a role-based security framework. Systems require sign on using a user ID and password. Access to system functions is limited, based upon the role assigned to the user. As part of the on-boarding process for new employees, the hiring manager completes a checklist that includes information on those systems to which the new employee will require access. Similarly, when a staff member leaves or is terminated, the Chief Security Officer revokes the former employee's access to all systems.

Media Protection

The FIS Team employs policies and procedures to ensure that sufficient protections exist to protect WIC Program data on all storage media throughout the media lifecycle and maintain documentation from media creation through destruction.

All sensitive media are within the FIS Team's secure computing facility. The FIS Team also ensures that appropriate disposal procedures are followed when disposing of sensitive media:

- ***Hard drives are removed from computers and servers before they are recycled. Serial numbers/bar codes are recorded in a spreadsheet that is maintained on The FIS Team's SharePoint site.***
- ***Hard drives, tapes, cell phones, and other media are picked up by a media shredding service, transported to their facility, and stored in an environmentally-controlled safe warehouse until they are destroyed.***
- ***The company logs serial numbers/bar codes of each piece of equipment and the FIS Team receives a certificate of destruction that lists each asset that has been destroyed.***
- ***The FIS Team has engaged the services of a bonded, insured document shredding company, Shred-it, for on-site, monthly document shredding in the Frankfort office. After the shredding is complete, the office manager signs off on the destruction. In Romeoville, Iron Mountain picks up documents and takes them to their facility for shredding. An employee signs off on the pick-up.***

Physical and Environmental Controls

The FIS Team employs physical and environmental policies and procedures that ensure that the service and delivery infrastructure are located in a physically secure and environmentally protected environment to ensure the confidentiality, integrity, and availability of WIC Program data. The following outlines the FIS Team's physical and environmental policies and procedures:

- ***General policies and procedures***
  - ***Management has established physical security policies and procedures to guide and communicate relevant security procedures to personnel.***
  - ***A third-party vendor is contracted to shred paper documents.***
  - ***A third-party vendor is contracted to perform certified hard drive destruction.***
- ***Building access***
  - ***Receptionists monitor the main entrances to the Frankfort and Romeoville buildings during business hours and grant access to visitors manually via an electronic lock/release.***
  - ***Visitors to the facilities are required to sign visitor logs and wear a visitor's badge upon entering and exiting the building.***

- ***Surveillance cameras are located throughout the buildings to monitor activity. Surveillance footage is maintained for at least six months and is available for review by appropriate personnel.***
- ***Badge access systems are used to restrict access to the facilities 24 hours per day.***
- ***Badge access rights to predefined access zones are assigned based on job function.***
- ***The badge access systems log successful and failed access attempts. Logs are retained for a period of at least 90 days.***
- ***The badge access user list is reviewed for accuracy by the Network Operations Team on a quarterly basis.***
- ***A terminated employee's badge access is revoked as a step of the termination process.***
- ***Access to create, modify, and delete badge access privileges is controlled via individual user IDs and passwords. This is restricted to the following individuals:***
  - ***Chief Security Officer***
  - ***Director of Network and Server Operations***
  - ***IT Operations Team***

- ***Facility monitoring***
  - ***Third-party alarm systems are installed in the FIS Team facilities and are contracted to be monitored by third-party security companies 24 hours per day.***
  - ***Motion detectors are located throughout the facilities to detect unauthorized access when the alarms are enabled.***
  - ***During non-business hours, access to the buildings is restricted to the main entrances and requires an authorized badge access card, knowledge of the alarm code, and a building key.***
- ***Server Rooms***
  - ***The server rooms are located in isolated rooms within the FIS Team facilities. The walls in the server rooms are continuous from floor to ceiling.***
  - ***Badge access systems are utilized to restrict access to the server rooms.***
  - ***Access to the server rooms is restricted to the IT Operations Team and Executive Management.***
  - ***There are no exterior building windows in the server rooms.***
  - ***Visitors to the server rooms must be escorted by an authorized employee.***
  - ***Surveillance cameras are located throughout server rooms to monitor activity. Surveillance footage is maintained for a period of at least six months and is available for review.***
- ***Fire detection and suppression***
  - ***The FIS Team server rooms are protected by fire detection and suppression systems that include the following:***
    - ***Fire alarms***
    - ***Hand-held fire extinguishers***

    - ***Smoke detectors***
    - ***Sinorix 1230 fire suppression system in Frankfort***
    - ***Sapphire FM200 system in Romeoville***
  - ***Third-party vendors perform annual inspections of the hand-held fire extinguishers in each facility to ensure that they are in proper working condition.***
  - ***The fire detection and suppression systems in the server rooms are inspected by a third-party vendor annually to ensure the systems are in working condition.***
- ***Heating, ventilation and air conditioning (HVAC)***
  - ***Two or more dedicated HVAC units are installed to maintain temperature and humidity levels within each facility's server room.***
  - ***HVAC unit inspections occur annually at each facility.***
- ***Power***
  - ***Production equipment is connected to redundant, Uninterruptible Power Supply (UPS) systems within each facility to provide power in the event of a power outage.***
  - ***The UPS system at the Frankfort facility is configured to notify the Network Operations team via e-mail and/or text message in the event of a battery failure.***
  - ***Natural gas or diesel generators are installed at each facility to provide power to the server rooms in the event of an extended power outage.***
  - ***Generators are load tested weekly at each location to ensure that they are in proper working condition.***
  - ***Production systems are maintained within racks raised above the floor within the Frankfort facility server room.***

Personnel Security

The FIS Team employs policies and procedures to ensure that all staff who have access to systems that house, transmit, or process WIC Program data have been appropriately vetted and have been through a background check at the time of hire.

In addition to other security measures, the FIS Team seeks to ensure the highest level of security and safety by selecting only those candidates who have a clean background and a credible history, free from any malicious acts or other activities that do not comply with each member of the FIS Team's corporate standards of conduct.

FIS' Employment Screening Policy

It is required that all employees and contractors successfully complete a full background check prior to commencing employment with FIS. The following criteria are used.

- ***The National Criminal File, which includes a comprehensive search of multiple criminal record sources, including Federal Fugitive file, state and county criminal record repositories, proprietary criminal record information, prison, parole and release files from state Department of Corrections, Administrative Office of Courts and other state agencies. Criminal records (felony & related misdemeanors) will be searched in a maximum of three counties where records indicate an applicant has lived or worked within the past seven (7) years.***

- ***Consumer Credit Bureau databases will be searched for prior addresses and employers. The applicant's social security number will be verified against issued numbers to check for authenticity.***
- ***Reported past employers, within the past seven (7) years, will be contacted, and the information provided by the applicant will be verified. Interrogatory interviews to discover other non-disclosed information such, as eligibility for rehire ability to work with others; attendance and performance rating will also be conducted.***
- ***Reported highest level of education will be contacted, and degrees earned will be verified, as well as dates of attendance.***
- ***Office of Foreign Assets Control (OFAC) search***
- ***9 Panel Drug test***
- ***Credit checks and fingerprinting may be required due to client agreements.***
- ***Any employee or contractor that has been terminated for 30 days or more will require a new background check and drug screening to be performed prior to re-hire. In addition, existing FIS employees are subject to annual background checks per the policy below:***

  FIS and its affiliated companies may conduct periodic background investigations throughout the course of employment, including the procurement of investigative consumer reports, credit reports and records of any criminal convictions, whether local, state, or national, to the fullest extent permitted by applicable law. Employees release FIS, Inc. and its affiliated companies from any liability associated with: (i) the conduct of the background investigations; (ii) provision of information in connection with background investigations, and (iii) any termination of employment that results, in whole or in part, from such background investigations.

CDP's Employment Screening Policy

CDP conducts background checks and a screening process before making an offer to any new candidate. Each new hire is screened through First Advantage (Lexis/Nexis). First Advantage serves more than 45,000 organizations and conducts over 23 million background screens worldwide annually. First Advantage has served the CDP's new hire screening needs since 2007.

Additionally, CDP validates each new employee through the United States Department of Homeland Security and U.S. Citizenship and Immigration Services. Each employee has been cleared through "e-verify" (an Internet-based system that validates the employee's record between the Department of Homeland Security and the Social Security Administration). This validation helps CDP ensure that all employees are legally authorized to work in the United States, and that there are no illegal immigrants in CDP's employ.

CDP executives and hiring managers review confidentiality requirements, and diligently set expectations for each new employee once an employment offer is accepted. Expectations and understandings are made clear during new hire orientation and training, which includes a review of the individual's position in the workflow and handling of any private and confidential information. At the close of orientation, each new employee is required to sign confidentiality statements prior to their first day of employment. All forms are retained in a secure location within CDP's corporate headquarters in Romeoville, Illinois.

System and Communications Protections

The FIS Team employs physical and logical protections that protect system communications and communication media from unauthorized access and ensures adequate physical protections from damage.

All communications equipment is kept in the FIS Team's secure data centers. The FIS Team has implemented additional security measures to maintain data integrity and security as it is transmitted between the FIS Team and third parties.

- ***Patch management***
  - ***A patch management application is used to manage the patch deployment process. This includes deploying patches to a test environment prior to production.***
- ***Antivirus***
  - ***Antivirus software is configured to monitor traffic within the internal network, as well as communications with external networks, and detect and prevent the transmission of data or files that contain certain virus signatures recognized by the antivirus software.***
  - ***Antivirus software is automatically updated with current virus signatures. A central server is utilized to push updates to production servers on a daily basis.***
- ***Firewall administration***
  - ***State inspection firewalls are in place and configured to filter unauthorized, inbound network traffic from the Internet.***
  - ***A high-availability firewall system is in place to provide failover firewall services in the event of a primary firewall system failure.***
  - ***Network Address Translation (NAT) services are enabled on the perimeter firewalls to mask internal IP addresses.***
  - ***The production database servers are not assigned publicly routable IP addresses.***
  - ***Firewalls have been configured to deny traffic and allow only specific services to specific destinations.***
  - ***External traffic must pass through a firewall system to communicate with production servers. No direct conversations originating from the Internet pass directly through to the internal network.***
  - ***The firewall system is configured to automatically terminate authenticated sessions to the firewall system if predefined inactivity thresholds are exceeded.***
  - ***Administrative access to the firewall system is restricted to Network Operators.***
- ***Encryption – Web applications***
  - ***Customer web sessions are encrypted using Secure Socket Layer (SSL).***
  - ***Encrypted virtual private networks (VPN) are utilized for remote access to help ensure the privacy and integrity of the data passing over the public network.***
  - ***Access to the VPN is restricted via two-factor authentication using network domain credentials and a third-party token.***
  - ***The VPN settings are configured to automatically terminate authenticated sessions if predefined thresholds are exceeded.***
  - ***VPN access is revoked as a component of the employee termination process.***
  - ***VPN administration privileges are restricted to the Network Operations team and utilize unique IDs and passwords established within the Active Directory.***

- ***Wireless access devices are configured for WPA2-PSK and transmissions are encrypted using Advanced Encryption Standard (AES) encryption.***

Assisting WIC Management Staff

Given the above details, it is clear that the FIS Team takes system security seriously and understands the state is trusting us with personal and confidential information about participants, their financial transactions, and WIC Program systems. FIS provides these assurances to DOH:

- ***We will manage access to all systems.***
- ***Our security methods include secure processes to authorize and maintain user access to systems, as well as control tools and procedures.***
- ***We currently meet and exceed the latest applicable industry and federal guidelines related to EBT system security and will continue to meet and exceed these guidelines as they are revised over the term of the contract.***

The FIS Team understands the vital importance of maintaining system integrity, managing security access and protecting the confidentiality of WIC Program data. As a leader in the field of transaction processing, the FIS Team offers robust system security protection that meets or exceeds federal and State mandates for system access and audit control.

The FIS Team will use its vast experience and knowledge to assist WIC management staff in the review of security protections, policies, and processes in place at WIC clinics and administrative offices. The FIS Team will recommend appropriate additions or changes to these items and will provide guidance for securing related collateral such as cards within clinics.

WIC EBT Settlement, Transaction Processing and Reconciliation

The FIS Team provides settlement and benefit reconciliation processes that are industry standard and proven. FIS is currently settling and reconciling close to $35 million to about 5,000 stores every month. FIS, as a financial agent for the State Agency related to its e-WIC benefits, will be responsible for ensuring the accuracy of transaction processing and retailer reimbursements. The FIS Team's settlement and reconciliation process are 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 FIS Team provides an established solution that implements many automated financial processes and controls as well as the services necessary to assure a complete offering. Some of the methods used to meet requirements are:

- ***Automated reconciliation: WIC Direct is self-balancing. Control totals for the reconciliation processes are automatically generated and compared each day. A variance in any one of these control processes results in an alert being raised.***
- ***Operations monitoring: The FIS Team provides a settlement and reconciliation staff that monitors the daily business process, investigates any alerts or out-of-balance situations, and makes adjustments as necessary to bring the system into balance.***

The FIS Team has implemented a series of processes designed to ensure the financial integrity of WIC Direct. Reconciliation requires validation that WIC Direct's own internal accounting is accurate with respect to EBA balances expressed in units within Categories/Subcategories and secondly requires validation that the WIC Direct accounting of funds settled is consistent with our exchange partners (i.e., Gateway, direct-connect vendors, third-party processors). The remainder of this section describes the automated reconciliation implemented within WIC Direct followed by a description of the operational processes used to detect and handle issues. These processes are

documented in more detail in the WIC Direct Settlement and Reconciliation Manual we will provide to the WIC Programs.

Automated Reconciliation

EBA Benefit Reconciliation

WIC Direct maintains a 24-hour business day processing cycle where the actual cut-off time for processing is configurable. The FIS Team maintains a clear transaction history of all transactions to ensure the system is balanced and reconciled on a daily basis. Each day, WIC Direct validates that the running system balance of quantities in each Category and Subcategory as computed for the cut-off time is equal to the prior day's running balance summed with the net of transaction history activity that occurred during the 24-hour business day. Note that this cut-off time is different from the settlement cut-off time which is discussed in the next section.

Subsequent to cut-off, the system validates that the net change in EBA balances by Category/Subcategory matches the net change reflected in the transaction history. This system computes the end-of-day net position for each EBA and Category/Subcategory. The end-of-day net position equals:

Opening Balance + Credits - Debits = End-of-Day Balance

In addition to balancing each EBA, WIC Direct also performs this calculation on a system-wide basis for the State Agency.

Reconciliation of Funds Settled

The FIS Team understands the importance of ensuring that all program expenditures for food redemptions are accurate and that the system maintains a detailed record for each retail transaction. WIC Direct executes a number of processes aimed at reconciling its internal transaction history against the amounts settled. There are distinct reconciliation processes depending upon whether or not the transaction comes through the gateway. There is one reconciliation process for transactions that come through the gateway and another process for transactions that bypass the gateway and come directly to WIC Direct (i.e., direct connect transactions). The processes are separate because of differences in how the settlement occurs for transactions through the gateway vs. direct connect transactions.

