

**MARYLAND STATE TREASURER'S OFFICE**  
**Louis L. Goldstein Treasury Building**  
**80 Calvert Street, Room 109**  
**Annapolis, Maryland 21401**

**QUESTIONS AND ANSWERS**  
**FOR**  
**REQUEST FOR PROPOSALS FOR**  
**MERCHANT SERVICES**  
**RFP # MS-10052018**

November 19, 2018

**Section 3.2 Background – Overview of Current Merchant Services**

- Q-1. When PINless debit is referenced, is this referring to accepting a debit card without a PIN (also known a signature debit) or is STO using the special PINless debit for e-commerce program?
- A-1. PINless refers to accepting a debit card without a PIN (aka signature debit).
- Q-2. Advise what MD ONE system gateway processes through.
- A-2. Currently, the agency uses PAYFAC (payment facilitator) which is a gateway and acts as the merchant to handle all the interchange and assessment fees. With this procurement, the Offeror should be able to provide this service.
- Q-3. Please describe the various instances where TSYS is the current processing platform. Specifically, please identify the front-end hardware, payment software and payment gateway that is routing payments to TSYS for clearing. Is it STO's intention to consolidate all services under one provider, even if that outcome eliminates TSYS?
- A-3. There are some locations that are still processing on TSYS for various reasons. It's the State's intention to migrate any locations still processing on TSYS and move to one payment platform.
- Q-4. For *Universities – Admin Suite Modules*, please advise CRM software used and gateway.
- A-4. This information is not currently available.

Q-5. Which ACH service do you use to process e-checks? What is the average number of monthly e-check transactions?

A-5. We are looking for the Offeror to provide ACH services to process eChecks. Currently MDOT is averaging 13,000 – 14,000 eCheck transactions per month. We do not have figures for other agencies who may be using eChecks.

Q-6. What is your average check size and the average transaction count by agency? What is your highest ACH transaction dollar amount?

A-6. This information is not currently available.

Q-7. How many Ingenico IPP320 terminals are deployed within the Maryland agencies?

A-7. Over 150 iPP320 devices have been deployed throughout the State.

Q-8. Please describe how the IPP320 kiosks are working today. What is the applicable payment software/gateway being leveraged by the RBA software?

A-8. iPP320 devices are utilized at the Motor Vehicle Administration in conjunction with the Payment Collection Gateway powered by Govolution.

Q-9. Please describe the usage of Maryland One System. What payment software/gateway is integrated to the Maryland One System?

A-9. Lexis Nexis, a Vital Chek company, provides the gateway, processing, any interchange and assessment fees, and is under the PayFac model utilizing the government and higher education service fee program. Lexis Nexis handles and provides everything for the Maryland One system.

Q-10. Please describe the usage of the Integrity Back Office Solution and advise the applicable payment software/gateway that enables transactions to be routed for clearing.

A-10. Transcore is MDTA's new Customer Service Center vendor responsible for integrating with the newly installed tolling systems. Integrity Back Office Solution is the product in use by Transcore to provide this service. The Offeror is requested to provide the gateway solution and merchant processing services to support this customized application. Transcore is building the new Customer Service Center and MDTA expects to transition to the new service center and new credit card processing processes by Spring of 2020.

Q-11. Please identify the brand name of the kiosk you are currently using? What is the software name and version currently being used? How does the Kiosk connect today to the incumbent?

A-11. The kiosks used by MVA are provided by Kiosk Solutions. They run on Windows 7 with an in-house custom built application and connects through Govolutions.

Q-12. The RFP States, *“Currently there are approximately 550 Merchant Identification Numbers (“MIDs”) in use. There are approximately 45 State Agencies operating on the TSYS platform that will need conversion. The State cannot guarantee, but fully expects the use of merchant services to increase.”*

Regarding the 550 MIDs currently in use, is the State wanting to own their own agency Merchant IDs or is the State open to a proposer being their Merchant of Record?

A-12. The State will be the Merchant of Record.

Q-13. Can you provide a list of the approximately 45 state agencies ‘using TSYS’ referenced in this RFP that could be subject to the terms and pricing of this contract if awarded?

A-13. See Exhibit 1.

Q-14. Can you provide a breakdown of sales and transaction volumes by respective agency for calendar year 2017?

A-14. Because each agency manages their own account this information is unavailable.

Q-15. Can you provide a breakdown of the current fee structure for each agency – i.e. absorbed or convenience/service fee model and the associated fees?

A-15. Our current provider does not have any MIDs that are charging service fees today. If a convenience fee is charged (mostly University tuition accts) it’s done by their vendor.

Q-16. Currently you have 550 MIDs over 45 agencies. How many First Data proprietary (meaning can only be downloaded with First Data alliances software) terminals do you have in operation?

A-16. There are over 450 proprietary devices placed throughout the State. The devices include the FD130, FD35 and the FD410. Please refer to the First Amendment to the RFP relating to 3.5.13 which clarifies that Offerors are not required to support existing equipment.

### **3.3 Minimum Qualifications**

Q-17. The RFP states, “*The Offeror must act as the State’s acquirer, and supply merchant identification numbers (“MIDs”) used for authorizing and settling all VISA, MasterCard, Discover and American Express transactions.*”

Will the State please define “Offeror”? Does this include the proposer and subcontractors providing a single solution?

A-17. Yes. The Offeror is the entity that submits a proposal in response to the RFP for Merchant Services.

Q-18. How many terminal devices will you require at the call centers to securely enter credit card payment data for MOTO orders?

A-18. This will vary by agency.

Q-19. Is there a solution processing the eChecks? Is this provided by a gateway, acquirer or banking solution?

A-19. Currently eChecks are processed through gateways.

### **Section 3.4 General Requirements**

Q-20. 3.4.3.6 – The card brands can actually mandate the processor to terminate a merchant for various reasons including changes brought on by the credit card industry that the Merchant would have to comply. Would the State be agreeable to *negotiate termination rights with cause* in this section to comply with this type of requirement from the card associations?

A-20. STO will not agree to negotiate a termination right. Where a merchant is terminated by card brand or industry, with no fault or cause by the merchant service provider, would not be considered a breach.

### **Section 3.5 – Merchant Card Service Requirements**

Q-21. 3.5.2.3 - By Mail-In transactions, is STO referring to the proposer receiving mailed in payments (i.e. in a lockbox environment) or is this referring to STO receiving mailed in payments that need to be processed?

