



Electronic Benefits Transfer System

Technical Proposal Packet

Arkansas Department of Human Services

Solicitation Number: 710-23-0008

Due: November 30, 2023



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RESPONSE SIGNATURE PAGE

Type or Print the following information.

PROSPECTIVE CONTRACTOR'S INFORMATION					
Company:	Fidelity Information Services, LLC				
Address:	323 Riverside Ave				
City:	Jacksonville	State:	FL	Zip Code:	32202
Business Designation:	<input type="checkbox"/> Individual <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Public Service Corp <input type="checkbox"/> Partnership <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Nonprofit				
Minority and Women Owned Designation*:	<input checked="" type="checkbox"/> Not Applicable <input type="checkbox"/> American Indian <input type="checkbox"/> Service-Disabled Veteran <input type="checkbox"/> African American <input type="checkbox"/> Hispanic American <input type="checkbox"/> Women-Owned				
	<input type="checkbox"/> Asian American <input type="checkbox"/> Pacific Islander American				
	AR Certification #: _____ * See <i>Minority and Women-Owned Business Policy</i>				
PROSPECTIVE CONTRACTOR CONTACT INFORMATION					
<i>Provide contact information to be used for solicitation related matters.</i>					
Contact Person:	Chris Albu	Title:	Managing Director, Government		
Phone:	773-326-8444	Alternate Phone:	312-351-5883		
Email:	Chris.Albu@FISGlobal.com				
CONFIRMATION OF REDACTED COPY					
<input checked="" type="checkbox"/> YES, a redacted copy of submission documents is enclosed. <input type="checkbox"/> NO, a redacted copy of submission documents is <u>not</u> enclosed. I understand a full copy of non-redacted submission documents will be released if requested. <i>Note: If a redacted copy of the submission documents is not provided with Prospective Contractor's response packet, and neither box is checked, a copy of the non-redacted documents, with the exception of financial data (other than pricing), will be released in response to any request made under the Arkansas Freedom of Information Act (FOIA). See Solicitation Terms and Conditions for additional information.</i>					
ILLEGAL IMMIGRANT CONFIRMATION					
By signing and submitting a response to this <i>Solicitation</i> , a Prospective Contractor agrees and certifies that they do not employ or contract with illegal immigrants and shall not employ or contract with illegal immigrants during the term of a contract awarded as a result of this solicitation.					
ISRAEL BOYCOTT RESTRICTION CONFIRMATION					
By checking the box below, a Prospective Contractor agrees and certifies that they do not boycott Israel and shall not boycott Israel during the term of a contract awarded as a result of this solicitation.					
<input checked="" type="checkbox"/> Prospective Contractor does not and shall not boycott Israel.					

An official authorized to bind the Prospective Contractor to a resultant contract shall sign below.

The signature below signifies agreement that any exception that conflicts with a Requirement of this *Solicitation* may cause the Prospective Contractor's response to be rejected.

Authorized Signature:  _____ **Title:** SVP, Group Executive

Printed/Typed Name: Prashant Gupta **Date:** November 21, 2023 | 11:30 EST

VENDOR AGREEMENT AND COMPLIANCE

- Any requested exceptions to items in this section which are NON-mandatory **must** be declared below or as an attachment to this page. Vendor **must** clearly explain the requested exception, and should label the request to reference the specific solicitation item number to which the exception applies.
- Exceptions to Requirements **shall** cause the vendor's proposal to be disqualified.

FIS understands all requirements listed within the Revised Technical Proposal Packet. We have described how FIS will meet the requirements in our responses to each technical requirement. FIS appreciates the opportunity to have a discussion with the Department of Human Services post-award on a few items, though we are not listing any exceptions to items in this section.

By signature below, vendor agrees to and **shall** fully comply with all Requirements as shown in this section of the bid solicitation.

DocuSigned by:

Authorized Signature: _____
04D6BDD482ED435...

Use Ink Only.

Printed/Typed Name: Prashant Gupta Date: November 21, 2023 | 11:30 EST

		satisfactorily perform its contractual duties and responsibilities, subject to Section 7.C. of the Contract.

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[illegible]

State of Arkansas
DEPARTMENT OF HUMAN SERVICES
700 South Main Street
P.O. Box 1437 / Slot W345
Little Rock, AR 72203

ADDENDUM 1

TO: All Addressed Vendors
FROM: Office of Procurement
DATE: November 3, 2023
SUBJECT: 710-23-0008 Electronic Benefit Transfer Services

The following change(s) to the above referenced RFP have been made as designated below:

- ☒ Change of specification(s)
- ☐ Additional specification(s)
- ☒ Change of bid opening date and time
- ☐ Cancellation of bid
- ☒ Other

CHANGE OF BID OPENING DATE AND TIME

Proposal Submission Date and Time changed to November 30, 2023, 1:00 p.m. Central Time. Proposal Opening Date and Time changed to November 30, 2023, 2:00 p.m. Central Time.

CHANGE OF SPECIFICATION(S)

- Section 2.6.7.I.1 – remove and replace with the following:
Disaster Recovery – The FNS DSNAP guidance requires an annual test of the Contractor's back-up site. This would be a test of the State's primary eligibility and EBT interface systems to the Contractor's back-up data center. The Contractor's hot back-up site will begin operations within one (1) hour of the decision to switch to the back-up facility. The Contractor must provide copies of the test results to the State within thirty (30) calendar days of the test.
- Section 2.13.F – remove and replace with the following:
The Contractor shall provide a security process to ensure that access to the EBT System shall not be compromised by any unauthorized access. The Contractor shall provide DHS with the capability to assign user EBT Program users passwords and a web interface for active users to securely reset their own password and the logging of failed log-in attempts. The Contractor shall comply with the most current specifications in State of Arkansas Department of Information System (DIS) Cyber Security Policies or the FNS Security Policy, whichever is more stringent. Contractor shall also provide DHS with the ability to create groups of EBT Program users with custom security roles.
- Section 2.13.G – remove and replace with the following:
The Contractor shall allow for the following DHS update capabilities in the EBT System:
 1. Enable account access
 2. Allow for updating demographics
 3. Provide memo field to add notes for case comments, to include date stamp
- Section 2.17.3.C
The Contractor must have the ability to provide translation and interpreter services including without limitation Spanish, Marshallese, and services for persons with non or Limited English Proficiency. In addition, provide accessible formatting to individuals with disabilities.
- Section 2.25.A.3 – remove and replace with the following:
The Contractor must provide appropriate funds unavailable/decline message at a POS terminal.
- Section 2.26 – remove and replace with the following:
ACCOUNT DEACTIVATION
A. Cardholders receiving recurring benefits shall have the right to spend all benefits each month from their account resulting in a zero (0) balance. Since they will receive benefits again next month, the Contractor shall

not remove their accounts from the active account database. The Contractor must make accounts inactive in the database according to the following:

1. An account is reduced to a zero (0) balance and remains at a zero (0) balance for a period of two hundred seventy-five (275) days.
 - a. The two hundred seventy-five (275)-day count shall begin on the date when the account was first (1st) reduced to a zero (0) balance. Any active account shall stay active, shall become new. If on the day of conversion, the Contractor shall reactivate if possible; if impossible then the Contractor shall create a new account, e.g.,
 - i. If on the date of conversion, the case has been inactive two hundred seventy-five (275) days or more then that case will be converted as inactive.
 - ii. If on the date of conversion, the case has been inactive for less than two hundred seventy-five (275) days, the case will be converted as active.
- Section 2.37.B – remove and replace with the following:
 The Contractor shall provide DHS, who will later forward to FNS, an annual written certification stating that the Contractor and its subcontractors comply with applicable banking regulatory requirements and EBT specific requirements. These certifications shall be subject to independent verification and validation. The following EBT eight (8) numbered points that follow are specific requirements and shall be addressed in the Contractor's self-certification of compliance covered by the annual audit:
 1. Banking and Financial Services Rules: The Contractor shall comply with banking, EFT, and other financial services industry rules that relate to the EBT application. Such rules include National Automated Clearing House Association (NACHA) Operating Rules and Operating Guidelines, Department of the Treasury Financial Management Service (TFMS) Green Book Requirements, and 31 CFR § 210.
 2. Quest EBT Operating Rules.
 3. SNAP Rules: e.g., 7 CFR Parts 272, 274, and 276 through 278.
 4. Internal controls and physical and personnel security requirements.
 5. An evaluation of its compliance with the EBT requirements, applicable regulatory requirements, and the effectiveness of the internal control structure.
 6. Written certification of compliance with the EBT requirements and applicable bank, EFT, and financial services industry requirements related to the EBT application.
 7. An explanation of how determinations were made, including bank examination, audit, and internal review.
 8. An explanation of any exceptions and description of corrective actions taken or planned to address such exceptions.
 - Section 2.37.E – remove and replace with the following:
 The SSAE-18 report must cover twelve (12) months of EBT System operations, or for the initial report to Arkansas, the report must cover the period the Contractor was providing EBT services to the State.
 - Section 2.39.B – remove and replace with the following:
 All reports designated herein shall be sent to DHS or FNS, whichever is applicable, in a format specified and approved by DHS or FNS. Upon request by DHS, the Contractor shall provide report(s) in different formats as needed. Daily reports shall be delivered no later than (12:00 pm) Central Standard Time (CST) the next business day. Weekly reports shall be due no later than the second (2nd) business day of the week following the reporting week. Monthly reports shall be due no later than the second (2nd) business day of the month following the reporting month. Each report must be submitted separately into a single report. Partial reports shall not be acceptable.
 - Section 2.39.2.3 – remove and replace with the following:
 Daily Statistical Report
 - a. Contractor shall provide a daily summary of cardholder transaction activity on the system.
 - b. Timing should correspond with the established Settlement Day cutoff.
 - c. Contractor shall provide a summary by program code and the following transaction types, with subtotals for cash and food benefits, as well as a grand total:
 - i. Authorizations
 - ii. Administrative Adjustments
 - iii. Aged iv. Repayments
 - vi. Withdrawals
 - d. Contractor shall provide the count and amount for each transaction type.
 - e. Contractor shall provide a month-to-date summary of the transaction activity for each program code and transaction type.
 - Attachment T – remove and replace with Attachment T Revised Cost Proposal Template

OTHER

- Section 1.8.A.1 – remove the following:
Copy should not be two sided.
- Section 2.2.B – remove the following:
The bidder must include a copy of all required licensure and certification documents in the bidder's response to this solicitation. See "Response Documents."
- Section 2.6.1.A.17 – remove the following:
EBT/EFT card issuance and replacement includes entering into an agreement with sponsoring financial institution on behalf of the State of Arkansas electronic payment.
- Section 2.6.7.D – remove the following:
The SSP shall comply with the Minimum Acceptable Risk Standards for Exchanges (MARS-E v2.2) as defined by the Centers for Medicare and Medicaid Services.
- Section 2.6.7.E.e – remove the following:
Compliance with MARS-E 2.2 (Refer to Attachment K)
- Section 2.6.7.G – remove the following:
Contractor shall perform and deliver Security Assessment and Authorization documentation in accordance with current Centers for Medicare and Medicaid (CMS) requirements prior to operations of the EBT System and every two (2) years thereafter.
- Section 2.28.f – remove the following:
The Contractor's EBT system must have the ability to exchange data files in the Arkansas Integrated Eligibility System (ARIES) format.
- Section 2.39.2.3 – remove the following:
Daily Direct Deposit Report - Contractor shall provide detailed information summarizing cardholder direct deposit transactions daily. Data elements must include cardholder name, case number, card number, and direct deposit amount.
- Section 2.39.4.C – remove the following:
C. Card Replacement Analysis Report
 1. The Contractor shall provide a monthly report by county, the cardholders who were issued replacement cards during the month.
 2. The report must show the case number, cardholder name, card number, date last replacement was issued, and the total number of cards issued.
- Attachment D Terms and Conditions – remove and replace with the Attachment D Revised Terms and Conditions.
- Attachment R Deliverables Chart – add the following:

Item	Deliverable Description	Acceptance Criteria	Section	Deadline
Design Phase				
26.	Risk Assessment	Acceptance of Deliverable Form	2.6.7.F	90 calendar days of operation.

- Attachment K - remove.
- Exhibit 5 – Adjustment Data – add for informational purposes only.
- Exhibit 6 – 2022 Calls Per Month by Language – add for informational purposes only.

The specifications by virtue of this addendum become a permanent addition to the above referenced RFP. Failure to return this signed addendum may result in rejection of your proposal.

If you have any questions, please contact: Karrie Goodnight, DHS.OP.Solicitations@dhs.arkansas.gov, 501-320-3906.

DocuSigned by:

Prashant Gupta

November 21, 2023 | 11:30 EST

01D6BBD782ED435...
Vendor Signature

Date

Fidelity Information Services LLC (FIS)

Company

Attachment Number _____

Action Number _____

CONTRACT AND GRANT DISCLOSURE AND CERTIFICATION FORM

Failure to complete all of the following information may result in a delay in obtaining a contract, lease, purchase agreement, or grant award with any Arkansas State Agency.

SUBCONTRACTOR

SUBCONTRACTOR NAME

☐ Yes ☒ No

IS THIS FOR:

TAXPAYER ID NAME:

Goods? ☐ Services? ☒ Both? ☐

YOUR LAST NAME:

FIRST NAME

M.I.:

ADDRESS:

CITY:

STATE:

ZIP CODE:

COUNTRY:

AS A CONDITION OF OBTAINING, EXTENDING, AMENDING, OR RENEWING A CONTRACT, LEASE, PURCHASE AGREEMENT, OR GRANT AWARD WITH ANY ARKANSAS STATE AGENCY, THE FOLLOWING INFORMATION MUST BE DISCLOSED:**F O R I N D I V I D U A L S ***

Indicate below if: you, your spouse or the brother, sister, parent, or child of you or your spouse is a current or former: member of the General Assembly, Constitutional Officer, State Board or Commission Member, or State Employee:

Position Held	Mark (√)		Name of Position of Job Held [senator, representative, name of board/ commission, data entry, etc.]	For How Long?		What is the person(s) name and how are they related to you? [i.e., Jane Q. Public, spouse, John Q. Public, Jr., child, etc.]	
	Current	Former		From MM/YY	To MM/YY	Person's Name(s)	Relation
General Assembly							
Constitutional Officer							
State Board or Commission Member							
State Employee							

☐ None of the above applies**F O R A N E N T I T Y (B U S I N E S S) ***

Indicate below if any of the following persons, current or former, hold any position of control or hold any ownership interest of 10% or greater in the entity: member of the General Assembly, Constitutional Officer, State Board or Commission Member, State Employee, or the spouse, brother, sister, parent, or child of a member of the General Assembly, Constitutional Officer, State Board or Commission Member, or State Employee. Position of control means the power to direct the purchasing policies or influence the management of the entity.

Position Held	Mark (√)		Name of Position of Job Held [senator, representative, name of board/commission, data entry, etc.]	For How Long?		What is the person(s) name and what is his/her % of ownership interest and/or what is his/her position of control?	
	Current	Former		From MM/YY	To MM/YY	Person's Name(s)	Ownership Interest (%) Position of Control
General Assembly							
Constitutional Officer							
State Board or Commission Member							
State Employee							

☒ None of the above applies

Attachment Number _____

Action Number _____

Contract and Grant Disclosure and Certification Form

Failure to make any disclosure required by Governor's Executive Order 98-04, or any violation of any rule, regulation, or policy adopted pursuant to that Order, shall be a material breach of the terms of this contract. Any contractor, whether an individual or entity, who fails to make the required disclosure or who violates any rule, regulation, or policy shall be subject to all legal remedies available to the agency.

As an additional condition of obtaining, extending, amending, or renewing a contract with a state agency I agree as follows:

1. Prior to entering into any agreement with any subcontractor, prior or subsequent to the contract date, I will require the subcontractor to complete a **CONTRACT AND GRANT DISCLOSURE AND CERTIFICATION FORM**. Subcontractor shall mean any person or entity with whom I enter an agreement whereby I assign or otherwise delegate to the person or entity, for consideration, all, or any part, of the performance required of me under the terms of my contract with the state agency.

2. I will include the following language as a part of any agreement with a subcontractor:

Failure to make any disclosure required by Governor's Executive Order 98-04, or any violation of any rule, regulation, or policy adopted pursuant to that Order, shall be a material breach of the terms of this subcontract. The party who fails to make the required disclosure or who violates any rule, regulation, or policy shall be subject to all legal remedies available to the contractor.

3. No later than ten (10) days after entering into any agreement with a subcontractor, whether prior or subsequent to the contract date, I will mail a copy of the **CONTRACT AND GRANT DISCLOSURE AND CERTIFICATION FORM** completed by the subcontractor and a statement containing the dollar amount of the subcontract to the state agency.

I certify under penalty of perjury, to the best of my knowledge and belief, all of the above information is true and correct and that I agree to the subcontractor disclosure conditions stated herein.

Signature Prashant Gupta Title SVP, Group Executive Date November 16, 2023 | 16:56 EST
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Vendor Contact Person Chris Albu Title Managing Director, Government Phone No. (773) 326-8444

Agency use only

Agency Number 0710 Agency Name Department of Human Services Agency Contact Person _____ Contact Phone No. _____ Contract or Grant No. _____

FIS MANAGEMENT SERVICES, LLC
Equal Employment Opportunity and Affirmative Action Policy

It is the policy of FIS Management Services, LLC to comply with all applicable federal, state and local laws governing nondiscrimination in employment and to ensure equal opportunity in all terms and conditions of employment or potential employment.

FIS Management Services, LLC prohibits discrimination and harassment against any employee or applicant for employment because of race, color, religion, sex, sexual orientation, gender identity, national origin, age, disability, veteran status, genetic information or any other legally protected group status.

FIS Management Services, LLC has established Affirmative Action Programs under EO 11246, Section 503 of the Rehabilitation Act, and the Vietnam Era Veteran's Readjustment Assistance Act of 1974 ("VEVRAA"). FIS Management Services, LLC engages in affirmative action measures to ensure that qualified applicants are employed, and that employees are treated during employment, without regard to their race, color, religion, sex, sexual orientation, gender identity, national origin, disability or protected veteran status. FIS Management Services, LLC has established an audit and reporting system to allow for effective measurement of its affirmative action activities.

To implement this policy, FIS Management Services, LLC will:

- (1) Recruit, hire, train and promote qualified persons in all job titles, without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, age, disability, veteran status, genetic information or any other legally protected group status;
- (2) Ensure that employment decisions are based only on valid job requirements; and
- (3) Ensure that all personnel actions and employment activities such as compensation, benefits, promotions, layoffs, return from layoff, FIS Management Services, LLC sponsored programs, and tuition assistance will be administered without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, age, disability, veteran status, genetic information or any other protected group status.

Employees and applicants for employment will not be subjected to harassment, intimidation, threats, coercion or discrimination because they have engaged or may engage in (1) filing a complaint, (2) opposing any act or practice made unlawful by, or exercising any other right protected by, any Federal, State or local law requiring equal opportunity, including Section 503 of the Rehabilitation Act, the affirmative action provisions of VEVRAA, and Executive Order 11246 or (3) assisting or participating in any investigation, compliance evaluation, hearing, or any other activity related to the administration of any Federal, State or local law requiring equal opportunity, including Section 503 of Rehabilitation Act, the affirmative action provisions of VEVRAA, and Executive Order 11246.

Stephanie L. Ferris, Chief Executive Officer and President, reaffirms support for the EEO policy and the affirmative action program and delegates overall responsibility for the implementation of the affirmative action activities to the HR Group Executive.



Stephanie L. Ferris, Chief Executive Officer and President
January 1, 2023

PROPOSED SUBCONTRACTORS FORM

• Do not include additional information relating to subcontractors on this form or as an attachment to this form.

PROSPECTIVE CONTRACTOR PROPOSES TO USE THE FOLLOWING SUBCONTRACTOR(S) TO PROVIDE SERVICES.

Type or Print the following information

Subcontractor's Company Name	Street Address	City, State, ZIP

☒ PROSPECTIVE CONTRACTOR DOES NOT PROPOSE TO USE SUBCONTRACTORS TO PERFORM SERVICES.

Attachment V - Client History Form

Instructions: DHS requests that Prospective Contractors disclose historical information intended to help DHS gain a full understanding of Prospective Contractor's history. This form **must** be accurately completed and signed by the same signatory who signed the Signature Page (*Refer to Technical Response Packet*). Failure to disclose information may be grounds for disqualification of the Prospective Contractor's bid.

- Do not include additional information if not pertinent to the request.

DHS reserves the right to verify the accuracy of responses by contacting any of the listed clients; therefore, all applicable clients **must** be listed. For purposes of this form, the "client" is not an individual, but the entity which held the contract. For each listed client, Prospective Contractor **must** include the client entity's name, address, and phone number. Additionally, Prospective Contractors are encouraged to provide an individual's contact information for a person at the client entity who is knowledgeable of the named project. If DHS contacts the clients listed, DHS reserves the right to either contact the listed individual and/or another person at the client entity. Omission of a relevant client will constitute a failure of form completion.

If there are no contracts which meet the definition, Respondent **must** state "none."

1. Please list every client state where you (the primary contractor only) served as the prime contractor for implementation and/or operation of an EBT program within the last five (5) years. Provide a description of the system and services provided and date(s) in which services were provided. Include client contact information for each state.

FIS has provided the attached chart of our client list where we have served as the prime contractor for implementation and the operation of EBT programs within the last 5 years. We have divided the chart into two parts for your convenience, SNAP & Cash clients and WIC EBT clients. As the description of our system is the same for all clients, we have provided a brief overview of our ebtEDGE System below. The services FIS provides to each client are listed in the attached chart.

FIS' ebtEDGE System is a turnkey processing system that manages, supports, and controls the electronic payment of government benefits. ebtEDGE supports the purchase of goods and services in retail and provider environments and controls the distribution of cash within bank networks and retail environments.

The ebtEDGE System, which has provided EBT processing to states since 1992, was built from the ground up as an EBT-specific application. ebtEDGE uses the commercial debit/credit card infrastructure for easy adoption and operates in conformance with federal regulations, applicable national standards, and the State's performance expectations.

ebtEDGE seamlessly interfaces with existing commercial networks and POS terminals and is a fully tested, federal- and state-approved EBT system. ebtEDGE has the capability to deliver:

- SNAP, Cash, and/or WIC (Special Supplemental Nutrition for Women, Infants and Children) EBT benefits through POS devices
- Cash assistance benefits through ATMs
- SNAP and Cash benefits through online purchases at approved retailers
- Child Care benefits through a provider web interface, POS devices, or IVR

Through the various system components of ebtEDGE, each of the State's EBT stakeholders has access to specific tools that will aid them in obtaining the necessary program, account, and transaction information.

The heart of the ebtEDGE System is the ebtEDGE Core Processing Platform. The ebtEDGE Core Processing Platform is the basis for all the key EBT service components that make ebtEDGE the nation's leading EBT system. As shown in the graphic below, the Core Processing Platform supports:

- Administrative user support
- Data analytics
- Security (of State, cardholder, retailer, and program data)
- Retailer management
- Settlement and Reconciliation
- Card and PIN management
- Card Production
- Cardholder and retailer customer support services
 - o Call Center
 - o IVR
 - o Mobile Application
 - o Cardholder Web Portal
 - o Retailer Web Portal
- EBT Gateway Switch
- Disaster services

See attached list

2. Has the Prospective Contractor received formal negative contract actions pertaining to contracted services from a party to which the Prospective Contractor's services were provided within the last three (3) years? A formal negative contract action is considered as any formal communication to Prospective Contractor from the state/entity receiving services that identifies failure(s) to satisfy performance obligations in the contract in a manner that represents significant non-performance or a material deviation from contractual obligations. A formal negative contract action is considered a corrective action plan, vendor performance report, or these equivalents in other states or in other entities.

☒ Yes ☐ No

If yes, include the number of formal negative contract actions in the space provided below. Provide the contact information for a person with the contracted party who is knowledgeable of the named project(s).

Number of formal Negative Contract Actions: 2

Contracted Party: State of Florida Department of Children and Families
Contact: Michael Pogue
Tel: 850-717-4096
E: michael.pogue@myfloridafamilies.com

Contracted Party: California Office of Technology & Solutions Integration
Contact: Mykel Hammer, Assistant Project Director
Tel: 916-439-4264
E: mykel.hammer@osi.ca.gov

DocuSigned by:

Prashant Gupta

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Authorized Signature: _____

(Use Ink Only)

Title: SVP, Group Executive

Printed/Typed Name: _____

Date: November 21, 2023 | 11:14 EST

Prashant Gupta

FIS SNAP Client List: Current and Past 5 Years

State	Agency Name	Contract Start Date	Contract End Date	Systems & Services Included	Contract Contact Information
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

FIS SNAP Client List: Current and Past 5 Years

State	Agency Name	Contract Start Date	Contract End Date	Systems & Services Included	Contract Contact Information
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

FIS SNAP Client List: Current and Past 5 Years

State	Agency Name	Contract Start Date	Contract End Date	Systems & Services Included	Contract Contact Information
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

FIS SNAP Client List: Current and Past 5 Years

State	Agency Name	Contract Start Date	Contract End Date	Systems & Services Included	Contract Contact Information
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

FIS WIC Client List: Current and Past 5 Years

State	Agency Name	Contract Start Date	Contract End Date	Systems & Services Included	Contact Information
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

FIS WIC Client List: Current and Past 5 Years

State	Agency Name	Contract Start Date	Contract End Date	Systems & Services Included	Contact Information
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

FIS WIC Client List: Current and Past 5 Years

State	Agency Name	Contract Start Date	Contract End Date	Systems & Services Included	Contact Information
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

FIS WIC Client List: Current and Past 5 Years

State	Agency Name	Contract Start Date	Contract End Date	Systems & Services Included	Contact Information
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

AR DHS-OIT - Standard IT Requirements
Approved by Enterprise Architecture Board
COMPLETED BY FIS

Requirement Number	Requirement Group	Requirement Subgroup	Requirement	Comments	Meets Requirements	Describe How Requirements Met
1	Application Hosting	Batch – Job Control and Scheduling	Any technology vendor, application or solution shall develop, document and manage the processes and procedures for Interfaces and Batch Operations Architecture.		Yes	FIS has the required technology ,infrastructure and experience to set up the required batch interfaces with the State and other vendors as applicable. FIS uses MoveIT, Data express or NDM to connect to various EBT States for batch transmission and either of these can be used for managing the interfaces and batch operations. FIS will documnt the process and procedures for Interfaces and architecture in Interface Manual and Detailer desgn documents and the EBT Application Support Group manages these processes.
2	Application Hosting	Batch – Job Control and Scheduling	Any technology vendor, application or solution shall define job scheduling requirements, application software interdependencies, and rerun requirements for all production jobs		Yes	FIS can define the job scheduling requirements, application software dependencies and rerun requirements based on the business and technical requirements and the technology where these applications execute. Based on business requirements ,FIS will schdule the job flow incorporating all interdependencies along with necessary monitoring and control functicons. These job scedulers will have all the options to rerun a job based on the pre defined criteria.
3	Application Hosting	Batch – Job Control and Scheduling	Any technology vendor, application or solution shall utilize and manage scheduling tools for automating job execution (e.g., job workflow processes interdependencies, rerun requirements, file exchange functions, and print management)		Yes	FIS uses scheduling tools like IBM Control M and HP Nonstop Netbatch to automate the job execution and these provides capabilities to define job workflow processes interdependencies, rerun requirements, file exchange functions, and print management. The choice of the tool is dependent on the business requirement and the technology where the application is hosted.
4	Application Hosting	Batch – Job Control and Scheduling	Any technology vendor, application or solution shall maintain a master job schedule and execute all batch jobs for the DHS Enterprise Program (e.g. any jobs provided by any vendor working on/with the DHS Enterprise Platform)		Yes	FIS can maintain a master job schedule in either IBM control M or HP Netbatch based on the business and technical requirements and execute all batch jobs for the DHS Enterprise program as per the requirements in RFP.
5	Application Hosting	Batch – Job Control and Scheduling	Any technology vendor, application or solution shall perform job monitoring and manage resolution of any failed jobs.		Yes	FIS has the technologies,tools and skilled production support team to perform job monitoring and manage resolution of any failed job. FIS uses technologies like Control M and HP netbatch for scheduling the jobs and alerting any failures along with tools like Viewpt,EMS,Peruse ,spooler for failure inspection and troubleshooting. Applcaiton Support Group (ASG) is responsible for monitoring these failures and manage resolution of any failed jobs.
6	Application Hosting	Change/Release Management	Any technology vendor, application or solution shall adhere to the Information Technology Infrastructure Library (ITIL) V3.0 Change and Release Management processes.		Yes	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. This requirement helps enforce and track all program and module changes throughout the development and testing phases. An FIS Change Coordinator monitors all of the EBT changes entering the system and works with the Data Center to ensure compliance to Data Center change procedures and system integrity. The Change Coordinator reviews all changes for thoroughness, completion of supporting documentation and testing, and necessary approvals. Once all criteria are met, the change is scheduled to allow for adequate certification and/or endpoint testing and installation preparation. This entire change control process is audited on a regular basis to ensure that no unauthorized change is introduced into the production environment. The processes and procedures of all divisions within FIS are subject to regular FIS Software Development Life Cycle internal audits.
7	Application Hosting	Change/Release Management	Any technology vendor, application or solution shall identify and submit any changes in compliance with the DHS Enterprise Program Change/Release Management process.		Yes	Before any change is installed in the production environment, it is thoroughly tested to make sure all change requirements have been met. FIS will work with the State to ensure that a change will not negatively impact system functionality, file formats, screens, reporting, performance, or negatively impact the interface with the State's eligibility system. State testing may include 24/7 online access to the relevant application's test environment and/or exchange of test files with the State's eligibility system. To facilitate a valid test, the State will have access to an FIS test environment that contains the same configuration and software as the production environment, or as close as possible, given the newly-developed functionality and test data that mimics production data. The State will have the ability to transmit test files to FIS in order to validate software and system changes. FIS will return test files to the State. These files will be identical in format to the files that would be returned to the State in the production environment. In addition, FIS will respond to the State's requests to provide specialty test files as needed for State developmental projects.
8	Application Hosting	Disaster Recovery	Any technology vendor, application or solution shall maintain a detailed Disaster Recovery plan to meet Disaster Recovery requirements. Plan shall include plans for data, back-ups, storage management, and contingency operations that provides for recovering the DHS Enterprise Platform within established recovery requirement timeframes after a disaster that has affected the users of the DHS Enterprise Platform.		Yes	FIS maintains an ebtEDGE Continuity of Business plan. The plan includes disaster assessment procedures, communication with government customers procedures, establishing a business recovery command center, systems recovery procedures and prevention and containment procedures.
9	Application Hosting	Disaster Recovery	Any technology vendor, application or solution shall provide support to the DHS support teams with implementing, configuring and testing disaster recovery.		Yes	FIS will make available an FIS EBT Disaster Recovery Test Coordinator who will work closely with State staff to support DHS disaster recovery planning, testing and execution.

AR DHS-OIT - Standard IT Requirements
Approved by Enterprise Architecture Board
COMPLETED BY FIS

Requirement Number	Requirement Group	Requirement Subgroup	Requirement	Comments	Meets Requirements	Describe How Requirements Met
10	Application Hosting	Disaster Recovery	Any technology vendor, application or solution shall develop action plans to address any issues arising from Disaster Recovery testing.		Yes	The ebtEDGE Continuity of Business Plan describes processes and procedures that would be followed in the event of issues that occur during Disaster Recovery testing. Annually, FIS performs a shift from the database at each State's primary data center to the fully replicated database at the State's secondary site. The EBT Disaster Recovery Test Coordinator facilitates and schedules this testing. To ensure a thorough test of the endpoints in the State (when appropriate), FIS will ask the State's participation in testing the recovery links that the State must switch to in the event of a disaster, by transmitting a test batch file to the backup system. Likewise, when the State tests its continuity plans, the FIS EBT Disaster Recovery Test Coordinator works closely with State staff to ensure accurate testing of the FIS endpoints. FIS performs monthly component-level testing and quarterly data center recovery exercises as part of our on-going business continuation plans. These exercises include running a second set of processes that emulate failure without actually exercising them; this assures FIS staff and the State that all functions are working as designed. The hot-hot transaction processing design of FIS' data centers creates an environment in which testing is performed continuously. All processes and administrative functions are running concurrently at the FIS data center locations at all times. In the event of a disaster that affects a State's primary data center, the system is simply directed to the database at the secondary location for the State, which allows a return to normal system functions within minutes
11	Application Hosting	Infrastructure Security	Any technology vendor, application or solution using cloud technology shall be located within the continental US. All servers and data will be located in US Soil.		Yes	FIS maintain geographically isolated datacenter with redundant distribution paths, network and power infrastructure located in US soil.
12	Application Hosting	Infrastructure Security	Any technology vendor, application or solution shall proactively monitor all infrastructure including but not limited to network, storage, virtual environments, servers, databases, firewalls, etc. following industry best practices.		Yes	FIS monitors all systems, applications and security. FIS also has different tools and servers to securely monitor application logs for users with privileged access.
13	Application Hosting	Infrastructure Security	Any technology vendor, application or solution shall implement physical and logical security within new functionality defined in the security plan consistent with DHS' security policies and industry standards.		Yes	All the data centers in FIS are physically secured. Only authorized persons can be entered into data center. Policies for granting access are in place.
14	Application Hosting	Infrastructure Security	Any technology vendor, application or solution shall review all available infrastructure security patches relevant to the environment and classify the need and speed in which the security patches should be installed as defined by DHS security policies.		Yes	All the data centers in FIS are physically secured. Only authorized persons can be entered into data center. Policies for granting access are in place.
15	Application Hosting	Network, Hosting and Data Center Services	Any technology vendor, application or solution shall provision new environments and capacity as required to ensure performance requirements are met as volume increases and additional functionality is implemented.		Yes	FIS maintains dedicated environments to run load testing to ensure performance requirements are met as volume increases and new functionalities are implemented.
16	Application Hosting	Operating System, Application and Database Backup and Recovery	Any technology vendor, application or solution shall encrypt all data at rest including backups using DHS and regulatory bodies (CMS, FNS, etc.) standards regardless of storage media.		Yes	Within FIS, data in transit and data in rest including backups are fully encrypted to meet DHS and regulatory bodies (CMS, FNS, etc) standards regardless of storage media.
17	Application Hosting	Storage Management Services	Any technology vendor, application or solution will provide data backup and restoration services in accordance with industry best practices.		Yes	FIS follows best practices for site reliability engineering which includes running incremental back ups for Virtual Machines and databases as well as periodical full back ups.
18	Application Hosting	Storage Management Services	Any technology vendor, application or solution will recommend techniques and procedures to ensure disk storage resources are utilized in an efficient and cost-effective manner.		Yes	FIS EBT data storage is distributed across multiple platforms and systems to ensure fast processing, each of these platforms are optimized for data storage and retrieval using partitioning, indexing and other techniques.
19	Application Hosting	Storage Management Services	Any technology vendor, application or solution shall regularly test recovery procedures and practices to demonstrate recoverability and verify that actual practices are in concert with procedures and report results, as well as meet business requirements		Yes	FIS is compliant with this requirement. FIS performs annual Disaster recovery exercise to test the recovery procedures for the entire platform, the results of which can be shared with the state.
20	Application Hosting	Storage Management Services	Any technology vendor, application or solution shall monitor and demonstrate compliance with Arkansas Records Retention Schedule.		Yes	FIS will meet record retention requirements as mutually agreed between state and FIS.

Requirement Number	Requirement Group	Requirement Subgroup	Requirement	Comments	Meets Requirements	Describe How Requirements Met
21	Application Hosting	System Monitoring	Any technology vendor, application or solution shall manage and maintain monitoring procedures and standards for system/solution/infrastructure including, but not limited to a. Monitoring of buffers, database buffers, table space fragmentation, database space, for unusual growth and propose a solution in case of alert b. Monitoring of system logs, update error, database corruption, jobs execution failures etc. and propose solution in case of an alert c. Monitoring of alert notification interface (e.g., Simple Mail Transfer Protocol (SMTP), sendmail), and propose a solution in case of an alert d. Monitoring of transaction and trace logs, network event logs and traces, garbage collector, memory and CPU utilization, indexes, etc., and propose a solution in case of an alert e. Monitoring of middleware (e.g., workflows, in- and out-bound queues) and report to DHS according to agreed procedure f. Monitoring and reporting of end-to-end transaction response time to allow measurements against SLAs g. Monitoring of interfaces		Yes	FIS has standard process, procedures and standards to maintain systems and applications. FIS different tools and notification interfaces to notify in case of an application or system failure. FIS has standard process to triage and identify severity and criticality of the issue. FIS has tools to calculate response time and allow measurements against SLAs.
22	Application Hosting	System Monitoring	Any technology vendor, application or solution shall monitor infrastructure for availability as well as transaction and response time performance.		Yes	FIS monitor infrastructure availability along with transaction and response time performance using different set of tools and applications.
23	Application Hosting	System Monitoring	Any technology vendor, application or solution shall provide regular monitoring reports of infrastructure performance, utilization and efficiency (e.g., proactive system monitoring)		Yes	FIS has tools and applications to generate regular monitoring reports of infrastructure performance, utilization and efficiency (e.g., proactive system monitoring)
24	Application M&O Services	Disaster Recovery	Any technology vendor, application or solution shall identify and make available appropriate resources to support DHS' disaster recovery planning, testing and execution.		Yes	The hot-hot transaction processing design of FIS' data centers creates an environment in which testing is performed continuously. All processes and administrative functions are running concurrently at the FIS data center locations at all times. In the event of a disaster that affects a State's primary data center, the system is simply directed to the database at the secondary location for the State, which allows a return to normal system functions within minutes of enacting the plan.
25	Application M&O Services	Security Administration	Any technology vendor, application or solution shall provide documented procedures for security monitoring and log management functions, and use write-once technology or other secure approaches for storing audit trails and security logs.		Yes	FIS will work with the state to document application logging as part of the Security plan.
26	Data Governance	Master Data Management	Any technology vendor, application or solution shall provide data dictionary, data models, data flow models, process models and other related planning and design documents to DHS.		Yes	FIS shall work with the state for define and provide documentation related to design.
27	General System Behavior	Audit_& Compliance	Any technology vendor, application or solution shall maintain a record (e.g. audit trail) of all additions, changes and deletions made to data in the applicable system or solution. In addition, a log of query or view access to certain type of records and/or screens will be maintained for investigative purposes. This should be readily searchable by user ID or client ID. This must include, but is not limited to a. The user ID of the person who made the change b. The date and time of the change c. The physical, software/hardware and network location (IP address) of the person while making the change d. The information that was changed e. The outcome of the event f. The data before and after it was changed, and which screens were accessed and used		Yes	FIS captures all the changes made to data, applications, systems and maintain records for any audit trail and investigative purposes. These records contains all the necessary details and are readily available for any searches.
28	General System Behavior	Audit_& Compliance	Any technology vendor, application or solution shall prevent modifications to the audit records.		Yes	FIS has policies and restrictions to prevent modification to any audit records. All these records are protected with different read only access permissions.
29	General System Behavior	Audit_& Compliance	Any technology vendor, application or solution must have the ability to capture electronic signatures on all documents, forms, letters, and correspondences.		Yes	FIS has an ability to capture electronic signatures on all documents, forms, letters, and correspondences.

Requirement Number	Requirement Group	Requirement Subgroup	Requirement	Comments	Meets Requirements	Describe How Requirements Met
30	General System Behavior	Audit_& Compliance	Any technology vendor, application or solution shall be able to detect security-relevant events (as defined in NIST 800-53 moderate baseline, rev 4) that it mediates and generate audit records for them. At a minimum the events will include, but not be limited to a. Start/stop b. User login/logout c. Session timeout d. Account lockout e. Client record created/viewed/updated/deleted f. Scheduling g. Query h. Order i. Node-authentication failure j. Signature created/validated k. Personally Identifiable Information (PII) export l. PII import m. Security administration events n. Backup and restore		Yes	FIS has solutions to detect security-relevant events (as defined in NIST 800-53 moderate baseline, rev 4) that it mediates and generate audit records for them.
31	General System Behavior	Interoperability-Interfaces	Any technology vendor, application or solution interfaces will secure and protect (encrypt) the data and the associated infrastructure from a confidentiality, integrity and availability perspective.		Yes	FIS secures and encrypt data and the associated infrastructure from a confidentiality, integrity and availability perspective.
32	General System Behavior	Interoperability-Interfaces	Any technology vendor, application or solution shall develop/integrate services using standardized Web Services formats.		Yes	FIS develops or consumes services using standardized Web Services formats. FIS maintains industry standards to publish any web services.
33	General System Behavior	Interoperability-Interfaces	Any technology vendor, application or solution shall provide the ability to publish services and related data to be used by different types and classes of service consumers.		Yes	FIS provides/publishes services to be consumed by different consumers and services. These services provides provisions to exchange data as per the needs.
34	General System Behavior	Interoperability-Interfaces	Any technology vendor, application or solution shall provide the capabilities for a Real-Time (or near real-time) Integrated Enterprise where common data elements about the customers served (e.g., clients) and services rendered are easily shared across organizational units with appropriate adherence to State and Federal security and privacy restrictions.		Yes	FIS provides real time interoperable interfaces in leading specifications like SOAP and REST. These API interfaces adhere to the state of the art security and privacy standards. The SOAP API interface maintains W3C standards for WSDL request and response elements. The SOAP services are secured with standard security headers. The REST API interfaces maintain standard openapi specifications for request, response elements and published as part of swagger specification. These services are secured with two way SSL along with Authorization bearer token.
35	General System Behavior	Interoperability-Interfaces	Any technology vendor, application or solution shall have the capability to implement synchronous and asynchronous program-to-program communication, moving messages between service oriented architecture (SOA) service consumer modules and service provider modules at runtime.		Yes	FIS provides capability to communicate between different systems using nteroperable interfaces in leading specifications like SOAP and REST. These API interfaces adhere to the state of the art security and privacy standards. The SOAP API interface maintains W3C standards for WSDL request and response elements. The SOAP services are secured with standard security headers. The REST API interfaces maintain standard openapi specifications for request, response elements and published as part of swagger specification. These services are secured with two way SSL along with Authorization bearer token.
36	General System Behavior	Interoperability-Interfaces	Any technology vendor, application or solution shall have message and data formats that will be based on logical representations of business objects rather than native application data structures.		Yes	FIS provides message and data format as per the business needs instead of defining them based on native application data structures.
37	General System Behavior	Interoperability-Interfaces	Any technology vendor, application or solution shall avoid point-to-point integrations. Application integration, both internal and external, will go through the DHS Enterprise Service Bus/Data Integration Hub.		Yes	FIS prevents direct integrations with external components/applications, point-to-point applications. This applies to both internal and external communications. All the application integrations will go through enterprise policies and standards through Data integration hub.
38	General System Behavior	Interoperability-Interfaces	Any technology vendor, application or solution WSDLs developed for Arkansas will conform to the W3C standards for restful API development.		Yes	FIS maintains/follows W3C WSDL standards for SOAP web services and follows openapi specifications for REST API development. These API interfaces adhere to the state of the art security and privacy standards. The SOAP API interface maintains W3C standards for WSDL request and response elements. The SOAP services are secured with standard security headers. The REST API interfaces maintain standard openapi specifications for request, response elements and published as part of swagger specification. These services are secured with two way SSL along with Authorization bearer token.
39	General System Behavior	Interoperability-Interfaces	Any technology vendor, application or solution design will allow for the solution to continue to operate despite failure or unavailability of one or more individual technology solution components.		Yes	FIS has standard processes and design principles to build applications to operate seamlessly without any interruptions despite application failure. Each component has fallback mechanisms to handle failures. The applications are also hosted in multiple data centers to route the traffic to different data centers in case of system/application failure.
40	General System Behavior	Interoperability-Interfaces	Any technology vendor, application or solution shall have the ability to use standards-based communication protocols, such as TCP/IP, HTTP, HTTP/S and SMTP. Protocol bridging The ability to convert between the protocol native to the messaging platform and other protocols, such as Remote Method Invocation (RMI), IIOP and .NET remoting.		Yes	FIS supports standards-based communication protocols, such as TCP/IP, HTTP, HTTP/S and SMTP.

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Requirement Number	Requirement Group	Requirement Subgroup	Requirement	Comments	Meets Requirements	Describe How Requirements Met
41	General System Behavior	Interoperability-Interfaces	Any technology vendor, application or solution will have the capability to work with security policy manager for Web services that allows for centrally defined security policies that govern Web services operations (such as access policy, logging policy, and load balancing).		Yes	FIS maintains standard security policies that manage web service operations. All the web services hosted are secured and proper authentication mechanisms are enforced to make sure only legitimate users will be allowed to access those services. FIS support standards load balancing policies to distribute the load between available servers.
42	General System Behavior	Interoperability-Interfaces	Any technology vendor, application or solution shall have the capability to integrate with Master Data Management (MDM) technology for Enterprise Master Client Index (EMCI) implemented as part of the "State Hub" in a centralized or registry style implementation.		Yes	FIS provides real time interoperable interfaces in leading specifications like SOAP and REST. These API interfaces adhere to the state of the art security and privacy standards. The SOAP API interface maintains W3C standards for WSDL request and response elements. The SOAP services are secured with standard security headers. The REST API interfaces maintain standard openapi specifications for request, response elements and published as part of swagger specification. These services are secured with two way SSL along with Authorization bearer token
43	General System Behavior	Interoperability-Interfaces	Any technology vendor, application or solution shall be responsive and will automatically be sized for an optimum view to the display dimensions of PC, Tablet or Mobile phone.		Yes	FIS maintain standards and processes to develop all the applications to be responsive and will automatically sized for an optimum view to the display dimensions of PC, Tablet or Mobile phone. FIS also has set of rules/frameworks to support this.
44	General System Behavior	Interoperability-Interfaces	Any technology vendor, application or solution components will be committed to an advanced approach to interoperability using web services and Service Oriented Architecture (SOA) aligned with DHS Enterprise Architecture Standards and industry standards and vision for interoperability.		Yes	FIS provides real time interoperable interfaces in leading specifications like SOAP and REST. These API interfaces adhere to the state of the art security and privacy standards. The SOAP API interface maintains W3C standards for WSDL request and response elements. The SOAP services are secured with standard security headers. The REST API interfaces maintain standard openapi specifications for request, response elements and published as part of swagger specification. These services are secured with two way SSL along with Authorization bearer token.
45	General System Behavior	Perf. and Avail.	Any technology vendor, application or solution must be architected to support replication of the virtual machines to a secondary site.		Yes	FIS distributed platform runs on virtualized environments which satisfies this requirement. In the event of a hardware failure, the virtual machines will be automatically migrated to new host seamlessly.
46	General System Behavior	Perf. and Avail.	Any technology vendor, application or solution must be designed so all releases can be performed between 7pm and 6am except critical releases		Yes	FIS standard install windows are between 2AM and 6AM CST, except for critical releases.
47	General System Behavior	Perf. and Avail.	Any technology vendor, application or solution shall leverage virtualization to expedite disaster recovery. Virtualization enables system owners to quickly reconfigure system platforms without having to acquire additional hardware.		Yes	FIS distributed platform runs on virtualized environments which satisfies this requirement. FIS EBT core component relies on specialized platform with built in redundancy for both software and hardware parts.
48	General System Behavior	Perf. and Avail.	Any technology vendor, application or solution will provide the ability to perform archival/incremental backups and the ability to perform open/closed database backups.		Yes	FIS follows best practices for site reliability engineering which includes running incremental back ups for Virtual Machines and databases as well as periodical full back ups.
49	General System Behavior	Perf. and Avail.	Any technology vendor, application or solution will provide at least one (1) production and one (1) non-production environment. Highly available solutions that mitigate single points of failure are recommended and encouraged.		Yes	FIS normally provide separate environments for Development, UAT and Production. UAT and Production environments comprises of redundant hardware and software components.
50	General System Behavior	Regulatory_& Security	Any technology vendor, application or solution shall allow for different roles for Users including Operators, Administrators, Managers etc.		Yes	FIS User Admin application meets the requirement of allowing for different roles for users including operators, administrators, managers, and other roles as needed. We understand the importance of managing the system efficiently and securely, while providing the right level of access to the right people. Therefore, we have designed our application to provide flexible and granular user roles and permissions.
51	General System Behavior	Regulatory_& Security	Any technology vendor, application or solution shall, at a minimum, provide a mechanism to comply with security requirements and safeguard requirements of the following Federal agencies / entities a. Health & Human Services (HHS) Centers for Medicare & Medicaid Services (CMS) b. Guidance from CMS including MITA Framework 3.0 and Harmonized Security and Privacy Framework c. Administration for Children & Families (ACF) d. Dept. of Agriculture Food and Nutrition Services e. NIST 800-53 r5 Moderate, MARS-E and DOD 8500.2 f. IRS pub 1075, which points back to NIST 800-53 rev 3 g. Federal Information Security Management Act (FISMA) of 2002 h. Health Insurance Portability and Accountability Act (HIPAA) of 1996 i. Health Information Technology for Economic and Clinical Health Act (HITECH) of 2009 j. Privacy Act of 1974 k. e-Government Act of 2002 l. Patient Protection and Affordable Care Act of 2010, Section 1561 Recommendations m. Section 471(a)(8) of the Social Security Act n. Section 106(b)(2)(B)(viii) of the Child Abuse Prevention and Treatment Act		Yes	FIS Complies with applicable safety standards and requirements. FIS undergoes periodic SOC and SSAE audits to ensure compliance to prevalent security standards.
52	General System Behavior	Regulatory_& Security	Any technology vendor, application or solution shall adhere to the accessibility standard as outlined in the web guidelines and based on the W3C level 2 accessibility guidelines (http://www.w3.org/TR/WCAG10/full-checklist.html)		Yes	FIS applications are designed and developed with accessibility in mind, ensuring that all users can access and use the application. The applications are regularly tested for accessibility issues and address any problems that are identified to ensure that it is fully compliant with the relevant accessibility standards.

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Requirement Number	Requirement Group	Requirement Subgroup	Requirement	Comments	Meets Requirements	Describe How Requirements Met
53	General System Behavior	Regulatory & Usability	Any technology vendor, application or solution shall adhere to the AR State accessibility standards and comply with the provisions of Arkansas Code Annotated § 25-26-201 et seq., as amended by Act 308 of 2013.		Yes	FIS applications are designed and developed with accessibility in mind, ensuring that all users can access and use the application. The applications are regularly tested for accessibility issues and address any problems that are identified to ensure that it is fully compliant with the relevant accessibility standards.
54	General System Behavior	Regulatory_& Security	Any technology vendor, application or solution comply with the DHS branding standards as defined by DHS.		Yes	FIS branding meets all industry standards.
55	General System Behavior	Regulatory_& Security	Any technology vendor, application or solution shall adhere to the principle of "Fail Safe" to ensure that a system in a failed state does not reveal any sensitive information or leave any access controls open for attacks		Yes	FIS applications have a "Fail Safe" mechanism in place to ensure that sensitive information is not revealed and access controls are not left open for attacks in the event of a system failure. This mechanism is designed to prevent any unauthorized access to the system and protect against potential security threats. In the event of a system failure, the "Fail Safe" mode is automatically activated, preventing any further access to sensitive information until the system is restored to its normal state. This ensures that the applications remain secure and the confidentiality of user data is maintained at all times, even in the face of unexpected errors or failures.
56	General System Behavior	Regulatory_& Security	Any technology vendor, application or solution shall maintain a level of security that is commensurate with the risk and magnitude of the harm that could result from the loss, misuse, disclosure, or modification of information		Yes	FIS applications implements various security measures to protect sensitive information. These measures include encryption of data, access controls, and regular security audits and testing. By maintaining a high level of security, we ensure that the confidentiality, integrity, and availability of information is protected and the potential harm resulting from any loss, misuse, disclosure, or modification of information is minimized.
57	General System Behavior	Regulatory_& Security	Any technology vendor, application or solution shall follow the DHS Enterprise Architecture Standards regarding identity, authorization and access management. The current standards state that applications/solutions will integrate with Microsoft's Active Directory for internal/DHS users and will integrate with the IBM Cloud Identity platform for external users. Modern authentication protocols such as SAML or OIDC should be used and multi-factor authentication will be employed whenever deemed necessary by DHS or applicable regulatory bodies (CMS, FNS, IRS, etc.).		Yes	FIS supports and follows DHS Enterprise Architecture Standards regarding identity, authorization and access management. All the applications/solutions integrates with Microsoft's Active Directory and uses IDP for external users with multi-factor authentication.
58	General System Behavior	Regulatory_& Security	Any technology vendor, application or solution shall support protection of confidentiality of all Protected Health Information (PHI) and Personally Identifiable Information (PII) delivered over the Internet or other known open networks via supported encryption technologies needed to meet CMS and NIST requirements for encryption of PHI and PII data. Examples include Advanced Encryption Standard (AES) and an open protocol such as Transport Layer Security (TLS), Secure Sockets Layer (SSL), Internet Protocol Security (IPsec), XML encryptions, or Secure/Multipurpose Internet Mail Extensions (S/MIME) or their successors. All vendors, applications and solutions will be subject to external Audit checks		Yes	FIS normally protect confidentiality of all Protected Health Information (PHI) and Personally Identifiable Information (PII) delivered over the Internet or other known open networks via supported encryption technologies needed to meet CMS and NIST requirements for encryption of PHI and PII data.
59	General System Behavior	Regulatory_& Security	Any technology vendor, application or solution shall, when storing PHI/PII, support the use of encryption technologies needed to meet CMS and NIST requirements for the encryption of PHI/PII data at rest.		Yes	FIS supports storing PHI/PII to use of encryption technologies needed to meet CMS and NIST requirements for the encryption of PHI/PII data at rest.
60	General System Behavior	Regulatory_& Security	Any technology vendor, application or solution, prior to accessing any PHI, display a State-approved configurable warning or login banner (e.g. "The System should only be accessed by authorized users"). In the event that a application or solution does not support pre-login capabilities, the application or solution will display the banner immediately following authorization.		Yes	FIS displays state-approved configurables informational warnings before accessing any PHI. Most of the these messages will be shown pre-login pages. Any application that doesn't have any capabilities to show pre-login then those warnings or banners will be displayed post authentication/authorization.
61	General System Behavior	Regulatory_& Security	Any technology vendor, application or solution shall not transmit or store any Personal Health Information (PHI) or Personally Identifiable Information (PII) using publically available storage over the Internet or any wireless communication device, unless 1) the PHI or PII is "de-identified" in accordance with 45 C.F.R § 164.514(b) (2); or 2) encrypted in accordance with applicable law, including the American Recovery and Reinvestment Act of 2009 and as required by policies, procedures and standards established by DHS		Yes	FIS does not store any Personal Health Information (PHI) or Personally Identifiable Information (PII) using publically available storage over the Internet or any wireless communication device.
62	General System Behavior	Regulatory_& Security	Any technology vendor, application or solution will include the same security provisions for the development, System test, Acceptance test and training environment as those used in the production environment except those provisions implemented specifically to protect confidential information (e.g. PHI, PII).		Yes	FIS implements same level of security provisions across environments (development, Systems test, Acceptance test) as those used in production environment.
63	general System Behavior	Regulatory_& Security	Any technology vendor, application or solution shall be able to associate permissions with a user using one or more of the following access controls a. Role-Based Access Controls (RBAC; users are grouped by role and access rights assigned to these groups) b. Context-based (role-based with additional access rights assigned or restricted based on the context of the transaction such as time-of-day, workstation-location, emergency-mode, etc.)		Yes	FIS User Admin application meets the requirement of allowing for different roles for users including operators, administrators, managers, and other roles as needed. We understand the importance of managing the system efficiently and securely, while providing the right level of access to the right people. Therefore, we have designed our application to provide flexible and granular user roles and permissions.

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Requirement Number	Requirement Group	Requirement Subgroup	Requirement	Comments	Meets Requirements	Describe How Requirements Met
64	General System Behavior	Regulatory & Security	Any technology vendor, application or solution will comply with accessibility requirements described in 45 CFR 85 and with State of Arkansas accessibility requirements		Yes	FIS applications are designed and developed with accessibility in mind, ensuring that all users can access and use the application. The applications are regularly tested for accessibility issues and address any problems that are identified to ensure that it is fully compliant with the relevant accessibility standards.
65	General System Behavior	Solution Administration	Any technology vendor, application or solution will allow System administrators to create and manage user roles.		Yes	FIS User Admin application meets the requirement of allowing for different roles for users including operators, administrators, managers, and other roles as needed. The application also allows super users to create and manage user roles.
66	General System Behavior	Solution Administration	Any technology vendor, application or solution communications will be protected by at least 256-bit encryption.		Yes	FIS encrypts all the solutions and communications with atleast 256-bit encryption.
67	General System Behavior	Solution Administration	Any technology vendor, application or solution will be supported by public key/private key encryption Secure Socket Layer (SSL) certificates.		Yes	FIS supports securing all the applications or services through public key/private key encryption Secure Socket Layer (SSL) certificates. These certificates will be renewed as per the policies.
68	General System Behavior	Regulatory & Usability	Any application or solution will use colors to enhance user experience and System usability while complying with all disability requirements notated elsewhere in these requirements.		Yes	FIS applications uses colors to enhance the user experience and improve system usability while complying with all disability requirements notated elsewhere in these requirements. We understand the importance of color contrast and ensure that all color combinations used in the application meet the requirements for contrast ratio as outlined in the relevant accessibility standards.
69	General System Behavior	User Interface	Any technology vendor, application or solution must perform address validation for demographic information (e.g., USPS, Smarty Streets, AR GIS, etc.). Suggest the validated new address and prompt user to select either user entered address or validated address and then save accordingly.		Yes	FIS performs address validations on the input demographic information. FIS also suggests or prompts valid address through auto completion.
70	General System Behavior	User Interface	Any technology vendor, application or solution must perform standard data validations such as character, numeric, date, currency , phone, SSN etc.		Yes	FIS applications performs standard data validations for various types of input fields, such as character, numeric, date,, phone, SSN, and others, to ensure that all user input conforms to the expected format.
71	General System Behavior	User Interface	Any technology vendor, application or solution must have the ability to auto-save, prompt to save when leaving pages in all modules.		Yes	FIS applications do not require the ability to auto-save or prompt to save when leaving pages in all modules, therefore, this requirement is not necessary for our application. FIS application provide a clear and intuitive user interface that guides users through the application and helps them avoid common errors and mistakes. While auto-save and prompt-to-save functionality can be useful in certain contexts, we believe that our approach provides the necessary level of data protection and usability for our users.
72	General System Behavior	User Interface	Any technology vendor, application or solution shall have the ability to create prompts for user actions. (e.g., incomplete data entry of required fields, deletion of data, system log-off warnings).		Yes	FIS applications have prompts for user actions in our applications which meet industry standards.
73	General System Behavior	User Interface	Any technology vendor, application or solution shall have the capability to send notifications. Examples include sending emails, text messages (SMS), etc.		Yes	FIS applications have the capability to send notifications, including emails, text messages (SMS) for account changes.
74	General System Behavior	Web based UI	Any technology vendor, application or solution providing data over a web browser interface (http, ftp, etc.) will include the capability to encrypt the data communicated over the network via SSL (e.g., HTML over HTTPS).		Yes	FIS encrypts the data transmitted securely over internet vis SSL.
75	General System Behavior	Web based UI	The system will support and maintain compatibility with the current to (N-2) version of the DHS Support Operating Systems. The supported Operating Systems are Microsoft Windows, MAC OS, Apple IOS and Google Android.		Yes	FIS supports applications to run on (N-2) version of Microsoft Windows, MAC OS, Apple IOS and Google Android.
76	General System Behavior	Web based UI	The system will support and maintain compatibility with the current to (N-2) version of the DHS approved Browsers. The supported Browsers are Chrome, Edge, and Safari. This is to ensure that vendors test and certify their software/application for current to (N-2) versions of these Browsers.		Yes	The applications developed in FIS follows different standards and best practices which are compatible with the current to (N-2) versions of DHS approved browsers. The supported Browsers are Chrome, Edge, and Safari.
77	Technology Platform Requirements	Data Integ,Quality, ETL	Any technology vendor, application or solution Extract Transform and Load (ETL) components will provide process flow and user interface capabilities to enable business users to perform data-quality-related tasks and fulfill stewardship functions, including a. Packaged processes, including steps used to perform common quality tasks (providing values for incomplete data, resolving conflicts of duplicate records, specifying custom rules for merging records, profiling, auditing, for example) b. User interface in which quality processes and issues are exposed to business users, stewards and others c. Functionality to manage the data quality issue resolution process through the stewardship workflow (status tracking, escalation and monitoring of the issue resolution process) d. Ability to customize the user interface and workflow of the resolution process e. Ability to execute data quality resolution steps in the context of a process orchestrated by Business Process Management (BPM) tools (packaged integration or other ability to work with popular BPM suites, for example)		Yes	FIS will work with the state to arrive at a mutually agreeable data quality standards and processes to meet the State's requirements.



Voluntary Product Accessibility Template (VPAT)

Date: November 14, 2023

Product Name: FIS ebtEDGE

Product Version Number: Not Applicable

Vendor Company Name: FIS

Vendor Contact Name : Chris Albu

Vendor Contact Telephone: 1.773.326.8444

APPENDIX A: Suggested Language Guide

Summary Table
Voluntary Product Accessibility Template

Criteria	Level of Support & Supporting Features	Re marks and explanations
Section 1194.21 Software Applications and Operating Systems	Partially Supports	Most of the functionalities are navigable via keyboard
Section 1194.22 Web-based Internet Information and Applications	Supports	
Section 1194.23 Telecommunications Products	Supports	
Section 1194.24 Video and Multi-media Products	Not Applicable	
Section 1194.25 Self-Contained, Closed Products	Not Applicable	
Section 1194.26 Desktop and Portable Computers	Not applicable	
Section 1194.31 Functional Performance Criteria	Supports	
Section 1194.41 Information, Documentation and Support	Not applicable	

Section 1194.21 Software Applications and Operating Systems - Detail

Voluntary Product Accessibility Template

Criteria	Level of Support & Supporting Features	Remarks and explanations
<p>(a) When software is designed to run on a system that has a keyboard, product functions shall be executable from a keyboard where the function itself or the result of performing a function can be discerned textually.</p>	Partially Supports	Most of the functionalities are navigable via keyboard, however a rating of Partially support has given due sensitive card details.
<p>(b) Applications shall not disrupt or disable activated features of other products that are identified as accessibility features, where those features are developed and documented according to industry standards. Applications also shall not disrupt or disable activated features of any operating system that are identified as accessibility features where the application programming interface for those accessibility features has been documented by the manufacturer of the operating system and is available to the product developer.</p>	Supports	
<p>(c) A well -defined on -screen indication of the current focus shall be provided that moves among interactive interface elements as the input focus changes. The focus shall be programmatically exposed so that Assistive Technology can track focus and focus changes.</p>	Supports	
<p>(d) Sufficient information about a user interface element including the identity, operation and state of the element shall be available to Assistive Technology. When an image represents a program element, the information conveyed by the image must also be available in text.</p>	Supports	

(e) When bitmap images are used to identify controls, status indicators, or other programmatic elements, the meaning assigned to those images shall be consistent throughout an application's performance.	Not Applicable	
(f) Textual information shall be provided through operating system functions for displaying text. The minimum information that shall be made available is text content, text input caret location, and text attributes.	Supports	
(g) Applications shall not override user selected contrast and color selections and other individual display attributes.	Supports	
(h) When animation is displayed, the information shall be displayable in at least one non-animated presentation mode at the option of the user.	Not Applicable	
(i) Color coding shall not be used as the only means of conveying information, indicating an action, prompting a response, or distinguishing a visual element.	Supports	
(j) When a product permits a user to adjust color and contrast settings, a variety of color selections capable of producing a range of contrast levels shall be provided.	Supports	
(k) Software shall not use flashing or blinking text, objects, or other elements having a flash or blink frequency greater than 2 Hz and lower than 55 Hz.	Supports	
(l) When electronic forms are used, the form shall allow people using Assistive Technology to access the information, field elements, and functionality required for completion and submission of the form, including all directions and cues.	Supports	

Section 1194.22 Web-based Intranet and Internet information and Applications - Detail

Voluntary Product Accessibility Template

Criteria	Level of Support & Supporting Features	Remarks and explanations
(a) A text equivalent for every non-text element shall be provided (e.g., via "alt", "longdesc", or in element content).	Supports	
(b) Equivalent alternatives for any multimedia presentation shall be synchronized with the presentation.	Supports	
(c) Web pages shall be designed so that all information conveyed with color is also available without color, for example from context or markup.	Supports	
(d) Documents shall be organized so they are readable without requiring an associated style sheet.	Supports	
(e) Redundant text links shall be provided for each active region of a server-side image map.	Supports	
(f) Client-side image maps shall be provided instead of server-side image maps except where the regions cannot be defined with an available geometric shape.	Supports	
(g) Row and column headers shall be identified for data tables.	Supports	
(h) Markup shall be used to associate data cells and header cells for data tables that have two or more logical levels of row or column headers.	Supports	
(i) Frames shall be titled with text that facilitates frame identification and navigation	Supports	

(j) Pages shall be designed to avoid causing the screen to flicker with a frequency greater than 2 Hz and lower than 55 Hz.	Supports	
(k) A text -only page, with equivalent information or functionality, shall be provided to make a web site comply with the provisions of this part, when compliance cannot be accomplished in any other way. The content of the text-only page shall be updated whenever the primary page changes.	Supports	
(l) When pages utilize scripting languages to display content, or to create interface elements, the information provided by the script shall be identified with functional text that can be read by Assistive Technology.	Supports	
(m) When a web page requires that an applet, plug-in or other application be present on the client system to interpret page content, the page must provide a link to a plug-in or applet that complies with 1194.21(a) through (l).	Not Applicable	
(n) When electronic forms are designed to be completed on-line, the form shall allow people using Assistive Technology to access the information, field elements, and functionality required for completion and submission of the form, including all directions and cues.	Supports	
(o) A method shall be provided that permits users to skip repetitive navigation links.	Supports	
(p) When a timed response is required, the user shall be alerted and given sufficient time to indicate more time is required.	Supports	

Section 1194.23 Telecommunications Products - Detail

Voluntary Product Accessibility Template

Criteria	Level of Support & Supporting Features	Remarks and explanations
<p>(a) Telecommunications products or systems which provide a function allowing voice communication and which do not themselves provide a TTY functionality shall provide a standard non-acoustic connection point for TTYs. Microphones shall be capable of being turned on and off to allow the user to intermix speech with TTY use.</p>	Not Applicable	FIS applications do not have telecommunications.
<p>(b) Telecommunications products which include voice communication functionality shall support all commonly used cross-manufacturer non-proprietary standard TTY signal protocols.</p>	Not Applicable	
<p>(c) Voice mail, auto attendant, and interactive voice response telecommunications systems shall be usable by TTY users with their TTYs.</p>	Not Applicable	
<p>(d) Voice mail, messaging, auto attendant, and interactive voice response telecommunications systems that require a response from a user within a time interval, shall give an alert when the time interval is about to run out, and shall provide sufficient time for the user to indicate more time is required.</p>	Not Applicable	
<p>(e) Where provided, caller identification and similar telecommunications functions shall also be available for users of TTYs and for users who cannot see displays.</p>	Not Applicable	


<p>(f) For transmitted voice signals, telecommunications products shall provide a gain adjustable up to a minimum of 20 dB. For incremental volume control, at least one intermediate step of 12 dB of gain shall be provided.</p>	Not Applicable	
<p>(g) If the telecommunications product allows a user to adjust the receive volume, a function shall be provided to automatically reset the volume to the default level after every use.</p>	Not Applicable	
<p>(h) Where a telecommunications product delivers output by an audio transducer which is normally held up to the ear, a means for effective magnetic wireless coupling to hearing technologies shall be provided.</p>	Not Applicable	
<p>(i) Interference to hearing technologies (including hearing aids, cochlear implants, and assistive listening devices) shall be reduced to the lowest possible level that allows a user of hearing technologies to utilize the telecommunications product.</p>	Not Applicable	
<p>(j) Products that transmit or conduct information or communication, shall pass through cross-manufacturer, non-proprietary, industry-standard codes, translation protocols, formats or other information necessary to provide the information or communication in a usable format. Technologies which use encoding, signal compression, format transformation, or similar techniques shall not remove information needed for access or shall restore it upon delivery.</p>	Not Applicable	
<p>(k)(1) Products which have mechanically operated controls or keys shall comply with the following: Controls and Keys shall be tactilely discernible without activating the controls or keys.</p>	Not Applicable	

<p>(k)(2) Products which have mechanically operated controls or keys shall comply with the following: Controls and Keys shall be operable with one hand and shall not require tight grasping, pinching, twisting of the wrist. The force required to activate controls and keys shall be 5 lbs. (22.2N) maximum.</p>	<p>Not Applicable</p>	
<p>(k)(3) Products which have mechanically operated controls or keys shall comply with the following: If key repeat is supported, the delay before repeat shall be adjustable to at least 2 seconds. Key repeat rate shall be adjustable to 2 seconds per character.</p>	<p>Not Applicable</p>	
<p>(k)(4) Products which have mechanically operated controls or keys shall comply with the following: The status of all locking or toggle controls or keys shall be visually discernible, and discernible either through touch or sound.</p>	<p>Not Applicable</p>	

Section 1194.24 Video and Multi-media Products - Detail

Voluntary Product Accessibility Template

Criteria	Level of Support & Supporting Features	Remarks and explanations
<p>a) All analog television displays 13 inches and larger, and computer equipment that includes analog television receiver or display circuitry, shall be equipped with caption decoder circuitry which appropriately receives, decodes, and displays closed captions from broadcast, cable, videotape, and DVD signals. As soon as practicable, but not later than July 1, 2002, widescreen digital television (DTV) displays measuring at least 7.8 inches vertically, DTV sets with conventional displays measuring at least 13 inches vertically, and stand-alone DTV tuners, whether or not they are marketed with display screens, and computer equipment that includes DTV receiver or display circuitry, shall be equipped with caption decoder circuitry which appropriately receives, decodes, and displays closed captions from broadcast, cable, videotape, and DVD signals.</p>	Not Applicable	FIS is not providing any analog television equipment.
<p>(b) Television tuners, including tuner cards for use in computers, shall be equipped with secondary audio program playback circuitry.</p>	Not Applicable	FIS is not providing any tuner hardware.
<p>(c) All training and informational video and multimedia productions which support the agency's mission, regardless of format, that contain speech or other audio information necessary for the comprehension of the content, shall be open or closed captioned.</p>	Not Applicable	In general, our training materials are not captioned. Depending on the purpose of the training, some videos may be captioned, other videos may be available in PDF format with fill speaker notes included.

<p>(d) All training and informational video and multimedia productions which support the agency's mission, regardless of format, that contain visual information necessary for the comprehension of the content, shall be audio described.</p>	<p>Not Applicable</p>	<p>We do not provide audio descriptions.</p>
<p>(e) Display or presentation of alternate text presentation or audio descriptions shall be user-selectable unless permanent.</p>	<p>Not Applicable</p>	<p>Some training videos may not have user-selectable text presentations. We do not provide audio descriptions of content </p>

Section 1194.25 Self-Contained, Closed Products - Detail

Voluntary Product Accessibility Template

Criteria	Level of Support & Supporting Features	Remarks and explanations
<p>(a) Self contained products shall be usable by people with disabilities without requiring an end-user to attach Assistive Technology to the product. Personal headsets for private listening are not Assistive Technology.</p>	Not Applicable	FIS is not providing any Self-Contained, Closed Products. examples of Self-Contained, Closed Products are calculators, fax machines, information transaction machines, and information kiosks.
<p>(b) When a timed response is required, the user shall be alerted and given sufficient time to indicate more time is required.</p>	Not Applicable	FIS is not providing any Self-Contained, Closed Products.
<p>(c) Where a product utilizes touchscreens or contact-sensitive controls, an input method shall be provided that complies with 1194.23 (k) (1) through (4).</p>	Not Applicable	FIS is not providing any Self-Contained, Closed Products.
<p>(d) When biometric forms of user identification or control are used, an alternative form of identification or activation, which does not require the user to possess particular biological characteristics, shall also be provided.</p>	Not Applicable	FIS is not providing any Self-Contained, Closed Products.
<p>(e) When products provide auditory output, the audio signal shall be provided at a standard signal level through an industry standard connector that will allow for private listening. The product must provide the ability to interrupt, pause, and restart the audio at anytime.</p>	Not Applicable	FIS is not providing any Self-Contained, Closed Products.

<p>(f) When products deliver voice output in a public area, incremental volume control shall be provided with output amplification up to a level of at least 65 dB. Where the ambient noise level of the environment is above 45 dB, a volume gain of at least 20 dB above the ambient level shall be user selectable. A function shall be provided to automatically reset the volume to the default level after every use.</p>	Not Applicable	FIS is not providing any Self-Contained, Closed Products.
<p>(g) Color coding shall not be used as the only means of conveying information, indicating an action, prompting a response, or distinguishing a visual element.</p>	Not Applicable	FIS is not providing any Self-Contained, Closed Products.
<p>(h) When a product permits a user to adjust color and contrast settings, a range of color selections capable of producing a variety of contrast levels shall be provided.</p>	Not Applicable	FIS is not providing any Self-Contained, Closed Products.
<p>(i) Products shall be designed to avoid causing the screen to flicker with a frequency greater than 2 Hz and lower than 55 Hz.</p>	Not Applicable	FIS is not providing any Self-Contained, Closed Products.
<p>(j) (1) Products which are freestanding, non-portable, and intended to be used in one location and which have operable controls shall comply with the following: The position of any operable control shall be determined with respect to a vertical plane, which is 48 inches in length, centered on the operable control, and at the maximum protrusion of the product within the 48 inch length on products which are freestanding, non-portable, and intended to be used in one location and which have operable controls.</p>	Not Applicable	FIS is not providing any Self-Contained, Closed Products.

