



State of West Virginia  
Agency Master Agreement

Order Date: 2015-02-24

CORRECT ORDER NUMBER  
MUST APPEAR ON ALL PACKAGES,  
INVOICES, AND SHIPPING PAPERS.  
QUESTIONS CONCERNING THIS  
ORDER SHOULD BE DIRECTED TO  
THE BUYER.

<b>Order Number:</b> AMA 1300 1300 STO12E02	<b>Procurement Folder:</b> 36247
<b>Document Name:</b> Renew Contract for additional 3-yr term	<b>Reason for Modification:</b>
<b>Document Description:</b> Merchant Card Services - Required use per WV Code 12-3A-3	Renew contract; for additional 3 years- update compensation/equipment and processing methods
<b>Procurement Type:</b> Agency Master Agreement	
<b>Buyer Name:</b>	
<b>Telephone:</b>	
<b>Email:</b>	
<b>Shipping Method:</b> Vendor	<b>Effective Start Date:</b> 2014-12-01
<b>Free on Board:</b> FOB Dest, Freight Prepaid	<b>Effective End Date:</b> 2017-11-30

VENDOR	DEPARTMENT CONTACT
BB & T 300 SUMMERS ST  CHARLESTON WV 25301-1624  US <b>Vendor Contact Phone:</b> (304) 348-7278 <b>Extension:</b> <b>Discount Percentage:</b> 0.0000 <b>Discount Days:</b> 0	<b>Requestor Name:</b> Bryan Archer <b>Requestor Phone:</b> (304) 341-0713 <b>Requestor Email:</b> bryan.archer@wvsto.com

INVOICE TO	SHIP TO
WEST VIRGINIA STATE TREASURERS OFFICE 322 70TH ST SE  CHARLESTON WV 25304  US	WEST VIRGINIA STATE TREASURERS OFFICE 322 70TH ST SE  CHARLESTON WV 25304  US

DEPARTMENT AUTHORIZED SIGNATURE

SIGNED BY: Shelly Murray

DATE: 2015-02-23

ELECTRONIC SIGNATURE ON FILE

Extended Description:

Converted STO contract for Merchant Card Services for ALL state agencies to use for pymnt of credit card fees.

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
1	84121500			EA	\$0.000000

Description: Banking institutions

Extended Description:

FEES for POS Expenses related to Merchant/Credit Card Services

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
2	43211720			EA	\$0.000000

Description: Point of sale payment terminal

Extended Description:

Various types of POS terminals - rental or purchase. Price varies

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
3	43212112			EA	\$0.000000

Description: Point of sale POS receipt printers

Extended Description:

Various types of printers - price varies

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
4	14111608			EA	\$0.000000

Description: Gift certificate

Extended Description:

Agencies use of Gift Card Program

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
5	43211505			EA	\$0.000000

Description: Point of sale POS terminal

Extended Description:

PIN Pads/ Card Readers/ Check Readers

Total Order Amount	Open End
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**THIRD AMENDMENT**  
**to**  
**AGREEMENT**  
**between**  
**WEST VIRGINIA STATE TREASURER'S OFFICE ("STO")**  
**and**  
**BRANCH BANKING & TRUST CO. ("BB&T")**

This **THIRD AMENDMENT** ("Third Amendment") is made effective December 1, 2014, and amends the Agreement dated December 1, 2011, known as Purchase Order STO12E02, by and between the WEST VIRGINIA STATE TREASURER'S OFFICE (STO) and BRANCH BANKING & TRUST CO. (BB&T).

**WHEREAS**, the STO and BB&T entered into the Agreement for merchant card services; and

**WHEREAS**, the Agreement reserves the right of the STO to amend the Services under the Agreement as mutually agreed between the parties; and

**WHEREAS**, the Agreement provides for up to two (2) additional three-year period renewals as mutually agreed between the parties; and

**WHEREAS**, the parties desire to extend the term of the Agreement for an additional three (3) years and amend processing methods, compensation, and update equipment.