A-21. Refers to remittances mailed to the agencies for payment processing.

Q-22. 3.5.2.4 PC-based Batch Processing - Please identify which agencies utilize batch processing and describe how and why it is used.

A-22. This information is not readily available.

Q- 23. 3.5.2.5 - Is IVR provided by the acquirer or does the STO use a 3<sup>rd</sup> party?

A-23. STO does not have a 3<sup>rd</sup> party provider, however the incumbent uses a third party to manage this service. We are asking the acquirer to provide a solution. The STO will not enter into separate agreements with third parties to provide this service. If Offerors wish to partner with any third parties, these partnerships should be outlined in proposals to the RFP.

Q-24. Will the State please explain how the current PC-based batch processing systems operate? Will the State be open to modernizing their PC-based batch processing systems to internet-based processes?

A-24. Depending on the PC based software solution and agency, an internet solution may be viable.

Q-25. 3.5.2.6 - Self Service Terminal (SST) - Please identify how these are different from Kiosk.

A-25. A kiosk is a form of SST.

### **Section 3.5.3**

Q-26. The STO indicates, “*Offeror shall provide the ability for State Agencies to develop proprietary data formats/reporting for credit card authorization and settlement through the use of mechanisms and systems identified in the below Value-added Resellers (VAR’s).*”

In 3.5.3.2, STO further indicates that Offeror should “*Identify any variations or additional data element requirements. Describe the justification for any additional requirements.*”

Can the STO expand upon this requirement? Because the variability of technology needs across agencies and other user-groups, data integration is going to require customization across environments. Can you describe how you would like the Offeror to identify “any variations or additional data elements” without knowing the technologies and/or use-cases involved?

A-26. The STO realizes that requirements vary for different VARs solutions and therefore cannot provide specifics. We are looking for general requirements needed by VAR providers to interface with the proposed solution, ie what does the Offeror use to determine whether or not a VAR can successfully interface with their solution.

### **Section 3.5.4 and Exhibit 2**

Q-27. Is the CryptoPay product you are using Nelnet?

A-27. Not available.

Q-28. Is Digital Payment Technologies Corp using Iris?

A-28. Not available.

Q-29. Is Direct Payment GTWAY using SCR200?

A-29. Not available.

Q-30. Is FRNTSTRM FASRTRNSCT GTWY using Argofire?

A-30. Not available.

### **Section 3.5.8**

Q-31. 3.5.8 - The STO states that *“The Offeror shall provide the ability for Maryland State Agencies to develop proprietary data formats/reporting for credit card authorization and settlement through the use of mechanisms and systems identified in number 3.5.8”*. Can the STO provide the applicable use-case related to “develop proprietary data/formats reporting”?

A-31. We are looking for Offerors to be able to provide programming services to create customized application programming interfaces (APIs) from vendor credit card authorization and settlement data to be used by State of Maryland proprietary reporting systems.

Q-32. Section III Scope of Services and Requirements, Merchant Card Service Requirements 3.5.8.

*3.5.8. Offeror’s PC based systems shall at a minimum provide the following:*

*3.5.8.2. User friendly package with on-line help;*

*3.5.8.7. Allow for User creation of passwords;*

*3.5.8.8. Ability for User created queries and reports; and*

Will the State please define the term “user” in the context of this requirement, is the user the end user or the administrative State agency user?

A-32. State Agency employee would be the “user.”

### **Section 3.5.12**

Q-33. How many EMV terminals does the State currently use by agency?

A-33. Over 450 First Data devices are in place throughout the State and over 300 Ingenico devices are in place.

Q-34. How many iPads does the State currently use by agency?

A-34. The State does not currently accept payments via iPads.

### **Section 3.5.13**

Q-35. Please explain why compatibility with the First Data Nashville and CardNet Platforms including Buypass are to be provided?

A-35. The State's existing equipment only works on these platforms. Please refer to the First Amendment to the RFP dated November 9, 2018 clarifying this statement to provide compatibility 'if available'.

Q-36. The RFP states, "*The Offeror should be able to support existing equipment.*" How many swipe/NFC/pin pad/EMV devices does the State currently have in operation?

A-36. The State has over 500 devices in place today. Please refer to the First Amendment to the RFP dated November 9, 2018 clarifying this statement to request Offerors to identify if they can support existing equipment.

Q-37. What Ingenico terminals are used? Are they stand alone or part of another solution?

A-37. There is a mix of Ingenico iSC250 and iPP320 terminals and they are all semi integrated and used in conjunction with Payment Collection Gateway – a proprietary gateway product offered by Bank of America. Motor Vehicle Administration alone has at least 300 devices. Central Collection Unit also uses Ingenico devices in conjunction with Payment Collection Gateway.

Q-38. The RFP states that the Offeror should be able to support existing equipment such as the FD terminals. Is STO aware that FD terminals are proprietary to First Data and its partnerships? As such, is STO willing and able to replace those terminals should it select a different processor?

A-38. The STO is willing to replace the existing terminals and does not require that Offeror's use First Data terminals. The RFP has been revised to ask Offerors to identify which existing systems they can support. It will not be required that Offerors use First Data terminals. See the First Amendment to the RFP dated November 9, 2018.

Q-39. The RFP states that the Offeror should have compatibility with the Nashville, Cardnet and Buypass platforms. These are First Data platforms and would be proprietary to First Data. We assume it is acceptable to offer a proposal that includes our own processing network rather than the First Data platforms. Please confirm that this is acceptable to STO.

A-39. Yes, it is acceptable for proposals to include their own processing network. The STO does not require Offerors to use First Data platforms. Please refer to the First Amendment to the RFP dated November 9, 2018 which clarifies this statement.

Q-40. How many proprietary First Data (FD) terminals are currently in use?

A-40. There are over 450 proprietary devices placed throughout the State. The devices include the FD130, FD35 and the FD410.

Q-41. What is the end of life date on the terminals above?

A-41. This information is not available.

Q-42. Will the State please provide a list of the technology vendors the proposer will be required to integrate with for this project?

A-42. Current vendors in use today include First Data platforms, First Data Equipment, Ingenico Equipment, Payment Collection Gateway and existing VAR's that are listed within the RFP. We are not requiring proposers to integrate with these.

### **Section 3.5.18**

Q-43. What is the current chargeback/retrieval process?