<p>(j)(2) Products which are freestanding, non-portable, and intended to be used in one location and which have operable controls shall comply with the following:</p> <p>Where any operable control is 10 inches or less behind the reference plane, the height shall be 54 inches maximum and 15 inches minimum above the floor.</p>	<p>Not Applicable</p>	<p>FIS is not providing any Self-Contained, Closed Products.</p>
<p>(j)(3) Products which are freestanding, non-portable, and intended to be used in one location and which have operable controls shall comply with the following:</p> <p>Where any operable control is more than 10 inches and not more than 24 inches behind the reference plane, the height shall be 46 inches maximum and 15 inches minimum above the floor.</p>	<p>Not Applicable</p>	<p>FIS is not providing any Self-Contained, Closed Products.</p>
<p>(j)(4) Products which are freestanding, non-portable, and intended to be used in one location and which have operable controls shall comply with the following:</p> <p>Operable controls shall not be more than 24 inches behind the reference plane.</p>	<p>Not Applicable</p>	<p>FIS is not providing any Self-Contained, Closed Products.</p>

Section 1194.26 Desktop and Portable Computers

Criteria	Level of Support & Supporting Features	Remarks and explanations
(a) All mechanically operated controls and keys shall comply with 1194.23 (k) (1) through (4).	Not Applicable	FIS is not supplying any Desktop and Portable Computers
(b) If a product utilizes touchscreens or touch-operated controls, an input method shall be provided that complies with 1194.23 (k) (1) through (4).	Not Applicable	FIS is not supplying any Desktop and Portable Computers
(c) When biometric forms of user identification or control are used, an alternative form of identification or activation, which does not require the user to possess particular biological characteristics, shall also be provided.	Not Applicable	FIS is not supplying any Desktop and Portable Computers
(d) Where provided, at least one of each type of expansion slots, ports and connectors shall comply with publicly available industry standards	Not Applicable	FIS is not supplying any Desktop and Portable Computers

Section 1194.31 Functional Performance Criteria - Detail

Voluntary Product Accessibility Template

Criteria	Level of Support & Supporting Features	Remarks and explanations
(a) At least one mode of operation and information retrieval that does not require user vision shall be provided, or support for Assistive Technology used by people who are blind or visually impaired shall be provided.	Supports	
(b) At least one mode of operation and information retrieval that does not require visual acuity greater than 20/70 shall be provided in audio and enlarged print output working together or independently, or support for Assistive Technology used by people who are visually impaired shall be provided.	Supports	
(c) At least one mode of operation and information retrieval that does not require user hearing shall be provided, or support for Assistive Technology used by people who are deaf or hard of hearing shall be provided	Supports	
(d) Where audio information is important for the use of a product, at least one mode of operation and information retrieval shall be provided in an enhanced auditory fashion, or support for assistive hearing devices shall be provided.	Not Applicable	FIS applications do not have audio information.
(e) At least one mode of operation and information retrieval that does not require user speech shall be provided, or support for Assistive Technology used by people with disabilities shall be provided.	Support	

(f) At least one mode of operation and information retrieval that does not require fine motor control or simultaneous actions and that is operable with limited reach and strength shall be provided.	Supports	
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Section 1194.41 Information, Documentation and Support - Detail

Voluntary Product Accessibility Template

Criteria	Level of Support & Supporting Features	Remarks and explanations
(a) Product support documentation provided to end-users shall be made available in alternate formats upon request, at no additional charge	Not applicable	FIS performs accessibility screening and adjustments. Documentation is in PDF or HTML format.
(b) End - users shall have access to a description of the accessibility and compatibility features of products in alternate formats or alternate methods upon request, at no additional charge.	Not applicable	FIS does not describe accessibility and compatibility features in products or documentation.
(c) Support services for products shall accommodate the communication needs of end-users with disabilities.	Not applicable	Documentation can be accessed through supplemental tools.

APPENDIX A (of the DoS VPAT/GPAT Checklist)

Suggested Language for Filling out the VPAT/GPAT

In order to simplify the task of conducting market research assessments for procurement officials or customers, ITIC (Information Technology Industry Council) has developed suggested language for use when filling out a VPAT/GPAT. You may choose to employ all or some of the language below. Once you determine what language you intend to use, we recommend that use is consistent throughout all of your VPAT/GPATs.

Supporting Features (Column 2 on VPAT/GPAT)

Supports

Use this language when you determine the product fully meets the letter and intent of the Criteria.

Partially Supports or Supports with Exceptions

Use this language when you determine the product does not fully meet the letter and intent of the Criteria, but provides some level of access relative to the Criteria.

Supports through Equivalent Facilitation

Use this language when the product instead uses a different but equivalent or better means of meeting the EIT accessibility Criteria.

Supports when combined with Compatible AT

Use this language when you determine the product fully meets the letter and intent of the Criteria when used in combination with Compatible AT. For example, many software programs can provide speech output when combined with a compatible screen reader (commonly used assistive technology for people who are blind).

Does not Support

Use this language when you determine the product does not meet the letter or intent of the Criteria.

Not Applicable

Use this language when you determine that the Criteria do not apply to the specific product.

Not Applicable - Fundamental Alteration Exception Applies

Use this language when you determine a Fundamental Alteration of the product would be required to meet the Criteria (see the access board standards for the definition of "fundamental alteration").

IMPACT Outreach Center

IRM Program for Accessible Computer/Communication Technology

(IMPACT) 2025 E Street, N.W. (SA-9), Office NE4026

Washington, DC 20006

Email: SECTION508@state.gov

Voice: (202) 634-0315

Internet: <http://www.state.gov/>

Intranet: accessibility.state.gov



Department of Transformation and Shared Services

Governor Sarah Huckabee Sanders

Secretary Joseph Wood

Director Edward Armstrong

CERTIFICATION FOR BOYCOTT AND ILLEGAL IMMIGRANT RESTRICTIONS

Pursuant to Arkansas law, a vendor must submit the below certifications prior to entering into a contract with a public entity for an amount as designated by the applicable laws.

- Israel Boycott Restriction:** For contracts valued at \$1,000 or greater.
 A public entity shall not enter into a contract with a company unless the contract includes a written certification that the person or company is not currently engaged in a boycott of Israel. If at any time after signing this certification the contractor decides to engage in a boycott of Israel, the contractor must notify the contracting public entity in writing.
 See Arkansas Code Annotated § 25-1-503.
- Illegal Immigrant Restriction:** For contracts exceeding \$25,000.
 No state agency may enter into or renew a public contract for services with a contractor who employs or contracts with an illegal immigrant. A contractor shall certify that it does not employ, or contract with, illegal immigrants.
 See Arkansas Code Annotated § 19-11-105.
- Energy, Fossil Fuel, Firearms, and Ammunition Industries Boycott Restriction:**
 For contracts valued at, or exceeding, \$75,000.
 A public entity shall not enter into a contract with a company unless the contract includes a written certification that the person or company is not currently engaged in, and agrees for the duration of the contract not to engage in, a boycott of an Energy, Fossil Fuel, Firearms, or Ammunition Industry. If a company does boycott any of these industries, see Arkansas Code Annotated § 25-1-1102.

By signing this form, the contractor agrees and certifies that it does not, and shall not for the remaining aggregate term of the contract, participate in the activities checked below:

- ☒ Do not boycott Israel.
- ☒ Do not employ illegal immigrants.
- ☒ Do not boycott Energy, Fossil Fuel, Firearms, or Ammunition Industries.

Contract Number & Description	Solicitation 710-23-0008, Electronic Benefit Transfer Services
Name of Public Entity	
Name of Vendor/Contractor	Fidelity National Information Services, Inc
AASIS Vendor Number	

DocuSigned by:

Prashant Gupta

November 16, 2023 | 16:56 EST

Contractor Signature

Date

Office of State Procurement

501 Woodlane Street, Suite 220 * Little Rock, AR 72201 * 501.324.9316

Information for Evaluation

INFORMATION FOR EVALUATION

- Provide a response to each item/question in this section. Prospective Contractor may expand the space under each item/question to provide a complete response. Attachment V Client History Form and Attachment I Standard IT Requirements may be considered by evaluators in relevant categories in evaluation.
- Do not include additional information if not pertinent to the itemized request.

E.1 General Requirements

A. Company History and Years of Experience

	Maximum RAW Score Available
E.1 General Requirements	
A. Provide Prospective Contractor's company history including the number of years and experience in developing, implementing, and managing financial systems such as EBT, Electronic Funds Transfer (EFT), financial network services, and transaction processing.	5 points

Who is Fidelity Information Services, LLC?

FIS is at the heart of the commerce and financial transactions that power the world's economy, ensuring that everything—from shopping online to mobile banking to managing securities—works in a seamless and secure way. We lift economies and communities by advancing the way the world pays, banks, and invests. FIS can comfortably state that one or more of our products touches almost every financial transaction conducted by a merchant, a bank, investors, and the general public conducting in-person or virtual transactions.

FIS is the creator behind over 450 financial payments. Simply stated: if you have used Apple Pay; Zelle Pay for Person-to-Person Payments (P2P); conducted a bank transaction; taken out a car, mortgage, or student loan; made an investment; or simply made an in-person or virtual payment of any kind, an FIS technology most likely served you. In this global context, FIS is a name that may not be familiar to you, but **we are the backbone of the financial industry today, and we do our job very well!**

FIS' role in reinventing the future of banking and payments technologies has caught the attention of a global marketplace. For half a century, we have served financial institutions of all sizes, government entities including every state in the United States, and increasingly, retail and commercial enterprises and education and public sector businesses. Whatever the organization, clients dictate our approach as we listen to business challenges and strategic goals and respond to each individually. Our focus is not to sell

products, but to solve problems, crafting solutions that not only meet immediate needs, but grow and evolve as market conditions change.

FIS provides electronic payment processing services to governments and utilities across the United States. FIS' successful relationships with federal, state and local government entities are proof that we are a trusted provider for electronic payment services. We continue to build on our reputation as being the most advanced electronic payment providers in the industry by leveraging new technologies to provide our clients with progressive, easy-to-use payment solutions.

We provide electronic payment services to thousands of different government agencies at all levels. This ranges from small municipalities and townships to the federal government. FIS is proud to be one of only three certified payment processors for the United States Department of the Treasury – Internal Revenue Service (IRS).

Headquartered in Jacksonville, Florida, FIS employs more than 60,000 people across more than 50 countries, dedicated to helping our clients be ahead of what's next. FIS offers more than 450 solutions and processes over \$75 Billion of transactions around the planet. FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index.

The company was founded in 1968 as Systematics™, which was later acquired by ALLTEL Information Services and then bought by title insurance giant Fidelity National Financial® in 2003, which renamed it Fidelity Information Services (FIS). Over the course of the next few years, FIS acquired several other financial technology firms, including Certegy® in 2006, eFunds® in 2007, Metavante® in 2009, SunGard® in 2015, and Worldpay® in 2019.

FIS has a history of financial and operational stability that the State of Arkansas 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.

An Industry Pioneer

Established in 1989, eFunds, acquired by FIS in 2007, was one of the first businesses in the United States to offer EBT using debit card technology and was one of the first service providers to work closely with the United States Department of Agriculture's (USDA) Food and Nutrition Services (FNS), State Agencies, retailers, and other stakeholders to design and build the technology for EBT that is still used today.

FIS developed our technology in 1991 for the State of Maryland's electronic benefit project, which in 1993 became the first statewide EBT system. Shortly thereafter, USDA FNS ruled that only a financial institution could qualify as a prime contractor for a state EBT project. As FIS was not a financial institution, we continued forward developing solutions for the EBT market as a subcontractor; specifically, we created the first industry EBT Gateway, now known as the EBT Switch. Our switch was the first and only solution to conduct transaction switching and routing for retailer stand-alone POS EBT solutions. Shortly thereafter, in 1992, the switch was enhanced to accommodate interoperability for EBT, which was used by all EBT providers for years across the United States. Once the financial institution ruling was abolished, FIS positioned our services again as a prime contractor, offering full services to states for EBT projects.

For over 32 years, FIS has worked diligently to earn and maintain our reputation for excellent service to our State clients and we continue to be the only vendor in the industry that provides end-to-end accountability for our full EBT solution. For SNAP EBT, FIS provides a single-source processing solution. FIS, like no other service provider, owns, operates, and manages an EBT switch that is responsible for acquiring and processing transactions to enable not only our EBT authorizing platform, but those who contract with us, to approve or deny the transaction. FIS stands tall beyond all other EBT processors, as we are the only provider that can accept full accountability, 100%, for end-to-end data processing. This

end-to-end processing is a critical component of EBT services as it controls the system performance uptime directly impacting benefit authorization. FIS is proud of our consistent uptime of 99.999%.

Our success is demonstrated by the simple fact that FIS has been selected by the majority of states procuring for EBT services over the past eight years, representing 65% of the U.S. SNAP EBT caseload.

FIS is not only an EBT processor, but we were ranked the second largest transaction processor for 2022, as shown in the graphic below.

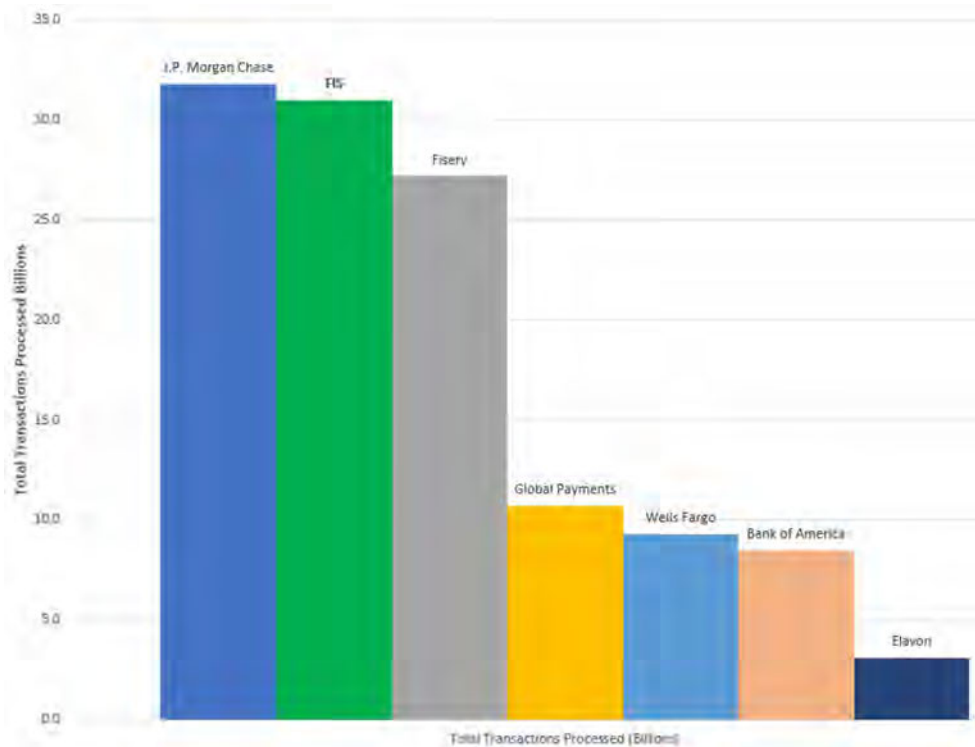


Figure E-1 Top Processors for 2022

FIS also owns the NYCE POS and ATM network spanning the United States, giving us significant access to ATM cash access points. FIS negotiated with Bank of America and Chase Bank to achieve surcharge free ATM access across the nation for EBT cardholders.

FIS Continues to Invest in the Future

FIS, in partnership with our clients, is racing to streamline and improve processes to ensure they are operationally flexible in bringing new offerings to enhance the journey for our mutual clients. Operational efficiency is no longer just table stakes for competitiveness; it is critical to market success. From digital channels to open-mobile banking and real-time payment hubs, to artificial intelligence, robotics process automation, and blockchain, FIS is accelerating our investments in advanced financial technologies to deliver the kind of modern, convenient, and frictionless experiences demanded by our clients and the users of our technologies.



Figure E-2 FIS' Next Generation Solutions

FIS provides electronic payment processing services to governments and utilities across the United States. Our successful relationships with federal, state, and local government entities prove that we are a trusted provider for electronic payment services. We continue to build on our reputation as the most advanced electronic payment provider in the industry by leveraging new technologies to provide our customers with progressive, easy-to-use payment solutions.

We provide electronic payment services to thousands of government agencies at all levels, ranging from small municipalities and townships to the federal government. FIS is proud to be one of only three certified payment processors for the United States Department of the Treasury – Internal Revenue Service (IRS). For EBT, we are a leader in the industry with our proven, FNS-certified solution supporting more SNAP and WIC EBT programs than any other processor. The breadth of our EBT activity is shown in the following figure.

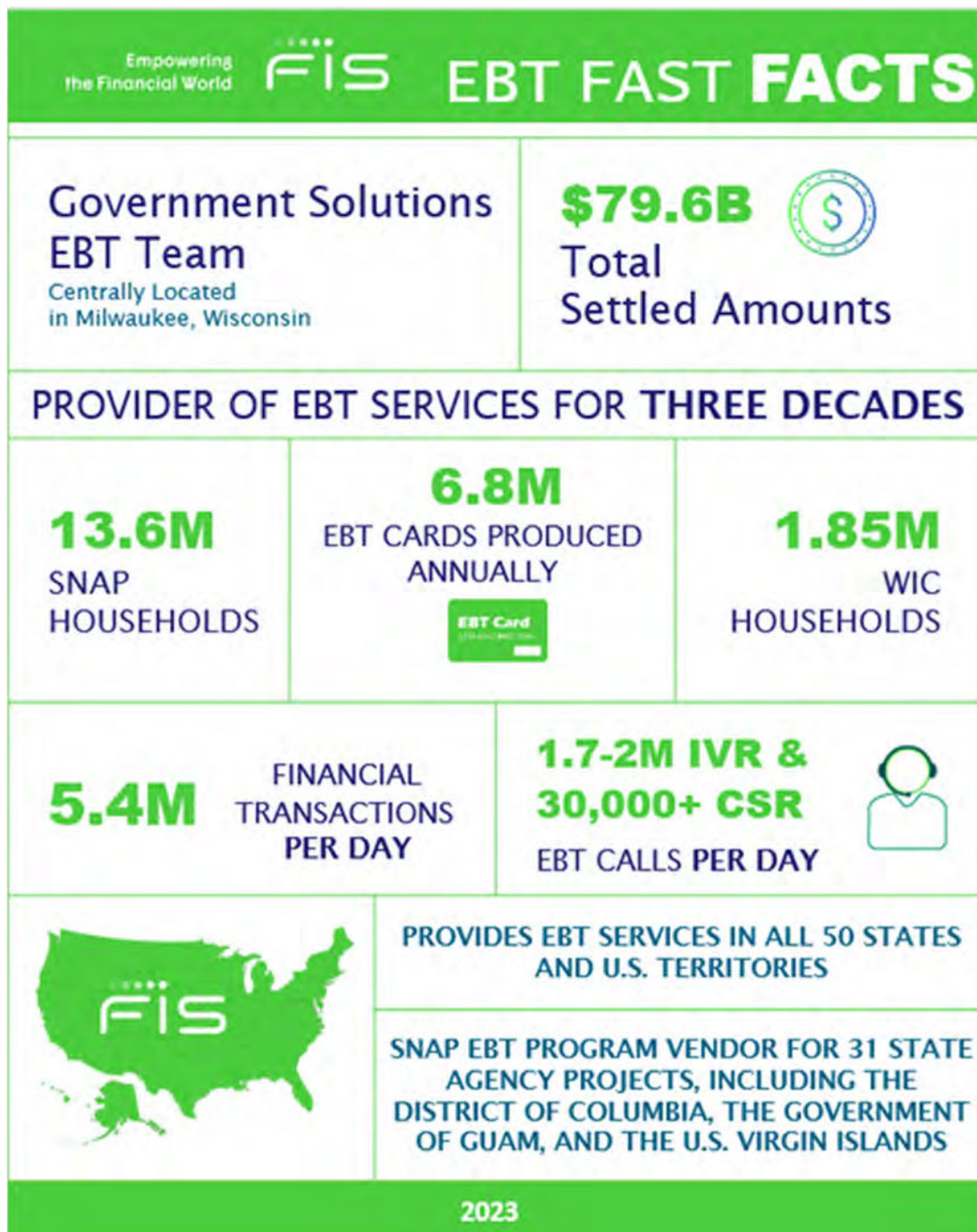


Figure E-3 FIS EBT Fast Facts

Like the State of Arkansas Department of Human Services, FIS Government Solutions believes government plays an integral role in the American economy, serving individuals and families in a special way that no other institution can. Establishing a partnership with FIS for your EBT services not only provides the Department and your citizens with reliable, superior technology and service, but it also creates an opportunity to accomplish more by leaning on our investment in innovation and technology while avoiding the risk of service interruption and significant costs that broad technology change requires.

FIS – Leading Innovation in Fintech

Since 1992, FIS has been defining the industry in EBT technology and innovation. Now, more than three decades later, FIS remains the leader – stronger, bigger, and more committed than ever. FIS' financial strength and stability allow us to make the necessary investments in EBT to ensure our technology and solutions are secure, reliable, and innovative. FIS is proud to have been on the forefront of transitioning benefit programs from paper to EBT. Currently, FIS provides a number of unique services to the EBT community throughout the nation that helps to deliver benefits to recipients and streamline operations to retailers. Our solution offerings to government agencies expand beyond EBT, and many are complementary, allowing States to offer EBT recipients additional services to help streamline them into commercial banking services to assist benefit money management.

Industry Recognition

FIS is consistently being recognized in the EBT industry for our contribution of bold, innovative, and groundbreaking ideas that improve the effectiveness of state government operations. FIS is proud that our people, clients, and technology are recognized by the leaders in the industry. As illustrated below, FIS has the experience, presence, and background to provide excellent assistance to the State of Arkansas.

Kim Bynan – FIS Senior Vice President, Head of Commercial Services & BPaaS Solutions



Kim Bynan

SVP
EBT and Prepaid

Under Ms. Bynan's leadership, the FIS Government Solutions division has successfully operated and managed 66+ EBT programs: 31+ SNAP and 35+ WIC for over 12 million U.S. households. She is focused on studying the financial market trends to identify new and efficient methods to be applied to EBT, seeking trends to enhance customer services, and ultimately reducing costs to allow for re-investment of new technologies.

Ms. Bynan is well known and respected for her 2018 initiative to maximize the number of surcharge-free cash access sites available for EBT recipients across the United States. This resulted in two large banks, Bank of America and Chase Bank, providing surcharge-free access to EBT recipients nationwide. Ms. Bynan's recent accolades include:

Electronic Transactions Association Forty Under 40

The Electronic Transaction Association (ETA) announced on February 26, 2019, that Kim Bynan was among the Forty Under 40 honorees, which recognizes the gamechangers of the payments technology industry. The class includes individuals whose actions and leadership are driving the industry forward and represent payments "from start to fintech."

ETA solicited nominations from across the payments industry, seeking talented payments executives under 40. The final group was selected by the 2018 Forty Under 40 class and the ETA Awards and Recognition committee based on the nominees' impact on the payments industry and their professional character.

The Most Influential Women in Payments 2019

PaymentsSource included Kim Bynan as one of the 25 Most Influential Women in Payments of 2019 on March 14, 2019. PaymentsSource is an independent resource providing comprehensive coverage of the

ideas, trends, and developments shaping the global payments industry and dedicated to serving all global payments constituencies — financial services, retail, technology, startup, investment, and venture capital.

Prashant Gupta – FIS Senior Vice President and General Manager, FIS Government & Global Commercial Services



Prashant Gupta

SVP

Mr. Gupta provided innovative leadership as EBT agencies across the country struggled to implement solutions to address the COVID-19 response in 2020. His passion to serve and his love of technology perfect his leadership, which drives the accomplishments of the FIS Government & Global Commercial Services divisions.

COVID-19 Solutions Driver

In March 2020, at the onset of COVID-19, Mr. Gupta, the then General Manager of the FIS

Government Solutions division, led the EBT industry with the creation of a blueprint detailing how best to implement Pandemic EBT (P-EBT) for the SNAP program. Working in concert with FNS, 28 State SNAP agencies, and all EBT service

providers, including our competitors, Mr. Gupta and his team laid the

groundwork of ideas and solutions that became the P-EBT national blueprint. Within two days following U.S. Secretary of Agriculture Sonny Perdue's P-EBT announcement, FIS announced a P-EBT solution designed based on using standard practices to reduce risk and eliminate unknown challenges.

Leveraging CardPro, FIS' card fulfillment center, FIS secured millions of cards for our EBT states in a matter of hours while card inventories were depleting quickly as cards were needed for unemployment and other stimulus benefit distribution. Within weeks, FIS began issuing P-EBT benefits on behalf of our State clients.

Moving beyond P-EBT, under Mr. Gupta's direction FIS has successfully completed the implementation of Online Shopping for 26 State Agencies. The State of Washington conducted millions of transactions within hours of operation without any issues. FIS once again leveraged our corporate relations with Amazon, Walmart, and other large online retailers to accomplish the task quickly and accurately.



Cary Jeffers – FIS Senior Director, Product



Cary Jeffers

Director, Product

Pioneer of the Year Award

The Electronic Funds Transfer Association (EFTA) awarded Cary Jeffers, FIS' Senior Director of Product, an eGovernment Payments Council Tim O'Connor Pioneer of the Year Award. The Pioneer Award is given annually to an individual who has made significant and long-lasting contributions to the practice of EBT. To date, Mr. Jeffers is the only individual from an EBT processor selected for this award. Mr. Jeffers has been involved with EBT for more than 32 years, all with FIS' Government Solutions Division, and currently participates in the National WIC Association (NWA) Online Shopping workgroup and has also been instrumental in designing POS solutions for farmers. Mr. Jeffers has participated on several industry committees and work groups, including the Electronic Government Payments Council (eGPC), the WIC X9 specification group, the FNS Advisory Group, and the EBT Disaster Services Work Group. Mr. Jeffers' latest efforts

involve engineering the FIS technology for eWIC to leverage virtual cards and online shopping. This effort entails working with national retailers, POS and mobile device manufacturers, and Third-Party Processors to identify the right technology approach that is secure and easy to use, and that complies with all transaction regulations.

Pandemic EBT Award – State of California

FIS also won the 2020 “Best Application Serving the Public” from the Best of California Awards for our success in implementing the Online Purchasing Program and P-EBT during the COVID-19 pandemic.

Project of the Year Award – State of West Virginia

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

Governor’s Quarterly Award – State of Florida

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

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

B. Experience Managing Financial Systems

	Maximum RAW Score Available
E.1 General Requirements	
B. Describe the Prospective Contractor's experience as it pertains to the developing, implementing, and managing financial systems such as EBTs, EFTs, financial network services and transaction processing including utilization of pre-existing commercial networks, ATMs, and POS terminals.	5 points

FIS, as the No. 1 FinTech company, sits on the standards boards for all financial processing changes worldwide. As EBT continues to mature, FIS is taking advantage of the latest debit card and transaction processing technologies, such as wireless, e-wallets/cardless transactions; radio frequency identification (RFID); Europay, Mastercard, and Visa (EMV) chip card technology; options for secure PIN entry for online EBT purchases; and beyond. FIS is the only EBT processor that has this level of influence to support the requirements of EBT payments, both in virtual/web environments and brick and mortar retailer environments, in the commercial and EBT space. This is the first time an EBT processor has had this level of influence in the retailer environment.

Our global scale enables us to develop solutions that empower our clients to broaden their reach and their solution sets, confidently. Understanding our clients' challenges positions all of us to create secure and scalable innovations that lead to modernized business practices. FIS will work with the State to not only provide core EBT services but to solve complex challenges while supporting future goals. We'll do this by bringing our expertise and data-driven insights from across other diverse services to create more connected commerce and a more connected financial world experience to EBT.



Experience and Expertise in Development

Along with our unmatched performance in EBT over the past 32+ years, another key benefit of choosing FIS as the State's EBT provider is that we provide best-in-class technology solutions to nine of the top 10, and 40 of the top 50 global banks. We are a market leader in most major categories of financial information services, including online payment solutions, mobile payment acceptance, credit card manufacturing and fulfillment, prepaid card processing, gift card and loyalty programs, loan processing, ATM and payment networks, and many others. FIS is the payment solution provider behind the scenes, creating some of the most popular electronic wallet products that are white-labeled and rebranded by our customers, products such as Zelle®, Apple Pay®, Samsung Pay®, and Google Pay®.

Our Current Government Market Footprint

FIS' portfolio of services (see a sample listing in table below) was built to support a breadth of organizational needs now and into the future. FIS offers states a vast array of products and services in both the EBT and EFT arenas.

Table E-1 Sample of the 300 FIS Solutions for the Government Markets	
Technology Solutions FIS Offers to Government Markets	
<ul style="list-style-type: none"> ▪ SNAP and Cash EBT ▪ WIC EBT ▪ EBT Card Design, Production, and Fulfillment ▪ Fraud Services ▪ ebtlINSIGHT Analytics ▪ Program Participation Validation ▪ ID and Income Validation ▪ Direct Deposits via ACH ▪ Disaster Services ▪ Retailer Management ▪ Child Care Parent Pays Provider ▪ Medicaid Transportation Payments ▪ Low Income Energy Assistance Program Payments ▪ Electronic Payment (Debit) Cards ▪ Filtered Spend ▪ Education Payments ▪ Healthcare Benefit Cards ▪ Wireless Payment Solutions for Farmers Markets ▪ Transaction Acquiring and Switching ▪ Print Mail Customer Communications ▪ Mobile Payment Solutions for the Underbanked 	<ul style="list-style-type: none"> ▪ Card Processing Solutions ▪ Credit, Debit, and Loyalty Card Design and Production ▪ Lending Technology Solutions ▪ ePayment Solutions for Credit, Debit, and Gift Cards ▪ Finance Servicing Solutions ▪ Fraud Management ▪ Loan Syndication and Trading Technology Solutions ▪ Technology and Back-office Support ▪ Wealth Management Tools and Services ▪ Loyalty Programs ▪ Stored-value Cards and Processing ▪ Check Authorization and Warranty Services ▪ Payment Card Transaction Services ▪ Electronic Bill Presentment Services ▪ Managed Mainframe Hardware and Software Solutions ▪ Integrated Payment Solutions, B2B ▪ Fiduciary Accounting System: Accounting, Payments, Online Portal, etc. ▪ Call Center Automation Tools ▪ Robotics Program Automation ▪ Artificial Intelligence ▪ Capital Market Investments ▪ Investment Tools ▪ Lockbox

The map below displays the states and U.S. Territories where FIS is contracted to operate SNAP and Cash EBT programs.

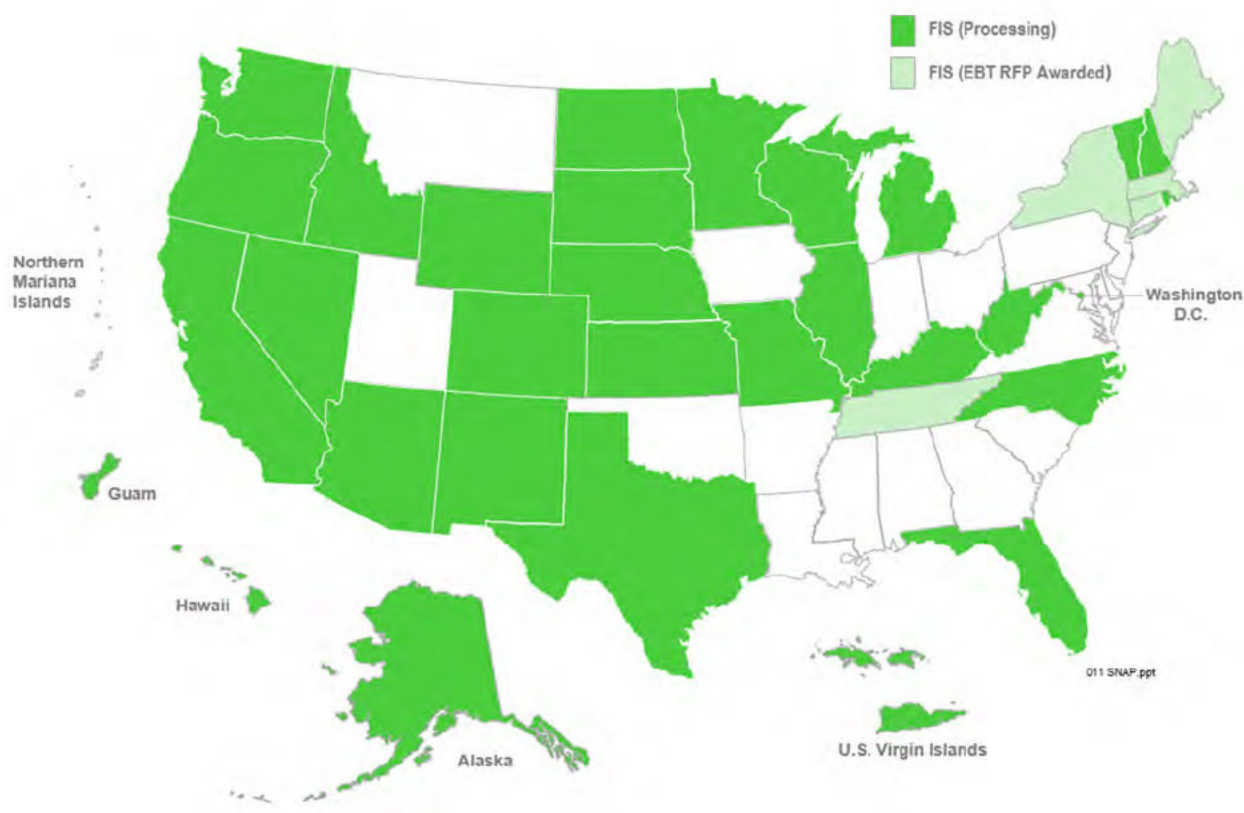


Figure E-4 Map of FIS Contracted SNAP and TANF (Cash) Programs

FIS is currently contracted with 33 U.S. States and Territories; 65% of the market by volume.

C. Experience Concerning EBT USDA Federal Regulations

	Maximum RAW Score Available
E.1 General Requirements	
C. Describe the Prospective Contractor's experience concerning USDA Federal regulations pertaining to the EBT System.	5 points

Established in 1989, eFunds, acquired by FIS in 2007, was one of the first businesses in the United States to offer EBT using debit card technology and was one of the first service providers to work closely, and continues to work closely, with the United States Department of Agriculture's (USDA) Food and Nutrition Services (FNS), State Agencies, retailers, and other stakeholders to design and build the technology for EBT that is still used today.

FIS complies with the USDA FNS Federal Regulations and the Quest Operating Rules and will continue to stay in compliance with all applicable rules and regulations. FIS is an active member of the Nacha (formerly National Automated Clearing House Association or NACHA) EBT Council, and our staff members regularly serve on work groups and committees. As a result, we can evaluate the impact of

subsequent revisions and amendments to the Quest rules and assist our customers with the impact and implementation strategies.

FIS is an active participant in the ANSI X9 Accredited Standards Committee. Recent work with the committee has included reviews and updates to the X9.58 (Financial Transaction Messages – Electronic Benefits Transfer (EBT) – Supplemental Nutrition Assistance Program (SNAP) and Cash Benefit Programs) and X9.93 (Financial Transaction Messages – Electronic Benefits Transfer (EBT) – Part 1: Messages and Part 2: Files) specifications. FIS is currently working with the USDA EBT Card Industry Forum to implement the use of EMV for EBT cards.

The *ebtEDGE* System, which has provided EBT processing to states since 1992, was built from the ground up as an EBT-specific application. *ebtEDGE* uses the commercial debit/credit card infrastructure for easy adoption and operates in conformance with federal regulations, applicable national standards, and the State's performance expectations.

FIS is monitored by the Federal Financial Institutions Examination Council (FFIEC), which ensures that we comply with applicable State and federal banking, EFT, and processing regulations and FFIEC internal controls. The USDA and Office of Inspector General perform reviews to ensure that we comply with applicable federal regulations.

D. Existing Commercial Networks, ATMS, and POS Terminals

	Maximum RAW Score Available
E.1 General Requirements	
D. Describe the Prospective Contractor's existing commercial networks, ATMs, and POS terminals.	5 points

The FIS' *ebtEDGE* System is designed to seamlessly interface with existing commercial networks, installed 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 and EFT processor ensures the State of Arkansas that your cardholders will continue to have continuous and comprehensive access to their EBT benefits through POS devices and ATMs, whether managed by FIS, TPPs, or retailers that deploy their own terminals.

FIS Experience and Success Delivering Cash Access

FIS is the world's largest payment technology company, and due to our industry presence, we work very closely with all major financial networks. As an EFT and EBT processor at the core of all we do, FIS processes more than 75 billion transactions yearly. Payments are our world – we are the clear industry leader providing support and services to the entire EBT community, including our EBT vendors, partners, and competitors. In a 2018 initiative to maximize the number of surcharge-free cash access sites available for EBT recipients across the United States resulted in two large banks, Bank of America and Chase Bank, providing surcharge-free access to EBT recipients nationwide.

Our broad scope of capabilities differentiates FIS from all other EBT processors. Unlike our competitors, FIS, as a financial transaction processing company, owns each piece of the equation, enabling EBT transaction processing and cash benefit access. Specifically, we:

- Drive and manage ATMs on behalf of ATM owners
- Assist cash vendors throughout Arkansas
- Provide the software used by the U.S. Postal Service (USPS) for its financial transaction processing enabling EBT recipients access to cash benefits at USPS locations
- Provide a self-service tool to EBT cardholders to locate nearby ATM and retailer locations from which they can access cash
- Own the NYCE payment network
- Process for nine out of the 10 top banks in the United States
- Run the only fully interoperable EBT gateway in the nation



POS Terminals

FIS will deploy equipment that meets the State of Arkansas' operational requirements and supports the full EBT transaction set. For exempt EBT-only retailers, FIS will install and maintain Verifone V200c devices and optional P200 PIN pads or equivalent equipment. For wireless retailers, we will install and maintain Verifone V400m 4G cellular wireless devices or equivalent equipment. All proposed devices fully meet the State's requirements for product security, reliability, and durability.

The EBT-only POS devices we deploy meet or exceed the current levels of service and POS technology now deployed in the State for exempt retailers. These POS devices are adaptable or upgradeable for future needs, such as if card regulations change, as provided in the equipment descriptions below.

Verifone V200c

The V200c offers the latest in next-generation features, functionality, and versatility. With its powerful processor, ergonomic construction, interactive user interface, enhanced security, angled color liquid crystal display (LCD), and backlit keypad, the V200c is a smart, all-in-one countertop solution. The compact design includes an integrated PIN pad and printer that minimizes clutter and saves counter space. The V200c printer allows for quick, easy paper installation, fewer paper jams, and faster printer speeds.

The V200c can be used as both a single- and multi-function stand-beside device. It has enough capacity to accept both SNAP and WIC EBT transactions and sufficient memory to handle the foreseeable needs of the Arkansas EBT program. This device can accommodate Europay, Mastercard, Visa (EMV) and near-field communication (NFC) technology should the State need to use these features in the future. In addition, the V200c is Payment Card Industry (PCI) PIN Transaction Security (PTS) 5.X approved and equipped with advanced security technology.

Optional Verifone P200 PIN Pad

FIS' V200c POS device's configuration allows for an external PIN pad, the optional Verifone P200 handheld security device, should a retailer request a separate PIN pad. Using an external PIN pad provides retailers more flexibility to place the POS device where convenient for the retailer, such as behind a glass partition or the cash register. The external PIN pad can then be placed conveniently for the customer for PIN entry. The PIN pad can be held by the cardholder and turned so others cannot observe the keys pressed during PIN entry.

The P200 PIN pad features an easy-to-read, vibrant color display screen that shows the purchase amount for cardholder approval. It also provides a tactile keypad with audio and visual feedback for all key entries. 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 No. 5 key also provide confirmation to the visually impaired that their PIN has been entered.

The P200 complies with the State's requirements. Additionally, it 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 P200 PIN pad is Payment Card Industry (PCI) PIN Transaction Security (PTS) 5.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 Data Encryption Standard (3DES). This is consistent with our system standard that the unencrypted PIN never appears anywhere within the system.

Verifone V400m 4G Cellular Wireless POS Device

For the State's authorized wireless retailers, FIS will deploy the Verifone V400m 4G cellular device, or an equivalent model. Having the V400m at approved farmers markets opens the door for these retailers to serve EBT cardholders by allowing access to local sources of fresh and healthy foods—a win-win for all participants.

The V400m is a battery-operated device that includes a color liquid crystal display (LCD), magnetic stripe reader, integrated PIN pad, receipt printer, and an extra battery. With its larger antenna signal and all-in-one connectivity, the V400m enables absolute portability when processing transactions. The V400m has a powerful processor, high-capacity memory, a secure Linux-based operating system, and a long-lasting battery. It can also accommodate EMV, NFC and TAP, should the State need to use these features in the future.

With the V400m 4G cellular device, FIS leverages both AT&T and Verizon cellular networks to provide nationwide, high-speed telecommunications coverage. The V400m also uses General Packet Radio Service (GPRS) wireless technology transmission control protocol/internet protocol (TCP/IP) over a data-packet encrypted network. Always-on connectivity ensures that transaction response times meet or exceed FNS requirements. The V400m device supports end-to-end secure sockets layer (SSL) security and Triple Data Encryption Standard algorithm (3DES) encryption. The V400m is also PCI PTS 5.X approved.

Card Production Facilities

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 provides direct integration to our card processing platform, which ensures operational efficiency and keeps the State's card-related data secure under one FIS umbrella. CardPro operates three separate 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. These facilities are similar in size and scope, allowing card production to be moved to another location in the event of a disaster at the facility that produces the State's cards.

FIS' 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. As a full service EBT provider, FIS does not use third parties or subcontractors in our card production and/or modification processes.

E. Synopsis of Transaction Processing, Retailer Management and Customer Service

	Maximum RAW Score Available
E.1 General Requirements	
E. Provide a short concise synopsis outlining transaction processing, retailer management, and customer service including all services, supplies and functions for the EBT System as outlined in this RFP.	5 points

FIS provides a wealth of proven telecommunication, applications, and systems integration experience. This proven experience positions us to deliver, support, and enhance all the State's technical environment requirements including transaction processing, retailer management, and customer service. We are well equipped and prepared to create and maintain the interfaces necessary for the SNAP and Cash programs. In the following sections, we provide an overview of the transaction processing, retailer management and customer service functions of the *ebtEDGE* System. The full system overview can be found in Section E.2.B *EBT System Design*.

Transaction Processing

The FIS *ebtEDGE* System has been built to industry and national standards and will meet the transaction processing requirements of the State of Arkansas and USDA-FNS. Our system is one of the leading EBT systems in the country and will receive and process cardholder EBT 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.

As Arkansas' EBT provider, FIS will be responsible for authorizing cardholder-initiated SNAP and cash transactions. Our *ebtEDGE* System is designed to seamlessly interface with existing commercial networks and POS devices. Our EBT approach builds on existing EFT infrastructures widely used today by financial institutions and retailers.

Our experience as an EFT **and** EBT processor enables us to offer the State of Arkansas a system that reliably provides cardholders with continuous and comprehensive access to their EBT accounts through POS and ATM devices. FIS' approach to transaction acquiring uses our award-winning CONNEX on HP

NonStop™ software, the same commercial software running major EFT networks nationwide, including STAR, NYCE, and Pulse.

The *ebtEDGE* 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 Cash benefits through participating ATMs, third-party processor (TPP) POS devices, and EBT-only POS devices. All SNAP and Cash 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 use the proven controls and protocols described throughout this section to ensure that all valid, and only valid, transactions are approved and that all invalid, and only invalid, transactions are denied based on the State's criteria. We also commit to applying the security measures we outline to safeguard cardholders' account information through all parts of the transaction process.

Transaction Processing/Transaction Validation

This section demonstrates and explains FIS' transaction processing in greater detail. Because 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, routed to an authorization endpoint, and settled and reported. Only the unique processing services for each transaction are explained in detail.

Figure E-5 below 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.

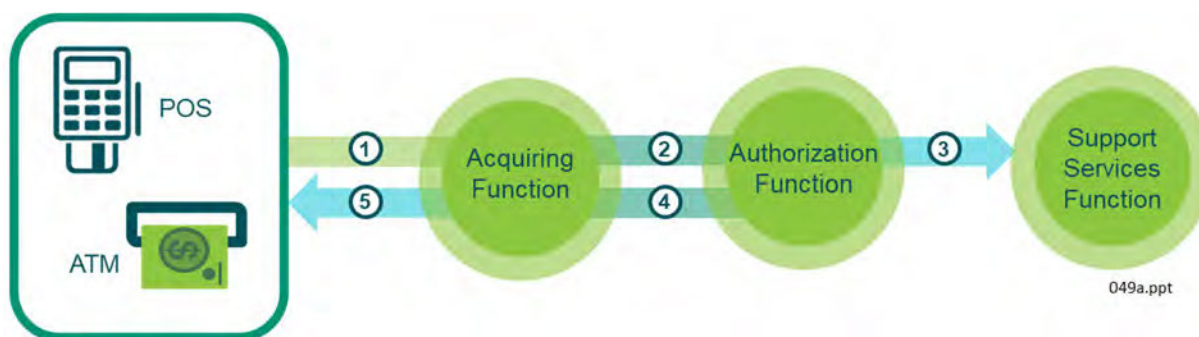


Figure E-5 ATM or POS Transaction Request

The table below provides additional detail about the EBT transaction request process from end to end.

Table E-2 Transaction Flow	
Step Number	Description
1	<ul style="list-style-type: none"> 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 transmitted in the financial message and encrypted using the PIN encryption key of the FIS <i>ebfEDGE</i> System.
2	<p>The Acquiring function:</p> <ul style="list-style-type: none"> 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	<p>The Authorization function:</p> <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> ○ Retailer has a valid USDA-FNS authorization number (if it is a SNAP transaction). ○ 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. ○ CAV2 validation. If the calculated value and the transaction data match, the transaction is allowed; if not, the transaction can be reported for CAV2 validation failure or declined. ○ 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 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. ○ Refund transaction benefit record check validates a record exists so the refund can be properly posted to existing benefits. If the request is approved, the benefits database table is updated to reflect the transaction amount. 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.
4	<p>Once a log of the authorization is successfully stored on a disk, the Authorization function forwards the reply to the originating Acquiring function.</p>

Table E-2 Transaction Flow	
Step Number	Description
5	<ul style="list-style-type: none"> 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 *ebtEDGE* 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 retailer.

Retailer Management

Overseeing and monitoring the requirements and relationships between the EBT processor, the State, and the retail community are crucial elements of a successful EBT program. 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 over 30 years. We will provide the State with end-to-end retailer management services for exempt EBT-only retailers that continue to qualify for State-supplied equipment and manage third-party processor (TPP) contractual relationships. FIS will also be responsible for installing, training, maintaining, and driving exempt EBT-only terminals.

Within the last several years, we have successfully demonstrated the capability of our retailer conversion process and procedures during the conversions for Florida, New Mexico, Nevada, Texas, Kentucky, Washington, Wyoming, Nebraska, Idaho, Arizona, Hawaii, Guam, Colorado, West Virginia, Alaska, the U.S. Virgin Islands, California, and most recently, Michigan and Illinois, to our *ebtEDGE* System. We will use our background and experience of successfully converting existing EBT-

only retailers in a timely manner to ensure that Arkansas retailers will be converted without disruption to clients or the retailer.

For the Arkansas EBT Project, FIS will:

- Provide every FNS-authorized retailer the opportunity to participate in the EBT system.
- Ensure that the Arkansas EBT system is interoperable with other states' EBT systems.
- Ensure 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 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 authorized daily by FNS. FIS processing solutions, either EBT-only or via a TPP, are fully interoperable so that clients can shop anywhere in the U.S. and U.S. territories, and the transaction will find its way back to us.

- Ensure that an EBT-only retailer agreement, or a third-party processor agreement for commercial retailers, will be signed in accordance with 7 CFR §274.3(c), after the State and FNS approve the agreements.
- Certify and de-certify third party processors and ATM providers/networks.
- Ensure that the participating EBT-only 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 as necessary in accordance with 7 §CFR 274.3 and the Agricultural Act of 2014 and 2018.
- Provide customer service to exempt retailers to resolve issues and problems with FIS-supplied EBT-only POS equipment and to help resolve settlement and dispute questions and issues.
- Provide a feature-rich Merchant Portal website that allows retailers to obtain answers to questions, review financial deposits, and clear manual vouchers.

FIS performs all merchant management activities within a single department at FIS – Government Solutions, including all contracting and terminal deployment. This allows us to use our commercial experience to influence our techniques and processes while enabling Government Solutions staff to become and remain EBT experts. It also allows the FIS Project Manager more oversight and control, as there is only one department to work with while the Arkansas EBT Project progresses.

Cardholder and Retailer Customer Support Services

Currently, more than 56 million calls a month are successfully handled through our cardholder and retailer toll-free numbers. With our technical design, flexible resource allocation, and continuous capacity planning honed by decades of experience, FIS' customer service network is easily expandable to meet growing customer service needs.

For the past 30+ years, FIS has successfully provided a full array of call center services for EBT cardholders in our numerous EBT projects and EBT-only retailers in almost every state in the U.S. (either as an EBT provider or as a POS terminal driver). Under the new contract, FIS will provide Arkansas cardholders and retailers with Interactive Voice Response (IVR) and live customer service support to meet their benefit access and account information needs. We will also provide a State Support Service help desk to assist State personnel with questions about the EBT system. Our plan for customer service support for each stakeholder group is detailed in the sections below.

Arkansas cardholders and retailers will be provided with customer service support 24 hours per day, seven days per week via separate toll-free numbers and FIS' web-based portals. Through our experience, we understand that cardholders, and the retailers accepting the State's EBT card, want and expect easy access to their account information, understandable IVR functions, prompt responses, and the ability to reach a human when necessary. FIS' design for providing EBT customer service will provide just that: easy access by telephone or internet, understandable functions, prompt responses, and efficient support from customer service representatives (CSRs) when required.

In addition, cardholders may access services using FIS' *ebtEDGE* Mobile Application



FIS' customer service technology supports multiple client communication and service channels, as shown in the figure below.

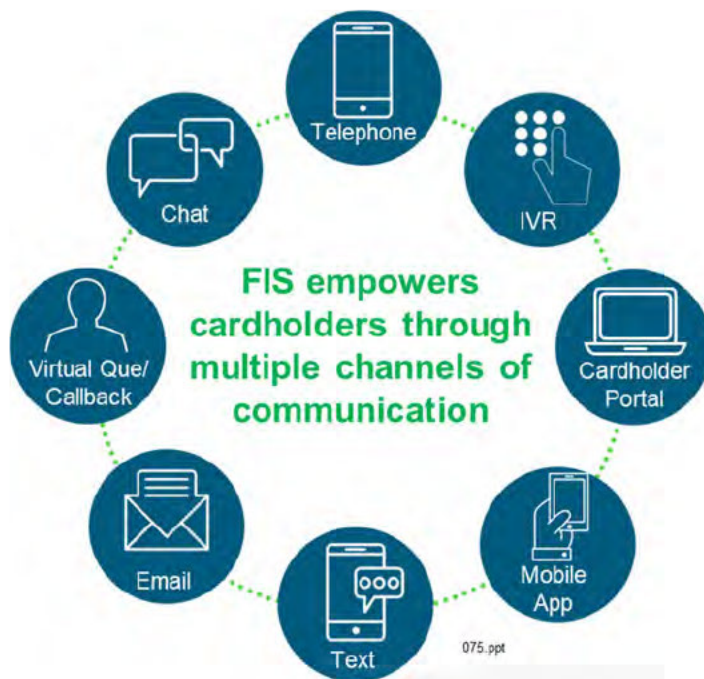


Figure E-6 FIS' Cardholder Communication and Service Channels

FIS employs customer service technology that supports multiple cardholder communication and service channels.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Direct Management Provided by FIS

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Using our extensive customer service management experience, FIS will provide continuous oversight for live EBT contact center services, which our vendors, Crusecom Technology Consultants, LLC

Page Contains Confidential Information

("Crusecom"); VXI Global Solutions, LLC ("VXI"); and GC Services, LP ("GCS") will provide. These vendors operate and maintain Payment Card Industry (PCI) certified and compliant contact centers located in the United States. Their top 12 U.S. locations are shown in the figure below.

With our network of contact center vendors, FIS achieves improved scale, capacity, and system resilience. These benefits are a natural part of FIS' technical solution and allow call routing across the entire contact center network to be transparent to callers.

Our Customer Service Manager will manage the relationship between the State, the contact centers, and internal business teams on a day-to-day basis, certifying that Arkansas EBT calls will be handled properly and in accordance with agreed-upon service levels by qualified staff.

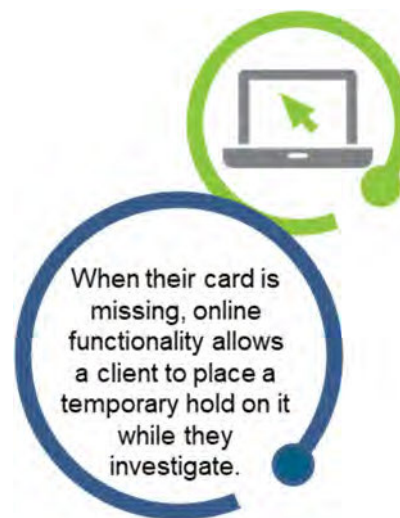
Multi-Channel Cardholder Services

Arkansas' SNAP clients will benefit, as our other state customers' cardholders already do, from the following innovative features and functions:

- *ebtEDGE* Mobile Application that provides the same functionality as is available through the Cardholder Portal, plus the ability to use GPS to locate places where SNAP EBT cards can be used.
- ARU, Cardholder Portal, and *ebtEDGE* Mobile Application functionality that gives a client the ability to:
 - Cancel a lost, stolen, or damaged EBT card
 - Order a replacement EBT card upon verification of address in the system
- Cardholder Portal and *ebtEDGE* Mobile Application functionality that allows a client to:
 - Freeze their EBT card to prevent the card from being used at a POS or ATM when the card is missing, and the client wishes to investigate before canceling the card
 - Block their EBT card from being used for out-of-state and internet transactions
 - Dispute a transaction and view claim activity
 - Log in using a self-selected user ID and password instead of a card number and PIN

FIS also offers Arkansas our cardholder notification capability, including the ability for the State to send broadcast notifications to clients and allow clients to opt in to receive proactive alerts. These alerts can be triggered by such events as benefits becoming available, PIN changes, and dispute status updates.

In addition to cardholder and retailer support, FIS will also provide customer service support for State staff via our innovative State Support Service.



E.2 Design Phase

A. List of FNS Approved Retailer and Third-Party Processors

	Maximum RAW Score Available
E.2 Design Phase	
A. Provide a current listing of FNS approved retailer and Third-Party Processors that will be utilized with DHS.	5 points

Strong retailer and TPP participation are critical to the success of an EBT project. It is important that all FNS-approved retailers be given the opportunity to participate in the EBT program either as an EBT-only retailer or through their TPP. As a leader in transaction acquiring, routing, and switching, FIS has a significant relationship with retailers nationally and currently has connections to all major TTPs, including FISERV. FIS also has ownership of WorldPay, the largest TTP and POS terminal managing company in the world. FIS is further differentiated by our ownership of the NYCE Network. We provide traditional ATM-based debit network access through NYCE and emerging real-time payment alternatives. NYCE connects millions of cards and POS locations nationwide, providing consumers with secure, real-time access to their money.

FIS will maintain the retailer database for retailers in all 50 states and have a daily interface with the FNS database through the Retailer Electronic Data Exchange (REDE) System in the approved file formats. We accommodate nightly, monthly, and ad hoc operations for REDE processing. The REDE interface was developed to facilitate the exchange of retailer data between FNS and *ebtEDGE*. Monday through Friday, as retailers are added, deleted, suspended, changed, or re-instated, the REDE interface passes the new information to the FIS Merchant Management System (MMS), initiating a series of actions, including updating *ebtEDGE* that approves all SNAP benefit transactions.

When an EBT transaction is transmitted for processing at *ebtEDGE*, the retailer's FNS number is verified against the retailer database updated by the MMS to ensure that the retailer is currently authorized to accept SNAP benefits. In this way, FIS can be sure that only FNS-authorized retailers are able to participate in the EBT program. If the retailer's FNS number is in the database, the transaction is processed. If the FNS number is not in the database, the transaction is denied, and the denial is logged and reported to the State.

The MMS and *ebtEDGE* logging ensure that accurate EBT transaction detail data pertaining to each retailer is captured and that the MMS contains up-to-date information about retailer bank accounts and store cutover times to ensure timely processing of SNAP redemptions to the retailers' accounts. Following FNS regulations on this protected data, FIS will provide a complete list of FNS approved retailers upon award of this contract.

B. EBT System Design

	Maximum RAW Score Available
E.2 Design Phase	
B. Describe the design of Prospective Contractor's system including a description of the operating environment, procedures, and workflow.	5 points

FIS' *ebtEDGE*SM System is a turnkey processing system that manages, supports, and controls the electronic payment of government benefits. *ebtEDGE* supports the purchase of goods and services in retail and provider environments and controls the distribution of cash within bank networks and retail environments.

The *ebtEDGE* System, which has provided EBT processing to states since 1992, was built from the ground up as an EBT-specific application. *ebtEDGE* uses the commercial debit/credit card infrastructure for easy adoption and operates in conformance with federal regulations, applicable national standards, and the State's performance expectations.



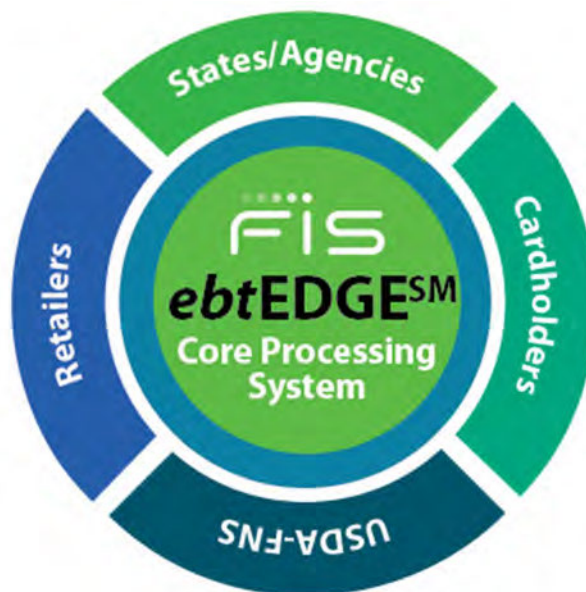
ebtEDGE seamlessly interfaces with existing commercial networks and POS terminals and is a fully tested, federal- and state-approved EBT system. *ebtEDGE* has the capability to deliver:

- SNAP and Cash assistance EBT benefits through POS devices
- Cash assistance benefits through ATMs
- SNAP and Cash assistance benefits through online purchases at approved retailers
- Child Care benefits through a provider web interface, POS devices, or IVR

Through the various system components of *ebtEDGE*, each of the State's EBT stakeholders has access to specific tools that will aid them in obtaining the necessary program, account, and transaction information. Each stakeholder group, along with the major system components and functions, are introduced on the following pages.

FIS Provides the Preeminent Tools for All EBT Stakeholders

FIS prides itself on the array of tools we offer the State and all EBT stakeholders. Our highly reliable *ebtEDGE* platform ensures efficient access to the support and accurate information needed by State and local agency users, cardholders, retailers, and USDA-FNS resources.



State/Department and Local Agency Users

Department users will access program-level data at their fingertips. FIS' core processing platform, *ebtEDGE*, is the most reliable EBT platform with the highest availability rate in the industry.

Arkansas' EBT Program and State/Department Users

Through the *ebtEDGE* platform, Arkansas Department of Human Services and its users can be confident in FIS' abilities and commitment to delivering a high-performing, reliable, and resilient EBT solution. Specifically:

- **Arkansas Department of Human Services won't need to worry about reliability.** FIS' *ebtEDGE* System offers rock-solid reliable, high-volume EBT processing free of bottlenecks for the State's EBT program. *ebtEDGE* runs on powerful HP NonStop servers with active/active configurations that deliver the highest level of availability on the market. FIS' EBT services exceed the State's required uptime standard - often at 100%, a level unmatched by any competitor.
- **Arkansas Department of Human Services won't have to worry about downtime.** FIS' data centers, telecommunications, and IVRs are fully redundant and separated geographically, providing the ability to limit the impact of concurrent natural disasters. Our hot-hot transaction processing model allows for automatic and immediate switching to the secondary site, eliminating any hiccups in services in the unlikely event of a disaster at the primary site.
- **Arkansas Department of Human Services will leverage a nimble system with the flexibility to keep up with evolving needs.** The *ebtEDGE* System's flexibility stems from its parameter-driven design, enabling FIS to quickly and efficiently add new programs for the State as its needs change over time. The *ebtEDGE* System enables streamlined program administration by allowing multiple benefit programs to be independently administered, funded, and drawn upon.
- **Arkansas Department of Human Services staff will be supported by FIS' industry-leading online Client Portal.** Our Client Portal offers a single point of contact for timely, concise, and accurate answers to questions and problem resolution for all programs and is available to State users through a website. The Client Portal interfaces with Government Solutions' **State Support Service help desk** for issue resolution.

- **Arkansas Department of Human Services' EBT programs will settle to the penny every single day.** The *ebtEDGE* System provides the mission-critical settlement processing, reconciliation and reporting the Department's program managers rely upon.
- **Arkansas Department of Human Services staff will conveniently access the most important program management applications through a single sign-on to the *ebtEDGE Agency Portal*.** With only one password to remember and simple navigation, State users have access to the tools they need to do their jobs: FIS' administrative terminal, system reports, data warehouse, additional stakeholder portals, fraud tools, as well as training and documentation items.
- **Arkansas Department of Human Services will view standard program management data and drill down to detailed financial and account details.** Through *webADMIN*, readily available settlement, reconciliation, and file processing information is provided in real time. State users will be fully trained on the extensive functionality within the system and have on-demand access to user manuals and system documentation.
- **Arkansas Department of Human Services will review, understand, present, and share program data like never before.** FIS will provide the Department with FIS' *ebtINSIGHT*, our powerful data analytics tool powered by Tableau. *ebtINSIGHT* simplifies and expedites access to a broad range of data to streamline the Department's program management.
- **Arkansas Department of Human Services will access standard reports with a user-friendly, intuitive interface.** Our *Reports Portal*, accessed through our online Agency Portal, provides ready access to FIS reports. These clear, easy-to-understand reports can be easily downloaded as a PDF, CSV (for working in a program like Microsoft® Excel®), or transmitted text file. Report retention is based on the criteria Arkansas Department of Human Services sets.
- **Arkansas Department of Human Services will leverage advanced analytics and fraud tools to stay ahead of fraud.** The Department can use our industry-leading, online, real-time, automated *SecurLOCK Block* solution. *SecurLOCK Block* (formerly Fraud Navigator) is a robust rule-driven fraud management solution that enables the Department to enforce transaction policy and detect fraudulent events as early as possible, thus avoiding potential loss. FIS can also provide **experienced fraud analysts** 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.

Local Agency Users

Local agency users will benefit from *ebtEDGE*'s web-based access through the *Agency Portal* to our administrative terminal application, *webADMIN*. Using our *webADMIN* tool:

- **Local Agency users can spend more time helping recipients.** *webADMIN* is easy to navigate, intuitive, efficient, and accurate. Using our 30+ years of technical expertise and wealth of knowledge about the EBT user experience, FIS designed *webADMIN* to make your job easier. We minimized the number of actions required by a user to perform a task and eliminated the need to memorize page commands.

In addition, Local Agency users will be supported by FIS' Client Portal. Our Client Portal offers a single point of contact for timely, concise, and accurate answers to questions and problem resolution for all programs. The Client Portal interfaces with Government Solutions' **State Support Service help desk** for issue resolution.

Cardholders

Cardholders should be able to buy groceries or get cash to pay for essentials without a hassle 24/7. *ebtEDGE* reliably delivers an exceptional level of service day in and day out to more than 12,000,000 benefit recipients across the country. We will ensure that:

- **Cardholders can shop worry-free day or night.** The stability of the *ebtEDGE* platform, in combination with our on-time, accurate posting of benefits, means cardholders can always shop for food and access their cash – anytime.
- **Cardholders can access benefits from anywhere.** FIS fully supports interoperability for SNAP as well as cash transactions.
- **Cardholders can access account information when and how works best for them.** Account and transaction data, as well as card and PIN services, are available 24/7 through *ebtEDGE*'s **Cardholder Portal**, **Mobile Application**, and **Cardholder IVR**. Access to cardholder data through any of these self-service tools is strictly controlled by identification validation. Cardholder training materials, designed with input from the State using our time-tested materials as the starting point, provide all the details a new cardholder needs to access their benefits and account information safely and securely.
- **Cardholders can easily find a store or ATM that will accept their EBT card.** We provide self-service tools to locate nearby ATM and retailer locations from which they can access cash.
- **Cardholders can connect with Customer Service Representatives (CSRs) when needed.** CSRs are trained to provide quick, accurate, and consistent responses to cardholder inquiries 24/7. Translation assistance can be provided to cardholders needing support in languages other than English and Spanish.
- **Cardholders will have surcharge-free cash access options.** FIS is further differentiated by our ownership of the **NYCE Payments Network**, LLC ("NYCE"). Through the NYCE network, FIS brings the power of the network to encourage retailers to provide cash withdrawals with reduced fees, if not surcharge-free, to Arkansas EBT cardholders. In addition, using FIS' influence and relationships as the nation's largest transaction processing and services provider to banks, we recently negotiated free ATM access with Bank of America nationwide, which became fully surcharge-free in November 2019 for EBT recipients. Via our negotiations, in January 2020, J.P. Morgan Chase also agreed to provide surcharge-free access to EBT cardholders nationwide.

Retailers

FIS provides participating, FNS-authorized retailers with reliable equipment and easily accessible and responsive support, which are paramount in helping recipients redeem their benefits without issue. FIS' solution helps ensure:

- **Maximum participation by all FNS-approved EBT-only retailers, acquirers/TPPs, and direct connect retailers.** Every current retailer will be given the opportunity to continue to participate in the EBT program. FIS has already stepped up nationwide to offer a low-cost solution that allows formerly exempt retailers to continue processing EBT transactions when they no longer qualify for state-supplied equipment. It should be noted that FIS owns **WorldPay by FIS**, the largest POS terminal managing company in the world, so a large portion of the State's retailers are likely already processing via FIS.
- **Retailers can participate in the program quickly with simplified contracting.** As soon as FIS receives FNS' approval for a new retailer, we notify the retailer of their options to connect to the EBT system. We provide access to the FIS **Merchant Portal** so the retailer can read and complete the contract online. Upon receipt of the signed contract, the FIS **Merchant Services** team will ship POS equipment and complete training, installation, and testing without delay.
- **Retailer payment is fast and efficient.** FIS settles benefit transactions every day to the penny, period. The *ebtEDGE* settlement process makes sure participating retailers, TPPs, and cash access locations are made whole each day for the benefit transactions they have processed for Arkansas' recipients.
- **Retailers can self-service at a time that works with their busy store schedule.** Retailers can access their settlement information, obtain program information, and report equipment issues, among other services, through FIS' **Merchant Portal**, **Retailer IVR**, and **CSR** resources.

- **Retailers no longer considered exempt can still participate.** FIS offers a nationwide, low-cost solution that allows formerly exempt retailers to continue processing EBT transactions when they no longer qualify for state-supplied equipment.

USDA-FNS

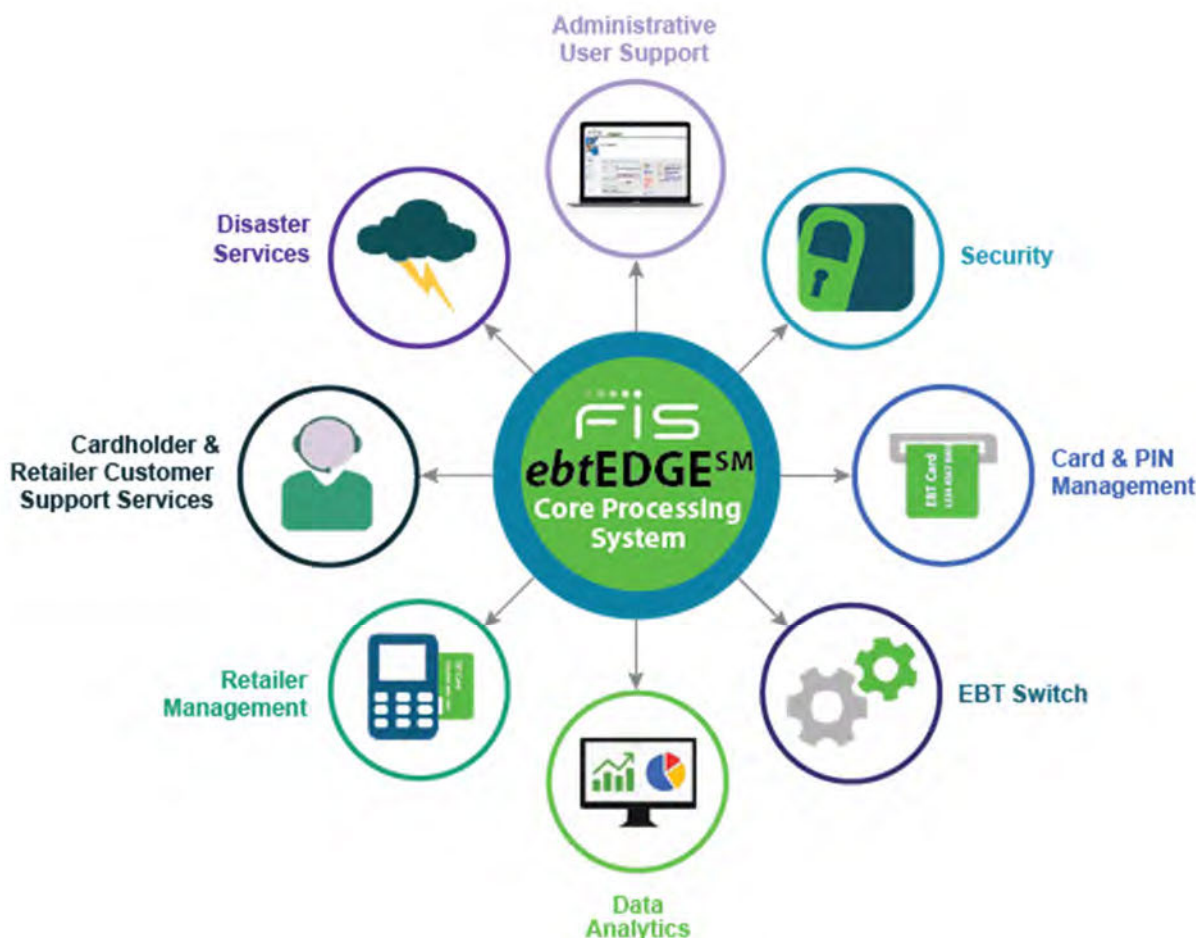
FIS has 30+ years of experience fulfilling data and federal reporting requirements and implementing federal system interface specifications. The **ebfEDGE** System will ensure that:

- **FNS' REDE system updates are applied to our system daily.** FIS has a daily interface with the REDE System and will continue to apply REDE updates to our Merchant Management System (MMS) in a timely manner. FIS' MMS is a database of authorized retailers for all 50 States and U.S. Territories, which we use to ensure only authorized retailers can conduct SNAP transactions.
- **FNS will receive an ALERT file daily.** The ALERT file will be consistent with the revised ALERT file formats implemented by FNS.
- **FNS will rest assured that the State's issuance and redemption data is transmitted accurately.** FIS reports detailed daily SNAP redemption activity for each retailer by identification number to STARS. In addition, we will accurately and reliably update the AMA System maintained by the Federal Reserve Bank (FRB) each business day with the issuance information provided by Arkansas.
- **FNS can conduct fraud investigations with ease.** *ebfEDGE* accommodates the setup of investigative accounts, issuing benefits, and distributing cards through *webADMIN* to support FNS' mandated fraud investigation responsibilities. FIS provides several options for investigations and research, including separate funding and reporting capabilities for needed discretion.

ebtEDGE System Components

The heart of the ebtEDGE System is the **ebtEDGE Core Processing Platform**. The ebtEDGE Core Processing Platform is the basis for all the key EBT service components that make ebtEDGE the nation's leading EBT system. As shown in the graphic below, the Core Processing Platform supports:

- Administrative user support
- Security (of State, cardholder, retailer, and program data)
- Card and PIN management
- EBT Switch
- Data analytics
- Retailer management
- Cardholder and retailer customer support services
- Disaster services



ebtEDGE Core Processing Platform

FIS takes advantage of state-of-the-art technology available for the right purposes, and because we tailor the hardware to the purpose, our technology delivers stability, reliability, and exceptional performance. The ebtEDGE System is flexible and expandable to meet our state customers' current and future needs. Our core technology includes:

- The **HP X-Series Blade NonStop™** system is the premier processor for online transaction processing, providing the most accurate and reliable system available.
- The **IBM platform** is the best technology for batch processing, settlement, and generating reports.

- **Open systems technology** is the best technology for our supporting systems and web-based applications, such as:
 - **Cardholder IVR** and **Retailer IVR**
 - **Merchant Management System**
 - **ebtEDGE Agency Portal**, **webADMIN**, **secureADMIN**, and **Reports Portal**
 - **Merchant Portal**, **Cardholder Portal**, and **ebtEDGE Mobile Application**

FIS never stops investing in our IT infrastructure, not only to ensure benefits are available, typically with an impressive 99.999% uptime – a level of availability singularly unmatched in the industry, but also to ensure our EBT customers have access to the most innovative solutions in the industry.