- ***Gateway transactions - the gateway maintains its own settlement process based upon its own settlement cut-off time. The gateway generates an ACH file based on its record of activity between cut-off times. In this scenario, the gateway is the "master of settlement" for the transaction because it generates the ACH record that is entered into the Federal Reserve system for settlement.***
- ***Direct connect transactions – WIC Direct maintains a separate settlement process based upon a different cut-off time. WIC Direct generates an ACH file based on its record of activity between cut-off times. In this scenario, WIC Direct is the master of settlement for the transaction.***

Note that these reconciliation processes are distinct and that the net effect of these processes is to validate that:

- ***The value of the business day transactions is equal the funds settled to those entities directly routing transactions to WIC Direct***
- ***The sum of the amounts paid to connecting entities is equal to the aggregate total payment calculated as due to these entities.***

Gateway Reconciliation

At the highest level, the purpose of gateway reconciliation is to ensure that WIC Direct is in agreement with the amount of funds settled by the gateway. Mismatches can occur for the following reasons:

- ***WIC Direct does not contain an approved transaction that exactly matches to a transaction settled by the gateway.***
- ***WIC Direct contains an approved transaction that was not settled by the gateway.***

The full process for gateway reconciliation is comprised of two major steps. The first step will detect any transactions settled by the gateway that do not exactly match to a transaction in WIC Direct and will leave unreconciled any approved transactions in WIC Direct not matching to a settled transaction from the gateway. The second step performs an aggregate balancing routine that compares the total approved gateway activity in WIC Direct to the amount settled by the gateway.

Step 1 – Detect Mismatches

Every night after the close of business, WIC Direct receives an auto-reconciliation file from the transaction gateway. This is a list of all of the WIC Direct transactions that the gateway processed and for which it will make payment to its downstream TPPs and acquirers. WIC Direct automatically compares this list to its own internal transaction log to verify that we are in complete agreement as to the set of transactions and the amount of those transactions that will be settled to retailers on that business day. Note that when WIC Direct initially processes a gateway transaction, the transaction is flagged as "unmatched". While processing records from the auto-reconciliation file, WIC Direct toggles the status of any matching gateway transactions in WIC Direct to "matched". This process flags any records from the auto-reconciliation file that do not match to an approved transaction in WIC Direct.

Step 2 – Gateway Balancing

WIC Direct executes a nightly process that compares the net activity for approved gateway transactions for a WIC Direct business day to the amount settled by the gateway. Because of the slight differences in system clocks between WIC Direct and the gateway and the fact that retail transactions may straddle the gateway cut-off time, it is not always possible to query WIC Direct to produce the exact settlement amount reported in the auto-reconciliation process. WIC Direct performs an indirect reconciliation that accurately detects variances (if any).

The following describes how the reconciliation process works:

- ***Every night at those close of the business day, WIC Direct computes an aggregate amount broken down by transaction type for approved transactions received from the gateway during the business day. The amount is further broken down by whether or not the transaction was reconciled while processing the auto-reconciliation file.***
- ***The process adds the portion of unreconciled activity from the previous day to the portion of activity that was settled in the current business day. This value is compared with total amount settled by the gateway according to the auto-reconciliation file. If the amounts do not match, then the variance is recorded, researched, and resolved.***

Direct Connect Reconciliation

As noted, the reconciliation process for direct connects is slightly different. Some of the steps are similar to the process used for gateway transactions. WIC Direct produces auto-reconciliation files for those entities that route transactions directly to WIC Direct and for which WIC Direct is

the master of settlement. From there, it is up to the receiving entity to perform a reconciliation process similar to that performed by WIC Direct when WIC Direct is the receiver of the auto-reconciliation file from the gateway. It is the responsibility of the receiving entity to report any anomalies.

Every day at a settlement cut-off time, WIC Direct creates an ACH file that contains the settlement amount computed by WIC Direct for each entity that sends transactions to WIC Direct and for which WIC Direct is the master of settlement. WIC Direct also includes any ACH payments that may be authorized by the State and entered directly into WIC Direct.

WIC Direct balances direct connect transactions using a process similar to that used for gateway transactions. The process that is used is independent of the WIC Direct settlement process and serves as a double-check against the settlement amount computed by WIC Direct. At the end of a business day, WIC Direct computes an aggregate amount broken down by transaction type for approved direct connect transactions received during that business day. The amount is further broken down by whether or not the transaction was settled while creating the ACH file. The process adds the portion of unsettled activity from the previous day to the portion of activity that was settled in the current business day. This value is compared with total amount settled by WIC Direct and as reflected in the ACH file. If the amounts do not match, then the variance is recorded, researched, and resolved.

Clearing Account

The FIS Team will set up, own, maintain, and reconcile a zero-balance settlement account for the WIC Programs at Wells Fargo Bank. On a daily basis, the WIC Programs will be notified of the amount of funds required to reimburse vendors for the WIC EBT benefits they redeemed during the most recently completed settlement day. The agency will take actions to move the requested amount of funds from its funding account to the FIS-owned settlement account. At the same time, ACH transactions originated by FIS will be processed by Wells Fargo, who then moves the day's settlement from the settlement account to the various TPP and store bank accounts. The result is that the activity against the settlement results in a zero-dollar net balance.

Clients can access their WIC EBT benefits at State-approved vendor locations. The WIC Direct System processes and logs each transaction. At the end of each day, financial transaction settlement totals are recorded and written to a Money Movement file. This file is processed and a daily ACH file is created. The ACH file is transmitted to Wells Fargo, the ACH originating bank, for processing.

WIC EBT Settlement Flow

Figure X.3-5 shows the WIC EBT settlement flow that we propose for use for the Nevada and ITCN WIC EBT Programs.

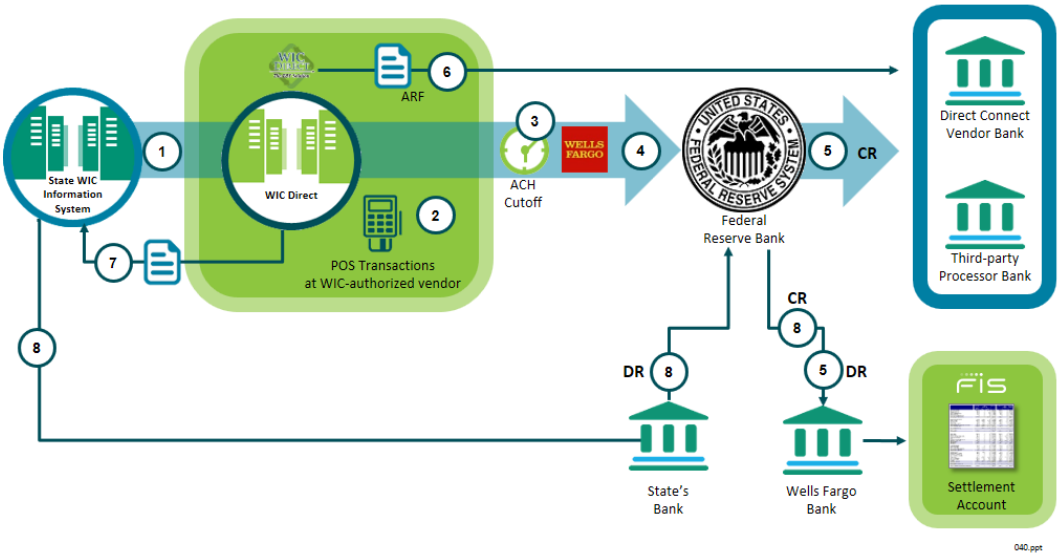


Figure X.3-5 WIC EBT Settlement Flow

State WIC EBT funds will be settled through a proven settlement flow.

Seq. No.	Action
1.	Real Time benefit authorizations are received from the WIC Information System. A first and last date-to-use associated with each authorization controls when the benefits are accessible to the WIC household.
2.	Once the household WIC benefits become available, a client can initiate a purchase transaction at a WIC authorized retailer. The FIS Team processes and logs the transaction.
3.	Shortly after the settlement cut-off, the FIS Team calculates, using the transaction log, the net settlement amount for each of its transaction exchange partners (stores or TPPs). The FIS Team creates an ACH file for the transactions that occurred during the vendor's business day. The file contains an entry for every endpoint from which the FIS Team received and approved purchases transactions. The entry includes the amount to be credited (or in rare circumstances, debited) to the store/TPP and the routing and transit number that indicates the correct bank and bank account to which the funds are to be deposited. (Note that this banking information is pre-known to the FIS Team and held securely in its merchant management system). The ACH file is transmitted to Wells Fargo for processing that same evening.
4.	Upon receipt of the ACH file, Wells Fargo runs a series of checks. After performing these checks, the transactions are transmitted to the FRB in time to meet the midnight window.
5.	The FRB processes the ACH records through the ACH System and sends an ACH transmission to Wells Fargo, the FIS Team-owned settlement bank for the State, notifying it of the debit to the settlement account. FRB sends an ACH credit transmission to each retailer or TPP's account.

Seq. No.	Action
6.	Each night, FIS balances the WIC EBT account database and reconciles all WIC EBT activity. Automated Reconciliation Files (ARFs) are transmitted to all exchange partners to assure the entire payment process is in balance.
7.	On the business day morning following the transaction day, the FIS Team will notify the State of the amount of funds that will be settled. FIS will provide the state with reconciliation reports and verification as required.
8.	The State will take the actions necessary to create a wire transfer to move funds from its internal accounts to the FIS Team-owned settlement account to fund that day's settlement.

TPPs generally have payment processes in place to settle with their contracted stores on the same day they receive settlement from FIS. However this is subject to each individual store's contract with its TPP and is outside the FIS Team's control.

Each WIC retailer will be reimbursed for the sale of an approved food item purchase at either the requested food item price or the not-to-exceed (NTE) price, whichever is lower. The amount of payment requested by a store for a given WIC EBT transaction may not be the amount that is actually paid. The difference is a result of the agency's cost containment practices. An NTE price is determined for each product that is allowed for purchase by the WIC program. If the requested price in the redemption transaction for a particular item exceeds the NTE amount, the store will only be paid up to the NTE. This happens at the time of transaction authorization within WIC Direct and is reflected in the daily settlement provided to the store. Information in the approval message back to the store indicates which, if any items, were subject to an NTE adjustment and by how much.

WIC Direct processes direct-connect settlements on a daily basis. For direct-connect vendors (i.e., vendors not using a TPP), WIC Direct allows for a flexible cut-off time. In essence, a direct-connect vendor may choose the cut-off time to define the 24-hour period for which transactions are selected for settlement. Note that the system still only processes settlements once per day. The particular time chosen by a direct-connect vendor impacts the number of days it takes for the actual settlement amount to post to their bank account. There are three possibilities:

- ***The selected cut-off time is prior to the system cut-off – In this case, the settlement amount will be received the following banking day.***
- ***The selected cut-off time is equal to the system cut-off – In this case, the settlement amount will be received the following banking day.***
- ***The selected cut-off time is after the system cut-off – In this case, the settlement amount will be received in two banking days.***

The Gateway also works on a 24-hour window for settlement and, at its cut-off time, will initiate a draw of funds from the settlement account equal to the transactions processed through the Gateway during that business day. Subsequent money movement to TPPs and vendors sitting behind the Gateway is subject to the contract each entity has with its exchange partners.

Monitor, Report, and Resolve Issues

The FIS Team has operations staff that monitor results of the reconciliation process on a nightly basis. The night operators have a checklist of activities that must be completed every night. The checklist includes steps to validate that the reconciliation processes complete successfully and that no variances occur. If any of the jobs involved with reconciliation fail, then the operator will enter a trouble ticket and get in contact with on-call support personnel who will work to correct the issue so that the job will complete successfully. The WDWUI provides reports as web pages

that demonstrate that the sum of activity balances with payments paid to connecting entities and to demonstrate that the net activity of changes in account balances with the net change in system balance. The pages will also show a variance if one exists. The operator will log into WIC Direct to verify if a variance is detected. If a variance or out of balance condition is detected, then the operator creates a trouble ticket and assigns it to the FIS Team's reconciliation support team who will handle the issue the first thing in the morning. In addition to the manual detection of an issue by operator, WIC Direct also sends out automated alerts of detected anomalies immediately upon detection. The list of receivers is configurable and may include appropriate State Agency WIC users. State Agency users may also view the reconciliation results within the WDWUI.

The FIS Team's reconciliation support team takes action to research and correct the issue using the many tools and information available in WIC Direct, which could include notifying the State Agency to take corrective action. The appropriate action to correct an error is highly situational, depending on the nature of the problem. WIC Direct has several tools for effecting corrections (adjustments). The goal of this process is to correct the out-of-balance account in a manner that will bring the system back into balance.

In our experience, most adjustments are the result of a processing error somewhere in the payment network (e.g., a reversal transaction was not applied) and the appropriate action is clear. The FIS Team reconciliation support staff will handle all of these types of issues as a part of the service proposed to the WIC Programs. However, certain adjustments, especially those that involve removing benefits from a household account, may require approval or some other action from the State Agency. The FIS Team will work with the State Agency to develop the protocol and approvals that may be necessary to support this aspect of reconciliation.

ACH Payment Functionality

The FIS Team supports functionality to allow the WIC Program to make ACH payments into vendor-designated bank accounts through the WUMEI compliant WIC ACH Payment File. The WIC ACH Payment File is a file generated by the WIC MIS that contains payment information to be made to a WIC vendor on behalf of the WIC Program. WIC Direct processes this file and generates an ACH file that is sent to Wells Fargo for processing in the ACH network. WIC Direct will verify that the file has not already been processed by checking for a duplicate file sequence number in the header of the file. Similarly, WIC Direct verify that there is not a duplicate record sequence number in the file. WIC Direct maintains a full audit trail of all ACH payments initiated through this process that includes the date, amount, and banking information.

An ACH payment may also be initiated through the WIC Direct WUI. This feature involves a separation of duties and requires two users in order to initiate the payment. One user has the capability to create the payment record and another (and separate) user must verify and approve the payment. Both users in the process are logged by WIC Direct. Note that the "users" in this process refer to WIC Program designated users.

General WIC EBT Transaction Processing Requirements

The FIS Team works closely with vendors, POS system providers, and acquirers in order to maximize the use of existing commercial transaction processing infrastructure for transmission and processing of WIC EBT transactions. Transactions are processed in real time to ensure optimum access to WIC EBT benefits for cardholders.

WIC Direct provides the functions necessary to provide the end to end processing of retail transactions from multiple acquirers and direct connect locations. WIC Direct has the capability to receive, process, and authorize cardholder transactions from WIC Retailer POS devices. WIC Direct includes validation that the transaction contains a valid WIC merchant ID assigned by the WIC MIS. Other services include:

- ***Accepting the transaction messages from authorized acquirers***
- ***Authorizing or denying the transaction***
- ***Sending response messages back to the transaction acquirer indicating if the transaction is authorized or denied***
- ***Providing the necessary data for the POS system to generate a cardholder receipt with the account balance after the transaction per the USDA-FNS Technical Implementation Guide***
- ***Logging the relevant transaction data to support settlement, reconciliation, reporting, and review requirements.***

Processing EBT transactions from authorized WIC retailers lies at the heart of what we do. The FIS Team provides a total transaction processing solution for handling EBT transactions through commercial networks as well as through our stand-beside POS equipment. While processing transactions, the FIS Team will meet or exceed system processing speeds, availability, and reliability requirements, security, minimum card requirements, and offer minimum transaction set, as described in the following sections.

Regulations and Standards

WIC Direct, the processing solution that is at the heart of the FIS Team proposal, was built and continues to be enhanced in close collaboration with the USDA-FNS WIC national office, various state agency partners, and multiple retail and TPP entities. This solution has been the incubator for many of the standards that have now become institutionalized for WIC EBT nationally. In fact, many members of the FIS Team have been consistent participants in the development of the body of standards and are recognized for their leadership in this area.