A-43. Chargebacks are handled directly by each agency. Agencies utilize an online dispute tool with our current processor

Q-44. How are chargebacks and retrievals reported by the current gateway?

A-44. Chargeback reporting is available to each agency via an online tool offered with our current processor.

Q-45. In regards to requirement 3.5.18.2. (pg 15), please define adjustments.

A-45. The "adjustment" occurs when the Acquirer pulls the amount of the disputed transaction from the State pending the outcome of the chargeback investigation. An "adjustment" could also be defined as when the Acquirer re-deposits the money pending a successful outcome for the State.

### **Section 3.5.28**

Q-46. Does STO assess convenience fees today, and if so, how are they assessed? Does STO set and collect them or does a third party set and collect these fees? Please provide the transaction volumes on which convenience fees are assessed.



A-46. The STO does not set up accounts. Agencies seeking to accept credit cards or gateway solutions set up accounts with the merchant services provider. Convenience fees are not assessed with the existing Contract. If any agencies currently assess convenience fees (mostly University tuition accts) it's done by agency VAR vendors and not by our existing merchant services provider. We do not have the transaction volumes.

Q-47. Is it expected for the acquirer to assess, calculate and disburse the remaining funds, or is there a gateway solution that provides this service today?

A-47. Some agencies may have a gateway solution, however, the acquirer should be able to assess and calculate the convenience fee and distribute the balance to the merchant's account.

Q-48. What percent of payments would be fee? What is the average dollar size? Channels used? Is ACH in scope? If so, please provide volumes. What types of payments would these include?

A-48. We do not know what percent would be fee. The payment collection gateways currently set up by Bank of America Merchant Services through Govolutions does accept ACH. Yes, ACH is IN scope per section 3.6 on page 18.

### **Section 3.5.37**

Q-49. When the State asks for a description of the operating system pertinent to the recommended solution, for what specific Agency or technology environment is the STO referring to?

A-49. This question is in relation to the solutions proposed by the Offeror such as Gateway solutions, POS terminals, etc. If any of these solutions requires specific operating systems, please identify.

### **Section 3.5.41**

Q-50. *3.5.41 - The STO requests that the Offeror "Describe how seasonal MIDs are handled, including activation and de-activation processes". Please define "seasonal MID".*

A-50. Seasonal MIDS are MIDS that process only during certain times of the year – example: State Parks.

### **Section 3.6 ACH Services**

Q-51. Would you provide the projected ACH/eCheck annual volume?

A-51. Currently MDOT is averaging 13,000 – 14,000 eCheck transactions per month. We do not have figures for other agencies who may be using eChecks.

Q-52. What ACH services are you looking for an acquirer to provide outside of what is contracted with Bank of America and/or Wells?

A-52. The STO is seeking ACH services to be offered through the payment gateways solution and processed through the new merchant services provider. Payment gateways solutions are not included in the new depository services contract.

Q-53. Is *Check imaging* at Point of Sale or Online required?

A-53. No, currently we accept e-check and web payments thru the online payment service, and do not use check imaging service for payment.

Q-54. Will you please provide a merchant statement for one quarter?

A-54. We do not have a consolidated statement. Agencies are individually invoiced for their merchant accounts. STO has considered claims of line item pricing and determined that the line item pricing is confidential commercial and/or commercial financial information. Total contract amounts are not proprietary.

Q-55. Will you please describe the current process for updating device firmware?

A-55. Proprietary terminal updates (if needed) are pushed out electronically to each device.

Q-56. The State asks in 3.6.1.6 to describe how ACH returns are handled and shares that the State does not permit debits to the State's account. Can you confirm if the State is requesting invoices on any returned or rejected items?

A-56. No, we are not requesting invoices for returned or rejected items. These would be netted against daily receipts.

Q-57. Will the State please provide ACH revenue and transaction volume from the previous year?

A-57. We cannot provide current figures, however, we expect more agencies to expand and accept ACHs through the payment gateway solution.

Q-58. General ACH questions:

- How many ACH returns do you experience per month?
- How many unauthorized ACH returns do you experience per month?
- How many Notice of Change (NOC) do you experience per month?
- What bank do you settle ACH transactions with today?
- Do you utilize Same Day ACH processing today?
- Do you utilize Real Time ACH?
- What is the average dollar amount of each ACH file?
- **Appendix A-2** Can you define ACH Fee per batch?
- **Appendix A-2** Can you define ACH Warranty Fee?
- **Appendix A-2** What is the difference between ACH per Item Fee and ACH Fee?
- How often do you send ACH files?
- How many batches do you send per day?
- How many ACH transactions per batch?
- How do you reconcile the ACH transactions?

A-58. Currently ACH services are being utilized on a limited basis through payment collection gateways. We anticipate with this new contract more agencies may want to take advantage of this service and have therefore included it within this RFP.

**3.7 Web Based Gateway Solutions Services**

Q-59. Who is your current provider/providers for online payment gateway solutions?

A-59. Govolution powers the Payment Collection Gateway product which is a product offered by Bank of America. Motor Vehicle Administration, Central Collection Unit, DNR, Department of Environment and MD Insurance Administration all use Payment Collection Gateway. Other gateways in use are listed in Exhibit 2.

Q-60. Is the state looking to replace its current online payment gateway provider or just looking for a merchant processor to process payments made via Govolution?

A-60. We are looking for whatever viable solutions Offerors can provide. We do not require Offerors to use Govolution.

Q-61. Do any agencies charge a service fee for credit card or E-Check payments made online?

A-61. Agencies using the current BAMS contract do not, however, agencies that use NIC have the ability to charge convenience fees to cardholders. The NIC contract is with the Department of Information Technology, and is not a STO contract.

Q-62. The RFP indicates that the “State has over 34 different gateway solutions in use through Govolutions Inc. Gateway.” Also the State indicates that “in addition to supporting these existing gateways, the Offeror shall provide services to assist agencies in creating new and converting existing gateway solutions linked to their website”.

As it relates to Govolution, does the State mean that the Offeror will need to integrate with the Govolution gateway within 34 separate payment environments? If yes, is the same Govolution payment gateway in place within all 34 environments?