The *ebtEDGE* Core Processing Platform supports:

- Multiple methods to interface to the FIS EBT database:
 - Batch files generated from the State's host computer and sent through an established file transmission link to FIS (FIS recommends SFTP for batch file transfers between a state and FIS.)
 - Online updates performed by State/local office staff using the *ebtEDGE webADMIN* (administrative terminal) application.
 - **Host-to-host** connectivity between the State's system and the FIS *ebtEDGE* System
 - Online messages sent via **web services** using Simple Object Access Protocol (SOAP) messaging formats.
 - **FIS Code Connect – REST** (Representational State Transfer) **API Services**
- Account creation and management
- Benefit posting and maintenance.
- Transaction acquiring, switching, processing, authorization, and logging
- Settlement and reconciliation
- Report generation
- Business continuity
- Federal interface and reporting

FIS provides all the system hardware, operating software, application software, security systems, telecommunications equipment, and other products necessary to maintain the statewide EBT processing environment. We use our data centers, support personnel, and automated tools to staff and service the *ebtEDGE* System 24/7.

ebtEDGE Software

The core of our *ebtEDGE* solution is **FIS' CONNEX®** software, the premier Electronic Funds Transfer (EFT) solution used worldwide by financial institutions, networks, retailers, and third-party processors of all sizes. Using the CONNEX software gives *ebtEDGE* flexible, modular architecture that allows us to configure a solution that is right for the State by ensuring that each project has all the components it needs today and by adding functionality in the future when it is needed. FIS' capacity models and planning activities ensure that current and projected future volumes can easily be accommodated within our processing systems. *ebtEDGE* employs a configuration database for quick and easy changes. Best of all, configuration changes are implemented dynamically, eliminating the need for system downtime.

Unparalleled Performance

Built for truly high-speed processing, CONNEX has been timed at more than 2,400 transactions per second. The key to this success is CONNEX's decentralized architecture, which divides processing tasks into independent processes. These processes are replicated for the highest possible throughput across available system resources. The result to the State: reliable, high-volume EBT processing, free of bottlenecks.

High Availability

In EBT, availability is critical. With typically 99.999% or better availability, CONNEX continues to be the industry leader in processing availability. CONNEX software is optimized with continuous processing for the highest possible throughput. It is the only EBT software to offer continuous processing to increase availability beyond the State's required uptime standard level. With continuous processing, we can run CONNEX software on multiple nodes so we can handle system outages with no downtime and volume spikes with world-class customer service.

Administrative User Support

The FIS administrative user support offering is comprised of the following facets:

- The **ebtEDGE Agency Portal** is the gateway for authorized users to access these powerful tools:
 - The industry-leading, internet-based administrative terminal application, **webADMIN**
 - **Reports Portal** for standard report functionality
 - **ebdINSIGHT** for powerful data warehouse capability
- Stringent user security through **secureADMIN** that allows State administrators to control users' access to data
- Ability to manage and track issues directly through the world-class **FIS Client Portal**



FIS has built these tools using a wholly user-centered design approach. For State users, this has led to:

- Increased productivity and user efficiency
- Decreased training and support needs
- Decreased scheduled maintenance time

Our goal is to enable efficient, data-driven program management for State users. The FIS **webADMIN** administrative terminal is easy to navigate, intuitive, efficient, and accurate, all of which make the user's job easier. The State's data is secured using levels of protection that are unmatched in the industry.

The State will also benefit from FIS' Client Portal, an efficient tool for State use that drives process improvements, initiates research and inquiry with FIS, and provides full transparency and visibility of all production tickets and EBT activities. The Client Portal was designed to streamline the volume and

enhance the quality of all support communications, enabling program administration efficiencies and FIS accountability. The Client Portal is a modern, simplified communication tool for both FIS and our government customers to create full transparency and visibility on all tasks.

Ticketing on the Client Portal is an efficient, secure method of requesting information or support from the **State Support Service help desk**, the only dedicated state-level help desk in the industry. State staff can use the Client Portal's ticket feature to ask questions, report issues, and submit general requests.

Security

FIS' **"Secure by Design"** philosophy protects the State's services and data by laying a secure infrastructure at the foundation of everything we do to reduce risk and exposure for our clients. Because of this focus on security, FIS has never experienced an EBT data breach.

FIS provides the highest levels of security for all system components, including:

- Administrative terminal through **secureADMIN**
- System
- Network
- Transactional
- Data
- Physical



Because FIS is a provider to the financial services and payments industries, we are held to higher security standards than other EBT providers. Therefore, the State can expect the highest corporate security measures and protections from FIS.

Moreover, FIS has a large team of security, risk, and audit experts with experience from various 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.

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. FIS remains focused on making strategic investments in information security to protect our clients and our information systems. This includes both capital expenditures and operating expenses on hardware, software, personnel, and consulting services. We also participate in industry and government initiatives to improve information security for our clients.

Card and PIN Management

Our end-to-end card and PIN management offering includes customized material, a variety of secure PIN selection methods, as well as card customization, choice in fulfillment options, and best practices for risk mitigation. In addition, our online, real-time web management and reporting capabilities allow the State to service cardholder inquiries and gain valuable insights into your program. Through a direct interface to the ebtEDGE system and **CardPro®**, the FIS-owned card production division, FIS provides:

- Card design support and services
- Card inventory management tracked through various reports and our online portal, **CardPro Connect™**
- Card personalization, issuance, and distribution through the mail or over the counter, including required collateral materials.
- PIN issuance



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. Within those sites, CardPro provides comprehensive card processing services for more than 21,000 card programs in the United States and processes over 120 million cards annually (including more than 20 million EBT cards nationally through the ebtEDGE System interface).

Should the State elect to perform card issuance in State or county offices, FIS can provide **card personalization and issuance equipment** such as card printers, card readers, and PIN selection devices. The card issuance equipment interfaces with the ebtEDGE system to ensure new or changed card and PIN data is reflected appropriately in the database.

EBT Switch

With FIS, Arkansas transactions are effectively acquired and moved to proper endpoints for approvals. FIS created, owns, and operates the most successful EBT switch in the country. FIS currently moves more than 220 million transactions for all online EBT projects in the country and U.S. territories through established telecommunications links, transaction switching facilities, and other arrangements with issuers.

FIS provides full **Interoperability**. Arkansas cardholders receive increased access to their SNAP and cash benefits through FIS' nationwide reach and the ability to perform in-state and out-of-state transactions.



Data Analytics

FIS provides a comprehensive set of tools that allow State users to analyze the data from the ebtEDGE System in valuable ways. FIS' data analytic offering includes:

- **Reports Portal**, a robust set of standard financial and management EBT reports that is currently used by all our EBT projects today

- **ebfINSIGHT**, a Tableau-based data warehouse and business intelligence software application
- A fraud detection suite comprised of automated tools and highly experienced staff.
- An entire set of management dashboards designed to allow users to perform countless data management functions and display daily and monthly storyboards.

FIS' data analytics offerings enable the State to monitor system performance, perform internal reconciliation activities quickly and accurately, provide information to federal agencies, and detect and stop fraudulent activity as early as possible. FIS state customers can choose from hundreds of reports that they find valuable in managing the EBT program, all of which have been

designed specifically for EBT programs and refined through 30+ years of experience. In addition to static reporting, we offer our **ebfINSIGHT** business intelligence software application which simplifies and expedites the way states review, understand, present, and share program data. State users have full control – the ability at any time to display pre-generated queries or create customized reports using the ad hoc reporting features.



FIS believes fraud analysis and detection is the key element in improving overall program integrity. The State can leverage **ebfINSIGHT** for trend analysis to detect fraud or use our industry-leading, online, real-time, automated **SecurLOCK Block** (formerly Fraud Navigator) solution for automatic transaction rule enforcement. **SecurLOCK Block** is a robust, rule-driven fraud management solution that enables our customers to enforce transaction policy, detect fraudulent events as early as possible, and avoid potential loss. In one instance alone, FIS' fraud solution helped law enforcement shut down a fraud ring involving \$1.62 million and nearly 500 cardholders.

Retailer Management

FIS has been a trusted partner to the EBT retail community for 30+ years, helping retailers navigate the many changes that have affected them. FIS' unmatched, end-to-end retail management strategy includes:

- Merchant Management System retailer database
- Third-party processor (TPP) certification
- Manual voucher support
- 1099 reporting
- Nationwide, low-cost **POS solution** that allows formerly exempt retailers to continue processing EBT transactions when they no longer qualify for state-supplied equipment



FIS' retail management strategy allows Arkansas cardholders to have continuous and comprehensive access to their EBT benefits through **POS devices**, whether managed by FIS, TPPs, or retailers that deploy their own terminals. FIS' **ebtEDGE** System is designed to seamlessly interface with existing commercial networks and POS devices. Our EBT approach builds on existing EFT infrastructures widely used today by financial institutions and retailers.

Exempt EBT-only retailers will go through a painless and quick online contracting process with FIS and once approved, be shipped high-quality, easy-to-use POS equipment. These retailers can access support through our IVR, CSRs, and Merchant Portal.

Cardholder and Retailer Customer Support Services

FIS provides cardholders and retailers with multi-lingual customer service support 24/7 via our omnichannel customer service offerings:

- Easy-to-use Cardholder IVR and Retailer IVR systems
- Intuitive Cardholder Portal and Merchant Portal
- Cardholder **ebtEDGE** Mobile Application
- Knowledgeable **CSRs**



Arkansas stakeholders will receive up-to-the minute, streamlined support through FIS' self-service channels and staffed contact center support. Our customer service channels provide users with secure access to the full array of industry-standard functions and put card and transaction information at their fingertips. In addition, FIS continually improves the user experience on our systems. For example, cardholders can now freeze and unfreeze a card temporarily, cancel a card and request a replacement, and dispute a transaction right from the Cardholder Portal or **ebtEDGE** Mobile Application.

The State can be assured of superior cardholder and retailer call handling, as verified through a combination of optional live or pre-recorded call monitoring sessions and comprehensive monthly customer service reports.

Currently, more than 39 million calls a month are successfully handled through our cardholder and retailer toll-free numbers. With our technical design, flexible resource allocation, and continuous capacity planning honed by decades of experience, FIS' customer service network is easily expandable to meet growing customer service needs.

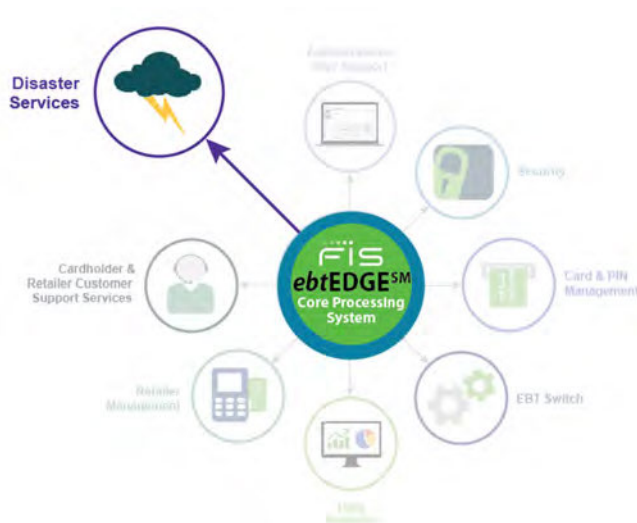
Disaster Services

The State can be confident in FIS' abilities and commitment in times of disaster. Our business model is simple; we are flexible and agile to meet the needs of Arkansas' clients at all times, including times of disaster. Our disaster services available to the State include:

- Disaster card issuance
- Disaster benefit issuance
- Disaster benefit tracking
- Duplicate participation check
- Broadcast messaging
- Manual vouchers
- Backup communications

With FIS, the State will receive our **State Disaster Recovery Support Service**. This is a customizable set of procedures that will help the State of Arkansas handle a variety of widespread or local natural disasters. Our experience will ensure that existing clients and new applicants affected by a disaster can receive their benefits quickly. In 2017, FIS successfully supported two of the three largest state DSNAP operations simultaneously without a hiccup, for Florida (Irma) and Texas (Harvey), demonstrating that no matter where or how large the disaster, FIS is ready.

In addition to the support offered to the State during a disaster, the State can expect uninterrupted service should a disaster or outage affect an FIS service location. FIS' data centers, telecommunications, and IVRs are fully redundant and separated geographically, providing the ability to limit the impact of concurrent natural disasters. The buildings are designed to withstand explosions and natural disasters, and a non-interruptible power system ensures continuous power. Additionally, our hot-hot transaction processing model allows for automatic and instantaneous switching to our secondary site, eliminating any hiccups in service in the unlikely event that a disaster or outage affects the primary site.



E.3 Transition-In Requirements

A. Client and Retailer Database Migration Processes

	Maximum RAW Score Available
E.3 Transition In Requirements	
A. Describe the processes to be used for the migration of the client and retailer database from the current Contractor's EBT/EFT system to the new system.	5 points

Transition from the Incumbent Vendor to FIS begins immediately following the signing of the contract with the State. The Transition-In phase includes contracting with TPPs and FNS-authorized retailers, installing POS terminals in exempt (EBT-only) stores, and training retailers. Conversion of the State's EBT database also occurs during this phase. The Transition phase includes implementation of the FIS *ebtEDGE* System and *webADMIN* (browser-based administration terminal), the completion of reports and settlement training, and training sessions for State training staff. These transition tasks will be completed before our proposed conversion date.

FIS' time-tested client and retailer conversion processes are described in the following sections.

Client Database Conversion

FIS has successfully demonstrated the capability of our database conversion process and procedures during the 30 conversions we have conducted for states transitioning to our *ebtEDGE* System. We have refined the conversion process developed from prior conversions to ensure that the database conversion is accomplished with minimal impact to EBT cardholders and retailers. FIS' experience with prior conversions has given us the ability to anticipate issues and avoid interruption of service to all EBT project stakeholders. We also understand the value of daily checkpoints during the dry run test conversions and, most importantly, during the production conversion.

The conversion of the State's EBT database will take place overnight on a weekend, specifically Saturday night into Sunday morning. Performing the conversion activities on a weekend ensures that no new account and benefit data will be added to the system during this time frame. In addition, transaction activity is expected to be lower on a Saturday night than at any other time during the week, so the fewest retailers and clients will be impacted.

FIS will analyze the State's monthly transaction volumes and select a mutually agreed upon date and time when the least number of retailers, cardholders would be impacted. During trial run testing, conversion timings will be established to provide more accurate downtime estimates. No emergency stand-in processing of cardholder transactions will be required during conversion.

Transition-In Plan

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

The Transition-In Plan will address the processes and procedures used for the migration, how the transition processes will be tested, and contingency plans implemented for problems and issues that may occur. This plan will also address the verification and validation of the migration process, including

validating cardholders' account balances that are converted to the *ebfEDGE* System. The plan will contain numerous checkpoints and data validations the weekend of conversion to ensure the data on the current processor's system matches what FIS has received and posted to our system. FIS is the only processor in the industry that has not lost a single penny during conversions.

As part of the EBT database conversion, FIS will:

- Perform significant testing of the conversion process, including performing test transactions against the converted database in the test system. Testing will also validate that PINs have been transferred successfully. We will complete a minimum of two trial runs of the conversion process prior to the actual conversion.
- Import the most recent three (3) full FNS audit years of transaction history from the current contractor. FIS will work with the current contractor to identify file and storage formats that are accessible and useable by FIS' system. With access to cardholders' transaction history, we can expunge benefits or escheat accounts according to the State's established timelines.
- Provide for the conversion of the most recent three (3) years of online transaction history to the *ebfEDGE* System.
- Build adequate checkpoints and reconciliation procedures into the conversion process to ensure that no benefits or records are dropped from the system during conversion.
- Prepare a detailed contingency plan to be implemented should an unforeseen issue prevent the conversion from being completed on time. Though we do not anticipate any issues, FIS will assume all liability for any financial losses relating to transactions that are processed in the *ebfEDGE* System if a fallback to the current system is initiated.

To simplify the overall conversion process and shorten the conversion window, FIS will convert the static data, such as client demographics, before the night of conversion. Converting the static data in advance allows us to concentrate on converting the dynamic data, such as client benefits, on the night of the conversion.

Conversion Testing and Trial Runs

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

Step 1: Early in the Development phase, FIS will map the data elements, field by field, from the current EBT system to *ebfEDGE*.

Step 2: During the agreed time frame documented in the project work plan, FIS will receive test files from the current contractor. We will use this data to conduct internal certification of conversion programs for each file.

Step 3: Once internal certification is complete, FIS will build the production environment to conduct a minimum of two successful trial runs of a full production conversion. The current contractor will send us copies of all production data for the State. This will allow us to benchmark the file transmission times and conversion times and allow FIS and the State to verify converted data, including history and a database value for the benefit authorization conversion file.

Step 4: We will run test transactions, client transactions, and administrative terminal transactions against the converted files to ensure the data, including PINs, was converted correctly and the system is operating properly. FIS will work closely with the current contractor and the State on the verification

process. The State can compare the information on the current system with the converted data to ensure the account, card, and history records have been converted correctly from the current contractor.

FIS has thorough and proven testing processes and procedures, which will assure the State of a well-tested, smooth, and orderly conversion with minimal impact to your stakeholders.

Trial Runs

Our experience has proven that a minimum of two (2) to three (3) trial runs of data conversion is desirable before the final database conversion. We will use agreed-upon conversion test scenarios, checklists, and a conversion schedule for each trial run. The trial runs will mirror the exact steps performed on the night of the system cutover.

FIS will provide the State and any federal agency reviews of the conversion testing results.

We closely monitor the counts and conversion timings for every dry run to make an accurate prediction of downtime during the conversion. The figure below shows a sample worksheet of timings and counts from a previous conversion. For comparison, before our processing platform upgrade, a dry run data extraction for a particular state customer had a total run time of 11 hours; The dry run data extraction for a similarly-sized state, depicted below, was completed in just under 2 ½ hours on FIS' new Tandem processing platform.

STATE CONVERSION						
Dry Run #1 - APRIL 23-24, 2019						
EBT Files	FIS Unload (Extract/Validation)				Record Count	Record Amount
	Begin Time	End Time	Run Time			
Case/Client File	4/23/19 8:43 AM	4/23/19 9:03 AM	0:20:05		1,880,553	NA
Benefit File - Active 01	4/23/19 8:52 AM	4/23/19 8:59 AM	0:07:06		567,015	\$30,765,227.35
Benefit File - Inactive 99	4/23/19 3:14 PM	4/23/19 3:21 PM	0:06:03		1,324,397	\$0.00
Hold File	4/24/19 9:20 AM	4/24/19 9:20 AM	0:00:00		0	\$0.00
Voucher File	4/24/19 9:25 AM	4/24/19 9:25 AM	0:00:00		1	\$184.13
Card Data File	4/23/19 11:50 AM	4/23/19 1:40 PM	1:50:02		3,307,505	NA
*6 Files Transmitted for This Run			2:23:16			

171.ppt

Figure E-8 Sample Counts and Timings Monitoring Worksheet

FIS uses this worksheet to closely monitor the counts and conversion timings to ensure a successful conversion.

Retailer Conversion

The State of Arkansas' goal to avoid negatively impacting cardholders and retailers due to system conversion is also shared by FIS. A smooth and successful conversion should be seamless to the system's end users; cardholders should be able to redeem their benefits, and retailers should continue normal business operations. We assure the State that the processes we have built into our project work plan and Transition-In plan will result in a smooth transition of retailers to the new EBT system. To ensure no downtime for retailers, FIS will provide exempt retailers that want and need an EBT-only POS device with equipment and training prior to conversion. As a result, Arkansas cardholders will continue to have access to their benefits through these retailers without disruption. Transitioning to FIS offers the State, retailers, and cardholders the lowest-risk conversion option.

Managing the retailer relationship from beginning to end is the lifeblood of a successful EBT program. FIS

has provided start-to-finish retailer management for 30+ years. Within the last several years, we have successfully demonstrated the capability of our retailer conversion process and procedures during the conversions for Florida, New Mexico, Nevada, Texas, Kentucky, Washington, Wyoming, Nebraska, Idaho, Arizona, Hawaii, Guam, Colorado, West Virginia, Alaska, the U.S. Virgin Islands, California, Michigan, and most recently, Illinois, to our *ebtEDGE* System. Over the years, we have converted all older model EBT-only terminals for eight of our other EBT projects. All conversions were accomplished without disruption to cardholders or retailers.

During the Design phase, we will contact all EBT-only retailers and those using TPPs or connecting directly. We will begin re-contracting with the existing exempt EBT-only retailers and third-party processors as soon as the State and FNS approve the retailer and processor agreements. By converting exempt retailer terminals to FIS-provided equipment early, no changes will be introduced on the night of the database conversion. FIS will, via our fully interoperable EBT Switch, route the transactions to the State's incumbent processor until conversion. Therefore, the conversion will not affect the retailers' ability to conduct business as usual or the cardholders' ability to redeem their benefits at stores using EBT-only terminals.


Prior to conversion, FIS will provide exempt State-supported retailers with POS terminals, separate optional PIN pads if requested, terminal software, and terminal installation assistance. The equipment will be shipped by mail with appropriate training materials to State retailers. FIS' Deployment Center will provide installation and training assistance via telephone at the retailer's request. Retailers are also provided with a 24-hour customer service number for troubleshooting assistance. Our experience has shown that this hardware is easy for the retailer to use, and minimal training is needed.

Retailer Notification

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

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

A sample reminder notification FIS sent to the retailers in the State of Michigan during the conversion from the incumbent contractor's system to FIS' *ebtEDGE* System is provided below.



State of Michigan – EBT Conversion from Conduent to FIS (Saturday August 28th through Sunday August 29th, 2021)

eMessage No. 6/03/2021

Chargebacks & Adjustments On or before Saturday

After Submit After Submit

All adjust All adjust

TPPs/Ne TPPs/Ne

Adjustme Adjustme

of the Q of the Q

Merchant Help The FIS

Desk / IVR for manu

Questions?

Primary Contact FIS State


Phone 800-XXX

Email xxxxxxxx

Other Contact Daniel F

Phone XXX.XX

Email xxxxxxxxxxxx@fisglobal.com



State of Michigan – EBT Conversion from Conduent to FIS (Saturday August 28th through Sunday August 29th, 2021)

eMessage No. 6/03/2021

Message The State of Michigan is changing their EBT SNAP and WIC transaction authorization processor to FIS Government Solutions. The transition to FIS will begin on Saturday August 28th, 2021 at approximately 11:00pm CT. FIS expects to have the Michigan EBT system back online on Sunday morning August 29th, 2021.

This eMessage contains important information regarding processing Michigan EBT transactions after the processor change date.

System Readiness **Effective August 29th, 2021 all EBT SNAP and WIC transactions must be routed to FIS for processing.**

System Outage The conversion will require a full system outage beginning on Saturday August 28th, 2021 at 11:00pm CT and the system will be brought online on Sunday August 29th, 2021.

Authorization Processor Current EBT Processor: Conduent
NEW EBT Processor: FIS

BIN The Michigan SNAP BIN is XXXXXX, and WIC BIN is XXXXXX
PAN length is 16

Link to FIS, Transaction Routing No link to FIS (eFunds): If you do not have a link to FIS, certification of the new link is required. Please contact State Support at 800-XXX-XXXX or xxxxxxxxxxxx@fisglobal.com to obtain a contract along with scheduling certification.
Link to FIS (eFunds): If you currently have a link to FIS for other EBT states we do not require a mini-certification.

Contract Current contract with FIS (eFunds): If you currently have a Quest Processor Agreement with FIS (eFunds Corporation) a new contract is not required to process Michigan EBT transactions. We have amended Schedule A (formerly Schedule D), Applicable State and State Specific Provisions, to update the State of Michigan. There are no state-specific provisions for the State of Michigan EBT. A copy of the amended Schedule A is included for your records.
No contract with FIS (eFunds): If you wish to process Michigan EBT transactions but do not currently have a Quest Processor Agreement with FIS, you must sign a contract with FIS (Fidelity Information Services, Inc.), as the contracting entity. Please contact FIS EBT State Support to receive a copy of the agreement.

Fees and Reimbursement Programs Interchange for Michigan cash transactions at an ATM will be:

BIN	State	ATM Cash WD without surcharge	ATM Balance Inquiry	ATM Denial	POS Cash WD
XXXXXX	Michigan	NA	NA	\$-	NA
XXXXXX	Michigan WIC	N/A	N/A	N/A	N/A

Figure E-9 Sample Retailer Conversion Notice

Retailers will be given sufficient notice and information about the transaction system outage window during the cutover.

B. Migration Process Contingency Plan

	Maximum RAW Score Available
E.3 Transition In Requirements	
B. Describe the Prospective Contractor's contingency plan for problems and issues that may occur during migration.	5 points

FIS will provide the State with a detailed contingency plan to be used in the event an unforeseen issue prevents the conversion from being completed in a timely manner. The procedures to be followed depend on when the decision to abort (No-Go decision) is made. Here are the three scenarios:

- No-go decision is made before production files are sent to FIS.
- No-go decision is made after FIS receives the files, customer service telephone lines have been cut over to FIS, and authorizations have stopped.
- FIS receives the first State of Arkansas EBT transaction from the FIS EBT Switch.

The decision about which of the options should be used depends on a number of factors, including the severity of the problem, the projected time to resolve the problem, and/or the impact on cardholders. Additional details regarding each option, including the specific tasks assigned to each stakeholder, will be outlined in the Transition-In Plan.

C. Transition-In Phase Schedule of High-Level Milestones

	Maximum RAW Score Available
E.3 Transition In Requirements	
C. Provide a schedule of high-level milestones for the transition in phase.	5 points

In the table below, FIS has included high-level milestones for the transition in phase.

Table E-3 High-Level Milestones for the Transition-In Phase	
Milestone	Date
Contract Start Date	6/1/2024
Identify State, Vendor, FIS and FNS Task Force Members	6/17/2024
Project Kickoff Complete	6/28/2024
Project Management Plan Draft complete	6/28/2024
Functional Design Document complete	6/28/2024
System Development Life Cycle Testing Plan complete	6/28/2024
Back-up and Recovery Plan complete	6/28/2024
Training Plan Draft complete	6/28/2024
Retailer and TPP Agreement complete	6/28/2024
Change and Configuration Management Plan Draft complete	6/28/2024
Communication Plan Draft complete	6/28/2024
Settlement and Reconciliation Manual complete	6/28/2024

Table E-3 High-Level Milestones for the Transition-In Phase

Milestone	Date
Detailed Design Document complete	7/12/2024
System Security Plan complete	7/12/2024
Reports Manual Draft complete	7/12/2024
Approval of conversion file layout from current vendor and State	7/17/2024
EBT Program / webADMIN Manual complete	7/17/2024
Dry Run # 1 Complete	8/15/2024
Interface Control Document Draft complete	8/30/2024
Dry Run # 2 Complete	9/12/2024
Deploy POS, Manual and Quick Reference Guide for Exempt Merchants complete	11/29/2024
Go Live	12/8/2024

D. Bank Account Structure

	Maximum RAW Score Available
E.3 Transition In Requirements	
D. Provide the Prospective Contractor's bank account structure.	5 points

FIS will own, maintain, and reconcile a zero-balance bank settlement account at Wells Fargo that supports the State of Arkansas SNAP and Cash programs. Wells Fargo is FIS' bank for almost all our EFT and EBT programs. FIS be will responsible for payments to and from Wells Fargo for services rendered. The EBT settlement account will be monitored each day by FIS settlement staff to confirm the appropriate debits and credits are posting to the account. In addition, the account will be balanced on a weekly basis to Arkansas' EBT daily ACH settlement activity of SNAP and cash redemption payments to EBT-only retailers, TPPs, and networks

E.4 EBT System Functionality

A. Contingency Plan for Circumventing Communication Outages

	Maximum RAW Score Available
E.4 EBT System Functionality	
A. Describe the Prospective Contractor's contingency plan for circumventing communication outages of longer than five (5) minutes.	5 points

FIS' primary focus is on disaster avoidance, and we provide fully redundant systems for processing EBT transactions in geographically diverse data centers. FIS' primary and secondary sites operate based on a hot-hot transaction processing model which is synchronized in real time. As both sites are redundant, both sites can run 100% of the *ebtEDGE* System functionality at either location. If the primary EBT processing complex is lost, cardholder and State transactions are routed from the primary site to the secondary site, and transactions are authorized against the secondary Authorization Engine database.

A coordinated contingency plan is critical to ensuring that clients continue to receive their benefits and can access them at any authorized retailer. Our *ebtEDGE Continuity of Business Plan* describes how FIS responds to an emergency that involves system interruption. The FIS plan is built around:

- **Safeguards for online EBT financial transaction processing that protect EBT clients against the unexpected.** This includes the use of HP NonStop™ system equipment to protect against system outages or lost transactions, established operations procedures to continually store and refresh copies of all data and software, and the physical design and construction of the FIS primary and secondary data centers.
- **Redundant hot systems in place and operational at all times for all of our support functions.** FIS' geographically diverse sites have sufficient capacity available to take over from any site that may be impacted by a disaster.
- **Planned procedures for recovering offline reporting, settlement, and reconciliation processing.**

Today, our business continuation and recovery procedures are in place for multiple states' EBT programs and meet all the requirements for each program. Most importantly, the plans meet the needs of recipients, retailers, and State staff to ensure the continuity of critical functions of the EBT system if we were to suffer a disaster. Our procedures include disaster recovery, backup, and contingency plans to ensure that recipients continue to have access to benefits, communication outage of longer than five minutes, or any other adverse event affecting the operations of the EBT system. The FIS *ebtEDGESM Continuity of Business Plan* summarizes the procedures FIS uses to respond to:

- Issues that can be resolved in less time than it takes to activate the *Continuity of Business Plan*
- Short-term outages
- Outages where the resolution time is uncertain
- Worst case event of total loss or destruction of the systems at a primary data center

The plan includes an evaluation of the types of service interruptions that may impact the EBT system's operations, lists the backup and recovery steps for each type of interruption, and describes the provisions in place to ensure that benefits continue to be accessible to recipients. In addition, we will outline the resources committed (people, systems, networks, and operations sites) and indicate whether the plan has been tested under real or simulated conditions. In the plan, we also define and explain the conditions that

warrant moving to the backup data center. A sample Table of Contents of the plan is shown in the figure below.

eBTEDGE™ Continuity of Business Plan		FIS
Emergency Protection	20	
Security for Visitors	21	
System and Access Security	21	
Data, Program, and Application Security	21	
Data Storage Security	22	
HP Systems Recovery	22	
IBM® Systems Recovery (Partial Disasters)	22	
Data Network and Teleprocessing	22	
Summary	23	
EBT Client and Retailer Call Centers	23	
Interactive Voice Response (IVR) Back-up Facilities	24	
Verint		
FIS NextGen ARU		
EBT Card Processing		
Post-Disaster Procedure		
eBTEDGE™ Continuity of Business Plan		FIS
Table of Contents		
1 Introduction	7	
2 Definition of Disaster	8	
3 Disaster Assessment Criteria	9	
Assessment Procedure	9	
Assessment Criteria Exceptions by Line of Business	10	
SNAP EBT Stand-In Processing	10	
FIS Continuity of Business Plan Overview	10	
Recovery of Customers	11	
Assumptions	11	
Complete and Partial Disasters	11	
4 FIS Communication with Government Clients	13	
Incident Reporting By FIS	14	
Communication with Merchants and Cardholders	14	
5 Business Recovery Command Center	15	
Concurrent Tasks and Procedures	15	
Testing the eBTEDGE Continuity of Business Plan	16	
6 HP NonStop Systems Recovery Procedures	17	
Recover EBT Authorization Engine	17	
Telecommunications	18	
7 IBM Systems Recovery Procedures	19	
Recover IBM Systems	19	
Telecommunications	19	
8 Prevention and Containment Measures	20	
Physical Security and Environmental Systems	20	
Building Design	20	
Building Security	20	
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5		

Figure E-10 Continuity of Business Plan – Sample Table of Contents

FIS' eBTEDGE Continuity of Business Plan outlines the plans in place to ensure continued operations of the EBT system in the event of an interruption so that recipients can continue access to their benefits.

The FIS' *ebtEDGE Continuity of Business Plan* is an EBT-specific plan. Additional information regarding FIS' disaster recovery procedures can be found in our corporate-level documentation, which can be provided after the contract award and reviewed as needed. These plans address all parts of the business—including employees, facilities, systems, telecommunications, and customers. Our plans are living documents that are updated on an ongoing basis to incorporate lessons learned. They are tested regularly to validate the plans' effectiveness and completeness.

B. Process of Eliminating Unauthorized Access

	Maximum RAW Score Available
E.4 EBT System Functionality	
B. Describe the Prospective Contractor's process of eliminating unauthorized access.	5 points

FIS will provide communications software that controls access to the EBT system. This software will strictly control access by all State, federal, and FIS personnel in their attempts to input data or generate inquiries. This software will also provide for the following capabilities, at a minimum:

- User identification and authentication
- Discretionary access controls
- System access and audit controls

How we meet these requirements is discussed in the following sections.

Online Transaction Security

FIS uses an industry-standard security framework as part of the *ebtEDGE* administrative solution. This solution delivers an integrated set of shared security and management services, enabling it to centralize authentication and access control and leverage these services across all users and applications.

The FIS security solution handles the issue of identities and authorizations to ensure that the right people have access to the right information, enabling them to conduct business easily and transparently. FIS employs authentication management information to verify identity and grant functionality access. The technology used in describing FIS' security applications and controls include:

- **FIS IdP®:** An access management software solution that provides centralized security services for managing user authentication and access to web-based applications. This software solution provides Multi Factor Authentication (MFA) to strengthen security and prevent unwanted access.
- **Authentication:** Verification of the identity of a person. Authentication is the process of verifying identity so one entity can be sure that another entity is who it claims to be.
- **Authorization:** Granting of permissions.
- **Firewalls:** A security scheme that prevents unauthorized users from gaining access to a computer network and monitors the transfer of information to and from the network.
- **Demilitarized Zone (DMZ):** Industry security implementation in which browser interfaces have direct secure access to web servers but only indirect secure access to other key hosts via the web server's secure access to them.

The following figure shows the security controls used for *ebtEDGE* internet applications.

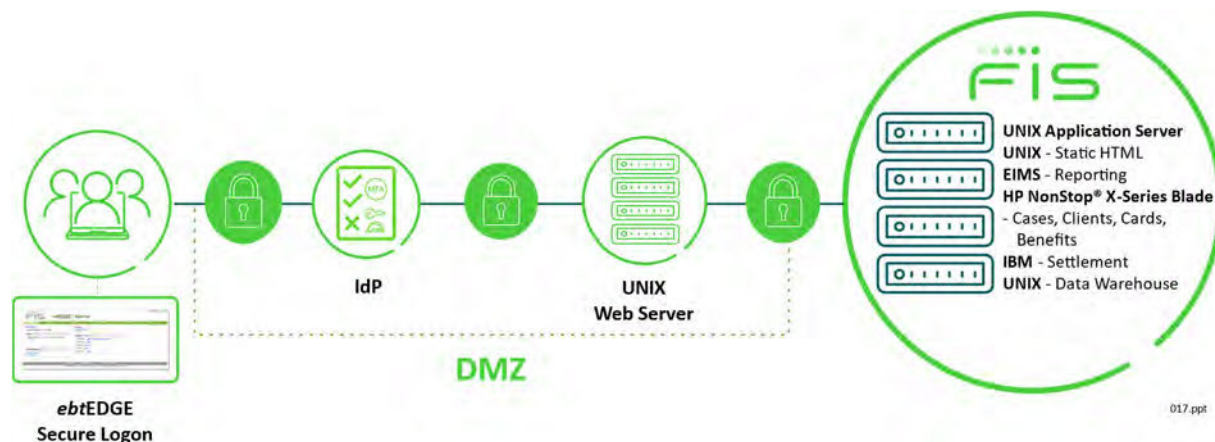


Figure E-11 FIS EBT Internet Security Controls for Web-Based Applications

FIS employs industry-standard security controls. A single sign-on provides your users with access to all web-based functions.

User Identification and Authentication

Access for all personnel assigned to work within the EBT system will be established. The *ebtEDGE* System requires unique identification from each user to access the system. Access to files, databases, transactions, and programs is restricted to those personnel who need access to such data to fulfill their assigned responsibilities. How FIS meets the State's requirements for user identification and authentication is described in the following sections.

FIS Employee Access Controls

FIS has stringent security policies in place that must be followed by all company personnel and vendor personnel, such as call center CSRs, who have access to the system to assist cardholders and retailers. These policies include using user IDs and passwords, software licensing, access to systems resources, access and confidentiality of data, and contingency planning. We require all employees and vendor personnel to carefully review and sign a Confidentiality Agreement indicating they understand and agree with their company's policies. We have also published an Employee Handbook, a comprehensive manual containing company policies and procedures, including the Confidentiality policy.

FIS managers must explicitly authorize all access before the security group implements employee security access. Access is authorized on an as-needed basis, and managers are required to review access quarterly, as described below.

Each FIS and vendor employee is set up with granular controls. A user of the system must have an ID in good standing that must be authenticated using a password known secretly by that user. Once logged onto the system, each user's actions are logged for auditing purposes. Reports of user activity in the system can then be generated, thereby providing an audit trail of the activity performed by a specified user of the administration terminal.

Employee and vendor personnel access controls include:

- **Unique Identification:** Any successful attempt to access non-public FIS information system resources must be associated with a known identity:
 - Identification must be unique for each user of a system.

- Shared accounts are prohibited.
- The naming convention of an ID must not disclose personal data.
- **Authentication:** All individuals accessing a non-public FIS resource must authenticate their identity:
 - Systems shall authenticate users consistent with the sensitivity level of the information that system contains.
 - At a minimum, user name, password, and MFA. (see MFA)
 - Any authenticating entity must meet all password requirements listed in the Password Configuration Standard.
- **Authorizations:**
 - Permissions associated with identities must not violate regulatory or contractual requirements.
 - Privileged access must be avoided where technically possible to limit access to the application, database, and operating system layers of an FIS resource.
 - Only authorized users are permitted to modify an application and/or device configuration.
- **Password Reset Requirements:** In the event an ID owner cannot authenticate with their account, the Authentication Solution Administrator applies established procedures for end-user verification. Administrators responsible for resetting passwords must obtain information to uniquely validate the identity of the account user or administrator prior to providing a new password or a temporary password for the ID in question.
- **Periodic Access Reviews:** On a quarterly basis, the assigned manager who “owns” the users must approve the users on the list. If a user is not approved by the assigned manager, the user is removed from the system. This prevents passive approval of continued access, which may not be necessary.

Password Configuration Standard

FIS adheres to password configuration criteria that ensure the safety of FIS systems and the information that resides within them. Passwords are never stored in plain text. Password criteria for password length, complexity, expiration, lockout, and storage comply with external regulatory requirements such as the Payment Card Industry (PCI) Data Security Standards. Passwords for all user and process IDs associated with FIS employees, consultants, contractors, vendors, business partners, and clients must comply with standards.

Specific password configurations for consumer end-user accounts are the responsibility of FIS' clients; therefore, consumer account passwords are not required to comply with the FIS internal standard. It is, however, strongly recommended that the minimum password configurations for consumer end-user accounts be consistent with this standard.

State Staff Access Controls

Users of the *ebtEDGE* administrative terminal are required to have a unique user ID, password, and MFA. These are administered and controlled by a State Security Administrator who can add, delete, and view users in real time. The State Security Administrator assigns each authorized user an ID based on the specific job functions of that user. Each user ID is issued according to formal operationally defined profiles, which restrict the types of inquiry and online transactions. As an example of these operationally defined levels, staff members who issue EBT cards can be restricted from adding benefit authorizations to the system. This feature provides great flexibility in developing restricted-access combinations for all system users. For example, the functions and data that can be accessed are configured for each access user ID. This allows the ability to selectively control the functions a user may perform.

The *ebtEDGE* System's *secureADMIN* tool, User Admin, 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 they are granted access, is assigned to a specific security profile based on the requirements for their job. All personnel requiring access to the system must first be established in the system and assigned a security profile.

The System Administrator assigns an initial sign-on password; however, the user must change this initial password immediately upon initial sign-on. Strong passwords are used, requiring a minimum of eight characters containing characters from three of the following four categories: uppercase letters (A-Z), lowercase letters (a-z), numbers (0-9), and special characters. A lockout will occur if an incorrect password is presented multiple times (configurable to the State's requirements). Designated zone and password administrators can reset passwords.

Passwords expire based on the defined cycle. A history of passwords is stored for each user. The system does not allow the existence of duplicate passwords. As an additional security measure, passwords are never displayed on any screen and are never printed. Users are instructed to memorize their passwords, only to enter them when prompted by a security screen, never to write them, and never to share them with anyone.

Users access the system by entering a required ID and a password. This information is validated, and if correct, the user will be granted access to their authorized subset of functions. The *ebtEDGE* System does not allow the PIN to be displayed on an administrative terminal or workstation monitor.

Multi-Factor Authentication (MFA)

As part of FIS' commitment to keeping our clients secure, Multi-Factor Authentication (MFA) will now be required when an FIS user logs in to the *ebtEDGE* administrative terminal. MFA is an industry standard and a safer way to authenticate to the system compared to the current single-factor authentication (SFA).

FIS also offers MFA for state administrative users to provide an additional layer of protection for our EBT states and their cardholders. With MFA, State users will obtain and enter another piece of information in addition to their password each time they log in to *webADMIN*. This added layer of security requires minimal effort on the user's part and can be implemented in several ways. When FIS sets up MFA for the State, the State can choose from the following delivery methods for the additional piece of information:

- Through the use of challenge questions
- PIN sent to the user via email or SMS text message
- Through the use of a hard token (i.e., code provided on a physical device)
- Through the use of a soft token (i.e., code provided via an app)

Authentication Data Protection

FIS protects authentication data through the use of FIS IdP. FIS IdP 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 IdP functionality and authentication data.

User Tracking

The *ebtEDGE* System tracks, by user ID, all actions taken by the users of the administrative terminal, including user inactivity and lockouts. FIS' *secureADMIN* system maps the user ID to all transactions performed by each user accessing the system. We can report by user ID, inquiries, and changes to client, case, benefit, or account information, including changes to client name and address where allowed, and

account closure by date and time. Tracking also includes log-on/off, password changes, and other actions by system operators, administrators, and security officers.

C. Validation of Transmitted Data

	Maximum RAW Score Available
E.4 EBT System Functionality	
C. Describe the plan to ensure that all transmitted data will be accurately and completely received to prevent incomplete and/or duplicate data?	5 points

Batch File Processing

FIS will perform an initial validation of the electronic files to be posted to the EBT system upon receipt. This includes reviewing the header for duplicate batches and the file record count to ensure the file is complete. If a duplicate or incomplete batch is received, it is rejected immediately and reported on the *Batch Refresh Error Report* as such. After passing the initial validation, files are processed in the order they are received, and database updates 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 (e.g., accepted or rejected). The *Batch Refresh Error Report* also lists all the errors in the file, including duplicate case exceptions, rejected benefit authorization attempts, and the reason code for each error.

EBTRS004-1		STATE NAME BATCH REFRESH TOTAL REPORT			SETDATE: 08/03/XX RUNDATE: 08/03/XX		PAGE: 1	
MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 21:24:51 CST								
BATCH ID	BATCH TYPE	TRAILER COUNT	TRAILER AMOUNT	ACTUAL COUNT	ACTUAL AMOUNT	APPLIED COUNT	APPLIED AMOUNT	STATUS
9703031950FSDA	FS-DAILY							
	DETAIL RECORDS	106		106				
	ADDS	106	\$15,590.08	106	\$15,590.08	106	\$15,590.08	APPLIED
	ERRORS			0				
EBTRS004-1		STATE NAME BATCH REFRESH TOTAL REPORT			SETDATE: 08/03/XX RUNDATE: 08/03/XX		PAGE: 1	
MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 12:34:13 CST								
BATCH ID	BATCH TYPE	TRAILER COUNT	TRAILER AMOUNT	ACTUAL COUNT	ACTUAL AMOUNT	APPLIED COUNT	APPLIED AMOUNT	STATUS
9703031050CSDA	CASH-DAILY							
	DETAIL RECORDS	330		330				
	ADDS	330	\$55,652.26	330	\$55,652.26	327	\$55,165.26	APPLIED
	ERRORS			3	\$487.00			
EBTRS004-1		STATE NAME BATCH REFRESH TOTAL REPORT			SETDATE: 08/03/XX RUNDATE: 08/03/XX		PAGE: 1	
MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 09:13:02 CST								
BATCH ID	BATCH TYPE	TRAILER COUNT	TRAILER AMOUNT	ACTUAL COUNT	ACTUAL AMOUNT	APPLIED COUNT	APPLIED AMOUNT	STATUS
9703030450CARD	RECIPIENT/CASE							
	DETAIL RECORDS	752		752				
	ADDS	119		119		119		APPLIED
	CHANGES	619		619		615		APPLIED
	DELETES	14		14		14		APPLIED
	ERRORS			1				

Figure E-12 Batch Refresh Total Report

The Batch Refresh Totals Report displays the type of batch transmission received, any edit errors in the batch, and the disposition of the batch (i.e., accepted or rejected).

ESTRS002-1 BATCH ID: 9703031050CSDA - CASH-DAILY			STATE NAME BATCH REFRESH ERROR REPORT		SETDATE: 08/03/XX	PAGE: 1
BATCH 1 OF MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 21:09:08 CST						
CASE NUMBER	RECORD NUMBER	REFRESH TYPE	REFRESH ACTION	ERROR FIELD	ERROR DATA	ERROR DESCRIPTION
01294327	999	BENEFIT	ADD	CASE NUMBER	01294327	CASE NUMBER NOT FOUND
01474784	717	BENEFIT	ADD	CASE NUMBER	01474784	CASE NUMBER NOT FOUND
01474784	718	BENEFIT	ADD	CASE NUMBER	01474784	CASE NUMBER NOT FOUND

ESTRS002-1 BATCH ID: 9703030450CARD - CASE/RECIPIENT			STATE NAME BATCH REFRESH ERROR REPORT		SETDATE: 08/03/XX	PAGE: 1
BATCH 1 OF MAINTENANCE FILE RECEIVED ON 08/03/20XX AT 09:13:02 CST						
CASE NUMBER	RECORD NUMBER	REFRESH TYPE	REFRESH ACTION	ERROR FIELD	ERROR DATA	ERROR DESCRIPTION
01000402	3	CASE/RECIPIENT	CHANGE	RECIPIENT TYPE	1F	ACTIVE RECIPIENT NOT FOUND

Figure E-13 Batch Refresh Error Report

The Batch Refresh Error Report lists all the errors in the file, including duplicate case exceptions, rejected benefit authorization attempts, and the reason code for each error.

Account Number Validation in Batch Files

As described above, FIS validates all electronic files to be posted to the EBT system. Each record detail line is validated against the FIS *ebtEDGE* System database before the database is updated with the file information. FIS will use the unique account identifier, benefit type, benefit availability date, and unique authorization number generated by the State to process the credit records and post the benefit amounts appropriately.

FIS attaches the case record to the account with links that tie the card record to the case record. Other links are created that connect such data elements as the case and client record and benefit and card records. The client case number is validated within the FIS batch processing for all case additions, deletions, and updates based on the maintenance action and the required information supplied within each batch record. Some of the high-level processing rules for batch maintenance files in place are:

- On an “Add” request, if the case does not currently exist on the EBT database, an EBT account is assigned, and the case is added to the EBT system.
- If an “Add” request is received for a client that currently exists on the EBT database, the “Add” request can be rejected, or turned into an update record, depending on how the State desires to handle this situation. A match will be performed on the case number and client type to determine if the record has been previously added to the EBT database.
- On an “Update” record, that the case already exists.
- Checks that values within the individual fields contain correct information or “valid values” (e.g., date fields contain valid dates; codes are within the approved list of values allowed, etc.).

These processing rules provide FIS and the State with a mechanism to validate batch maintenance information and ensure the proper application of client data to the EBT database.

D. Card Inventory Control System

	Maximum RAW Score Available
E.4 EBT System Functionality	
D. Describe the Prospective Contractor's card inventory control system.	5 points

Card stock security is critical to the integrity of the State's EBT program. FIS' control processes, methods, and procedures will safeguard against loss, theft, or abuse from internal and external threats at all points in the card production and issuance process. FIS accepts responsibility and liability for all non-issued card stock until such stock is transferred to a third-party transport company, such as UPS or FedEx, for delivery to State-specified locations or handed over to postal service employees for mailing to cardholders.

As a full-service EBT provider, FIS does not use third parties or subcontractors in our card production and modification processes. FIS is the only EBT processor in the industry that owns and manages its own card production facilities through our card services division, CardPro®. FIS' CardPro has three facilities located in Romeoville, Illinois; San Antonio, Texas; and St. Petersburg, Florida. All three card facilities are certified by Visa®, Mastercard®, Discover®, and American Express® for card production and personalization. As such, they operate under stringent procedures to minimize handling while maximizing control. FIS' 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 when requested

Our card facilities maintain the operational controls for card production, inventory control, physical security, and managerial oversight. We comply with all standards for the security of physical plastics during the issuance process. Information about our card production and inventory management process and centralized card issuance management application for State use is provided below. All inventory processes and procedures are done in accordance with Payment Card Industry (PCI) physical security requirements for card production. Visa and Mastercard conduct annual audits to ensure adherence to these requirements.

Card Inventory Management Process

Cards deliveries are received at a secure loading dock. The loading dock consists of a fenced "truck trap," meaning that to gain access to the loading dock, FIS security must open the gates to the loading dock, and once the truck has backed in, the gate is closed to contain the truck and prevent anyone outside access to the truck. The loading dock door can only be opened once the gate has closed; additionally, interior loading dock doors cannot be opened when the loading dock door is closed, thereby preventing anyone in the receiving area from gaining access to the rest of the building.

Cards are received by two FIS employees; all activity is monitored with CCTV coverage. CCTV footage is retained for a minimum of 90 days. Upon receipt, the quantity of packages is confirmed by the FIS staff. After receipt, cards are immediately secured within the card vault and are counted within 24 hours; the card description, part number, and quantity are entered into the electronic inventory system.

As personalization orders are received, the inventory system is systematically updated with a request for the number of cards required for a given job. The vault staff picks the exact quantity required and has a second vault employee verify that the correct number has been counted. Both employees sign off on the job paperwork and update the inventory system to show that the cards have been removed. The card access system ensures that a minimum of two employees are in the vault at all times. Both an authorized badge and a confirmed fingerprint read are required to allow vault access.

As the job goes through the production floor, operators sign the job paperwork at each step in the process to maintain a chain-of-custody audit trail. The picked cards are counted again at the embossing machine, and the completed job is balanced by the operators after personalization and insertion.

A complete cycle count of the vault is conducted monthly by the vault staff. Additionally, after each shift, the vault staff counts any card stock used during the shift to ensure that the remaining quantity in the vault is in balance with the quantity shown in inventory.

Card Destruction Process

Cards damaged during the personalization process are returned to the vault for a blank card to run a remake through the personalization equipment. This one-for-one exchange between vault staff and machine operator is documented on the job paperwork and in the inventory system. These spoils are destroyed under dual control and CCTV coverage by the vault staff; a record of inventory number and quantity destroyed – a shred log – is signed by both employees and retained for audit purposes.

Bulk destruction of card stock is done only with the written approval of the owner of the card stock. This destruction is also documented in the inventory system and conducted under dual control by the vault staff.

Additional Security Measures

All tipping and UltraGrafix foil used in card processing are placed in separate secure containers and are later shredded. This ensures that sensitive data never leave the facility intact.

Client input is always kept in the secure production area. All client output, such as cards, carriers, reports, and PIN mailers, always remain in the secure production area. All paper products with sensitive information are shredded.

Centralized Card Issuance Management Database

FIS maintains a centralized card management system, CardPro Connect™, which provides online, real-time access to card-critical data. We are pleased to offer the State access to this recently redesigned application, so the State can easily manage all aspects of its card personalization programs using a centralized card issuance management database.

CardPro Connect is more than just a reporting tool. Instead, by providing real-time information, it gives the State true self-sufficiency and transparency in its card program management. CardPro Connect helps users perform tasks like searching for a specific cardholder, reviewing a bill of materials, or submitting a pull request with maximum efficiency.

CardPro Connect offers drill-down capabilities that allow users to view information about card order jobs and program or special-handling requests in real time, including:

- **Job-tracking data:** See the production status of a card order job.
- **Bill of materials:** Verify materials used to produce orders, including plastic cards, card carriers, activation labels, inserts, and envelopes.

- **Front/back images:** View images of all materials used to produce orders.
- **On-hand inventory:** Check inventory levels of State materials and forecast future usage to avoid material shortages.
- **Special handling requests:** Follow up on order changes or cancellations by accessing a complete list of cards pulled from production.
- **Shipment tracking information:** Link directly to the overnight delivery service to provide clients with updates on their orders, if applicable.

CardPro Connect provides a variety of reports, all exportable to Microsoft® Office Excel, designed to keep users informed about all aspects of the State's card programs. Reports provide information on the receipt of data files, card mailing dates, turnaround times, and service levels. CardPro Connect also offers flexible search options, including the ability to set search parameters, such as date ranges and order status, and perform targeted searches for specific job and issuer numbers or programs.

With CardPro Connect reports, users can search for and track information, such as:

- **Total card orders/delivery statistics:** On-time, late, turnaround distribution times
- **Order details:** Date in, issuer information, process type, quantity, date out, etc.
- **Job details:** Start date, job number, issuer number, number of cards in the job, due date, status, date completed, days late, pulls in the job, etc.
- **Special handling requests:** Date submitted, account number, account holder information, pull type, confirmation date, issuer number

Further information about CardPro Connect features that will be particularly useful to the State is provided in the following section.

CardPro Connect Features

A snapshot of the CardPro Connect Home page is shown below. This page provides quick and easy access to some of CardPro Connect's most popular features.

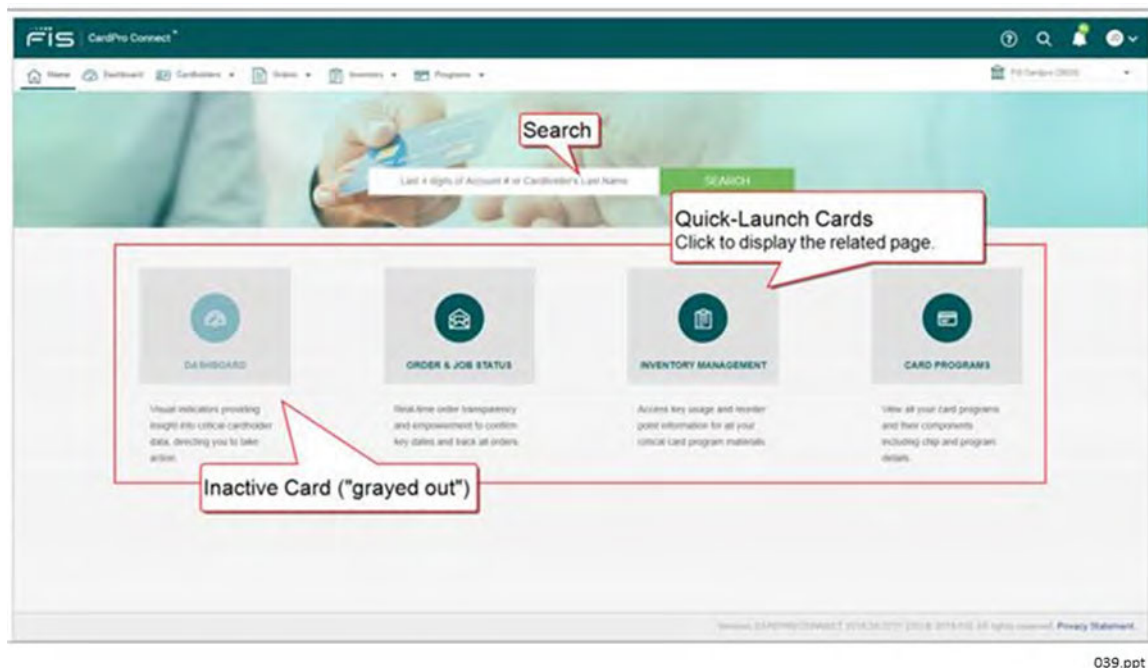


Figure E-14 CardPro Connect Home Page

CardPro Connect features an efficient and responsive user interface compatible with all the latest browsers and platforms.

From the Home page, the user can do the following:

- Search for an account number or an account holder
- Click a Quick-Launch card to go directly to the related page:
 - Dashboard
 - Order & Job Status
 - Inventory Management
 - Card Programs
- Navigate to any other page or feature in CardPro Connect

Online help is available from within CardPro Connect, which provides information about every page and report and step-by-step instructions for using all application features. The Help homepage also includes links to e-learning tutorials to familiarize users with the interface.

Card Pull Address Validation Feature

The State will benefit from CardPro Connect's address validation feature when requesting a card pull after the State has placed an order. Upon completing the request form, an address validation dialog box will be displayed with a suggested address or addresses for the recipient. This feature enables the State to review the address for accuracy before the card is shipped.

Address Change Report

CardPro Connect provides an Address Change Report that can help the State reduce undeliverable mail. When the State sends a file to CardPro for processing, we compare the account records in the file against the National Change of Address (NCOA) database maintained by the U.S. Postal Service. The Address

Change Report displays all records in the file submitted by the State that have newer (different) addresses in the NCOA database.

Dashboard Features

The CardPro Connect Dashboard provides transparency to the State regarding performance measures and card inventory levels. The top section shows production and inventory key performance indicators at a glance, including:

- **Production Alerts:** Number of jobs marked “Invalid” within the last calendar week.
- **Expedites:** Number of expedited jobs that ran within the last seven days, including open and closed
- **Pull Requests:** Number of pull requests that were made within the last seven days
- **Address Alerts:** Number of addresses from the State’s orders checked against the NCOA database and reported as changed within the last six days.
- **Inventory Management:** Statistics shown include the number of parts and programs with quantities that will last more than and less than six months based on usage over the previous six months, the number of parts out of stock, and how many programs use out-of-stock parts.

The lower half of the dashboard provides a customizable monthly volume trend chart with jobs for the past five years, a volume trend by job class chart, and a month-over-month and year-over-year trend table, as shown in the figure below.



Figure E-15 CardPro Connect Dashboard

From the dashboard, the user can click on any Key Performance Indicator to view a data report.

We will provide the State with a comprehensive *CardPro Connect User's Guide* to enable your staff to use this tool to maximum advantage.

E. Capability to Accept and Process Out-of-State Card Transactions

	Maximum RAW Score Available
E.4 EBT System Functionality	
E. Describe the capability to process and accept out of state card transactions.	5 points

FIS meets all federal requirements for processing interoperable SNAP transactions. FIS also supports national interoperability for cash transactions. 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 has provided interoperability for EBT-only retailers since the FNS regulation became effective. We have also updated our processor agreement to include interoperability requirements. Connected TPPs load and update the state BINs into their systems, allowing them to accept transactions from all existing EBT projects.

The FIS EBT Switch (the only fully interoperable EBT switch in the industry) processes more than 220 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. The figure below shows FIS' relationship to these EBT processors and our connection to all operating EBT projects. It provides an overview of the FIS EBT Switch connections and illustrates the use and importance of the FIS EBT Switch to the industry.



FIS EBT Switch

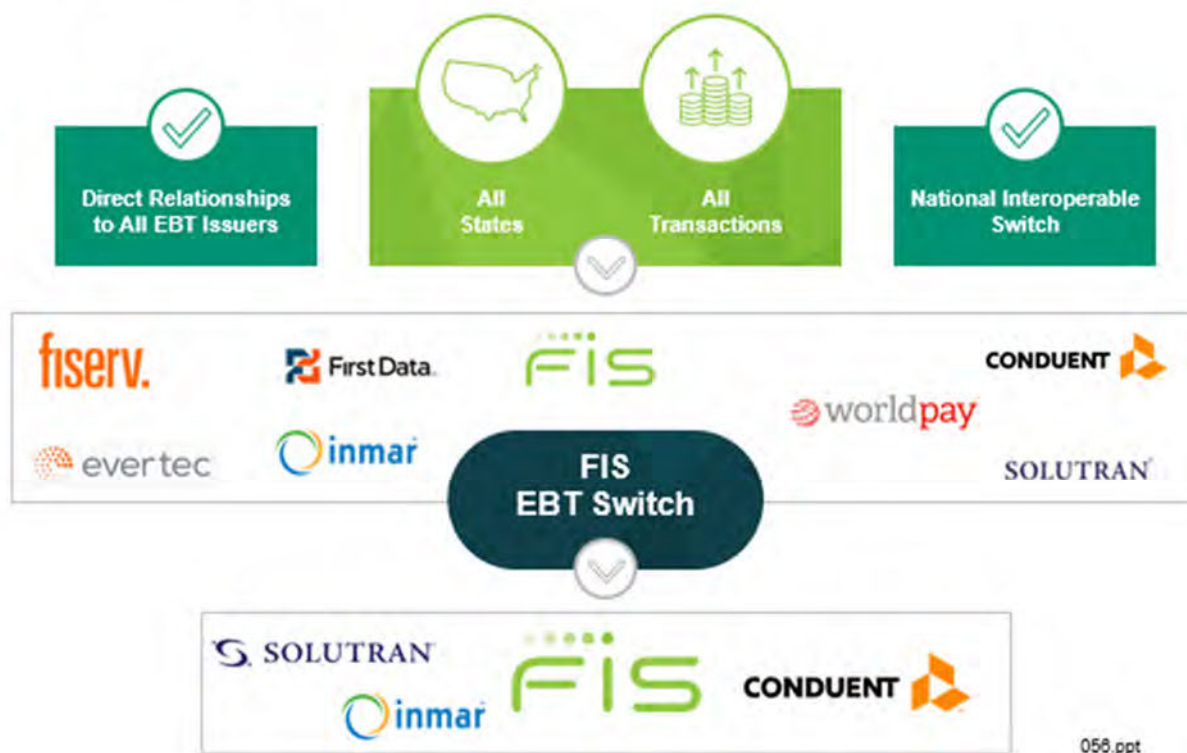


Figure E-16 FIS EBT Switch Connections

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

Figure E-17 below shows a more detailed diagram of the connections between EBT transaction acquirers, including TPPs and EBT-only merchants, and the FIS *ebtEDGE* System, which includes our transaction switches (GOV1 and GOV2), the EBT Switch, and the *ebtEDGE* Host System (for authorizations). This diagram also represents the flow of interoperable transactions that have been switched to other EBT processors by the system.

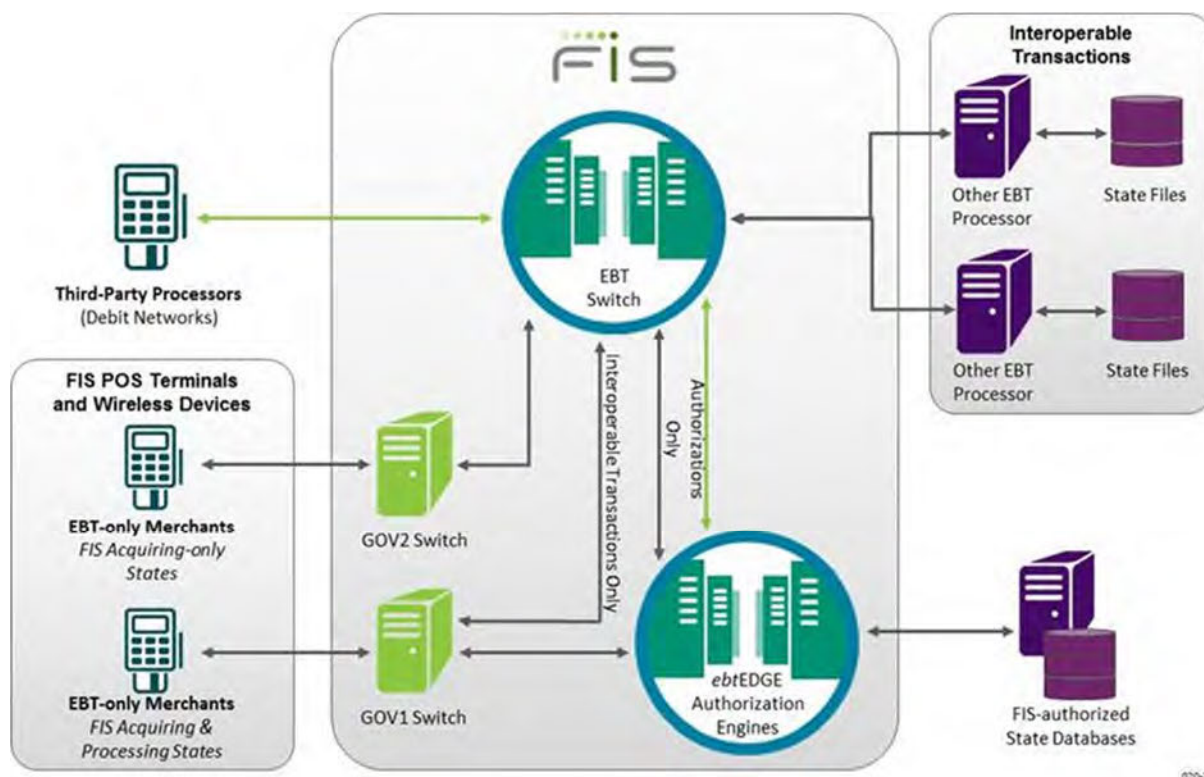


Figure E-17 FIS EBT Host System with Transaction Switching Flow

EBT transactions flow to FIS' EBT switch and are sent to the appropriate authorizing host for authorization.

Transaction in the State of Arkansas by an Out-of-State Cardholder

The FIS *ebtEDGE* System can receive and process a SNAP or cash transaction from a non-Arkansas cardholder who conducts that transaction in the State of Arkansas. When this occurs, FIS routes the transaction to the appropriate EBT processor for authorization using message protocols that conform to the ISO 8583 specifications. FIS can determine the appropriate routing of the transaction based on the BIN. The response is routed through the same connections back to the acquirer.

Transaction by an Arkansas Cardholder Outside the State of Arkansas

If an Arkansas cardholder performs a SNAP or cash transaction outside of Arkansas, the transaction will be identified as an Arkansas transaction by the BIN number and routed to FIS for authorization. The FIS *ebtEDGE* System uses the Regulation E data on the transaction to identify Arkansas cardholder transactions that occur outside of Arkansas for reporting purposes. FIS' processor agreements will ensure that all transactions performed by Arkansas cardholders outside of Arkansas will be processed according to the Quest® Operating Rules.

Interoperability Reporting

FIS produces a monthly *Out-of-State Activity Report* and *Out-of-State Activity Summary Report* as part of our standard reporting package. These reports list and summarize all cardholder transactions initiated at POS terminals located outside the State of Arkansas.

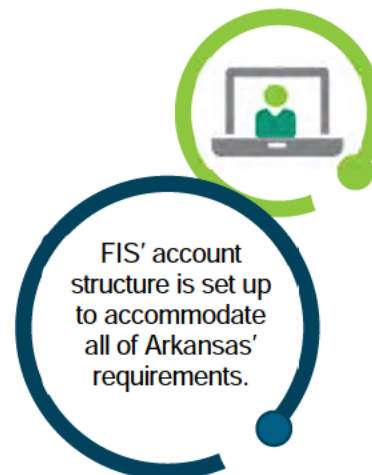
F. Tracking and Retaining Individual Benefits

	Maximum RAW Score Available
E.4 EBT System Functionality	
F. How does the Prospective Contractor's system facilitate tracking and retaining individual benefits?	5 points

FIS proposes our *ebtEDGE* System for the Arkansas EBT program. *ebtEDGE* will accept account setup records from the State's eligibility system or by direct entry through the *webADMIN* (administrative terminal), maintain records of all financial and non-financial transactions associated with each EBT account, and track all activities required to successfully run the EBT program, including account creation, card issuance, account status changes, PIN changes, and cardholder demographic updates.

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 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, ensures that:

- Benefit balances are accurately maintained.
- Benefits accessed by cardholders are drawn from the appropriate benefit account in the proper sequence (Primary Program Designation (PPD) and first-in/first-out).
- Benefit accounts are not overdrawn.
- Account activity can be tracked and reported separately.
- Each individual benefit authorizations are tracked using state assigned benefit authorization number.
- Benefits affected by each transaction are recorded in transaction history.
- History Search by benefit authorization number will display list of all transactions which credited or debited from the benefit authorization.



Throughout transaction processing, the *ebtEDGE* System validates the above benefit account requirements through the Authorization function, ensuring their integrity.

The key to the account structure is the FIS system-generated account number (see Figure E-18). The account number is the "umbrella" number linking multiple cases, benefits, and cards. This structure is the basis for providing a single-card solution to benefit access.



Figure E-18 Food and Cash EBT Account Structure

FIS' account structure is set up to accommodate all the State's requirements.

Upon receipt of a new case/client demographic record, FIS will perform an initial edit to ensure that the account number does not already exist on the database. FIS links the account number with the case number sent by the 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 cash 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 FNS grants a waiver.

The flexibility of our *ebtEDGE* System means that the State can easily add additional benefit types or programs in the future. A program can be set up as completely standalone, combined for easier distribution of cardholder funds, or varying combinations in between. FIS will work with the State to establish account setup and maintenance procedures based on your current and future electronic payment card program needs.

Authorized Representative

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. With the *ebtEDGE* System, multiple cards can be attached to the primary cardholder's account under unique identifying data, PAN, and PIN. The system can support an unlimited number of alternate cardholders. The system can be configured in such a way that it will not allow an alternate cardholder to be added unless there is a primary cardholder with the same ID already in the system.

Our EBT account structure provides the State the flexibility to establish those relationships and selectively grant access to food, cash, 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.

Our EBT account structure provides the flexibility to add multiple cases under an EBT Account "umbrella." Card holders and thus card, under an EBT account can be linked to one or more cases of the account.

The 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.

The figure below shows just two examples of how alternate cardholders can be linked to an account and case. In Example A, the primary cardholder and the alternate cardholder both have access to food benefits, but only the primary cardholder has access to cash benefits. Example B shows the primary cardholder and both alternate cardholders with access to food assistance, with one alternate cardholder having access only to cash benefits. The *ebtEDGE* System can link multiple alternate cardholders per case, per benefit and restrict access to benefits per the State's needs.

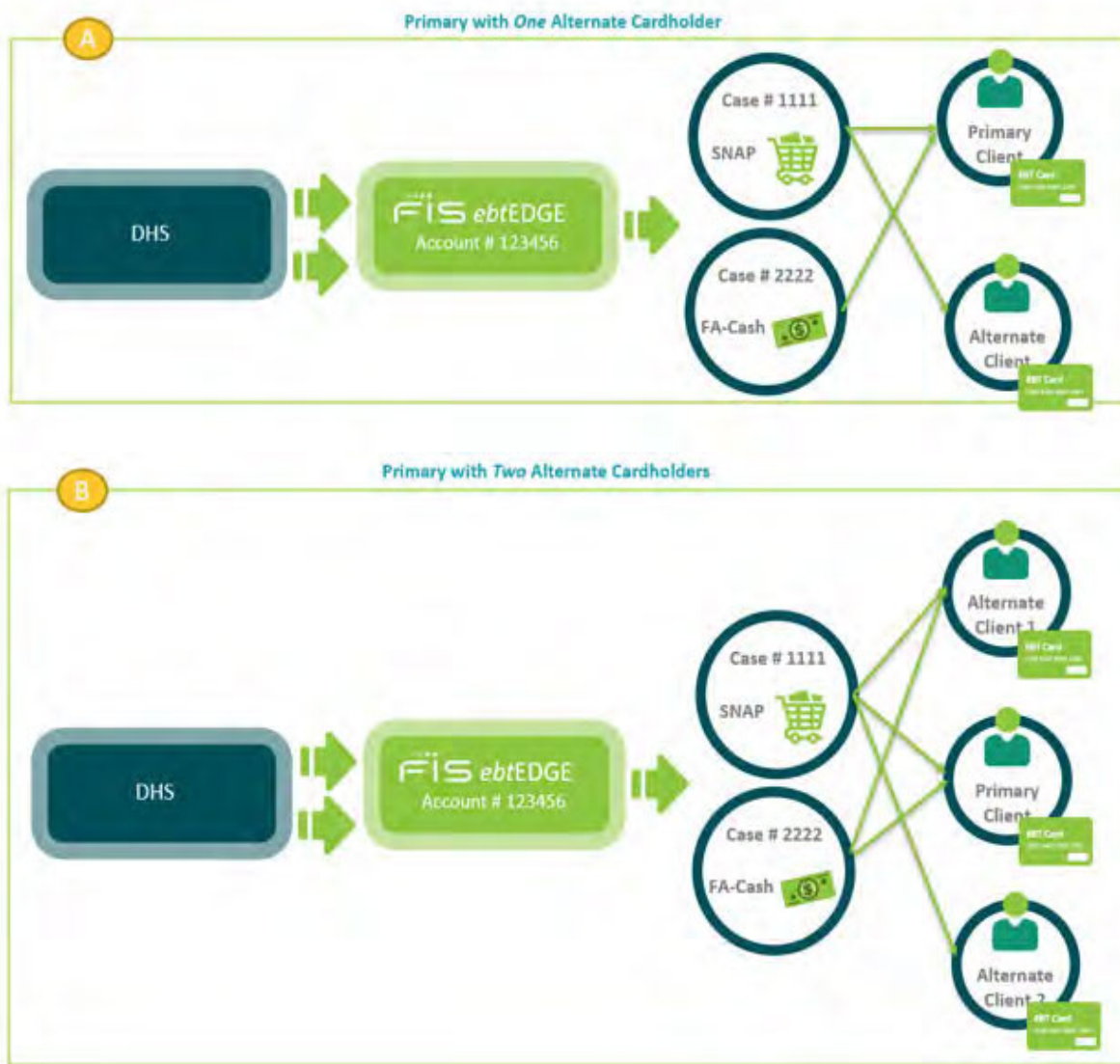


Figure E-19 Account Structure Examples with Alternate cardholder(s)

FIS's account structure allows the State to connect multiple cardholders to an account with varying benefit access.

G. System Functionality Workflow and Maintenance

	Maximum RAW Score Available
E.4 EBT System Functionality	
G. Describe all system functionality workflow and efforts to maintain it.	5 points

Change Management

There is a governed change management process and timeline that FIS uses to maintain a cohesive EBT system.

The Change Management department controls and monitors all development and changes made to all applications. They review the proposed changes weekly and decide if the change is ready to be put in the next release. (A release is a bundle of all approved changes.) Our Release and Change Control group locks down a version of code and builds executables and distributes same executable to all our testing and staging environments. Quality Control (QC) is the first point of testing. Here is where another round of functional testing and complete regression testing is done by the QC team. If testing with the state is required for a change, the release will also be moved to our User Acceptance Test (UAT) environment. This is where the State has direct access to an environment that replicates their production environment, and includes the new changes. The state can do their own validation and testing if required, or FIS will demonstrate the change to the state. If any defect is found during any stage of testing, it will be sent back to development to fix or moved to a future release. Once all testing is complete our Application Support Team (ASG) moves the code into production on the release date. Any system configuration changes will also be loaded into the database. Once installation is complete, ASG tests and monitors the systems health using a dashboard of system parameters.