**NOW, THEREFORE, THIS AMENDMENT WITNESSETH:**

The parties covenant and agree as follows:

1. **Extension:** The Agreement shall be extended for the period December 1, 2014, through November 30, 2017.
2. **Compensation:** Exhibit B of the Agreement is hereby deleted and the attached Exhibit B is substituted therefor.
3. **Purchasing/Corporate Card Payment Transactions:** The parties agree that for all purchasing/corporate card transactions merchants must enter Level II data to reduce risk and fraud, and to receive the best qualified rate as reflected on

Exhibit B. BB&T shall provide training to each merchant processing purchasing/corporate card transactions. At a minimum, the training shall include the attached Exhibit C and the following information:

- a. Level II Data requires additional information be keyed at the time of the sale. The merchant must manually input the SUBTOTAL value of the purchase which is the value of the goods purchased without tax and tip.
  - b. At the time of the transaction the merchant must enter the amount of the tax in the "TAX AMOUNT", if no tax will be assessed then "0.00" must be entered. Leaving this blank will reduce the processing level.
  - c. The merchant must enter a Purchase Order number (PO#), if no PO#, then the last four digits of the card number on the front of the Purchasers Card should be added.
  - d. Merchant must enter the cardholder's billing ZIP CODE. This will be the ZIPCODE where the cardholder's monthly statement is billed.
  - e. The above is the minimum requirement to meet a Level II transaction. The system will prompt the user to enter the fields. The system will also have available additional fields, such as full address, that are optional.
  - f. After the Level II page is complete the merchant will "SUBMIT" for payment.
4. **Alternate Methods of Processing:** The parties agree that "Store and Forward" should not be used as a means for processing cardholder transactions. BB&T shall provide options such as PAYware and the wireless terminal Ingencio iWL255 to process payments outside of a designated location with access to a telephone line, Ethernet, or Internet.
5. **System Requirements:** The parties agree to the following System Requirements as described in Exhibit D.
6. **EMV and NFC Technology:** BB&T agrees that the new line of equipment will have EMV and NFC technology.
7. **Remaining Terms and Conditions:** This Third Amendment constitutes the entire understanding and agreement of the parties with respect to the subject matter and supersedes all prior agreements, written or oral, between the parties with respect thereto. All other terms and conditions of the Agreement, as amended, shall remain in full force and effect.
8. **Execution in Duplicate:** This Third Amendment may be executed in duplicate, each of which shall be considered an original.

**WITNESSETH THE FOLLOWING SIGNATURES:**

**WEST VIRGINIA STATE TREASURER'S OFFICE:**

<u>Shelly L Muncy</u>	<u>DT Purchasing</u>	<u>2/23/15</u>
Approval Signature	Title	Date

**BRANCH BANKING & TRUST CO.**

<u>Michael A. Holtzclaw</u>	<u>SENIOR VICE PRESIDENT</u>	<u>01-02-2015</u>
Approval Signature	Title	Date

STATE OF WEST VIRGINIA  
Purchasing Division**PURCHASING AFFIDAVIT**

**MANDATE:** Under W. Va. Code §5A-3-10a, no contract or renewal of any contract may be awarded by the state or any of its political subdivisions to any vendor or prospective vendor when the vendor or prospective vendor or a related party to the vendor or prospective vendor is a debtor and: (1) the debt owed is an amount greater than one thousand dollars in the aggregate; or (2) the debtor is in employer default.

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

**DEFINITIONS:**

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

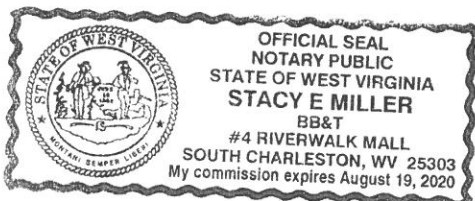
**"Employer default"** means having an outstanding balance or liability to the old fund or to the uninsured employers' fund or being in policy default, as defined in W. Va. Code § 23-2c-2, failure to maintain mandatory workers' compensation coverage, or failure to fully meet its obligations as a workers' compensation self-insured employer. An employer is not in employer default if it has entered into a repayment agreement with the Insurance Commissioner and remains in compliance with the obligations under the repayment agreement.

**"Related party"** means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceeds five percent of the total contract amount.

**AFFIRMATION:** By signing this form, the vendor's authorized signer affirms and acknowledges under penalty of law for false swearing (W. Va. Code §61-5-3) that neither vendor nor any related party owe a debt as defined above and that neither vendor nor any related party are in employer default as defined above, unless the debt or employer default is permitted under the exception above.