A-62. Govolution is only one of the payment gateways that the State uses. Other gateways may be in use by other that are used and are listed in Exhibit 2 of this document. These should also be supported by bidders or a replacement product would need to be offered. Govolution payment collection gateway services was developed by Bank of America through our prior depository service provider contract, which expired September 30, 2018. While we do not require Offerors to be compatible with Govolution, if they are not, these gateways will need to be converted upon award of this contract. Per Section 3.7.3, please describe the process of converting existing gateways, which would include these 34 accounts, if your solution is not compatible with the Govolution gateway.

Q-63. What role does Govolution provide for the State and participating agencies? What agencies/departments does Govolution support today?

A-63. Govolution powers the Payment Collection Gateway product which is a product offered by Bank of America. Motor Vehicle Administration, Central Collection Unit, DNR, Department of Environment and MD Insurance Administration all use Payment Collection Gateway.

Q-64. Does Govolution assess and manage Service (Convenience) Fees on behalf of the agencies?

A-64. No service or convenience fees are collected by Govolution.

### **3.8 Interactive Voice Response (IVR) Services**

Q-65. Do you currently host your IVR? If not, what vendor is hosting?

A-65. FDGS is the IVR host.

Q-66. How many agencies currently accept payments via IVR?

A-66. Three agencies accept payments via IVR.

Q-67. Can you share call volumes processed through the IVR?

A-67. This information is not available.

Q-68. Can you confirm that State of Maryland would like the vendor to provide IVR for all business units?

A-68. We want the service available to anyone who wants to use it, but currently only three agencies are using IVR.

Q-69. Can you share IVR scripts?

A-69. Yes, we can provide scripts.

### **Section 3.9 Additional Specialized Services**

Q-70. Section III Scope of Services and Requirements, Additional Specialized Services 3.9.1 *The State Highway Administration (SHA) has a heavily integrated processing solution called MD ONE, a Bentley Transportation product, to issue hauling permits for overweight and over dimensional loads. SHA requires an electronic credit card processing service to interface with MD ONE permitting system to provide another means for customers to obtain Maryland hauling permits in an expedited manner as well as replenish escrow accounts and make account payments. The solution must provide for card not present, internet gateway and in-person transactions. Will the State please provide a breakdown of the transaction volumes and revenue from the SHA in 2017?*

A-70. Credit card transaction volumes:  
Account Payments: 2,779  
Per Permits: 21,502  
Revenue: \$5,392,286

Q-71. Is SHA the only Agency permitted to have alternate pricing quoted under this contract?

A-71. Yes, at this point SHA would be the only agency utilizing firm fixed pricing in lieu of percentage based pricing.

Q-72. 3.9.1.2. As it relates to SHA and MD One, the State indicates that *"the Fees to use this service are passed along to the cardholder and must be disclosed to the card holder before the transaction is complete. The amount of the service fee shall be firm for per permit application fees and a predetermined percentage shall be charged for the total amount for escrow and account payments. Any fixed fee rate in excess of \$4.00 must be invoiced separately to SHA for payment. All services and products related to this Contract are to be covered by these fees."*

For clarification ... What is meant by “the amount of the service fee shall be firm”? Does “firm” mean a flat dollar fee (as opposed to a percentage based fee)?

A-72. Yes, this means a flat dollar fee in lieu of percentage based pricing.

Q-73. When the State indicates that “*any fixed fee rate in excess of \$4.00 must be invoiced to SHA separately*”, can you please provide an example?

A-73. Please see the First Amendment to the RFP dated November 9, 2018, paragraph 4.

Q-74. 3.9.1.2. Would the “*in excess*” stipulation be pertinent to escrow and account payments only?

A-74. The fixed fees would apply to permit payments, escrow payments, and account payments. Please see 2<sup>nd</sup> Amendment to the RFP.

Q-75. Does the State mean that once the percentage based fee is calculated, if the cost to the card holder is greater than \$4.00 that the cardholder fee would be capped at \$4.00 and the excess would be invoiced to SHA?

A-75. Percentage based fees for SHA have been removed from the RFP. Please see 2<sup>nd</sup> Amendment to the RFP. This flat rate would be charged to cardholders for all transactions with any variance being absorbed or retained by the payment processor.

Q-76. Lastly, is the card holder fee funding to SHA in addition to the principal payment? Or is the card holder fee funding to the payment processor?

A-76. The cardholder fee is in lieu of interchange and other rate-based percentage fees to the payment processor.

Q-77. 3.9.1.2.e - The State stipulates.. “*The software shall allow SHA technical staff to access all credit card and e-check transactions. This interface access includes, but is not limited to the following: generating daily, weekly, monthly and yearly reports, and credit transactions, if applicable; search for transactions; reprint receipts; review transaction statuses; and, reconciliation of days. Reports may be run for statistical purposes as well.*” .....

Doesn't some of this functionality reside within the MD One system? Or is the State referring to an external Reporting portal that would be operating by the Offeror?

A-77. This functionality is referring specifically to credit card and e-check transactions. Currently we have a portal to look up and run reports and queries by date, transaction, company name, application no, permit id, transaction amount, look up statuses, error, initiate close outs, ranges of amount, run statistics, etc.

Q-78. Please provide a flow diagram of the processor for the SHA?

A-78. See Exhibit 3.

Q-79. Regarding SHA, this sections highlights the need for a Service Fee to be assessed, so we need to know if an Third Party as part of the process has a separate MID used to apply the Service Fee to any principle payment made to SHA.

A-79. Currently, Lexis Nexis Vital Chek is the payment facilitator handling everything including ownership of MIDS. Under this new contract, the State would be the merchant of record.

Q-80. In addition, does this Third Party have access to card data, provide any service on behalf of SHA? Example, process chargebacks, store card data for recurring or merchant initiated billing and access to merchant online reporting.

A-80. Yes, they have access to card data and fully manage the entire process including specialized services such as pre-authorization of permit amounts, reporting, prefunding for all card types and echecks, PCI credit card data storage and PCI credit card compliance management.

Q-81. Who is the Third Party involved? Bentley Transportation?

A-81. Lexis Nexis Vital Chek is the third party.

Q-82. Who owns the bank account where principle payments settle?

A-82. Lexis Nexis Vital Chek owns the bank account, however under this new contract, funds shall be settled into the State's designated financial institution as outlined in section 3.5.31 in the RFP.

Q-83. Who owns the bank account where fees are debited?