As we implement and operate WIC Direct on behalf of Nevada and ITCN, we fully understand that it is the FIS Team's responsibility to assure compliance with government-directed processing requirements, as well as to conform to the commonly accepted industry standards for financial processing systems. Our reputation and our business are founded on the high-quality delivery of service consistent with processing standards and best practices. WIC Direct complies with all federal regulations, including WIC regulations 7-CFR Part 246, USDA-FNS WIC policy memos and guidance, USDA-FNS Operating Rules for WIC EBT, Nevada WIC policies and procedures, and prevailing industry technology performance standards.

Conflict Between Governing Standards

All development and data protection policies and procedures used by the FIS Team comply with the current versions of the FNS WIC EBT Operating Rules, WIC EBT Technical Implementation Guide, 7 CFR 246, DoIT and IDHS policies and standards, and applicable Industry Best Practices. The FIS Team understands that if there is a conflict between the governing regulations and guidelines regarding a specific standard, the WIC Programs will determine the standard to which the FIS Team must adhere.

Uptime and Backup Procedures

The FIS Team operates state-of-the-art computing and telecommunications facilities. As highly regarded participants in the financial transaction industry known for the quality of our processing services, our reputation depends on properly maintaining and supporting our operating environments. This is the core asset of our business. The FIS Team shall exceed the 99.9 percent availability requirement of 24/7, for scheduled uptime. We understand that scheduled uptime means the time the database is available and accessible for transaction processing and excludes scheduled downtime for routine maintenance. Our processes and procedures for maintaining uptime are described in Ensuring System Availability below.

Ensuring System Availability

WIC Direct is designed, developed, and implemented specifically to be a continuously available system; however, providing this very high level of service requires more than just a robust software platform. This complex task requires a combination of discipline, vigilance, preparation, and backup/redundancy. Any processing solution can fail for a number of reasons, but the FIS Team has controls in place to address possible issues.

A WIC EBT end-to-end processing solution is made up of many components with a great many potential points of failure. The FIS Team does not depend on luck to manage this risk; instead the FIS Team employs multiple steps to mitigate risk and ensure maximum uptime including:

- ***Regular monitoring and maintenance – The FIS Team is proactive in the repair and replacement of old, worn out, or obsolete components.***
- ***Component redundancy – Certain key processing components have built-in redundancy. For example, the host database uses redundant disc storage so that the failure of a single disc will not degrade transaction integrity or processing capabilities. Similarly, multiple parallel processors provide the needed computing capability. The loss of one processor will not end the ability to respond to incoming service requests. The FIS Team has made serious efforts to support redundancy wherever possible. This redundancy is an integral part of all mission-critical transaction infrastructure, including a backup power generator.***
- ***Remote backup – The FIS Team provides a hot, remote site backup."***
  - ***"Hot" means that the site maintains a continuously updated copy of the customer account databases and has access to an active telecommunications network; thus, it can take over processing in a short window of time.***
  - ***"Remote" means that it is located in a different state and in a different telecommunications grid.***

The FIS Team's approach is based upon disciplined adherence to well-conceived processes, procedures, and controls. The FIS Team has tight security surrounding who may make changes to an operating environment, including telecommunications, processing and databases. This includes changes in software, configuration, operating parameters, and even hardware components.

The FIS Team has well-defined procedures about how, and under what circumstances, a change might be made, including who has the authority to authorize change and what is the review process. An individual is never permitted to make changes outside of the approved oversight matrix. There is always a plan for enhanced monitoring, fall back, and recovery. A communications plan outlines procedures for notifying affected stakeholders. It is only through rigorous adherence to protocols and procedures that a consistently stable and available processing environment can be sustained.

There are thousands of lines of code involved in the processing and services provided by WIC Direct. The FIS Team has rigorous methodologies to ensure the quality of the software that is moved into production. No software is implemented in the production environment without the consent and approval of the independent internal Quality Assurance Manager. Further, such change is only implemented under the authority of the Operations Manager and with the approval of the Change Control Review Board.

The FIS Team has proactive and automated processes built into the WIC Direct product that provide for continual monitoring of on-going operations identifying deviations from the norm:

- ***Are transaction volumes consistent with an historical pattern?***

- ***Is the percentage of rejected transactions within the expected norms?***
- ***Are any database tables approaching a predetermined percent of capacity?***
- ***Is transaction throughput within acceptable levels?***

Alerts are posted to processing logs and those that may require immediate action result in automated email, text message, or telephone contact with a pre-designated person-in-charge. In addition, the FIS Team has implemented third-party monitoring products and services that look at all aspects of system and network operations, around the clock. These considerations provide a high degree of immediacy to the detection, investigation, and resolution of anomalies.

It is because of the planning, business process, redundancy, and discipline described above that the FIS Team is confident that the products and services within its span of control will meet and most likely exceed the requirements of overall 99.9 percent availability. Further, the FIS Team understands that providing service to the end user 24/7 involves entities such as phone companies, grocery store systems, and third-party processors that are outside its direct control. The FIS Team has always worked, and will continue to work, very closely with all of the processing partners in the detection and resolution of issues within the end-to-end environment. The FIS Team's goal is to ensure WIC participants experience a successful purchase in the checkout lane each and every time they shop.

Backup Procedures

To prepare for possible disasters that directly impact the FIS Team, such as the loss of parts of the telecommunications network, loss of significant parts of the computer processing capability, loss of files or facilities at the data center, or loss of power, we have a Continuation of Business Plan in place. The purpose of our plan is to articulate a recovery strategy and provide restoration of processing capabilities as quickly as possible after the declaration of a service interruption or a disaster. This plan is built on a comprehensive risk assessment and business impact analysis. From these corporate-wide evaluations, specific business recovery strategies have been developed. Our goal is to provide restoration of processing capabilities as quickly as possible after the declaration of a disaster. We have planned how to ensure resumption of processing and related support in various situations based on risks, business impact, and probability. The plan will continue to be regularly updated and will address the strategy and escalation steps to restore our hardware, operating software, databases, telecommunications, and ultimately full data processing. The Continuation of Business Plan will lay out a process to ensure continued service to Nevada and ITCN WIC EBT cardholders and continued access to their benefits.

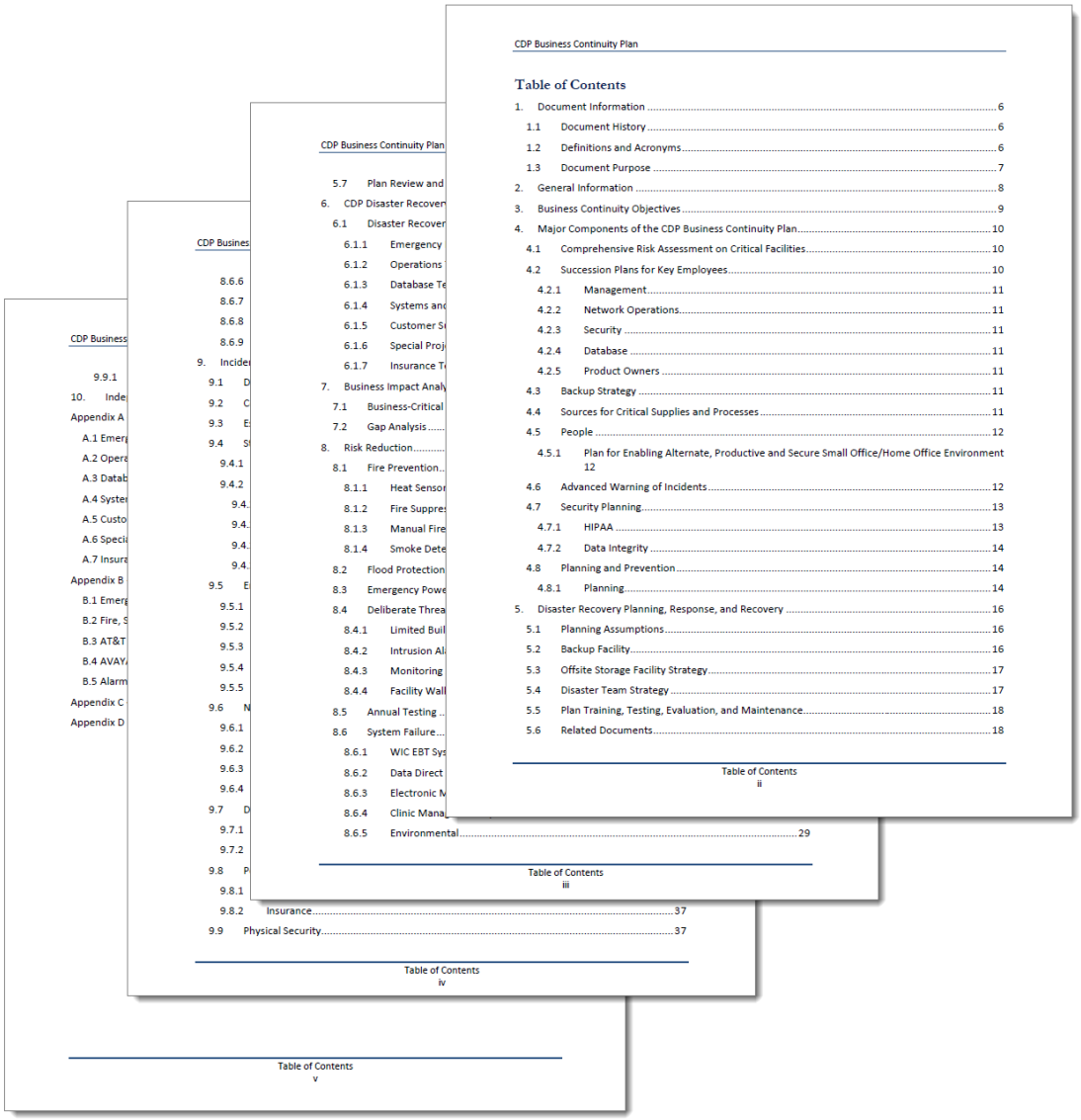
The FIS Team's Continuation of Business Plan for the WIC Programs will include:

- ***Hot backup sites, which are geographically separate facilities capable of fully supporting processing and related support for long periods of time***
- ***Computer and telecommunications equipment within these two facilities, which can process and report transactions through alternate links and redundant hardware***
- ***An evaluation of the types of service interruptions that may impact the WIC EBT System's operations***
- ***Backup and recovery steps for each type of interruption***
- ***How benefits will continue to be accessible to cardholders***
- ***An outline of the resources committed to the plan***
- ***Conditions under which the contingency plan will be tested***
- ***Backup and secure storage of data required for processing transactions***
- ***Identification of key personnel and up-to-date escalation-notification policy and procedures***

- ***Annual testing under simulated conditions***
- ***A component plan for relocating to the disaster-recovery facility and restoring transaction processing, which clearly delineates:***
  - ***Decision criteria***
  - ***Process***
  - ***Procedures***
  - ***Individual responsibilities***
- ***Procedures for supporting Nevada and ITCN WIC during a declared natural disaster affecting a large number of residents***

The plan will indicate whether each proposed contingency plan has been tested under real or simulated conditions. The plan will also include descriptions of possible types of service interruptions and the processes to ensure that benefits continue to be accessible to cardholders. The plan will be submitted within 180 days of contract execution and will include the names, phone numbers, and email addresses of FIS/CDP personnel that will serve as contact points for the WIC Programs, as well as emergency contact escalation procedures.

Following is a sample table of contents from the most recent version of the CDP Business Continuity Plan.



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WIC Direct Back-Up System

The primary servers for WIC Direct are located within CDP facilities in Frankfort, Kentucky. CDP also maintains and hosts a hot backup site in Romeoville, Illinois. Each live production transaction received by the primary server is automatically replicated to the backup server in real time. The system is not only fault-tolerant between the backup and recovery site; it is also fault-tolerant internally to each site. There are three main system components: database, processor, and Web application. Each one of these components is supported by a clustered set of servers at both facilities. In the event that a single server fails, there will be no downtime as the other server can assume the production load.

To provide a reasonable level of fault tolerance for EBT Services Project operations, CDP implements a failover process, which is invoked if there is a disruption of service at the primary site. This failover process switches all operations to servers at the backup site. The servers at the backup site are always kept synchronized, in near-real time, using native technologies and tools provided by the SAN vendor and Microsoft SQL Server. Additionally, all application server software versions are kept in sync using manual deployments any time a new version of WIC Direct is deployed. Manual processes are ones that are done on a scheduled basis, such as software installations and upgrades. With all those processes keeping the data in sync, the servers are kept in a "warm" state. Processes at the backup site that support applications are stopped or disabled, waiting until they are needed. The failover to backup site must be manually invoked by a system administrator (or a designated contracted support service). A script automates the steps in the failover process, which can be accomplished within 10 minutes after the script is invoked.

System Monitoring

A cornerstone of the approach to sustaining a high availability 24/7 WIC EBT processing solution is system monitoring and management. Here is a summary of the WIC Direct solution:

- ***WIC Direct is a monitored and managed 24/7 system with capabilities within a tight governance structure for immediate corrective actions, as necessary.***
- ***WIC Direct provides for automatic detection of potential error conditions.***
- ***WIC Direct performs automatic notification of system maintenance staff.***
- ***WIC Direct has capabilities for remote access and maintenance.***

WIC Direct is subject to regularly scheduled, system maintenance and servicing within a well-planned maintenance methodology and governance structure.

Transaction Communications Backup System

Of course, having a database ready to go is only a part of the configuration. If the need arises, we need to be sure we can correctly route transaction traffic to the backup facility for servicing. To do this, a backup telecommunications link is kept permanently active between the Romeoville site and our network trade partners. CDP maintains backup telecommunications with the FIS Gateway and all TPPs that may be sending traffic directly to WIC Direct. For network traffic that uses the Internet, we simply reroute the URL that provides access to WIC Direct to point to the backup facility. One function of the Internet is to provide multiple paths by which a transaction can be moved from its source to its destination, thus replicating the backup we have built using permanent links with our large trade partners.

Further, FIS also maintains our own backup processing sites. So, from an infrastructure perspective, CDP maintains active telecommunications between their primary and backup sites and FIS' primary and backup sites.

Because of the complexity of the network, the multiple parties involved, and potential points of failure, a failover is not a simple process. The FIS Team maintains well-documented process and procedure manuals related to initiating and executing a failover to the backup facility (and returning processing to the primary facility). We rehearse the process at least once per year and concurrently update the process manuals, as needed.

Continued Communication with WIC MIS

A key element of WIC Direct is its use of the Internet for communications with the WIC MIS and for use of the WIC Direct administrative interface. This essentially means that users can communicate with WIC Direct from anywhere there is Internet capability. It is not location dependent. In the event an emergency condition requires Nevada and ITCN WIC's operations to be relocated to a backup facility, its communications with WIC Direct can easily be reestablished. There is no need for a hard coded and static communications path. The same is true for access to the administrative facility. Users can easily access WIC Direct from their home or a remote office. This great flexibility provides multiple options for continuance of operations during a disaster event.