**WITNESS THE FOLLOWING SIGNATURE:**Vendor's Name: Branch Banking & Trust Co (BB&T)Authorized Signature: Michael A. Heltsclaw Date: 01-08-2015State of West VirginiaCounty of Kanawha, to-wit:Taken, subscribed, and sworn to before me this 8<sup>th</sup> day of January, 2014.My Commission expires August 19, 2020.**AFFIX SEAL HERE**NOTARY PUBLIC Stacy E Miller

Purchasing Affidavit (Revised 07/01/2012)



**Exhibit B  
Fee Schedule (Services)  
STO12E02**

Section 1 Services for Operating Accounts (DDA)		Unit Rate
*	DDA Account Maintenance (3.3.2)	\$100.00
	Per Transaction or Item Fees (3.3.3)	
	ACH Credit	\$0.10
	ACH Debit	\$0.10
**	Wire Transfers	\$0.25

\*DDA maintenance fees will be billed through the Cash Management contract STO27E as long as BB&T handles both contracts.

\*\*BB&T currently handles both the Cash Management Services STO27E as well as the Merchant Card Services STO12E02. Wire transfers handled through CMOL are considered debit transfers charged at a discounted rate through the Cash Management Contract STO27E.

	Account Transfers - Credits & Debits	\$1.00
	Credit Advices: Deposit Adjustments	\$0.25
	Debit Advices: Deposit Adjustments	\$0.25
	Other (Daily Earnings Credit Rate for average daily available balances)	0.00001096
Section 2: Services for Credit Cards		Unit Rate
	Merchant Discount Rates (3.3.5) Effective January 1, 2015**	
***	VISA	1.83%
***	MasterCard (MC settles w/ VISA)	1.83%
***	Discover (will have same rate and will settle w/ VISA when MAP conversion is complete and Discover contract is terminated)	1.83%
****	Small Ticket Purchase Fee-	1.83% + \$0.20
	Card Brand Pass Thru Fees	\$0.02
	PIN Entered EBT (PIN Required) Transaction Fee	\$0.45
	Cardholder Disputes (3.3.22, 4.3.6)	\$0.00
	Gateway Monthly Fee (4.3.4)	\$15.00
	Other Transaction Fees	\$0.00
	Training & Support (3.3.12, 4.2.4, 4.2.5)	\$0.00
	PCI Compliance Fee	\$0.00
	Electronic Banking Statements	\$0.00
	Research (4.5.5)	\$0.00
	Web-based Access to Reports (4.5.6)	\$0.00
	Terminal Replacement Fees	\$100.00
	Terminal Upgrades	Upgrade pricing is based on the equipment pricing list
	Terminal Supplies to STO and/or Agencies	\$0.00
	<b>Check Program (paper, no conversion)</b>	
	> Guarantee Rate	1.30%
	> Transaction Fee	\$0.20
	> Monthly Minimum Fee	\$35.00
	> Voice Authorization Fee	\$3.00
	> Annual Fee	\$50.00
	<b>Check Conversion Program</b>	
	> Administrative Set-Up	\$25.00
	> Monthly Minimum Charge	\$15.00
	> Guarantee Rate	1.15%
	> Transaction Fee	\$0.25
	> Check Image Retrieval	\$2.50
	> Chargebacks	\$4.00
	<b>Purchasing/Corporate Card Payments - Effective February 1, 2015</b>	
	Level 1 Processing Fee where Level 2 or 3 is Available	2.95%
	Level 1 ticket items will be charged 2.95% as opposed to 1.83%, the standard rate, when Level 2 data is not entered. Those agencies accepting Pcards for internal and external transactions will be subject to the higher pricing unless all Level 2 data as well as AVS are entered into the merchant system at the time the transaction is processed.	

**Exhibit B**  
**Fee Schedule (Merchant Equipment)**  
**STO12E02**

<b>Equipment (3.5, 4.2.2)</b>	<b>Purchased New</b>	<b>Purchased Refurbished</b>	<b>Monthly Rental</b>
<b>Terminals</b>			
Ingenico iCT220	\$350.00	\$300.00	Available for 6/9/12 month payment schedule
Ingenico iCT220 contactless	\$350.00	\$300.00	Available for 6/9/12 month payment schedule
Ingenico iCT250	\$350.00	\$300.00	Available for 6/9/12 month payment schedule
Ingenico iWL 255 (3G Wireless Terminal - See Wireless Section for additional pricing)	\$700.00	\$500.00	Available for 6/9/12 month payment schedule
Ingenico iWL 252 (Bluetooth Wireless Terminal - See Wireless Section for additional pricing)	\$600.00	\$500.00	Available for 6/9/12 month payment schedule
Verifone Vx520	\$350.00	\$300.00	Available for 6/9/12 month payment schedule

Terminals with comparable features and functionalities will be offered at the price stated above.