A-83. Lexis Nexis Vital Chek owns the bank account, however under this new contract, funds shall be settled into the State's designated financial institution as outlined in section 3.5.31 in the RFP.

Q-84. Who owns the bank account where the Service Fee is settled?

A-84. Lexis Nexis Vital Chek owns the bank account, however under this new contract, funds shall be settled into the State's designated financial institution as outlined in section 3.5.31 in the RFP.

Q-85. Who is the specific gateway that MD One is currently integrated into today for payment?

A-85. Lexis Nexis, a Vital Chek company, provides the gateway,

Q-86. 3.9.2.As it relates to “Maryland Transportation Authority (MDTA)”, what is the timeframe for replacing the existing toll lane terminals and associated hardware and software?

A-86. Toll lane terminals should be replaced by the Spring of 2020 by the toll lane contractor, Kapsch. The toll lane terminals do not include any credit card processing equipment or impacts. Our existing vendor managing the Toll System Customer service center will continue to manage customer accounts and credit card processing until the new Customer Service Center is ready to take over. The existing credit card processing is expected to stay in-place with the existing vendor. Transcore is the new Customer Service Center vendor and is building the new Customer Service Center and MDTA expects to transition to the new service center and new credit card processing processes by the Spring of 2020.

Q-87. Is TransCore utilizing any gateway services?

A-87. Yes, they are currently utilizing CardConnect for gateway services.

Q-88. Is MD ONE utilizing any gateway services?

A-88. Lexis Nexis, a Vital Chek company, provides the gateway under the PAYFAC (payment facilitator) model.

Q-89. Does MD ONE calculate and pass along application and percentage fees associated with the payment?

A-89. No, MD ONE does not do this; the Payment Facilitator does this (Lexis Nexis, Vital Check Network Inc.)

Q-90. How is this done today, and what gateway is used. Is this supplied by Bentley today or is there a different processor.

A-90. Lexis Nexis, a Vital Chek company, provides the gateway, the processing and any interchange and assessment fees and is under the PayFac model utilizing the government and higher education service fee program, i.e. Lexis Nexis handles and provides everything.

Bentley is the MD One developer that programs the interface on MD One application side. Today all permits payments, escrow, and account payments are all charged the



same flat service fee. There is a \$1,500 threshold limit, so anything over that will be charged multiple service fees. Example \$3,000 account payment would be charged a flat fee equal to two times the per transaction flat fee.

Q-91. What percentage of the permit fee transactions has a service fee higher than \$4?

A-91. Please note that for Section 3.9, the Office is seeking information from Offerors on their capabilities to support these services if available. All transactions are charged the same flat fee. Please see amendment to the RFP Section 3.9.1.2.a.

Q-92. How many permit fee transactions had a service fee higher than \$4 in 2017 or 2018 YTD? What is the average invoice amount when this scenario occurs?

A-92. All transactions are charged the same flat fee. Please see amendment to the RFP section 3.9.1.2.a.

Q-93. Who currently processes your e-check transactions?

A-93. Bank of America, as our existing depository provider, as established through the Govolution payment solution.

Q-94. Which payment processing software do you use at the Universities?

A-94. Please note that for Section 3.9, the Office is seeking information from Offerors on their capability to support these services if available. This varies throughout the University systems.

### **3.15 Implementation and Conversion**

Q-95. The RFP states, "*Offeror shall provide a proposed summary implementation and transition project plan. There are approximately 550 existing merchant accounts and approximately 34 gateway solutions to be converted among 45 agencies, assuming a contract award date of November 15, 2018, all merchant service and gateway solution transitions shall be completed within a within 6 months. Offeror's work plan shall include, at a minimum, key dates, communication, development phase, rollout readiness.*"

Will the State clarify the requested project completion date?

A-95. The goal would be to have conversion completed within six months of the contract start date.

Q-96. 3.15.7 - The State stipulates that the “*Offeror will provide using agencies with test card account numbers to enable administrator and others to thoroughly review and evaluate Offeror’s production processes prior to implementation*”.

Is the State referring to the conversion of the merchant accounts, or is the State referring to only those projects where the Offeror is integrating new payment software/hardware technology?

A-96. This refers to integrating new payment software/hardware technology.

Q-97. Will the State please provide an architecture diagram of the technology integrations required for this project?

A-97. This information is unavailable.

### **Section 3.14 Training**

Q-98. Can you provide On-Site training locations and how many terminals need to be installed?

A-98. Exact locations are not available, however please see Exhibit 4 for listing of existing accounts.

### **Section 3.19 Compensation**

Q-99. In this section the State say that FEES will not be adjusted during the first 3 years of the agreement. Please provide confirmation that you are stating Merchant Processor fees only.

A-99. Yes. To clarify, this does not include interchange fees as we understand these are pass through fees.

### **Appendix A2 – Price Merchant Services**

Q-100. Pricing Proposal - What is the \$ amount of the corresponding sales receipts for the 23,304,000 authorizations included in the credit card portion of the Pricing Proposal?

A-100. The transaction volume provided in the price proposal is an estimate that assumes that 100% of the annual transaction volumes for Visa/MC/Discover/Amex utilize these services. There is no guarantee how many agencies would utilize these services.

Q-101. What are the State of Maryland’s current processing/interchange fees by card type?

A-101. The Interchange fees are determined by the individual card companies. Please note that the pricing we are requesting in Appendix A-2 for service fees should not include Interchange fees. We are looking for the markup pricing only.

Q-102. Pricing Proposal - What are the gross receipts corresponding to the 148,500 guaranteed echecks in the Pricing Proposal?

A-102. This annual volume of 148,500 included in the price proposal is an estimate only. There is no guarantee on what the actual volume may be.

Q-103. Pricing Proposal - Would the STO be interested in a bundled rate pricing proposal?

A-103. No.

Q-104. Miscellaneous Recurring Fees – Card not Present Fee is based on the card presented and type of card. This is a variable. How do you want us to calculate?

A-104. Please see revised Appendix A-2 'Price Proposal' template dated 11/19/18.

#### **RFP Exhibit 1 - Merchant Terminals, Software, AR data and Platforms**

Q-105. Does Maryland own the licensing agreements to various VAR relationships and Gateways? i.e. Authorize.net and CyberSource?

A-105. These relationships are established by individual agencies and we do not have this information.