Minimum Transaction Set

WIC Direct supports at a minimum, the following WIC transaction types through the POS:

- ***Purchase – authorized or rejected; this transaction is used to submit WIC items for redemptions against the cardholder account. This transaction is performed by pressing the WIC purchase button on the main menu. This transaction supports the purchase of CVB items also.***
- ***Reversal – this is a system generated transaction that is generated by the system that initiated the purchase in the case that the initiating system does not receive a response to the purchase request. The effect of the reversal is to cancel the effects of a previous purchase in the case that the host did indeed process the purchase (while the receiving system was not notified of the result).***
- ***Benefit/balance inquiry – this transaction type is used when a user requests a WIC balance inquiry from the main menu in the POS device.***
- ***Void – this is a transaction that may be selected by the cashier to explicitly cancel the effects a previous purchase transaction or to remove an item from a purchase transaction which is in progress.***

No Returns Allowed with WIC Benefits

The FIS Team understands that returns are not allowed in WIC and that it is between the store and the participant to handle an exchange of like items in the event of spoilage or damaged packaging.

Manage WIC Retailers and Retailer Transactions

Redemption Validation

WIC Direct validates every transaction request to ensure that only authorized WIC vendors and cardholders are allowed to perform purchase transactions. All messages are sent to WIC Direct in an X9.93 format.

The first step of the transaction validation process is to parse the message to ensure that the message is properly formatted and contains data that conforms to X9.93 rules. For example, some

fields are designated as "numeric" fields and so WIC Direct will validate that such fields do not contain non-numeric data.

WIC Direct performs the following validation points for every transaction:

- ***Validation of the X9.93 WIC EBT vendor ID assigned by Nevada WIC or ITCN***
- ***Validation of the card number (PAN) to ensure that it is a valid, issued, active, and not locked card***
- ***Failed PIN count does not exceed system maximum***
- ***PIN verification***
- ***Validation that the account is active***
- ***Ensure the transaction date occurs on or after the benefit begin date and prior to midnight on the benefit end date***

If any of the validations fail, then WIC Direct will return an appropriate code in the Action field of the response message. If all validations pass, then WIC Direct will continue processing the transaction according to rules specific to the transaction type.

At a high level, for a purchase, WIC Direct adheres to the following additional validations:

- ***Confirmation that the EBT account has sufficient balance to satisfy the transaction request for purchase***
- ***Validation that the items are on the Nevada WIC's or ITCN's most recent APL (based upon whether Nevada WIC or ITCN issued the card being used) and authorized within the cardholder's account (note that although the current food lists mirror each other for Nevada WIC and ITCN, WIC Direct would have no problem handling differences between the food lists should such differences arise)***

The following sections provide some additional details on item level validation for redemptions.

Adjustment for NTE

WIC Direct fully complies with the outlined requirements for NTE processing. WIC Direct receives the NTE information for each product and peer group from the WIC Programs in a WIC UPC/PLU File. WIC Direct loads the file when it is received and the NTE information for each item and peer is effective immediately. When WIC Direct receives a transaction, it compares the shelf price of item to the NTE price of the item based upon the peer group of the vendor that submits the transaction. WIC Direct will pay the lesser of the shelf price or NTE price of the item.

The FIS Team maintains distinct instances of WIC Direct for Nevada and ITCN. The WIC Programs submit files separately to each instance of WIC Direct. Therefore, WIC Direct can handle the situation where the NTE price for an item for Nevada may be different from the NTE price for an item for ITCN. The FIS Team understands that the values mirror each other today and can continue to handle that scenario as well.

Declined Food Items

In the remainder of this subsection, we present a more detailed description of the processing rules for a purchase. POS systems initiate the redemption process with a pre-purchase balance inquiry transaction. Once WIC Direct receives and validates this transaction, it returns the current benefit balance to the POS that initiated the transaction. The POS uses the information along with the APL to pre-screen that scanned items are eligible for redemption using benefits from the household account.

After all items have been scanned and any discounts have been entered, the POS submits a purchase transaction for final approval by WIC Direct. For purchase transactions, WIC Direct requires a valid UPC or PLU for each item submitted for purchase. For each item submitted, WIC Direct performs the following steps to validate that the item is eligible for redemption against the cardholder's account:

1. ***Looks up the item (based on the UPC or PLU) in a database of approved items from the WIC authority (ensuring that the item is in the APL).***
3. ***Ensures that the retailer local time for the purchase is between the activation and expiration dates associated with the item.***
4. ***Checks that there is a sufficient balance in the cardholder's account to purchase the item. To do this, WIC Direct retrieves the cardholder balance that is valid based on the local date and time of the retailer by selecting those benefits for which the begin date is less than or equal to the local date and the end date is greater than or equal to the local date.***
5. ***WIC Direct matches the item to the card balance in the following ways:***
   - ***If the item is not eligible for redemption against the broadband subcategory within the category associated with the item, then the number of benefit units available is the number of benefit units in the account for the category and subcategory associated with the item.***
   - ***If the item is eligible for redemption against the broadband subcategory within the category, then the number of benefit units available is the sum of the number of benefit units in the account for the category and subcategory associated with the item and the number of benefit units in the account for the category and broadband subcategory.***
   - ***If the item is eligible for redemption against the broadband subcategory within the category and there are benefits available in both the specific subcategory and broadband subcategory in the account, then WIC Direct will deduct benefits from the specific subcategory before deducting benefits from the broadband subcategory.***
   - ***All submitted items must have sufficient benefit balances available for redemption in order for the transaction to be approved:***
     - ***For non-Cash Value Benefit (CVB) items, split tender is not allowed and enforced by the host.***
     - ***In accordance with requirements below, for CVB items, split tender is managed by the POS system, where the POS system only includes any partial amounts for the split tender.***
6. ***If all validations pass, then the account balance will be debited immediately upon successful processing of the transaction.***
7. ***If all validations pass, then WIC Direct determines the reimbursement amount for the item based upon the lower of the submitted shelf price for the item or the NTE price set by the WIC agency for the item. Information on items that receive a price adjustment is included in the response to the message. The information includes the specific amount approved for the item.***
8. ***The remaining benefit balance is returned in the response message to facilitate printing of the ending balance on the cardholder's receipt.***

At the conclusion of the transaction, WIC Direct computes the net settlement for the transaction by taking the sum of the reimbursement amounts (calculated in Step 6 above) less any discounts. Note that the net settlement amount may not be less than zero. Thus, if the computed amount

(after considering discounts) is a negative value, then WIC Direct will set the net settlement amount to $0.00.

The response messages for each of the supported transactions provide the data necessary for the POS to print a WIC EBT receipt per the requirements in the TIG. Note that the receipt generated by the POS is comprised of data elements which are drawn from the APL, the POS transaction, and the WIC EBT response message, in accordance with the TIG, and includes benefit balance information for those transaction types for which it is applicable.

This transaction process strictly adheres to the USDA-FNS Operating Rules for WIC EBT processing. WIC Direct will only approve the redemption if all items within the redemption are approved in their entirety.

Number of Food Items

WIC Direct can process up to 50 distinct items in a single purchase. Note that the limitation is a byproduct of the limitation on the maximum size for the X9.93 data element that contains the items. WIC Direct enforces the limitation so as to not exceed the allowed data element size which could lead to other errors.

Mixed Tender

The rules for handling mixed tender are enforced at the store by the point of sale system. WIC Direct does not receive other tender types and is not involved in the processing of mixed tender transactions. The FIS Team does, however, verify that the FNS rules for mixed tender during the retail system certification process.

Invalid PIN Attempts

If an invalid PIN is presented a configurable number of times (set to three (3) for Nevada WIC and ITCN), the card will be locked and may not be used again in a balance inquiry or redemption transaction until the PIN count is reset. The time of reset is configurable to a specific time of day. For Nevada WIC and ITCN, this is set to midnight of the day the card was locked. This account blocking feature is designed to prevent someone from appropriating a legitimate household's WIC EBT card and then "fishing" for the matching PIN.

Key Entered Transactions

Card numbers may be key-entered when the magnetic stripe cannot be read either due to a damaged magnetic stripe or faulty equipment. WIC Direct will process transactions with either magnetic stripe read or keyed account numbers. The WIC EBT vendor is responsible for ensuring that the WIC EBT card is present for any transaction where the card number is manually keyed.

All transactions require entry and validation of the cardholder PIN, regardless of the entry method. Any transaction which does not include PIN data will be denied by WIC Direct.

Prevention of Key-Entered Transaction Misuse

Manually-entered PANs may indicate either fraudulent activity or malfunctioning equipment. WIC Direct tracks key-entered transactions by WIC retailer, WIC retailer address, device (terminal) number or ID number, date and time, WIC retailer number and card number. A careful analysis of the reported data can be used to determine whether fraudulent activity or malfunctioning equipment is the case. Are issues occasional (incidental); do they commonly occur for sets of cards (card quality problem or fraudulent activity); or are they persistent at a given device (equipment malfunction, or fraudulent activity if occurring frequently or only at certain times of

the day)? Through careful review of the data, a user may be able to determine the root cause of the issue.

Monitoring of vendor fraud is typically an activity carried out by a state agency's vendor management team. The FIS Team provides a wealth of data in Data Direct that the vendor management team may use to augment any high-risk vendor analysis procedures and processes that they may already be doing. WIC EBT presents new avenues for the detection of fraudulent activity. The FIS Team will work with the Programs' vendor management staff on developing ways to use Data Direct to enhance fraud detection. This type of enhanced detection includes (but is not limited to) analysis of trends involving key-entered WIC transactions.

Manually entered PANs may indicate either fraudulent activity or malfunctioning equipment. Analysis of the reported data can be used to determine which is the case, and an active review of the data can help to determine if issues are occasional (incidental), commonly occur for sets of cards (card quality problem or fraudulent activity), or persistent at a given device (equipment malfunction or fraudulent activity if occurring frequently, or fraudulent activity if occurring at only certain times of the day). Through careful review of the data, the user may be able to determine the root cause of the issue.

If necessary, the FIS Team may selectively disable the capability to accept key-entered card numbers from specific locations using a stand-beside device.

Key-Entered WIC Transactions Reporting

POS systems indicate the card entry method using the Point of Service Data Code data element in the X9.93 message. This field will indicate whether the magnetic stripe was read or if the card number was key-entered. WIC Direct records and tracks this information for all retail transactions. This information is available in Data Direct. Users of Data Direct can use this information in ad hoc queries and reports. Users may also use this information in conjunction with other information stored on the retailer or present in the transaction such as vendor number, vendor address, device/terminal number, and card number.

Cardholder Reports of Malfunctioning Equipment

Should a cardholder report a problem swiping their card due to defective equipment at a vendor site, examination of reports should help guide a resolution to the issue. If all transactions at a particular site are manually entered, there's likely a problem with the terminal at that location. If manually entered transactions are performed only during certain times of the day, this could be an indicator of fraudulent activity, or improper clerk training. In any case, the method of card entry is always logged for any transaction, and thus available for reporting and research purposes.

WIC Programs Vendor/Retailer Issues

The level of support that the FIS Team provides for vendor enablement is head and shoulders above that of the competition. Nevada WIC and ITCN have firsthand experience with the level of service that we provide in this area. We encourage Nevada to reach out to those national grocers with presence in other online states to get their insights into the various WIC EBT processors' methods and support for vendor integration. The WIC Programs have experienced retailer enablement services twice in the last handful of years- once in the original conversion from JPM and most recently in the activities to enable retailers to accept MPSC issued cards.

The FIS Team will be responsible for managing WIC vendor WIC EBT participation in Nevada, and will perform the associated primary roles and responsibilities, including:

- ***Assist vendors with implementation of WIC EBT ready vendor systems***
- ***Providing every WIC vendor with the opportunity to participate in the WIC EBT system***

- ***Providing stand-beside POS systems for retailers that are not integrated***
- ***Acquiring signed stand-beside WIC vendor agreements or TPP agreements, as applicable***
- ***Signing a WIC vendor EBT agreement with each WIC vendor or corporate entity, as applicable. IL WIC and USDA-FNS must approve the agreements prior to the agreements being sent to WIC vendors***
- ***Participating in certifying and de-certifying ECR/POS system, TPPs/networks***
- ***Assuring that the participating WIC vendors understand their responsibilities with regard to operating rules, and operations of the WIC EBT system***
- ***Maximizing the use of existing integrated ECR/POS terminals***
- ***Minimizing the use of separate terminals for SNAP and WIC***
- ***Installing, maintaining and otherwise supporting WIC EBT contractor provided stand-beside POS equipment as necessary in accordance with USDA-FNS Operating Rules for WIC EBT and as defined in 7CFR 246.12.***
- ***Providing help desk services to WIC vendors for resolving issues/problems on WIC EBT contractor supplied stand-beside POS equipment and helping to resolve settlement and dispute questions and issues***

The FIS Team understands that this project is different in that Nevada is already operational with WIC EBT and that retailers are already using WIC EBT enabled systems today. This is not an implementation of an existing system. In recent history, there have only been only been a few examples of operational WIC agencies undergoing a transition from one online WIC EBT contractor to a different a WIC EBT contractor. The FIS Team has been the only team in recent history to successfully take over processing from another contractor. In fact, Nevada and ITCN are examples of where such a transition needed to occur and the FIS Team was there to carry out this successful transition. While there are similarities between a WIC conversion and a SNAP conversion, the FIS Team understands from experience that there are key differences and risks that are associated with a WIC conversion and that extra care must be taken to effect a successful transfer of processing services. This is particularly true as it pertains to handling of the takeover of processing of WIC transactions.

In order to prepare for the conversion, the incoming WIC EBT contractor must work closely with the TPPs to prepare for eventual cutover of transaction routing from the outgoing contractor to the incoming contractor. The FIS Team maintains a good working relationship with the various TPPs and works with the TPPs for months in advance of the cutover in order to ensure that all parties are prepared for the cutover. All of this is in addition to the routine activities outlined in the requirements above.

The requirements listed for vendor enablement primarily deal with the onboarding process for new vendors which can happen on an ongoing basis. How we carry out these roles and responsibilities is described in the following sections.

Vendor Enablement and Management Overview

The FIS Team's approach to vendor participation offers every authorized vendor in the State the opportunity to participate in WIC EBT. This approach is based on the four Es: Engage, Evaluate, Educate, and Enable. The following diagram and narrative summarize this process.