The price of all other terminals will be defined in future amendments.

**Obsolete Terminal Models. We will continue supporting replacements as available.**

Tranz 330- Tranz 380 - Tranz Swivel Stand			
Omni 3750 - Omni 3740 - Omni 3200SE			
Hypercom T7P - T7PT - T7Plus			
POS Partner PC Software			
Hypercom S-9 PIN pad			
Verifone Vx510		\$200.00	Available for 6/9/12 month payment schedule
Verifone Vx570		\$300.00	Available for 6/9/12 month payment schedule
Verifone Vx570 Dual Comm		\$300.00	Available for 6/9/12 month payment schedule
Hypercom 4205		\$200.00	Available for 6/9/12 month payment schedule
Hypercom 4420 Dual Comm		\$300.00	Available for 6/9/12 month payment schedule

Omni 3750 not available for distribution after September 2013.

<b>PIN pads</b>			
Omni P1000SE PIN pad	\$125.00	N/A	N/A
Ingenico iPP310 (EMV Capable)	\$250.00	N/A	N/A
Ingenico iPP320	\$350.00	N/A	N/A
Vx805	\$250.00	N/A	N/A

<b>Printers</b>			
Verifone P-900	\$225.00	N/A	N/A
Epson Receipt Printer (T-20)	\$250.00	N/A	Available for 6/9/12 month payment schedule

<b>Card Readers</b>			
Magtek Reader	\$90.00	N/A	N/A
ID Tech (PAYware PC only)	\$100.00	N/A	N/A

<b>Check Readers</b>			
RDM Check Reader 6014f (Ttech)	\$375.00	N/A	N/A
Magtek Mini MICR	\$240.00	N/A	N/A
Check Manager	\$300.00	N/A	N/A

<b>Other</b>			
Imprinters	\$0.00	N/A	N/A
Sales Slips/Return Slips	\$0.00	N/A	N/A
Printer Paper and Ribbon	\$0.00	N/A	N/A

New purchased equipment is warranted for a period of six months, or replaced at no cost.

Refurbished equipment is warranted for a period of three months, or replaced at no cost.

Damages from acts of God or through user abuse is not covered under warranty.



Gift Card Program		
<b>Gift Card (Custom Program)</b>		
>Monthly Fee per location	\$	10.00
>Per Transaction Fee	\$	0.15
>Prepress Fee (per card type)	\$	100.00
>Graphic Design (per card type)	\$	75.00
>Additional Card Production		\$0.45/card
>Additional Locations (set-up)	\$	75.00
Additional Terminals (set-up)	\$	10.00
<b>Global Virtual Terminal</b>		
> License Fee (one-time per acct)	\$	75.00
> Monthly Gateway Fee	\$	9.95
> Transaction Fee	\$	-
<b>Trust Commerce</b>		
> License Fee (one-time per acct)	\$	99.00
> Monthly Gateway Fee (see #6)	\$	15.00
> Transaction Fee	\$	0.09
>Citadel Monthly Fee	\$	11.00
>Citadel Per Transaction Fee	\$	0.08
<b>Payware</b>		
> License Fee (one-time, per acct) includes one card sleeve	\$	99.00
> Monthly Gateway Fee (per mobile device)	\$	15.00
>Additional Card Sleeve	\$	50.00
<b>Authorize.Net</b>		
> License Fee		\$70.00
> Monthly Gateway Fee		\$14.95
> Transaction Fee		\$0.06
<b>ACH Fees</b>		
Monthly Fee		\$10.00
Returned Item Fee		\$3.00
Chargeback Fee		\$25.00
Per Transaction Fee		\$0.50
Per Batch Fee		\$0.30
<b>Systems East</b>		
> License Fee (one-time, per account)		\$75.00
> Monthly Gateway Fee		\$9.95
> Transaction Fee		\$0.06
<b>Other Items</b>		
**** Other Card Types - American Express		0.30%
24-hr Batch Close Fee	\$	-
Merchant "Daily Letter"	\$	-