Maintaining the integrity of our system and applications is achieved using dedicated teams and tools. When installing code, we always have a previous release to revert to if ever needed. All business and processing rule changes are maintained in Configuration Manager. This application holds the entire system configuration for the State's specific processing parameters. Config Manager holds the previous configuration, current configuration, and staged configuration changes. These audit records allow anyone to analyze the previous, current, and future image of our system.

Our State Support staff answers any questions the states may have. Some of those questions may include setting up user access to applications for state staff, researching system questions or concerns, submitting tickets for system changes, etc.

1. FIS maintains four separate environments: Development, QC/Test, UAT/Certification and Production
2. FIS follows a software delivery lifecycle plan provided by our Corporate EPMO department. The EPMM process provides for the separation of duties as it relates to access and installation on servers.
 - a. Development only has access to code libraries for check-out, check-in
 - b. Change packets are provided for Business Analyst and PM approval
 - c. Approvals move to RCC (Release and change control) teams who deliver code to the testing team
 - d. Testing team does functional validation and signs off on the change packet
 - e. RCC team moves to certification platform
 - f. Certification team does regression testing of the change(s) – where customers can test out changes prior to production release

- g. RCC team moves the code to production staging location
 - h. Database team or Installation team moves code to production locations from staging location
3. FIS has a policy that production data does not leave the production environment. With this policy FIS does not move Production data to lower environment platforms for testing.

H. Providing Online Access to FNS

	Maximum RAW Score Available
E.4 EBT System Functionality	
H. Describe how the Prospective Contractor will provide online access to FNS.	5 points

The State will 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, the FNS Compliance office, and the Office of the Inspector General. We will work with the State to add any other offices it designates.

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 have access to view FIS' contracted states' cardholder and retailer data via *webADMIN*.

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. Our online, real-time solution provides direct-entry, and 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 Transport Layer Security (TLS 1.2) to protect the data between the two endpoints. Figure E-20 shows connectivity for FNS and State access to the FIS *ebtEDGE webADMIN*.



Figure E-20 USDA-FNS and State Staff *webADMIN* Access

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

FIS assures the State that we will work with FNS to make certain each site has adequate firewall protection.

E.5 EBT Card Requirements

A. Distribution Process for Mailed and Over-the-Counter (OTC) Cards

	Maximum RAW Score Available
E.5 EBT Card Requirements	
A. Describe the distribution process for EBT cards and packets for both mailing and over the counter cards.	5 points

FIS will mail cards to Arkansas clients when requested through the batch file process or online through *webADMIN*. Mailed cards will have both the PAN and the cardholder's name embossed on the card.

FIS will provide cards that are pre-personalized with a PAN to Arkansas local offices for over-the-counter (OTC) issuance. Cards may be personalized if the local office elects to use embossing equipment. Card issuance staff will add the card to the database via *webADMIN*, and FIS will process the request and link the card to the client in the *ebtEDGE* database.

Cardholders may select or change their PIN through the IVR. Clients may also set or change a PIN using the Cardholder Portal or FIS *ebtEDGE* Mobile Application if the State allows this functionality.

Further details about each card issuance process are provided in the following sections.

Mailed Cards

FIS will create and issue an EBT card by mail according to the State's specifications for the following scenarios:

- An initial benefit is posted for a new account
- A benefit is posted for an account in dormant or older status
- A replacement card is requested through the administrative terminal (whether by a call center CSR or State staff)
- A replacement card is requested by the client through a customer service channel (ARU, Cardholder Portal, or *ebtEDGE* Mobile Application) if this functionality is enabled by the State
- A new SNAP-authorized representative is added to the account
- A mailed card indicator is received in the Demographic Detail Record

FIS will assign a Personal Account Number (PAN) to the card when a new or replacement card is issued to the cardholder. We will mail all cards, except designated drop-shipped Disaster SNAP cards, directly to clients' mailing addresses by First-Class Mail. Cards will be mailed in an inactive status with instructions for the client to activate the card. FIS will accept liability for any misuse of the card until it has been activated by the client. A client's existing PIN will carry over to a replacement card.

Clients can activate a card and select their own PIN by calling the toll-free FIS IVR number. Arkansas clients may also activate their card and select a PIN through FIS' web-based Cardholder Portal or *ebtEDGE* Mobile Application.

Mailed Card Issuance Process

FIS will support SNAP/Cash mailed card issuance for the State of Arkansas. As an industry-leading provider of EBT services, FIS is committed to accurate and timely card issuance.

The State's administrative processing will determine when FIS issues a card to a cardholder.

Cards are issued through the following avenues:

- For the initial card issued to a cardholder, the State will send a Case/Client Maintenance file via the batch interface to FIS, and the account setup record will include a "Y" (for "Yes") in the card issuance indicator. Account setup may also be accomplished using *webADMIN*, where a card is issued to the client and is immediately reflected in the *ebtEDGE* System.
- For replacement cards, the State caseworker may submit an EBT card replacement request via the batch interface or *webADMIN*. When a card is statused as lost, stolen, or damaged, the previously issued card is deactivated immediately, and a new card is ordered. (FIS can support additional statuses at the State's option.)
- An existing cardholder may request a replacement card via the customer service IVR, web-based Cardholder Portal, *ebtEDGE* Mobile Application, or a CSR. Cards reported as lost, stolen, or damaged by the cardholder are deactivated immediately upon verification of identity, and a replacement card will be produced upon confirmation of the mailing address in the system.

Regardless of how a card request is initiated, all initial and replacement card requests will continue through the following process:

Step 1: The *ebtEDGE* System will receive and process the card generation request and create a card file.

Step 2: The *ebtEDGE* System will transmit a new/replacement card file to FIS' card services division, CardPro®.

Step 3: CardPro will personalize the card by embossing the PAN and client name on the card front. CardPro will encode Track 2 information on the magnetic stripe, including the Card Authentication Value (CAV) for added card security.

- The CAV can be verified for card-swiped transactions, preventing the use of cloned cards to access benefits. Transactions that fail the CAV verification can either be denied or reported to the State, depending on your preference.

Step 4: CardPro will personalize the card mailer with the client's name and address in the FIS EBT system, attach the card to a card mailer listing the FIS return address for undelivered cards, and mail the card via USPS in a non-forwarding, presorted, First-Class Mail security envelope that includes the statement "RETURN SERVICE REQUESTED."

Step 5: Along with the initial card for a new cardholder, a separate cardholder training pamphlet will be mailed to the cardholder to provide instructions for PIN changes and other important information required by the State.

Step 6: For the initial card, the client must activate the card and select a PIN. For a replacement card, the existing PIN will roll over to the new card.

The figure below shows the process flow for EBT card issuance by mail:

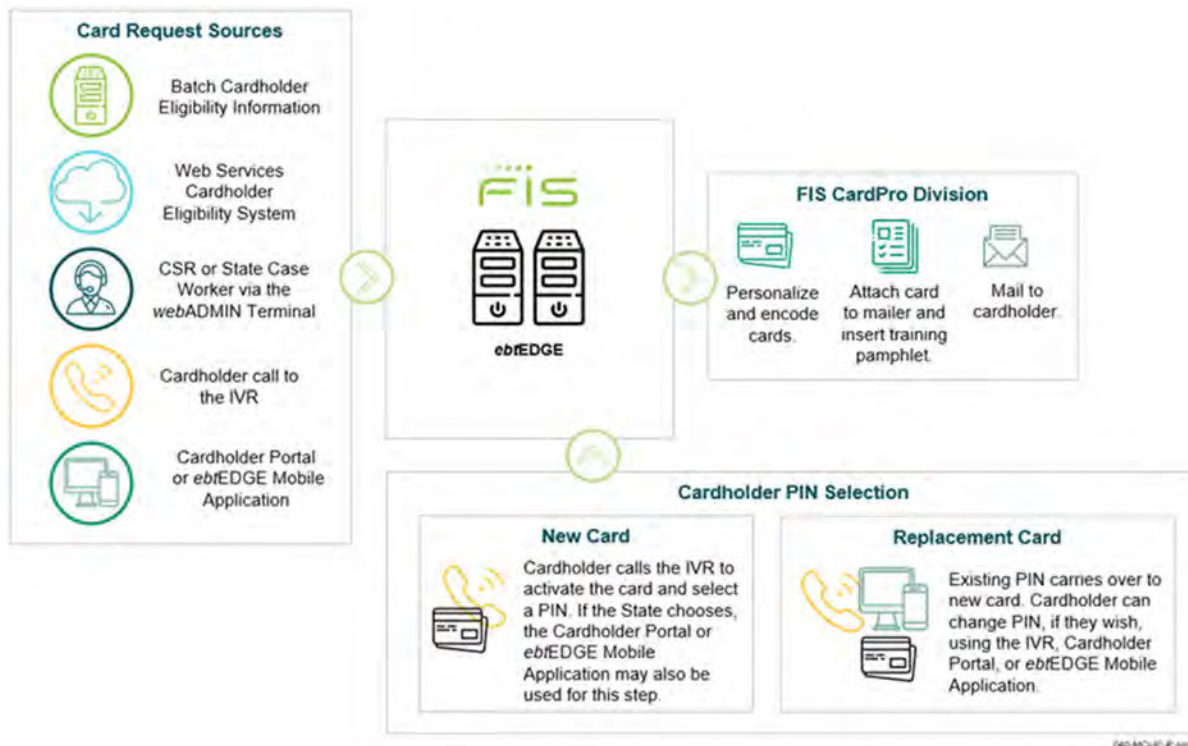


Figure E-21 FIS Mailed Card Issuance Process

Arkansas clients receive their new and replacement cards quickly through FIS' time-tested card issuance process.

Local Office Over-the-Counter Card Issuance

Since the ebtEDGE System is a true online, real-time system, a case that is added to the system at the DHS office via the webADMIN administrative terminal will immediately be available to a card issuance worker at the local office. As soon as the case is entered into the ebtEDGE System, the client's permanent card can be issued, and the client can select a PIN by using PIN select equipment at the local office, or by calling the IVR. At the issuance site, the client will also receive the required training materials and have the opportunity to view the client training video, which completes the card issuance process. The client will be able to use the EBT card at stores or ATMs once benefits are posted to the case.

The ability to add a case via webADMIN is controlled by security. Only authorized DHS users have the ability to add a case via the webADMIN.

Card Orders

FIS will deliver bulk EBT cards to each local agency office in blocks of sequentially numbered cards. FIS will track cards and link them to their distribution points via the card numbers. We will provide the State with CardPro Connect™, an automated tracking and reporting tool described above in Section E.4.D, *Card Inventory Control System*, to enable the State to manage its bulk card orders.

Card orders will be placed through FIS' State Support Service using the FIS Client Portal. FIS prefers that the State submit its card orders every quarter, one month in advance of need, because advance notice allows FIS to maintain an appropriate card inventory for the State at all times. However, FIS can ship bulk card orders to the State within two (2) business days of receiving the order.

When the State submits its card order, it should include a list of each agency's order, which FIS' card services division, CardPro®, will fulfill and ship directly to each agency. Upon receiving a card stock order from the State or local offices, FIS will ship the cards within two (2) business days via a secure, registered carrier.

To ensure that card requests from the State originate only from authorized sources, FIS restricts access to the FIS Client Portal to the State's Administrator and any additional users to whom the State's Administrator grants access. This puts the State in direct control of who may place card orders. Unauthorized persons will not be able to submit a service request through the FIS Client Portal.

To ensure that card orders are shipped to the appropriate State sites, FIS will program the State's list of authorized sites into our configuration manager. The list of authorized sites may only be changed through a request by authorized State personnel. Changes to the list of authorized sites in the configuration manager will be applied during FIS' normal monthly installation change process. When FIS generates the card order file and sends the file to CardPro, the file will include the destination address(es) indicated in the State's card order.

B. Capability to Design and Manufacture EBT Cards

	Maximum RAW Score Available
E.5 EBT Card Requirements	
B. Describe in detail the Prospective Contractor's capabilities to design and/or manufacture EBT cards. Identify any third party or subcontractor (if applicable) involvement in the process.	5 points

As a full-service EBT provider, FIS does not use third parties or subcontractors in our card production and modification processes. FIS is the only EBT processor in the industry that owns and manages its own Payment Card Industry (PCI) secure card production facilities through our card services division, CardPro®. CardPro is a leader in secure card personalization services that:

- Provides direct integration to our card-processing platform, which ensures operational efficiency and keeps the State's card-related data secure under one FIS umbrella
- Operates three separate 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
 - These facilities are similar in size and scope, allowing card production to be moved to another location in the event of a disaster at the facility that produces the State's cards.
- Produces and distributes more than 20 million cards for EBT cardholders supported by:
 - 31 SNAP states and territories
 - 50 WIC state and government agencies
- Provides comprehensive card-processing services for more than 21,000 card programs in the United States, processing over 120 million cards annually
- Offers complete card personalization and fulfillment services using the finest equipment, the latest technology, and the highest level of expertise in the industry, including:



- 0 Ultra-graphed printing and embossing
- 0 Magnetic stripe encoding
- 0 Customized carrier design and development
- 0 Card-to-carrier attachment
- 0 Envelope insertion
- 0 Efficient and secure mailing services

Since all three CardPro card facilities are Visa/Mastercard/Discover/American Express certified, they operate under stringent procedures to minimize handling while maximizing control. Our card facilities maintain operational controls for card production, inventory control, physical security, and managerial oversight. We comply with all standards for the security of physical plastics during the issuance process. Our controls are documented and available to the State upon request.

C. Replacing Lost, Damaged, or Stolen Cards by Mail and OTC

	Maximum RAW Score Available
E.5 EBT Card Requirements	
C. Describe the Prospective Contractor's process for replacing lost, damaged, or stolen cards for both mailing and over the counter cards.	5 points

All clients deserve the assurance that they can access FIS' customer service support 24/7 for help with their card, especially if the card is lost or stolen, damaged (non-functioning), or not received. FIS provides the following methods for a client to cancel their EBT card and request a replacement:

- ARU/IVR
- Cardholder Portal
- *ebtEDGE* Mobile Application
- CSR

In addition, card replacement requests may, in special circumstances, be generated by authorized State staff using the *ebtEDGE* administrative terminal, *webADMIN*, or through the nightly batch process.

No matter the method chosen, the client's identity is confirmed as required by the State, using data in the system, before the card is canceled. Once the card is deactivated, the client's ability to access benefits using that card is immediately disabled in real time. The administrative system logs the time and date the card was statused as lost, stolen, or damaged.

If the State allows, FIS will provide the ability for the client to order a replacement card by mail via the ARU/IVR, Cardholder Portal, or *ebtEDGE* Mobile Application, as well as through a CSR, upon confirmation of the mailing address in the system. A replacement card with a new PAN will be produced and mailed to the client. 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. The client will always have the option of choosing a new PIN via the IVR or FIS' secure Cardholder Portal and *ebtEDGE* Mobile Application.

If the State wishes to issue replacement cards OTC, rather than by mail, FIS will support the State's ability to issue replacement EBT cards at the local office for cards reported as lost, stolen, or damaged. A

cardholder who cancels their card via one of the customer service options noted above will be directed to their local office to obtain a replacement. We can also provide a daily report of cardholders who have reported their card as lost, stolen, or damaged so the State can issue a new card.

D. Proposed Card Design and Security Features

	Maximum RAW Score Available
E.5 EBT Card Requirements	
D. Describe the proposed EBT card design and requirements including security features that meet or exceed FNS standards and QOR.	5 points

FIS will produce the State's EBT cards according to the specifications in the RFP. If the State wishes to add a photo to the EBT card, FIS can implement the functionality through the change order process. As a leading provider of EBT services, we ensure that cards designed and produced for the State are, and will continue to be, in full compliance with specifications and standards prescribed by the Quest® Operating Rules, the International Standards Organization (ISO), and the American National Standards Institution (ANSI) pertaining to cards used for financial transactions.

Optional Card Security Features

FIS understands that no other security features, such as a hologram, fine line printing, or ultraviolet ink are required for the EBT card. FIS' card production facilities are poised to produce cards according to the design requirements outlined by the State, including card security features that will enhance anti-fraud activities.

If the State wishes to pursue card security options beyond the features in our core offering, FIS can build them into any new card design to deter counterfeiting and lifting of data from the magnetic stripe. The following design elements can be used to deter counterfeiting of the EBT card:

- Chip/EMV functionality
- Micro-printing
- Guilloche designs (intricate pattern embedded into the card design as a security seal)
- Intentionally misspelled words in the background
- Thermal inks (inks that change color when heat is applied, such as when the user's thumb is placed on the card)
- Color shift inks (inks that change color as the card is tilted)
- Custom holograms
- Custom holographic laminate
- Laser engraving

We will happily discuss alternative card designs with the State during contract negotiations and requirements review.

E. Approach to Issuing New and Replacement Cards by Mail and OTC

	Maximum RAW Score Available
E.5 EBT Card Requirements	
E. Describe the Prospective Contractor's approach to issuing new and replacement cards for both mailing and over the counter cards.	5 points

The mailed and OTC new and replacement card issuance processes are described in Section E.5.A, *Distribution Process for Mailed and Over-the-Counter (OTC) Cards* and E.5.C, *Replacing Lost, Damaged, or Stolen Cards by Mail and OTC*.

F. Approach to Mass Reissuance of EBT Cards

	Maximum RAW Score Available
E.5 EBT Card Requirements	
F. Describe the Prospective Contractor's approach to mass reissuance of EBT cards.	5 points

At the State's option, such as when the State transitions to an integrated circuit chip (smart card), FIS can perform a complete card conversion to issue all new cards to the active card base. If this option is selected, FIS would issue a second EBT card to each cardholder while the current card remains active. The cardholder can continue to use the card they have in hand until the new card is received and activated, thus avoiding any interruption to the cardholder's access to benefits. This mailing could be performed as a single event or in waves of cards. The timing and query of selected cardholders/ accounts for issuing new cards would be mutually agreed upon with the State and FIS prior to execution.

Each cardholder's existing PIN would automatically transfer to the new card issued by FIS. When a client activates the new card, the system will automatically deactivate the old card in real time so it can no longer be used. As we issue the new card, FIS can set an expiration date on the current card to require the client to activate the new card within a specified time frame. Training materials will be sent with the new card to explain why the client has received a new card and include instructions on properly destroying the old card after the new card has been activated.

G. Security Measures and Features to Minimize Stolen Card Information

	Maximum RAW Score Available
E.5 EBT Card Requirements	
G. Describe enhanced security measures and features to minimize stolen card information.	5 points

While FIS' state of the art card production solution is dynamic in providing several methods of deterring fraudulent use of cards, there are several non-physical measures that can be used to negate compromised information. Lost, Stolen & Damaged functions through *webADMIN* immediately cease the use of a compromised card in real time. As previously mentioned, cardholders have multiple options to

self-report any misuse or potentially compromised information where FIS can take action immediately and stop access to a particular card.

In addition to the standard physical & non-physical controls, FIS has state of the art programming to effectively reduce compromised information. The main deterrent being CAV validation:

FIS offers CAV validation where a unique value is embedded into the Track 2 functionality to offer another layer of security to cardholders. FIS can use the CAV to validate the Track 2 contents of the State's existing cards, provided the current contractor transfers the encryption keys to FIS. We will use the transferred keys from the current contractor to encode the new cards issued by FIS. If the keys cannot be transferred from the current contractor, FIS will use a new set of cryptographic keys to encode Track 2.

Please refer to Section E.5.D, *Proposed Card Design and Security Features* for information regarding available security measures.

E.6 Customer Service Requirements

A. Description of Customer Service Call Center

	Maximum RAW Score Available
E.6 Customer Service Requirements	
A. Describe the Prospective Contractor's customer service call center including staff, availability, support from IVRS and help desk, and performance standards including statistics.	5 points

For over 30 years, FIS has successfully provided a full array of call center services for EBT cardholders in our numerous EBT projects and EBT-only retailers in almost every state in the U.S. (either as an EBT provider or as a POS terminal driver). Under the new contract, FIS will provide Arkansas cardholders and retailers with Interactive Voice Response (IVR) and live customer service support to meet their benefit access and account information needs. We will also provide a separate State Support Service help desk to assist State personnel with questions about the EBT system.

Arkansas cardholders and retailers will be provided with customer service support 24 hours a day, seven days a week via separate toll-free numbers and FIS' web-based portals. Through our experience, we understand that cardholders, and the retailers accepting the State's EBT card, want and expect easy access to their account information, understandable IVR functions, prompt responses, and the ability to reach a human when necessary. FIS' design for providing EBT customer service will provide just that: easy access by telephone or internet, understandable functions, prompt responses, and efficient support from customer service representatives (CSRs) when required.

Innovative Customer Service Model – *ebtCares*

Recognizing that greater flexibility is needed within the contact center model to shift volumes and increase capacity in times of high call volume, FIS continues to invest in our customer service solution, *ebtCares*, increasing call handling efficiency and enhancing the EBT caller's experience. Our customer service model and associated technology and data systems enable FIS to centrally manage incoming call volume and the geographically disbursed CSR workforce. This approach, which includes dynamic call routing, is highly efficient and leads to a consistent caller experience.

FIS' *ebtCares* platform utilizes a cloud-based, high-availability IVR providing an elastic solution able to automatically scale up resources on demand.

Direct Management Provided by FIS

With our *ebtCares* model, FIS will directly manage the customer service function through our IVR platform, NICE CXone contact center software – which includes automated call distribution (ACD) technology, CRM application, and contact center vendors. FIS will:

- Manage the ACD technology, which will receive all calls routed out of the IVR and determine which contact center vendor location any opted-out calls are sent to for servicing (i.e., routing between the IVR, ACD, and contact center locations).
- Place the caller with the best CSR available regardless of geography through Best Service Routing (BSR) technology, resulting in efficient call handling, routing, and customer experience.
- Systematically establish through the NICE CXone platform that a sufficient number of CSRs skilled to handle each state's call volume are utilized.

- Manage our contact center vendors through, at a minimum, calibration sessions, call monitoring, and performance standard compliance.
- Conduct call recording and call monitoring of the CSRs performance and proficiency through the quality manager (QM) analytics tool.

Using our extensive customer service management experience, FIS will provide continuous oversight for live EBT contact center services. Our contact centers operate and maintain Payment Card Industry (PCI) certified and compliant sites located in the United States.

Meeting the Performance Standards

FIS ensures that our contact centers are operated and staffed in an industry-standard manner through our technical design and flexible resource allocation. Drawing on our extensive experience in sizing and projecting system requirements to meet user needs, FIS will meet or exceed the monthly performance expectations for the contact center as required in the RFP, or as agreed to with the State.

IVR Capacity Planning

FIS' NextGen IVR is a cloud-based application functionally designed by FIS and hosted in IVR data centers in geographically diverse locations in Ashburn, Virginia, and San Jose, California. This solution is designed to meet the most stringent performance and high availability requirements that critical speech-enabled communications applications demand. The design includes fully redundant Multiprotocol Label Switching (MPLS) circuits and Session Initiation Protocol (SIP) technology, so there is no single point of failure. The cloud-based design provides multiple redundancies for critical systems. Our IVR platform also provides a more elastic solution that enables call volumes to be shifted within and between data centers on demand, such as in a disaster. Dynamic call monitoring capability is built into the cloud, which will automatically scale up resources to respond to an increase in call volume without delay or the need for human intervention. FIS' operations support teams monitor IVR volume and performance metrics to ensure the State's performance standards are met.

CSR Capacity Planning and Contact Center Staffing

To help ensure that the most effective resource management techniques are used in our contact centers today, FIS uses commercially available state-of-the-art software for forecasting and scheduling. This software is designed to optimize our contact centers' processes, such as complex forecasting, scheduling, trending, and analyzing potential challenges. It enables robust forecasting and scheduling functionality for multisite contact centers, provides workforce management capabilities, delivers enhanced employee and contact center management tools, and integrates skill-based scheduling. Using this software for forecasting and scheduling, contact center management can facilitate the transfer of information across the business to ensure enhanced productivity at our contact center locations.

Our monthly staffing plan is based on the actual call volume from the previous six months, reviewed in 30-minute intervals. The required number of CSRs will vary month to month during normal operations. FIS conducts weekly capacity planning meetings to ensure CSR staffing is maintained at an appropriate level to handle the projected call volume. Other data elements considered in ongoing staff planning are the average talk time, amount of after-call work necessary, call pattern trends presented thus far in the month, and planned percentage of shrinkage (such as vacation, anticipated sick time, jury duty, etc.). Additionally, we factor in the number of callers who may require access to a translation service. Relay calls, which experience a longer handle time to ensure the cardholder's questions are correctly answered, are also factored into the regular staffing model. The monthly staffing plan also provides sufficient English- and Spanish-speaking CSRs to meet the required performance standards for the EBT project.

Regular Call Volume Monitoring

After the staffing plan is established, FIS' customer service management team monitors call volumes throughout the day to ensure the State's performance standards are met. Our contact center software solution works with the ACD to route callers to CSRs waiting to service client calls. Using this software, FIS' customer service management team and each contact center's management monitors real-time calls and staff balancing, allowing FIS to manage real-time adherence to service levels and respond to increased call fluctuations.

TTY Capability for the Hearing Impaired

Arkansas clients and retailers with hearing impairments will be able to reach and communicate with the contact center using the State's or the national Telecommunications Relay Service's (TRS) toll-free telephone number. TRS permits persons with a hearing or speech disability to use the telephone system via a text telephone (TTY) or another device. CSRs receive training that includes understanding the needs of callers using a TRS system and how to handle TRS calls to meet each caller's needs effectively.

Rotary Phones

FIS provides customer service access and support for clients using rotary telephones. A user-friendly IVR system initially answers calls to the toll-free customer service number. As noted above, the IVR includes a speech recognition feature. This allows a client calling from a rotary phone to speak their card number and respond to menu prompts by saying "Yes" or "No" or speaking the selected option number.

B. Physical Location(s) and Technical and Support Services

	Maximum RAW Score Available
E.6 Customer Service Requirements	
B. Provide the physical location(s) and describe all technical and support services, i.e., customer service call center, retailer help desk, state support help desk, and card production facility	5 points

FIS' cardholder and retailer contact centers are located in Michigan. The IVR data centers are located in Virginia and California. The State Support Service help desk is located in Wisconsin. FIS' card production facilities are located Illinois, Florida, and Texas.

Cardholder Call Center Services

Clients calling the contact center will be greeted by the IVR and must enter their card number (PAN) to obtain current balance or transaction information. If a card number is not entered in the IVR, or if a caller chooses certain options after the card balance is provided, the caller will be routed to a CSR who will verify the caller's identity using parameters and information determined by the State before providing account information.

Through our capacity planning, described in the previous section, FIS will provide sufficient CSR capacity to meet the contractual service standards for cardholder calls referred to a CSR. English- and Spanish-speaking CSRs will be available to resolve cardholder issues that cannot be resolved through the IVR, including requests for adjustments. FIS will also provide support for callers requesting assistance in other languages through our contract with the language line service, TransPerfect.

CSR Resolution of Client Calls

Trained CSRs use proven problem-resolution procedures to identify and resolve all issues and respond to client concerns promptly and efficiently. CSRs answering client calls use the FIS-developed Smart Scripts, a customer-specific, knowledge database detailing call-handling procedures for EBT CSRs.

FIS organized and developed Smart Scripts by compiling frequently asked questions and documenting our customers' specific call-handling procedures, escalation procedures, and contact center tools. Initially designed as an FIS training tool, Smart Scripts was expanded to be used by CSRs as a reference source for each call to ensure quick, accurate, and consistent responses to client inquiries.

Smart Scripts uses a point-and-click format that makes information readily available to the CSR when a client calls. In addition to providing facts about the State's EBT program, Smart Scripts contains problem-resolution scripting and procedures. Problem scripting ensures consistent delivery among CSRs and helps guarantee that the CSR obtains all the information needed to ensure all client concerns and issues are resolved promptly, efficiently, and courteously.

The table below provides an overview of how CSRs will respond to specific types of EBT client calls transferred from the IVR.

Table E-4 CSR Resolution of EBT Cardholder Calls	
Function	Description
Reports of Lost/Stolen/ Damaged Cards, or Card Not Received	<ul style="list-style-type: none">Confirm caller's identity according to criteria established by the State.Cancel the lost/stolen/damaged card, removing access to EBT benefit accounts.If the State allows mailed replacement card issuance, verify the cardholder's address within the system prior to card replacement unless otherwise designated by the State.
Disputes/Adjustments	<ul style="list-style-type: none">Confirm caller's identity.Obtain specific information needed for adjustment from caller.Provide information to FIS claims adjustment area, which could result in a credit to the cardholder's account.
PIN Issues	<ul style="list-style-type: none">Confirm caller's identity.Troubleshoot and provide information about PIN selection procedures.
Support for Customer Service Website	<ul style="list-style-type: none">Assist callers who cannot access or have problems using the cardholder website.

When calls are transferred from the IVR, our CSRs will answer questions and provide guidance efficiently and courteously. CSRs will also receive training to help them understand when it is appropriate to refer the client to the local office.

Help for Disputes/Adjustments

The selection of the IVR option to initiate a transaction dispute immediately transfers the caller to a CSR. CSRs will assist callers in establishing claims for disputed transactions or obtaining claim status information. The CSR will ask the client for the information required to file the adjustment claim and will provide this information to FIS' research unit, which could result in a credit to the client's account. FIS now offers clients the option to self-submit a transaction dispute using the Cardholder Portal and *ebtEDGE* Mobile Application.

Clients are encouraged to contact customer service to assist them in resolving all transaction disputes. Disputes usually occur when any of the following apply:

- Clients report they were charged incorrectly for a POS transaction.
- Clients report that their account history is not a true reflection of their benefit balance.
- Clients report that an ATM did not dispense the requested cash amount (mis-dispense).

CSRs, through the Customer Relationship Management application (CRM), have access to a wealth of detailed information about a cardholder's account, such as when and where each transaction was performed, which terminal processed a transaction, and the time of day the transaction was processed. FIS' customer service staff is trained in dispute resolution. When an auditable dispute is reported by a cardholder, such as being inaccurately debited for a transaction, the CSR informs the cardholder about the dispute resolution process and collects all information needed to resolve the dispute. The CSR then immediately escalates the dispute to the research unit for investigation.

When a cardholder reports a non-auditable dispute, the CSR can view the cardholder's card and transaction history in the CRM to help reconstruct when the card was improperly used and how this might have happened. If it is not possible to determine who was involved, the CSR may suggest that the cardholder change their PIN and will provide additional tips, such as not writing the PIN anywhere or revealing it to anyone. If the State allows, the CSR may also suggest that the cardholder set a security code to protect their account as an additional layer of security.

Claim status is available through the IVR, Cardholder Portal, and *ebtEDGE* Mobile Application.

Retailer Call Center Services

By using our Merchant Portal, an IVR system, and knowledgeable CSRs, FIS will fully support Arkansas retailers' EBT program and information needs. The retailer call center uses proven problem-resolution procedures to allow for quick and effective solutions to problems. Retailers can access the following services through the call center:

- Voice authorizations through the IVR and CSR (offline/manual SNAP voucher approval)
- Exempt EBT-only retailer support, including:
 - Support 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

All FNS-approved retailers, including farmers market retailers and retailers without POS equipment, have full access to our IVR system and the retailer call center. We do not charge retailers for access to the IVR, call center, or Merchant Portal, and we do not limit the number of calls a retailer makes.

Exempt EBT-only Retailer Support

The retailer call center is a one-stop, 24/7 service support center that provides retailers with a single point of contact when assistance is needed. We have the experience and resources to continue to manage this

important stakeholder of the Arkansas EBT system. We continue to work with our government EBT customers and retailers to streamline and improve the quality of response to the retail community.

Retailer CSR Efficiency Tools

Retailer CSRs are trained to understand the call from the retailer's point of view. Many retailers call with a problem while the customer is in the checkout lane. The retailer CSRs must be knowledgeable and efficient to resolve the problem or offer a solution that lets the retailer complete the transaction quickly and keep the checkout lanes moving smoothly. We provide CSRs with the necessary training and tools so, in turn, they provide the service the retailer needs.

- Retailer CSRs have access to the Call Flow Guide, a comprehensive knowledge resource that ensures quick and accurate responses to retailer questions or equipment problems.
- Each CSR's workstation is equipped with the Customer Relationship Management application (CRM) for transaction information inquiry and voice authorization.
- CSRs have access to retailer data, including contract information, and can track information concerning retailer installation, training, equipment, telephone lines, bank account information, and supply orders.
- CSRs have access to a POS terminal and PIN pad to walk through any POS problems with callers.
- CSRs manage the workflow of received inquiries. All problems are prioritized, and key points of escalation are defined if the CSR cannot resolve the problem. Issues that require further action are forwarded to FIS Merchant Services, the next level of support.

FIS will strive for and sustain a knowledgeable, reliable, and efficient service center to meet and exceed the expectations of the State and your retailers.

Fast CSR Resolution of Retailer Calls

Retailer CSRs use proven problem-resolution procedures to provide quick and effective solutions for State retailers. The table below provides an overview of how CSRs handle EBT-only retailer calls.

Table E-5 CSR Resolution of Retailer Calls	
Function	Description
General EBT-Related Inquiry or Support	Retailers can obtain general information about the EBT system from our knowledgeable CSRs, including updates regarding EBT policy and procedures or notice of any system problems.
Questions Concerning Settlement	CSRs answer general settlement questions. More detailed issues are forwarded to research staff who have relevant banking experience and are knowledgeable in Automated Clearing House (ACH) and banking procedures. Research staff will answer questions and help resolve issues concerning their account, statements, ACH issues, and reconciliation procedures. Daily activity totals are available through the POS device. If the State-supported retailer does not have a POS device (non-traditional), the CSR can provide instructions to the retailer regarding how to view totals through the Merchant Portal.
Equipment Support and Problem Resolution	CSRs provide support to EBT-only retailers who need additional over-the-telephone training on using the equipment. CSRs also troubleshoot equipment problems/malfunctions. If the problem cannot be resolved over the telephone, the CSR will request an order for replacement equipment. Before deploying the equipment, an FIS Tier II Escalation Representative performs a second-tier triage. If unsuccessful, FIS deploys new equipment. All open tickets are monitored periodically.
Telecommunication or System Problems	If the problem is thought to be system related, the CSR offers to process a voice authorization for the retailer and informs management of the suspected problem. Management checks with other CSRs

Table E-5 CSR Resolution of Retailer Calls	
Function	Description
	for trends and then informs the appropriate support staff. In most instances, the problem is resolved quickly and efficiently.
Account Problem Resolution/Complaints	CSRs accept and acknowledge a transaction dispute, including system adjustments and out-of-balance conditions. Any complaint/dispute that the CSR cannot immediately resolve will be escalated to research staff.
Supply Orders	CSRs advise the retailer where they can obtain paper for their EBT equipment and explain the supply reimbursement process for State-supported EBT-only retailers. CSRs will fulfill orders for other supplies, such as vouchers.
Offline/Voucher Approval/Voice Authorization	FIS offers SNAP transactions using manual voucher processing via automated voice authorizations through the ARU. The ARU will prompt the retailer to enter all pertinent voucher information and provide authorization numbers for approved transactions or denial reason if not approved. If a retail store does not have online transaction processing access and is unable to use the ARU, or does not have a touch-tone telephone, a CSR will process the manual SNAP voucher via the ADMIN, provide the retailer with an authorization number, and instruct the retailer in the process to perform a voucher clear transaction. CSRs can assist retailers who have questions about a particular transaction.

FIS is committed to our customers. We fully understand the importance of handling retailer requests quickly and effectively to deliver satisfaction with the FIS *ebtEDGE* System.

State Support Service

FIS will provide a State office help desk available during regular business hours and backed up by after-hours support. During the Operations phase, all State-identified problems are reported directly to FIS' State Support Service ("State Support") via our FIS Now IVR toll-free number or our online FIS Client Portal. FIS strongly recommends that the State contact FIS through these channels, as these tools facilitate tracking of service issues and allow FIS to provide more efficient service to our customers. The available contact options and support services are described in the following sections.

FIS Client Portal Ticket Feature

The State will benefit from the FIS One initiative: a simplified, consistent omnichannel experience for service support from any channel. The FIS Client Portal, a component of the FIS One initiative, is an efficient tool for State users that drives process improvements, initiates research and inquiry with FIS, and provides full transparency and visibility of all production tickets and EBT activities. The Client Portal was designed to streamline the volume and enhance the quality of all support communications, enabling program administration efficiencies and FIS accountability. The Client Portal is a modern, simplified communication tool for both FIS and our government customers.

Ticketing on the FIS Client Portal is an efficient, secure method of requesting information or support from State Support. State staff can use the Client Portal's ticket feature to ask questions, report issues, and submit general requests. The Client Portal can be used to report an issue of any priority, including critical and high-priority items, and is FIS' preferred method for medium



and low-priority requests. The State will receive a response from FIS based on the ticket's assigned priority.

The Client Portal's ticket feature provides many enhanced benefits for our EBT customers:

- A ticket can be opened 24/7, 365 days per year.
- The State can open the ticket, document the request, and receive a case number instantly.
- Supporting documentation can be attached directly to the ticket to assist FIS in our research and resolution.
- The State can view ticket updates and monitor the ticket's life cycle.
- An email notification will be sent when tickets have new updates.

This self-service tool will allow the State to take control of issues by having the ability to create and monitor its own tickets, which provides transparency into the ticket production process.

Technical Assistance

In our 30+ years of experience working with government EBT customers, we understand there may be times when State staff using the *ebtEDGE* System will need immediate technical assistance to resolve an issue. FIS will provide 24/7 EBT support for State staff via our State Support team. State Support is staffed by individuals who will have knowledge of the State's EBT program operations and are trained on all applications within the support center. State Support staff members are prepared to assist with:

- 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 State's EBT documentation, the team is trained to provide resolution for issues and timely, concise, and accurate answers to questions. To assist State Support staff with providing efficient solutions, the team uses an *Online Information Guide* containing information specific to the State's EBT program to help the representative work through common issues that may face State staff during day-to-day operations.

24/7 Support for State Staff

State staff will always be able to reach someone at FIS to address any issue. Accessibility is as follows:

- State Support will be fully staffed Monday through Friday during FIS' extended business hours, excluding State and federal holidays, to provide data processing and other technical support to the State.
- State staff can contact State Support by the toll-free FIS Now IVR telephone number or by submitting a ticket in the Client Portal. These tools facilitate service issue tracking and allow FIS to provide more efficient service to our customers.
- Local staff using POS/PIN selection equipment may call the retailer customer service center 24/7 for equipment troubleshooting and assistance.
- After hours and on weekends and holidays, State Support is available on-call. It is fully backed up and supported by FIS' Production Control group at our 24/7 data center, as described below.

Additional Technical Support

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

- **Production Control Group:** The Production Control Group provides batch file monitoring and preliminary issue identification and resolution of job abends. They verify that refresh file updates are received and applied and identify and report communication issues that endpoints may experience when receiving files from FIS. This team works 24/7 and is available for direct State contact during off-hours.
- **Applications Support Group:** The Applications Support Group (ASG) provides an escalation point for production issues, including developing effective problem-resolution strategies in a timely and controlled manner. This group comprises technically knowledgeable and experienced staff who provide services and advice that contribute to our high-quality and error-free production environment. ASG serves primarily as an internal resource and provides technical support to:
 - Immediately restore service if a major component were to fail.
 - Act as second-level support for the production NonStop and IBM® based applications. ASG reviews, researches, evaluates, and analyzes each problem as it is assigned to determine the cause and formulate a recommended resolution.
 - Coordinate resolution for any serious or complex issue that requires multiple resources from different areas.
 - Act as a consultant to all other groups on various issues and projects.

ASG identifies and prioritizes issues and assigns each to a staff member. Each issue is tracked using an online issue management and reporting system. ASG also works with State Support to provide next-level technical support, problem resolution, and security for the administrative terminal (*webADMIN*) and handles production and system issues with TPPs and networks.

- **Systems Management:** Systems Management maintains the hardware, operating systems, and third-party software necessary to support our processing center concerning NonStop and IBM systems and our IVR environment. Their activities include:
 - Maintaining and supporting IVR, NonStop, and IBM hardware and software
 - Performance tuning and capacity planning
 - Media management
 - Systems connectivity
 - Database administration

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

Effective Issue Resolution and Escalation

FIS will work with the State to maintain a problem-prevention, quality focus throughout the project's life cycle. Timely and accurate data, in combination with timely and effective communication, strongly reinforces FIS' problem-prevention focus. This experience is one of the most significant benefits to the State in selecting FIS as your EBT vendor. Our operational environment has numerous safeguards and tools in place to help ensure continuous, uninterrupted service to all EBT participants. In the unlikely

event that an operational issue does occur, we have reporting and escalation procedures in place to streamline the flow of information and facilitate resolution.

Card Production Services

A description of FIS' in-house card production capabilities is provided in Section E.5.B, *EBT Card Requirements*.

C. Data Processing Technical Support Help Desk

	Maximum RAW Score Available
E.6 Customer Service Requirements	
C. Describe how the data processing technical support help desk will monitor the system and transmission line?	5 points

FIS uses a proven batch monitoring solution that combines automatic system notification and 24/7 production control monitoring to ensure that each state's batches are received and processed on time. 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. Should a system alert be generated by a batch processing issue, PCAs will either correct or escalate the issue.

D. How Cardholders Access ATMs and POS Terminals to Obtain Cash

	Maximum RAW Score Available
E.6 Customer Service Requirements	
D. Describe in detail how cardholders access ATMs and POS terminals to obtain cash.	5 points

FIS will provide cash access for Arkansas EBT clients through ATM networks and commercial POS terminals using existing networks, and we will work with our large client base to expand locations in all demographical areas. We have reviewed the RFP requirements and understand the State's cash access standards. We will use a strategy of combining data warehousing and geographic mapping to ensure there is sufficient dispersion of cash access and that all Arkansas clients can access their cash benefits either without any cost or at a minimal cost as conveniently as possible.

FIS Experience and Success Delivering Cash Access

FIS is the world's largest payment technology company, and due to our industry presence, we work very closely with all major financial networks. As an EFT and EBT processor at the core of all we do, FIS processes more than 27 billion transactions yearly. Payments are our world – we are the clear industry leader providing support and services to the entire EBT community, including our EBT vendors, partners, and competitors.

Our broad scope of capabilities differentiates FIS from all other EBT processors. Unlike our competitors, FIS, as a financial transaction processing company, owns each piece of the equation, enabling EBT transaction processing and cash benefit access. Specifically, we:

- Drive and manage ATMs on behalf of ATM owners
- Manage cash vendors throughout Arkansas
- Provide the software used by the U.S. Postal Service (USPS) for its financial transaction processing enabling EBT recipients access to cash benefits at USPS locations
- Provide a self-service tool to EBT cardholders to locate nearby ATM and retailer locations from which they can access cash
- Own the NYCE payment network
- Process for nine out of the 10 top banks in the United States
- Run the only fully interoperable EBT gateway in the nation

Retailer Database and Tracking

FIS will maintain a database of ATMs and POS terminals that provide cash access services to the State's EBT cardholders, including access in adjoining states that border Arkansas. The database will include each ATM and POS location's name and address. ATM and POS location information will be available to cardholders through the cardholder website and the FIS *ebtEDGE* Mobile Application.

FIS can easily identify all cash access points throughout the State by leveraging our many contracts with vendors and our management of the ATM network. Using the FIS Merchant Management System (MMS), FIS tracks retailer locations and transaction activity by location, including the FNS number and other pertinent information on all FNS-approved retailers. The FIS *ebtEDGE* System continually updates the retailer database as transaction processing information is received. This systematic approach ensures that all location information is up-to-date and accurate. FIS' database of retailer transactions allows us to identify retailers providing cash back and assists with the analysis of cash access for the State.

As an added benefit, because FIS continually updates transaction processing information, FIS can identify retailers performing transactions during a disaster scenario and guide recipients to locations conducting business.

The same current retailer information is available to cardholders, allowing them to search for FNS-authorized retailers, farmers markets, cash access locations, and ATMs using the FIS *ebtEDGE* Mobile Application. A sample of the results returned using the *ebtEDGE* Mobile application's locate feature is shown.



Figure E-22 Sample ebtEDGE Mobile Application Locate Feature Results

Cardholders can find cash back locations using the locate feature of the ebtEDGE Mobile Application.

FIS' goal is to ensure that cash assistance clients have adequate access to cash benefits. In addition to the ATM locations described above, FIS will also support adequate cash access to EBT recipients by using:

- ATMs that abide by the Quest® Operating Rules
- Point-of-sale (POS) locations that allow recipients to receive cash back when making a purchase (cash back with purchase)
- Retailers that allow cash back without making a purchase (cash withdrawal)

E. Plan to Ensure Data and Information Are Protected Against Unauthorized Access

	Maximum RAW Score Available
E.6 Customer Service Requirements	
E. Describe the Prospective Contractor's plan to ensure that all data and information housed by the various data centers are fully protected against unauthorized access?	5 points

Trust for data protection is essential to FIS as a provider to the financial services and payments industries. Data privacy and information security controls are established within the foundation of FIS' control environment. FIS has implemented and will maintain comprehensive administrative, technical, and physical safeguards to protect all Sensitive Information in the company's possession.

FIS' Data Protection Policy articulates the privacy and data protection principles followed by FIS with regard to the nonpublic personal information (NPI) in its possession in any format, including electronic, paper, or verbal. As a financial services and payments provider, FIS recognizes that NPI must be protected from unauthorized use, access, modification, disclosure, and destruction. FIS limits NPI in its possession to include only that necessary for its reasonable business requirements or to satisfy regulatory or legal mandates.

FIS' Data Protection Program defines the responsibility of all employees to create and maintain an infrastructure and culture that facilitates FIS' adherence to sound privacy and data management practices consistently across the organization. The Data Protection Program defines the requirement of every employee to ensure appropriate data privacy safeguards are implemented in accordance with established standards and procedures. It also requires employees to ensure that appropriate governance is in place, so that all policies, defined standards, processes, and procedures related to the protection of NPI are upheld. Furthermore, adherence to the Data Protection Program helps ensure that FIS satisfies regulatory and audit compliance requirements pertaining to safeguarding customer NPI.

Specific details about how FIS restricts access to the State's data are provided in other sections in our response:

- Administrative Access Controls for State, federal, and FIS personnel – Section E.4.B, *Process of Eliminating Unauthorized Access*
- Customer Service Access Controls – Section E.6.H, *Interactive Voice Response System (IVRS) and Features*
- General Data Security Controls – Section E.12.D, *Data Security Controls*

F. Call Center Employee Support

	Maximum RAW Score Available
E.6 Customer Service Requirements	
F. Describe employee support the Prospective Contractor will provide Call Center employees once the system is activated.	5 points

CSRs have access to management and the technical resources necessary to handle all calls promptly and appropriately. Cardholder CSR Smart Scripts and the retailer CSR Call Flow Guide tools provide the first level of technical resources to enable CSRs to resolve issues. All common retailer issues are prioritized, and key escalation points are defined in the system to help resolve any retailer request or issue quickly.

Any complicated issue, complaint, or dispute from a cardholder or retailer that a CSR or their Tier II escalation representative cannot immediately resolve is escalated to our State Support Service team. State Support Service personnel will triage the event and enter the issue into our enterprise ticket management tool. The enterprise ticket management systems ensure that the documented issue is reviewed and resolved by the applicable area(s) within FIS.

In addition, FIS managers and group leaders from strategic areas conduct a daily operational review of all incident reports across the organization. This review assists in determining the specific resources that can be used to resolve a problem and is another tracking mechanism that enforces strict adherence to the guidelines regarding problem severity and resolution.

Behind the scenes, the State Support staff can directly access many departments and individuals across FIS to provide timely answers to questions and accurate solutions to challenges. State Support Service has immediate access to these critical operations teams needed to respond to our customers. They proactively monitor our customer base and react immediately when opportunities are presented.

G. Gathering Transaction History at the Agency's Request

	Maximum RAW Score Available
E.6 Customer Service Requirements	
G. Explain what the Prospective Contractor would do to gather transaction history if the agency requested.	5 points

FIS will exceed DHS' three-year online transaction history storage requirement and retain transaction data online for the life of the contract in the data warehouse, where it will be available for access by DHS staff at any time. Since transaction history will not be moved offline during the contract period, DHS will not need to make a request to FIS for older historical data.

If the State should still need to request data, the State can request the information through FIS State Support Service which will work with the State to fulfill the request.

H. Interactive Voice Response System (IVRS) and Features

	Maximum RAW Score Available
E.6 Customer Service Requirements	
H. Describe the Prospective Contractor's interactive voice response system (IVRS) and features.	5 points

As described above, FIS' NextGen IVR is a cloud-based application designed to meet the most stringent performance and high availability requirements. It provides a more elastic solution that enables call volumes to be shifted within and between data centers on demand. How the IVR handles cardholder and retailer calls is described in the following sections. As described above, FIS provides a State Support Service help desk that is a separate function, so it does not utilize the cardholder or retailer IVR to initiate service requests.

Cardholder IVR

All EBT client calls using the 24/7 toll-free customer service number are initially greeted by FIS' IVR system, which is accessible by touch-tone telephone. Callers use the telephone keypad to input data or select menu options within the IVR. Our IVR functionality includes a speech recognition feature whereby clients can speak or say their EBT card number instead of entering it using the telephone keypad. The option to speak the card number is provided if no card number, a partial card number, or an invalid card number is entered when prompted.

The IVR prompts are recorded in English and Spanish. Prompts in Marshallese will be added to the IVR as required by the State for this contract. The first prompt played for the caller is the language prompt. After the caller responds to the language prompt, the IVR asks the client to provide their 16-digit card number (PAN). Upon successfully entering the PAN, the client will be provided with their real-time account balance(s). If the caller does not correctly enter their PAN, the IVR will offer the ability to select the option of reporting the card as lost, stolen, damaged, or not received.

If the caller is having trouble entering a response or wishes to speak to someone for one of the following reasons, the call will be routed to a CSR for assistance. Through any of the paths below, a caller may be transferred to a CSR:

- Lost, stolen, or damaged card
- Card or PIN issues
- Request a transaction dispute

While Arkansas callers can easily reach a CSR, they will rarely need to broaden self-service capabilities. FIS has recently added the ability for a client to cancel a lost, stolen, or damaged card via the IVR system without speaking with a CSR after confirmation of identity. If the State chooses, we can also provide the ability for the client to order a replacement card via the IVR without speaking to a CSR after confirmation of the mailing address in the system. Card cancellation and replacement functionality are also offered through the Cardholder Portal and *ebtEDGE* Mobile Application. No matter the method through which the card is reported lost, stolen, or damaged, upon completion of the confirmation steps, the card will be immediately canceled, removing access to the EBT benefit account.

Cardholder IVR Functionality

FIS' IVR is designed to be easy for clients to use and to provide the functionality required by the State. Our customer IVR has a high satisfaction rate: On average, more than 97% of callers can obtain the help they need or the answer they are looking for without waiting to speak with a CSR. This high satisfaction rate means clients like the system and find it an easy and quick way to receive help with their concerns. Under the new contract with FIS, Arkansas EBT clients will benefit from a user-friendly, established system that works and our dedication to working with the State to implement system improvements.

The table below describes the functionality of the FIS EBT client IVR.

Table E-6 EBT Client IVR Functions	
Function	Description
Reports of Lost/Stolen/Damaged Cards, or Card Not Received	Walks the caller through the process to report a card as lost, stolen, or damaged via the IVR. Should there be any issues within this process, the call is immediately transferred to a CSR for card cancellation assistance. Caller's identity is confirmed using criteria established by the State prior to card cancellation. If the State allows mailed replacement card issuance via the IVR, the client's address within the system is verified prior to card replacement unless otherwise designated by the State.
Current Account Balance	Clients can obtain their current (real-time) account balances by benefit program through the IVR by entering their card number (PAN).
Transaction History	Provides client with amount and date of last ten (10) transactions by benefit program, including credits and debits, within the last 90 days by transaction type, amount, and date, including the transaction number. The transaction information is given in chronological order, with the most recent transaction first.
Report Transaction Dispute/Adjustment Request	Immediately transfers caller to a CSR to initiate an adjustment request or report unauthorized card use. CSR obtains specific information needed for adjustment from the caller and provides information to FIS claims adjustment area, which could result in a credit to the client's account.
Benefit Availability Date	Clients can obtain the standard benefit issuance schedule via a recorded message in the IVR based on the issuance schedule supplied by the State.
PIN Selection/PIN Change	IVR confirms caller's identity using criteria established by the State. Clients can use the IVR 24/7 via a single call to select or change their PIN.

Recorded (Upfront) Messages

FIS allows the State to add or change an upfront message on the IVR. These messages may include broadcast (global) messages to cardholders regarding outages, changes, disaster benefits, and other important information. Five (5) upfront message changes during a calendar year are included in our core services; additional messages will be handled through the change request process. Upfront messages are limited to 25 seconds per message.

Access Control

FIS will provide access control to information obtained through the IVR and contact center that meets Arkansas' requirements. Clients using the IVR must enter their card number (PAN) to obtain current balance or transaction information. Other identification items such as date of birth (DOB), Social Security number (SSN), and security code, described below, if one has been established, are used to select or change a PIN using the IVR. If a card number is not entered, or if a caller chooses certain options after the card balance is provided, the caller will be routed to a CSR who will verify the caller's identity, using parameters and information provided by the State, before providing account information.

Additional Security Measures – Client-selected Security Code

We recognize that using the date of birth and last four digits of the SSN may enable other family or household members to deactivate a client's EBT card fraudulently. As a solution, FIS allows State staff to add a security code to any client's account. Once a security code has been added, the client must verify the code (or other security questions) to access or change information using the IVR, Cardholder Portal, *ebtEDGE* Mobile Application, or to speak with a CSR to continue the call. Clients can choose their own security code and provide it to their caseworker, who will add it to the *ebtEDGE* System. Clients who have forgotten their security code must contact their caseworker or authorized State staff, who can reset, change, or delete the code.

Retailer IVR

All calls using the toll-free retailer customer service number are initially answered by the FIS IVR. Callers may use the telephone keypad or voice response to input data or select menu options within the IVR, enabling callers with either touch-tone or rotary phones to access services.

The IVR prompts are recorded in English and Spanish. The first prompt the caller hears is the language prompt. After the caller responds to the language prompt, the IVR asks the retailer if they are calling to process a voucher. A "Yes" response will prompt the retailer to enter their FNS number, which the IVR will validate before continuing the call. The IVR will then prompt the retailer to enter all pertinent voucher information and provide authorization numbers for approved transactions or denial reason if not approved.

When not calling to process a voucher, SNAP retailers are required to enter their FNS number. After validation, the retailer will be presented with the following options:

- Terminal Issues
- Settlement Issues
- Contract Issues
- General Information

Retailers who select the Terminal Issues or Settlement Issues options will immediately be transferred to a CSR for assistance. Retailers who select the Contract Issues or General Information options will hear a pre-recorded message supplying the appropriate contact information for FIS Merchant Services, which will assist the retailer.

Access Control

FIS understands the vital importance of maintaining system integrity, managing secure access, and protecting the confidentiality of transaction data. As a leader in the field of transaction processing, FIS offers robust system security protection that meets or exceeds federal and State mandates for system access and audit control.

To ensure the security of retailer and customer 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. Additionally, CSR access to customer and retailer data in the administrative terminal is controlled using security profiles.

FIS' Global Security Services policies ensure that all employees receive FIS' security training upon initial employment and yearly thereafter. Security training and confidentiality of customer and retailer data are included as part of both customer and retailer CSR training.

I. How Cardholder Complaints and Disputes Are Resolved

	Maximum RAW Score Available
E.6 Customer Service Requirements	
I. Describe how cardholder complaints and disputes are resolved and the timeframes associated with the process.	5 points

Any complicated issue, complaint, or dispute from a cardholder that a CSR or their Tier II escalation representative cannot immediately resolve is escalated to our State Support Service team. State Support Service personnel will triage the event and enter the issue into our enterprise ticket management tool. The enterprise ticket management systems ensure that the documented issue is reviewed and resolved by the applicable area(s) within FIS.

FIS proposes the following time frames for responding to customer service complaints:

- **Priority 1:** 48 business hours for card and account issues that negatively impact a cardholder's ability to access benefits
- **Priority 2:** Five business days for other issues that do not impact a cardholder's ability to access benefits

J. Educating Cardholders on Accessing the Cardholder Portal

	Maximum RAW Score Available
E.6 Customer Service Requirements	
J. Describe the process for educating cardholders on accessing the cardholder portal and how cardholders will navigate through the portal.	5 points

The training materials provided to clients will contain information about accessing the Cardholder Portal. Prior to the transition, the State may choose to provide advance information to its clients about the change in EBT providers and include the new website address in the notice. In addition, the State can put a link to FIS' Cardholder Portal on the State's website.

Cardholder Portal Overview

FIS will provide a cardholder website, the *ebtEDGE* Cardholder Portal, available in English and Spanish, to be used by clients to access information about their accounts. In addition, we offer Arkansas clients the use of our *ebtEDGE* Mobile Application as part of our core service offering. The *ebtEDGE* Mobile Application was designed to mirror the functionality of the Cardholder Portal, and it offers additional benefits, such as an ATM and store locator and biometric login capability.

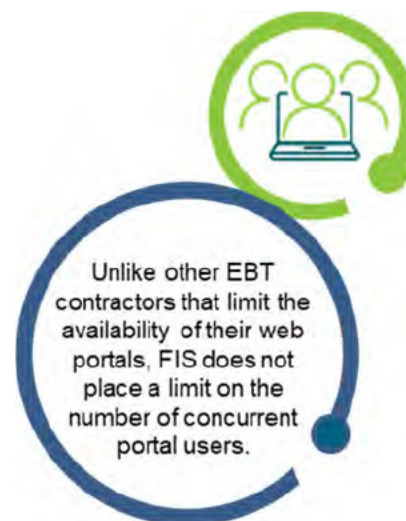
FIS' Cardholder Portal was built to be user-friendly, with clearly marked choices for users who may be new to website navigation. Additionally, when a client navigates to the Cardholder Portal website with a mobile device, the system detects that a mobile device is being used and automatically changes the information displayed into a mobile-optimized format.

FIS has recently enhanced the Cardholder Portal, which significantly benefits the State. These enhanced features include the ability for a cardholder to:

- View certain pages in additional languages, as further described below
- Cancel their EBT card and, if allowed by the State, order a replacement card after confirmation of the mailing address in the system
- Freeze and unfreeze their EBT card while they determine whether it was lost or stolen, saving the client from having to immediately cancel the card and wait for a replacement
- Select options to block their EBT card from being used for out-of-state and internet transactions
- File a transaction dispute and view claim activity
- View emergency broadcast messages from the State
- New "My Offers" page providing links to information and programs provided by the State, such as:
 - Complementary Financial Literacy courses, courtesy of FIS' corporate Framework for Financial Inclusion
 - Museums for All, offering free or reduced admission to 1,000+ museums across the country just by showing their EBT card

Coming soon is a new feature that allows the client to receive push notifications.

Unlike other EBT contractors that limit the availability of their web portals, FIS does not limit the number of concurrent portal users. There is never a charge from FIS to the client to access and use the Cardholder Portal.



Cardholder Portal Functionality

A traditional point-and-click application, the FIS Cardholder Portal enables clients to perform the State's required functions and more. A list of services available to clients is provided in the table below:

Table E-7 ebtEDGE Cardholder Portal Functionality	
Service Category	Functions Available
Account and Access Management	<ul style="list-style-type: none"> ▪ Create, change, or recover the user ID ▪ Create, change, or reset the password ▪ Delete user profile ▪ Update user profile account information, such as email address and name ▪ Register to receive account alerts ▪ Display of emergency broadcast messages so cardholders can stay up to date
Card Management	<ul style="list-style-type: none"> ▪ Activate a new EBT card ▪ Cancel a lost, stolen, or damaged card ▪ Order a replacement card with address verification (if the State chooses to allow it) ▪ Select an initial PIN ▪ Reset/Change PIN ▪ Freeze or unfreeze the EBT card ▪ Set a security code to secure the cardholder's account ▪ Block the EBT card from being used for out-of-state transactions ▪ Block the EBT card from being used for internet transactions

Table E-7 ebtEDGE Cardholder Portal Functionality

Service Category	Functions Available
Account Inquiry	<ul style="list-style-type: none"> Check current EBT benefit account balances by program View, download, print (if user has access to a printer), and email a list of transactions for the past 90 days File a transaction dispute and view dispute activity View pending deposit transactions View the issuance schedule for EBT benefits
Information and Support	<ul style="list-style-type: none"> View EBT program information Find client customer service phone numbers Email FIS for assistance with using the Cardholder Portal Access printable cardholder training material in PDF format Read frequently asked questions about the EBT card View client notification materials Find links to the State's website, USDA FNS SNAP, or other sites as specified by the State Find links to an ATM locator and a SNAP retailer locator View videos for cardholder training My Offers page with links to information and programs such as: <ul style="list-style-type: none"> Financial Literacy courses courtesy of FIS' Framework for Financial Inclusion Museums for All, offering free or reduced admission with the EBT card

In addition to including printable PDF versions of the cardholder training material on the website, FIS will also provide links to the State's specified website and USDA FNS SNAP.

In addition to the portal functions described in this section, FIS continues developing new functionality, such as the features noted above. We will alert the State of any new functionality that would represent an effective and economical application of this technology.

Registration and Selection of User ID and Password

Registration on the portal is simple. The process is described below:

Step 1: Navigate to the Cardholder Portal URL: Using an internet browser, the client navigates to www.ebtEDGE.com and clicks the Cardholder Login link.

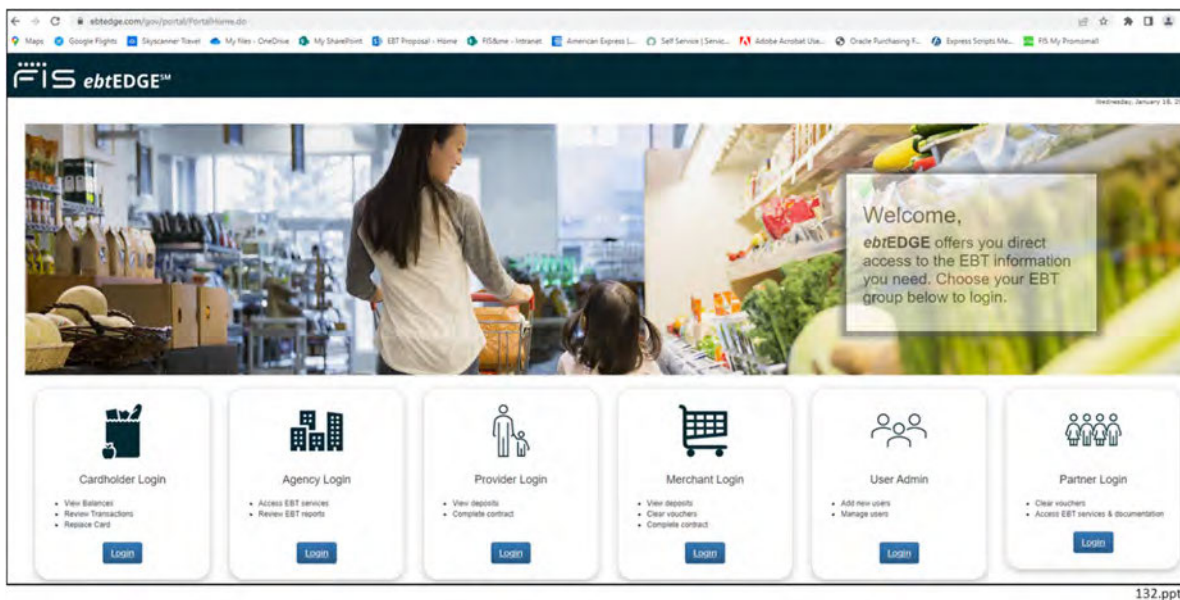


Figure E-23 Cardholder Portal Home Page – Select Cardholder Login

The FIS Cardholder Portal provides clients direct access to their real-time EBT account information.

Step 2: Register: The client selects **Register Here** on the Login page, completes the required fields, and clicks **Register**.

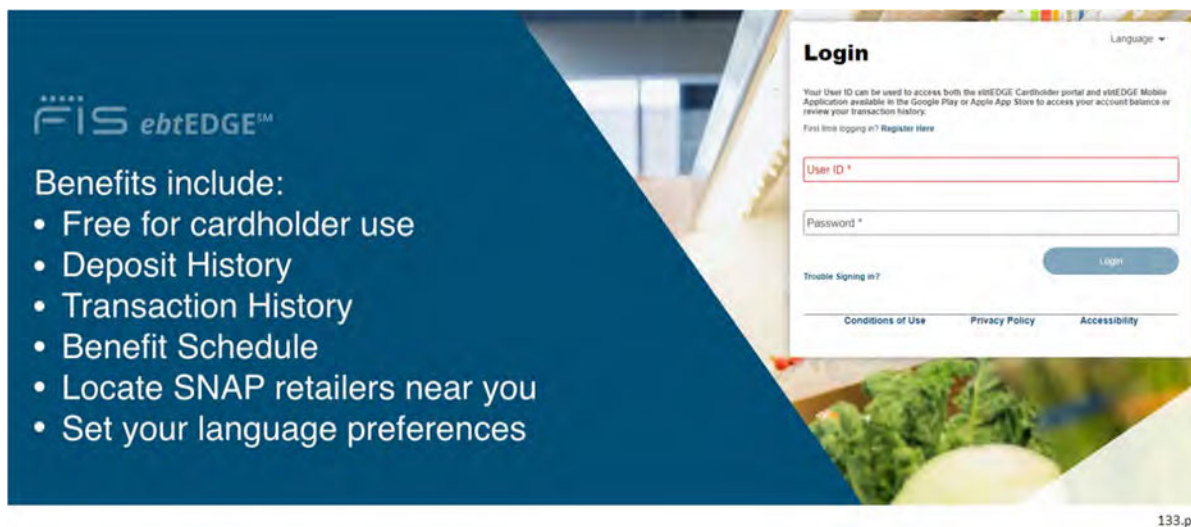


Figure E-24 Cardholder Portal – Login Page

Clients can choose their own user ID and password to access the portal.

Step 3: Set Challenge Questions: During first-time setup, the client will automatically be redirected to the Set Challenge Question page. These questions will be used to reset a password if forgotten and for multifactor authentication.

Challenge questions are a security feature that adds an extra level of protection. The questions that you set up with your own personal answers help the system verify your identity.

Set Your Challenge Questions
Required Fields *

Your Question

Answer: *

Re-enter Answer: *

Your Question

Answer: *

Re-enter Answer: *

Your Question

Answer: *

Re-enter Answer: *

Cancel Add

134.ppt

Figure E-25 Cardholder Portal – Challenge Question Configuration Page

Questions are selected from a drop-down menu, and the client inputs the answer with confirmation.

Step 4: Link Account to User ID: The client will click **Add Account** to access the screen to add their EBT account to their user ID. The client must enter their EBT card number and validate their identity by

entering the same information as required by the State when selecting or changing the PIN for the EBT card.

Please enter your information below.

Required Fields *

Card Number *
1234560000012345

Primary Birth Date (MM/DD/YYYY) *
01/01/2001

Last 4-digits of SSN *
.....

Add Card Cancel

135.ppt

Figure E-26 Cardholder Portal – Identity Validation Page

The same information the State requires to validate a client's identity for a PIN selection/change is used to validate the account information.

Viewing Client Account and Transaction Information

Once a card has been linked to the user ID, the cardholder can select it to view their balance and transaction history under “My Account List.” When the cardholder selects the card, the application

redirects them to the Account Summary page. The page displays the current balance of each benefit, pending deposits, and transaction history up to 90 days.

The screenshot displays the 'Account Summary' page. At the top, under 'Account Information', it shows the 'Available Balance as of February 25, 2022 6:01 PM ET'. Below this, the balances for 'Food' (\$40.25) and 'Cash' (\$100.00) are listed. The 'Pending Items' section shows 'No Pending Benefits'. Below this, there are filter buttons for 'Transaction Type' (ALL, FOOD, CASH) and 'Transaction Date Range (Days)' (7, 30, 60, ALL). The 'Posted Transactions' section lists two transactions: 'Food Purchase' on February 10, 2022 09:08 AM ET for -\$1.75, and another 'Food Purchase' on February 10, 2022 09:07 AM ET for -\$1.75. A link for 'Recent Disputed Transactions' is also present.

Account Information	
Available Balance as of February 25, 2022 6:01 PM ET	
Food :	\$40.25
Cash :	\$100.00

Pending Items	
No Pending Benefits	

Transaction Type

ALL FOOD CASH

Transaction Date Range (Days)

7 30 60 ALL

Posted Transactions	
Recent Disputed Transactions	
Food Purchase	
February 10, 2022 09:08 AM ET	-\$1.75
Food Purchase	
February 10, 2022 09:07 AM ET	-\$1.75

136.ppt

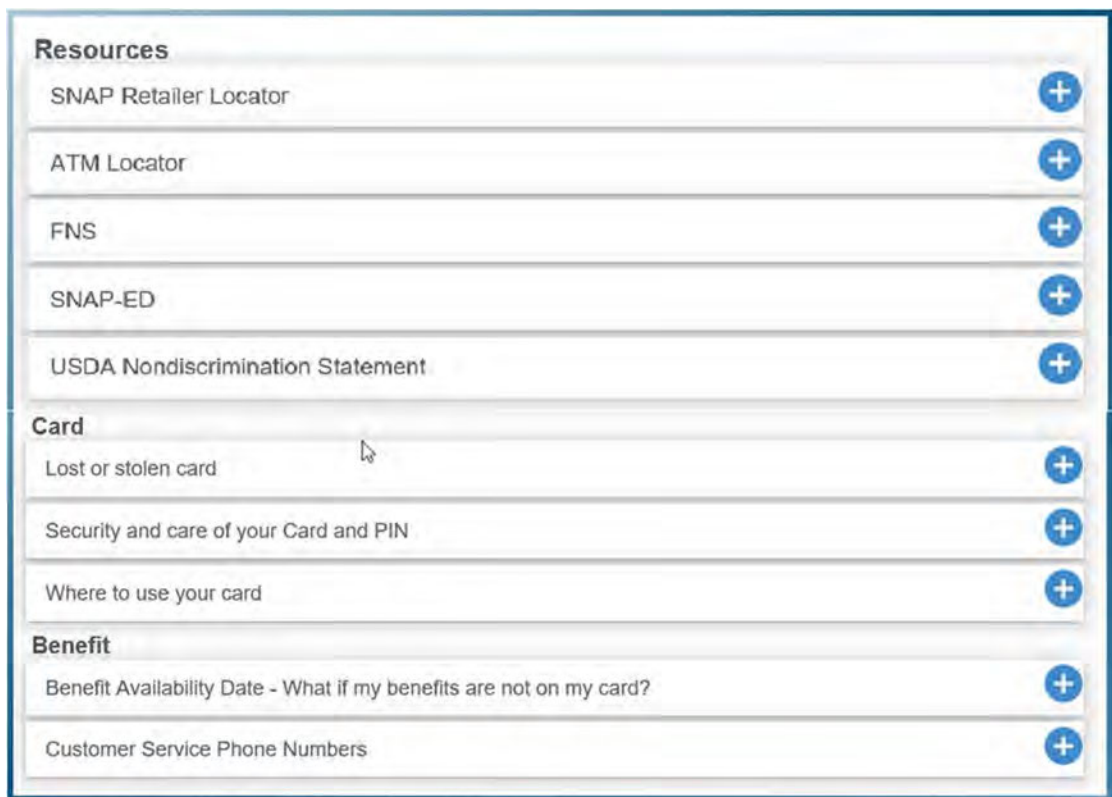
Figure E-27 Account Summary Page Detail – SNAP and Cash Example

Filter buttons allow the client to sort transaction history by transaction type and date range.

The client can select an individual transaction to expand the view. Depending on state-specific configurations, the detail can include merchant information. The cardholder can scroll down to view additional transactions.

Client Help – Frequently Asked Questions

The Cardholder Portal's Help Center provides a wealth of information that can reduce the number and frequency of calls to either cardholder customer service or State staff. The topics displayed, such as those shown below, are all configurable and will be defined with the State.



137.ppt

Figure E-28 Cardholder Portal – Help Topics

Clients can find answers to many of their questions on the Cardholder Portal, reducing the number of calls to customer service.

Cardholder Portal resources include links to a Mastercard ATM search and a SNAP retailer list that FNS keeps up to date. In addition, if the client has a mobile device, they may use the FIS *ebtEDGE* Mobile Application, which provides the ability to use GPS to locate nearby ATMs and FNS-authorized retailers.

Portal Accessibility

The Cardholder Portal complies with the federal accessibility requirements for accessibility by persons with disabilities, ensuring that all of Arkansas' clients can access information about their accounts. The website is also compatible with screen reader technologies to assist visually impaired clients in accessing and using the portal.

Language Choices

The portal is accessible in English and Spanish for both input and display. Additional language options are now available on select pages shared by all states, including the Welcome Page, Account Services page, and the Update User Information page. In addition to English, Spanish, and Haitian Creole, clients can now select from Arabic, Polish, Russian, and Chinese (Mandarin) on these pages. The language

selector in the upper right corner of the webpage rotates every five seconds and is identified with the globe icon, as shown in the examples below:



Figure E-29 Rotating Language Selector and Pop-up Menu

When the client clicks on the rotating language link, a pop-up window appears, allowing them to select their desired language.

Google Translate may be used to view the Cardholder Portal in other languages.

Portal Security Standards

FIS' security standards for the Cardholder Portal are listed below:

- Uses HTTPS protocols for communications between the user and the *ebtEDGE* System
- Supports TLS up to 1.2 and will be upgraded as new secure technology emerges
- Limits access to only browser versions that support 128-bit encryption or better
- Does not use cookies or allow storage of login data elements by the browser
- Sets properties so the browser software cannot store user IDs and passwords

FIS performs regularly scheduled penetration testing to maintain the highest levels of security.