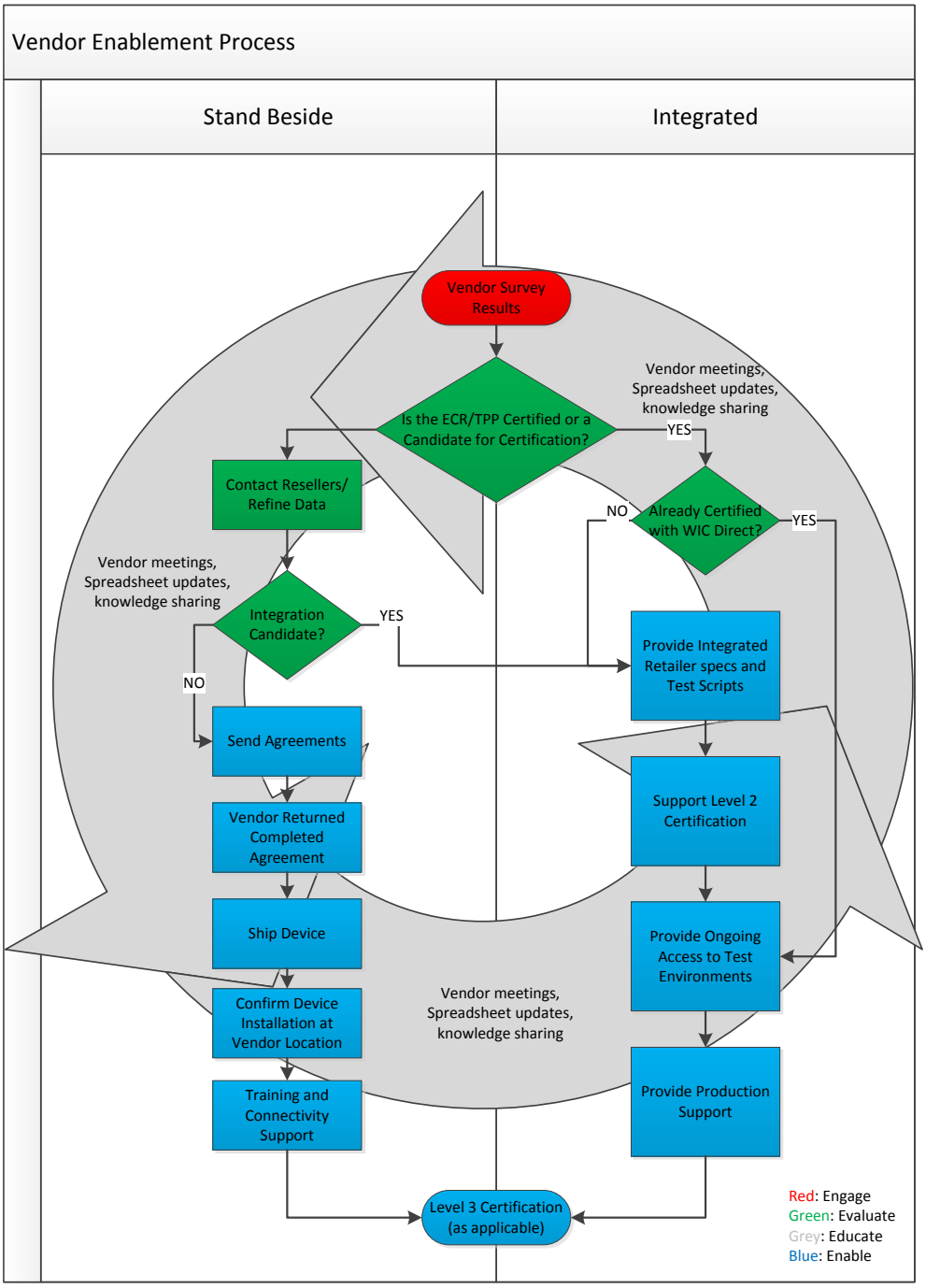

Figure X.3-7 WIC Vendor Enablement Process

The FIS Team's Vendor Enablement Process is designed to ensure sufficient coverage is available to WIC participants.

Engage

The first step in the process is to notify new vendors that WIC EBT is coming. Retailer vendors are critical stakeholders that need to know when to anticipate the change to EBT so that they can plan. Similar to the planning that a state must undergo to secure funding and project approvals, vendors will be making changes to their business model that need to be planned and scheduled. For example, a vendor planning to make upgrades to their cash register system to integrate WIC EBT will need to budget for the development and testing expenses, schedule technical resources to perform the work, and update training tools for end users.

It is critical that the FIS Team understands the characteristics of new WIC-approved vendors. The first active step in the vendor engagement is completion of a vendor characteristics survey. The vendor evaluation component is a collaborative exercise between the FIS Team and the WIC Programs. This approach is used because FIS does not have any formal business relationship with your authorized vendors, and previous experience shows that vendors respond better to state agency requests for information.

The FIS Team proposes using a survey we have designed to gather the key information about the vendor's environment. This survey accomplishes two things—it actively engages the vendors in the project and provides the WIC Programs and the FIS Team with information about the various POS system components. The FIS Team will provide a survey template for your review. Once the survey is approved by the WIC Programs, we will execute the survey with new WIC vendors and collect the survey responses.

Evaluate

As survey responses are received, the WIC Programs share key information from the survey responses with the FIS Team. Analysis of the POS system information allows the FIS Team to determine if a POS system is currently capable of processing WIC EBT, if it is on the roadmap to be integrated in the near future, or if it is a potential POS integration candidate project. When a vendor's system will not be integrated, the vendor will be engaged as a stand-beside vendor.

The FIS Team's Vendor Integration Manager will use the survey information to initiate first contact and begin coordinating an enablement approach for new vendors. Some vendors may be willing to integrate their systems once they understand how WIC EBT impacts their business. Others need to understand that they may be using a system that has a different release available that would accommodate integrated WIC EBT processing.

Educate

The FIS Team's Vendor Enablement Manager will work closely with the WIC Programs to educate the vendor community about WIC EBT. This outreach continues throughout the life cycle of the project to ensure that the partnership between authorized vendors and WIC agencies operates in the best interest of the WIC Programs and all vested stakeholders. The Vendor Integration Manager will participate in the WIC Programs' WIC initiated WIC vendor meetings, conference calls, or webinars.

The FIS Team will develop a PowerPoint presentation and submit it to the WIC Programs for review prior to the vendor meetings. This presentation will be an overview of how WIC EBT will work in stores, ensure vendors are familiar with WIC EBT plans and schedules, and are made aware of their alternatives regarding participation. Although FIS typically schedules on-site meetings, some meetings may be held via conference call, webinar, or other electronic/remote method with prior approval. This process has already proven successful for Nevada and ITCN.

Enable

Without question, the degree of success of the Nevada and ITCN WIC EBT project hinges on authorized vendors and their participation in the project.

For vendors, moving to EBT is both economically better and operationally easier and most vendors are generally willing, if not enthusiastic, supporters of the initiative. Moving to EBT does, however, require changes in the checkout lane and changes to the store's technology. Therefore, the vendors need to have enablement options that will meet their business needs. It is through the ongoing education activities and technical support that the FIS Team helps the vendor communities make their enablement decisions. Once the decision is made, the FIS Team supports the vendors through the process.

The FIS Team has experience deploying its own, proven stand-beside WIC POS platforms for enabling stores to process WIC EBT. The stand-beside has been demonstrated as a workable solution, but it also has its drawbacks, such as requiring space in the crowded checkout lane, requiring a double scan, price entry, and separate settlement/reconciliation. To keep the WIC EBT project on track, the stand-beside solution will be necessary, as all vendors will not have the time or capability to integrate WIC into their cash register system. However, the gold standard is to have WIC EBT integrated in the store's commercial ECR platform as an accepted tender. The FIS Team's work efforts are targeted toward getting as many vendors fully integrated as is feasible.

For vendors on the integration path, the FIS Team provides specifications and test scripts, guidance on using these tools, support for Level 1 and Level 2. Vendors opting to use stand-beside devices, either as a temporary solution until integration efforts can be completed or as the long-term solution, are provided with vendor agreements which outline the contract between FIS and the vendor. Once the agreement is completed, the process to ship equipment, support installation, and provide training occurs.

Vendor Enablement Experience

Authorized vendors serving Nevada and ITCN are already enabled for WIC Direct. Once the final rollout wave of MPSC is complete, vendors will not have to undergo any changes to accept e-WIC. The FIS Team has more experience in getting online WIC EBT operational than any other potential bidder. As noted above, we have successfully used our four Es approach to vendor participation in the WIC EBT implementations in the all of the states that have implemented WIC Direct. We have also worked with the vendor community during WIC conversions in Nevada, ITCN and the Chickasaw Nation. The FIS Team not only brought these WIC agencies up on WIC EBT on schedule, but did so in a way that all parties involved considered it a success. The FIS Team's relationships with vendors has become stronger as we have added more states to WIC EBT. The FIS Team's reputation and proven track record gives vendors the confidence they are looking for when bringing on another state to WIC EBT.

The following table provides a list of vendor systems that are certified to our solution.

Table X.3-3 Certified Vendor Systems

System Provider/ Manufacturer	System Name	System Type	Certification Status	Certification Date
Ahold USA	Toshiba/IBM SurePOS	POS System	Certified	04/30/2014

Table X.3-3 Certified Vendor Systems

System Provider/ Manufacturer	System Name	System Type	Certification Status	Certification Date
DECA (Commissary)	CARTS	POS System	Certified	04/03/2014
Custom Data Processing, Inc. State of Kentucky WIC Program	WIC Direct Client running on XAC T100	Stand Beside	Certified	08/15/2009
CVS	CVS POS	POS System	Certified	9/16/2014
Demoula's	NCR	POS System	Certified	9/25/2014
ECRS	Catapult	POS System	Certified	12/06/2013
Elavon	Elavon Payment Interface for IBM Supermarket Application	POS EPS Interface	Certified	02/22/2012
vantiv	Cincinnati Host	Third Party Processor	Certified	08/02/2010
First Data Merchant Services	Buypass (aka Atlanta) ISO Specification	Third Party Processor	Certified	08/15/2009
First Data Merchant Services	Buypass (aka Atlanta) EPC Specification	Third Party Processor		
	Buypass (aka Atlanta)	Third Party Processor	Certified	10/14/2010

Table X.3-3 Certified Vendor Systems

System Provider/ Manufacturer	System Name	System Type	Certification Status	Certification Date
First Data Merchant Services	Host to Controller			
First Data Merchant Services	Rapid Connect	Third Party Processor	Certification in Progress	June 2017
FIS/eFunds	N/A	Gateway Processor	Certified	08/15/2009
FIS/eFunds	Market Master	Farmers Market POS	Pilot	
FOOD LION	Food Lion Legacy POS	POS System	Certified	02/22/12
GIANT EAGLE	Retail Commerce Server (RCS)	POS System	Certified	09/12/2013
IBM ACE (Sure POS)	Toshiba/IBM Sure POS ACE EPS	POS System	Certified	12/12/2013
IBM	IBM SurePOS ACE	POS	Certified	10/29/2010
IBM	IBM 4680-4690 Supermarket Application	POS		
Retail	Retail 7	POS System	Certified	02/06/2014
ISS 45	POS System	POS System	Certified	12/27/2012
jpma 877.576.2767	WIC-Assist by Extanse	Balance Inquiry Kiosk	N/A	12/6/2011
Kroger	Kroger POS	POS System	Certified	08/05/2010

Table X.3-3 Certified Vendor Systems

System Provider/ Manufacturer	System Name	System Type	Certification Status	Certification Date
Kroger	Kroger Self Checkout System	Self Checkout System	Certified	08/05/2010
LOC Software	Store Management Suite (SMS)	POS System	Certified	08/15/2009
LOC Software	Store Management Suite (SMS)	POS System	Certified	07/19/2012
LOC Software	Store Management Suite (SMS)	POS System	Certified	06/06/2013
LOGIVISION	L-POS Symphony PRO	POS System	Certified	06/24/2013
MarketMaster	Market Master	POS System	Certified	12/20/2011
MarketMaster	Market Master	POS System		
meijer	Meijer POS	POS System	Certified	01/06/2011
meijer	Meijer Self Checkout System	Self Checkout System	Certified	01/06/2011
MTX EPS	Server EPS/Connected Payments	POS EPS Interface	Certified	10/14/2010
NCR	NCR Advanced Checkout Solution (ACS)	POS System		
NCR	NCR Advanced Checkout Solution / Independent Retailer (ACS/IR)	POS System	Certified	01/22/2014

Table X.3-3 Certified Vendor Systems

System Provider/ Manufacturer	System Name	System Type	Certification Status	Certification Date
NDG NOVO DIA GROUP	NDG Mobile Market Farmers Market	Farmers Market POS	Certified	04/12/2012
Publix	PUBLIX POS	POS System	Certified	06/12/2014
Retalix	Retalix Storeline	POS System	Certified	04/29/2011
Retalix	Retalix R10	POS System	Certified	12/10/2015
RORC Retailer Owned Research Company	viPOS	POS System	Certified	05/25/2011
ROUNDY'S	IBM 4690 V6R30DC0 OS, IBM SuperMarket Application Release – SA01	POS System	Certified	6/1/2015
SAFEWAY	Safeway	POS System	Certified	7/27/2015
StoreNext	ISS45 v7	POS System	Certified	10/14/2010
StoreNext	ISS45 v8	POS System	Certified	11/17/2010
StoreNext	ScanMaster v2	POS System	Certified	11/17/2010
SUPERVALU	SuperValue Custom NCR ASC POS	POS System	Certified	06/28/2012
TARGET	Target POS NCR 7458/7459	POS System	Certified	10/03/2013
UPFRONT UpFront Software	POS System		Certified	5/16/2014

Table X.3-3 Certified Vendor Systems				
System Provider/ Manufacturer	System Name	System Type	Certification Status	Certification Date
Walgreens	POS System	POS System	Certified	02/28/2013
Walmart Save money. Live better.	POS System	POS System	Certified	08/15/2009
Winn Dixie	Winn Dixie POS TOS/IBM ACE	POS System	Certified	06/05/2014
worldpay	Atlanta Host	Third Party Processor	Certified	

WIC Vendor Data

Retailer maintenance is a shared responsibility, particularly when it comes to stand-besides (including multi-function stand-besides). There are certain elements such as vendor authorization where the WIC MIS will be the system of record while there are other detailed elements such as stand-beside settlement banking information where the FIS Team's Merchant Management System (MMS) system is the database of record. MMS is a system used by the FIS Team for managing stand-beside vendor information and terminal parameters. The FIS Team obtains the needed information directly from the vendors.

The primary means for the exchange of information is through a batch file known as the WIC Vendor File. This file is part of the WDInterface and includes the mandatory data elements identified in the MIS-EBT Universal Interface. In general, WIC Direct will receive basic vendor information (WIC MIS vendor ID, vendor name, address, peer group information etc.) from the WIC MIS through the WDInterface. The file is used both for the initial setup of new vendors as well as ongoing updates to existing vendor records.

The file also includes a field that allows the WIC MIS to identify a corporation ID to be associated with the vendor. This value is stored in WIC Direct and Data Direct. In Data Direct, this field allows the WIC Programs to create ad hoc reports of retailer transactions based on the corporate ID.

The FIS Team ensures that each stand-beside terminal is listed under a unique ID number. For integrated retailers using a TPP, the FIS Team includes a provision in the processing agreement that the TPP must ensure that each terminal is listed under a unique ID.

WIC Direct is capable of producing a WIC Vendor File with the information stored in WIC Direct. However, we understand that the MPSC does not currently have a capability for processing this file. The MPSC system only creates the file.

The FIS Team understands the importance of maintaining security and confidentiality of WIC vendor financial information including bank routing information and other WIC vendor data. Access to such information in the WUI is limited to certain security roles designated by the WIC

Programs. Users without the appropriate role cannot see bank information in the WUI. In the database, banking information is encrypted.

WIC Vendor Status

The WIC Vendor File described in the previous section may be used by the WIC MIS to communicate status updates for WIC vendor to WIC Direct. Note that WIC Direct only disallows transactions from a vendor if the date and time of the transaction does not fall between begin and end dates for the vendor as set in the file transmitted from the WIC MIS. This processing rule is consistent with the rules as specified in the WUMEI.

WIC Direct has the capability to produce a WIC Vendor File that provides the current state of the vendor in WIC Direct. However, we understand that MPSC does not currently have the capability to process the file.