<b>GlobalBay Merchant</b>	
Basic - 1 User Monthly Fee	\$ 49.00
Small - 3 Users Monthly Fee	\$ 59.00
Medium - 5 Users Monthly Fee	\$ 69.00
Enterprise - Unlimited Users Monthly Fee	\$ 99.00
<b>Global Bay Equipment</b>	
Printer	\$ 339.00
Cash Drawer	\$ 159.00
Vx805 EMV Device	\$ 249.00
iPad Stand	\$ 159.00
iPad 4 WiFi 16 GB	\$ 499.00
Barcode Scanner	\$ 279.00
>BB&T Bundle without iPad or Scanner	\$ 900.00
>BB&T Bundle with scanner (no iPad)	\$ 1,200.00
>BB&T Bundle with iPad 4 (no scanner)	\$ 1,400.00
>BB&T Bundle with iPad 4 and scanner	\$ 1,700.00
>Each Bundle Includes:	
iPad Stand	
Cash Drawer	
Printer	
Vx805 EMV device	
Audio Jack Reader	
A Router is required for GlobalBay and must be provided by the merchant	
<b>Ingenico Wireless IWL 255</b>	
> Ingenico IWL 255 Terminal	New \$700.00 Refurbished \$500.00
> Wireless Setup Fee (one time, per terminal)	\$35.00
> Monthly Wireless Fee (per terminal)	\$20.00
> Transaction Fee	\$0.05
This terminal is supported only by AT&T. Pricing for wireless service does not include service provided by the wireless company. Subject to phone service provider availability/pricing.	

\*\* The Merchant Discount Rate of 1.83% shall take effect January 1, 2015. The Merchant Discount Rate effective December 1, 2014, through December 31, 2014 shall be 1.75%.

\*\*\*Visa, MasterCard, and Discover rates are based on the current interchange rate structure including all pending adjustments to signature and PIN debit transaction related to the recent Dodd-Frank Financial Reform Bill (including the Durbin Debit Interchange Amendment) that take effect on October 1, 2011. Should interchange costs change based on Federal Government and/or Federal Reserve rules and regulations, BB&T may propose pricing adjustment for the STO's approval.

\*\*\*\*Effective January 1, 2015, Small Ticket Pricing for MIDs averaging or having the majority of the transactions less than or equal to \$15.00 per transaction will be assessed a \$0.20 transaction fee. Service fee accounts will not be subject to the surcharge. Rates and other fees will apply per schedule above. The \$.20 per transaction fee will be assessed to all transaction accounts with sales related to Parking and Food Service MID's with average transactions equal to or less than \$15 each.

\*\*\*\*\*BB&T proposes to assume and manage the State Agency Discover MIDs in order to settle the funds within 24 hours and with the V/MC settlement dollars. Until such time we are able to do the same with American Express settlements, we will continue to assess the 0.300 basis point processing fee for American Express transactions.

Pricing for wireless service does not include service provided by the wireless company. Subject to phone service provider availability/pricing.

## Exhibit C- Level II Data:

Level II Data is additional information keyed in at the time of a sale to reduce risk of fraud and chargeback.

### Global Virtual Terminal:

#### To add Required Fields for Level II Data for Each User

From the Main Menu, select Preferences

Select Options. The following screen displays:

The screenshot shows a software window with a menu bar containing 'PreAuth', 'AVS', 'Invoice', 'CVV', 'Level II', 'Tip', 'Verify', and 'Email'. The 'Level II' menu item is selected, displaying a dialog box titled 'PreAuth Complete Setting'. Inside the dialog, the checkbox 'Enforce PreAuth Complete Amounts Test' is checked. Below this, there are two bullet points: 'Card Present Transactions PreAuth Complete Amount must match the PreAuth Amount for all Card Present transactions that do not include a tip' and 'Card Not Present PreAuth Complete Amount must be equal to or less than the PreAuth Amount for all Card Not Present transactions'. A note at the bottom states 'Not enforcing these rules may result in increased transaction fees'. A 'Save' button is located at the bottom left of the dialog.

Select Level II

The screenshot shows the same software window with the 'Level II' menu item selected. The dialog box titled 'Require Level II Data on Commercial Card transactions' is displayed. It contains a single checkbox labeled 'Require Tax Amount and PO #' which is currently unchecked. A 'Save' button is at the bottom left.