FIS has also added invisible reCAPTCHA to the Cardholder Portal as part of our core product offering to enable extra security if the State chooses to use it. The reCAPTCHA detects whether the login is performed via a human or a BOT process. If the system believes the user is a BOT process, the user is asked to answer a series of text or graphical questions to ensure they are not a BOT.

Password Security

The login information for the Cardholder Portal is a user-selected ID and password. Additional security options are available, such as the use of challenge questions.

FIS supports a lockout threshold for excessive invalid access attempts. FIS locks access to the account after three consecutive invalid access attempts. Accounts locked due to invalid access attempts will be unlocked at 12:01 a.m. the following calendar day.

A cardholder can also recover their account by clicking the **Trouble Signing In?** hyperlink on the Login page and entering the required information. The system will provide instructions for the next steps corresponding to the issue selected by the cardholder (e.g., forgot password, forgot user ID, or unlock user ID).

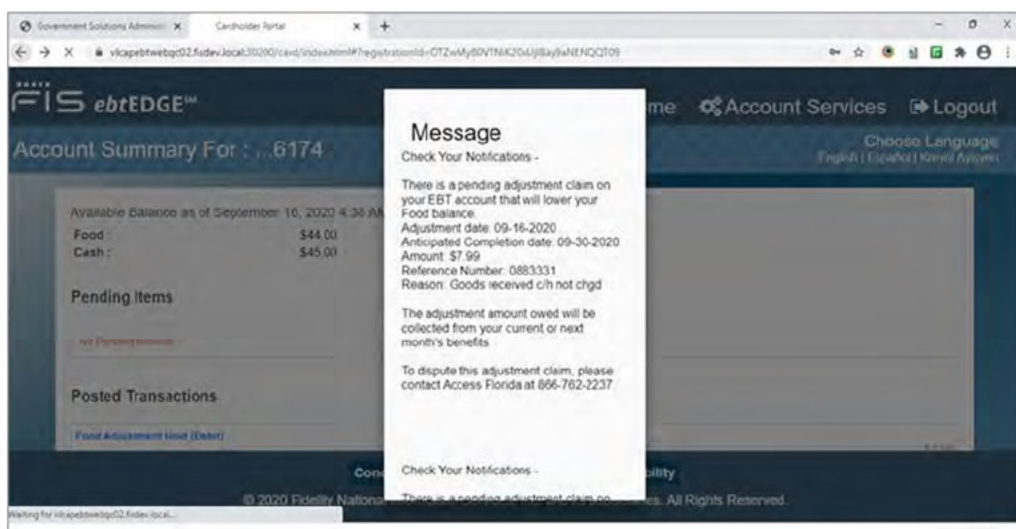
K. How Cardholders Are Notified of Changes or Adjustments

	Maximum RAW Score Available
E.6 Customer Service Requirements	
K. Explain how cardholders are notified of changes or adjustments that affect them.	5 points

Once an account adjustment is added to the *ebtEDGE* System, a notice is systematically generated and sent to the cardholder using the cardholder-selected method of communication. Cardholders are given an opportunity to challenge the adjustment before the adjustment is cleared.

Cardholders can receive notifications about the status of account adjustments to their balance using the following methods:

- Cardholder Portal
 - After logging in to the cardholder portal, a popup message similar to Figure E-30, *Cardholder Portal Account Adjustment Notification*, automatically displays.



092.ppt

Figure E-30 Cardholder Portal Account Adjustment Notification

- Account adjustment information is also displayed in the Transaction History section of the Cardholder Portal.
- **ebtEDGE Mobile Application**
 - FIS' ebtEDGE Mobile Application supports the technology for outbound messaging using email and push notifications for client alerts about claims filed and completion of adjustments.
- **IVR**
 - Cardholders hear the following message after selecting the Play Adjustment option on the IVR:
By the way, as of <date><date>, there is an adjustment pending for <amount><amount> that will lower your Food Assistance/Cash balance. To hear this again, press 1. To discuss this with a representative, press 2. To continue, press 3. If you're done, you can end the call now by hanging up or, wait for more options.
- **Text Messages**
 - Cardholders who have opted to use FIS' text messaging functionality can receive text messages about the status of account adjustments.
- **Email Messages**
 - Cardholders can receive email messages regarding account adjustments if they have selected the email notification option.
- Functionality is currently being developed to add a message in the inbox about adjustments and its current status in our ebtEDGE Mobile Application.

L. Cardholder Identity Verification for Customer Services

	Maximum RAW Score Available
E.6 Customer Service Requirements	
L. Describe the standard procedures employed to verify the identity of the cardholder using the help desk, web portal, and mobile applications.	5 points

FIS will provide access control to information obtained through the cardholder IVR and contact center that meets Arkansas' requirements. Currently, clients using the IVR must enter their card number (PAN) to obtain current balance or transaction information. Other identification items such as date of birth (DOB), Social Security number (SSN), PIN and security code, described in Section E.6.H, *Interactive Voice Response System (IVRS) and Features*, if one has been established, are used to select or change a PIN using the IVR. CSRs will validate the client's identity using DOB, SSN, and security code, if present on the account, when callers are transferred to a call center.

First-time registrants to the Cardholder Portal and ebtEDGE Mobile Application must enter their EBT card number and validate their identity by entering the same information as required by the State when selecting or changing the PIN for the EBT card. Once registered, the cardholder will log in to either application using the user-selected ID and password. Additional security options are available, such as the use of challenge questions. The ebtEDGE Mobile Application also features a biometric login that allows the cardholder to sign in with a saved fingerprint or facial recognition instead of inputting the user ID and password each time.

Cardholders can be required to enter other information to manage identity theft, such as zip code, or other client-identifying data selected from FIS' list of validation criteria.

M. Enhanced Security Procedures, Options, or Features Available

	Maximum RAW Score Available
E.6 Customer Service Requirements	
M. Describe enhanced security procedures, options, or features available to verify the identity of cardholders using the help desk, web portal, and mobile applications.	5 points

As noted above, cardholders can be required to enter other information to manage identity theft, such as zip code, or other client-identifying data selected from FIS' list of validation criteria. During first-time setup on the Cardholder Portal or *ebtEDGE* Mobile Application, the client is automatically redirected to the Set Challenge Question page. These questions are used to reset a password if forgotten and for multifactor authentication.

Employing robust security measures is as important to FIS as it is to the State. If Arkansas would like to consider and further explore other security measures, FIS will bring its industry experience and best practices to help define and design a solution that meets the State's security needs. To that end, FIS has suggestions for the State to consider:

- Client-assigned security questions and answers
- Additional forms of identification, such as:
 - Driver's license
 - Photo ID

E.7 Training

A. Training for Staff, Cardholders, and Retailers

	Maximum RAW Score Available
E.7 Training	
A. Describe in detail the following training information for staff, cardholders, & retailers:	
1. Training options such as hands-on, initial, on-going, etc.	5 points
2. Training materials and resources	5 points
3. Training programs	5 points

FIS recognizes that clear and comprehensive training is vital to the success of any large-scale project. Our approach to training is to provide training and training materials that will support all areas and users of this project, from State users to the clients who will receive EBT cards. Our approach aligns with our best practices from previous engagements, which will be incorporated into FIS' plan for training the stakeholders of the Arkansas SNAP/Cash EBT Project. We are confident we can successfully deliver the necessary knowledge transfer through our proven approach.

State Staff Training

FIS is committed to delivering up-to-date, user-friendly, high-quality training and training materials to support the State's EBT program. We will provide effective training materials using a variety of methods to ensure that workers understand how to use the *ebf*EDGE System efficiently, thereby streamlining operations.

FIS will use a Train-the-Trainer (TTT) approach to train State trainers on the operations of the EBT system. This approach for local office end-user training is based on essential guiding principles we have found vital in effectively training users and successfully deploying large-scale technology solutions in the public sector. FIS' TTT model has proven to be successful on comparable EBT projects. Our TTT methodology develops trainers and enables them to take over training responsibilities. State trainers will be prepared to deliver training to end-users based on information received at the FIS-led TTT sessions.

As part of TTT sessions, the State's EBT trainers will:

- Learn project goals and timelines
- Discover their roles and responsibilities
- Learn effective training delivery methods
- Review the training course content and training tools, including how to access and use them
- Receive training on the courses they will be teaching to their county end-users

TTT is an interactive team-building experience. It is designed to foster enthusiasm and confidence among the State's EBT trainers, which will carry over to end-user training classes.

Training Curricula

Four key components to developing and delivering an effective curriculum for TTT are shown in the graphic below.

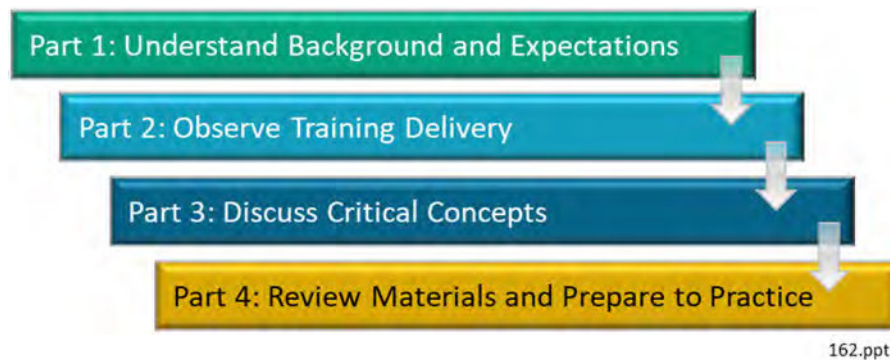


Figure E-31 Train-the-Trainer Components

The FIS' TTT curriculum effectively equips State trainers to transfer knowledge to the end-users of the EBT system.

Each of these components has a specific objective, as described in the subsections that follow.

Understand Background and Expectations

The State's EBT trainers must understand the elements that make up the project, including project goals, key functionality, and the overall timeline. To meet this need, the beginning of TTT will provide an overview of the project, focusing on the courses the EBT trainers will deliver to their end-users. Key points that will be highlighted during this portion of TTT include:

- **Training Resource Documents:** We will review various training resources, such as trainer guides and a parking lot for questions asked during training that require additional research. We will also explain how to read and access the materials. The goal is to provide the trainers with background materials and essential resources so they feel adequately prepared for their training classes.
- **Training Techniques:** Although it may be a refresh for some trainers, we will review techniques that can lead to more efficient, effective, and successful training delivery. For instance, we will discuss activities to prepare for training, how to set expectations for participation, how to respond to questions, and how to avoid common training pitfalls, such as moving at an accelerated pace and not providing real-world scenarios when describing functionality.

Observe Training Delivery

Following the introduction, each class will be delivered as per the curriculum. The goal is for the trainers to see how the EBT system solution functions, to observe course delivery first-hand, and to gain a student experience and perspective in the courses they will be teaching.

The State's EBT trainers are encouraged to ask questions throughout training delivery. This portion of TTT allows the trainers to see how the materials, environment, and delivery come together.

Discuss Critical Concepts

TTT will include a review of key concepts from the class. The focus will be on each class's most critical, foundational concepts to ensure the State's EBT trainers are aware of and comfortable with delivering key messages.

Key concepts will be identified before the start of TTT; however, as EBT trainers observe our delivery of the courses, additional concepts may be identified that warrant discussion and review in more detail. Examples include complex navigations, exception processing, or new terminology.

Review Materials and Prepare to Practice

This optional step of TTT will provide the State's EBT trainers time to review and practice the training materials with FIS support available and to answer questions.

The course reviews will provide an opportunity to discuss the material in the trainer notes section of the Trainer Guides. Information in the trainer notes includes background details and information to support the trainer, such as changes in the process based on new functionality.

Training Content

FIS has the expertise to develop and deliver comprehensive State training to include all topics needed to ensure a successful transfer of knowledge and learning experience for the trainers, who will provide training to the county office staff. We provide electronic copies of training materials in English for the trainers to use as ongoing refresher training for themselves and as a tool to train their respective county staff.

The training developed for State staff is divided into modules that can be combined to customize a course for each training audience. The following table identifies the individual modules that can be used for staff training and describes the functional topics covered in each module. Estimated training time is also listed.

Table E-8 FIS webADMIN Training Modules		
Module	Description	Estimated Duration
Security Administration	Security administrators use the <i>ebtEDGE secureADMIN</i> tool, User Admin, rather than <i>webADMIN</i> . This module provides information on system security and access control. Training includes three levels of security administration: <ul style="list-style-type: none"> Security Administrator Zone Administrator Password Administrator By the end of this module, users will know how to add new users, assign roles, and reset passwords.	1 hour
Agency Portal Overview	This module provides an overview of the <i>ebtEDGE</i> Agency Portal and its associated functionality. By the end of this module, users will be able to: <ul style="list-style-type: none"> Log on and Log off Create and change their user password and security profile Locate available services, including online reports, online help, online documentation library, and other resources 	10 minutes
webADMIN Inquiry	This module provides <i>webADMIN</i> inquiry users with training on the application. By the end of the module, users will: <ul style="list-style-type: none"> Be able to effectively navigate through <i>webADMIN</i> to perform client inquiries related to a case, card and PIN, client, or benefit information Know how to search for cardholder transaction history and transaction history details Know how to access the Cardholder Portal 	45 minutes
Training Update	This module provides <i>webADMIN</i> application training for users who have update capabilities. By the end of each module, users will be able to use <i>webADMIN</i> to perform a specific update function. Functions could include, but are not limited to:	Approximately 10 minutes per function

Table E-8 FIS webADMIN Training Modules		
Module	Description	Estimated Duration
	<ul style="list-style-type: none"> Cancel a card Issue and replace a card over the counter Perform a repayment 	
Reports	This module provides users who have Report access with the knowledge needed to: <ul style="list-style-type: none"> Access online reports Access older reports via the Reports Library Export and print reports 	10 minutes
ebtINSIGHT (Tableau-based Data Warehouse)	This module provides user training on the ebtINSIGHT application. By the end of the session, a user will be able to: <ul style="list-style-type: none"> Access cardholder, store, and agency transaction information Access cardholder and agency change history View and save selected reports 	1 hour
Alert WorkStation	This module provides user training on the Alert WorkStation, the viewer into SecurLOCK Block (formerly Fraud Navigator), used for transaction blocking by MCC code. By the end of the session, a user will be able to manage alerts generated by the SecurLOCK Block system, as well as: <ul style="list-style-type: none"> View blocked transactions in multiple ways Generate reports 	1 hour

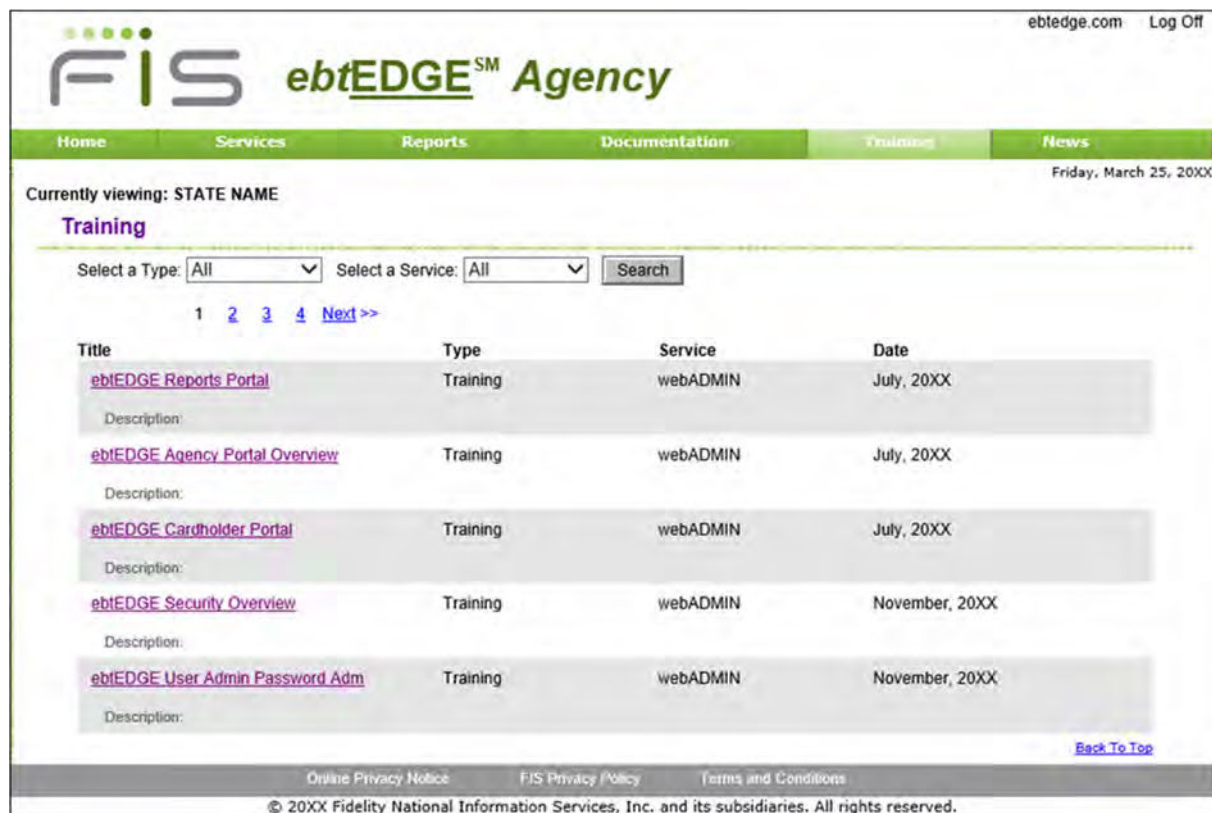
To meet ongoing training needs, the training presentations are provided electronically. The training presentations can also be posted to the Agency Portal upon request.

Training Materials

The training materials FIS provides are specifically tailored for users and their job functions. They cover all functions of the EBT administrative system as follows:

- Accessing and using all *webADMIN* (administrative terminal) functions
- Security features of the system
- Detailed explanations of the screens and functions supported by *webADMIN*

Approved EBT documentation and training materials can be made available online through the FIS *ebtEDGE* Agency Portal. Tabs are provided for the online Documentation library and Training, which allows State staff access at any time and provides an easy way to train new staff. The following figure shows how training materials might appear in the Training tab of the Agency Portal. Documentation and manuals can be accessed from the Documentation tab.



163.ppt

Figure E-32 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.

EBT Administrative Terminal Manual

A thorough and working knowledge of the EBT system and *webADMIN* is critical to the success of the State's EBT program. FIS will provide the State with our comprehensive *ebtEDGE webADMIN User Manual*. FIS recommends that the manual be posted in an electronic version on the Agency Portal to be readily available to all authorized users. The manual includes the following topics:

- **User Security:** Contains instructions regarding how to log on, log off, change a password, and use general system security features.
- **Webpage Navigation and Searches:** Shows how to navigate using buttons, tabs, and the computer keyboard, as well as how to search for recipient information such as case, client, card, benefit, and transaction details.
- **Webpages and Field Explanations:** Provides the definition and purpose of each *webADMIN* page and fields on the page(s)
- **Modules for Each Function Chosen by the State:** Describes how to perform each function, such as account setup and maintenance, account status change, card issuance and replacement, card status change, client search, client account information inquiry, card inquiry, transaction history inquiry, PIN selection, repayment, benefit authorization, and benefit cancellation.
- **Reports Access and How to Download Report:** Includes how to download reports to Excel or PDF and how to print a report.

FIS will provide the State with training and resource materials that enable ongoing and new employee training. These resources will equip State staff to use the *ebtEDGE* System successfully and train current and new workers as needed throughout the contract's life.

Cardholder Training

FIS will develop print-ready, professional, user-friendly client training materials to support the Arkansas EBT program. These materials will be written in both English and Spanish in easy-to-understand language aimed at a fifth-grade reading level. The training materials will be provided in pamphlet format. These materials will also be available in PDF format on the web-based Cardholder Portal for the client to view and print (if the client has access to a printer).

EBT Client Training Pamphlet

The client's principal training tool is the pamphlet, which can be kept as a reference. The pamphlet will:

- Introduce new clients to the State's EBT programs
- Explain the client's rights and responsibilities for using the EBT programs and card
- Provide instructions to access benefits, including POS/ATM use
- Contain any other information the State deems necessary

The following figures provide an example of our approach to the SNAP and Cash cardholder training brochure. This is a double-sided, tri-folded English brochure developed for Florida clients. We will design a brochure specifically for Arkansas cardholders according to your specific requirements. The State will have time to review and approve all cardholder training materials before production and distribution.

Important Things to Know About EBT Services

- CASH and SNAP benefits are deposited during the first three days of each month.
- Your SNAP benefits are deposited into your food assistance account throughout the month.
- If you have a bank account, you may have your cash benefits direct deposited into your bank account. (Call your local DCF for ACCESS customer service, 1-866-762-2237, for more information.)
- You cannot be charged a fee to use your food benefits.
- You cannot be required to make a minimum purchase to use your food benefits.
- You may request a 60-day transaction statement from EBT Customer Service.
- Your new ACCESS EBT card now contains a security feature that sets a time limit on your card. Mailed cards will be good through the month and year printed on the front of the card. This "good thru" date lets you know when the card can no longer be used. Please keep your card for any current and future benefits you may receive.
- You may use your Florida ACCESS (EBT) Card in other states. (Remember to call ACCESS customer service, 1-866-762-2237, if you are planning to move.)
- Each of your benefits will remain in your account(s) for 12 months. If you do not use the benefit at all during the 12-month period, the benefit will be removed from your account(s).
- Once a benefit is removed from your account due to 12 months of non-use, the benefit can not be restored or replaced.

Adjustments to Your EBT Account

Error 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 1-866-762-2237.

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.



350351002



**YOUR
FLORIDA
EBT CARD**

Figure E-33 Florida Cardholder Tri-Fold Pamphlet – English (Sample Front)

The cardholder training brochure will be customized for the State.

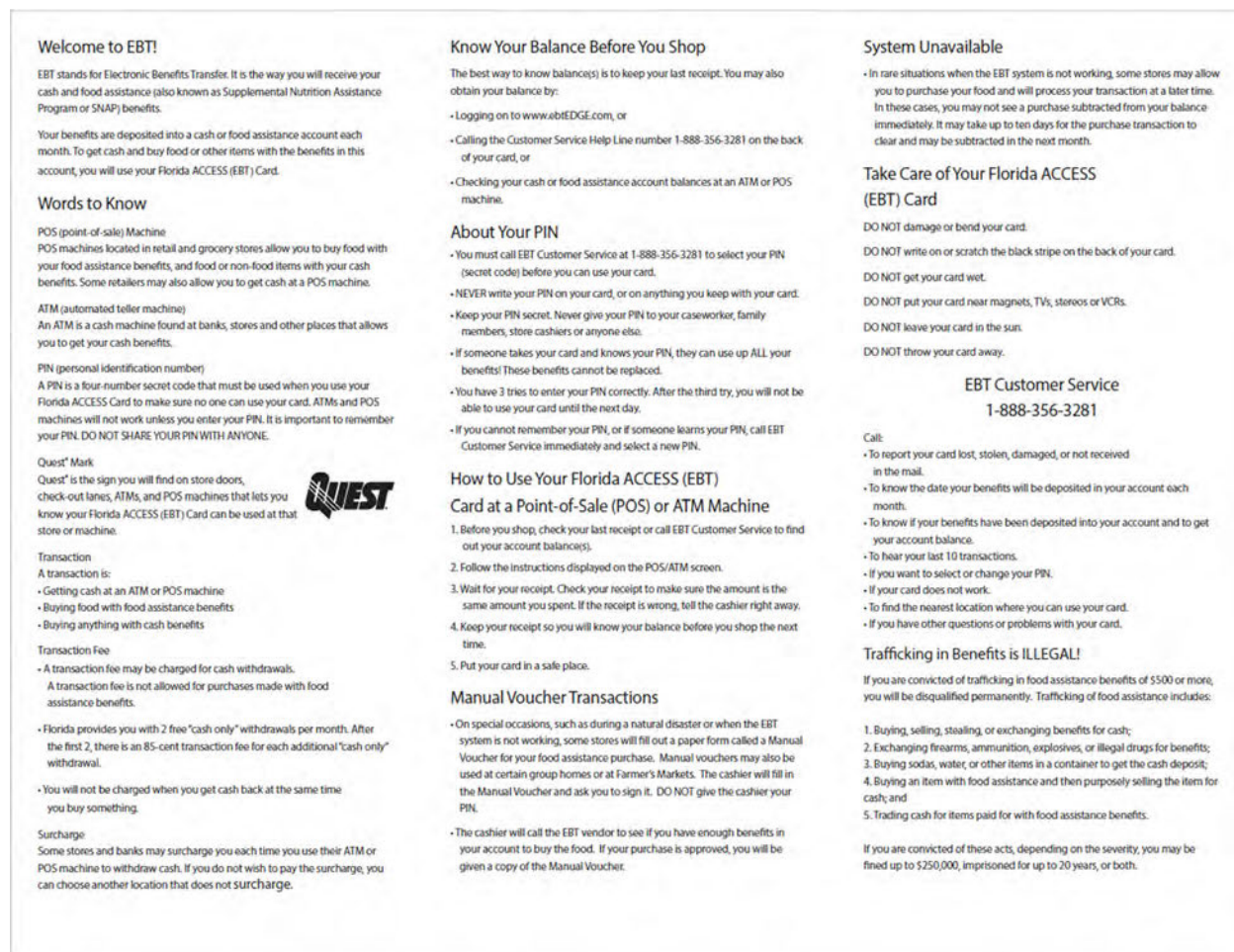


Figure E-34 Florida Cardholder Tri-Fold Pamphlet – English (Sample Back)

State cardholders will have a wealth of information available in the cardholder training brochure.

EBT Card Mailer

Each cardholder will receive important information about their EBT card on the card mailer that accompanies it. The card mailer will be developed and written in easily understood language that targets a fifth-grade reading-level ability and prepared in the client's desired language (English or Spanish) When cards are requested via the batch file process, we will use the language indicator provided by Arkansas to determine the language for the card mailer sent by FIS. The card mailer will cover the basic skills, tasks, and knowledge critical for a cardholder to understand when using their EBT card to access SNAP benefits. When cardholders fully understand the EBT program, the result is fewer calls to local staff, which increases overall program efficiency.

At a minimum, the card mailer will include:

- Instructions to activate the card
- Tips on the care and security of the card
- PIN selection and change procedures
- Toll-free customer service number

- Instructions to use the IVR and customer service
- Instructions to log on to and use the Cardholder Portal and *ebtEDGE* Mobile Application
- Card replacement procedures
- How to report a lost, stolen, or damaged card
- Use of the transaction receipt to track benefit balances

The figures below show sample cardholder training information on a card carrier FIS developed for Minnesota's EBT program; both the English and Spanish versions are shown.



P.O. Box 290
Milwaukee, WI 53201-0290

Here's your new Minnesota EBT card

000004 / 2869134
DANIEL E RHODY
PO BOX 290
MILWAUKEE WI 53201-0290

DO NOT THROW THIS CARD AWAY!

IT IS THE ONLY WAY TO GET YOUR BENEFITS.

↓

Follow these steps:

1. **SIGN** your name in ink on the white stripe on the back right now. 
2. **CALL 1.888.997.2227** before you use your card. Your card will not work until you call this number. You will be asked to give your birth date and the last four digits of your Social Security Number.
- 3a. If this is your first card, you will need a PIN (personal identification number). You can either go to the local office, or you can call **1.888.997.2227** for a PIN.
- 3b. If you had an EBT card before, you can use the same PIN with this card. If you forgot your PIN, or want a new one, call **1.888.997.2227**.



006473



006473

Benefits Schedule

CASH			FOOD BENEFITS	
Case Benefit Type	If your Case Number ends in:	Your Cash Benefits are available after 6:00 am on the:	If your Case Number ends in:	Your Food Benefits are available after 12:01 am on the:
MFIP	1, 3, 5, 7 or 9	2nd to last day of every month	4	4th of every month
			5	5th of every month
MFIP	0, 2, 4, 6 or 8	last day of every month	6	6th of every month
			7	7th of every month
GA, MSA & RCA	0 thru 9	1st day of every month	8	8th of every month
			9	9th of every month
			0	10th of every month
			1	11th of every month
			2	12th of every month
			3	13th of every month

↓ Detach, fold, and keep this information with your card.

How to Use Your Minnesota EBT Card

Keep this information with your card.

1. Check your account balance before you shop:
 - Look at your last receipt,
 - Call Customer Service, or
 - Look on-line at www.ebtEDGE.com.
2. To use your card at a POS machine:
 - a. Tell the clerk you want to use your card.
 - b. You or the clerk will slide your card through the machine.
 - c. Choose FOOD or CASH.
 - d. Enter the purchase amount.
 - e. Enter your PIN on the keypad.
 - f. Press the ENTER button.
3. To get cash at an ATM machine:
 - a. Put your card in the machine and read the directions on the screen.
 - b. Enter your PIN on the keypad.
 - c. Press the WITHDRAWAL button.
 - d. Press the CHECKING button.
 - e. Enter the amount of cash you want.
 - f. Press the ENTER button.
4. Look at your receipt. Make sure the purchase amount or cash withdrawal amount is correct.
5. Keep your receipt. It shows your new account balances.
6. Protect your card and PIN. If your card is lost or stolen, call Customer Service right away. You will be charged a fee for a replacement card.

Customer Service
1.888.997.2227

Also get your balance at
www.ebtEDGE.com

Call 24 hours a day, 7 days a week if:


- Your card is lost or stolen.
- Someone is using your card without your OK.
- Your card does not work.
- You forgot your PIN or want a new PIN.
- You need to know your food and cash benefit balances and you cannot find your last store or ATM receipt.
- You want to find out about ATM or card replacement fees.
- You have questions about using your card.

Revised 11/09

15245 MN Carrier

Figure E-35 Sample Card Carrier – English

The information printed on the card carrier can be customized by the State, such as including the benefit issuance schedule.



Aquí está su nueva tarjeta de Minnesota EBT

¡NO DESECHE ESTA TARJETA!
Es la única manera para recibir sus beneficios.

Fecha De Beneficio

EFECTIVO			DE ALIMENTOS		
Tipo De Caso De Beneficios	Si Su Número De Caso Termina En:	Sus Beneficios En Efectivo Están Disponibles Después De Las 6:00 a.m. El:	Si Su Número De Caso Termina En:	Sus Beneficios De Alimentos Están Disponibles Después De Las 12:01 a.m. El:	
MFIP	1, 3, 5, 7 or 9	Penúltimo día de cada mes	4	4o	día de cada mes
			5	5o	día de cada mes
MFIP	0, 2, 4, 6 or 8	Último día de cada mes	6	6o	día de cada mes
			7	7o	día de cada mes
			8	8o	día de cada mes
GA, MSA & RCA	0 thru 9	Primer día de cada mes	9	9o	día de cada mes
			0	10o	día de cada mes
			1	11o	día de cada mes
			2	12o	día de cada mes
			3	13o	día de cada mes

↓ **Siga los pasos siguientes:**

1. **FIRME** su nombre con tinta en la tira blanca de la parte de atrás en este momento. 
2. **Llame al 1.888.997.2227** antes de usar su tarjeta. Le pedirán dar su fecha de nacimiento y los dígitos de su número de Seguridad Social.
- 3a. Si esta es su primera tarjeta, usted necesitará un PIN (Número de Identificación Personal). Puede ir a la oficina local o puede llamar al **1.888.997.2227** para obtener su PIN.
- 3b. Si usted ha tenido una tarjeta de EBT anteriormente, puede usar el mismo PIN con esta tarjeta. Si olvidó su PIN, o le gustaría obtener uno nuevo, llame al **1.888.997.2227**.

↓ Separe, doble, y guarde esta información con su tarjeta.

Cómo Usar Su Tarjeta Minnesota EBT

Mantenga esta información junto con su tarjeta.

1. Verifique su saldo de cuenta antes de ir de compras.
 - Mire su último recibo o
 - Llame a nuestro servicio para el cliente
 - Mire online www.ebtEDGE.com
2. Para pagar con su tarjeta en una caja registradora:
 - a. Dígale al empleado que desea usar su tarjeta.
 - b. Ud. o el empleado pasarán su tarjeta por la máquina.
 - c. Escija FOOD (Comida) o CASH (Efectivo).
 - d. Teclee la cantidad de la compra.
 - e. Teclee su código PIN en el teclado.
 - f. Presione el botón ENTER.
3. Para obtener dinero en efectivo de una máquina de cajero automático:
 - a. Inserte su tarjeta en la máquina y siga las indicaciones en la pantalla.
 - b. Teclee su código PIN.
 - c. Presione el botón WITHDRAWAL (Giro).
 - d. Presione el botón CHECKING (cuenta corriente).
 - e. Indique la cantidad de dinero que desea retirar.
 - f. Presione el botón ENTER.
4. Revise su recibo. Asegúrese que la cantidad de su compra o la cantidad de efectivo retirado son correctas.
5. Guarde su recibo. Este indica sus nuevos saldos de cuenta.
6. Proteja su tarjeta y su código PIN. Si pierde o le roban su tarjeta, llame a nuestro Servicio al Cliente inmediatamente. Le cargarán un honorario para una tarjeta del reemplazo.

Servicio al Cliente
1.888.997.2227

También puede obtener el saldo en
www.ebtEDGE.com

Llame las 24 horas al día, 7 días a la semana si:

- Ha perdido su tarjeta o se la han robado.
- Alguien está usando su tarjeta sin su permiso.
- Su tarjeta no funciona.
- Se le olvidó su código PIN o desea un nuevo código PIN.
- Necesita averiguar sus saldos de comida y efectivo y no encuentra su último recibo.
- Desea averiguar cuáles son los cargos por el reemplazo de una tarjeta o una tarjeta de cajero automático.
- Tiene preguntas sobre el uso de su tarjeta.

Rev 1/08

Figure E-36 Sample Card Carrier – Spanish

FIS uses the language indicator in the card order file to determine which version of the card carrier to send to the cardholder.

Client Training Topics

Client training materials will include topics specified by the State to meet the EBT program's requirements. We understand these topics may include but are not limited to: [

- Use of the EBT card at the point of sale (POS), including the type of benefit transactions that can be processed at POS terminals
- Use of the EBT card at ATMs, including the types of benefit transactions that can be processed on ATMs and ATM transaction fees
- Use and safeguarding of the card and PIN
- Card replacement and PIN change methods and procedures
- Manual SNAP transaction procedures
- "Expungement information and time frame of expungement."]
- Quest® signage or other indicators to identify where EBT is accepted
- Guidance on reporting problems with the card or its use and on reporting a lost or stolen EBT card
- Information regarding adjustments and a household's rights to notice, fair hearings, and provisional credits, including where to call to dispute an adjustment and request a fair hearing
- Use of the transaction receipt to track balances
- Use of the IVR
- Program restrictions (e.g., ineligible goods and services, intended use of program benefits, etc.)
- Use of the cardholder website, URL, and website functions, including the toll-free number to call if the cardholder is having a problem accessing the website
- Customer service functions, including a prominent display of the toll-free Customer service number
- Bill paying and/or any other services offered to cardholders
- Non-discrimination statement

Cardholder Video Training

As an option, FIS will provide client training material in digital media (CD, DVD, video, or other media) as commercially reasonable and agreed upon with the State. The digital training media will be available to clients on the Cardholder Portal and be distributed to the State and every local agency office. The EBT training video will cover the same topics as the written training materials, including the use and care of the EBT card, and will be:

- No more than 15 minutes in length
- Directed at a fifth-grade education level
- Produced in English and Spanish
- Open captioned in at least one of each language version

The media presentation will contain the information necessary for clients to learn to use the EBT system to access their benefits. It will reinforce the topics in the client training brochure and provide enhanced visual step-by-step demonstrations of card and PIN use at POS terminals and ATMs.

The topics listed below will be included:

- When to select a PIN
- How to safeguard the card and PIN

- How to use a POS device
- How to telephone the IVR to:
- Verify an account balance
- Hear the last ten (10) transactions
- Report a lost, stolen, or damaged card
- Select or change a PIN
- Use the speech IVR option if the caller has difficulty pressing numbers

If the State wishes to receive additional video copies, have videos developed in other languages, or request future updates to video content, FIS will provide this service through the change request process.

FIS will ensure that all training materials remain available for State and local agency staff to use through the contract period for ongoing training needs.

Client Training on the Internet

In addition to the printed material and the training video, FIS will offer online client training via the Internet. Clients can access the FIS website at www.ebtEDGE.com, where they can find an extensive list of training topics. A Help Center link is also available within the *ebtEDGE* Mobile Application.

Web-based help in this form reduces the number and frequency of calls to either State or client customer service. The Help Center options begin with SNAP education. SNAP E&T (Education & Training) topics are links to videos covering various topics.

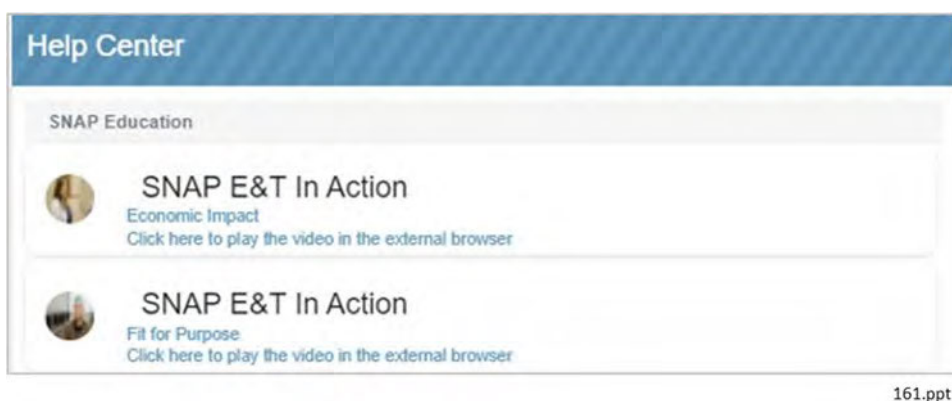


Figure E-37 Help Center – Education & Training Topics

FIS provides SNAP education videos for client access through the Cardholder Portal and ebtEDGE Mobile Application.

Scrolling down, the client will see available topics and can select the plus sign icon to display the information. Some topics under Resources include links to other websites. The information displayed in the Help Center is configurable and will be defined with the State during the Design phase.

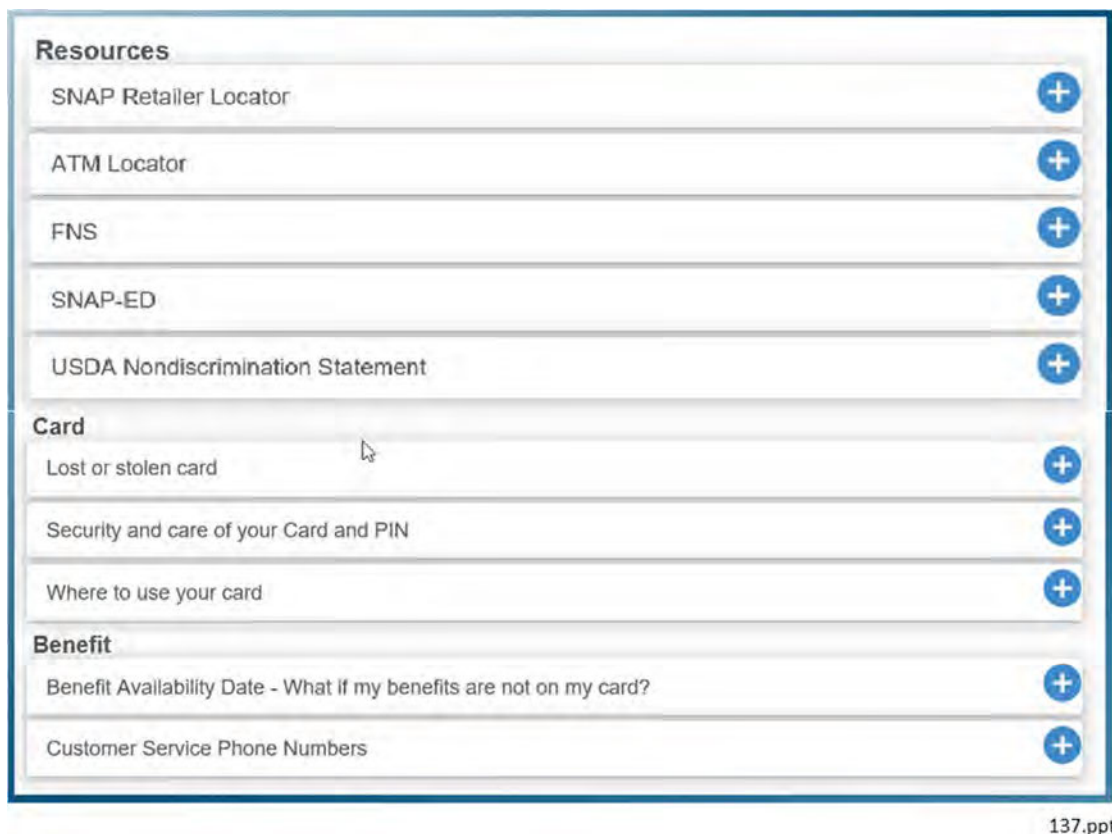


Figure E-38 Help Center – Resources, Card, and Benefit Topics

Clients can find answers to many questions on the Cardholder Portal, reducing the number of calls to the State and customer service.

Retailer Training

FIS recognizes the importance of well-trained retailers, and we take great care in training retailers that serve as the bridge between EBT clients and their program benefits. FIS will provide training and materials throughout the contract's life to all Arkansas' exempt EBT-only retailers under contract with us. Retailers under contract with a TPP will receive training and support from their TPP.

Signage

FIS will provide retailers with window decals to identify participating stores and lanes within stores.

Training Method

FIS is in the business of driving POS terminals commercially. We have expertly trained technicians in their field and know what it takes to install and test the equipment and train retailers in every aspect of EBT transaction processing. FIS assures the State of continued success with your retailers through 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
- *ebt*EDGE Merchant Portal access

- Retailer customer service center toll-free telephone number
- Installation and training support by telephone

FIS has successfully used our training method and materials in numerous EBT projects to train thousands of retailers. Our direct experience driving POS terminals and devices positions us to continue creating comprehensive and useful training materials for the real world.

Training for Exempt Retailers with FIS-Supplied POS Equipment

When shipping a new POS device to a retailer, FIS provides written instructions on how to set up the new equipment, which includes a contact number for installation support and training. We have discovered that many retailers are highly knowledgeable about POS equipment and can set up the new equipment without needing assistance.

When a retailer does request assistance, the installation specialist will walk the retailer through the process and have the retailer run a test transaction to confirm that there is end-to-end connectivity and that the POS device and PIN pad are set up correctly. After the equipment is operational, the technician will train the retailer on these functions:

- Technical operation of the equipment
- Interpreting POS messages
- Manual SNAP transaction/voice authorization procedure
- Reconciliation and settlement
- Retailer customer service practices
- POS maintenance information

Training Materials for Exempt Retailers with FIS-supplied POS Equipment

All EBT-only retailers that are eligible for FIS-supplied POS terminals will receive:

- A *Quick Installation Guide* that includes easy-to-understand steps for installing the POS equipment
- *Supervisor, Clerk, and Voucher Quick Reference Guides*, which contain manual voucher authorization and processing procedures
- Access to a comprehensive *EBT-only Merchant POS Procedures Manual* describing the care and operation of the EBT-only equipment
- The retailer customer service 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

Exempt EBT-Only Merchant POS Procedures Manual

The EBT-only Merchant POS Procedures Manual helps familiarize the retailer with the point-of-sale equipment and the software for EBT transactions. This easy-to-use manual details POS equipment, maintenance and troubleshooting procedures, and the manual voucher process with both written and visual instructions. It also describes transaction types and lists denial codes that the retailer is most likely to see or use. The manual also outlines totals reporting and settlement procedures.

Quick Reference Guides

FIS will supply exempt EBT-only retailers with Clerk and Supervisor Quick Reference Guides that summarize EBT transactions and detail the basic steps for performing transactions.

Additional Quick Reference Guides covering voucher procedures for retailers with terminals and manual voucher procedures for non-traditional retailers will be included, as well as information to access the *ebtEDGE* online Merchant Portal.

Training for Exempt Retailers without POS Equipment

Exempt retailers that do not qualify for State-supplied POS equipment will receive training by mail with telephone support. Upon completion of the contracting process, FIS will mail the retailer the appropriate training materials and a supply of manual vouchers. The combination of mailed materials and telephone support ensures that the manual voucher retailer understands how to complete a voucher and that any questions they have are addressed.

Training Materials for Exempt Retailers without POS Equipment

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

Training Content for Exempt Retailers without POS Equipment

This training emphasizes the manual voucher process and includes supporting graphics that outline the procedures used to perform a manual voucher successfully. 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

B. Description of Staff Training

	Maximum RAW Score Available
E.7 Training	
B. Describe how much training will be provided, the number of trainers and whether training will be provided by the Prospective Contractor or subcontractor(s).	5 points

FIS is committed to delivering up-to-date, user-friendly, high-quality training and training materials to support the State's EBT program. We will provide effective training materials using a variety of methods to ensure that workers understand how to use the *ebtEDGE* System efficiently, thereby streamlining operations.

FIS will use a Train-the-Trainer (TTT) approach whereby FIS' trainer will train State trainers on the operations of the EBT system. This approach for local office end-user training is based on essential guiding principles we have found vital in effectively training users and successfully deploying large-scale technology solutions in the public sector. FIS' TTT model has proven to be successful on comparable EBT projects. Our TTT methodology develops trainers and enables them to take over training responsibilities. State trainers will be prepared to deliver training to end-users based on information received at the FIS-led TTT sessions.

E.8 POS Terminals

A. Method Used to Block Access to TANF Benefits at POS Terminals

	Maximum RAW Score Available
E.8 POS Terminals	
A. Describe the method used to block access to TANF benefits at POS terminals.	5 points

FIS' SecurLOCK Block (formerly Fraud Navigator) application is used by many FIS customers for cash transaction blocking at unauthorized merchants and is the FIS solution for real-time transaction blocking for EBT. One of SecurLOCK Block's real-time rules is to watch for cash transactions with a Merchant Category Code (MCC) included in the list of risky places (defined and approved by each State) maintained in the FIS system. This includes gambling and gaming establishments, adult entertainment venues, liquor stores as defined by the state. If the transaction meets those criteria, SecurLOCK Block responds to the payment switch to deny the transaction.

SecurLOCK has the ability to monitor/report or block transactions in real-time based on any information in the financial transactions that FIS receives, including velocity checks across transactions, such as reporting "x" number of transactions done at a ATM with different cards in "y" minutes; "x" number of transactions performed with the same card in "y" minutes; balance inquiry followed by a high dollar purchase, etc.

B. Overview of POS Transaction Types and Functions

	Maximum RAW Score Available
E.8 POS Terminals	
B. Provide an overview of POS transaction types and functions.	5 points

FIS has all of the required infrastructure and technology in place to meet Arkansas' transaction processing needs. Today, we successfully process SNAP and Cash benefit transactions from POS devices (and ATMs for Cash) in multiple states and government entities. FIS fully supports the complete standard set of transactions and is able to process, at a minimum, the following SNAP and Cash transaction types reliably and accurately:

- SNAP purchase
- SNAP merchandise return (credit funds back to card)
- Manual authorization (use of paper voucher to process transactions)
- Balance inquiry
- Voids or cancellations
- Reversals
- Store-and-forward (when the retailer system is down, the retailer can store transactions and forward them later for payment)
- Key-entered transactions

The following sections describe in greater detail FIS' ability to process each of these transaction types reliably and accurately.

SNAP Purchase

The FIS authorization platform allows both EBT-only retailers and TPPs to process SNAP purchase transactions. Both swiped and key-entered transactions are supported. Acquired transactions go through a number of checkpoints before being approved. In the case of SNAP purchase transactions, the system performs the following checks:

- The transaction originates from a valid terminal.
- The retailer has a valid FNS authorization number.
- A SNAP transaction is being performed.
- The card number (PAN) is verified, and the card status is active.
- The number of invalid PIN attempts has not been exceeded.
- The PIN is verified as being correctly entered for that PAN.
- The account holds a sufficient balance to satisfy the transaction request.

If the requested transaction passes these checks, the FIS Authorization function debits the appropriate amount to the cardholder's account immediately and directs that the cardholder's new account balance be printed on the receipt. The printed receipt includes the following information about the transaction:

- Transaction date
- Merchant's name and location
- Transaction type and amount
- Remaining balance for the cardholder's SNAP account
- SNAP household cardholder's account number (the PAN) displayed as a truncated number.

The cardholder's name does not appear on the receipt except when a signature is required for a manual transaction voucher.

SNAP Merchandise Returns

Occasionally a cardholder will need to return a purchase. The *ebtEDGE* System supports SNAP merchandise return transactions at POS devices in a real-time processing system that immediately credits the cardholder's SNAP benefit account for the amount of the return. All merchandise credit requests must be initiated using a PIN and a magnetic stripe reader. The original benefit authorization amounts must not be exceeded, nor will the defined maximum refund limit be exceeded. A supervisor-override password is required at the terminal to complete the transaction. Once a return has been processed, a message is sent to the terminal, and the new account balance is printed on the receipt.

SNAP Manual Authorizations

FIS provides an automated voice authorization system enabling authorized retailers to obtain approval for manual SNAP transactions. The retailer uses a paper voucher supplied by FIS or an acceptable facsimile in conjunction with a telephone authorization to perform a voucher transaction. In addition to enabling all retailers to perform manual voucher transactions during system outages, disasters, and other service

disruptions, FIS will provide manual voucher processing to retailers that qualify to use them as part of their normal business operations. These retailers include:

- Any retailers authorized by FNS before March 21, 2014, and currently accepting manual vouchers as a means to conduct ongoing SNAP business.
- Any retailer authorized by FNS after March 21, 2014, that purchases the business of one of these authorized retailers previously accepting manual vouchers as a means to conduct ongoing SNAP business.
- Retailers that belong to one of the following exempt groups: eligible farmers markets, direct-marketing farmers, military commissaries, non-profit cooperatives or organizations, group living arrangements, treatment centers, and prepared meal services.

Upon providing a telephone authorization for a SNAP transaction, FIS places a hold on the authorized funds in the client's account. For settlement, the manual transaction must be cleared electronically within 15 calendar days. Should the retailer fail to submit the voucher to FIS or clear the manual voucher transaction within 15 days, the funds that were placed on hold revert to the client's account, and the retailer receives no credit for this transaction. Retailers may clear vouchers using the POS terminal or online through the FIS Merchant Portal.

Voice Authorization Process

If access to the *ebtEDGE* System through a POS terminal is not available due to one of the previously stated conditions, the retailer is required to complete a manual voucher and obtain a voice authorization prior to completing the SNAP transaction. Retailers are required to have the client produce their EBT card and sign the voucher as a condition for processing. The retailer is responsible for calling the retailer customer service center for voice authorization of a debit voucher transaction.

The retailer customer service center ARU or CSR is available 24/7 via a toll-free number. The toll-free number and instructions for the proper use of vouchers are included in the training program for new retailers. Our easy-to-use ARU is fully automated and allows a retailer to receive a voice authorization without speaking to a CSR. However, should the ARU be unavailable, the retailer can receive a voice authorization from a CSR, as our CSRs are available 24/7 for assistance. There is no limit to how many authorizations can be performed through a CSR.

Voice Authorizations for Purchase

The voice authorization process for purchases proceeds as follows:

1. The retailer calls the ARU toll-free number and responds to the voice prompts.
2. The retailer is asked to enter the retailer number, FNS number (or store identifying number), the program type, voucher number, client's card number (PAN), transaction type, and purchase amount.
3. The request is routed to the EBT system as long as the system is available.
4. The system verifies the retailer's FNS number and confirms the availability of the funds in the client's account.
5. Approved transactions generate an authorization (approval) number for the approved amount. The retailer must include the authorization number on the voucher as a condition for settlement.
6. The EBT system places a hold on the benefit account for the transaction amount.
7. The retailer completes the voucher and obtains the client's signature.
8. The retailer gives a copy of the completed voucher to the client.

Immediately upon authorization of a manual purchase, the EBT system places a hold on the authorized funds in the client's account. Holds on benefits are maintained until the voucher transaction is cleared, manually or electronically, via POS device or Merchant Portal, up to a maximum of 15 calendar days.

Any vouchers submitted for payment without prior authorization from the ARU will be accepted by FIS at the retailer's risk 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.

The retailer will have 15 calendar days to submit the paper voucher or to clear the voucher electronically. When the voucher is cleared, the funds are moved with the rest of the retailer's daily activity, and the amount is included in the net settlement to the retailer.

Should the retailer fail to submit the voucher within 15 calendar days, the voucher will expire. The funds that were placed on hold for a purchase transaction revert to the client's account, and the retailer or acquirer becomes liable for the transaction amount. If the acquirer paid the retailer for a voucher that has not cleared on time, the acquirer will be liable for the charge, unless the acquirer can recover the funds from the retailer.

Voice Authorization for Returns

The voice authorization process for returns proceeds as follows:

1. The retailer calls the toll-free IVR telephone number and responds to the voice prompts.
2. The retailer is asked to enter the retailer number, FNS number (or store identifying number), the program type, voucher number, cardholder's card number (PAN), transaction type, and purchase amount.
3. The request is routed to the *ebtEDGE* System as long as the system is available.
4. The system verifies the retailer's FNS number.
5. Approved transactions generate an approval number and an approved amount. The retailer must include the approval number on the voucher as a condition for settlement.
6. The *ebtEDGE* System does not move any funds back to the cardholder at this time.
7. The retailer completes the voucher and obtains the cardholder's signature.
8. The retailer gives a copy of the completed voucher to the cardholder.

The retailer will have 15 calendar days to submit the paper voucher or electronically clear the voucher transaction. When the voucher is cleared, the funds are moved with the rest of the retailer's daily activity, and the amount is included in the net settlement to the retailer. The cardholder's account is credited for the amount of the return voucher.

Manual Voucher Clear

The FIS *ebtEDGE* System supports two methods of electronic clearing of manual vouchers:

- POS
- Merchant Portal

The FIS *ebtEDGE* System will not allow a retailer to clear a voucher for more than the authorized amount, nor is the retailer allowed to clear a voucher for a SNAP return transaction for less than the authorized amount. The voucher clear transaction amount must match the amount of the original transaction, or the voucher clear transaction will be denied.

Paper Voucher Supply

FIS will make paper vouchers available in adequate quantities to FNS-approved EBT-only retailers to enable them to complete manual transactions when needed. As stated in the training material they receive, EBT-only retailers may call the retailer customer service center 24/7 to request that vouchers be sent to their stores, a service FIS provides as part of our core service offering to the retailer and the State.

In addition, EBT-only retailers may request vouchers via the Merchant Portal. Third-party retailers will receive vouchers through their processors. FIS will ensure that TPPs include the proper language and the required FNS data elements on the voucher form.

The figure below shows a sample FIS-designed voucher for SNAP purchases and refunds.

The image shows a sample 'OFFLINE FOOD VOUCHER' form. At the top right, the number '1234567' is printed in red. The form is divided into several sections. On the left, there is a large box for 'Card Number (Print all digits of card number)' and a box for 'PRINT Cardholder Name'. Below these is a section for 'Cardholder Signature' with a large 'X' mark and a 'Date' field. A disclaimer states: 'By signing this voucher, I believe food funds are available for the full amount of this transaction. If funds are NOT available, the State may direct that future month's benefits be deducted under specific circumstances. In the event of a dispute, if any information in shaded areas has been altered, charge back may occur.' At the bottom left, it says 'FIS 2pt 5/10' and 'White: Store Copy Yellow: Customer Copy'. On the right side, there are fields for 'APPROVAL NUMBER', 'TRANSACTION DATE/TIME', 'AMOUNT' (with a '\$' symbol), 'STORE FNS AUTHORIZATION NUMBER', 'Purchase' and 'Refund' checkboxes, 'PRINT STORE NAME', 'STORE PHONE NUMBER' (with parentheses), 'STORE ADDRESS', 'STORE CITY/STATE/ZIP', and 'STORE SUPERVISOR/CLERK SIGNATURE' (with an 'X' mark). At the bottom right, it says 'Vouchers must be cleared on POS device within 15 days.' The file name '169.ppt' is at the bottom right.

Figure E-39 Offline Food Voucher

FIS will make paper vouchers available in adequate quantities to FNS-approved EBT-only retailers.

SNAP Balance Inquiries

The FIS *ebtEDGE* System provides the functionality for cardholders to perform balance inquiries at POS terminals. Balance inquiries performed at the POS device provide the real-time availability of the cardholder's current benefit authorizations and produce a receipt with the SNAP balance printed on it.

SNAP Voids and Cancellations

The FIS *ebtEDGE* System supports voiding or canceling the last transaction performed at a POS device. This type of transaction is helpful if a clerk performs an erroneous transaction or if a cardholder decides not to complete the transaction.

The retailer can select the Void Last Transaction function, which transmits the previous transaction trace number, the exact dollar amount, and other identifying information from the original transaction. This transaction voids the last transaction performed at the terminal. The EBT host system accurately processes the voided transaction by matching the unique trace number, exact dollar amount, and other identifying information from the original transaction. A supervisor override password is required at the terminal to complete the transaction. When the voided transaction is processed, the cardholder's account is immediately credited to reflect the proper balance.

SNAP Reversals

FIS recognizes that a POS transaction may need to be reversed for various reasons. FIS handles these transactions and posts the returned amounts quickly and accurately. When the TPP, an authorized retailer/benefit acquirer, or the POS device recognizes a transaction error, a reversal message is generated and sent to FIS. We process reversal requests, including the trace number, the exact dollar amount, and other identifying information from the original transaction, as defined in the EBT International Standards Organization (ISO) message specifications. POS reversal transactions are processed online in real-time, and the results are reflected immediately on the cardholder's account. Should the reversal amount not match the original transaction amount, the reversal will be denied.

Store and Forward

In accordance with FNS regulations at 7 CFR §274.8(e)(1), FIS will accept store and forward SNAP transactions from retailers capable of this function. The store and forward transaction must be presented in the EBT version of the ISO 8583 EBT message format and must include the encrypted PIN as part of the transaction. Store and forward transactions are processed at the retailer's risk.

The transaction must be forwarded to the host one time within 24 hours of when communications with the system are restored. Should the 24-hour time period cross into the beginning of a new benefit issuance period, FIS will allow the retailer to draw against any benefits available in the account during the 24-hour time period to satisfy the outstanding purchase transaction. Otherwise, the retailer assumes all liability for store and forward transactions denied for reasons such as insufficient funds, bad card status, or invalid PIN. The retailer agreement will govern any allocation of liability between the acquirer and the retailer.

Key Entered/Key-Entered/Manual Card Entry Transactions

The FIS *ebtEDGE* System will accept and process EBT transactions for manual card entry (key-entry of the PAN) into the POS device. These manual transactions may be entered in situations where the card presented by the cardholder is damaged or the POS cannot read the magnetic stripe accurately. Manual card entry transactions go through the same verification process as swiped transactions, except for CAV validation (only available for 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.

C. Supplying POS Equipment to Exempt Locations

	Maximum RAW Score Available
E.8 POS Terminals	
C. Describe the plan for supplying POS equipment to the exempt locations maintained by USDA requesting vendor supplied Terminals	5 points

FIS will provide end-to-end retailer management services to EBT-only retailers who qualify for State-supplied equipment and manage TPP contractual relationships. FIS will also be responsible for training, support, installation, and driving of EBT-only terminals. Strong retailer and TPP participation are critical to the success of an EBT project. It is important that all FNS-approved retailers be given the opportunity to participate in the EBT program either as an EBT-only retailer or through their TPP.

The EBT-only POS devices we deploy meet or exceed the current levels of service and POS technology now deployed in the State for exempt retailers. These POS devices are adaptable or upgradeable for future needs.

Providing the Opportunity to Participate

FIS will ensure maximum participation by all FNS-approved EBT-only retailers, acquirers/TPPs, and direct connect retailers. Every current retailer will be given the opportunity to participate in the EBT program. FIS has already stepped up nationwide to offer a low-cost solution that allows formerly exempt retailers to continue processing EBT transactions when they no longer qualify for state-supplied equipment. It should be noted that FIS owns Worldpay, the largest POS terminal managing company in the world, so a significant number of the State's retailers are likely already processing via FIS. Worldpay provides payment and technology services to merchants and financial institutions in the U.S., processes more than 110 million payment transactions daily, and globally supports 1 million plus merchants.

Early in the Design phase, we will contact all exempt EBT-only retailers. We will begin contracting with the existing exempt retailers as soon as the State and FNS approve the retailer and TPP agreements. Beginning this process early in the Design phase will help us ensure that more than 95% of all exempt retailers will be contracted with FIS prior to the transition from the existing contractor.

In addition, we currently have connections to all major TPPs in the country. FIS will update applicable schedules in the processor agreements with each TPP to include the State of Arkansas BIN to ensure that all retailers using the TPP can participate.

FIS, working with FNS, will send the required number of notifications to retailers and follow up with calls to EBT-only retailers to ensure maximum participation and access to SNAP benefits. Our proposed process is described below.

Initial Notice by Mail and Access to Internet Contracting

FIS will send notifications by United States Postal Service First-Class Mail® to all State-supported exempt EBT-only retailers, including farmers/farmers markets, explaining that the State has chosen FIS as their new EBT contractor. Retailers will be informed that FIS will be responsible for installing and maintaining terminals and that a new retailer agreement with FIS is required to continue participating in the EBT program using State-supported POS equipment. Our retailer notification package includes instructions for completing the retailer agreement on the FIS retailer website, the Merchant Portal. We also provide the option for the retailer to request a contract to be mailed to them if the retailer prefers that option.

As part of the onboarding process, each retailer that wishes to contract with FIS as an EBT-only retailer must provide FIS with a copy of the retailer's FNS SNAP permit. This requirement is a proactive step implemented through a partnership between the USDA-FNS and FIS to further mitigate fraud activity associated with EBT processing.

During the Operations phase, when FNS notifies us of a newly authorized retailer in the State, we will use this notification and contracting process as well to provide all authorized retailers the opportunity to participate in the EBT system.

FIS encourages retailers to use our easy, online contracting process through the Merchant Portal website, which eliminates the need for a paper form. Online contracting provides for faster turnaround and reduces the risk of personal information being viewed by unapproved individuals. The registration process enables retailers with more than one merchant program type (for example, SNAP and WIC) to register one time with one user ID and log in across all merchant program types instead of having a separate user ID for each program type.

Follow-up by Phone

Retailers that do not return a signed retailer agreement will be contacted by phone. We will telephone the retailer to explain the change in contractual and operational responsibilities and the need to sign and

return the new contract. We will ensure the retailer knows they will have to sign a new agreement to continue accepting SNAP benefits at their location once the conversion takes place. FIS tries to reach the retailer multiple times before requesting FNS and the State's assistance in reaching the retailer.

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

Ensuring Sufficient Retailer Participation for SNAP Benefit Access

FIS is committed to providing EBT clients in the State of Arkansas access to their benefits at all times through EBT-only retailers, including voucher-only retailers and retailers using TPPs.

As described above, FIS' process of recruiting retailers ensures that a sufficient number of FNS-authorized retailers will participate in the State's EBT program. This means that the State's clients will have adequate access to their SNAP benefits, including clients 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 support border stores for the Arkansas EBT Project. Therefore, to ensure that clients 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.

D. Process to Capture Both On- and Offline Transactions

	Maximum RAW Score Available
E.8 POS Terminals	
D. Describe the process to capture both on and offline transactions including online EBT, System initiated, online processing interactions, offline processing manual vouchers, online transactions processing related to cardholder, retailer and financial institution accounts, initiated at access terminals.	5 points

The figure below diagrams FIS' system architecture that will securely capture and route online and offline transactions and support SNAP and Cash, EBT transaction processing for the State of Arkansas.

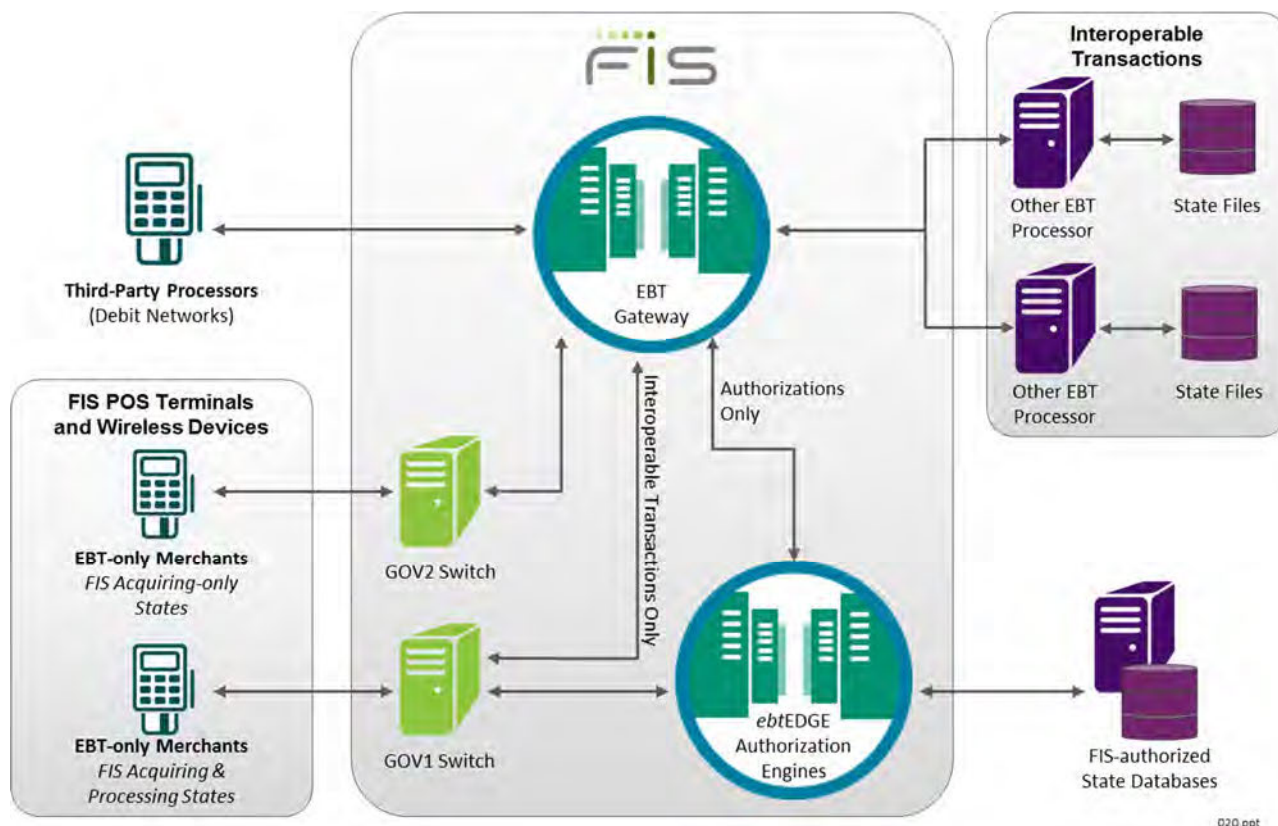


Figure E-40 EBT Transaction Flow

EBT transactions are acquired from POS terminals and TPPs and flow through acquiring and transaction switches (EBT Gateway, GOV1, or GOV2), which send them to the ebtEDGE authorization engine or to interoperable EBT projects.

The diagram shows:

- Three pathways for transactions to flow to the EBT Host Systems, shown as the *ebtEDGE* Authorization Engines:
 - SNAP and Cash EBT transactions from EBT-only POS devices flow through the GOV1 Switch to the authorization engine.
 - Transactions from TPPs flow through the EBT Gateway to the authorization engine.
- FIS' GOV1 Switch is the transaction acquirer for Arkansas' EBT-only devices.
- Third-Party Processors (TPPs) connecting directly to the EBT Gateway, which switches transactions as follows:
 - Arkansas SNAP and Cash EBT transactions are sent to *ebtEDGE* for authorization.
 - Interoperable SNAP and Cash EBT transactions are sent to other state processors.
- FIS' EBT Gateway as the EBT switch service provider for all SNAP and Cash EBT transactions acquired by TPPs, as well as interoperable SNAP and Cash EBT transactions acquired by FIS-operated EBT-only and wireless POS devices.
- Interoperable transactions routed to other States' EBT processors from the EBT Gateway. (Note: FIS is currently the EBT processor for 31 states. Therefore, interoperable transactions routed between these states are internal, system-to-system transactions at FIS. The transaction routing all occurs within our data center, which increases processing speed and reduces the risk of processing delay or degradation.)

E.9 Financial Transaction/Transmission Requirements, Financial Adjustment Processing

A. How the System Supports Financial Transaction Processing

	Maximum RAW Score Available
E.9 Financial Transaction/Transmission Requirements, Financial Adjustment Processing	
A. Describe in detail how the proposed system will support financial transaction processing including the following:	
1. identify networks included in the EBT system	5 points
2. online and off-line financial transactions	5 points
3. retailer & financial institution account processing	5 points
4. ATM Network and provide the total number of Network ATM locations	5 points

The FIS *ebtEDGE* System has been built to industry and national standards and will continue to meet the transaction processing requirements of the State of Arkansas and USDA-FNS. Our world-class EBT systems receives and processes cardholder EBT transactions for all FNS - authorized 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.

As Arkansas' EBT provider, FIS will be responsible for authorizing cardholder-initiated SNAP and cash transactions. Our *ebtEDGE* System is designed to seamlessly interface with existing commercial networks and point of sale (POS) devices. Our EBT approach builds on existing EFT infrastructures widely used today by financial institutions and retailers.

Our experience as an EFT **and** EBT processor enables us to offer the State of Arkansas a system that reliably provides cardholders with continuous and comprehensive access to their EBT accounts through POS and ATM devices. FIS' approach to transaction acquiring uses our award-winning CONNEX on HP NonStop™ software, the same commercial software running major EFT networks nationwide, including STAR, NYCE, and Pulse.

The *ebtEDGE* 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 Cash benefits through participating ATMs, third-party processor (TPP) POS devices, and EBT-only POS devices. All SNAP and Cash 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 use the proven controls and protocols described throughout this section 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 and ISO standards. We also commit to applying the security measures we outline to safeguard cardholders' account information through all parts of the transaction process.

Networks Included in the EBT System

FIS' *ebtEDGE* System is designed to seamlessly interface with existing commercial networks and POS devices. All the major TPPs in the United States already have signed an agreement with FIS to process EBT transactions, including, but not limited to:

- Academy Bank
- American Banknote
- American Heritage
- Ayden
- Buy Pass
- Banktec
- COOP
- Concord payment
- EDS
- Fidelity Norcross
- First data
- First data pay secure
- Fiserv
- Forage
- ITS
- Jack Henery
- Lynks
- Mastercard
- Merchant Services ACS
- MPS
- NCR
- Novo Dia
- NYCE
- Pulse
- Shazam
- STAR.Mac
- Transfund
- US Bank
- Worldpay

Our EBT approach builds on existing EFT infrastructures widely used today by financial institutions and retailers. FIS' TPP agreement ensures that all ATMs accessible by Arkansas cardholders will continue to display the Quest logo.

Online and Offline Financial Transactions

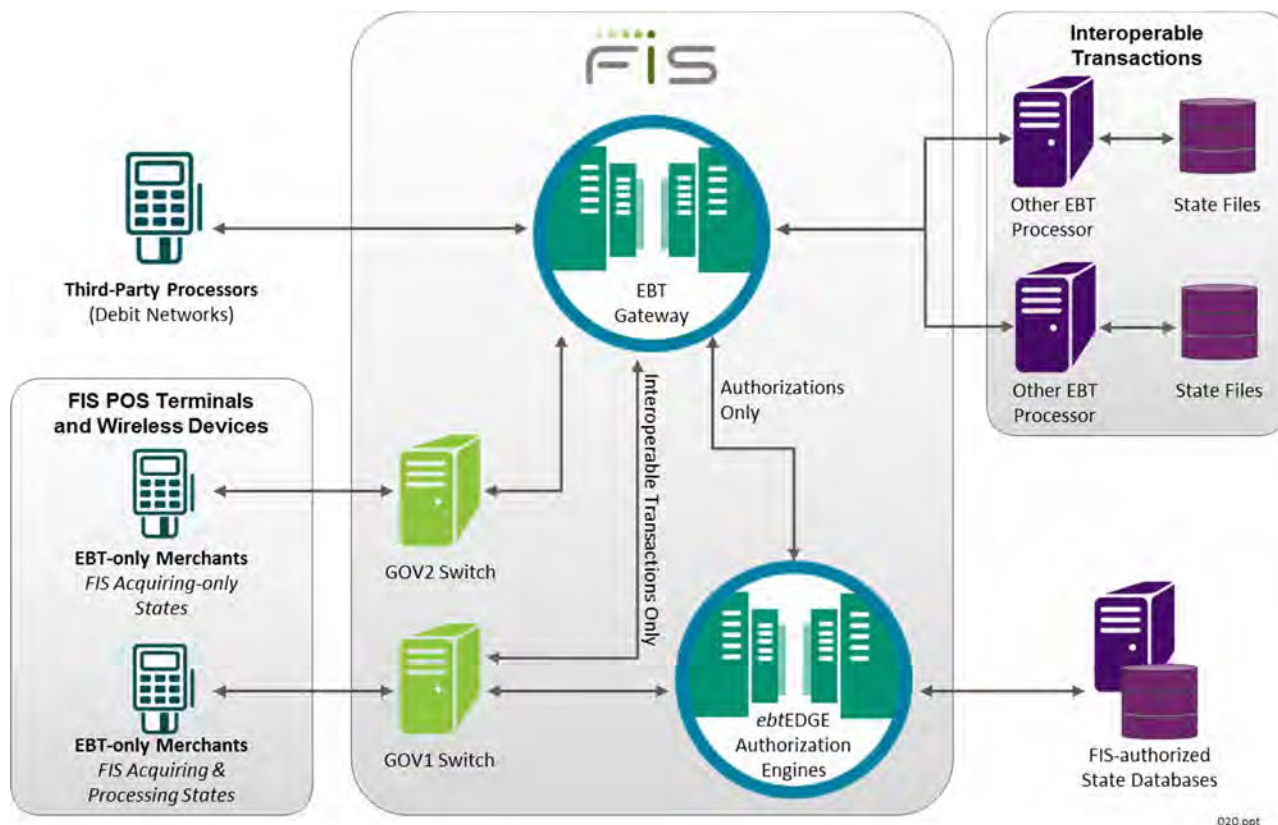


Figure E-41 EBT Transaction Flow

EBT transactions are acquired from POS terminals and TPPs and flow through acquiring and transaction switches (EBT Gateway, GOV1, or GOV2), which send them to the ebEDGE authorization engine or to interoperable EBT projects.