WIC Direct will associate a corporate ID to WIC vendor according the value of the Corporation ID field sent by the WIC MIS in the WIC Vendor File. This field appears in WIC Direct and will flow to Data Direct to allow the WIC Programs to be able search for and report on transactions by the corporate ID of the vendor submitting the transaction.

Stand-beside WIC EBT Solutions

Because the FIS Team is in the business of driving POS terminals and has expertly trained technicians in the field, we know what it takes to install and test the equipment, and train vendors in every aspect of EBT transaction processing. We will support installation and training on the stand-beside POS equipment and it's use for WIC vendors as approved by the WIC Programs.

The installation process begins when the FIS Team receives the signed Vendor Agreement in our centralized Contract Unit. Our automated Merchant Management System (MMS) makes the deployment process very efficient and timely. The same day that we receive the signed agreement, the FIS Contract Unit will update the MMS, which initiates a series of automated actions that create a deployment work order for the Deployment Center in the same building, and updates the appropriate databases. The Deployment Center, which operates Monday through Friday, downloads a new terminal with information specific to the vendor and injects a PIN pad for the new vendor location.

After the POS is set up for the new vendor, the unit is tested to ensure it is correctly configured and functioning. When testing is complete, a deployment specialist follows a checklist to ensure that the appropriate manuals and training materials are included in the shipment and ships the stand-beside equipment out. The FIS Team will ensure that equipment is shipped to vendors within two (2) business days of receipt of the signed vendor contract.

In addition to the written instructions on how to set up the new equipment, the FIS Team provides a link to a video that will guide the vendor through the process and explain the use of the training materials included in the shipment, such as the quick reference guides for clerks and supervisors.

The FIS Team monitors the system for approved transactions from the vendors to whom we have deployed new terminals. We have discovered that many vendors will have already set up the new equipment without the need for telephone support.

If a WIC vendor is having issues with their installation, they will call the vendor Customer Service Center and a ticket will be opened. An installation specialist will then call the vendor to assist them. During this process, we have the vendor run a test transaction to confirm that there is end-to-end connectivity and that the terminal is set up correctly.

The FIS Team will provide the following training materials to the stand-beside retail vendors:

- ***Quick Installation Guide: Step-by-step instructions to install the POS terminal***
- ***POS User Manual: Step-by-step guidance for all functions supported by the device such as transaction instructions, including adjustments, reversals and corrections; explanation of all error messages; trouble-shooting guide; how to read receipts and reports; and other important POS information***
- ***Supervisor and Clerk Quick Reference Guides (tip sheets): Quick instructions for supervisors and clerks to use the POS terminal, including common functions and troubleshooting activities. The tip sheet also includes the toll-free number for equipment support should the retailer require additional support.***

Additionally, the link to the installation and training video used in the installation process will always be available. The vendor Customer Service Center also supports WIC vendors who need additional over-the-phone training, as described above.

Note that this information may be provided to vendors that use a TPP to serve as a reference as they develop their own materials specific to their system.

Retailer and Third-Party Acquirer Agreements

The FIS Team will use our extensive knowledge to create, execute and maintain agreements to deploy and drive stand-beside POS equipment pursuant to this RFP, and to act as a TPP to all WIC vendors who accept FIS-deployed POS terminal services.

For those WIC vendors who choose to use or modify their existing equipment, and either acquire the services of a TPP or serve as their own acquirer (including direct connect vendors), the agreement will be to provide access to the WIC EBT system by the TPP, direct connect WIC vendor that self-processes, or any other acquirer. We understand that TPPs are responsible for training their EBT WIC vendors and for providing the required WIC EBT signage.

TPP and WIC vendor agreements will only be between FIS and the WIC vendor or TPP directly; the WIC Programs will not be a party to these agreements. The FIS Team will submit copies of the WIC vendor and TPP agreements for review and approval by the WIC Programs prior to implementation. 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 will include language that requires:

- ***Compliance with WIC regulations***
- ***Compliance with USDA-FNS Operating Rules for WIC EBT***
- ***Compliance with ANSI X9.93-2014***
- ***No charge to WIC authorized vendors using single function equipment, for authorization and settlement processing by the FIS Team for EBT transactions***
- ***Only WIC Program-authorized WIC vendors may perform WIC transactions***
- ***TPPs must provide a list of WIC vendors under contract to them that accept the WIC EBT card within the State and that the list must be updated on a periodic basis***
- ***TPPs will be required to load and update the BIN for the Nevada WIC Programs***

System Operations Manual for WIC

For each project, the FIS Team maintains a System Operations and Interface Procedures Manual that includes a description of procedures and processes related to the scope of services. This includes state-specific configuration settings, user and system administration, batch file definitions and transition times, problem resolution and escalation procedures, and card

production procedures. Although the State Agencies are already operational, this document can be supplied.

The document includes the following sections:

- ***Acronyms and Definitions: This section serves as a glossary of terms.***
- ***WIC Direct Operational Settings: This section documents various system configuration settings along with the values selected by the State Agency. This section also includes the specific configuration criteria for the Cardholder/Retailer Web Portal and Interactive Voice Response Line (IVR).***
- ***System and User Administration: This section includes information on the role based security framework used in the WIC Direct Web User Interface. This section also documents the specific role configurations selected by the State Agency.***
- ***WIC Direct Processing: This section includes descriptions of message-based transmissions and batch files. Content pertaining to batch files includes the respective run times, file creation times, file archival procedures, and a description of network monitoring and intervention procedures.***
- ***WIC EBT Support: This section describes the various problem resolution and escalation procedures. This section includes information on:***
  - ***Support Tiers and Escalation***
  - ***Troubleshooting and Resolution Reporting***
  - ***Problem Classifications***
  - ***Types of Support, including:***
    - ***Retailer Support***
    - ***Local Program Support***
    - ***Participant Support***
  - ***Contact Information for the FIS Team staff (name, area of expertise and contact information)***
  - ***After-Hours Support***
  - ***Dispute Resolution***
- ***Card Production Process: This section describes the card design, ordering, and production process.***

WIC Settlement and Reconciliation Procedures Manual

The FIS Team will provide Nevada WIC with a Settlement and Reconciliation Procedures Manual. Additionally, the FIS Team will provide Nevada WIC with a Settlement and Reconciliation Training Guide. These documents provide detail on the daily funding processes and the WIC EBT financial data available in the WIC Direct user interface. The manual and training guide will serve WIC Program staff with step-by-step instructions on how to use all reports, ad-hoc search queries and other related functions. The manual also details the banking and daily funding processes through FIS and the Third-Party Processors (TPPs), which is how WIC vendors are reimbursed with funds from the WIC Agency.

WIC Staff Administrative Functions Procedures

The FIS Team will provide Nevada WIC with the WIC Direct System Guide as the Administrative Functions Procedures deliverable. Additionally, the FIS Team will provide Nevada WIC with the WIC Direct Training Guide. These documents describe the functionality, configuration, and operation of the WIC Direct System. The training guide is a step-by-step walkthrough of the WIC Direct user interface, including all functions and features of the administrative system. The training guide includes screen shots of WIC Direct's outputs for reports and ad-hoc search queries. It is a quick-start guide to help WIC Agency staff learn the system basics efficiently. The system guide provides WIC staff with the same information, but in greater detail, including descriptions of key concepts, layout, and screens. The system guide outlines all administrative functions and instruction regarding how to use those functions (e.g., details on user account setup/maintenance).

WIC EBT System Reporting

The FIS Team provides a robust and comprehensive data management solution that allows our clients to get their data in useful and insightful formats exactly when it is needed. e-WIC provides a wealth of detailed program information that was unavailable in the paper check world. Information will be available for the State Agency to enhance program management, program integrity, financial analysis, risk management, and to some extent, correlating outcomes. The key is in making the necessary data available, accessible, and most importantly, useful to states. With this in mind, WIC Direct is built based on a strategy of empowering states with direct access to raw data and the business intelligence tools to convert that data into useful information. WIC Direct provides a very rich information environment that the FIS Team believes is years ahead of the industry norm. It is what sets WIC Direct apart from the competition.

The FIS Team combines real-time access to current information (that is, benefit accounts or transaction histories) through the online web-based WIC Direct Web User Interface (WUI) or with our secondary business intelligence environment (ad hoc reporting service), Data Direct, which is updated nightly. This business intelligence environment provides a star schema data warehouse with a web-based and user-friendly online interface that allows State Agency users access to very sophisticated data query and analysis tools.

WIC Direct logs everything that happens. This includes all account set-up and management transactions received from the State Agency. It includes all benefit issuance and void transactions and all card issuance and replacements. It includes the details of all redemption transactions, both approved and rejected. WIC Direct keeps a record of everything that affects a WIC household account and benefit balance. The system also tracks user interactions such as which user logged on and when, what they did, what was the outcome, etc.

The FIS Team will ensure that our data management solution will meet the needs of the State Agency. Having been developed with the involvement of FNS staff, our solution complies with applicable Federal reporting requirements.

The FIS Team maintains a Reports Manual that details all reporting capabilities, pre-built reports, reporting methods, scheduling features, data calculation algorithms, formats, and data elements. The FIS Team will update and maintain the Reports Manual for the duration of the contract to reflect any changes in functionality, reports or reporting requirements.

WIC Training

Effective training is the cornerstone of any successful WIC EBT implementation. The FIS Team recognizes that comprehensive training, supported by clear and concise training materials, will be critical to the success of the WIC EBT implementation. We also recognize that people learn differently, and we will provide appropriate training methods and materials that will foster a smooth, effective transition to WIC EBT. The FIS Team's goal as your service provider is to provide your staff members with the tools users need to unleash the full potential of your new solution. Our knowledge transfer approach is based on the real needs of the various levels of staff.

Training Plan

The FIS Team will submit a detailed Training Plan for the Nevada WIC Programs' review and approval prior to the start of UAT. The following sections summarize the training approach for this project and outline the types of details that will be expanded and detailed in the training plan, including:

- ***A description of the training methodologies and approaches for each type of training.***
- ***A description of the types of training materials and manuals that will be used for each type of training.***
- ***A detailed script for staff that will be conducting the Clinic Pilot and roll-out training to use during training to insure that all EBT related topics are covered.***
- ***A description of how training activities will be coordinated with the WIC MIS Vendor. This shall be required if there are changes to the WIC MIS that State staff will need to be aware of during the WIC EBT testing and Implementation.***

As required, the FIS Team will provide appropriate staff with training in the areas listed below. All trainings indicated below are addressed in both the Training Plan and Operations Manual that will be delivered to the Nevada WIC Programs.

Table X.3-4 Training Topics

Training Area	Description
System operations	This training module covers basic access and features in the WIC Direct Web User Interface (WUI).
Security administration	This module relates to user roles and system access components. This is typically provided to a subgroup of program staff.
Settlement and reconciliation	This module relates to processes and tools related to settlement and reconciliation. This is typically provided to a subgroup of program staff.
Reports, data analysis and ad hoc reporting	This training module covers the variety of tools available to access information and reports.
Fraud investigation	This module relates to tools available to detect fraudulent activities. This is typically provided to a subgroup of program staff.
WIC vendor operations associated with the stand-beside POS terminal	This module provides an overview of the stand-beside POS functions. Because the FIS Team will be tasked with supporting this equipment, the FIS Team will provide this training at a summary level to a subgroup of program staff.

Table X.3-4 Training Topics	
Training Area	Description
WIC project/Clinic WIC EBT operations	This module focuses on activities performed at the Clinic level. Train-the-trainer methodologies will be employed to support the requirements for this activity.

UAT Training

Training for User Acceptance Testing (UAT) is the first formal training event for the Nevada WIC EBT Project, and it will be scheduled just-in-time for the UAT event itself. UAT training talks place on the first scheduled day of UAT.

UAT Training Materials

The FIS Team will provide the following training materials for those attending the UAT trainings:

- ***WIC Direct Training Guide (PowerPoint slideshow). The WIC Direct Training Guide is a step-by-step walkthrough of the WUI, including all functions and features of the WIC Direct System. This training guide will provide screen shots of the WUI's outputs for reports and ad-hoc search queries.***
- ***WIC Direct System User Guide. The WIC Direct System User Guide contains descriptions of administrative functions, key concepts, layout, and screens. It also provides details on user account setup/maintenance, help functions and help services available to users. The User Guide also describes all available reports and ad-hoc search queries.***
- ***WIC EBT Tips Sheet and Frequently Asked Questions (FAQ). The WIC EBT Tips Sheet and FAQ documents will be developed for the Nevada WIC Program as supplemental easy-reference guides to assist WIC staff with EBT operations.***

The WIC Direct System User Guide is maintained by the WIC Direct Team throughout the life of the contract. As new features and functionalities are implemented into the system, the WIC Direct technical writers update the user guide content. The FIS Team, will publish new versions of the user guide to the WIC Direct System public website, where it will remain available for the State WIC Team to retrieve the latest version at any time.

UAT Training Approach

When the team implemented WIC Direct for previous WIC agencies, WIC staff members who received program staff training were heavily involved in working on the user acceptance testing and other project planning activities. This resulted in their attainment of a certain level of proficiency in WIC Direct operations through the completion of project tasks. Many of these WIC staff members only required refresher training prior to going live with WIC Direct. Nevada and ITCN WIC State agency staff members responsible for system operations who are not actively engaged in the project work will receive comprehensive just-in-time training on the WIC Direct administrative functions, such as viewing reports and adjusting system settings.

The FIS Team will configure a Certification Test environment for each of the WIC EBT system components that will be used for WIC EBT UAT and the corresponding UAT Training (WIC Direct EBT Host Processor, FIS Gateway, Participant Portal, and IVR Line). The FIS Team will provide classroom-based, hands-on training to the UAT Testers. UAT Training will occur on the first morning of the five-day UAT event, as scheduled in the Project Work Plan. Testers will also receive a copy of the test scripts and instruction on how to fill out the results.

UAT Training will cover the following topics:

- ***WIC Direct WIC EBT Solution***
- ***WIC EBT System Operations***
- ***WIC Direct Administrative Web User Interface (WUI)***
- ***Stand-Beside Point-of-Sale (POS) Devices***
- ***UAT Test Execution and Issue Reporting***
- ***Settlement and Reconciliation (conducted at the end of UAT week)***
- ***Card Ordering***

UAT Training will provide the UAT Testers with a high-level understanding of the WIC EBT System Operations from an end-to-end perspective. UAT Testers will receive instruction on the concepts behind the WIC EBT solution (from the initial issuance of benefits via the WIC MIS to the WIC Purchase Transaction in the checkout lane and Settlement/Reconciliation via the WUI).

UAT Training will also provide the UAT Testers with instruction on all tools and modules in the WUI that are used during the UAT event. UAT Training on the WUI will include the following:

- ***Navigation and Workflow in the WUI***
- ***Accounts***
- ***Cards***
- ***Products***
- ***Vendors***
- ***Transactions***
- ***Reconciliation***
- ***Reports***

The FIS Team will provide UAT Testers with training on proper execution of the test scripts/scenarios for UAT. UAT Testers will receive education on how to read and follow the UAT Test Scripts. The FIS Team members will be onsite to provide hands-on support of the UAT event. Testers will be trained to raise awareness to the FIS Team Members for any issue or unexpected result of a UAT test scenario. The WIC EBT UAT is focused on WIC Direct system functions, but if issues with the WIC MIS are uncovered, testers need to have a mechanism to share the findings with the WIC MIS Provider for issue reporting and resolution. During the UAT process training, the FIS Team will discuss these circumstances.