Enable "Require Tax Amount and PO #"

Select Verify

The screenshot shows the same software window with the 'Verify' menu item selected. The dialog box titled 'Set Field Options for Card Verify Transactions' is displayed. It contains three rows of radio button options: 'Street Address' (Optional, Required, Disabled), 'Postal Code' (Optional, Required, Disabled), and 'Card Verification Value (CVV/CID/CCV)' (Optional, Required, Disabled). In each row, the 'Required' radio button is selected. A 'Save' button is at the bottom left.

Require Street Address, Postal Code and Card Verification Value

Select Save

To Complete a Transaction Requiring Level II Data:

From the Main Menu, select Virtual Terminals and select Credit. The Credit Card Sale screen will display:

The screenshot shows the 'Credit Card Sale' screen with a top navigation bar containing buttons: Sale, PreAuth, PreAuth Complete, Return, ForceAuth, Card Verify, Balance Inquiry, Void, and Adjust. The main form area includes the following fields and options:

- Register: 01 Register A (dropdown)
- PRRef: (text field)
- Subtotal: (text field)
- Tax Amount: (text field)
- Tip Amount: (text field)
- Total Amount: (text field)
- Card Number: (text field)
- Expiration Date (MM/YY): (text field)
- Card Present: ☒ (selected)
- Card Not Present: ☐
- Recurring (against contract): ☐
- Card Holder: (text field)
- Customer ID: (text field)
- Email Address: (text field)
- Street: (text field)
- City: (text field)
- Postal/Zip Code: (text field)
- CV2: (text field)
- CV Presence: Not Submitted (dropdown)
- Invoice #: (text field)
- PO #: (text field)
- Force Duplicate: ☐
- Receipt Language: English (dropdown)

At the bottom of the form are two buttons: 'Process' and 'Clear'.

When a commercial card is keyed/swiped, Global Virtual Terminal automatically recognizes it as a commercial card and launches a popup window with a form to collect level II data.

The screenshot shows a 'Level II' popup window with a light blue header. It contains the following fields and a button:

- Subtotal: (text field)
- Tax Amount: (text field)
- PO #: (text field)
- Submit: (button)

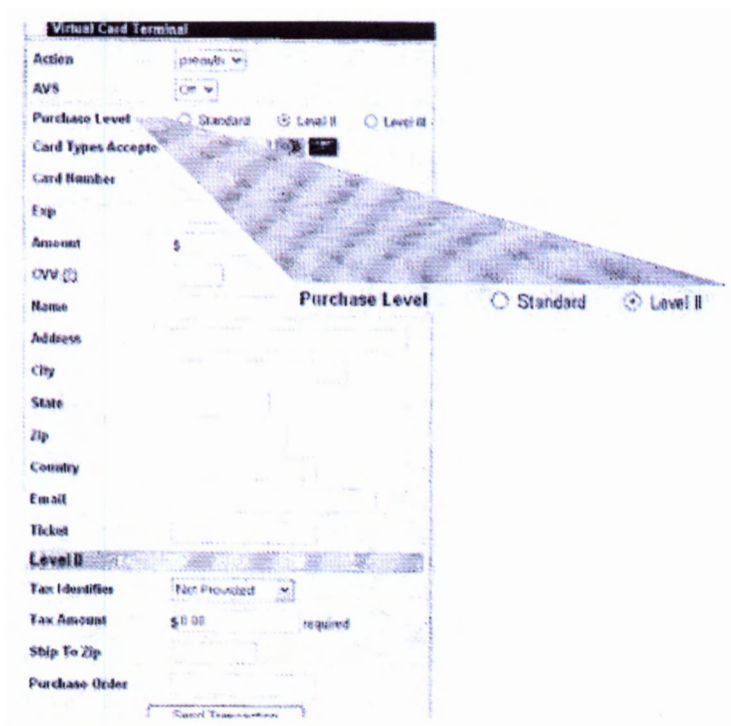
Subtotal

Tax Amount – If no taxes apply, type \$0.00.

PO # - If no PO # applies, type the last four digits of the card number.