The diagram shows:

- Three pathways for transactions to flow to the EBT Host Systems, shown as the *ebEDGE* Authorization Engines:
 - SNAP and Cash EBT transactions from EBT-only POS devices flow through the GOV1 Switch to the authorization engine.
 - Transactions from TPPs flow through the EBT Gateway to the appropriate authorization engine.
- FIS' GOV1 Switch is the transaction acquirer for Arkansas' EBT-only devices.
- Third-Party Processors (TPPs) connecting directly to the EBT Gateway, which switches transactions as follows:
 - Arkansas SNAP and Cash EBT transactions are sent to *ebEDGE* for authorization.
 - Interoperable SNAP and Cash EBT transactions are sent to other state processors.
- FIS' EBT Gateway as the EBT switch service provider for all SNAP and Tash EBT transactions acquired by TPPs, as well as interoperable SNAP and Cash EBT transactions acquired by FIS-operated EBT-only and wireless POS devices.
- Interoperable transactions routed to other States' EBT processors from the EBT Gateway. (Note: FIS is currently the EBT processor for 31 states. Therefore, interoperable transactions routed between

these states are internal, system-to-system transactions at FIS. The transaction routing all occurs within our data center, which increases processing speed and reduces the risk of processing delay or degradation.)

The *ebtEDGE* System identifies and captures both online and offline financial transactions including:

- Online EBT transactions executed on the financial network
- Online transaction processing related to cardholder accounts initiated at access terminals
- Online transaction processing related to retailer and financial institution accounts, initiated at access terminals
- System-initiated transactions
- Online processing interactions
- Offline transaction processing-manual voucher transactions

Retailer & Financial Institution Account Processing

As an industry leader in EBT and payment processing, FIS recognizes the importance of robust settlement processes in the success of the Arkansas EBT project and is committed to providing a world-class settlement system design based on our over 30 years of experience in the EBT industry. Our history has allowed us to process for a variety of states and corporate entities with different settlement and reconciliation requirements, all of which we have supported successfully. We give our full attention to the nuances of each state's design and set up our processes and deliverables in response to those details.

We assure Arkansas that we are a highly stable, Fortune 500 company with over \$14.5 billion in revenue and can successfully fulfill all the settlement obligations specified in the RFP.

FIS EBT Settlement – Fast Facts

- Provides settlement and reconciliation services to 31 SNAP/TANF agencies, 48 WIC agencies, and 3 child care agencies.
- Processes and settles 89 million transactions each month.
- Settles close to \$48.5 billion annually.
- Settles directly to more than 30,000 EBT-only retailer accounts.

FIS understands that the settlement process in EBT is a complex process involving millions of dollars and multiple stakeholders. Based on the changes in the industry and inputs from our customers over the years, FIS has streamlined this entire process into a highly customer-centric and easy-to-understand process while maintaining the highest level of control and inherent accuracy. The audit checks and balancing techniques that FIS employs in each stage of this process are unique in the industry for their high reliability and are the reason why FIS has not experienced any settlement-related issues in our nearly 30 years of significant presence in the industry.

The major steps in the EBT settlement process at FIS are:

1. The benefits received from the State are accurately posted to client accounts. In the case of SNAP benefits, this information is sent by FIS to Account Management Agent (AMA) to fund the Letter of Credit.
2. FIS accurately debits/credits client accounts for each of the purchases, withdrawals, fees, and refund transactions and correspondingly credits/debits the EBT-only retailer, TPP, or ATM network account. This process ensures that the system is in balance internally and that each credit/debit to a client is

offset by a corresponding debit/credit to the EBT-only retailer, TPP, or ATM network account.

3. Each day, at the cutoff time, selected mutually by the State and FIS, a comprehensive reconciliation process is performed 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 client accounts. This process also creates an Automatic Clearing House (ACH) money movement file for the net settlement to the EBT-only retailer, TPP, or ATM network with an offsetting transaction to the FIS settlement bank account.
4. FIS posts all financial and reconciliation reports to the FIS Reports Portal on www.ebtedge.com to allow the State to verify all settlement and reconciliation activities for that day. FIS also transmits the daily report package to State's data center.
5. FIS performs a drawdown from the State's federal Letter of Credit for SNAP the next banking business day.
6. The State reimburses FIS for Cash benefits via FedWire.

Outstanding Features of EBT Settlement at FIS

- Highly-configurable system with various options available to the State.
- EBT-only retailers can pick their own ACH cutoff time.
- Guaranteed same-day settlement to all Third-Party Processors (TPPs) and ATM networks. The amount will be credited before the next business day.
- Same-day settlement to all EBT-only retailers whose cutoff is on or before the FIS cutoff. The amount will be credited before the next business day.
- Next-day settlement to all EBT-only retailers whose cutoff time is after the FIS cutoff. The amount will be credited after the next business day.
- No suspense processing involved in daily reconciliation for the State. FIS will send only the settled transactions in the end-of-day files for reconciliation.
- For TANF reimbursement, the State can either FedWire the funds (or FIS can initiate an ACH).
- Daily and monthly reconciliation processes ensure the system is in balance.
- Overseen and managed by industry experts.

FIS will be responsible for the execution of EBT settlement and reconciliation activities for the State. EBT settlement and reconciliation are always conducted in accordance with current Federal regulations, and our processes will be updated if those Federal regulations and guidance documents are changed throughout the life of the contract.

Through these processes, FIS' *ebtEDGE* System is confirmed to be balanced and reconciled every single day.

FIS assures the State that benefits received from them are accurately posted to client accounts. FIS also accurately debits and credits client accounts for withdrawals, fees, and refunds as well as crediting retailers, TPPs, and financial institutions for benefits disbursed.

The FIS *ebtEDGE* System logs each financial transaction and records an offsetting debit to the client's account and a credit to the retailer, TPP, or regional network. The system continually maintains the current balance in the client's account and the amount to be settled with the retailer, TPP, or network. It will never allow the client's account to reflect a negative balance. The *ebtEDGE* System also maintains the original benefit authorization amount so that the client's balance can never exceed this amount.

In addition, if selected as the State's new EBT contractor, the State will receive our latest business intelligence software, *ebtINSIGHT*. *ebtINSIGHT* will simplify and expedite the way the State reviews,

understands, presents, and shares program data. With *ebtINSIGHT*, the user has full control, including the ability at any time to display pre-generated queries or create customized reports using the ad hoc features. The objective of this tool is to provide fast analytics enabling the user to connect and visualize data in minutes, which is significantly faster than using antiquated data warehouse solutions. *ebtINSIGHT* will extend the value of data across the State's organization by providing its users with governed access to data, reports, and dashboards from a web browser.

FIS' *ebtINSIGHT* gives the State flexible, dynamic access to its data to support program monitoring, management, and evaluation. Users will find it easier to collect, organize, and integrate data resulting in powerful visual analytics, including mapping functions that reveal actionable insights. This tool allows users to tell stories with simple, easy-to-understand visualizations. Transactions can be tracked in all states in the country. Data can be displayed quickly to analyze specific geographic areas or specific retailer locations where a majority of EBT cardholders are using their benefits.

Proven SNAP Settlement Flow

FIS has extensive experience settling financial transactions – settling more than \$1.4 trillion annually for our clients. These settlements occur using many different methods, time frames, and processes. These varied experiences will help us effectively continue your current settlement procedures and time frames for SNAP and cash benefits. FIS offers the State our existing SNAP and cash benefit settlement flows as our recommended process for benefit settlement, but we can work with the State during project design and development activities to refine any operational processes and procedures as needed.

This section details our current daily SNAP settlement process that we propose to use for Arkansas. The State authorizes SNAP benefit amounts through the Benefit Authorization file transmitted to FIS or a Benefit Authorization record entered through the administrative terminal. No funds are transferred until the client accesses their benefit. Once the client's SNAP benefits become available, they can access these benefits from FNS-authorized retailers. The *ebtEDGE* System will process and log each SNAP transaction. At the end of each day, financial transaction settlement totals will be recorded and written to a Money Movement file. This file is processed, and a daily ACH file will be created. The ACH file will be transmitted to Wells Fargo (ACH originator) bank for processing.

[illegible]

SNAP funds will be settled through a proven settlement flow.

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Table E-9 Federally Funded SNAP Settlement Flow	
Seq. No.	Action
7.	FIS provides the State with a <i>Clearing Statement</i> that contains the total amount of transactions approved by benefit type. To replenish FIS' SNAP funding account, FIS, on behalf of the State, initiates an Automated Standard Application for Payment (ASAP) System transaction to the U.S. Treasury, the banking business day morning following settlement, for the net amount of the ACH credit sent to retailer and TPP banks, as detailed on the <i>Clearing Statement</i> . The drawdowns for Friday, Saturday, and Sunday are all processed on Monday as a net total or can be processed separately on the State's request. If Monday is a Federal Holiday, then the ASAP drawdown is processed on Tuesday and Monday is also included.
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 State for the amount of the SNAP credits to retailers and TPPs.
10.	FIS creates a Store Tracking and Redemptions Subsystem (STARS) file each day and matches the amount in this file with the Letter of Credit amount on the <i>Clearing Statement</i> . 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.

Reliable Cash Settlement

Clients can access their cash benefits at ATMs owned by financial institutions or at participating retailer POS terminals. The FIS *ebtEDGE* System processes and logs each cash benefit 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. No funds are ever transferred until the client accesses their benefits.

Figure E-43 shows the FIS cash settlement flow (with a Fedwire from the State's Treasurer's bank account) that we propose for use for the State.

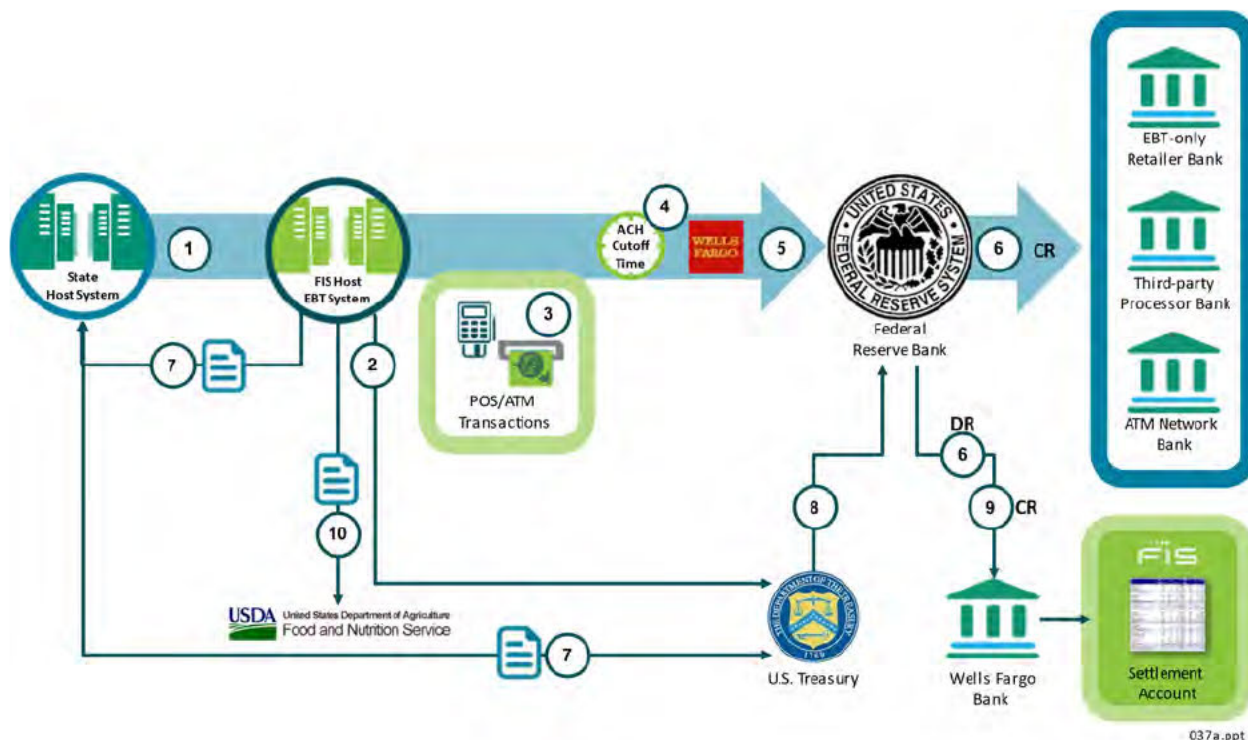


Figure E-43 Cash Settlement Flow

Cash benefits are reliably settled through this cash settlement flow.

Table E-10 Cash 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 <i>ebEDGE</i> 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 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 retailer's, TPP's, and network's business day. The ACH file is transmitted to Wells Fargo for processing.
4.	Upon receipt of the ACH file, Wells Fargo (concentrator bank) runs a series of checks to determine if there are any edit errors. After performing these checks, the transactions are transmitted to the Federal Reserve Bank (FRB) in time to meet the nightly Fed window. The ACH files sent to Wells Fargo on Saturday are held and processed with the ACH files transmitted to Wells Fargo on Sunday, to meet the Sunday night Fed window. ACH entries for EBT-only retailers, ATM networks, and TPPs that use the same bank as the FIS settlement bank (Wells Fargo) are not generally included in the transmittal to the FRB. Instead, they are processed directly through the bank, subject to its processing practices.
5.	The FRB processes the ACH records through the ACH system and sends an ACH transmission to Wells Fargo, notifying of the debit to the settlement account. FRB sends an ACH credit transmission to each EBT-only retailer, TPP, and network account.

Table E-10 Cash Settlement Flow	
Seq. No.	Action
6.	FIS sends the State a <i>Clearing Statement</i> that indicates the amount of money distributed through retailers, processors, and ATM networks. The <i>Clearing Statement</i> 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 EBT-only 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 the notification of the wire transfer from the State's EBT account and credits FIS' settlement account.

Accurate Daily System Balancing and Reconciliation

FIS maintains a clear audit trail of all transactions to ensure the system is balanced and reconciled daily. The FIS *ebtEDGE* System logs each financial transaction and records an offsetting debit to the client's account and credit to the retailer, TPP, or network. The system continually maintains the current balance in the client's account and the amount to be settled with the retailer, TPP, or network. The FIS *ebtEDGE* System will never allow the client's account to reflect a negative balance. The FIS *ebtEDGE* System also maintains the original benefit authorization amount, so the client's balance can never exceed this amount.

The State will determine program groups and types to coincide with your general ledger accounts. Authorizations added to the system by the State will specify the program group and type for which they apply. All financial transactions, including expungements and repayments, will be reported based on the program group and type to which the authorization applies. Each day, FIS will provide the State with the *Database Value Report*, which lists the activity (net change to the value of the database) for each program group and type and summarizes it by program group.

The FIS *ebtEDGE* System maintains accounts at the client, program, agency (State), and local office levels. After the cutoff and before the ACH file is created, the system validates client and retailer totals to verify that they are balanced. This system computes the end-of-day net position for each account. The end-of-day net position equals:

$$\text{Opening Balance} + \text{Credits} - \text{Debits} = \text{End-of-Day Balance}$$

FIS continuously logs all financial transactions as they are processed throughout the business day. Logging supports the auditability of the system and provides information for the settlement and reporting systems. All transactions passing through the Authorization function are logged. The transaction logs are the ultimate audit trail of system activity and support transaction research and offline reconciliation processing.

The log data is used to create daily and monthly system reports and provides an audit of system activity and financial reporting. At the *ebtEDGE* System end-of-day, the system unloads the audit logs and sends them to the reporting system, causing a new log to be opened. In the *ebtEDGE* System, the audit logs are essential for reporting and validating the authenticity of all financial transactions. They are the history of all activity that transpired.

To further verify all transactions logged on the *ebtEDGE* System, we use an internal settlement tool, Automatic Reconciliation. This tool compares the logged transactions that the FIS *ebtEDGE* Authorization host processes to the transactions processed by TPPs and regional networks. This process allows FIS staff to identify out-of-balance conditions and make necessary corrections quickly.

At the cutoff time, the financial transaction data is collected along with the retailer bank information maintained on our database. This information is then formatted into a standard National Automated Clearing House Association (NACHA) format to create the ACH file that will be transmitted to the concentrator bank for processing.

System balancing processes are run, and a *Balance Verification Report*, which reports totals on all financial activity entering and exiting the system, is produced. FIS compares the current activity reported on the database value with the totals reported on the *Balance Verification Report*. The *Balance Verification Report*, shown in Figure E-44, reports totals on all financial activity entering and exiting the system. It summarizes various business function totals and indicates if the FIS *ebtEDGE* System as a whole is balanced.

EBTDS405-1			STATE NAME BALANCE VERIFICATION REPORT		SETDATE: 05/07/XX RUNDATE: 05/08/XX	PAGE: 1
ADMINISTRATIVE AUTHORIZATIONS:						
EBTDS101:			EBTDS201:			
AUTH ADM		66.54-	ADMIN AUTH		66.54-	
CARDHOLDER DAILY ACTIVITY:						
EBTDS101:			EBTDS404:			
AUTH TOT		69,995.80	DAILY ACTIVITY		315,097.39-	
+EBTDS101:						
TERM TOT		385,093.19-				
		315,097.39-			315,097.39-	
DIRECT DEPOSITS:						
EBTDS904:			EBTDS103:			EBTDS105:
DIRECT DEPOSITS		0.00	DIRECT DEPOSITS		0.00	DIRECT DEPOSITS
						0.00
MERCHANT DEPOSITS:						
EBTDS904:			EBTDS103:			EBTDS105:
MERCHANT DEPOSITS		177,683.12	MERCHANT DEPOSITS		177,683.12	MERCHANT DEPOSITS
						177,683.12
TOTAL ACH ACTIVITY:						
EBTDS904:			EBTDS103:			EBTDS105:
ACH DEPOSITS FOR SET		177,683.12	TOTAL ACH DEPOSITS		177,683.12	DIRECT DEPOSITS
						0.00
						+EBTDS105:
						MERCHANT DEPOSITS
						177,683.12
MERCHANT DAILY ACTIVITY:						
EBTDS101:			EBTDS102:			EBTDS106:
TERM TOT		385,093.19-	DAILY ACTIVITY		385,093.19-	DAILY ACTIVITY
-EBTDS101:						385,093.19-
TERM FSC		0.00				-EBTDS103:
						DIRECT DEPOSITS
						0.00
		385,093.19-			385,093.19-	385,093.19-
MERCHANT SETTLEMENT:						
EBTDS102:			EBTDS104:			EBTDS105:
SETTLEMENT		483,873.27	TOTAL SETTLED		483,873.27	MERCHANT DEPOSITS
			-EBTDS103:			+EBTDS105:
			DIRECT DEPOSITS		0.00	EBTG
						206,190.15
		483,873.27			483,873.27	483,873.27

Figure E-44 Balance Verification Report

This valuable report shows all funds entering and exiting the system and indicates that the system is in balance.

Additionally, to account for suspense transactions and to help the State reconcile between settlement and the daily activity, FIS will provide the State with the *Agency Reconciliation Report*. This report provides the following information by benefit group or benefit type:

- Settlement amount
- Previous suspense (yesterday's current suspense amount)
- Current suspense (all the transactions that occurred after the retailer's cutoff time but before the end of the system business day)
- Daily activity

EBTDS106-1	STATE NAME		SETDATE: 02/16/XX	PAGE: 1
	AGENCY RECONCILIATION REPORT		RUNDATE: 02/16/XX	
BENEFIT TYPE	SETTLEMENT	PREVIOUS SUSPENSE	CURRENT SUSPENSE	DAILY ACTIVITY
CASH-1	58,636.90	22,954.29	16,069.68	51,722.29
CASH-2	40,810.91	45,968.58	32,139.27	26,981.70
CASH	99,447.81	68,952.87	48,209.05	78,703.99
FOOD STAMP	384,425.46	259,394.11	181,357.85	306,389.20
FS	384,425.46	259,394.11	181,357.85	306,389.20
TOTAL	483,873.27	328,346.98	229,566.90	385,093.19

Figure E-45 Agency Reconciliation Report

This report helps the states to reconcile between the daily settlement and the daily activity, including suspense.

To further assist the State in reconciling the remaining SNAP benefit liability on the FIS database against the outstanding liability on the FRB's ASAP system, we will provide the State with the *Daily ASAP Balancing Report*. This report will provide the State with the ability to validate, at-a-glance, that the benefits on FIS' *ebEDGE* 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 also balances to the Letter of Credit.

EBTDSXXX-X STATE NAME ~ SSSSS SETDATE: 06/03/XX PAGE: 1
DAILY ASAP BALANCING RUNDATE: 06/03/XX

ASAP BEGINNING BALANCE: 15,230,020.22

TRAN CODE	AMA RPT SETDATE	Clearing Stmt RPT SETDATE	ASAP APPLIED DATE	BENEFIT EFF DATE	INCREASE	DECREASE
IS	5/24/XX		6/04/XX	6/04/XX	2,344,001.00	
IS	5/28/XX		6/04/XX	6/04/XX	25,763.00	
IS	5/29/XX		6/04/XX	6/04/XX	16,698.00	
IS	5/30/XX		6/04/XX	6/04/XX	22,827.00	
IS	5/31/XX		6/04/XX	6/04/XX	22,421.00	
IS	6/03/XX		6/04/XX	6/03/XX	327,887.18	
IS	6/03/XX		6/04/XX	6/04/XX	22,350.00	
FY		6/03/XX				0.44

Balancing by Effective Date
This total is compared to the ending balance on the ASAP Account Statement Inquiry for the day following the Setdate of this report (in this sample, 6/4/XX).

ASAP ENDING BALANCE: 16,123,876.96

MONTH TO DATE AVAILABILITY DATE TOTALS AS OF 6/03/XX	ISSUANCE: 69,205,772.23	TOTALS
CANCELLATIONS: 11,199,493.18	CANCELLATIONS: 953,715.80	
EXPUNGEMENTS: .00	EXPUNGEMENTS: 461,150.19	
REPAYMENTS: 71.00	REPAYMENTS: 1,913.45	

DAILY DATABASE VALUE EBTDS404-2 FEDERAL FOOD STAMPS 68,071,411.77
AGENCY RECONCILIATION REPORT EBTDS106-1 - FEDERAL FOOD STAMPS CURRENT SUSPENSE + 581,481.19
AGENCY RECONCILIATION REPORT EBTDS106-1 - FEDERAL FOOD STAMPS CURRENT SUSPENSE + 1,899,020.44
AMA BATCH ISSUANCE - 52,682,555.00
AMA BATCH ISSUANCE - 593,156.00
AMA BATCH ISSUANCE - 273,403.00
AMA BATCH ISSUANCE - 471,644.00
AMA BATCH ISSUANCE - 395,816.00
AMA BATCH ISSUANCE - 805,319.18
ADJUSTED DATABASE 15,230,020.22

Balancing to Outstanding Liability on FIS Database
This total is compared to the ending balance on the ASAP Account Statement Inquiry for the same Setdate of this report (in this sample, 6/3/XX).

Figure E-46 Daily ASAP Balancing Report

This report will allow the State to quickly confirm that the system is in balance with their ASAP account.

The State can also reconcile cash issuance daily using the *Cash Issuance Report*, which summarizes cash benefit authorization activity for the reporting day by the effective date. The totals reflect all cash authorization activity for the reporting day. The totals on the report match the current day's cash benefits.

EBTDS409-1	STATE NAME	SETDATE: 02/25/XX	PAGE: 1
	CASH ISSUANCE REPORT	RUNDATE: 02/25/XX	
TRAN CODE	EFFECTIVE DATE	AMOUNT	
ISSUANCE	02/25/XXXX	294,116.00	
CANCELLATION	02/25/XXXX	400,929.30	
REPAYMENT	02/25/XXXX	488.00	
ISSUANCE	03/01/XXXX	5,322,500.00	
ISSUANCE	03/02/XXXX	5,017,018.00	
ISSUANCE	03/03/XXXX	4,418,329.00	
ISSUANCE	03/04/XXXX	4,346,174.00	
ISSUANCE (AUTH) TOTAL =	19,398,137.00		
CANCELLATION TOTAL =	400,929.30		
EXPUNGEMENT (AGED) TOTAL =	.00		
REPAYMENT TOTAL =	488.00		
EXPIRATION TOTAL =	.00		

Figure E-47 Cash Issuance Report

This report quickly summarizes cash benefit authorizations each day.

The State can also use the *Cash Balancing Report*, which 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.

EBTDS409-2	STATE NAME	SETDATE: 10/01/XX	PAGE: 1
	CASH BALANCING REPORT	RUNDATE: 10/01/XX	
ISSUANCE AVAILABILITY DATE TOTALS FOR 10/01/XX		PREVIOUS MONTH ISSUANCE AVAILABILITY DATE TOTALS	
ISSUANCE:	4,760,643.12	ISSUANCE:	1,135,408.25
NET ISSUANCE:	4,745,763.12		
CANCELLATIONS:	121.00	CANCELLATIONS:	46,976.00
EXPUNGEMENTS:	89.47	EXPUNGEMENTS:	4,584.88
REPAYMENTS:	.00	REPAYMENTS:	138.00
EXPIRATIONS:	.00	EXPIRATIONS:	.00

Figure E-48 Cash Balancing Report

This report allows the states to see, at-a-glance, the cash benefit activity processed on the system each day.

FIS will perform several checks to ensure system reconciliation each day:

- The authorization host system keeps track of the retailer position based on the approved transactions logged during the business day. As part of the ACH processing, the system compares and balances the retailer settlement file used to create the ACH file with the log from the authorization host. FIS performs the settlement and reconciliation process seven days per week and provides the ACH files to Wells Fargo on every banking business day in accordance with department and Federal regulations. Transactions on Friday, Saturday or Sunday, or the day after a legal holiday, are settled on Monday.
- FIS creates a STARS File and matches the amount in this file with the Letter of Credit on the *Clearing Statement*. The daily STARS Files are stored on the system and sent to FNS once a week. The FNS uses this file to verify the Automated Standard Application for Payment (ASAP) drawdown.

The Automatic Reconciliation tool also helps staff quickly identify out-of-balance conditions and make the necessary corrections. Should the system as a whole not balance, the settlement process will abend (stop), and the system will automatically send a notification to FIS' Production Control group in our data center. The Production Control group provides 24/7 monitoring of batch files and preliminary problem identification and resolution of job abends. Upon notification of an abend, the Production Control group opens a problem-tracking ticket using a shared tool that details all necessary information for a quick resolution. Some of the information in this database includes client-specific data, unique client requirements, and all active processes associated with that client's system.

The problem-tracking component uses a severity code assigned to each problem to appropriately escalate requests for additional technical and management resources to ensure timely resolution. The

severity ranking and the parallel escalation processes are associated with the prioritization and subsequent time frame needed to resolve the issue. FIS uses guidelines to determine the appropriate severity of an issue within the tracking tool. A settlement system out-of-balance will be assigned a Severity 1 level. Although the resolution time frame 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.

ATM Network and Provide the Total Number of Network ATM Locations

The FIS' *ebtEDGE* System is designed to seamlessly interface with existing commercial networks, installed 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 and EFT processor ensures the State of Arkansas that your cardholders will continue to have continuous and comprehensive access to their EBT benefits through POS devices and ATMs, whether managed by FIS, TPPs, or retailers that deploy their own terminals.

FIS is the world's largest payment technology company, and due to our extensive industry presence, we work very closely with all major financial networks. As an EFT and EBT processor at the core of all we do, FIS processes more than 27 billion transactions yearly. Payments are our world – we are the clear industry leader providing support and services to the entire EBT community, including our EBT vendors, partners, and competitors.

Our broad scope of capabilities differentiates FIS from all other EBT processors. Unlike our competitors, FIS, as a financial transaction processing company, owns each piece of the equation, enabling EBT transaction processing and cash benefit access. Specifically, we:

- Drive and manage ATMs on behalf of ATM owners
- Manage cash vendors throughout Arkansas
- Provide the software used by the U.S. Postal Service (USPS) for its financial transaction processing enabling EBT recipients access to cash benefits at USPS locations
- Provide a self-service tool to EBT cardholders to locate nearby ATM and retailer locations from which they can access cash
- Own the NYCE payment network
- Process for nine out of the 10 top banks in the United States
- Run the only fully interoperable EBT gateway in the nation

The State of Arkansas will have ATM coverage throughout the entire state from every major city to the surrounding rural demographics in the state. Networks that operate in the FIS EBT system are referenced in the *"Networks Included in the EBT System"* above. NYCE, FIS owned network, has 4000+ individual ATMs that operate within the state. This is just another example of how FIS will assist in facilitating the transaction processing through ATMs and ATM networks in the State of Arkansas.



B. How the System Supports Reporting of Benefit Access

	Maximum RAW Score Available
E.9 Financial Transaction/Transmission Requirements, Financial Adjustment Processing	
B. How does the proposed system support reporting of benefit access?	5 points

The *ebtEDGE* System has the capability to track and maintain each individual whole benefit and the first and all subsequent withdrawals from the benefit. FIS applies debits to the oldest benefits first. The expungement process is based on the "Date Last Used" of a benefit authorization within the benefit class to determine the number of days that have elapsed since the last client-initiated debit transaction. All benefits on a case are accessed on a First-In/First-Out (FIFO) basis. If there has never been any activity against a benefit, the available date (first deposit transaction date) for the benefit is used for aging and reporting purposes.

FIS has developed a robust set of standard financial and management EBT reports that is currently being used by all our EBT projects today. FIS' financial reports specifically provide an audit trail for all benefit issuance, benefit access, money movement and settlement of the system.

FIS' daily activity reports show all benefit transaction activity for a processing day based on local time. The *Daily Activity Report – Terminal* identifies all benefit authorization withdrawals and refunds by case for each business day. This includes all activity at POS terminals, and balance inquiries through the IVR.

Benefit Aging

FIS will support the four aging periods required by the State for reporting on and expunging benefits not used by a client (currently 90, 180, 270, and 365 days). On a daily basis, as part of the nightly batch process, FIS will send DHS a Daily Benefit Aging file that lists all accounts that have not had any cardholder-initiated debit or credit activity against a case in the number of days/months specified by the State for each of the aging periods.

The FIS *ebtEDGE* System has a proven process (Aging Process) to identify inactive accounts and report them to Arkansas for subsequent action. The Aging Process reads the benefit tables on the database to determine the last time a benefit was debited. The Aging Process is based on the "Date Last Used" flag of a benefit authorization within the benefit class (food or cash) to determine if there has been any activity. Non-financial transactions, such as balance inquiries, do not affect the Date Last Used flag or the aging of the account. Food benefits not accessed by a household for 12 months (365 days from date of initial availability) will be expunged.

FIS will set the flag used to identify dormant food and cash accounts at a period of six months of activity. All accounts will remain active until aged off the System. As long as there is a balance on the account, FIS assures that State that the recipient will have the right to have cards issued or reissued and select or change the PIN.

FIS' EBT reporting system will provide the State with these four Aged Authorization Reports:

- Aged Authorization Detail Report
- Aged Authorization Summary-Agency Report
- Aged Authorization Summary-County/Local Office Report
- Aged Authorization Action Report

Benefits that are expunged off the system affect the value of the database and are reported on the *Daily Database Value Report*, the *Daily Activity–Authorization Report*, and reported to AMA and included on the *AMA Batch Issuance Report*. This information is also included on the Daily History Extract file sent to the State.

Online Report Availability

FIS provides access to reports online in real-time through our re-designed Reports Portal accessed through the Agency Portal. Authorized users will have access to various batch, billing, financial, security, statistical, and support reports via this easy-to-use web reporting interface.

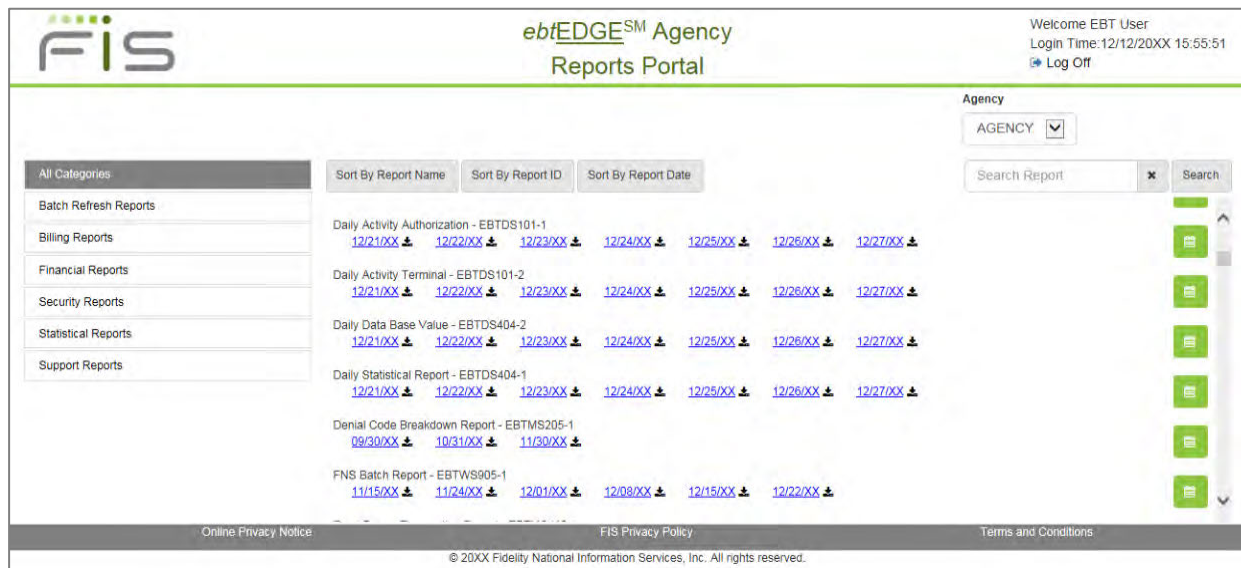


Figure E-49 Reports Portal Screen

Available online reports are just a click away and can be printed or downloaded as needed.

The updated portal allows a user to browse available reports based on category. Within each category (and in the comprehensive list of all categories shown in the figure above), a user had the ability to sort the reports in several ways: by report name, report ID, and date; and by ascending or descending order within any of those lists. At nearly every step throughout the process, the user has the option of viewing, printing, or downloading the report in TXT, CSV, or PDF format. Under the new contract, all of the State's transmitted reports can be downloaded from the Reports Portal in a CSV file format. This allows a user to copy the reported data to a spreadsheet software like Microsoft Excel and manipulate and sort the data in any way desired. This functionality provides the user with a great deal of control over even our standard pre-generated reports. Through the Reports Portal a user can also perform a quick search for a specific report using full or partial report names.

The following figure shows a report displayed for viewing within the portal. Note that the icons for printing and downloading are again available to the user at the top of the report.

CARD NUMBER	DATE	TIME	TERMINAL ID	CASE NUMBER	TYPE	REJ	MODE	AMOUNT	TERMINAL LOCATION
555557062590124	11/07	11:00:53	##2759	054310001	CW	S	SWFD	100.00	3120 RUSSELL AVE 3 ARNTOWN ST US
555557062590124	11/07	11:01:41	##2759	054310002	CW	S	SWFD	100.00	3120 RUSSELL AVE 3 ARNTOWN ST US
555557062590124	11/07	11:03:24	##2759	054310003	CW	S	SWFD	100.00	3120 RUSSELL AVE 3 ARNTOWN ST US

Figure E-50 Selected Report via the Reports Portal

Users can perform multiple actions on standard reports through the Reports Portal, including printing and downloading.

C. When Cardholders Are Notified of Adjustments

	Maximum RAW Score Available
E.9 Financial Transaction/Transmission Requirements, Financial Adjustment Processing	
C. Describe when cardholders would be notified of adjustments to their EBT accounts.	5 points

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. These reports will notify DHS of the adjustment request.

Once an account adjustment is added to the *ebtEDGE* System, a notice is systematically generated and sent to the cardholder using the cardholder-selected method of communication. Cardholders are given an opportunity to challenge the adjustment before the adjustment is cleared.

Cardholders can receive notifications about the status of account adjustments to their balance using the following methods:

- Cardholder Portal

- After logging in to the cardholder portal, a popup message similar to Figure E-51, *Cardholder Portal Account Adjustment Notification*, automatically displays.

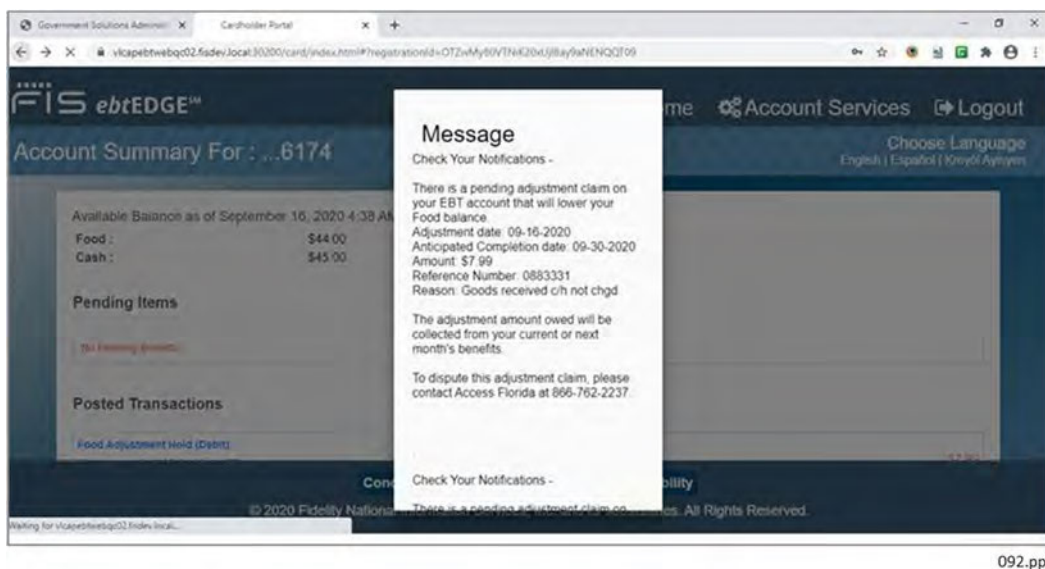


Figure E-51 Cardholder Portal Account Adjustment Notification

The account adjustment notice is automatically generated when an adjustment record is added to the account on the ebtEDGE System.

- Account adjustment information is also displayed in the Transaction History section of the Cardholder Portal.
- ebtEDGE Mobile Application
 - FIS' ebtEDGE Mobile Application supports the technology for outbound messaging using email and push notifications for client alerts about claims filed and completion of adjustments.
- IVR
 - Cardholders hear the following message after selecting the Play Adjustment option on the IVR:
By the way, as of <date><date>, there is an adjustment pending for <amount><amount> that will lower your Food Assistance/Cash balance. To hear this again, press 1. To discuss this with a representative, press 2. To continue, press 3. If you're done, you can end the call now by hanging up or, wait for more options.
- Text Messages
 - Cardholders who have opted to use FIS' text messaging functionality can receive text messages about the status of account adjustments.
- Email Messages
 - Cardholders can receive email messages regarding account adjustments if they have selected the email notification option.
- Functionality is currently being developed to add a message in the inbox about adjustments and its current status in our ebtEDGE Mobile Application.

D. Supporting and Maintaining Written Participant Adjustment Letters

	Maximum RAW Score Available
E.9 Financial Transaction/Transmission Requirements, Financial Adjustment Processing	
D. How does the proposed system support and maintain written adjustment letters sent to participants.	5 points

Adjustments made by FIS will cause money to be moved either to or from the client's EBT account and impact the daily settlement. FIS will provide timely notification to the State of pending debit adjustments to the client's account so notification can be provided to the client.

Debit Adjustment Notification/Fair Hearing Process

FIS will conduct an investigation and provide the State with 15 calendar days advance notice, via standard report, prior to posting a debit transaction (adverse action) to a cardholder account to correct a system error. We understand that at the discretion of the State, a hold may be placed on funds in a cardholder account, up to the amount needed to correct the system error. FIS acknowledges that the State has a retailer adjustment "no hold" waiver from FNS.

FIS will send a daily file to the State to support 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:

- Claim reference number
- Card number
- Cardholder's first name
- Cardholder's last name
- Cardholder address
- Cardholder State ID or case number
- County or local office code number
- Retailer name
- Retailer location
- Card acceptor ID
- FNS authorization number for SNAP claims
- Date the claim was received by FIS
- Reason for claim
- Status of the claim (open/closed)
- Disposition of the claim (approved/denied)
- Initial dollar amount of the claim
- Adjustment transaction type (credit/debit)
- Adjustment amount actually credited to or debited from the cardholder
- Program type (Cash/SNAP)
- Who initiated the claim (retailer, TPP, cardholder, State or FIS)
- Date claim resolved by FIS

Fair Hearings

Upon a request from the State, FIS will provide the State with 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 hold/flag through the *webADMIN* application. Alternatively, the State may notify FIS to expire the hold/flag by completing the EBT Transaction Adjustment Notification form and sending it to FIS. This process ensures that no further action is taken on the adjustment until the State completes the Fair Hearing process. If no Fair Hearing is requested during the 15-calendar day Fair Hearing period, the hold/flag releases and the adjustment transaction settles accordingly.

Following the Fair Hearing, the State notifies FIS of the outcome of the hearing by completing the EBT Transaction Adjustment Notification form and emailing it to FIS. If the ruling is in the cardholder's favor, no further action is required on the cardholder's account. If the ruling is for the Retailer, FIS processes the debit adjustment to the cardholder's account. If there are sufficient funds to cover the entire amount of the adjustment, the client's account is debited and the retailer, TPP, or network is credited. No Fair Hearing notice is required.

If the cardholder's account does not have sufficient funds available to cover the entire 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 check every two minutes 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.

E.10 Maintenance & Change Request Processes & Procedures

A. Plan for Processing Change Order Requests

	Maximum RAW Score Available
E.10 Maintenance & Change Request Processes & Procedures	
A. Provide the Prospective Contractor's plan for processing change order requests.	5 points

The ability to request a system enhancement is an integral part of any EBT project because each project has unique needs. FIS' approach to system enhancements maintains project integrity while ensuring responsiveness to the needs of the State. Managing and communicating change is essential to the success of any project.

The Customer Authorization process is initiated when the State requests a change to the EBT system. The State first submits a change request through the State's EBT Project Director to the FIS Project Manager (also known as an FIS Account Manager), ensuring that each knows all requests submitted to FIS. Requirements for the change are documented by the State, answering the questions "who," "what," "when," "why" and "how many." The requests are usually submitted online via email. The FIS Project Manager will acknowledge receipt of the change request email, within one to two business days, assuring the State that the request has been received.

Based on the documented requirements, the FIS Account Manager opens a ticket in FIS' project tracking tool, JIRA, and creates a project requirement document. As the ticket is opened, the change is assigned to the Product area and a Business Analyst is assigned to the project. As needed, meetings are held between the State and FIS to clarify full requirements, if needed. Once all requirements are defined, the State is provided with the requirement document for final review and approval. The Business Analyst will take the approved requirement document work with the affected areas (both internal and external if necessary); the work effort is evaluated, and estimates in hours and/or dollars are provided.

FIS will then provide a Customer Authorization to the State following FIS estimation process. This Customer Authorization document details the deliverables and any contingencies, agreements and any items that may affect the delivery of the change(s). The Customer Authorization will also include the project cost calculation based on the estimated completion costs and the hourly cost defined in the contract. A sample form is shown in the following figure:

FIS		Customer Authorization (CA)	
Title			
No. xxxx	mm/dd/yy		
Customer	Customer Legal Name, Attn: name of state person receiving this CA Customer address City, State, Zip		
FIS Contact	Account Manager Name	email@FISGlobal.com	Phone
Project Overview	This Customer Authorization (CA), issued pursuant to the _____ [INSERT NAME OF LATEST ACTIVE CONTRACT], dated _____, between _____ [INSERT CUSTOMER LEGAL NAME] ("Customer") and Fidelity Information Services, LLC (FIS) (as amended, the "Agreement"), is authorization for FIS to:		
Deliverables	FIS will:		
Contingencies	FIS' performance under this CA is contingent upon: <ul style="list-style-type: none"> State's agreement that anything not outlined in this CA is outside the scope of this project. Receipt by FIS of the signed CA. _____ (name of entity contracting with) performance of its obligations set forth herein and in the Agreement to the extent necessary for FIS to perform. Acceptance of the deliverables hereunder is upon delivery by FIS. FIS not being responsible for issues or delays outside of FIS' reasonable control. Fulfillment of the payment terms listed below. 		
Project Pricing	(\$X,XXX)	Description	
Payment Terms	This CA is payable as follows: <ul style="list-style-type: none"> Payment term points..... e.g. 100% of the One Time Project Cost (\$X,XXX.) to be invoiced and due with the _____ (name of entity contracting) monthly invoice following the execution of this CA. Payment term points. 		
Other Terms	<ul style="list-style-type: none"> The opportunity to execute this CA is valid for a period of sixty (60) days from the date stated at the top of this CA. In the event that this CA is not executed within the sixty (60) day period, this CA shall be null and void. This CA shall be effective when signed by both parties. Unless the expiration date of the CA is expressly set forth herein, this CA shall expire upon the delivery by FIS of the Deliverables described above. No government funds to be paid under this CA are being or shall be used to develop any current or future intellectual property of FIS except as expressly set forth in this CA. No rights in intellectual property are being transferred pursuant to this CA. This CA supersedes any verbal agreements or understandings made previously regarding this subject. Except as amended hereby all other terms and conditions of the Agreement shall remain in full force and effect. FIS reserves the right to nullify this CA if it is altered from its original form provided by FIS. 		
Approvals	I have read and understood this CA, and approve its contents. I hereby approve work to begin on this project pursuant to the terms and conditions of the Agreement, as amended by this CA.		

128.ppt

Figure E-52 Sample Customer Authorization Form

The Customer Authorization form serves as the formal agreement between FIS and the State regarding the details of the change deliverable.

FIS will not begin work on any enhancement or change orders until written approval is received from the State. If multiple States are requesting the same change, FIS will split the development costs across the multiple states. If FIS has already developed the change either thru FIS' expense, or via another State paying for the change, FIS will only charge your State implementation and ongoing operational charges, thus saving your state money where possible.

As the State approves the change order, FIS will assign a project manager, schedule the project in our work stream and provide the State with a proposed implementation timeline. Upon agreement of the proposed implementation, FIS will keep the State informed of milestones and project status along the way, depending on the size of the project regular status meetings will be held at agreed upon intervals. Once FIS has developed the change, FIS does internal testing and certification of the change. Once the change is certified, FIS will provide the state with updated documentation and opportunities to test the changes in a non-production environment prior to migration to our production environment.

The figure below depicts our overall change management process, outlining both State and FIS responsibilities for changes.

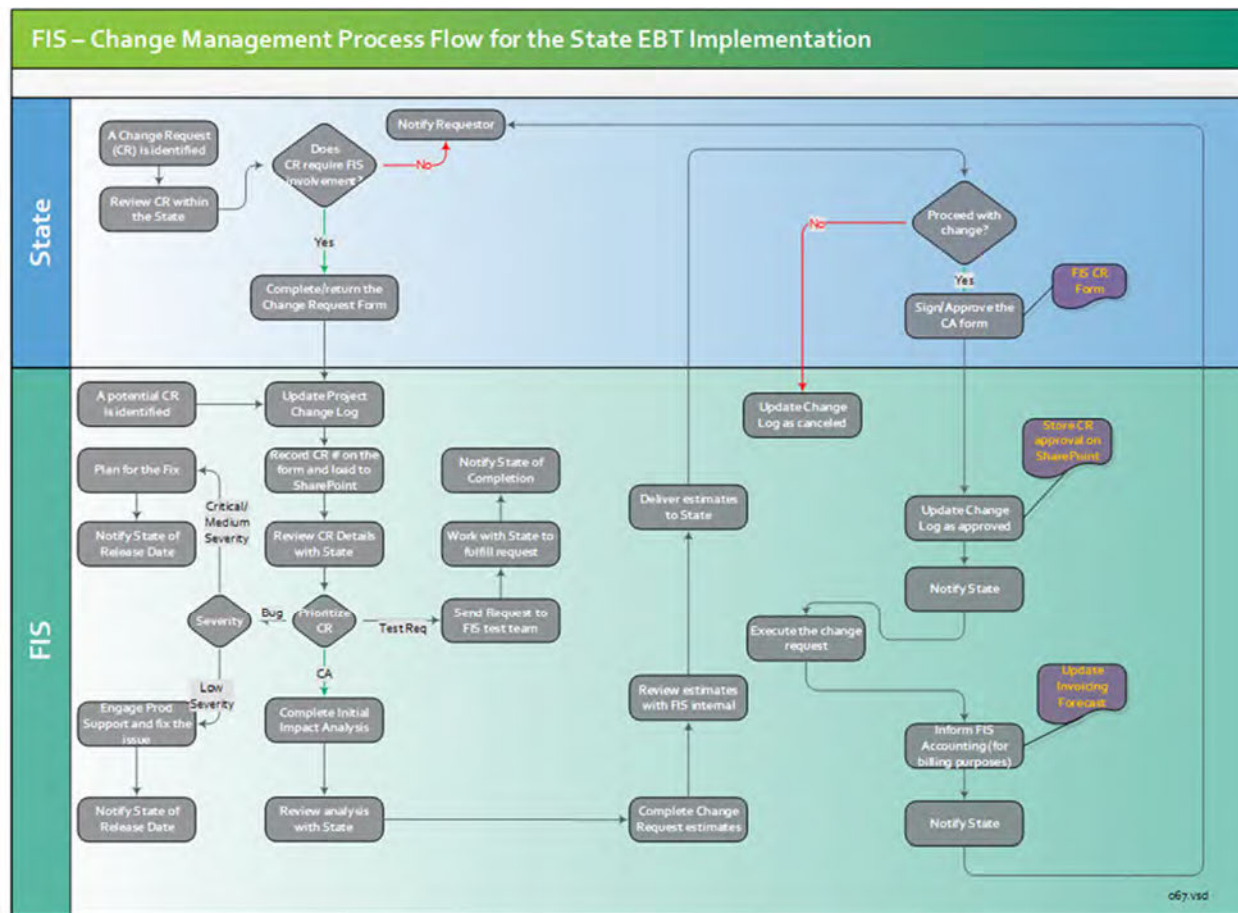


Figure E-53 Change Management Process Flow for the State of Arkansas EBT Implementation

FIS will work closely with the State to ensure that changes are handled in an efficient manner and that any proposed change is documented in writing.

B. Contingency Plan for Unprocessed Change Order Requests

	Maximum RAW Score Available
E.10 Maintenance & Change Request Processes & Procedures	
B. Provide the Prospective Contractor's contingency plan for unprocessed change order requests.	5 points

FIS will meet Arkansas' requirement to provide a time and cost estimate within states guidelines of the change order process. FIS has a process in place to streamline and expedite all State change order estimate requests.

FIS uses Atlassian's issue and project tracking tool, JIRA, to initiate and manage system changes and enhancements from project initiation through project closure. FIS uses JIRA as part of a larger process called the Universal Project Management Methodology (UPMM). UPMM provides practices, processes, rules, and templates for project and program management. UPMM is used to manage the project life cycle, communicate project status internally, and manage project documents. The UPMM process allows the State to specifically request system enhancements, system changes that are the result of federal or State legislation, changes in procedures, or changes to specific tasks associated with any aspect of the project.

With our new change order request process and our proven methodology for implementing a signed Customer Authorization, we can ensure that change requests will be handled logically and efficiently. As a result, FIS will not have unprocessed change order requests. All change order requests, regardless of their size and priority, will be reviewed, estimated, and, when authorized, scheduled into the workload.

Should the State not execute a change order, the project is put on hold or canceled depending on the State's guidance. The project will remain in our system for future references should the state decide to reopen the project.

C. EBT System Integration Process for TPPs

	Maximum RAW Score Available
E.10 Maintenance & Change Request Processes & Procedures	
C. Describe the EBT systems integration process for TPPs	5 points

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 and 274.8 to support retailers. FIS will allow any retailer authorized by the FNS to use a TPP or connect as an "EBT-only" retailer to participate in the State's EBT program.

FIS operates the only fully interoperable EBT Gateway (EBTG) in the industry, connecting to all major EBT processors, Third Party Processors, and FIS drives its own terminals, thus de-risking the implementation of any EBT conversion. Conversions are as simple as changing routing at the existing TPPs to switch from sending transactions from the incumbent's system to FIS' Gateway system; however should a new TPP or retailer want to sign up, FIS within 10 business days of the start of the contract, or upon request, provide our interface specifications that would enable retailers behind third-party terminal drivers to perform SNAP EBT transactions. TPPs are responsible for providing their interface

specifications to retailers that the third-party terminal drivers will support. We will not unduly withhold certification for EBT-only retailers and TPPs that enter into an arrangement with us.

TPP Certification and Decertification

Decertification of Processors

FIS does not decertify TPPs without first performing a thorough due diligence assessment. The processor must be engaged in one or more of several activities to be decertified, including the following:

- Fraudulent activities
- Continually processing inaccurate transactions
- Failure to maintain connections to the EBT processor.
- State or federal legal action

FIS will suspend transactions from the TPP, if they are providing any of the above items first, then FIS will work with the offending processor to correct their behavior before any further actions. If a TPP engages in clear violation of federal or State program rules, FIS understands we 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 inform the affected states and FNS of any decertification actions well in advance of final actions. We will comply with the decertification timelines specified in the federal regulations.

Certification Requirements

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 connected directly to the FIS *ebtEDGE* System.

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

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 them whenever the State deems it necessary.

FIS will certify that TPPs connected to the EBT system comply with FNS regulations and other State-specific requirements. The first administrative and EBT transaction processing test scheduled is a protocol test, which consists of establishing communications and transmitting administrative messages. The next messages are the actual EBT transactions. A TPP is required to certify all EBT transactions, including SNAP purchase and return, balance inquiry, reversals, store and forward (if needed), voucher

clear, and voids. The certification database is set up for several card numbers and a variety of account benefits.

During the certification testing, several transactions will be denied for various reasons to verify that the TPP's system correctly 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 that customers operating multiple links to FIS 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 if the TPP does not have a functional plan in place to minimize 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 email messaging and roundtable 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 to maintain compliance and to implement changes in a way that will be seamless for the State and its clients.

Testing Changes

Throughout the contract's life, changes may be initiated by the TPP or by FIS. If such changes are required, processors will be provided access to the certification environment to test them before they are put into production. If a processor makes a significant change to their software, FIS may require the processor to recertify to ensure system integrity. This recertification requires the TPP to complete all possible EBT transaction types successfully and test any other functionality related to the software change. If federal or State regulations require changes to the FIS EBT ISO 8583 Processor Interface Technical Specifications, FIS will document them and notify TPPs of the changes. Processors will be given a reasonable time frame within which to comply.

Performance Standards

Efficient and reliable benefit delivery requires performance by all independent processors linked into the EBT network. Therefore, FIS requires all participating TPPs to 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

The *ebtEDGE* System's performance results from all the pieces flowing together, starting from the terminal through and including the EBT processor. Many of the factors affecting performance cannot be directly tested in a certification process but instead are monitored or detected in production and subsequently reported. This is possible because FIS runs an end-to-end environment and actively monitors overall performance. Entities experiencing processing problems are immediately apparent to FIS, either because of calls to retailer customer service or messages about system conditions received at our Operations Command Center.

Third-Party Processor Compliance Monitoring

FIS is one of the largest commercial transaction processors, processing billions of transactions daily around the world with Debit, Credit and Business to Business payments. Many other companies utilize the software that FIS developed to run their own transaction routing. Our FIS EBT solution utilizes that same transactions routing infrastructure to service the EBT industry, not only FIS' states but for our competitors as well, via our EBT gateway. The Gateway switch runs on an HP Non-stop platform and is redundant across multiple datacenters, which requires any Third-Party Processors connected to us to also be redundant, to avoid any outages. As such we can meet and exceed, compliance with federal guidelines.

FIS' systems are monitored at all times with alerts for any transactions, connections, or activities being reported, on operations monitors to be addressed should an issue occur and thus entities with processing problems are immediately apparent to FIS. We work with the TPP to identify the problem and initiate corrective action. We promptly inform the State of any performance issues or necessary corrective action once the root cause is determined. If the problem is not corrected within a reasonable time (not to exceed one calendar month), we will decertify the TPP until the situation is corrected, if required by the State.

Unique Terminal IDs

By signing the FIS Processor Agreement, the processor agrees to comply with rules and regulations regarding unique terminal IDs. Retailers using TPPs must assign and include 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. Any POS device that is replaced is required to have a new, unique terminal ID that is different from the ID of the terminal that was replaced.

FIS-Supplied POS Terminal IDs

To help address the growing concern that POS terminals are being relocated for fraudulent purposes, FIS' Merchant Management System assigns a unique terminal ID to each new and replacement terminal for tracking purposes and investigation if fraudulent activity is suspected. FIS' system also ensures that no two terminals can share the same terminal ID, thus eliminating the ability to replicate the terminal ID on multiple unauthorized terminals for fraudulent transaction processing. FIS has also updated the terminal technology in the POS device to ensure that the terminal can only be used for EBT processing, eliminating the ability for rogue POS applications to be installed on the terminal and used for fraudulent purposes. The POS application uses a signed certificate, so any third-party/rogue application cannot be installed unless FIS authenticates the application.

FIS also requires a copy of a retailers FNS certificate / License, for every installation, to ensure the retailer is licensed appropriately.

Non-FIS-Supplied POS Terminal IDs

For retailers that have their POS devices managed by their own company or other ISO vendor, FIS has not direct knowledge of how the vendors issue the terminals, but we have the abilities to monitor the terminal ids and report if the same terminal is seen at multiple locations, along with monitoring that the same FNS number is not associated with multiple address locations..

Retailer Address Validation

FIS will run validation edits on retailer addresses and ensure that addresses conform to United States Postal Service address standards.

Cash Access

Cash access is important for cardholders to ensure the cardholder can access their funds without traveling great distances to get it. With FIS' ownership of the NYCE network, which is a network designed by ATM owners, along with our FIS retailer commercial business via our ownership of WorldPay one of the largest retailer acquirers in the world, and our interoperability via our EBT Gateway provides the cash access your client need. FIS monitors cash locations via our *ebfINSIGHT* data warehouse to map client and cash locations to verify access. FIS was the EBT processor using our relationship with Bank of America and Chase banks to grant EBT cardholders nationwide surcharge free ATM access. Should the state identify a location that it would like FIS to work with to grant further cash access, FIS is up to the challenge.

Processor Agreements, Interoperability and Controls

Each TPP that supports retailers providing cash must sign a FIS Processor Agreement governed by the Quest® Operating Rules. ATM networks that agree to support Quest must also sign an agreement. By signing the FIS Quest Processor Agreement, the processor agrees to comply with the Operating Rules and the regulations of the FNS. As specified within the Quest Operating Rules, all retailers displaying other brand marks and all ATMs should display the Quest® mark on or near each terminal or ATM to inform clients that their EBT cards will be honored at that location.

For those ATM networks that do not agree to support Quest and are critical to providing cash access to the State's clients, FIS will enter into an agreement under the ATM Network Operating Rules that govern cash transactions.

FIS will ensure we support full interoperability for cash access throughout the country.

To ensure that POS cash-back transactions from FIS-provided EBT-only terminals for cash assistance households occur only at entities with valid agreements with FIS, there are specific controls in place to allow only those retailers that we can identify in our Merchant Management System (MMS) to access our system.

FIS will also support and work with the State to determine which types of EBT transactions to disallow at certain types of retail establishments. FIS' SecurLOCK Block product (formerly Fraud Navigator) in real time blocks retailer terminals at retailer location that have been deemed inappropriate, from doing transaction. This state-of-the-art tool allows individual states to ensure compliance with the Middle Class Tax Relief and Job Creation Act of 2012 along with the State's version of this law, which restricts clients from accessing their cash benefits at any liquor store, gambling casino, gaming establishment, and any

retail establishment that provides adult-oriented entertainment in which performers disrobe or perform in an unclothed state for entertainment.

D. Scheduled and Unscheduled System Downtime

	Maximum RAW Score Available
E.10 Maintenance & Change Request Processes & Procedures	
D. Describe the process and procedures for scheduled and unscheduled system downtime.	5 points

FIS understands the significance of delivering a quality system and that performs the way the State's EBT program requires. Robust system performance enhances efficiency and builds trust between all system stakeholders, especially clients and retailers. The total system, including the central computer, network and intermediate processing facilities, and cardholder authorization processors under our control, will be available at least 98 percent of scheduled uptime, 24 hours per day, seven days per week. We can provide this outstanding service because of the redundancy, strength and quality of our telecommunications network, hardware platform, and supporting software operating systems.

Scheduled, Routine Maintenance

FIS performs scheduled maintenance every Sunday between the hours of 12:00 a.m. and 6:00 a.m. CST as needed. On the third Sunday of every month, application maintenance/releases are scheduled between 12:00 a.m. and 6:00 a.m. CST. These timeframes are picked as the least impactful to the cardholders and retail communities. During these maintenance windows, minimal downtime to the authorization engine will be experienced. If there is any extended downtime, the State will be notified prior to the scheduled maintenance.

We perform scheduled maintenance on our acquiring and transaction processing switches every four to five weeks depending on holidays. If the switch software maintenance requires a full outage, the maintenance lasts between five 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.

If any maintenance on one machine is going to last more than a couple of minutes, FIS moves the state from one machine to the other, to ensure high uptimes.

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 to coordinate support, vendor availability, and extended hours for internal staff. Any necessary full outage will also be scheduled during non-peak hours.

Notification of Off-Schedule Maintenance

FIS occasionally must perform system maintenance to complete emergency fixes or implement other changes. If FIS must perform off-schedule maintenance, we will provide reasonable notice 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 DHS to arrange an appropriate time before conducting the maintenance.

E.11 Problem Management, Contract Monitoring & Problem Resolution

A. Strategy for Problem Management Controls

	Maximum RAW Score Available
E.11 Problem Management, Contract Monitoring & Problem Resolution	
A. Describe the Prospective Contractor's specific strategy for problem management controls.	5 points

The FIS problem management process is to minimize or reduce the impact of any problem or issue identified by the client or FIS and prevent recurrence and find resolution. The problem management process is invoked once the FIS Client Portal ticketing system has been initiated and the priority or severity level of the ticket is identified.

A support ticket will be assigned to the appropriate team to further assess the problem management analysis and solution. The support ticket is used to track and monitor communication, updates, action items and escalations related to the inquiry or incident. If a change is identified as necessary to resolve the problem, FIS will follow the defined change management process.

As part of the problem management process, FIS will perform a complete analysis on issue/resolution/preventative measures and provide the client with a written letter of explanation and/or Root Cause Analysis (RCA) report.

FIS' Problem Management Process Overview

The principal purpose of FIS' problem management process is to prevent the reoccurrence of incidents by identifying and providing solutions to problems (workaround and known errors) and driving them to resolution. The problem management process is invoked after the following types of incidents:

- A priority one or two incident where a root cause(s) is unknown, not permanently remediated, and/or requires additional follow-up to avoid recurrence of the incident
- A priority three or four incident when it is:
 - Reoccurring
 - Requires a broader root cause analysis and tasking
 - Requires coordination across multiple groups

A problem record will be created and assigned to the group responsible for problem management with the input and cooperation of the appropriate IT department(s). The problem record is used to track action items as the problem is worked. FIS will exhaust all resources to determine the root cause of the problem where possible. If a change is identified as necessary to resolve the problem, FIS will follow our defined change management process.

As part of the problem management process, FIS will document known errors and/or workaround information and prepare a root cause analysis report. The State can request a detailed Root Cause Analysis (RCA) for Severity Level 1 or 2 problems by contacting the FIS EBT Project Manager. The RCA report summarizes a significant system or network issue that impacts a customer's day-to-day operations. Should the State experience such an issue, the FIS EBT Project Manager will work with our Incident

Management team, dedicated to production issues, to prepare an RCA for the State. This report will include, but not be limited to:

- Descriptions of all contributing factors,
- Steps taken to prevent the recurrence of the issue, and
- A list of future steps to be taken, with projected completion dates.

B. Contract Monitoring and Problem Resolution

	Maximum RAW Score Available
E.11 Problem Management, Contract Monitoring & Problem Resolution	
B. Provide an overview explaining how the Prospective Contractor will monitor the contract and the steps for problem resolution.	5 points

FIS will observe all requests with DHS during the term of the contract. FIS will work with DHS 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. FIS will allow DHS to complete site visits, as appropriate to assess performance, determine contract compliance, and report on delivery of services required under this contract.

FIS Project Manager performance during the contract will:

- Coordinate monthly status meetings with DHS
- Provide monthly reports related to service and system performance
- Monitor and track all inquiries related to request and issues through systematic measures
- Collaborate on any additional reporting requirements identified by DHS
- Ensure the communication process is effective and efficient

The reporting process will also include DHS's specific performance standards and detail the performance of the system over the last month against the requirements as specified in the RFP.

Batch File Processing

FIS' *ebtEDGE* System is available 24/7 to accept and process files, and we have automated error reporting and process monitoring features that warn us when expected events, like receiving daily files, do not occur as scheduled or when processes run more slowly than expected. To respond to these system indicators and warnings, FIS has dedicated Production Control Analysts (PCAs) who monitor incoming and outgoing batch files and batch jobs 24/7. A PCA will proactively notify DHS if a batch file is not received within the prescribed transmission window.

The PCA will either correct or escalate any batch-related issues.

System Operations/Interface Procedures Manual

FIS believes that an important part of successful operations is a clear understanding by all parties of the EBT operating environment. In conjunction with DHS personnel, FIS will provide a System Operations/Interface Procedures Manual. The interface portion of the manual describes:

- Batch file transmission times and frequencies
- Problem resolution and escalation protocols
- Batch maintenance record formats

System Monitoring

FIS has robust system monitoring systems and procedures, as well as significant experience configuring communication links between systems. Our goal is to prevent unscheduled outages from occurring by applying sufficient hardware, software, and human resources to provide successful service delivery.

- **Network Monitoring/Message Processing** – FIS' network monitoring software and automated error reporting will alert FIS staff to take appropriate action when message processing slows and response messages are not returned within the established timeout windows.
- **Hardware and Systems Monitoring** – FIS monitors our hardware, including all routers and circuits, as well as our system processes vigilantly 24/7. As standard practice, we use redundant communication lines and can switch our processes to secondary systems so they keep running as expected.
- **Web Traffic** – FIS uses Dynatrace Data Center Real-User Monitoring (DCRUM) software to monitor the usage and performance of our web applications and websites 24/7.
- **User Interaction** – FIS' State Support Service group is always available to DHS to report network performance and communication issues. If our system and process monitoring do not alert us to potential issues in time to correct them without allowing an outage, our responsive and knowledgeable support staff will identify and report problems quickly.

System Problem Resolution

As described above, FIS' operational environment has numerous safeguards and tools in place to help us provide continuous, uninterrupted service to all EBT participants. If an operational problem occurs, we follow our established escalation procedures, which are designed to streamline the flow of information and facilitate problem resolution as summarized in this section.

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

Resolution of operational problems starts with a report of the problem to our State Support Service team. State Support Service escalates any problem they cannot immediately resolve to the appropriate Application Support Group, who assigns a staff member to be responsible for the problem through to its resolution. The Application Support staff member is responsible for assigning a severity level to the problem.

The Project Manager will provide DHS with a projected time for resolution of the problem when the nature of the problem has been investigated and understood. The frequency of status reports depends on the severity and notification policy established with DHS.

Notification of Cardholders and Retailers

In the event of a system outage and backup procedures are activated, FIS will notify retailers by adding an upfront message to the retailer customer service line informing them that stand-in processing is in effect. We will notify TPPs by using our eMessage system to alert them of the short-term outage and the fact that stand-in processing is in effect.

At DHS's option FIS can also add an up-front message on the cardholder IVRS to notify cardholders of the outage.

Scheduled Maintenance Outages

FIS performs scheduled maintenance on our application software, such as the Authorization Engine or *webADMIN* solutions, on the third Monday of each month between the hours of 3:00 a.m. and 5:00 a.m. ET. 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 1:00 a.m. and 3:00 a.m. ET. 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 *ebfEDGE* System uses a commercial database management system to allow maintenance of 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 to coordinate support, vendor availability, and internal staff extended hours. Any necessary full outage will also be scheduled during non-peak hours.

FIS will provide notification for routine service interruptions to DHS in writing.

Notification of Off-Schedule Maintenance

FIS will provide notification for non-routine service interruptions within 15 minutes of the unscheduled interruption. We will provide a follow-up assessment and triage of the interruption within one hour of the unscheduled interruption. When the issue is resolved, FIS will notify required DHS staff of the resolution.

Resolving Telecommunications Network Outages

FIS marshals all our significant resources to design, build, and configure systems that are fault-tolerant with redundant capabilities in order to avoid interruptions to or degradation of service. We also employ the best tools and staff to monitor our systems and hardware constantly; however, when issues do arise we follow our support policies and action plans to resolve them and to keep DHS informed of our progress until everything has returned to normal.

For more information about the relevant support policies and action plans, please see Section E.3.1, *Contingency Plan for Communication Outages*.

Dispute Resolution Process

FIS understands and agrees that in the event of any dispute arising during the term of the contract concerning payment or performance of the contract, either party may serve notice of such dispute on the other party, and the dispute shall be decided by the Director of Arkansas Office of State Procurement, who shall reduce the decision to writing within 90 days after the Director takes the matter under submission for decision.

Pending final determination of any dispute hereunder, FIS will proceed diligently with the performance of the contract.

C. Ensuring a SNAP Benefit Account Is Not Closed when a SNAP Case Closes

	Maximum RAW Score Available
E.11 Problem Management, Contract Monitoring & Problem Resolution	
C. Describe the precautions the Prospective Contractor will take to ensure an EBT SNAP benefit account is not closed when a SNAP case closes.	5 points

FIS has established procedures and protocols written into our *ebtEDGE* System for the aging and expungement of the benefits. These ensure that the closure of a SNAP case has no impact on the aging or expungement of unused benefits. All EBT accounts will remain open unless DHS directs FIS to close an account. This is standard procedure for FIS in all our EBT states, and we will continue to follow this process for the State of Arkansas.

FIS will meet DHS' account maintenance requirements as stated in RFP Section 2.25, *Account Balances*, and Section 2.26, *Account Close Out*. We will not close an EBT SNAP benefit account when a SNAP case closes. The recipient will remain entitled to the account balance, and:

- If benefits remain in the EBT SNAP account, the former recipient will have the right to still have cards issued or reissued and select or change PINs.
- Benefits will remain available to the household for 274 days, from the date of availability, or the last time accessed, whichever occurs last.
- After 274 days of inactivity, the inactive benefit(s) will be expunged from the account. The household will no longer be able to access expunged benefits, but the benefits may be applied to a SNAP overpayment claim.

The process of SNAP benefit account closing, which is alternatively known as aging/expungement is completely independent of SNAP case closing and either of this process will not affect the other process.

D. Ensuring Open Accounts Remain Open during Account Closeouts

	Maximum RAW Score Available
E.11 Problem Management, Contract Monitoring & Problem Resolution	
D. Explain the steps the Prospective Contractor will take to ensure that open accounts remain open during account close outs.	5 points

All EBT accounts will remain open unless DHS directs FIS to close an account. This is standard procedure for FIS in all our EBT states, and we will continue to follow this process for the State of Arkansas. When DHS has determined that an account should be closed, DHS will transmit a demographic file to FIS containing the specific client deactivation record. FIS will only close those accounts identified to us in this manner.

FIS understands and completely adhere to DHS' requirements as described in RFP Section 2.26, *Account Close Out*, and assures the State that cardholders receiving recurring benefits will have the right to spend all benefits each month from their account resulting in a zero balance. Since cardholders will receive benefits again the next month, FIS will not remove their accounts from the active database. Benefit accounts will remain open and will be aged and expunged as explained above.

We understand that an inactive case is defined as one in which the account balance is equal to zero and there has been no account activity in or out of the case for 275 days or more. FIS will close accounts from the active database according to DHS' requirements when the following scenarios occur:

- An account is reduced to a zero balance and remains at a zero balance for a period of 275 days.
 - The 275-day count will begin on the date when the account was first reduced to a zero balance. Any active account will stay active; if inactive then the account will become new. For example:
 - If on the date of conversion, the case has been inactive 275 days or more then that case will be converted as inactive.
 - If on the date of conversion, the case has been inactive for less than 275 days then the case will be converted as active.
- An account with benefits not accessed for 275 days and resulting in the benefits being returned and a zero balance. Any subsequent benefit authorizations will reset the day count to zero.

E. Process to Recognize and Reject Requests for Duplicate Account Assignments

	Maximum RAW Score Available
E.11 Problem Management, Contract Monitoring & Problem Resolution	
E. Describe how the proposed system will recognize and reject requests for duplicate account assignments based on matching SSN, date of birth, and name. Include the process of how DHS will be notified.	5 points

The FIS batch process contains checks and balances to ensure no duplicate or erroneous postings.

The *ebtEDGE* System performs an initial validation of the electronic files to be posted to the EBT system upon receipt. This includes reviewing the header for duplicate batches and the file record count to ensure the file is complete. If a duplicate or incomplete batch is received, it is rejected immediately and reported on the *Batch Refresh Error Report* as such. After passing the initial validation, files are processed in the order they are received, and database updates 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 (e.g., 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.