UAT Testers who are involved in executing redemption-based UAT test scenarios (WIC purchases) will receive training on the stand-beside POS device. UAT Testers will perform all types of transactions on the POS device to fully exercise its software and connection to the WIC Direct EBT Host Processor. UAT Testers will be provided with an overview of the telecommunications flow behind all of the moving parts of the WIC EBT transaction and how those parts related to the experience in the checkout lane. By the time that the UAT event is over, the UAT Testers will have extensive, hands-on experience running a WIC purchase and operating the stand-beside POS device.

Training Schedule

The training schedule for all phases of training will be included in the approved work plan. The typical approach for the schedule is as follows:

- ***Initial system overview demo: during project kickoff***
- ***General User Training: approximately two weeks before Pilot***
- ***Train-the-Trainer (as applicable): after general user training but before Pilot***
- ***Financial training: at the end of UAT, plus refresher training just-in-time before Pilot***
- ***UAT training: first day of UAT event***
- ***Refresher training: as needed via web based training video, live training available just-in-time before Pilot***

WIC Vendor Training

Integrated Retail Vendors

Because of the diverse nature of ECRs, Integrated Retail Vendors will conduct all WIC EBT system training for their staff independent of the FIS Team and Nevada WIC Programs. Each Integrated Store/Chain (and corresponding ECR Provider) will produce their own training curriculum and materials specific to the ECR System used in the storefront. These training events will be conducted in conjunction with the installations/upgrades of their ECR Systems during preparation for the Statewide Rollout.

The FIS Team will communicate the critical information with integrated retailers related to WIC EBT system interface requirements and project schedules. The Retail Integration Manager has contacts with a number of retailers authorized in the Nevada WIC Programs and will use these contacts to streamline the process of supporting the integrated retail community.

Stand-Beside Retail Vendors

Training Approach

The FIS Team will conduct telephone-based installations and training for the retail vendors who chose to use stand-beside POS devices. The FIS Team recommends installing devices just-in-time before the end-to-end test (live shopping trip) for statewide rollout, and correspondingly just-in-time for each respective rollout area's launch date. Contracting will begin no later than 60 calendar days prior to the launch date. Installations will begin approximately 30 calendar days prior to the launch date.

Occasionally, retail vendors will not respond with a signed agreement in a timely fashion. In other cases, retail vendors will sign the agreement but remain unavailable to perform the installation. In these instances, the FIS Team will report all issues to the State WIC Team, either by the comments field on the Stand-Beside Retail Vendor Status Tab of the Weekly Status Report, via email, or during the weekly status meetings.

In addition to the telephone training provided by the FIS Team, the Nevada WIC Programs will schedule and conduct training events to support the transition in the checkout lane. Training will include additional training materials produced by the State WIC Team, and the events will be scheduled in advance of each rollout region's go-live date.

Stand-Beside Training Materials

The FIS Team will provide the following training materials to the stand-beside retail vendors:

- ***Quick Installation Guide: Step-by-step instructions to install the POS terminal***
- ***POS User Manual: Transaction instructions, including adjustments, reversals, and corrections, POS messages, and other important POS information***
- ***Supervisor and Clerk Quick Reference Guides (tip sheets): Quick instructions for supervisors and clerks to use the POS terminal***

Digital Format

The FIS Team will provide all training materials in a digital format in both English and Spanish as required by the State. Prior to the distribution of these training materials, they will be provided to the Nevada WIC Programs for review and approval. The training materials will be provided to the State and uploaded to a SharePoint site that members of the State WIC team will be able to access, or transmitted via email.

Customer Service Training

The FIS Team provides internal customer service training for all help desk and support staff. FIS Team project leaders will disseminate the agency program information (e.g., number of households, clinic hours of operation, number of workstations) to the help desk leadership as an input to ensure sufficient coverage. FIS Team project leaders will also confirm all customer service requirements and policies. This effort ensures that FIS Team staff are aware of the NV Consortium's unique WIC EBT operations support requirements, polices, and environment.

The FIS Team will coordinate internal training to the FIS Team live customer service representatives (for WIC participant support) and FIS Team Merchant Help Desk (for WIC Vendor support). The training delivery format is primarily a facilitative instructor-led format. FIS Team customer service representatives are able to ask questions and role-play with experienced trainers, team leads, and supervisors. The face-to-face training is followed with an online skill assessment to ensure the help desks are able to demonstrate the core competencies necessary to deliver an exception customer experience.

The FIS Team will provide ongoing training courses for the customer service representatives, and will refine the training curriculum based upon the Nevada WIC Program's recommendation if situations occur in which the representatives appear to not be knowledgeable in the area of WIC EBT issues.

WIC Program Customer Service Requirements

Since 1992, FIS has successfully provided a full array of customer support services for EBT cardholders in over 30 EBT projects, and for EBT retailers in almost every state in the US, acting as a prime contractor, subcontractor or through our terminal driving. Using our extensive call center management experience, FIS will provide continuous oversight for USA800, our chosen partner to provide live call center services for the Nevada WIC Programs.

In addition to a proven Interactive Response Unit (IVR), cardholders and retailers have access to a robust and mobile-friendly web portal. The Cardholder and Retailer portal offers functionality including: Account History, Benefit Expiration Date, Current Account Balance, Help Topics, PIN selection/change, WIC Authority Links, and Transaction History.

IVR Customer Service

To protect cardholders' WIC information, all callers will be required to enter their card number (PAN) to verify their identity. The IVR system will not release any information or perform any function until the caller's identity is verified. The table below outlines the functions available within the IVR.

Table X.3-5 IVR Functions

Function	Description
Report lost/ stolen/ damaged card	This function will is only available through a CSR, but it is difficult to implement in the IVR and participant web portal. The issue is that if the cardholder does not have the card with them, they probably will not know the PAN, which is the key for using the ARU and participant web portal. This functionality can be discussed further.
Current Balance Inquiry	Provides the real-time benefit balance for the current month; category description, sub-category description, and quantity.
Benefit Expiration Date	Provides the real-time date the current month's WIC benefits will expire
PIN Selection or PIN Change	Walks the caller through the steps to select or change the 4-digit PIN. If a caller does not currently have a PIN, they will immediately be prompted to select one prior to performing any other functions. This function requires the user to provide additional demographic information as added security.
Unlock PIN	This is not currently supported; allowing a cardholder to unlock their PIN via the ARU is generally considered a security risk. However, this functionality can be added if it is deemed essential.
Transaction history	Will provide a record of the last two redemption or deposit transactions performed by the household.
Special Messages	Temporary or permanent information the WIC Authority wants the cardholder to know
Report lost/ stolen/ damaged card	This function will is only available through a CSR, but it is difficult to implement in the IVR and participant web portal. The issue is that if the cardholder does not have the card with them, they probably will not know the PAN, which is the key for using the ARU and participant web portal. This functionality can be discussed further.
Current Balance Inquiry	Provides the real-time benefit balance for the current month; category description, sub-category description, and quantity.

In addition to the information provided by the IVR functions, WIC program-specific messages can be added to the IVR on a temporary or permanent basis at any level. These messages can be used to inform cardholders of a special situation, introduce a new program, or announce a change in service.

The transaction flow and content of all IVR messages, prompts, and customer service scripts will be submitted to the State Agency for approval. No IVR messages, scripts, or menu functions will be changed without prior approval by the State Agency.

Live Customer Service

All calls referred to a CSR originate with the IVR, either automatically when a caller is having trouble or optionally when a caller selects to speak with a CSR. CDP's CSRs are available 24 hours a day, seven days a week, 365 days a year. The concept of CSR support is to cover all features available in the ARU and to go beyond those features, to include working through balance discrepancies, dispute filing, and troubleshooting and guidance for the participant web portal. CSRs can access detailed information about an account and answer questions from a cardholder, such as benefit balance, place and date a transaction was performed, which terminal processed a transaction, and the time a transaction was processed. All information is available in real-time to provide up-to-date information to the cardholder.

The table below covers the basic types of support available through CSRs.

Table X.3-6 CSR Functions

Function	Description
Benefit Expiration Date	Provides the real-time date the current WIC benefits will expire.
Card or PIN Issues	Provides assistance and information to the cardholder having trouble using their card or PIN.
Cardholder Portal Support	Provides assistance and information to the cardholder having trouble accessing and using the Cardholder Portal.
Current Account Balance	Provides the cardholder with their real-time account balance by benefit program.
Dispute/Request Adjustment	Talks with the cardholder to resolve the dispute. If the dispute cannot be resolved or an adjustment is in order, the CSR forwards all information to the CDP Research and Adjustment Unit.
Transaction History	Provide the cardholder with up to the last 10 transactions by benefit type within the last 60 days (which exceeds the requirements in the RFP). The transactions are given in chronological order with the most recent transaction first.
PIN Selection/Change	Helps a cardholder who is having trouble with the ARU function to select or change the 4-digit PIN
Report Lost, Stolen, Damaged, or Not Received Card	Changes the card's status to lost/stolen/damaged/not received and requests a replacement card be mailed to the cardholder.
Report Unauthorized Card Use or Fraudulent Activity	Talks with the cardholder to determine if any unauthorized card use or fraud occurred. If a determination cannot be made, or it is determined unauthorized use or fraud did occur, the CSR enters all information into the Recipient Communication Log and notifies the CDP Leadership team.

During and after training all Customer Service Representatives (CSRs) have access to a customer service manual, which we refer to as the Online Information Guide. This is a state-specific, knowledge database detailing call-handling procedures for EBT CSRs. It will be updated to include a section specifically for the Nevada e-WIC Program. The Online Information Guide is used by CSRs as a reference source for each call, and ensures quick, accurate, and consistent responses to caller inquiries. It is updated as necessary whenever system changes are implemented, allowing CSRs access to the most up-to-date program information.

FIS originally developed the Online Information Guide (OIG) as a training tool, to ensure accurate, complete, and efficient training of CSRs. FIS organized and developed the Online Information Guide by compiling frequently asked questions and by documenting state-specific call handling procedures, escalation procedures, and call center tools. Use of the Online Information Guide has expanded and is now also used by CSRs when taking cardholder and vendor calls.

The Online Information Guide uses a "point-and-click" format via an internal web site that makes information readily available to the CSR when a cardholder or vendor calls. In addition to providing facts about each state's EBT program, the Online Information Guide contains problem resolution scripting and procedures. Problem scripting ensures consistent delivery among CSRs, and guarantees that the CSR obtains all of the information needed to fulfill a request.

CSRs are trained to understand the call from the caller's point of view. For example, many vendors call with a problem while the cardholder is in the check-out lane. It is imperative that the vendor Customer Service Center staff is knowledgeable and efficient in order to resolve the problem or offer a solution that lets the vendor complete the transaction quickly and keep the check-out lanes moving smoothly. We provide CSRs with the necessary training and tools so, in turn, they provide the service the vendor needs.

Issue Resolution

Using our extensive experience in providing EBT customer service, the FIS Team has already developed a library of common debugging steps to assist with the resolution of issues, including hardware issues. These have been documented in our State-specific Online Information Guide (OIG), which is used by both cardholder and retailer CSRs to resolve issues.

The OIG will be updated with the details of the State's WIC EBT Program. Should new procedural issues arise, that are not already covered in the OIG, we will add the appropriate resolution steps for CSRs to follow.

Issue Resolution for Cardholder Calls

First level CSRs are able to resolve the majority of cardholder calls, but if an issue arises that requires further assistance, the CSR is able to escalate the issue in real time to an Escalation Representative who will either resolve the issue while the cardholder is on the phone or determine the course of action if additional assistance is required. Issues that CSC staff are unable to resolve are sent to FIS' State Support Service for resolution.

When a CSR suspects a problem is system-related, the CSR informs call center management. Management checks with other CSRs for trends and then informs the appropriate FIS Team State Support staff. In most instances, the problem is resolved quickly and efficiently. If a system issue is identified, State Support staff will document the issue in the Case Management System, described below, for resolution.

Call Tracking System for Retailer Calls

CSRs use a Call Tracking System (CTS) to document and manage the workflow of retailer trouble calls. All problems are prioritized and key points of escalation are defined if the problem cannot

be resolved by the CSR. Workflow processes are built into the CTS to help provide the quickest resolution to any request or problem. For example, requests for adjustments are automatically routed to the Research and Adjustment Unit for follow-up.

If a complicated issue arises that a CSR is unable to resolve, the CSR will document the problem and escalate it to a Tier II Escalation Representative for resolution according to an established procedure outlined in the OIG. If the Tier II escalation team is unable to fix the issue, it is escalated to State Support Service, who will document the issue in the Case Management System, described below, for resolution.

All open tickets are monitored on a daily basis. The CTS collects information enabling the FIS Team to provide a report categorizing terminal problems and tracking number of dispatches, trouble tickets, repair orders, open and closed orders (including any opened in prior months), and the resolution. The CTS database holds information for 60 days.

Web Portal

In addition to the service provided by the ARU and cardholder and retailer CSCs, the FIS Team will provide the Nevada WIC Programs cardholders and stand-beside retailers with access to their account or store information via the Internet at www.ebtEDGE.com. This safe, secure, encrypted, and easy-to-use web site provides additional self-service opportunities for many of our end-point users.

The web portal is a user-friendly, secure website that will always provide the cardholder with the most current information. There is no additional charge to the cardholder, except for normal third-party, Internet Service Provider (ISP) charges any user would incur for access to the Internet. The Cardholder Portal complies with all federal and State accessibility requirements for the Americans with Disabilities Act of 1990, as amended, Section 508 of the Rehabilitation Act of 1973.

In addition to the information provided by the participant web portal functions, agency-specific messages can be added on a temporary or permanent basis. These messages can be used to inform cardholders of a special situation, introduce a new program, or announce a change in service. Further, links to WIC authority-requested websites will be available from the portal to broaden and enrich the user's experience.

The WIC authorities will receive the content of all participant web portal messages and web pages to review and approve before they are made accessible on their specific website. Any updates to approved messages or web pages will also be provided for review and approval before being changed on the website.

Table X.3-7 Web Portal Functions

Function	Description
Account History	Provides account history of up to the last 60 days.
Benefit Access/Service Points	Provides more information regarding locations of WIC authorized grocers.
Benefit Expiration Date	Provides the real-time date the current WIC benefits will expire (last date to use).
Current Account Balance	Provides the cardholder with their real-time account balance by Category, Subcategory and Quantity Available.
Help Topics	Provides assistance and information to the cardholder, in the form of Help Topic links to frequently asked questions (FAQs), to help the cardholder use and navigate through the site.

Table X.3-7 Web Portal Functions

Function	Description
News	Temporary or permanent information the cardholder should know.
PIN Selection/Change	Walks the cardholder through the steps to select or change the four-digit PIN.
State Links	Provides links to the State's health services web sites.
Transaction History	Provide the cardholder with up to the last 10 transactions, either issuance or redemption. The transactions are given in chronological order with the most recent transaction first. The summary transaction data may be expanded to see the transaction detail such as the specific food items purchased.