(Instructions can also be found in the Global Transport Virtual Terminal User Guide)

Trust Commerce:



The screenshot shows a 'Virtual Card Terminal' form. On the left is a vertical list of labels: Action, AVS, Purchase Level, Card Types Accepted, Card Number, Exp, Amount, CVV (3), Name, Address, City, State, Zip, Country, Email, Ticket, Level II, Tax Identifier, Tax Amount, Ship To Zip, and Purchase Order. The main form area contains input fields and controls corresponding to these labels. 'Action' has a dropdown menu. 'AVS' has a dropdown menu with 'Off' selected. 'Purchase Level' has three radio buttons: 'Standard', 'Level II' (which is selected), and 'Level III'. 'Card Types Accepted' has a dropdown menu with 'All' selected. 'Card Number', 'Exp', 'Amount', 'CVV (3)', 'Name', 'Address', 'City', 'State', 'Zip', 'Country', 'Email', and 'Ticket' are text input fields. 'Level II' is a section header. 'Tax Identifier' has a dropdown menu with 'Not Provided' selected. 'Tax Amount' has a text input field with '\$0.00' and the word 'required' next to it. 'Ship To Zip' and 'Purchase Order' are text input fields. At the bottom right is a 'Send Transaction' button.

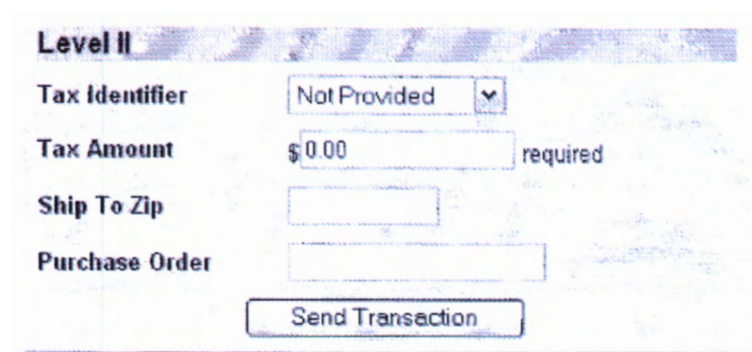
Select an action type

Select the desired AVS setting

Select "Level II" from the Purchase Level radio button group

Enter credit card number, expiration date and amount

Enter the cardholder address information



The screenshot shows the 'Level II' section of the form. It includes the following fields and controls: 'Tax Identifier' with a dropdown menu showing 'Not Provided'; 'Tax Amount' with a text input field containing '\$0.00' and the word 'required' next to it; 'Ship To Zip' with a text input field; 'Purchase Order' with a text input field; and a 'Send Transaction' button at the bottom.

Enter the Tax Identifier, Tax Amount (If no tax applies, enter \$0.00) Enter the zip code and Purchase Order Number (If no purchase order number applies, key the last four digits of the card number).

## Exhibit D- System Requirements

For optimum system performance it is recommended that users install and use Internet Explorer 8.0 with encryption enabled. In order to run reporting outputs, and for multi factor authentication (MFA) clients, it is suggested that users install and use JAVA version 1.6, Flash v11+ and Excel.

The following list describes options that need to be active in the Internet browser to ensure accessibility. Most of these options are active by default in Internet Explorer 8.0. If one or more of these options are turned off, the user may experience poor performance, unanticipated results, and website inaccessibility.

### Browser Requirements

- HTTP1.1 must be active
- SSL3 must be active
- Show images must be on
- Pop-up windows should be allowed and not be forced into a new window/tab nor blocked from view
- Scripting must be active
- Cookies must be active

This application uses pop-up windows. If a pop-up blocker is enabled on the user's browser, the pop-up blocker needs to allow pop-up windows for this application.

### Virtual Terminal Requirements

#### Virtual Terminal System Requirements

	Authorize.Net	TrustCommerce	PAYware Connect	WebPASS	Global
<b>Operating System</b>					
Linux	X	X	X		
Macintosh	MOTO only	X	MOTO only		
Windows 7	X	X	X	X	X
Windows 8	X (MOTO & Retail)	X	X		X
Windows Vista Home	X	X	X		
Windows Vista Business	X	X	X		X
Windows XP	X	X	X		
Windows 2000	X	X	X		
Windows 98	X	X	X		
<b>Web Browser</b>					
Firefox	X	X		X	
Internet Explorer 6.0	X	X			
Internet Explorer 7.0	X	X	X		
Internet Explorer 8.0	X	X	X		
Internet Explorer 9.0	X	X	X	X	
Internet Explorer 10	X	X			X
Internet Explorer 11	X	X			X
Google Chrome (v 17)				X	
Safari version 5 or higher		X	X	X	

#### QuickBooks Plug-In:

QuickBooks Pro, Premier and Premier Retail 2009-2010

X

#### Contact Support Manager:

QuickBooks Pro, Premier and Enterprise 2008 through 2013 (Windows based)