Account Number Validation in Batch Files

As described above, FIS validates all electronic files to be posted to the EBT system. Each record detail line is validated against the FIS *ebtEDGE* System database before the database is updated with the file information. FIS will use the unique account identifier, benefit type, benefit availability date, and unique authorization number generated by the State to process the credit records and post the benefit amounts appropriately.

FIS attaches the case record to the account with links that tie the card record to the case record. Other links are created that connect such data elements as the case and client record and benefit and card records. The client case number is validated within the FIS batch processing for all case additions, deletions, and updates based on the maintenance action and the required information supplied within each batch record. Some of the high-level processing rules for batch maintenance files in place are:

- On an “Add” request, if the case does not currently exist on the EBT database, an EBT account is assigned, and the case is added to the EBT system.
- If an “Add” request is received for a client that currently exists on the EBT database, the “Add” request can be rejected, or turned into an update record, depending on how the State desires to handle this situation. A match will be performed on the case number and client type to determine if the record has been previously added to the EBT database.
- On an “Update” record, that the case already exists.
- Checks that values within the individual fields contain correct information or “valid values” (e.g., date fields contain valid dates; codes are within the approved list of values allowed, etc.).
- If an “Add” request is received for a client that currently exists on the EBT database for a new case of existing program type (SNAP or Cash), the “Add” request can be rejected and send reject response code back to state or add the case under the same account where match is found or FIS can add the case in Pending status if multiple matching records are found, FIS can send back a special code in response file or can provide an end of the day report of all pending cases, FIS can provide an option for state to add pending cases either under a standalone new EBT Account or add under one of the existing account, depending on how the State desires to handle these situations. A match can be performed on SSN, Date of Birth and Name or any special combination of these.

These processing rules provide FIS and the State with a mechanism to validate batch maintenance information and ensure the proper application of client data to the EBT database.

E.12 System Performance, System Security Plan, Fraud Prevention Analysis

A. Card Security

	Maximum RAW Score Available
E.12 System Performance, System Security Plan, Fraud Prevention Analysis	
A. Describe how the Prospective Contractor will provide card security.	5 points

FIS can produce chip cards and does so today for clients in the commercial world. Chip cards have revolutionized the way we conduct card transactions by providing a more secure payment method.

The security features of chip cards make them an effective tool in the prevention of card fraud. The card's chip technology encrypts the cardholder's data to protect it from being accessed by unauthorized entities. The unique feature of chip cards is that they generate a unique code for every transaction, which is difficult for fraudsters to clone or skim. This code is different for every transaction, making it near impossible for fraudsters to use stolen card information. The unique code generated for each transaction ensures that the transaction is authorized and legitimate. The unique code is different from the static information stored on the magnetic stripe of traditional credit cards. This feature helps to prevent unauthorized transactions, protecting the cardholder's funds from being stolen.

Card stock security is critical to the integrity of the State of Arkansas' EBT program. FIS' control processes, methods, and procedures will safeguard against loss, theft, or abuse from internal and external threats at all points in the card production and issuance process. FIS accepts responsibility and liability for all non-issued card stock until such stock is transferred to a third-party transport company, such as FedEx, for delivery to State-specified locations or handed over to postal service employees for mailing to cardholders.

FIS is the only EBT processor in the industry that owns and manages its own card production facilities through our card services division, CardPro®. FIS' CardPro has three facilities located in Romeoville, Illinois; San Antonio, Texas; and St. Petersburg, Florida. All three card facilities are certified by Visa®, Mastercard®, Discover®, and American Express® for card production and personalization. As such, they operate under stringent procedures to minimize handling while maximizing control. FIS' CardPro® will be used for card fulfillment, including:

- Card production and personalization
- Card carrier assembly
- Collation of instructional/marketing material
- Mailing of cards
- Storage and shipment of card stock to State locations when requested

Our card facilities maintain the operational controls for card production, inventory control, physical security, and managerial oversight. We comply with all standards for the security of physical plastics during the issuance process. The security of the physical facilities is divided into three levels – perimeter, secure area, and vault – which are described below. All inventory processes and procedures are done in accordance with Payment Card Industry (PCI) physical security requirements for card production. Visa and Mastercard conduct annual audits to ensure adherence to these requirements.

The following sections describe our measures to ensure the security of card stock for the Arkansas EBT Project.

Perimeter

All windows and doors are alarmed by a local security company online with the local police. Closed-circuit television (CCTV) cameras are used at all building entrances. An FIS security manager regularly views all CCTV video, which is stored in the secure area for retained for a minimum of 90 days.

The receptionist controls the entry of all visitors by electronically activating the mantrap doors from inside the building. The receiving dock is monitored by cameras and is surrounded by an electronically locked fence. Delivery doors can only be opened from inside the building. Fire exit doors are always alarmed. Employees access the building by swiping their badges through card readers attached at both the outer and inner doors of the mantrap. After business hours, employees must also enter an access code on a keypad to gain entry from the outer mantrap doors.

Secure Area

This area is alarmed with vibration, motion, and magnetic devices to detect any movement within the plant or attempted illegal entry. Mounted closed-circuit security cameras are located throughout the building. The security officer regularly views all CCTV video, which is stored in the secure area for three months.

The vault and computer room are restricted departments within the secure area. Employees without proper access-coded badges are not permitted in these areas.

Additional security is maintained in the computer operations area. Backups of operating systems, programs, and designated customer data are performed daily. All systems and designated user data are backed up weekly and stored in a secure area at an off-site facility.

Vault Physical Security

Secure cards are stored in a bank-like vault under stringent controls. The vault is the highest level of security in the facility. This structure, located in the secure area, is built to bank vault specification, with a vault door governing entry. The vault is protected by vibration, motion, and photoelectric detectors, which automatically notify our security company if triggered. Television cameras monitor all transactions. These multiple systems work together to create an atmosphere of checks and balances, ensuring that if any one system should fail, the vault will still be fully protected.

Vault Access Control

The computer room and vault are restricted departments within the secure area. Employees are given access to these areas on an "as needed" basis. When the outer vault door is opened, a card-accessed, electronically locked inner gate restricts all access.

Card Inventory Management Process

Cards deliveries are received at a secure loading dock. The loading dock consists of a fenced "truck trap," meaning that to gain access to the loading dock, FIS security must open the gates to the loading dock, and once the truck has backed in, the gate is closed to contain the truck and prevent anyone outside access to the truck. The loading dock door can only be opened once the gate has closed; additionally, interior loading dock doors cannot be opened when the loading dock door is closed, thereby preventing anyone in the receiving area from gaining access to the rest of the building.

Cards are received by two FIS employees; all activity is monitored with CCTV coverage. CCTV footage is retained for a minimum of 90 days. Upon receipt, the quantity of packages is confirmed by the FIS staff. After receipt, cards are immediately secured within the card vault and are counted within 24 hours; the card description, part number, and quantity are entered into the electronic inventory system.

As personalization orders are received, the inventory system is systematically updated with a request for the number of cards required for a given job. The vault staff picks the exact quantity required and has a second vault employee verify that the correct number has been counted. Both employees sign off on the job paperwork and update the inventory system to show that the cards have been removed. The card access system ensures that a minimum of two employees are in the vault at all times. Both an authorized badge and a confirmed fingerprint read are required to allow vault access.

As the job goes through the production floor, operators sign the job paperwork at each step in the process to maintain a chain-of-custody audit trail. The picked cards are counted again at the embossing machine, and the completed job is balanced by the operators after personalization and insertion.

A complete cycle count of the vault is conducted monthly by the vault staff. Additionally, after each shift, the vault staff counts any card stock used during the shift to ensure that the remaining quantity in the vault is in balance with the quantity shown in inventory.

Card Destruction Process

Cards damaged during the personalization process are returned to the vault for a blank card to run a remake through the personalization equipment. This one-for-one exchange between vault staff and machine operator is documented on the job paperwork and in the inventory system. These spoils are destroyed under dual control and CCTV coverage by the vault staff; a record of inventory number and quantity destroyed – a shred log – is signed by both employees and retained for audit purposes.

Bulk destruction of card stock is done only with the written approval of the owner of the card stock. This destruction is also documented in the inventory system and conducted under dual control by the vault staff.

Additional Security Measures

Client input is always kept in the secure production area. All client output, such as cards, carriers, reports, and PIN mailers, remain in the secure production area at all times. All paper products with sensitive information are shredded.

B. Monitoring ATM Accessibility

	Maximum RAW Score Available
E.12 System Performance, System Security Plan, Fraud Prevention Analysis	
B. Describe how the Prospective Contractor will monitor ATM accessibility.	5 points

FIS will provide cash access for Arkansas EBT clients through ATM networks and commercial POS terminals using existing networks, and we will work with our large client base to expand locations in all demographical areas. We have reviewed the RFP requirements and understand the State's cash access standards. We will use a strategy of combining data warehousing and geographic mapping to ensure

there is sufficient dispersion of cash access and that all Arkansas clients can access their cash benefits either without any cost or at a minimal cost as conveniently as possible.

FIS Experience and Success Delivering Cash Access

FIS is the world's largest payment technology company, and due to our industry presence, we work very closely with all major financial networks. As an EFT and EBT processor at the core of all we do, FIS processes more than 27 billion transactions yearly. Payments are our world – we are the clear industry leader providing support and services to the entire EBT community, including our EBT vendors, partners, and competitors.

Our broad scope of capabilities differentiates FIS from all other EBT processors. Unlike our competitors, FIS, as a financial transaction processing company, owns each piece of the equation, enabling EBT transaction processing and cash benefit access. Specifically, we:

- Drive and manage ATMs on behalf of ATM owners.
- Manage cash vendors throughout Arkansas.
- Provide the software used by the U.S. Postal Service (USPS) for its financial transaction processing enabling EBT recipients access to cash benefits at USPS locations.
- Provide a self-service tool to EBT cardholders to locate nearby ATM and retailer locations from which they can access cash.
- Own the NYCE payment network.
- Process for 9 out of the 10 top banks in the United States.
- Run the only fully interoperable EBT gateway in the nation.



Retailer Database and Tracking

FIS will maintain a database of ATMs and POS terminals that provide cash access services to the State's EBT cardholders, including access in adjoining states that border Arkansas. The database will include each ATM and POS location's name and address. ATM and POS location information will be available to cardholders through the cardholder website and the FIS *ebtEDGE* Mobile Application.

FIS can easily identify all cash access points throughout the State by leveraging our many contracts with vendors and our management of the ATM network. Using the FIS Merchant Management System (MMS), FIS tracks retailer locations and transaction activity by location, including the FNS number and other pertinent information on all FNS-approved retailers. The FIS *ebtEDGE* System continually updates the retailer database as transaction processing information is received. This systematic approach ensures that all location information is up-to-date and accurate. FIS' database of retailer transactions allows us to identify retailers providing cash back and assists with the analysis of cash access for the State.

As an added benefit, because FIS continually updates transaction processing information, FIS can identify retailers performing transactions during a disaster scenario and guide recipients to locations conducting business.

The same current retailer information is available to cardholders, allowing them to search for FNS-authorized retailers, farmers markets, cash access locations, and ATMs using the FIS *ebtEDGE* Mobile

Application. A sample of the results returned using the *ebtEDGE* Mobile application's locate feature is shown in the figure below.

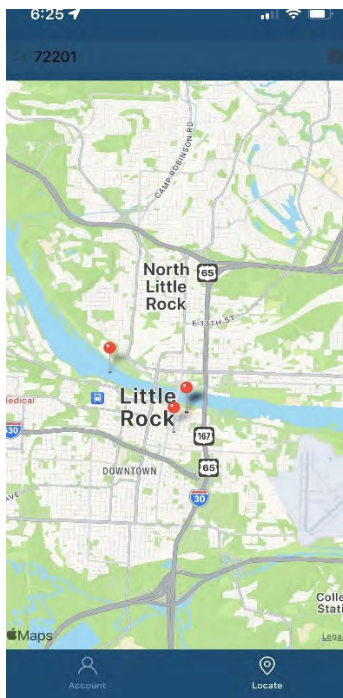


Figure E-54 Sample *ebtEDGE* Mobile Application Locate Feature Results

Cardholders can find cash back locations using the locate feature of the ebtEDGE Mobile Application.

FIS' goal is to ensure that cash assistance clients have adequate access to cash benefits. In addition to the ATM locations described above, FIS will also support adequate cash access to EBT recipients by using:

- ATMs that accept EBT cards
- Point-of-sale (POS) locations that allow recipients to receive cash back when making a purchase (cash back with purchase)
- Retailers that allow cash back without making a purchase (cash withdrawal)

FIS has conducted a preliminary analysis of existing cash access locations in Arkansas and is confident we will meet the cash access needs of the State's recipients. Our objective is to minimize potential problems with recipients' ability to access cash benefits, and we will make sure clients can obtain cash when they need it.

Quest Signage

FIS will work with ATM networks and banks to encourage them to display their own Quest signage. FIS offers signage for the smaller EBT retailers that request them.

C. Security Plan for The EBT System

	Maximum RAW Score Available
E.12 System Performance, System Security Plan, Fraud Prevention Analysis	
C. Describe the Prospective Contractor's Security Plan for the EBT System.	5 points

The *ebtEDGE System Security Plan* details how we protect the EBT system and its resources from unauthorized access, modification, disclosure, and destruction. It includes a description of the administrative, physical, technical, and system controls implemented to safeguard the EBT system and how FIS will address deficiencies or security breaches if they are identified. Our security measures are consistent with U.S. Department of Agriculture requirements. Information about FIS' security program, which forms the basis of our security plan is provided below.

Secure by Design

As a provider to the financial services and payments industries, FIS has higher corporate security standards than other EBT providers. At FIS, our first priority is to protect clients' data and financial interactions. To achieve this, we supply a Secure by Design philosophy, whereby every action taken, and every decision made is viewed through the lens of security. The basic premise of being Secure by Design is that cybersecurity has no end state: that a need for constant vigilance, scrutiny and self-improvement is essential to remain ahead of cyber threats. FIS employs a defense-in-depth strategy by putting multiple compensating controls into place to protect our clients' data from malicious activity. These combined efforts demonstrate our approach to threat mitigation.

The primary business of FIS' Government Solutions division is providing technology services (processing and software) in support of government programs in the Public Health and Human Services sector. Consequently, we are aware of and make every effort to comply with the security standards appropriate for the EFT and EBT industries. This includes compliance with FNS Handbook 901 requirements. FIS maintains and enforces our security program based on the Federal Information Security Management Act (FISMA) and the National Institute of Standards and Technology (NIST) guidelines, including safety and physical and technical security policies and procedures concerning processing our customers' confidential information that are consistent with NIST 800-53 MODERATE-impact controls.

Comprehensive Security Program

FIS maintains a comprehensive security program for EBT systems and operations. Our security controls for managing risk to the FIS *ebtEDGE* System and operations are based on EFT industry standards. They include administrative, physical, technical, and systems controls to meet the security requirements of the State of Arkansas. As an outgrowth of our extensive involvement in financial systems, FIS is a leader in developing advanced security measures and internal controls. We recognize that the EFT industry standards for security management are the foundation for protecting EBT systems and services.

As noted above, FIS employs a defense-in-depth strategy that puts multiple compensating controls into place to protect our customers' data from malicious activity. We diligently strive to ensure the privacy, confidentiality, safety, and integrity of our customers' information. We have physical protections in place that are common to the industry and 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. Our networks all have significant firewall and encryption standards that would be expected of a company managing secure

data on behalf of government agencies and the major financial institutions we serve domestically and around the globe. These activities are monitored and governed by FIS' Risk, Information Security and Compliance (RISC) organization.

Topics Covered in Security Plan

The *ebtEDGE System Security Plan* is kept current and is reviewed and updated when qualifying changes are made to systems, policies, and procedures. The plan includes the following sections:

- FIS Global Security Services Division – This section describes the FIS Risk, Information Security and Compliance (RISC) program and supervisory and management controls.
- Access Management – This section discusses system access, network security and access, operating system security and system logging of access activity.
- Application Security – This section describes security controls for user authentication and web applications.
- Physical and Environmental Security – This section discusses data centers, telecommunications, financial transaction activity, and point-of-sale (POS) devices.
- Card and PIN Security Controls – This section covers EBT card production and control of PINs.
- Operating Procedures and Security Policies – This section defines FIS policies for segregation of duties, periodic access reviews, protection against malicious code and malware, security testing, event log monitoring, and independent compliance auditing.
- Data and Source Code Security – This section describes the FIS data protection and risk assessment programs and software and source code library controls and protection.
- Human Resources Security – This section describes employee eligibility verification, mandatory employee agreements, and required training.
- Information Security Incident Management – This section describes how FIS secures, manages, and monitors threats and risks to the network environment.

ebtEDGE Continuity of Business Plan

In addition to the *ebtEDGE System Security Plan*, FIS Government Solutions maintains the *ebtEDGE Continuity of Business Plan*, which among other topics, defines our disaster recovery procedures, including disaster assessment criteria, communication with government clients, the business recovery command center, and system recovery procedures.

System Recovery and Testing

The hot-hot transaction processing design of FIS' data centers creates an environment in which testing is performed continuously. All processes and administrative functions are always running concurrently at the FIS data center locations. In the event of a disaster that affects a State's primary data center, the system is simply directed to the database at the secondary location for the State, which allows a return to normal system functions within minutes of enacting the plan.

FIS performs monthly component-level testing and quarterly data center recovery exercises as part of our on-going business continuation plans. These exercises include running a second set of processes that emulate failure without actually exercising them; this assures FIS staff and the State that all functions are working as designed.

Annually, FIS performs a shift from the database at each State's primary data center to the fully replicated database at the State's secondary site. The EBT Disaster Recovery Test Coordinator facilitates and schedules this testing. To ensure a thorough test of the endpoints in the State (when appropriate), FIS will

ask the State's participation in testing the recovery links that the State must switch to in the event of a disaster, by transmitting a test batch file to the backup system.

Likewise, when the State tests its continuity plans, the FIS EBT Disaster Recovery Test Coordinator works closely with State staff to ensure accurate testing of the FIS endpoints.

D. Data Security Controls

	Maximum RAW Score Available
E.12 System Performance, System Security Plan, Fraud Prevention Analysis	
D. Describe the proposed system's data security controls and indicate whether they meet or exceed FNS thresholds.	5 points

As a provider to the financial services and payments industries, FIS has higher corporate security standards than other EBT providers. At FIS, our first priority is to protect clients' data and financial interactions. To achieve this, we supply a Secure by Design philosophy, whereby every action taken, and every decision made is viewed through the lens of security. The basic premise of being Secure by Design is that cybersecurity has no end state: that a need for constant vigilance, scrutiny and self-improvement is essential to remain ahead of cyber threats. FIS employs a defense-in-depth strategy by putting multiple compensating controls into place to protect our clients' data from malicious activity. These combined efforts demonstrate our approach to threat mitigation.

FIS' commitment and investment in security and risk positions FIS to be the leader in the industry. 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 division is providing technology services (processing and software) in support of government programs in the Public Health and Human Services sector. Consequently, we are aware of and make every effort to comply with the security standards appropriate for the EFT and EBT industries. This includes compliance with FNS Handbook 901 requirements. FIS maintains and enforces our security program based on the Federal Information Security Management Act (FISMA) and the National Institute of Standards and Technology (NIST) guidelines, including safety and physical and technical security policies and procedures concerning processing our customers' confidential information that are consistent with NIST 800-53 MODERATE-impact controls.

Our security policies are materially consistent with Arkansas security policies and standards and address the same concerns the State has concerning the preservation of confidentiality, integrity, and availability of systems and information. FIS will comply with Arkansas security policies and standards that align with FIS corporate security policies and standards. If the State has any concerns about any FIS corporate policies and standards, the parties will meet to discuss those concerns.

Because our current business also involves financial transaction processing, we have an annual Statement on Standards for Attestation Engagements (SSAE) 18 audit performed by a third-party audit firm. We also undergo an annual penetration test by an outside entity to ensure security in our networks. FIS is committed to transparency, and we post the results of our third-party audits and examinations to

the FIS Client Portal website, accessible by our customers, so you may see the rigors to which our company is subjected.

Data, Program, and Application Security

FIS has implemented a number of general controls that ensure the continued, consistent, and proper functioning of our information systems by controlling, protecting, and maintaining application software and hardware operations. These general controls are policies, procedures, and safeguards that relate to all internal information system activities. Additionally, access to the *ebtEDGE* production system software and databases is user and password protected.

HP NonStop System data files and programs used by the financial transaction processing switch at the FIS data centers are protected through the security features available within the Guardian® operating system software. XYPRO, a supplement to the Guardian system that provides more comprehensive security features, is installed on the system.

Secure remote access to FIS' data center by the NonStop Product Development group allows analysts who support the transaction processing switch software to gain access in emergencies. All software, both operating software and applications software, is protected with secured libraries and through on-site and off-site backup protection. Only development and programming staff authorized to work in a specific application are permitted access to secured libraries.

Detection and Prevention of Unapproved Data Access

FIS' security monitoring is a cornerstone of our system's integrity. The landscape of security breaches becomes more sophisticated daily. FIS has a series of processes in place to defeat these attacks. We possess a range of skill sets that include real-world incident-response forensics, intelligence gathering and threat attribution, malware analysis and reverse engineering, code development, and data mining.

- FIS has established relationships with law enforcement and intelligence communities.
- FIS has formalized processes in place that progress from incident preparation to event detection, incident mobilization, incident investigation, and post-incident administration.
- FIS prioritizes incidents using multiple factors.
- FIS routinely tests and revises our exercises.

To appropriately secure the network, prevent unauthorized entry or access, and mitigate potential security or operational threats to the *ebtEDGE* network environment, perimeter controls are implemented, from intrusion detection to denial of service. To provide data gathering, notification, and analysis, perimeter controls include but are not limited to firewalls, routers, intrusion prevention and detection systems, and security information management systems. Active management and monitoring of perimeter devices help ensure that current access controls and settings are appropriately based on security and business needs. Additionally, remote access controls are implemented to enhance the protection of the network environment from inappropriate access. As a significant provider of prepaid services, FIS is fully aware of and proactive about any issues in the market. FIS has staffing at the Microsoft Fraud and Security Detection team. With this level of involvement, we know about issues before most others in the industry.

To further strengthen and add another layer of security, internal and external transmission controls are in place to maintain the confidentiality and integrity of information as it traverses in, across, and out of the network environment. These include the use of an encryption protocol and controls to monitor network activity. Monitoring controls are implemented on our networks to identify and report anomalous activity to the appropriate management or response groups. If a security-related event is identified, timely investigation and remediation are required.

Isolation of the State's EBT Data from Other Customer Data

FIS maintains separate databases accessed by separate pathway environments for our state agencies' EBT programs. The design of our *ebtEDGE* System uses the HP NonStop™ system's fault-tolerant foundation.

Prevention of Malicious Software

All FIS-issued assets are equipped with software for blocking and detecting the presence of malicious software (e.g., computer viruses). All new software is properly screened (scanned) with FIS antivirus tools before being used on workstations and file servers.

All FIS-issued assets have company-approved antivirus software and virus definitions installed as part of the standard loaded image. FIS employees remotely accessing the FIS environment are required to use a combination of company-approved Virtual Private Network (VPN), personal firewall software and antivirus software.

Anti-Malware Policy

The anti-malware policy establishes the requirements for protecting FIS servers connected to the FIS network to help protect the confidentiality, integrity and availability of software and information residing on FIS electronic information systems and ensure FIS compliance with applicable regulatory and contractual obligations.

For any network-capable device, before or immediately upon connecting to the FIS network, FIS-approved anti-malware software must be correctly installed, configured, activated, and updated with the latest protection definitions. Anti-malware and antivirus services are always running on FIS servers.

Additional information is included in the discussion of our network security later in this section.

Application of Production Software Updates

Both the IBM® and the HP NonStop™ source code libraries for the EBT system are protected by system security, and there are restrictions for accessing these libraries. Both source code libraries are maintained under version control, backed up monthly, and stored in an off-site secured facility.

IBM source code libraries are maintained using Panvalet®. These libraries are protected by Resource Access Control Facility (RACF). The IBM Release and Change Control staff performs updates to the production program source and object code. Access restrictions for executable code libraries follow the restrictions defined under RACF for source code libraries.

HP NonStop source code libraries are maintained at a secure FIS data center using the FIS Version Control (VC) system. Developers have read-only access to this source code via an HP NonStop Logon ID and only through the VC system. The NonStop Release and Change Control staff creates and releases object code only to the primary production data center.

The Release and Change Control staff periodically audits the source libraries against the executable libraries for discrepancies. SAFEGUARD, a supplement to the NonStop Kernel (NSK) operating system that provides more comprehensive security features, is installed on the system. It is active on the development machine, controlling all HP NonStop user IDs. Client/server and web libraries are maintained using Atlassian's Bitbucket web-based version control repository hosting service.

Our business practices include multiple control points to ensure the integrity of the process. For example, our software development team does not have direct access to productive software or the ability to make

changes. Instead, we employ a rigorous process that progressively moves software from development to an independent quality assurance team for verification. Software that has been verified is staged for productive implementation. An internal change control board reviews and approves the changes before implementation. Only a few individuals, headed by our Vice President of Operations, have the security authorization to implement changes. Changes are implemented in a controlled manner, generally in the early hours of the morning, to ensure minimum disruption to our customers.

E. Fraud Prevention Plan Effectiveness

	Maximum RAW Score Available
E.12 System Performance, System Security Plan, Fraud Prevention Analysis	
E. Describe how effective the Prospective Contractor's Fraud Prevention Plan has been with other EBT Systems.	5 points

FIS stands ready to assist, advise, and appropriately act to aid the State and federal agencies in detecting and investigating EBT program fraud. FIS can work with the State to ensure that the processes in place meet the State's requirements for supporting investigation of fraud or abuse.

FIS will cooperate with the authorities of the State and federal agencies responsible for compliance with laws and regulations surrounding the EBT programs. FIS can also advise the State of any reports of suspected fraudulent activity received by our contact centers.

FIS believes fraud analysis and detection are essential in reducing costs and improving overall EBT 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 U.S. and the world. For these cards, FIS processes more than 64 billion transactions annually. As part of our fraud programs, of the \$1.7 billion alerted on 660k accounts in one year alone, 482k accounts benefited from real-time protection in the amount of \$1 billion.

In 2012 FIS began porting several FIS fraud tools into the EBT world, creating a suite of fraud solutions for EBT. FIS will provide State of Arkansas Department of Human Services several automated fraud detection and prevention tools, including key online real-time tools from the FIS Fraud Suite. To meet the State's requirements in this section, FIS will implement its robust, effective FIS Fraud Suite under the new contract.

The FIS Fraud Suite shown in Figure E-55 is composed of fraud reports, our real-time SecurLOCK Block (formerly Fraud Navigator) technology, our *ebt*INSIGHT data warehouse solution, and other fraud resources, including our EBT Fraud Solutions team. Some components of the FIS Fraud Suite are offered as optional services to the State of Arkansas as described below.



Figure E-55 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 standard fraud reports is available online or in print and tracks EBT accounts by various statistics to alert about possible fraudulent retailer and cardholder activity.
- **SecurLOCK Block** – SecurLOCK Block is an optional, robust, rule-driven fraud management solution that can enable State of Arkansas Department of Human Services to enforce transaction policy, detect fraudulent events as early as possible, and avoid potential loss. FIS' SecurLOCK Block includes Alert Workstation, which provides real-time alerts to potentially block fraudulent activity as it is occurring.
- **ebtINSIGHT** – ebtINSIGHT is FIS' latest business intelligence software. It will extend the value of data across your organization by providing users with governed access to data, reports, and dashboards from any web browser. With ebtINSIGHT, the State has full control - the ability at any time to display pre-generated queries or create customized reports using the ad hoc features. The objective of this tool is to provide fast analytics – to connect and visualize data in minutes, faster than other data warehouse solutions.
- **Fraud Resources** – FIS provides fraud resources who leverage their knowledge of our fraud tools, extensive fraud analysis experience, and exposure to fraud trends in other segments of the industry to help State of Arkansas Department of Human Services identify potential fraud and build cases that can be turned over to various levels of law enforcement. We understand the need for providing staffing supplementation to help states make the best use of our Fraud solutions. FIS' EBT Fraud Solutions team, physically located in FIS facilities, can provide optional staffing supplementation resources designated to help the State of Arkansas. If the State selects this option, these staff will assist with the use of our tools and with the identification, detection and prevention of retailer, recipient or agency staff fraud and abuse.

F. Procedures for Incident Management

	Maximum RAW Score Available
E.12 System Performance, System Security Plan, Fraud Prevention Analysis	
F. Provide the Prospective Contractor's procedures for incident management.	5 points

Issue Management/Incident Management

A system outage and its related issues can affect timely and accurate delivery of benefits to clients. Realizing this potential, FIS uses upfront preventative and proactive strategies to alleviate system and hardware issues.

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

Formal EBT system issue resolution and escalation procedures will be provided to the State after contract award. We will provide written documentation that outlines the process by which the State will report system and operational issues, how they will be resolved, and how the resolution will be reported to the State.

In this section, FIS outlines our approach to issue management.

Clear Contact Points

During the Operations phase, all State-identified problems are reported directly to:

- FIS' State Support Service ("State Support") via the:
 - FIS Now IVR toll-free number or
 - Online FIS Client Portal
- Or the FIS Project Manager via telephone or email

FIS strongly recommends that the State contact FIS through the FIS Now IVR or Client Portal as these tools facilitate tracking of service issues and allow FIS to provide more efficient service to our customers.

FIS' State Support team provides customer service support to State staff during the ongoing Operations phase. The issue management process can be summarized as follows:

- FIS State Support receives, tracks, escalates (when necessary), and resolves issues reported by State staff. State Support has access to FIS team members from all relevant areas.
- The FIS Project Manager coordinates the response to escalated issues with State staff and pertinent FIS team members in concert with State Support.

- If necessary, the project's EBT Oversight Committee brings in the resources required to resolve the issue.

FIS Client Portal Ticket Feature

Ticketing on the FIS Client Portal is an efficient, secure method of requesting information or support from State Support. State staff can use the Client Portal's ticket feature to ask questions, report issues, and submit general requests. The Client Portal can be used to report an issue of any priority, including critical and high-priority items, and is FIS' preferred method for medium and low-priority requests. The State will receive a response from FIS based on the ticket's assigned priority, as described later in this section.

The Client Portal's ticket feature provides many enhanced benefits for our EBT states:

- A ticket can be opened 24/7, 365 days per year.
- State of Arkansas Department of Human Services can open the ticket, document the request, and receive a case number instantly.
- Supporting documentation can be attached directly to the ticket to assist FIS in our research and resolution.
- State of Arkansas Department of Human Services can view ticket updates and monitor the ticket's life cycle.
- An email notification will be sent when tickets have new updates.



This self-service tool will allow State of Arkansas Department of Human Services to take control of issues by having the ability to create and monitor its own tickets, which provides transparency in the ticket production process.

Authority of the Project Manager

The FIS 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 time frame needed to resolve the issue. The FIS Project Manager has the authority to escalate an issue to senior management if warranted by the situation.

Streamlined Issue Management Process

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

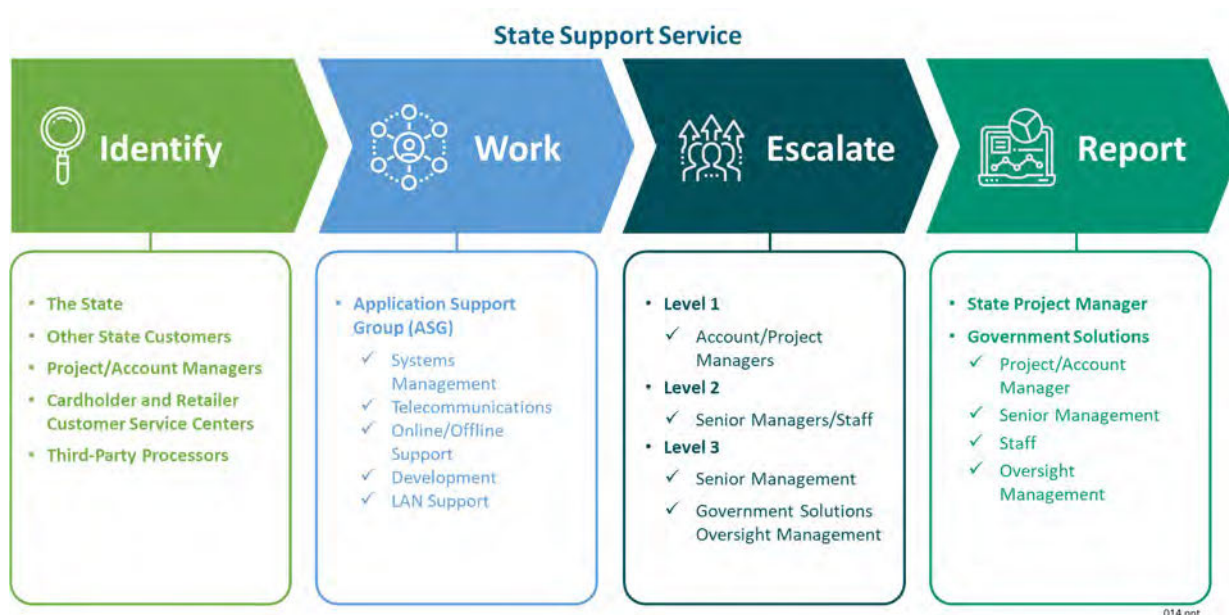


Figure E-56 EBT Problem Escalation

State Support 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 significant issues. This streamlined approach has proven to benefit our existing EBT projects. The process works as follows:

- Issues are usually identified and reported to FIS State Support by state customers, Project/Account Managers, client, and retailer customer service centers, or TPPs.
- State Support enters all pertinent information into FIS' enterprise ticket management tool described below, which is integrated with the Client Portal.
- State Support escalates to the appropriate support team while continuing to own the issue and coordinates with the required support teams to resolve the issue.
- Depending upon the severity of the issue, senior management may be notified.
- 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

FIS' customer support and operations staff members use an enterprise ticket management tool integrated with the FIS Client Portal for centralized problem tracking. This shared tool details all the necessary information needed for quick issue resolution. Information such as customer-specific data, unique customer requirements, and all active processes associated with that customer's system is contained in this database.

The ticket management tool is a web-based application that uses menus and prompts for FIS' customer support staff to identify the impacted customer and effectively describe the issue. As a historical tracking tool, searches can be conducted against specified criteria to allow support staff to see all previous entries and issues for a particular customer. This enables FIS to note any trends or recurring issues for that customer. If it is determined that a problem will require support from other organizations within or outside of FIS, this tool will continue to be used for tracking until the issue is resolved.

Severity Level Guidelines and Time Frame for Resolution

The priority guidelines in the table below align with our FIS One initiative, designed to provide a seamless customer experience. During the initial triage of a problem report, a priority will be assigned based on the definitions provided below. FIS' initial response to the State will occur based on the priority assigned during initial triage. Following the initial triage, an in-depth analysis of the problem report will be conducted to appropriately route the request for resolution, including identifying any additional technical and management resources that might be necessary. The assigned priority may change after the in-depth analysis to ensure an appropriate resolution time frame.

While working on the issue, FIS will update the State in accordance with its assigned priority. Updates are provided more frequently for critical- and high-priority issues, and less frequently for medium- and low-priority issues. The precise frequency of updates will depend upon the specifics of the issue reported and final agreement between FIS and the State.

It should be noted that expected time frames for resolution cannot be immediately known, as the length of time needed to first diagnose any given issue will vary. Resolution time frames will also vary depending on whether development work is required to resolve an issue. The State can be assured that FIS' goal is to resolve critical problems as soon as possible, with continuous, around-the-clock troubleshooting. Troubleshooting of high-priority problems will occur during extended business hours. Issues identified as medium and low priority will be resolved during regular business hours.

Table E-11 FIS Priority Guidelines		
Priority	Definition	Initial Client Response Time Objective
Critical/Severity 1	<ul style="list-style-type: none"> System outage (application and/or tool) Extensive impact to data integrity and/or delivery Extensive impact on clients or clients' customers' productivity 	Within twenty (20) minutes of notification of the issue
High/Severity 2	<ul style="list-style-type: none"> Significant reduction in system effectiveness Significant impact on clients' or clients' customers' productivity Significant impact to data integrity and/or delivery 	Within twenty (20) minutes of notification of the issue
Medium / Severity 3	<ul style="list-style-type: none"> Moderate reduction in system effectiveness Moderate impact to data integrity and/or delivery Moderate impact on clients or clients' customers' productivity 	Within two (2) hours of notification of the issue
Low / Severity 4	<ul style="list-style-type: none"> Minor or no impact to data integrity and/or delivery Minor or no impact on clients or clients' customers' productivity General information/questions 	Within two (2) hours of notification of the issue

Escalation Protocol

In the unlikely event that a significant issue arises during the performance of the contract that the State cannot resolve through FIS Project Manager, the State's EBT Project Manager may contact one of the members of the EBT Oversight Committee for the Arkansas EBT Project, who will return the telephone call within 24 hours or one business day of the call being placed. This committee is identified in Section E.14 of the proposal.

Communication with the State

FIS strives to expediently and effectively identify, resolve, and communicate issues if and when they occur. The FIS Project Manager will continually seek the involvement of the State contacts to ensure that all affected individuals fully understand the issues, requirements, and solutions. In addition to regular status reports, documentation related to operational problems is provided to the State as needed. Problem descriptions include the cause of the problem, its impact, and future problem-avoidance activities.

FIS generally uses email for notifying our customers, including providing advance notice of scheduled system downtime. This method has proven successful in disseminating information quickly and accurately.

Notification for TPPs

When TPPs are affected by an outage, FIS will notify both TPPs and the State within twenty (20) minutes of the occurrence via an email message. We will also communicate a resolution time frame as this information becomes available.

Root Cause Analysis Report (Incident Report for State)

The State can request a detailed Root Cause Analysis (RCA) for Severity Level 1 or 2 problems by contacting the FIS EBT Project Manager. The RCA report, shown in the figure below, summarizes a significant system or network issue that impacts a customer's day-to-day operations. Should the State experience such an issue, the FIS EBT Project Manager will work with our Incident Management team, dedicated to production issues, to prepare an RCA for the State. This report will include, but not be limited to:

- Descriptions of all contributing factors,
- Steps taken to prevent the recurrence of the issue, and
- A list of future steps to be taken, with projected completion dates.

FIS
ROOT CAUSE ANALYSIS

INCIDENT TICKET NUMBER:	200159XXXX / CH2000022XXXX
RCA PHASE:	[Initial / Update / Final]

DESCRIPTION OF INCIDENT
[Customer facing description of symptoms]
Notification – How was the issue identified?
Impact – Which products and/or features were impacted?
Issue Symptom(s) – What is not working as needed?

DURATION
Start Time: mm/dd/yyyy hh:mm AM CT
End Time: mm/dd/yyyy hh:mm AM CT

ROOT CAUSE
[underlying conditions]

INITIAL RESOLUTION
[restoration of user or customer functionality]

PERMANENT SOLUTION
[long term corrective action plan]

ACTION ITEMS
[list of work items performed and pending]

WORK-AROUND SOLUTION
[actions taken to alleviate symptoms, if applicable]

CONTRIBUTING FACTOR(S) TO ISSUE DURATION, IMPACT AND/OR RESOLUTION
[environmental or situational contributing factors, if applicable]

145.ppt

Figure E-57 Root Cause Analysis Report -- Sample

If a Severity Level 1 or 2 issue impacts a customer's day-to-day operations, FIS provides information regarding the cause and resolution, including any future steps needed to prevent a recurrence.

Communication Summary

FIS staff will coordinate closely with State staff to ensure that established procedures meet the needs of the Arkansas EBT Project for problem prevention and management. We will continually seek the involvement of the State's EBT Project Manager and assigned staff to help ensure that all affected individuals fully understand the issues, impacts, and solutions. The importance of this involvement and understanding will continue throughout the contract's life cycle.

G. Blocking EBT Transactions for Prohibited Card Use and Terminals

	Maximum RAW Score Available
E.12 System Performance, System Security Plan, Fraud Prevention Analysis	
G. Describe available options for federally and state required blocking of EBT transactions for prohibited card use and terminals.	5 points

FIS understands and honors the State's right to prohibit cash transactions in certain merchant locations, such as liquor, wine, or beer stores; gambling or other gaming establishments; adult entertainment venues. FIS will work with the State to identify locations in the State where EBT transactions will be prohibited.

ATM networks block ATM access in the establishments identified by the State. Should ATM access be identified in one of these types of businesses, FIS will block transactions from the identified ATM and, if necessary, work diligently with the ATM network or TPP to remove the access.

FIS' SecurLOCK Block application, formerly known as Fraud Navigator, is the only real-time transaction-blocking tool in the industry. It is used by many FIS customers for cash transaction blocking at unauthorized merchants and is the FIS solution for real-time transaction blocking for EBT. One of SecurLOCK Block's real-time rules is to watch for cash transactions with a Merchant Category Code (MCC) included in the list of risky places (defined and approved by the State) maintained in the FIS system. SecurLOCK Block can also block EBT cash transactions from a specific merchant terminal via our blocklist function. If the transaction meets those criteria, SecurLOCK Block responds to the payment switch to deny the transaction. If a terminal in a location normally not allowed is deemed important for cash access by the State, then FIS can allowlist the cardholder, retailer, or terminal for use.

SecurLOCK Block can monitor/report or block transactions in real time based on any information in the financial transactions that FIS receives, including velocity checks across transactions, such as reporting "x" number of transactions done at an ATM with different cards in "y" minutes; "x" number of transactions performed with the same card in "y" minutes; balance inquiry followed by a high dollar purchase, etc.

Unlike our competitors, SecurLOCK Block eliminates the need for a lengthy manual review before taking restrictive action, protecting your cardholders' funds. Because SecurLOCK Block uses data in the financial transaction message to monitor cash transactions, FIS can implement restrictions very quickly, usually within one hour or less of notice, using our dynamic fraud workstation tools.

Our SecurLOCK Block system works as follows:

- When the cardholder swipes their card at a liquor store, attempting to use their cash benefit to make a prohibited purchase, the POS device sends the transaction for authorization.
- The FIS Payment Switch receives the transaction from the network. Per the ISO 8583 standard, the transaction contains the liquor store's four-digit MCC (Merchant Category Code).
- The Payment Switch hands the transaction to SecurLOCK Block. One of SecurLOCK Block's real-time rules is to watch for TANF transactions (coded in the 8583 Standard as cash) with an MCC code included in the list of risky places (defined and approved by the State) maintained in the FIS system. In this case, the MCC code designation for liquor stores is 5921. If the transaction meets those criteria, SecurLOCK Block responds to the Payment Switch to deny the transaction.
- The person at the POS device receives a generic denial message and is not allowed to make the purchase.

The cardholder may next move to try to withdraw funds from an ATM located in the liquor store. Unlike POS devices, ATMs do not have an MCC code that is of value in the message. Instead, the terminal ID is the most accurate indicator for ATMs in the ISO 8583 message for cash transactions. The system works as follows:

- The cardholder swipes their card in the ATM. The transaction flows through the network in the same way as described above and is handed to SecurLOCK Block.
- In SecurLOCK Block, FIS uses a rule to monitor cash transactions from all ATM devices. The rule looks at the terminal ID in the message for that ATM.
- The system compares the terminal ID in the message with a predefined list of terminal IDs approved by the State for blocking. If that ATM is on the list, the ATM withdrawal is denied.

FIS already has SecurLOCK Block in place, monitoring all states today. However, we will install Arkansas specific rules during system implementation so they will be operational on the day of the conversion.

E.13 Independent Audit/Certification

A. Independent Audit and Certifications

	Maximum RAW Score Available
E.13 Independent Audit/Certification	
A. Provide copies of independent audit and all certifications required.	5 points

FIS recognizes the need for State and federal agencies to have the right to inspect, review, investigate, and audit all parts of the facilities of FIS or any subcontractor (including a Third-Party Processor) that are engaged in performing EBT services for the Arkansas Project. FIS will provide access to these facilities, records, reports, personnel, and other appropriate aspects of the EBT system upon request by the State and upon mutually agreeable timing and scope to ensure that commercial operations are not impacted. An audit requirement is included in all TPP agreements.

Independent Audits

FIS engages an independent auditor to conduct an annual Statement on Standards for Attestation Engagements (SSAE 18) examination of its EBT program operations each year, as required by federal SNAP regulations. As a provider of electronic data processing and back office services to financial institutions, FIS is subject to regulatory oversight and examination by the Federal Financial Institutions Examination Council (FFIEC) to ensure that FIS complies with applicable State and federal banking, EFT and processing regulations, and FFIEC internal controls and with USDA and Office of Inspector General (OIG) federal reviews to ensure that we comply with applicable federal regulations.

FIS will provide an annual written certification stating that FIS and our subcontractors are in compliance with applicable banking regulatory requirements and EBT program-specific requirements. We understand these certifications will be subject to independent verification and validation.

The following EBT program-specific requirements will be addressed in the self-certification of compliance:

- Compliance with banking, EFT, and other financial services industry rules that relate to the EBT application. Such rules include NACHA Operating Rules and Operating Guidelines, and the Department of the Treasury Financial Management Service Green Book Requirements and 31 CFR § 210.
- Compliance with Quest® EBT Operating Rules.
- Compliance with SNAP Program Rules: For example, 7 CFR Parts 272, 274, and 276 through 278.
- Compliance with Internal controls and physical and personnel security requirements.
- An evaluation of FIS' compliance with the EBT program-specific requirements, the applicable regulatory requirements, and the effectiveness of the internal control structure.
- An explanation of how determinations were made, including bank examination, audit, and internal review.
- An explanation of any exceptions and description of corrective actions taken or planned to address such exceptions.

Annual Attestation Engagement Requirements

FIS arranges for the performance of an annual attestation engagement, Statement of Standards for Attestation Engagements (SSAE) No. 18, by an independent auditor.

As an integral component of our EBT security program and as a financial services company that is responsible for the privacy and protection of State, cardholder, and retailer information, FIS meets all industry standards for the security and reliability of the information systems and the personal and confidential information for which it is responsible. To that effect, FIS engages an independent auditor to conduct a yearly Service Organization Control (SOC) 1, Statement of Standards for Attestation Engagements No. 18 (SSAE No. 18) audit. Each year, tests are performed to evaluate the operational effectiveness of various internal controls. Test types include Inquiry, Inspection, Observation, and Re-performance. The audit is performed in accordance with the guidance in Government Auditing Standards issued by the Comptroller General of the United States for a financial audit, specifically SSAE No. 18. The audit will cover the entire period since the previous examination period, e.g., 12-month review period for SSAE 18 report.

The independent audit of FIS is performed under 2 CFR Part 200.500 – 200.521, and in accordance with the American Institute of Certified Public Accountants (AICPA) Statement on Standards for Attestation Engagements Section 801, Reporting on Controls at a Service Organization. The audit is consistent with the guidance provided in the “Examination of EBT Service Organizations” section of the Compliance Supplement (formerly OMB Circular A-133) applicable to the audit period. The auditor of FIS issues a report on controls placed in operation and tests of operating effectiveness of controls, which is commonly referred to as a “service organization control (SOC) 1 type 2 report” (7 CFR § 274.1(i)). Each audit covers the entire 365-day reporting period.

In addition, FIS undergoes an SOC 2, Type 2 Audit which is a report on controls at a service organization that are relevant to data center controls (Common Criteria, i.e., Security). This audit is based on Attestation Standards, Section 101 of the American Institute of Certified Public Accountants (AICPA) Codification Standards (AT Section 101). The SOC 2 report is provided each year.

The most recent SOC 1 report (Government Payments) and SOC 2 report (FIS Technology Centers GCCs) are included in Appendix A.

Financial and Accounting Record Retention

FIS understands and accepts that, in compliance with FNS regulations, records, documents, and accounting practices relevant to the contract will be subject to audit at any reasonable time and upon reasonable notice by Arkansas, USDA, or their duly appointed representatives. We acknowledge and accept that these requirements include the records and facilities of FIS’ subcontractors. In the event of any audit, claim, negotiation, litigation, or other action, records will be retained for the duration of the event.

FIS will maintain financial and accounting records pertaining to the contract for its duration and three (3) years following the end of the federal fiscal year during which the contract is terminated, or until State and federal audits of the contract have been completed, whichever is longer.

E.14 Project Management

A. Staffing Plan

	Maximum RAW Score Available
E.14 Project Management	
A. Provide the Prospective Contractor's staffing plan that includes the following: <ul style="list-style-type: none">• An organizational chart• List of key personnel by position, title, and function including a description of all resource requirements, roles, and responsibilities• Resumes of key personnel	5 points

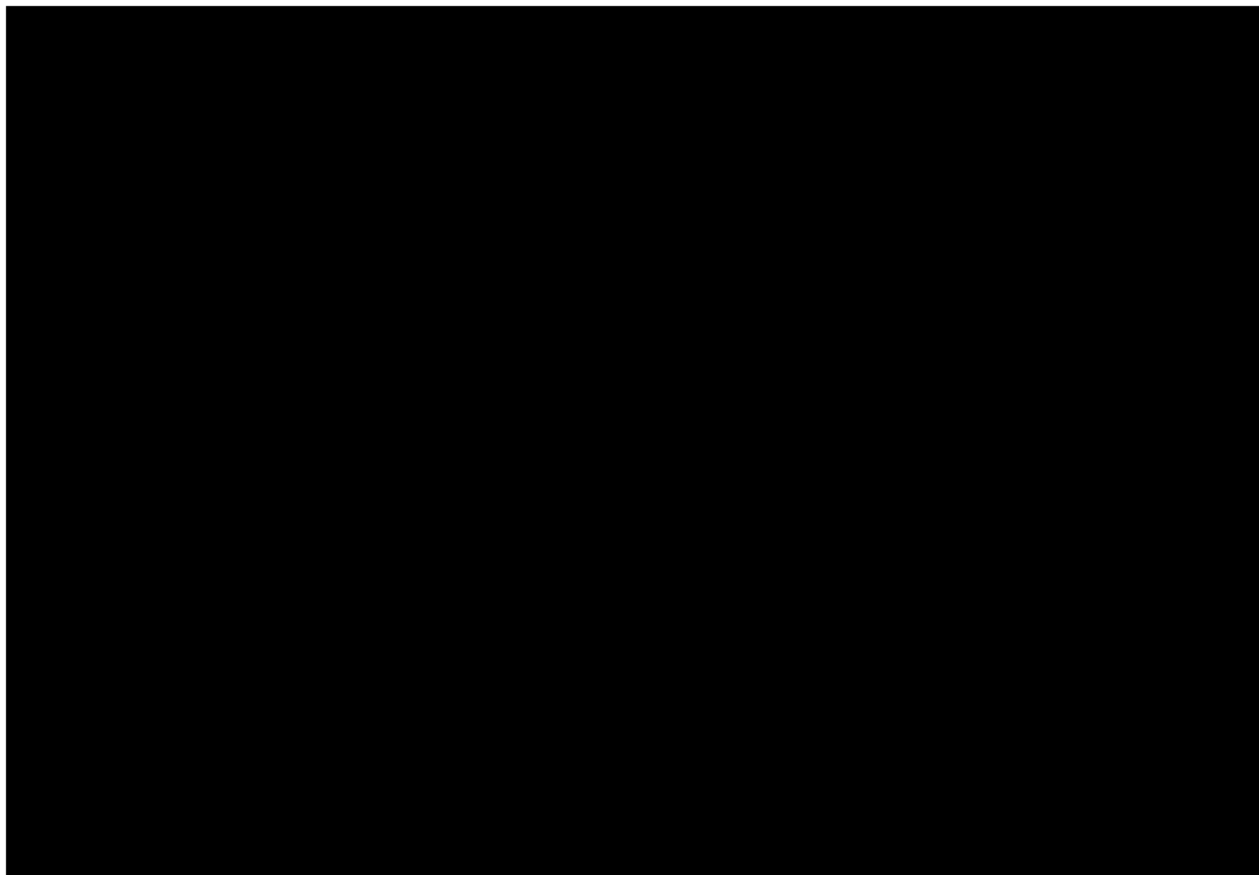
Preliminary Staffing Plan

FIS is committed to fulfilling the State's requirements for project staffing. We are fully aware that the success of an EBT project depends upon the skill and expertise of the people performing the work. Our organizational goal is to provide a responsive team for the design, development, and implementation of new functionality and continued operation of the Arkansas SNAP/Cash EBT Project, and we commit to the State a project team of EBT experts to lead and manage, implement and support, and continuously maintain excellence at every level and for all stakeholders. FIS' detailed organizational structure is comprised of individuals with proficiency in transitioning and operating comparable EBT projects and appropriate executive oversight and support throughout the contract transition and operations of the State's EBT project.

FIS' staffing plan for the AR SNAP/Cash EBT Project will provide the appropriate staffing levels and mix with EBT-relevant experience to ensure all deliverables and performance standards are met during all phases of the project.

Our organizational chart for the AR SNAP/Cash EBT Project is shown below. The organization chart represents our proposed project team and delineates the management structure for the transition of the EBT program. These definitive roles extend into a clearly organized hierarchy. Responsibilities are divided according to specific areas of expertise, and the reporting structure is established at the onset of the project.





[Redacted]

[Redacted]

Key Personnel

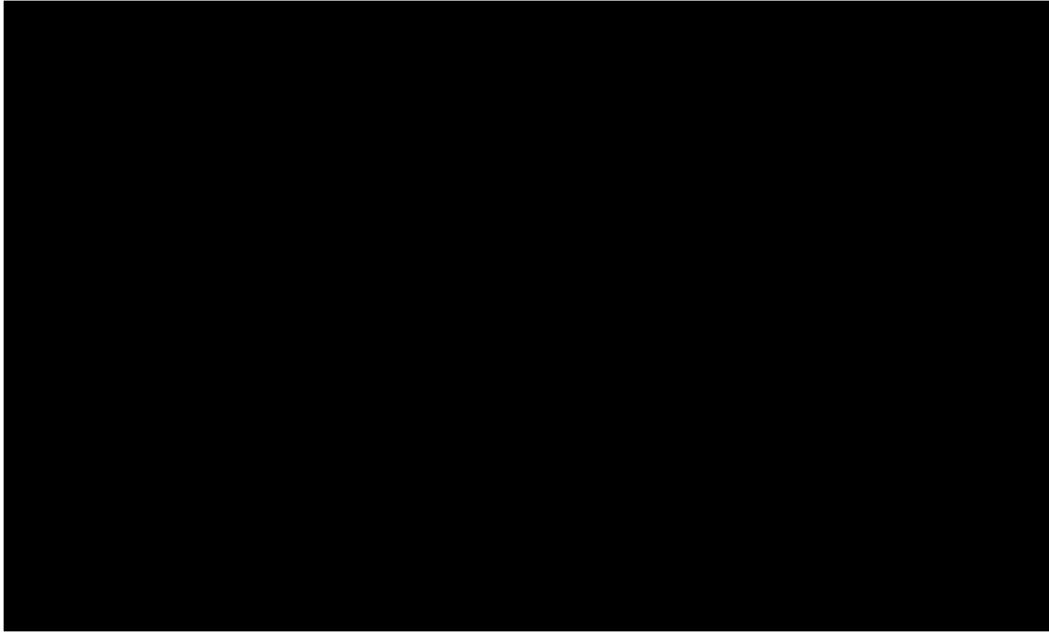
Table E-12 Proposed Key Staff for the State of Arkansas		
Name and Title	Function/Role	Responsibilities
[Redacted]	[Redacted]	<ul style="list-style-type: none"> [Redacted] [Redacted] [Redacted] [Redacted]

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Table E-12 Proposed Key Staff for the State of Arkansas		
Name and Title	Function/Role	Responsibilities
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]

Oversight Committee

The EBT Oversight Committee, consisting of senior management, provides the power of resources and assets as needed to ensure seamless operation for our clients.



[illegible]

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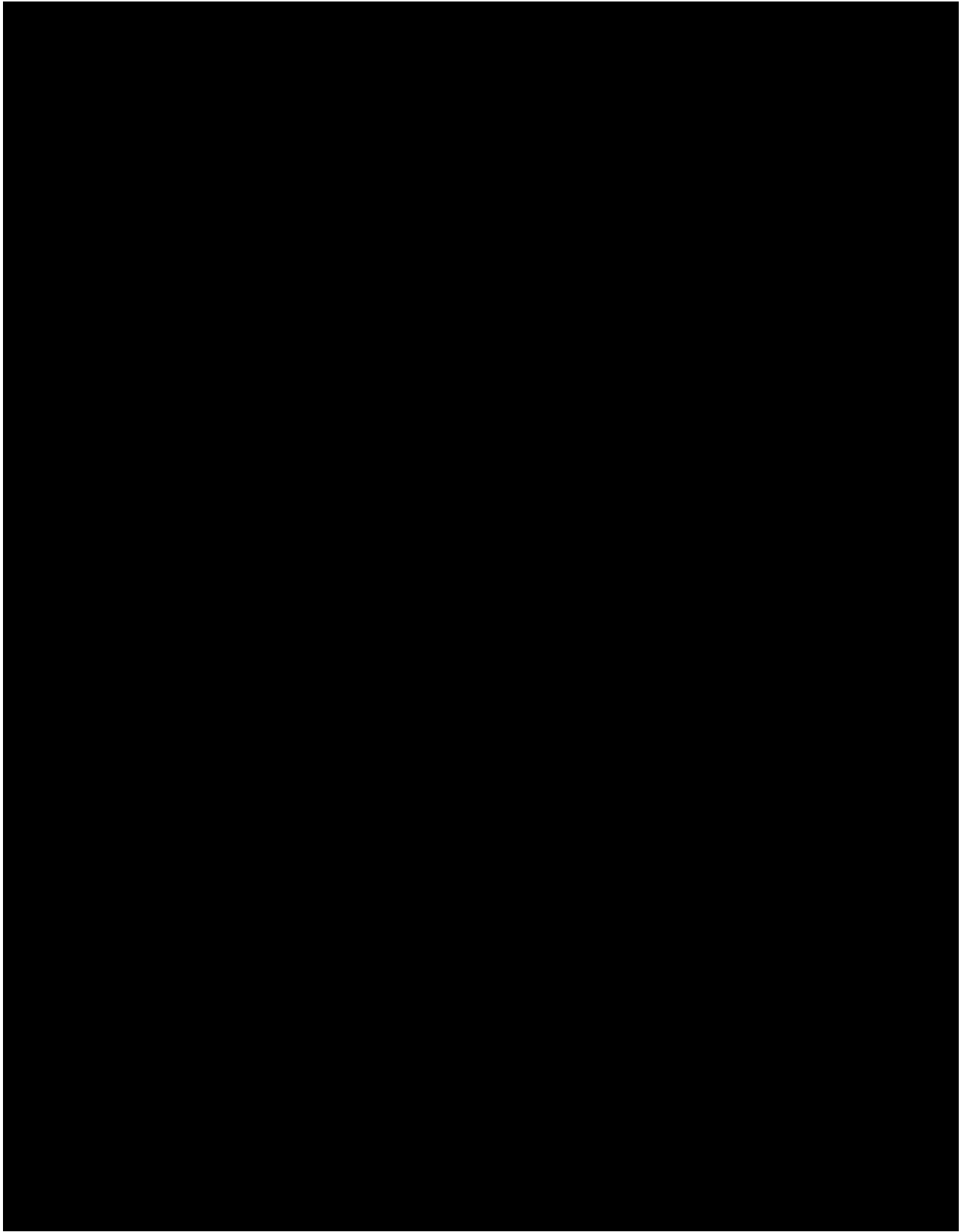
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B. Project Management Tasks for Managing Staff

	Maximum RAW Score Available
E.14 Project Management	
B. Provide a list of Project Management task that encompass all duties for managing staff. The list should include key personnel roles and responsibilities.	5 points

FIS is committed to meeting the State's project management requirements, including providing a Project Management Plan (PMP) for the Arkansas EBT Project. The PMP defines how our project management methodology and tools will guide FIS, the State, and other stakeholders in implementing Arkansas' next generation contract for EBT services.

The PMP follows Project Management Institute (PMI) standards and describes our time-tested project management strategy for providing the EBT services detailed in the RFP. The PMP describes FIS' project management principles and methodology to manage all aspects of the project. It will include our proposed staffing plan, including technical staff, to ensure all implementation and ongoing operational tasks and responsibilities are completed accurately and on time. In addition, the plan discusses the following topics:

- Deliverables management, including review procedures
- Activities in each phase, including:
 - Planning
 - Execution (development and testing)
 - Transition-in
 - Transition-out
- Schedule management, including the use of automated tools
- Resource management
- Configuration (change) management
- Document repository and control
- Calendar of events and deadlines (with full list of tasks and timelines in the project work plan)
- Decision support and prioritization, including:
 - Issue management
 - Risk management
 - Project oversight
- Roles and responsibilities of FIS and the State, including cardholder/stakeholder relationship management
- Communication plan including status reports, status meetings, and other regular communications with DHS
- Quality management

By assigning an experienced project team coupled with appropriate executive oversight, applying our project management methodology, and following our flawless conversion process, we have earned a distinct reputation for implementing and converting projects on time, without incident, and balanced to the penny. Our 31 successful EBT system conversions from other vendors showcase FIS' ability to effectively manage various project resources, both internally and externally, to successfully achieve a project's

objectives. We have experience interfacing with multiple state and agency teams, contractors, subcontractors, and business partners when implementing EBT projects.

We will manage the EBT implementation tracks in a project-phased approach tailored to the requirements of State's RFP and based on the final approved project work plan. The delivery of the final PMP is included in the project work plan, and the date will be subject to State approval.

In the following sections, FIS provides an overview of our project management methodology and project work plan that will be used to implement FIS' *ebtEDGE* solution for the State.

Project Management Approach and Methodology

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 and access to FIS' EBT project staff. This section presents FIS's approach to project management for the Arkansas SNAP/Cash EBT Project.

FIS will use our Universal Project Management Methodology (UPMM), described below, to drive the implementation process and lead the conversion for the State. Our 30+ years of EBT project experience will be the foundation upon which FIS will help the State move forward to meet the changing needs of its EBT stakeholders. Standing behind our designated project team are approximately 180 employees, including business analysts and technical leads with extensive EBT experience, as well as the full weight of FIS' global debit and credit card resources supporting the card industry. Our team boasts more than 20 staff members with 15 to 30 years of experience.

FIS has selected a seasoned Project Manager and a team of professionals who understand the complexities of SNAP/Cash EBT projects and the importance of SNAP/Cash assistance programs to the communities we serve. Our proposed project team, empowered to deliver our solution, gives the State the expert attention of our EBT technology leaders.

To successfully deliver to FIS' diverse set of markets and clients, the information systems we create and deploy are required to conform to sound business practices, industry standards, and legal and regulatory standards. As such, the UPMM:

- Follows the Project Management Institute's (PMI) Project Management Book of Knowledge (PMBOK)
- Complies with industry best practices
- Uses quality processes and tools

Over the years, FIS's project approach has been successfully used to manage 31 EBT system conversion projects, including the nation's three largest EBT programs. With our flawless conversion process, we have earned a distinct reputation for implementing projects on time, without incident, and balanced to the penny.

The following figure depicts the individual processes (standards) used in our project management approach and the support functions performed by our Project Management Office (PMO) personnel.



Figure E-59 Project Management Approach

The UPMM standards combined with our PMO provide strong project management capabilities.

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. Through our experience and approach to project management, FIS is confident we will accomplish the transition of the Arkansas SNAP/Cash EBT Project in a manner that will not cause any interruption to benefit availability for EBT clients.

Project Life Cycle

The UPMM is designed to complement the different life cycles used by implementation and development teams within FIS. The project teams may define the specific sequence for the activities within a given phase; however, these phases are generally time-bounded by a start and end date. The phases documented within the UPMM are Initiating, Planning, Executing, Monitoring and Controlling, and Closing. The artifacts associated with each phase are shown in the figure below.

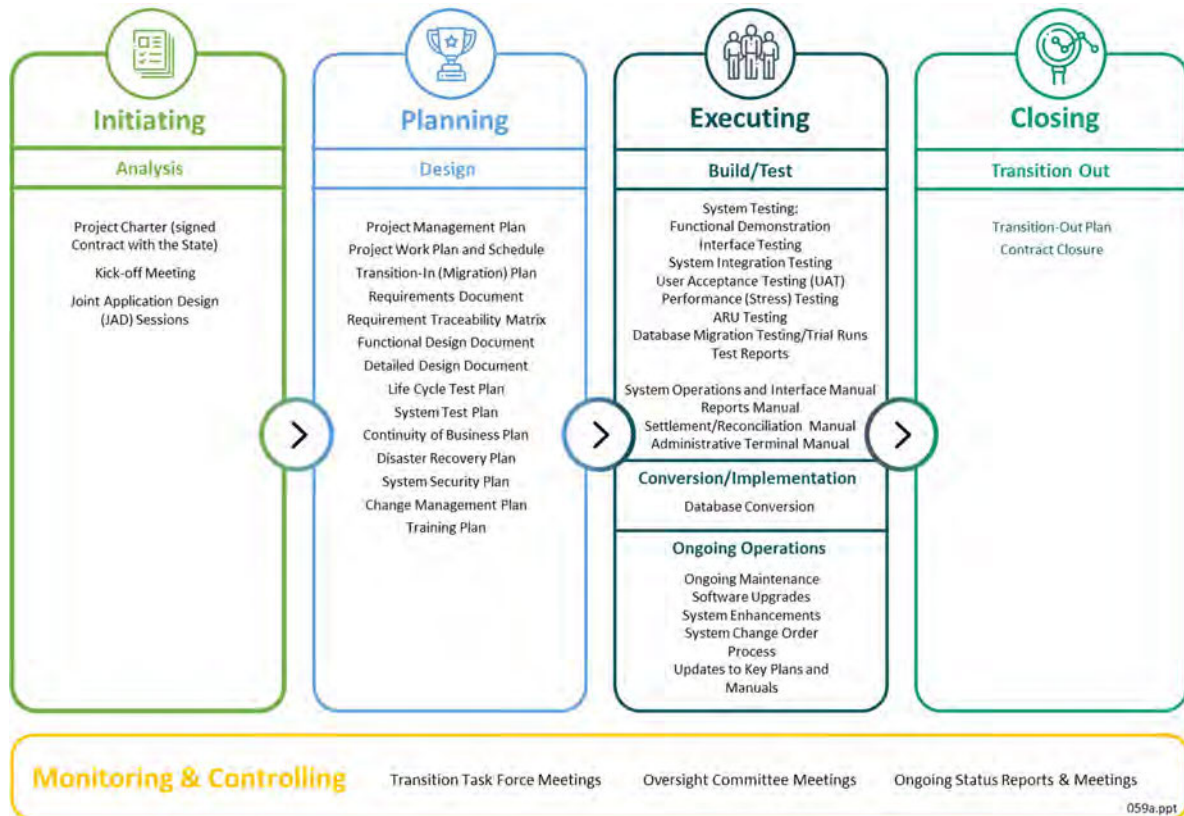


Figure E-60 FIS' Project Management Phases and Artifacts

The expected project artifacts may vary based on the State's specific phases and deliverables defined for the EBT project.

The UPMM employed for the State's EBT project will include:

- A detailed, phased approach to the entire project with all activities, anticipated time frames, and estimated completion dates clearly defined in a project work plan.
- Comprehensive conversion and implementation planning process, including developing a detailed transition/conversion 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 State staff and 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 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.

Project Work Plan

FIS will develop and maintain a project work plan to provide the structure and guidance to complete all requirements for the State's EBT project. Our UPMM includes a detailed, phased approach to the entire project, with all activities, anticipated time frames, and estimated completion dates clearly defined in a project work plan. The project work plan is created using Microsoft Project and includes the following components:

- Detailed project schedule, including tasks, assigned resources, and associated levels of effort required for modification and implementation of the EBT system
- Work Breakdown Structure (WBS) and Gantt charts that provide a graphic depiction that defines the tasks for the entire scope of the project
- Project staffing that describes the overall staffing approach for the project during implementation and ongoing operations
- Project tasks, milestones, and deliverables that describe what is required to accomplish the work detailed in the WBS

The project work plan contains milestones and key deliverables, as well as all tasks and subtasks required to complete the transition from the incumbent contractor to FIS. Each task shows a planned start and planned finish date. In addition, the plan lists an actual finish date and percent complete for each completed item so Arkansas Department of Human Services and FIS can monitor the project's progress. In the plan's Resource column, task responsibilities are clearly assigned to FIS, the incumbent contractor, Arkansas Department of Human Services or FNS. The Gantt chart will depict project milestones and identify critical path and dependency tasks, displaying the associated resources responsible for completing the tasks. The plan presents separate activities for each project task in a logical sequence and includes:

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

After Arkansas Department of Human Services approval, the revised project work plan will become the baseline to fulfill the contract. Once established, the baseline will only be modified with the written approval of the State and in accordance with the agreed-upon change management process before such approval is granted. The approved baseline will be used for all project metrics and status reporting.

The project work plan is a dynamic document that allows additional tasks to be added by both FIS and the State to ensure all tasks are identified and scheduled. The plan is also updated to reflect milestones and critical tasks that have been met. An updated project work plan will be submitted as part of the regularly scheduled status reporting. By constantly monitoring all tasks and regularly updating the plan, all affected parties will have access to timely and accurate project status information.

E.15 Reporting

A. Reporting Capabilities and Features

	Maximum RAW Score Available
E.15 Reporting	
<p>A. Describe the proposed system's reporting capabilities and features for the following:</p> <ul style="list-style-type: none"> • Financial • Batch Processing • Card • Billing Security • Program Management • System Performance 	5 points

Standard Reports

FIS will provide the State of Arkansas and appropriate federal agencies with reporting capability that meets or exceeds the requirements in this RFP. Our proposed solution ensures efficiency and satisfaction to meet the State's reporting needs and federal requirements.

FIS provides the State with comprehensive reporting that enables the State to monitor system performance, perform internal reconciliation activities, and provide information to the federal agencies. FIS has developed a robust set of standard financial and management EBT reports that is currently used by all our EBT Projects today. The State will be able to choose any of our 200+ reports that you find valuable in managing your EBT program. Our comprehensive reports package meets the federal report requirements and the State's requirements for Financial, Batch Processing, Card, Billing Security, Program Management and System Performance reporting.

The extensive reporting package that FIS offers the State and FNS has a varying degree of report distribution frequency. Whether reports are distributed daily, weekly, or monthly, FIS provides the State and FNS with the necessary reports available online through the Agency Portal and electronically via file transfer. FIS understands that the final method for distribution of reports will be finalized during project design and development activities.



FIS is excited to offer the State our latest business intelligence software, *ebtlINSIGHT*, powered by Tableau. *ebtlINSIGHT* will simplify and expedite the way the State reviews, understands, presents, and shares program data. The State has full control - the ability at any time to display pre-generated queries or create customized reports using the ad-hoc features. The objective of this tool is to provide fast analytics – connect and visualize data in minutes, faster than using other data warehouse solutions. *ebtlINSIGHT* will extend the value of data across your organization by providing your users with governed access to data, reports, and dashboards from any web browser.

Additional information on *ebtlINSIGHT* is included in Section E.15.B *Process to Incorporate an Ad Hoc Report into a Systematic Report* and E.17.C, *Data Warehouse Reporting and Ad Hoc Reporting Functionality*.

Online Report Availability

FIS provides access to reports online in real-time through our Reports Portal accessed through the Agency Portal. Authorized users will have access to various batch, billing, financial, security, statistical, and support reports via this easy-to-use web reporting interface.

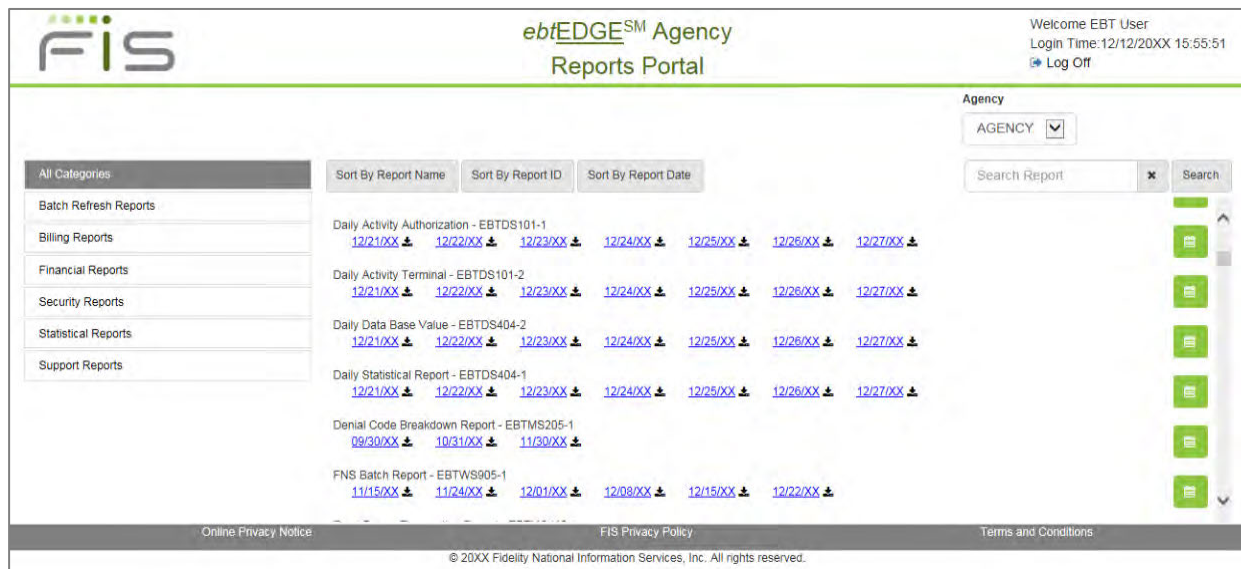


Figure E-61 Reports Portal Screen

Available online reports are just a click away and can be printed or downloaded as needed.

The portal allows a user to browse available reports based on category. Within each category (and in the comprehensive list of all categories shown in the figure above), a user can sort the reports in several ways: by report name, report ID, and date; and by ascending or descending order within any of those lists. At nearly every step throughout the process, the user has the option of viewing, printing, or downloading the report in TXT, CSV, or PDF format. All the State's transmitted reports can be downloaded from the Reports Portal in a CSV file format. This allows a user to copy the reported data to a spreadsheet software like Microsoft Excel and manipulate and sort the data in any way desired. This functionality provides the user with a great deal of control over even our standard pre-generated reports. Through the Reports Portal a user can also perform a quick search for a specific report using full or partial report names.