WIC System Reports and System Data

WIC Direct Data Management Capability

Through extensive experience, the FIS Team found that building a large array of static reports was not in the best interest of customers, particularly in the area of information management. Invariably, a report that is "pre-packaged" meets an initial need but does not have the flexibility to evolve as the need changes. The FIS Team wants our customers to be able to customize and tailor information to their requirements. Consequently, the FIS Team developed an information strategy that is more customer-driven. With the WIC Direct solution, you can get the information you need, when you need it, and customized to how you need it.

There are five prongs that make up our complete solution:

- ***WIC Direct WUI – This user interface provides several pages whereby users can view list of data records stored in WIC Direct for items such as: accounts, food products, vendors, transaction history, etc. The lists are all filterable and the resulting data may be exported into an Excel-friendly format for further analysis or printing.***
- ***Batch Files – WIC Direct provides batch files to the WIC MIS that contain a detailed record of transaction activity from WIC Direct. The WIC MIS may use this data to provide the state with reports from within the WIC MIS application.***
- ***Data Direct – Our reporting engine that provides the most capability for analyzing WIC EBT data.***
- ***Automatic Emails – WIC Direct offers the capability of generating some reports as a daily email. In particular, this is used for the Daily Drawdown report that reports the daily settlement activity. Note Data Direct also offers subscription capabilities for generating regular emails of reports.***
- ***Custom queries – When data is needed that cannot be obtained through any of the above methods, the FIS Team can develop custom queries directly against the WIC Direct database. These requests are handled on a case-by-case basis after it is determined that there is no other way to obtain the data.***

In addition to the above system methods for creating reports, the FIS Team also provides information through regular project management status reports as well as ongoing operational status reports after WIC EBT is rolled out statewide. These reports are emailed according to the agreed upon schedule for each type of report.

The FIS Team will ensure that our data management solution will meet the needs of the State. Having been developed with the involvement of FNS staff, our solution complies with applicable Federal reporting requirements.

Our comprehensive meets the requirements to generate summary and detailed management reports according to a schedule determined by Nevada and ITCN.

Data Warehouse/Ad-Hoc Reporting

The FIS Team is pleased to offer Data Direct as our state of the art business intelligence solution. Data Direct is currently available to the WIC Programs in Nevada and meets many of the requirements requested in this RFP. Data Direct is continually being enhanced and new features are continuously being added.

Data Direct

Data Direct is a repository of detailed information generated by daily WIC state agency operations, and organized for ease of data analysis and reporting. The powerful data visualization capabilities give state agencies flexible, dynamic access to their data to support WIC program monitoring, management, and evaluation. Data Direct collects, organizes, and integrates WIC data cohesively to enable state agencies to analyze their data across many dimensions. The output is user-driven, enabling quick and easy business conclusions and trend identification. Data Direct also provides the ability to "drill through" summary data to understand the underlying detail data. The ways to use the information and the value it provides are virtually unlimited.

CDP recognizes that state agency customers have unique and ever-changing data analysis needs. Data Direct provides the tools that allow you to create and customize reports that are useful for your agency. This system makes use of the redemption and benefit files that are defined in the Universal Interface. These are standard files that are produced by all WIC EBT systems and are the same for all state agencies, even if that agency is not a WIC Direct customer. This is a standardized approach where common business rules are used in the back-end ETL processes, helping maintain consistency in the data used to populate the core data warehouse. A key result of this strategy is that it allows this information solution to be used by any WUMEI-compliant state agency regardless of their choice of EBT service provider.

The following diagram illustrates the flow of information between various sources of data, WIC Direct, the data warehouse, and the end user through the user interface.

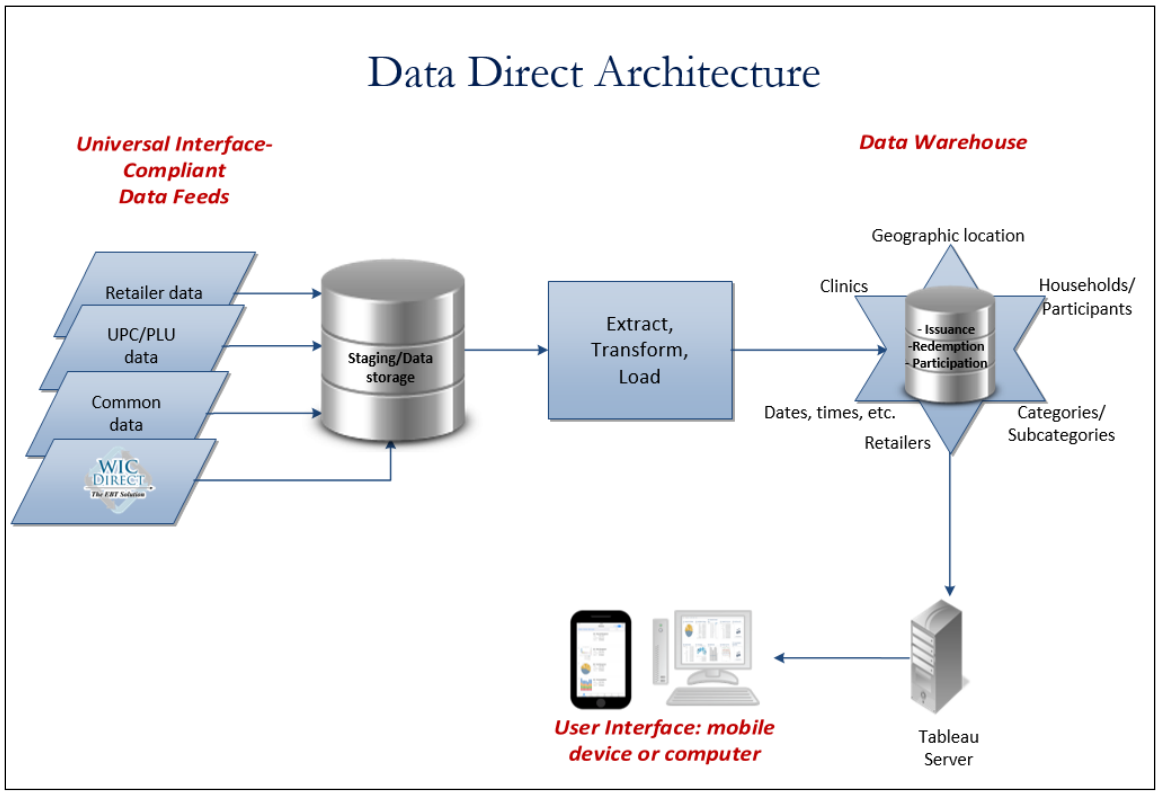

Figure X.3-8 Data Direct Architecture

Data Direct is hosted by CDP as a part of its processing service. Tableau is a web-based, business intelligence tool that has been incorporated into CDP's information management solution to serve as the user interface for Data Direct. It is what you, the customer, sees; it is where you sign in to access the data warehouse. This powerful combination enables you to have access to the information you want—when you want it. It allows you to define the information you need and format the output according to specific requirements. The Tableau server can render workbooks through a regular web browser, on a mobile device using HTML 5, or through the Tableau application. Tableau also allows visualizations or data sets within the context of a report to be exported in standard formats such as PDF, CSV (Excel), or PNG images.

After much research, CDP selected Tableau because of the high level of functionality it provides, its ease-of-use characteristics, its budget-sensitive cost model, and the comprehensive customer service supporting the product.

The current implementation of Data Direct for Nevada WIC and ITCN WIC allows users to log into the application with the display and acceptance of State-approved terms of usage message. The FIS Team has recently added this feature for another customer and can modify update the implementation for the WIC Programs to include this feature as required. This feature adds a customized logon page that requires that the end user to accept a WIC Program-approved terms of usage message that contains language that is customized for the WIC Program. If the end user does not accept the terms of usage, then the user is not allowed to log in to Data Direct.

Data Direct uses a data repository that is completely independent of WIC Direct. Data Direct implements its own security model that is independent of WIC Direct. Only State-identified End Users can access, view, query, and download data in Data Direct.

Data Direct includes a wealth of information and more is being added. Currently Data Direct includes loads data from the following WUMEI files:

- ***WIC Benefit Redemption File – contains detailed information on approved redemption transactions***
- ***WIC Daily Interface Reconciliation File – contains detailed information on approved benefit issuances and adjustments initiated by the WIC MIS and processed by WIC Direct***
- ***WIC Vendor File – contains detailed information with vendors***
- ***WIC Category Sub-Category File – contains detailed information on categories and sub-categories***
- ***WIC UPC/PLU File – contains detailed information on products used to build to the APL***

Data Direct is being enhanced to include the following additional data that will be available to the Nevada WIC and ITCN WIC prior to cutover for the new contract:

- ***Declined transactions – in addition to approved redemptions and issuances, Data Direct will have information on declined transactions that will allow the WIC Programs to report on items such as transactions attempted with an invalid PIN***
- ***WIC EBT Card Updates File – this is a WUMEI file that includes information on non-financial card transactions such as card setups and card locks***
- ***Performance statistics – information on WIC Direct processing speeds for financial transactions***
- ***User activity – information on user logons and other activity in the WUI; Data Direct also tracks and can allow reporting on Data Direct user activity***

The net effect is that between existing capability and planned enhancements, Data Direct along with the other prongs of the FIS Team's information management strategy will include the data and reports that meets the information of the WIC Programs in Nevada.

Data Warehouse/Ad-hoc Reporting

In the following table, we present how we will meet the specific reporting requirements outlined in this section.

Table X.3-8	*Section VI.14.2.18 Report Format Cross Reference*	
Ref#	Report Name	Report Format
I	Daily and Monthly Activity Files/Reports	Batch Files Data Direct WUI
J	WIC Rebate Analysis Report	Data Direct
K	WIC Vendor Reports	Data Direct WUI
L	Settlement Reports	Data Direct
M	Financial Reports	Data Direct Text/PDF Manual Email
N	End of Day Database Balance Reports	WUI
O	WIC Reconciliation Report	WUI
P	Bank Detail Activity and Summary Report	Data Direct
Q	Billing Reports	Text/PDF Manual Email
R	Administrative Activity Report	Data Direct
S	WIC Cardholder Transaction Reports	Data Direct
T	Invalid Card Attempts	Data Direct
U	Inactive Cards Report	Data Direct
V	WIC Transaction Denial Summary Reports	Data Direct
W	Invalid PIN Attempts	Data Direct
X	Fraud Detection Reports	Data Direct
Y	Manual PAN Entry Report	Data Direct
Z	Reports Required by FNS	Varies
AA	Batch/Processing File Reports	Batch Files
BB	System Response Time Reports	Data Direct
CC	Scheduled System Maintenance Reports	Text/PDF Manual Email
DD	Host System Availability Report	Text/PDF Manual Email

Table X.3-8	Section VI.14.2.18 Report Format Cross Reference	
Ref#	Report Name	Report Format
EE	EBT System Availability Report	Text/PDF Manual Email
FF	Non-System Performance Reports	Text/PDF Manual Email
GG	Transaction Statistics Report	Data Direct
HH	Management Statistics Report	Data Direct
II	Administrative Function Security Reports	Text/PDF Manual Email
JJ	User Session Activity Report	Data Direct
KK	Security Access Issuance Report	Text/PDF Manual Email
LL	WIC Customer Service Statistics Reports	Text/PDF Manual Email
MM	EBT Contractor Reporting	Text/PDF Manual Email

Contract Termination

WIC Direct maintains a robust and comprehensive transaction history. All transactions entering WIC Direct are tracked along with the transaction outcome. For retail transactions, WIC Direct captures and stores the raw messages exchanged with the connecting entity. In addition to the raw messages, we maintain structured database tables that contain various elements of the message contents. This facilitates the searching and processing of transaction information. For non-retail messages, we store a structured transaction history that also facilitates easy processing and searching.

The FIS Team maintains and provides online access to current account balances and a rolling transaction history for each household account. The FIS Team provides online access through administrative system functionality for a period based on State requirements. Data older than the required retention period are archived and will be accessible to authorized entities, as required, for investigative and auditing purposes. The FIS Team maintains archived data, which is recoverable within 48 hours of a WIC program's request.

At the expiration or termination of the contract, the FIS Team will transfer the most recent five years of transaction data and the five years of archived data, including all required fields indicated, to an entity specified by WIC Program, in a format compliant with the Universal Interface (which is being updated to include file specifications for conversion data). The FIS Team will also ensure accuracy and readability of such information at the new location. The following is a full list of the data elements that will be available for transfer. Note that the list meets and exceeds the minimum requirements stated.

For retail transactions:

- ***PAN (card number)***
- ***EBT account number***
- ***Household unique identifier (from Cornerstone)***
- ***System user identifier (for card and/or benefit issuance or benefit modifications)***
- ***WIC vendor and TPP identification numbers***
- ***Terminal identification number***

- ***Transaction type***
- ***Transaction details, including category/subcategory, UPC, quantity, and unit of measure***
- ***Transaction amount (including discounts and NTE adjustment details)***
- ***Transaction date (local and host)***
- ***Transaction time (local and host)***
- ***Transaction results (approval code or denial reason)***
- ***WIC vendor name and address***
- ***Account balance after the transaction***
- ***WIC vendor and TPP ACH transaction history***
- ***Retrieval reference number***
- ***System trace audit number***
- ***Acquiring institution identifier***
- ***Forwarding institution identifier***
- ***Processing code***
- ***POS data code***
- ***Card acceptor code***
- ***Reversal status***
- ***Reconciliation status***
- ***Settlement status***
- ***Settlement date***
- ***Settlement time***
- ***Settlement amount***
- ***Raw incoming X9 message***
- ***Raw outgoing X9 message***
- ***Processing time (time required for full message processing in milliseconds)***
- ***Client IP address***
- ***Function code***
- ***Action code***

For clinic transactions:

- ***PAN (card number)***
- ***EBT account number***
- ***Household unique identifier (from Cornerstone)***
- ***System user identifier (for card and/or benefit issuance or benefit modifications)***
- ***Clinic and local agency identification numbers***
- ***Transaction type, such as account setup, card issuance/replacement, and benefit***
- ***Issuance/adjustment (with benefit amount details)***
- ***Transaction results (approval code or denial reason)***
- ***System user***
- ***Transaction date (local and host)***

- ***Transaction time (local and host)***
- ***Client workstation/IP address***
- ***MIS trace number***
- ***Action code***
- ***For administrative transactions:***
- ***PAN (card number)***
- ***EBT account number***
- ***Household unique identifier (from Cornerstone)***
- ***System user identifier (for card and/or benefit issuance or benefit modifications)***
- ***Transaction type (if benefits are affected, then details provided)***
- ***System user***
- ***Transaction date (local and host)***
- ***Transaction time (local and host)***
- ***Client IP address***
- ***Action code***

WIC Program Specific Deliverables

The FIS Team will provide all services relating to the Nevada WIC Program as described throughout Section VI.14, Nevada WIC Programs Specific Scope of Work and will provide all deliverables in the following table. The FIS Team has reviewed the estimated review times in the table and will allow the State the required time for each specific deliverable. Many of these deliverables have been reviewed and accepted as part of our original engagement, so the burden of an extensive documentation review will be mitigated to focus on any updated materials. The State may request a formal deliverable review process if desired.

Table X.3-9 WIC Program Specific Deliverables

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

Table X.3-9	*WIC Program Specific Deliverables*		
Deliverable Number	Description of Deliverable	Activity	State's Estimated Review Time (Working Days)
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