#### **RFP Exhibit 2 - Merchant Services Sales and Transaction Volumes**

Q-106. For Calendar Year 2017, the total number of bankcard chargebacks is 3,968; however, the annual transaction volume provided in the Price Proposal form is 1,080. Can you confirm your estimated number of annual chargebacks and also provide the sales revenue associated with these chargebacks?

A-106. The amounts in the price proposal are estimates only. There were 3,968 bankcard chargebacks in 2017 - Dollar amount is not available

Q-107. **Section 4.3.2.3** - the State requires a printed copy of the Offeror's most recent audited financial statements. In addition, should the Offeror include a printed copy of the financial statements for the merchant services entity in the original volume or can these financial statements be included as a link?

A-107. A printed copy of audited financial statements must accompany the original copy of the technical proposal. All other copies are to provide a link to the audited financial statements.

### **Form of Contract**

Q-108. Article 2. The initial term of this contract shall be for the period beginning January 2, 2018. Is there an error with the date or will the contract be backdated?

A-108. As stated in the First Amendment to the RFP dated November 9, 2018, the initial term of the Contract will be for a period beginning February 1, 2019 and ending December 31, 2023.

Q-109. Section 4.19. Did the state raise the \$ 100,000 threshold to \$200K?

A-109. Yes, the statutory change to SF&P §13-221 raised the threshold value to \$200,000.

### **Pre-Proposal Conference Summary dated November 1, 2018**

Q-110. *Regarding A-3:* None. The Current Contract does not allow for convenience fees. This is all transaction fees. There's is a contract through the Maryland Department of Information Technology with NIC which charges convenience fees, for those agencies that want to charge convenience fees to card holders, but this was not part of our existing contract.

Will the State require NIC/eGov solution and applications use processing services of the new merchant provider for the Service/Convenience fee applications?

A-110. As outlined in Section 3.2, it is expected that most agencies will participate in this contract but there is no guarantee of 100% participation of all agencies. The NIC Contract is separate from the STO Contract.

Q-111. In the summary it states that Govolution does not have a separate agreement but is a white labeled service offered by BAMS. Is it your intent to replace the Govolution component with a new solution or to partner with Govolution?

A-111. We are looking for whatever viable solutions Offerors can provide. We do not require Offerors to use Govolution.

**Exhibit 1**

**Maryland State Treasurer's Office**

**Accounts using TSYS Platform  
As of March 16, 2018**

<b>DBA Name</b>	<b>MCC Description</b>
UMES HAWK CENTER PRINCESS ANNE MD US 21853	GOVERNMENT SERVICES- NOT ELSEWHERE
MORGAN STATE BURSAR BALTIMORE MD US 21251	GOVERNMENT SERVICES- NOT ELSEWHERE
MORGAN STATE BOOKSTORE BALTIMORE MD US 21251	BOOK STORES
UMCP TEERRAPIN TRADER COLLEGE PARK MD US 20742	GOVERNMENT SERVICES- NOT ELSEWHERE
UMCP GOLF COURSE PRO SHOP COLLEGE PARK MD US 20740	GOVERNMENT SERVICES- NOT ELSEWHERE
UMCP CONFERENCE & VISITOR COLLEGE PARK MD US 20742	GOVERNMENT SERVICES- NOT ELSEWHERE
UMCP CONCESSIONS II COLLEGE PARK MD US 20742	GOVERNMENT SERVICES- NOT ELSEWHERE
SANDY POINT STATE PK ANNAPOLIS MD US 21409	GOVERNMENT SERVICES- NOT ELSEWHERE
MD DEPT OF LICENSING BALTIMORE MD US 21201	GOVERNMENT SERVICES- NOT ELSEWHERE
MD FINANCIAL REGULATION BALTIMORE MD US 21201	GOVERNMENT SERVICES- NOT ELSEWHERE
MPT ONLINE STORE OWINGS MILLS MD US 21117	GOVERNMENT SERVICES- NOT ELSEWHERE
OFFICE OF THE ATTORNEY GE BALTIMORE MD US 21202	GOVERNMENT SERVICES- NOT ELSEWHERE
MARYLAND PUBLIC TELEVISIO OWINGS MILLS MD US 21117	GOVERNMENT SERVICES- NOT ELSEWHERE
MDSBDC CAPITAL REGION COLLEGE PARK MD US 20740	BUSINESS SERVICES- NOT ELSEWHERE
MD BOARD OF NURSING BALTIMORE MD US 21215	COLLEGES- UNIVERSITIES-
MARYLAND BOARD OF PHARMAC BALTIMORE MD US 21215	GOVERNMENT SERVICES- NOT ELSEWHERE
MD STATE BRD OF DENTAL EX CATONSVILLE MD US 21228	GOVERNMENT SERVICES- NOT ELSEWHERE
MSDE BALTIMORE MD US 21201	GOVERNMENT SERVICES- NOT ELSEWHERE
BOARD OF PHYSICAL THERAPY BALTIMORE MD US 21215	GOVERNMENT SERVICES- NOT ELSEWHERE
BOARD OF PROFESSIONAL COU BALTIMORE MD US 21215	GOVERNMENT SERVICES- NOT ELSEWHERE
BOARD OF SOCIAL WORK EXAM BALTIMORE MD US 21215	GOVERNMENT SERVICES- NOT ELSEWHERE
BOARD OF PODIATRIC EXAMIN BALTIMORE MD US 21215	GOVERNMENT SERVICES- NOT ELSEWHERE
BOARD OF EXAMINERS OF PSY BALTIMORE MD US 21215	COLLEGES- UNIVERSITIES-
BOARD OF DIETETIC PRACTIC 4107644741 MD US 21215	GOVERNMENT SERVICES- NOT ELSEWHERE
BOARD OF MORTICIANS AND BALTIMORE MD US 21215	GOVERNMENT SERVICES- NOT ELSEWHERE
OPTOMETRY BOARD 4107644710 MD US 21215	GOVERNMENT SERVICES- NOT ELSEWHERE
MORGAN STATE UNIVERSITY BALTIMORE MD US 21251	BOOK STORES
MARYLAND BRD OF ACUPUNCT BALTIMORE MD US 21215	GOVERNMENT SERVICES- NOT ELSEWHERE
BOARD OF EXAMINERS FOR AU BALTIMORE MD US 21215	GOVERNMENT SERVICES- NOT ELSEWHERE
MARYLAND BOARD OF OCCUPAT BALTIMORE MD US 21228	GOVERNMENT SERVICES- NOT ELSEWHERE
UMCP CAMPUS REC ONLINE COLLEGE PARK MD US 20742	GOVERNMENT SERVICES- NOT ELSEWHERE
UMCP MDSBDC LEAD CENTER 3014038300 MD US 20740	BUSINESS SERVICES- NOT ELSEWHERE
COPPIN UNIVERSITY E PYMNT 4109513677 MD US 21216	COLLEGES- UNIVERSITIES-
BOARD OF CHIROPRACTIC AND 4107644726 MD US 21215	GOVERNMENT SERVICES- NOT ELSEWHERE
MARYLAND ST POLICE SALVAG 4107687388 MD US 21060	GOVERNMENT SERVICES- NOT ELSEWHERE
COPPIN STATE PARKNG LOT B BALTIMORE MD US 21216	PARKING LOTS AND GARAGES