The following figure shows a report displayed for viewing within the portal. Note that the icons for printing and downloading are available to the user at the top of the report.

CARD NUMBER	DATE TIME	TERMINAL ID	CASE NUMBER	TYPE	REJ	MODE	AMOUNT	TERMINAL LOCATION
5555557062590123	11/07 11:00:51	#2759	054330001	CW	S	SWPD	100.00	3820 RUSSELL AVE S AMYTOWN ST US
5555557062590124	11/07 11:01:41	#2759	054330002	CW	S	SWPD	100.00	3820 RUSSELL AVE S AMYTOWN ST US
5555557062590125	11/07 11:03:24	#2759	054330003	CW	S	SWPD	100.00	3820 RUSSELL AVE S AMYTOWN ST US

Figure E-62 Selected Report via the Reports Portal

Users can perform multiple actions on standard reports through the Reports Portal, including printing and downloading.

Quick and Easy Report Re-transmission

From time to time, the State may find the need for a re-transmission of previously produced reports. By simply opening a ticket in the FIS One Client Portal, FIS can support a request for the retransmission of any daily or monthly reports up to two months for monthly reports and up to seven days for daily reports, at no charge to the State.

FIS' Report Portal functionality accessed through the Agency Portal will allow authorized users to access any previously transmitted report within the State's data retention limits, making re-transmission potentially unnecessary.

Through the Portal, FIS provides users with quick links to the last six daily reports, four weekly reports, or three-monthly reports. For any older report without a quick link, the user can click on the calendar icon associated with the desired report and select a custom date from a calendar. Older reports **never** need to be restored from archives, as they are available through the Reports Portal.

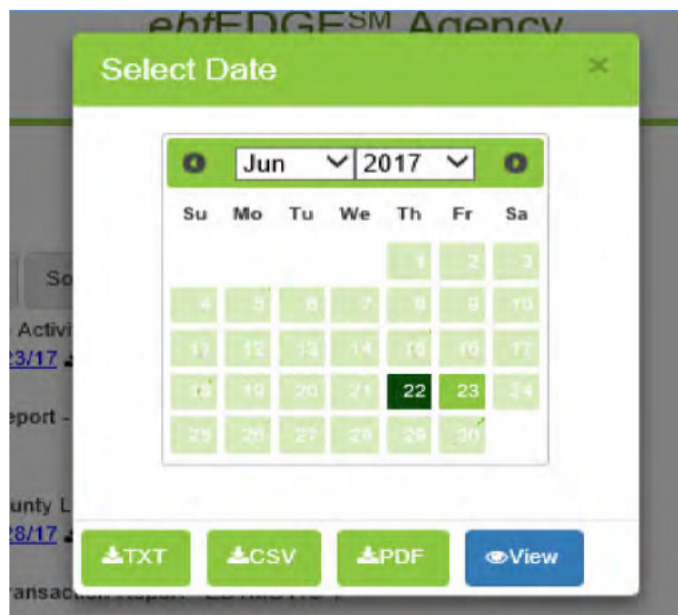


Figure E-63 Reports Portal Calendar with Date Selected

The calendar within the Portal is color coded to visually alert a user if there is (or is not) a report available for a certain date. The above figure shows the calendar and how a user can click on a specific date or move to a certain month and/or year using the dropdown option at the top. It also shows that once a date is selected, the different viewing and downloading options become visible. A user can immediately perform a download without even having to view the report first, if desired. When a report is viewed, it is available for printing.

Reporting Package

FIS will provide the State with an EBT reports package that includes, but is not limited to, the financial, batch processing, card, billing, security, program management, and system performance reports as detailed in the following sections.

Financial Reports

FIS' financial reports, listed below, will provide the State of Arkansas with the ability to account for, reconcile and balance, and audit the FIS *ebtEDGE* System. These financial reports provide the State with a detailed audit trail of all transactions that impact the account balance.

Table E-13 Financial Reports		
ACH Activity—Merchant	Billing Summary	Food Stamp Extract Report – FNS
ACH Activity—Merchant Overdraft	Billing Case Summary	FNS Batch Report
ACH Activity – Direct Deposit	Billing Exception Detail	Pending Benefits Report
ACH Returns	Cash Balancing Report	Repayment Report
Adjustment Transaction Detail	Cash Issuance Report	Repayment Monthly Report
Adjustment Transaction Activity	Cash Withdrawal Billing ATM & POS Detail	Repayment Summary
Adjustment Transaction Activity Summary	Clearing Statement	Store and Forward Activity Report
Aged Authorization Summary – County/Local Office	Daily Activity—Authorization	Terminal Activity Report
Agency Reconciliation	Daily Activity Summary	Terminal Activity Summary— Merchant

Table E-13 Financial Reports

AMA Batch Issuance Report	Daily Activity—Terminal	Terminal Activity Summary—State
Billing Detail	Daily ASAP Balancing	Transaction Fee Report

Batch Refresh Reports

Upon receipt, FIS performs the 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. 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, FIS produces the *Batch Refresh Total Report* and the *Batch Refresh Error Report* 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).

Card Reports

FIS' card reports, listed below, will provide the State of Arkansas with the ability to account for, manage, and audit the card issuance and replacements. These reports provide the State with a detailed audit trail of card issuance, replacement, and status.

Table E-14 Card Reports

Card Issuance Summary	Card Status Report Undelivered
Card Order Report (mailed cards)	Card Status Summary—Agency
Card Re-Issue Analysis Detail	Card Status Summary—County
Card Re-Issue Analysis Summary	CAV Validation Failures
Card Re-Issue Monthly Summary	CAV Validation Summary
Card Status	Daily Card Issue Report

Billing Reports

FIS will submit to the State both a print copy and an electronic copy of the invoice for services representing the billing for the previous calendar month. The invoice will include CPCM pricing and optional or fee for services selected by the State. We assure the State that the invoice will include sufficiently detailed information to allow the State to affirm the validity of FIS' direct costs as well as those costs passed through to the State.

FIS will also provide the State with easy-to-understand EBT billing reports, which will enable the State to validate the bill for EBT services. The reports listed in the following table will be transmitted to the State in the monthly reports package.

Table E-15 Billing Reports

Billing Detail	Billing Exception Detail
Billing Summary	Billing Audit
Billing Case Summary	

Security Reports

The FIS *ebtEDGE* System provides for a variety of user profiles to enable the State to manage user access to the system through the *webADMIN* application. FIS' security reports, listed in the table below, will provide information on the profiles established, which profiles are assigned to each user, and the user

activity to assist the State in the detection and investigation of internal fraud. These same reports also allow the State to monitor *webADMIN* activity.

Table E-16 Security Reports		
Access Definition	Help Desk Search Activity Report	Session Activity Monthly
Daily User Deleted Report	Inactive Users-Greater than 45 Days	Session Activity Monthly Summary
Daily Inactive User Report – Inactive Between 45-90 Days	Inactive Users-Greater than 90 Days	Session Activity Summary
Daily Inactive User Deletion Error Report – Greater than 90 Days	Logon/Logoff Report	User Access
Failed Log-on	Session Activity	

Program Management Reports

The FIS Support reports offer the State a comprehensive set of reports, listed in the table below, to assist the State in monitoring recipient activity and managing recipient use, but not specifically used in the financial settlement and reconciliation process. Included in these support reports are fraud reports, as designated by FNS, which assist both the State and FNS in researching possible fraudulent use of a card or retailer activity.

Table E-17 Program Management (Support) Reports		
Admin Activity—Authorization	Card Order Report	Excessive Large Dollar Transactions - FS
Admin Activity Summary—County	Card Production Summary Report	Manual Card Entry Report—County
Admin Activity Summary—State	Card Re-Issue Analysis Detail	Manual Card Entry Report—Merchant
Aged Authorization Action Report	Card Re-Issue Analysis Summary	Multiple Cardholders to Same Address Report
Aged Authorization Detail	Card Re-Issue Monthly Summary	Multiple Cash Transactions Within XX Minutes
Aged Authorization Summary—County	Card Status	Multiple Withdrawals Same Day - FS
Aged Authorization Summary—State	Card Status Report Undelivered	PIN Selection Report
Alternate Client Transaction Report	Card Status Summary—Agency	PIN Select Month to Date Totals
ATM Activity Report	Card Status Summary—County	Response Time Analysis
ATM Usage Report	Cardholders with Excessive Returns Report	Response Time Exceptions
Authorization Expungement Report	CAV Validation Failures	Same Cardholder to Multiple (3 or More) Locations Report
Balance Inquiry/Withdrawal - FS	CAV Validation Summary	Voucher Activity Monthly Report
Balance Inquiry/Withdrawal Report – SNAP	Daily Card Issue Report	Voucher Tracking
Benefit Expiration Report – All	Denial Code Breakdown	Voucher Report – FNS
Benefit Expiration Report – Deceased	Denial Code Breakdown Summary	X Cards Issued in Y Months
Card Issuance Summary	Even Dollar Transactions Report – SNAP	X Cards Issued in Y Months – County
Card Issue Report	Exceeded PIN Attempts Report	

System Performance Reports

FIS provides statistical reports that can provide the State with statistical information on various components and functions of the *ebtEDGE* System. In addition to the standard statistical reporting

package that can all be available to the State, a monthly customer service report and a monthly report card are provided, enabling the State to monitor system performance.

Table E-18 Statistical System Performance Reports		
ATM & POS Average Usage Report	Management Statistics	Network Statistics Summary
Balance Verification	Management Statistics - County	Out-of-State Activity
Cardholder Portal Detail	Merchant Portal Detail	Out-of-State Activity Summary
Cardholder Portal Summary	Merchant Portal Summary	Response Time Analysis
Daily Cardholder Action Detail Report	Monthly Cardholder Action Detail Report	Response Time by Hour
Daily Database Value	Monthly High Volume Action Report	Retailer Food Assistance Activity Report
Daily Internet Transactions Report	Monthly Internet Transactions Report	Transaction Fee Report
Daily Statistical Report	Monthly User ID Linked with Multiple Accounts Report	Transaction Frequency Report
Daily User ID Linked with Multiple Accounts Report	Monthly Utilization – Location	Transaction Statistics by Hour
Food Stamp Extract Report – FNS	Monthly Utilization Summary	Transaction Summary by Hour
FNS Batch Report	Network Statistics	Transaction Summary by Day
FS Merchant Activity		

B. Process to Incorporate an Ad Hoc Report into a Systematic Report

	Maximum RAW Score Available
E.15 Reporting	
B. Describe the Prospective Contractor's process to incorporate an ad hoc report into a systematic report.	5 points

FIS' *ebtl*NSIGHT and Ad Hoc Reporting Solution

FIS will offer the State our latest business intelligence software, *ebtl*NSIGHT. The objective of this tool is to provide fast analytics enabling the user to gather and visualize data in minutes, which is significantly faster than using antiquated data warehouse solutions or requesting new reports. *ebtl*NSIGHT will contain all transactional data relating to the State's EBT SNAP Accounts within the State's retention period. The State's staff can quickly and easily respond to all program data requests within minutes by using *ebtl*NSIGHT's ability to present all data in a variety of visual graphic layouts, resulting in impactful data representation to simplify data evaluation and interpretation. For a full description on *ebtl*NSIGHT's capabilities, refer to E.17.C, *Value Added Services*.

If the State needs additional reports beyond the standard reports selected during project design and development activities, and cannot get the reports you need through *ebtl*NSIGHT, these requests will be handled through our standard change request process.

E.16 Transition-Out Requirements

A. Transition-Out Plan

	Maximum RAW Score Available
E.16 Transition Out Requirements	
A. Describe the Prospective Contractor's complete transition out plan.	5 points

Within the last year of the contract period, as requested by the State, FIS will provide an End-of-Contract Transition-Out Plan that will delineate the contract closeout activities necessary for the successful transition of services and data to the successor contractor. The plan will include sequencing of transition activities, the parties responsible for performing the activities, and a contingency plan if any changeover activities are delayed.

Maintaining a good working relationship and clear communications between FIS, the successor contractor, and the State will be critical should there be an end-of-contract transition. FIS will facilitate an orderly transfer of responsibility and continuity of those services required under the terms of the contract to any subsequent contractor.

Over our 30+ years in the EBT processing business, FIS has experienced first-hand how this cooperation ensures the continued success of EBT projects. We have been on both ends of transitions, and it is in the best interest of all parties to make the transition as smooth, efficient, and fast as possible to avoid a negative impact to stakeholders (i.e., the State, USDA-FNS, retailers, cardholders and EBT processors), but especially cardholders. It is our experience that the transition effort must be led and coordinated by the new EBT vendor to ensure that all processes and data needed by the new system are accounted for in the time frame required to convert to their system. Because of our experience, the State can be assured that FIS will work in a professional, business-like manner for a smooth transition between EBT contractors. To this end, FIS will:

- Participate in work plan development
- Participate in transition meetings
- Translate cryptographic keys as pertains such as CAV and PIN encryption keys
- Assist in retailer conversion (provide retailer files, retailer notification, etc.)
- Transfer any State-owned equipment
- Test files and data records to be transferred from FIS to the successor contractor
- Participate in customer service center transition planning, including toll-free number transfers
- Participate in database conversion planning, testing, mock-runs/rehearsals, and execution
- Provide system and process documentation (Data, Field Values, layouts)
- Offer to transfer cardstock, including disaster cards,
- Remove FIS-owned items after a successful transition
- Verify counts of records and balances of accounts at transition
- Provide final settlement, reconciliations, and billing

The End-of-Contract Transition-Out Plan will include FIS time frames, deliverables, and project documents that we will provide to ease the transition to the successor contractor.

E.17 Value-Added Services

A. Benefits Available to Cardholders and Convenience Functionality

	Maximum RAW Score Available
E.17 Value Added Services	
A. Describe benefits available to the cardholder (such as free ATM transactions) and cardholder convenience functionality included in the Prospective Contractor's proposal.	5 points

Value-added benefits FIS offers to Arkansas cardholders are described in the following sections.

Surcharge-Free Cash Access

FIS is deeply committed to developing strategies that increase surcharge-free cash access for EBT recipients. We negotiated for free ATM access with Bank of America nationwide, which became fully surcharge-free in November 2019 for EBT recipients. In January 2020, J.P. Morgan Chase also agreed to provide nationwide surcharge-free access to EBT cardholders.

The excerpt below from the article, *Chase, Wells, BofA to waive ATM fees for public-benefits recipients*, published by American Banker and written by Laura Alix on February 8, 2019, provides evidence of the current agreement involving Bank of America, J.P. Morgan Chase, and Wells Fargo to provide surcharge-free cash access in the State of California.

Three of the largest banks in the U.S. are now waiving ATM fees for many public-benefits recipients, according to a coalition of consumer advocates in California.

This article is available at the following URL:

<https://www.americanbanker.com/payments/news/chase-wells-bofa-to-waive-atm-fees-for-public-benefits-recipients>

The State's EBT cardholders will benefit from these negotiations and be able to redeem their cash benefits by withdrawing cash with no additional fees from J.P. Morgan Chase and Bank of America ATMs.

FIS' NYCE Network also owns and administers a surcharge-free program, SUM. Launched in 1998, nearly 1,000 financial institutions participate in SUM, and SUM is constantly working to increase participation.

EBT cardholders can search for surcharge-free ATMs and additional FNS-authorized retailers, farmers markets, and cash access locations using the FIS *ebtEDGE* Mobile Application.



Cardholder Special Offers

FIS provides cardholders with "special offers" through the Cardholder Portal and *ebtEDGE* Mobile Application. These special offers include a financial literacy course to teach cardholders the basics of personal finance and a search tool to find museums across the country for free or reduced prices with their EBT benefits.

These special offers are amazing tools to support cardholders in the best way possible. Not only will cardholders be receiving SNAP and Cash benefits, but they'll also gain knowledge on how to use their benefits to support themselves and their families even better. The value provided through the special offers can be the support needed to change the course of the cardholder's life for generations to come.

B. Enhanced Security Options, Features, or Protocols

	Maximum RAW Score Available
E.17 Value Added Services	
B. Describe the enhanced security options, features, or protocols providing additional security and assisting with fraud mitigation included in the Prospective Contractor's Proposal.	5 points

Common PIN Blocking

FIS can implement an optional feature that blocks clients from picking common PINs, such as 1234, 1111, 2222, etc. The State can also choose its own set of PINs to be blocked. Though cardholders may choose common PINs because they are easy to remember, they enable thieves to more easily guess the PIN associated with a card and gain fraudulent access to the client's EBT funds. FIS' common PIN-blocking feature provides an additional layer of security that helps reduce fraudulent EBT card usage and safeguards clients' EBT funds.

Identity Validation before Balance Inquiry in IVR

At the State's option, in addition to entering their card number (PAN), cardholders can be required to enter other information to manage identity theft, such as date of birth, last four (4) digits of their Social Security number (SSN), client-selected security code, zip code, or other client-identifying data selected from FIS' list of validation criteria prior to playing the cardholder's balance.

C. Data Warehouse Reporting and Ad Hoc Reporting Functionality

	Maximum RAW Score Available
E.17 Value Added Services	
C. Describe proposed data warehouse reporting and ad hoc reporting functionality included in the Prospective Contractor's Proposal.	5 points

FIS is committed to ensuring the State has the information you need regarding data on the EBT system. FIS will exceed the State's requirements for ad-hoc reports and provide a multi-faceted approach to ad hoc reporting. First, we will provide a daily history extract file that provides the State with the raw data you

need to create your own dashboard and conduct data analysis. Second, we will provide access to our latest business intelligence software, *ebfINSIGHT*, powered by Tableau.

If the State cannot get the information you need from the extract files we send to you or from *ebfINSIGHT*, an ad hoc report can also be requested by simply opening a ticket in FIS One. Ad hoc reports will be provided to the State in a reasonable amount of time, though actual timeframes will vary based on the complexity of the report requested.

Should the State need any of these ad hoc reports to be replicated on a regular basis, FIS will work with you via our standard change request process to create a standard report from these ad hoc requests.

FIS' *ebfINSIGHT* and Ad Hoc Reporting Solution

FIS is excited to offer the State our latest business intelligence software, *ebfINSIGHT*. *ebfINSIGHT* will simplify and expedite the way the State reviews, understands, presents, and shares program data. With *ebfINSIGHT*, the user has full control, including the ability at any time to display pre-generated queries or create customized reports using the ad hoc features. The objective of this tool is to provide fast analytics enabling the user to connect and visualize data in minutes, which is significantly faster than using antiquated data warehouse solutions. *ebfINSIGHT* will extend the value of data across the State's organization by providing its users with governed access to data, reports, and dashboards from a web browser.

ebfINSIGHT will contain all transactional data relating to the State's EBT SNAP Accounts within the State's retention period. FIS will accept, convert, and test all available transaction history data from the current EBT Contractor to populate *ebfINSIGHT* according to the approved Project Work Plan. During conversion activities, the remainder of the data will be converted to endure that all available transaction history data will be available through *ebfINSIGHT*.

Tracking Made Simple

Authorized users can analyze data with intuitive drag-and-drop functionality: no programming, just insight. Users can combine multiple views of data to get richer understanding or create a dashboard with a few clicks and share it live on the web and on mobile devices. The State's staff can quickly and easily respond to all program data requests within minutes by using *ebfINSIGHT*'s ability to present all data in a variety of visual graphic layouts, resulting in impactful data representation to simplify data evaluation and interpretation.

Powerful Data Visualization

FIS' *ebfINSIGHT* gives the State flexible, dynamic access to their data to support program monitoring, management, and evaluation. Users will find it easier to collect, organize, and integrate data resulting in powerful visual analytics, including mapping functions, that reveal actionable insights. These "Aha!" moments transform how EBT data is presented and understood. This tool allows users to tell stories with simple, easy-to-understand visualizations. Transactions can be tracked in all states in the country. Data can be displayed to quickly analyze specific geographic areas or specific retailer locations where a majority of EBT cardholders are using their benefits.

"What-you-Need" Details

The data and how it is displayed within *ebfINSIGHT* are user-driven features, enabling quick and easy analysis, trend identification, and conclusions. The State would have the ability to view summaries of data and then drill deeper to understand the underlying detail using interactive visualizations. The ways to use the information and the extreme value it provides are virtually unlimited.

With FIS' *ebfINSIGHT*, authorized users can filter through cardholder data to analyze specific details and convert them into compelling and easy-to-understand visuals. This tool allows users to:

- Track card activity
- Easily graph financial data
- Analyze any selected data quickly
- Trace specific transaction types through visual graphs in seconds
- Use advanced fraud analysis to track suspicious transactions

ebfINSIGHT provides a solution optimized for report performance, reduces the burden on operational systems, and provides the ability to analyze large data volumes and share or export the results in various formats, including text file, CSV (for working in a program like MS Excel), or Portable Document Format (PDF).

Populating *ebfINSIGHT*

At conversion, FIS will ensure the past seven years, at a minimum, of SNAP data will be loaded into *ebfINSIGHT*. One benefit of choosing Tableau to power *ebfINSIGHT* is that Tableau can produce reports on extremely large sets of data.

FIS loads new data at least once every 24 hours for timely reports and data analyzing, but should the State require shorter intervals, FIS can accommodate your needs.

The standard data sources in *ebfINSIGHT* include:

- **EBT Financial Transactions:** Data from the EBT accounts over time. Various transactions are distinguished based on the transaction and account type and include information regarding the corresponding benefits being redeemed.
- **EBT Administrative Actions:** Data from various events made to EBT accounts, such as cases, clients, and cards.
- **Inquiry Actions:** Events recorded related to EBT account data from various online portals. This includes such information as:
 - Logon (successful/unsuccessful)
 - Logoff
 - Case Inquiry
 - Client Inquiry
 - Benefit Inquiry
 - Account Inquiry
 - History Summary Inquiry
 - History Detail Inquiry
 - Case/Client Inquiry by Client
 - Direct Deposit Inquiry
 - Card Inquiry
 - Voucher Inquiry by Store
- **Correction Requests:** Data on corrections or adjustments made to accounts.

In addition, the State can optionally add the following data sources to *ebt*INSIGHT:

- **Customer Service Data:**
 - Interactive Voice Response System (IVR) Calls: Call log data from automated IVR calls, including data such as transfers
 - Customer Service Representative (CSR) Calls: CSR call data by hour
 - **Merchant Actions:** Data that is a record of actions (add, delete, update) applied to the merchants from the FIS database
 - **Equipment Actions:** Data that is a record of actions (add, delete, update) applied to equipment by EBT-only merchants
- **Access through Administrative Application**

Authorized users will access *ebt*INSIGHT through the link on the Agency Portal.



Figure E-64 Data Warehouse Link on Agency Portal

Despite being accessed through the Agency Portal, though, the *ebt*INSIGHT application is fully separate from the *ebt*EDGE application (including the administrative terminal and the customer service portals), enabling users to search for and retrieve EBT data freely without worry of impacting transaction processes or administrative terminal activities.

Standard and Ad Hoc Queries

Within *ebtINSIGHT*, FIS provides users with a set of predeveloped standard reports. The timeframe for each of these reports is defined by the user. *ebtINSIGHT* allows for several different ways a user can input the date:

- Selecting and entering relative dates
- Entering a user-defined date range (using a calendar or slide tool)
- Entering only a start date for the search (meaning the transaction happened after a selected date)
- Entering only an end date for the search (meaning the transaction happened before a selected date)

Examples of some of these options are shown in Figure E-65.

The figure displays two examples of date selection in the *ebtINSIGHT* system. The top example shows a 'Transaction Datetime' dropdown menu with 'This week' selected. Below the dropdown, there are radio button options for 'Previous week', 'This week' (selected), and 'Next week'. To the right, there are options for 'Last 3 weeks', 'Next 3 weeks', and 'Week to date'. The bottom example shows a date range from 10/28/2018 to 11/3/2018, with a slider tool for adjusting the range.

Figure E-65 User-defined Date Fields in *ebtINSIGHT*

FIS has provided sample screens as examples of the predefined reports we provide to other EBT customers within *ebtINSIGHT*. The complete set of predefined reports is much larger than this sample and new queries can be added by authorized users. Some examples of predefined reports include:

- **Transactions by Client Account Number with User Definable Date Range (Figure E-66):** In the example below, FIS has included text in the State Case Number field. This is a wild card field where a



user can input any text they want. The system will then return results that contain those characters. (In this example, it returned results where the case number had “999” somewhere in it.)

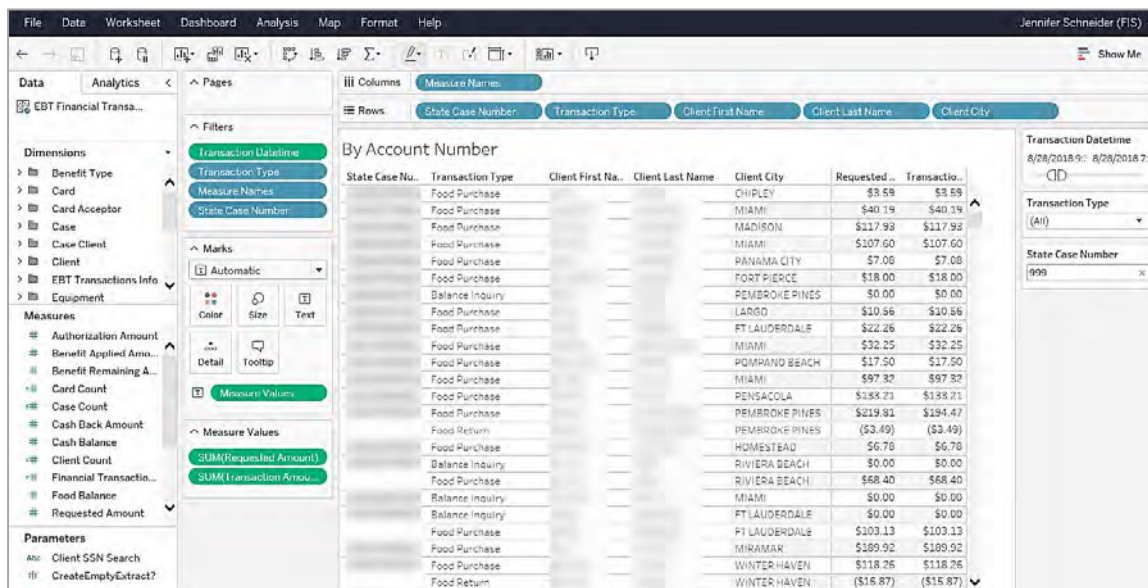


Figure E-66 ebtINSIGHT Report of Transactions by Cardholder Account Number with User Definable Date Range

■ Transactions by FNS Number with User Definable Date Range (Figure E-67)

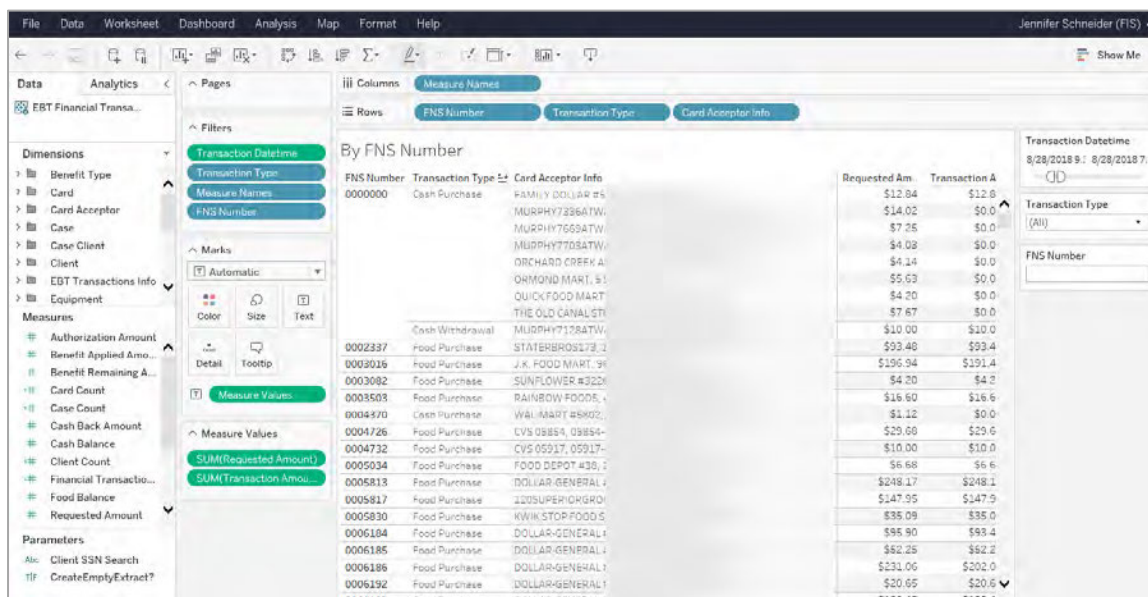


Figure E-67 ebtINSIGHT Report of Transactions by FNS Number with User Definable Date Range

- Transactions by state identifier for participant (in this example, the State's Case Number) with User Definable Date Range (Figure E-68)

Masked State Case Number	Transaction Type	Requested Am.	Surcharge Am.	Transaction Am.
01C38888	Account Aged	\$0.00	\$0.00	\$0.00
01C38888	Balance Inquiry	\$0.00	\$0.00	\$0.00
01C38888	Cash Purchase	\$40.71	\$0.00	\$40.71
01C38888	Account Aged	\$0.00	\$0.00	\$0.00
01C38888	Balance Inquiry	\$0.00	\$0.00	\$0.00
01C38888	Benefit Aged - Expunged	\$30.01	\$0.00	\$30.01
01C38888	Cash Purchase (V) Cash Bx	\$13.92	\$0.00	\$13.92
01C38888	Account Aged	\$0.00	\$0.00	\$0.00
01C38888	Balance Inquiry	\$0.00	\$0.00	\$0.00
01C38888	Cash Purchase	\$57.97	\$0.00	\$57.97
01C38888	Cash Purchase (V) Cash Bx	\$54.57	\$0.00	\$54.57
01C38888	Cash Withdrawal	\$50.00	\$0.00	\$50.00
01C38888	Balance Inquiry	\$0.00	\$0.00	\$0.00
01C38888	Cash Purchase (V) Cash Bx	\$33.27	\$0.00	\$33.27
01C38888	Account Aged	\$0.00	\$0.00	\$0.00
01C38888	Balance Inquiry	\$0.00	\$0.00	\$0.00
01C38888	Cash Purchase	\$80.80	\$0.00	\$80.80
01C38888	Balance Inquiry	\$0.00	\$0.00	\$0.00
01C38888	Benefit Aged - Expunged	\$25.02	\$0.00	\$25.02
01C38888	Cash Purchase	\$44.62	\$0.00	\$44.62
01C38888	Balance Inquiry	\$0.00	\$0.00	\$0.00
01C38888	Cash Purchase	\$3.28	\$0.00	\$3.28
01C38888	Balance Inquiry	\$0.00	\$0.00	\$0.00
01C38888	Balance Inquiry	\$0.00	\$0.00	\$0.00
01D08888	Account Aged	\$0.00	\$0.00	\$0.00
01D18888	Balance Inquiry	\$0.00	\$0.00	\$0.00
01D28888	Balance Inquiry	\$0.00	\$0.00	\$0.00
01D38888	Cash Purchase	\$3.00	\$0.00	\$3.00
01D38888	Balance Inquiry	\$0.00	\$0.00	\$0.00
01D48888	Balance Inquiry	\$0.00	\$0.00	\$0.00
01D48888	Benefit Change	\$10.00	\$0.00	\$10.00
01D48888	Cash Purchase	\$16.96	\$0.00	\$16.96
01D58888	Balance Inquiry	\$0.00	\$0.00	\$0.00
01D68888	Balance Inquiry	\$0.00	\$0.00	\$0.00

Figure E-68 ebtINSIGHT Report of Transactions by Social Security Number with User Definable Date Range

- Transactions by EBT Card Number with User Definable Date Range (Figure E-69)

Card Number	Client Info	Transaction Type	Requested ..	Transactio..
	LAUDERDALE LAKE FL - 33313	Batch Benefit Add	(\$15.00)	(\$15.00)
	RUSKIN FL - 33570	Batch Benefit Add	(\$177.00)	(\$177.00)
	POMPANO BEACH FL - 33062	Balance Inquiry	\$0.00	\$0.00
	BRANDON FL - 33511	Batch Benefit Add	(\$243.00)	(\$243.00)
	HALEAH FL - 33018	Balance Inquiry	\$0.00	\$0.00
	TAMPA FL - 33604	Batch Benefit Add	(\$217.00)	(\$217.00)
	MIAMI GARDENS FL - 33056	Batch Benefit Add	(\$217.00)	(\$217.00)
		Batch Benefit Add	(\$12.50)	(\$12.50)

Figure E-69 ebtINSIGHT Report of Transactions by EBT Card Number with User Definable Date Range

■ Transactions by Benefit/Grant Number with User Definable Date Range (Figure E-70)

State Auth Number	Transaction Type	October 15, 2020	October 16, 2020	October 17, 2020	October 18, 2020	October 19, 2020
30P****	Cash Withdrawal		\$120.00			\$60.00
3242****	Balance Inquiry			\$0.00		\$0.00
3250****	Balance Inquiry				\$600.00	\$0.00
3153****	Cash Withdrawal					\$-936.00
4384****	Admin Term Benefits Add...		\$-936.00			\$0.00
	Balance Inquiry				\$-936.00	\$-936.00
	Benefit Available - Active		\$-936.00			\$0.00
	Cash Purchase		\$79.74	\$39.81		\$98.48
4390****	Cash Withdrawal		\$150.00			\$830.00
	Balance Inquiry		\$0.00	\$0.00		\$0.00
	Cash Purchase	\$37.17				\$32.14
	Cash Withdrawal	\$728.14	\$648.99	\$1,211.25	\$329.00	\$126.75
5409****	Balance Inquiry		\$0.00			\$-1,350.00
5401****	Admin Term Benefits Add...			\$0.00	\$0.00	\$0.00
	Balance Inquiry				\$0.00	\$-1,350.00
	Benefit Available - Active					\$-1,350.00
5411****	Cash Withdrawal					\$1,350.00
	Admin Term Benefits Add...					\$-1,350.00
	Balance Inquiry		\$0.00	\$0.00	\$0.00	\$0.00
	Benefit Available - Active					\$-1,350.00
	Benefit Available - Suspended					\$-1,190.00
	Benefit Change					\$1,190.00
	Cash Purchase		\$177.10	\$42.14	\$10.91	
5409****	Cash Withdrawal		\$233.25		\$295.50	\$665.95
	Balance Inquiry		\$0.00		\$0.00	
5409****	Cash Purchase	\$8.57				\$0.00
5409****	Balance Inquiry			\$0.00		\$0.00
	Cash Purchase		\$22.32	\$25.41	\$48.90	\$13.11
5409****	Cash Withdrawal		\$647.80	\$101.00		\$24.55
5409****	Balance Inquiry		\$0.00		\$0.00	
5409****	Admin Term Benefits Add...		\$-1,350.00			\$-765.00
	Balance Inquiry		\$0.00	\$0.00	\$0.00	

Figure E-70 ebtINSIGHT Report of Transactions by Benefit/Grant Number with User Definable Date Range

■ Transactions by Social Security Number with User Definable Date Range (Figure E-71)

Client SSN	Transaction..	Client Info	Requested A..	Surcharge A..	Transaction..
	Balance Inquiry	HOLIDAY FL - 31691	\$0.00	\$0.00	\$0.00
		APOPKA FL - 32703	\$0.00	\$0.00	\$0.00
		LAUDERHILL FL - 33313	\$0.00	\$0.00	\$0.00
		SAINT PETERSBURG FL - 33702	\$0.00	\$0.00	\$0.00
		DAYTONA BEACH FL - 32117	\$0.00	\$0.00	\$0.00
		LAKE WALES FL - 32828	\$0.00	\$0.00	\$0.00
		PENSACOLA FL - 32505	\$0.00	\$0.00	\$0.00
		FORT PIERCE FL - 34982	\$0.00	\$0.00	\$0.00

Figure E-71 ebtINSIGHT Report of Transactions by Social Security Number with User Definable Date Range

■ Transactions by Zip Code with User Definable Date Range (Figure E-72)

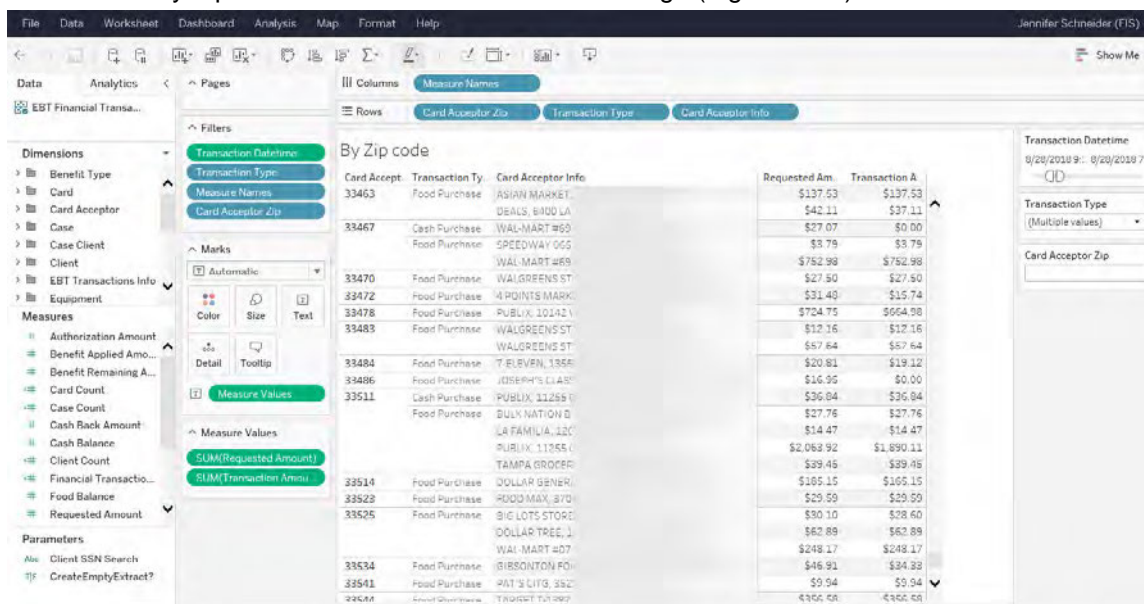


Figure E-72 ebtINSIGHT Report of Transactions by Zip Code with User Definable Date Range

■ Out-of-State Transactions with User Definable Date Range and State Codes (Figure E-73)

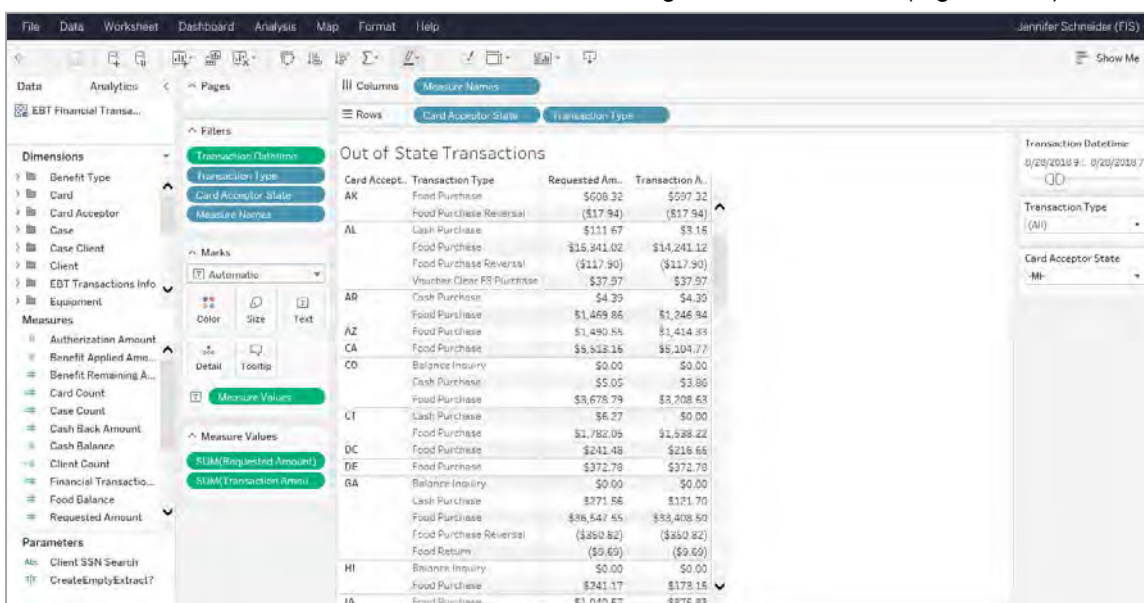


Figure E-73 ebtINSIGHT Report of Out-of-State Transactions with User Definable Date Range and State Codes

- Account Administrative Actions with User Definable Date Range and Service Site or Office Location (Figure E-74)

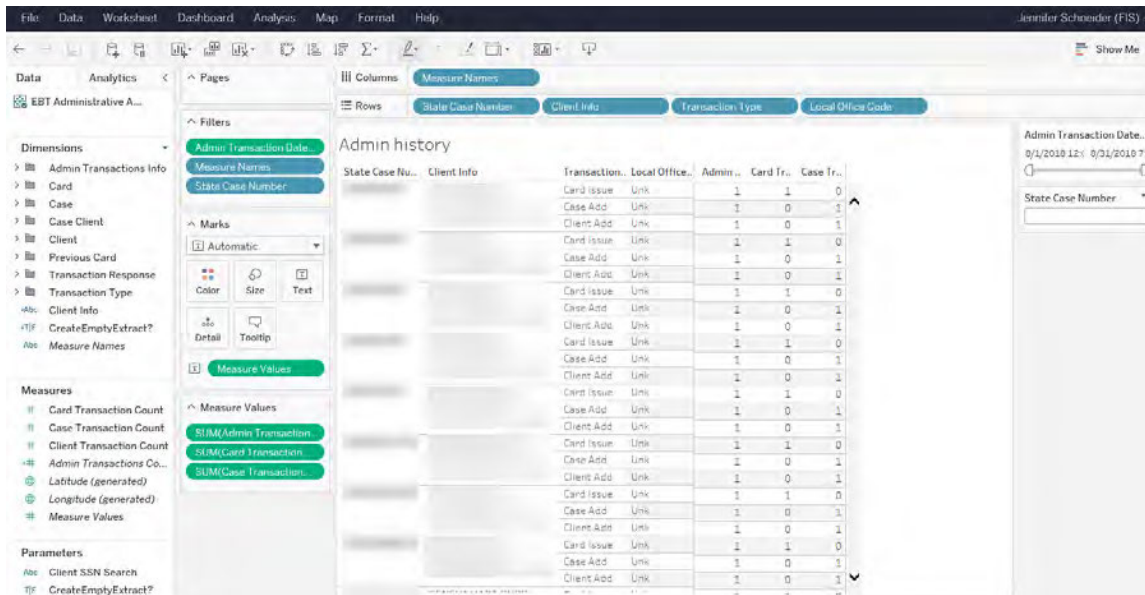


Figure E-74 ebtINSIGHT Report of Account Administrative Actions with User Definable Date Range and Service Site or Office Location

- Transactions by Retailer Name and/or Location (Figure E-75)

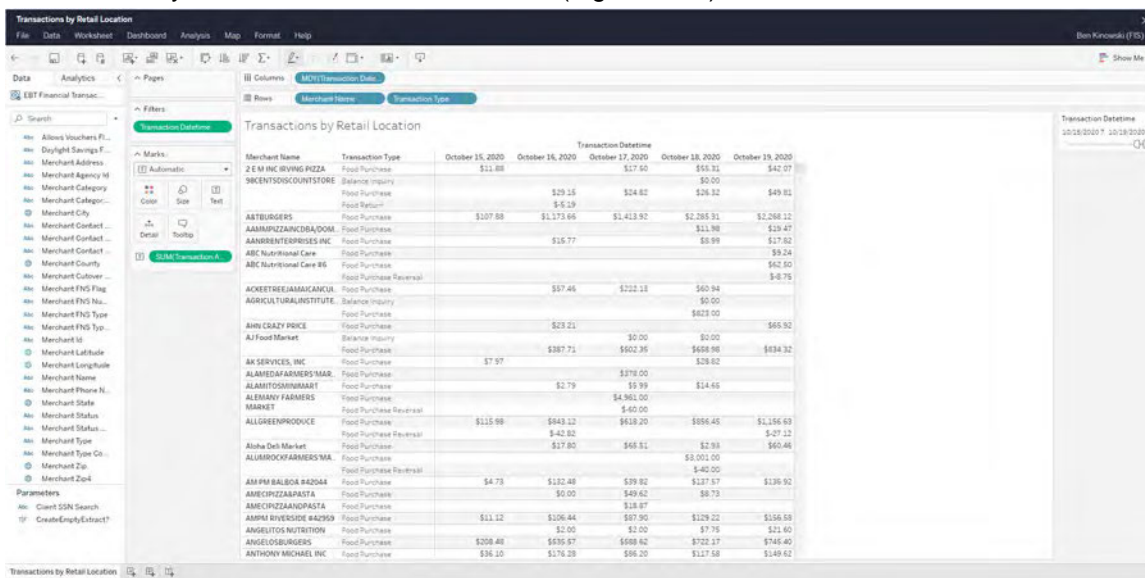


Figure E-75 ebtINSIGHT Report of Transactions by Retailer Name and/or Location

Each of the reports also has multiple means to download the data, such as to PDF or exporting to Excel, as well as other formats.

Data Warehouse Users

ebfINSIGHT Users

Access to ebfINSIGHT is tightly controlled and granted only to authorized users. The system defines users and assigns profiles that are managed and maintained through the lifetime of that user. Each user would have unique user access to State data. There are two types of roles within the data warehouse:

- **Basic User:** These users will have access to the “Arkansas EBT” project(s) that that is made available based on permissions and memberships. They have the capability of editing existing reports and creating new reports but cannot save them.
- **Super User:** These users have the access to create and save reports in all projects.

FIS will provide up to 30 user licenses as part of our core offering (10 super and 20 basic user licenses)

At the time a user leaves the agency, for any reason, their user ID, along with all the access to the reports, can be disabled by the Administrator. The level of permission is completely in the control of the State’s Administration staff, allowing the flexibility to make changes at any time. The State’s Security Administrator (or designated security staff) can create, change, reset, and delete user IDs and passwords as needed, without having to go through FIS.

Training on ebfINSIGHT will occur with the standard State staff training, which occurs prior to ongoing operations based on the dates in the approved Project Work Plan. FIS will work with the State to determine your needs for data warehouse training. Once ebfINSIGHT is in operations, State users can also obtain assistance on ebfINSIGHT through State Support Services or your Account Manager. In addition, training documentation, videos, and knowledgebase will also be available 24/7 online.

Data Sort and Manipulation Capability

With ebfINSIGHT, the states have full control, including the ability at any time to display pre-generated queries or create customized reports using the ad hoc features. The objective of this tool is to provide fast analytics enabling the user to connect and visualize data in minutes, significantly faster than using antiquated data warehouse solutions.

Customizing Displays

The technology behind ebfINSIGHT supports complex computations, data blending, and dashboarding for the purpose of creating beautiful visualizations that deliver insights that cannot easily be derived from a simple spreadsheet. Authorized users have the capability within ebfINSIGHT to modify existing or create customized views, dashboards, and stories. With just a few clicks, users have the entire database at their fingertips to tailor to their reporting requirements. Users have the freedom to choose their own data sources and filters, as well as formatting and display options, to ensure that the views they create clearly show them what they intend to report. Detailed instructions on creating, editing, and publishing custom reports, graphs, charts, and maps are included in the user manual we provide with ebfINSIGHT.

ebfINSIGHT allows advanced users to customize an existing view, or create a new view, within the Create Report workbook. Each view has the option for a user to go into Edit mode. This is where a user selects specific data to build ad hoc reports. ebfINSIGHT uses a drag-and-drop mechanism that allows authorized users to build a customized query. Within Edit mode, the user will be allowed access to all the data within the database and will see the dimensions and measures that can be used to modify or create reports. A sample report in Edit mode is shown in Figure E-76.

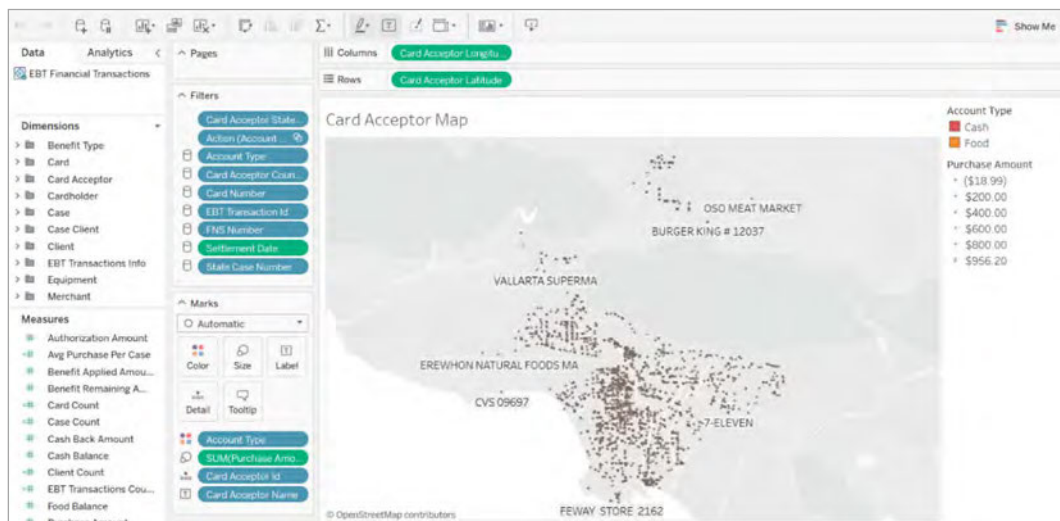


Figure E-76 ebtINSIGHT Edit Mode

Authorized users can edit and build reports with almost infinite customization.

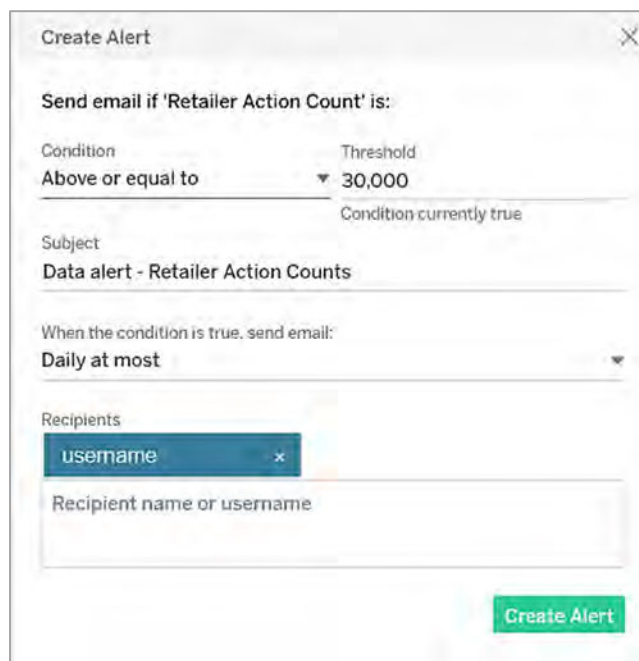
The report-editing interface consists of the following options:

- **Toolbar:** Using the drop-down menus, users can perform tasks such as create a new sheet, dashboard, or map, and change formatting.
- **Show Me:** The Show Me button displays the types of reports available, as well as how many dimensions and measures are required to create the report.
- **Data:** The Data tab shows the data sources available for the report, the dimensions, and the measures.
- **Analytics:** The Analytics tab contains options to summarize, model, and customize the sheet.
- **Pages:** The Pages box is where users break a view into a series of pages so they can better analyze how a specific field affects the rest of the data in a view.
- **Filters:** Users can drag the dimensions and measures to the Filters box to create a quick filter for the report.
- **Marks:** The Marks area is where a user can select the type of report being generated, along with basic aesthetics, such as color, size, label, details, and tooltips.
- **Column:** Users can drag the appropriate dimension or measure to use as the X axis.
- **Rows:** Users can drag the appropriate dimension or measure to use as the Y axis.
- **Graph:** The graph for the report displays in the center of the page.
- **Tabs:** At the bottom of the page, tabs display for each of the sheets contained in the workbook. Using the tabs, users can navigate to other sheets without having to leave Edit mode.

User-Friendly ebtINSIGHT Features

Creating Alerts

Authorized users can set an alert for a report, which will send a message when the user-specified criterion is met. For example, a user can receive an alert when the data reaches a specific threshold. Figure E-77 shows an example of the Create Alert dialog box.



The 'Create Alert' dialog box is a light gray window with a close button (X) in the top right corner. It contains the following fields and controls:

- Send email if 'Retailer Action Count' is:**
 - Condition:** A dropdown menu showing 'Above or equal to'.
 - Threshold:** A text input field containing '30,000'.
 - Condition currently true:** A small green indicator.
- Subject:** A text input field containing 'Data alert - Retailer Action Counts'.
- When the condition is true, send email:** A dropdown menu showing 'Daily at most'.
- Recipients:**
 - A blue button labeled 'username' with a close icon (X).
 - A text input field labeled 'Recipient name or username'.
- Create Alert:** A green button at the bottom right.

Figure E-77 Create Alert Dialog Box

Users can be notified when certain data points meet the user-specified criterion.

Subscribing to a Report

When reports are accessed and used on a regular basis, users may find it tedious to access the same reports each day, week, or month. *ebfINSIGHT* has the functionality for a user to subscribe to a report, which sends selected report views directly to a user's inbox, as shown in Figure E-78. This feature enhances agency staff efficiency, as this functionality saves time by eliminating the need to log into *ebfINSIGHT*, navigate to a specific screen, open a report, and then move to the next report that is needed. It also ensures that reports are not missed if a user has many reports that they access or if they access specific reports infrequently. Each report can have a different distribution timeframe and can even be told not to send a specific report if it doesn't contain any data for the reporting period.

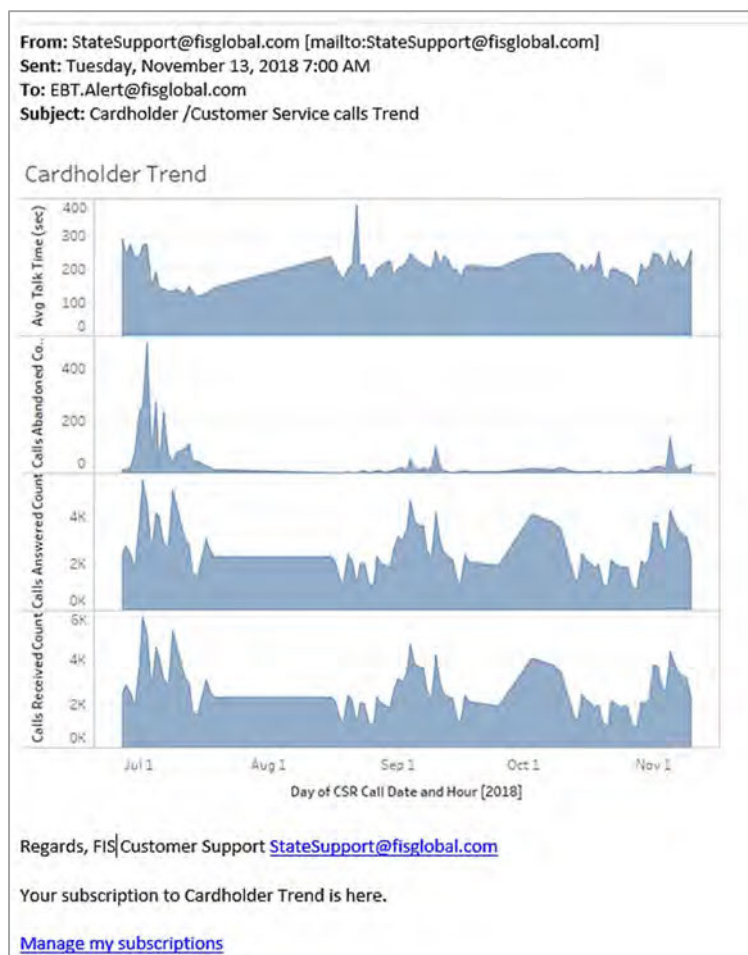


Figure E-78 Sample User's Inbox with Selected Report

Subscribing to a report allows a user to receive a report on a regular basis, or when the criteria for the report are met, without logging into the system.

Sharing a Report

Once a user has generated information, it can be shared with others, even if they do not use *ebtINSIGHT*. A user simply clicks a button to generate a link to the information, which can then be emailed to recipients chosen by the user.

Downloading a Report

Reports can be downloaded in various formats for further analysis, storage, or distribution. Depending on the report, available download options include:

- **Image:** Creates a graphic file (.png) of the report
- **Data:** Allows a user to view the data in a text file format
- **Crosstab:** Creates a CSV file capable of being loaded into a spreadsheet format. This feature allows a non-Tableau user to further customize a workbook using the capabilities of a spreadsheet program like Excel.
- **PDF:** Exports the data to PDF format

Using *ebd*INSIGHT to Combat Fraud

FIS' *ebd*INSIGHT offers users a quick link to tremendous amounts of EBT data through the state-of-the-art, easy-to-use data exploration and visualization tools of Tableau. Whether a user is collecting EBT data for historical analysis, fraud investigation, or research purposes, *ebd*INSIGHT gives them the flexibility to view and create virtually unlimited ad hoc reports that can meet and exceed the coalition's work and business needs. It can put current EBT data at the State's fingertips so users can easily explore information, gain insights, and make better, data-driven decisions. FIS looks forward to discussing *ebd*INSIGHT with ODJFS and what it can do for your staff, as well as providing a demonstration if requested.

The following are just a couple of examples of *ebd*INSIGHT ad hoc reports that show ways FIS' data warehouse tool can be used to identify and potentially combat fraud. Again, users can change any report in *ebd*INSIGHT in the click of a button to see the most valuable data in the most meaningful format, giving users infinite reports at their fingertips.

- **Out-of-State Transactions:** The following example is a graphical representation of the number of approved transactions done in each state across the country. This allows a state's fraud analysis team to quickly view all transactions performed out-of-state by your cardholders. A user can hover over a state to view a snapshot summary of the data or click on any state and get into the details of all financial transactions.

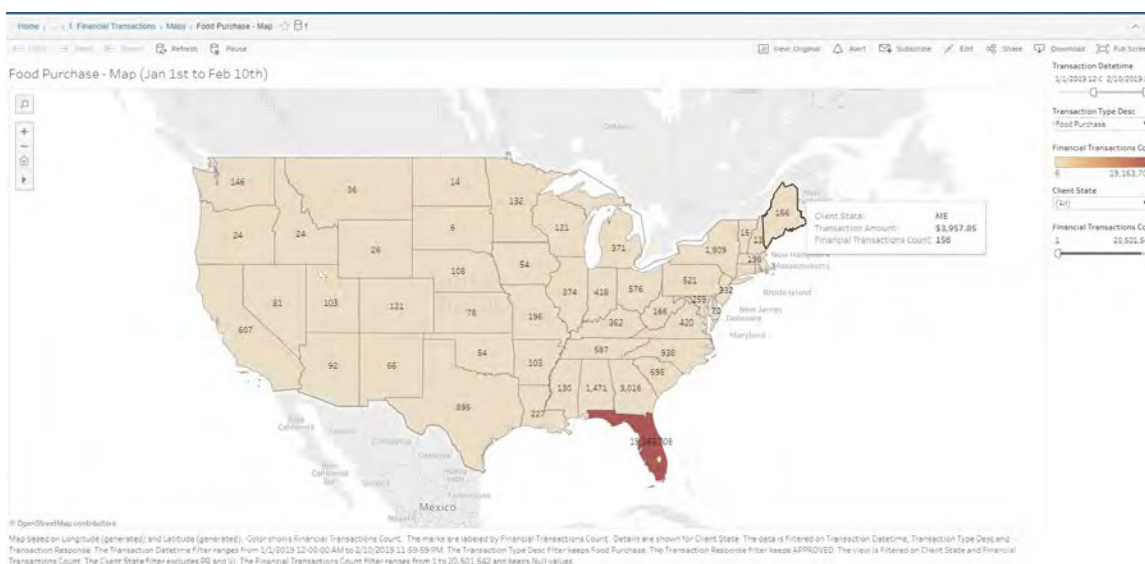


Figure E-79 Out of State Transaction Map

- **Out-of-State Card Issuances:** This map could be of great value to a state's fraud analysis team to see cardholders who are receiving cards at out-of-state addresses.

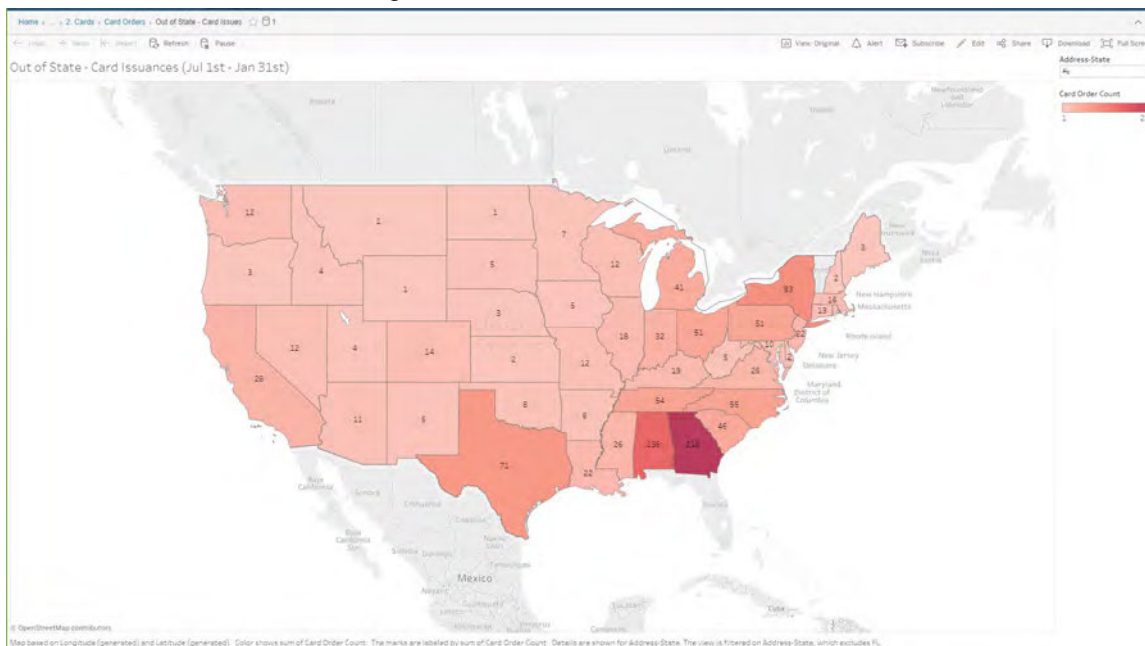


Figure E-80 Out of State Card Issuances

- **Whole-Dollar Transactions:** The following dashboard shows a listing of stores that are performing whole dollar transactions. Users within *ebtINSIGHT* can set thresholds (for example, a minimum number of whole-dollar transactions) and can perform additional research on the displayed data by clicking on available links within the dashboard to see detail or a store's location on the map.

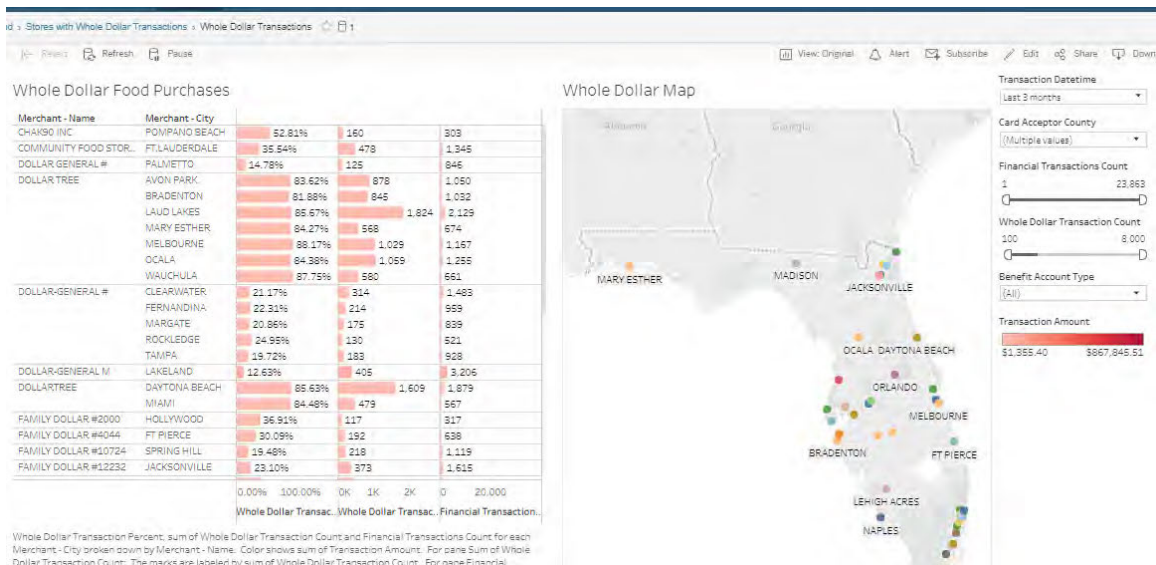


Figure E-81 Whole-Dollar Food Purchases

- **Count of Food Purchases over \$100:** This report can show which retail locations have the most large-value, whole-dollar transactions.

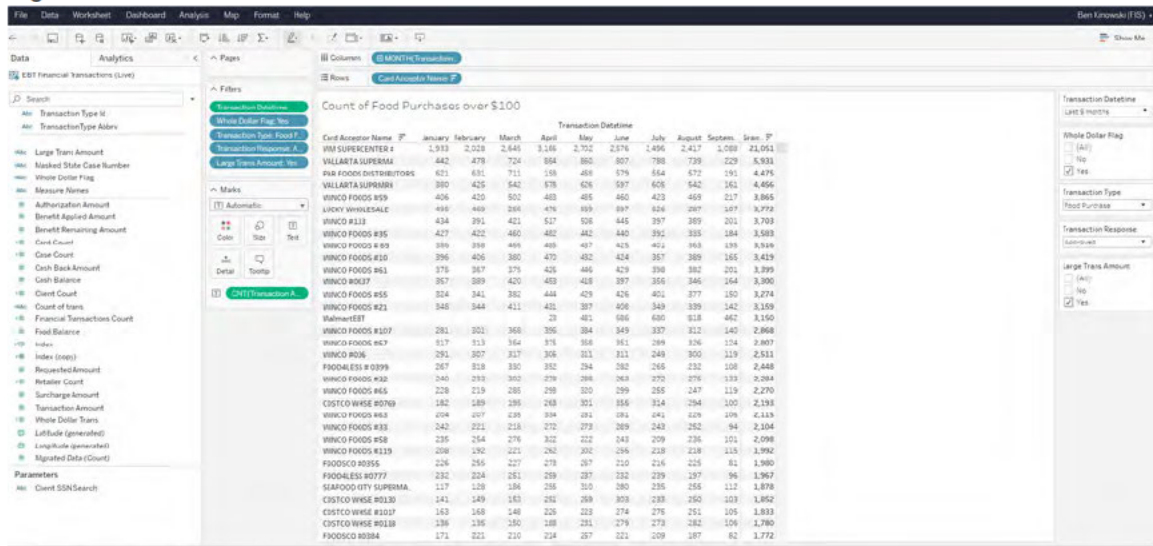


Figure E-82 Whole-Dollar Food Purchases

D. Transition from Mailed to A Hybrid Model of Card Issuance

	Maximum RAW Score Available
E.17 Value Added Services	
D. Describe how the Prospective Contractor would transition from all mailing to a hybrid model of card issuance for both mailing and over-the-counter card issuance including cost factors, resources, and the process.	5 points

FIS is the only EBT processor in the industry that owns and manages its own Payment Card Industry (PCI) secure card production facilities through our card services division, CardPro®. CardPro is a leader in secure card personalization services that:

- Provides direct integration to our card-processing platform, which ensures operational efficiency and keeps the State's card-related data secure under one FIS umbrella
- Operates three separate 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
 - These facilities are similar in size and scope, allowing card production to be moved to another location in the event of a disaster at the facility that produces the State's cards.
- Produces and distributes more than 20 million cards for EBT cardholders supported by:
 - 31 SNAP states and territories
 - 48 WIC state and government agencies



- Provides comprehensive card-processing services for more than 21,000 card programs in the United States, processing over 150 million cards annually
- Offers 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
 - Chip Encoding
 - Customized carrier design and development
 - Card-to-carrier attachment
 - Envelope insertion
 - Efficient and secure mailing services

As a full-service EBT provider, FIS does not use third parties or subcontractors in our card production and modification processes. Since all three card facilities are Visa/Mastercard/Discover/American Express certified, they operate under stringent procedures to minimize handling while maximizing control. Our card facilities maintain operational controls for card production, inventory control, physical security, and managerial oversight. We comply with all standards for the security of physical plastics during the issuance process. Our controls are documented and available to the State upon request.

FIS is ready to assist the State should DHS wish to issue to begin issuing cards over-the-counter (OTC). FIS supports States that issue initial or replacement EBT cards over the counter (OTC) in conjunction with mail issuance. With this process, a client will go to a local office within the State to receive their card. The State can optionally choose to have card issuance sites will maintain a supply of pre-embossed and pre-encoded cards. At the option of the State, an embosser can be supplied to support card personalization. Authorized card issuance staff will access the *ebtEDGE webADMIN* system to issue a new or replacement card to the client. FIS will process the request and link the card to the client on the *ebtEDGE* database.

FIS also has the option to provide pre-printed EBT card stock to the State of Arkansas with card printers capable of high-volume card issuance to produce the EBT cards. FIS will work with the State to determine the number and type of card issuance equipment required for the local offices, (such as card printers/embossers, card readers, and PIN selection equipment) and arrange for the procurement of the equipment.

FIS will prepare the local offices for OTC issuance by:

- Shipping bulk card stock to each issuance site (blank or pre-embossed)
- Shipping card issuance equipment and installation instructions to each site
- Confirming installation of the equipment or providing troubleshooting assistance
- Training State trainers by webinar on:
 - The card issuance process
 - The use of the equipment
 - Safeguarding and tracking card inventory

Mailed Card Issuance Process

FIS will support mailed card issuance for the State of Arkansas. As an industry-leading provider of EBT services, FIS is committed to accurate and timely card issuance.

The State's administrative processing will determine when FIS issues a card to a cardholder.

Cards are issued through the following avenues:

- For the initial card issued to a cardholder, the State will send a Case/Client Maintenance file via the batch interface to FIS, and the account setup record will include a "Y" (for "Yes") in the card issuance indicator. Account setup may also be accomplished using *webADMIN* or web services, where a card is issued to the client and is immediately reflected in the *ebtEDGE* System.
- For replacement cards, the State caseworker may submit an EBT card replacement request via the batch interface, *webADMIN*, or web services. When a card is statused as lost, stolen, or damaged, the previously issued card is deactivated immediately, and a new card is ordered. (FIS can support additional statuses at the State's option.)
- An existing cardholder may request a replacement card via the customer service IVR, web-based Cardholder Portal, *ebtEDGE* Mobile Application, or a CSR. Cards reported as lost, stolen, or damaged by the cardholder are deactivated immediately upon verification of identity, and a replacement card will be produced upon confirmation of the mailing address in the system.

E. Value-added Services Included in the Proposal

	Maximum RAW Score Available
E.17 Value Added Services	
<p>E. Describe any value-added services included in the Prospective Contractor's Proposal. Please detail how the set of services selected will provide a high impact on the State's program objectives. Prospective Contractors are encouraged to reference Tab 5 Value Added Services Priorities of the Cost Proposal Template for agency identified services and their associated priority levels.</p> <p>Only value-added services included in the Proposal shall be described. Prospective Contractors shall not include any potential future services for which offered pricing on Tab 7 Service Rate Card of Attachment T Cost Proposal Template but are not offering as a value-added service in their Proposal.</p>	5 points

FIS continuously invest in our solution to bring increased value to our state customers and, most importantly, to deliver new tools and practices that positively impact the operational and economic efficiencies of the State.

The value-added services FIS will provide included as part of our core offering are described in Table E-19, *Value-Added Services Overview*, below.

Table E-19 Value-Added Services Overview		
Product/Service	Stakeholder's Benefiting	Description and Value

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Table E-19 Value-Added Services Overview		
Product/Service	Stakeholder's Benefiting	Description and Value
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]

In addition to the Valued-Added Services listed above that are included as part of our core offering, FIS offers the State the ability to contract for a variety of our innovations.

The optional services FIS offers to the State at an additional cost are provided in Table E-20, *Optional Innovations Overview*, below.

Table E-20 Optional Innovations Overview		
Service	Stakeholder	Description and Benefit
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]

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F. Value-added Card Features Included in the Proposal

	Maximum RAW Score Available
E.17 Value Added Services	
<p>F. Describe any value-added card features included in the Prospective Contractor's Proposal. Please detail how the card features selected will provide a high impact on the State's program objectives. Prospective Contractors are encouraged to reference Tab 6 Value Added Card Features Priorities of the Cost Proposal Template for agency identified card features and their associated priority levels.</p> <p>Only value-added card features included in the Proposal shall be described. Prospective Contractors shall not include any potential future card features for which they offered pricing on Tab 8 Card Features Rate Card of Attachment T Cost Proposal Template but are offering as a value-added card feature within their Proposal.</p>	5 points

As required by the State, only value-added card features that are included in our core services are described in this section. Items that FIS offers that are not included in our core services have been priced for on Tab 8 Card Features Rate Card. The priced-for items include:

- CVV
- RFID
- Hybrid (chip and magnetic stripe) cards
- Four-color printing
- Embossing
- Holographic overlay
- Embedded hologram

[REDACTED]

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