<u>DBA Name</u>	<u>MCC Description</u>
DBED 4107672377 MD US 21202	GOVERNMENT SERVICES- NOT ELSEWHERE
MD BD OF NURSING HOME EXA 4107644750 MD US 21215	GOVERNMENT SERVICES- NOT ELSEWHERE
DEPT OF BUDGET AND MNGMT BALTIMORE MD US 21201	GOVERNMENT SERVICES- NOT ELSEWHERE
CARROLL COUNTY HEALTH DEP 4108764971 MD US 21157	MEDICAL SERVICES AND HEALTH PRACTITIONERS
MARYLAND DEPT OF THE ENVI 4105373410 MD US 21230	GOVERNMENT SERVICES- NOT ELSEWHERE
MARYLAND STATE POLICE HEA 4106538968 MD US 21208	GOVERNMENT SERVICES- NOT ELSEWHERE
MARYLAND DNR ONLNE ANNAPOLIS MD US 21401	GOVERNMENT SERVICES- NOT ELSEWHERE
STATE OF MARYLAND D40 MAR BALTIMORE MD US 21201	GOVERNMENT SERVICES- NOT ELSEWHERE
THINK PORT OWINGS MILLS MD US 21117	SCHOOLS AND EDUCATIONAL SVCS-NOT ELSW.

<b>Exhibit 2</b>			
<b>Maryland State Treasurer's Office</b>			
<b>Current Gateway Listing by Provider</b>			
<b><u>Equipment Name</u></b>	<b><u>Equipment Network</u></b>	<b><u>Equipment Type</u></b>	<b><u>DBA Name</u></b>
Auth.net Gateway ECOM	FDC Nashville	Software	QUEEN ANNE'S COUNTY HEAL
Auth.net Gateway ECOM	FDC Nashville	Software	SALIS U MISC
Auth.net Gateway ECOM	FDC Nashville	Software	STUDENT CNCL UM SCH MED
Auth.net Gateway ECOM	FDC Nashville	Software	SU CFCL CEU
Auth.net Gateway ECOM	FDC Nashville	Software	SU ETHEATRE
Auth.net Gateway ECOM	FDC Nashville	Software	SU LSCCRC
Auth.net Gateway ECOM	FDC Nashville	Software	SU NURSING SIM
Auth.net Gateway ECOM	FDC Nashville	Software	SU THEATRE RETAIL
Auth.net Gateway ECOM	FDC Nashville	Software	UMB CITS
Auth.net Gateway ECOM	FDC Nashville	Software	UMB DENTAL SCHOOL
Auth.net Gateway ECOM	FDC Nashville	Software	UMB FOUNDATION
Auth.net Gateway ECOM	FDC Nashville	Software	UMB LEXINGTON GARAGE
Auth.net Gateway ECOM	FDC Nashville	Software	UMCP VISITORS PARKING
Auth.net Gateway ECOM	FDC Nashville	Software	UMD BALTIMORE INNOVATION
Auth.net Gateway ECOM	FDC Nashville	Software	UMSSW OFC CNT PROF EDU

<b><u>Equipment Name</u></b>	<b><u>Equipment Network</u></b>	<b><u>Equipment Type</u></b>	<b><u>DBA Name</u></b>
Auth.net Gateway ECOM	FDC Nashville	Software	UNIV MARYLAND ACADEMIC A
Auth.net Gateway ECOM	FDC Nashville	Software	UNIV MD DENTISTRY
AUTHORIZE.NET GATEWAY	FDC Nashville	Software	NATIONAL FOREIGN LANGUAG
AUTHORIZE.NET GATEWAY	FDC Nashville	Software	SARE
AUTHORIZE.NET GATEWAY	FDC Nashville	Software	SU SBDC
AUTHORIZE.NET GATEWAY	FDC Nashville	Software	TOWSON U PARKING OPS
AUTHORIZENET(G/W)	FDC Nashville	Software	ST MARYS COLLEGE CASHIER
CLEARCOMMERCE GATEWAY	Cardnet	Software	E-ZPASS MD MPC
CLEARCOMMERCE GATEWAY	Cardnet	Software	E-ZPASS MD REBILL
ClearComrce Gateway ECOM	FDC Nashville	Software	FROSTBURG STATE BOBCAT
ClearComrce Gateway ECOM	FDC Nashville	Software	UMB1ONE-LIBRARY
ClearComrce Gateway ECOM	FDC Nashville	Software	UMB1ONE-ONLINE DEPOSITS
CYBERSOURCE CPM V6.4	FDC Nashville	Software	UMBC CAMPUS CARD
CYBERSOURCE GATEWAY	FDC Nashville	Software	BOWIE STATE UNIVERSITY
CYBERSOURCE GATEWAY	FDC Nashville	Software	CALVERT CNTY HEALTH DEPT
CYBERSOURCE GATEWAY	FDC Nashville	Software	DIV OF STATE DOCUMENTS
CYBERSOURCE GATEWAY	FDC Nashville	Software	FREDERICK CHD



<b><u>Equipment Name</u></b>	<b><u>Equipment Network</u></b>	<b><u>Equipment Type</u></b>	<b><u>DBA Name</u></b>
CYBERSOURCE GATEWAY	FDC Nashville	Software	FREDERICK COUNTY HEALTH
CYBERSOURCE GATEWAY	FDC Nashville	Software	MARYLAND STATE POLICE
CYBERSOURCE GATEWAY	FDC Nashville	Software	MOTOR VEHICLE ADMIN
CYBERSOURCE GATEWAY	FDC Nashville	Software	NATALIE LAPRADE COMMISSI
CYBERSOURCE GATEWAY	FDC Nashville	Software	UMB FOUNDATION
CYBERSOURCE GATEWAY	FDC Nashville	Software	UMB PARKING
CYBERSOURCE GATEWAY	FDC Nashville	Software	UMCP ATHLETIC TICKET OFF
CYBERSOURCE GATEWAY	FDC Nashville	Software	UMCP MOTOR TRANSPORTATIO
CYBERSOURCE GATEWAY	FDC Nashville	Software	UMCP TERRAPIN TRADER
CYBERSOURCE GATEWAY	FDC Nashville	Software	UMES HAWK CENTER
CYBERSOURCE GATEWAY	FDC Nashville	Software	UMES RICHARD HENSON
CYBERSOURCE GATEWAY	FDC Nashville	Software	UMES SELF SERVE
CYBERSOURCE GATEWAY	FDC Nashville	Software	UNIV MD DENTISTRY
CyberSource Gateway ECOM	FDC Nashville	Software	BCCC - WBJC ONLINE
CyberSource Gateway ECOM	FDC Nashville	Software	MARYLAND STATE ARCHIVES
CyberSource Gateway ECOM	FDC Nashville	Software	TU STORE ONLINE

<b><u>Equipment Name</u></b>	<b><u>Equipment Network</u></b>	<b><u>Equipment Type</u></b>	<b><u>DBA Name</u></b>
CyberSource Gateway ECOM	FDC Nashville	Software	WORCESTER CNTY HLTH DEPT
CyberSource Gateway ECOM	FDC Nashville	Software	WORCESTER CNTY HLTH DEPT
CyberSource Gateway ECOM	FDC Nashville	Software	WORCESTER CNTY HLTH DEPT
CyberSource Gateway ECOM	FDC Nashville	Software	WORCESTER CNTY HLTH DEPT
Cybersource ICS2 (Ecom)	FDC Nashville	PC	TU WEB POINTS
DATACAP NETePay4.0 N	Cardnet	PC	SU GARAGE
DATACAP TWN/IPTrn3.0BUYP	BuyPass	PC	UMB BALTIMORE GRAND
DATACAP TWN/IPTrn3.0BUYP	BuyPass	PC	UMB LEXINGTON GARAGE
DATACAP TWN/IPTrn3.0BUYP	BuyPass	PC	UMB PEARL GARAGE
DATACAP TWN/IPTrn3.0BUYP	BuyPass	PC	UMB PENN GARAGE
DATACAP TWN/IPTrn3.0BUYP	BuyPass	PC	UMB PLAZA GARAGE
DATACAP TWN/IPTrn3.0BUYP	BuyPass	PC	UMB PRATT GARAGE
DATACAP TWN/IPTrn3.0BUYP	BuyPass	PC	UMB SARATOGA GARAGE
Dcap TwTran 3.0 Cnet	Cardnet	PC	UMB BALTIMORE GRAND
Dcap TwTran 3.0 Cnet	Cardnet	PC	UMB LEXINGTON GARAGE
Dcap TwTran 3.0 Cnet	Cardnet	PC	UMB PEARL GARAGE

<b><u>Equipment Name</u></b>	<b><u>Equipment Network</u></b>	<b><u>Equipment Type</u></b>	<b><u>DBA Name</u></b>
Dcap TwTran 3.0 Cnet	Cardnet	PC	UMB PENN GARAGE
Dcap TwTran 3.0 Cnet	Cardnet	PC	UMB PLAZA GARAGE
Dcap TwTran 3.0 Cnet	Cardnet	PC	UMB PRATT GARAGE
Dcap TwTran 3.0 Cnet	Cardnet	PC	UMB SARATOGA GARAGE
Digital Payment Technologies Corp	FDC Nashville	Inet Gateway	UMBC PARK PAY
Direct Payment GTWY	FDC Nashville	PC	UMB1ONE-LIBRARY
Element Pmnt Svc GTWY	FDC Nashville	PC	CLARICE SMITH PERF ARTS
E-xact Compass GTWY	NEW COMPASS Front-End (Network)	PC	CANAL PLACE PARKING
FRNTSTRM FASTTRNSCT GTWY	Cardnet	PC	UMCP BURSAR NET PAY
Govolution Inc Gateway	FDC Nashville	Software	MARYLAND BOARD OF PHYSCN
Govolution Inc Gateway	FDC Nashville	Software	MD INSURANCE ADMIN-CO LI
GOVOLUTION NON EC GTWY	FDC Nashville	Software	EZ MVA POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MARYLAND HEALTH BEN EX
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MARYLAND HEALTH BEN IVR

<b><u>Equipment Name</u></b>	<b><u>Equipment Network</u></b>	<b><u>Equipment Type</u></b>	<b><u>DBA Name</u></b>
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MD MOTOR VEHICLE WEB
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA - KIOSK
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA COLUMBIA POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA GLENMONT POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA LOVEVILLE POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA PHONE REG REN
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA TOWSON POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA WALNUT HILL POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA WHITE OAK - POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-ANNAPOLIS POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-BALTIMORE CITY POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-BEL AIR POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-BELTSVILLE DLPS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-CUMBERLAND POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-EASTON POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-ELKTON POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-ESSEX DLPS

<b><u>Equipment Name</u></b>	<b><u>Equipment Network</u></b>	<b><u>Equipment Type</u></b>	<b><u>DBA Name</u></b>
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-FREDERICK POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-GAITHERSBURG POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-GLEN BURNIE POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-HAGERSTOWN POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-INSURANCE PAYMENTS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-LARGO POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-MOBILE BUS POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-OAKLAND POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-PRINCE FREDERICK POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-SALISBURY POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-WALDORF POS
GOVOLUTION NON EC GTWY	FDC Nashville	Software	MVA-WESTMINSTER POS
Main St Monetra CRDNETv7	Cardnet	Software	UMAB CONTINUING ED
Main St Monetra CRDNETv7	Cardnet	Software	UMB CSMH DEPT OF PSYCH
Main St Monetra CRDNETv7	Cardnet	Software	UMCP PARKING METERS

<b><u>Equipment Name</u></b>	<b><u>Equipment Network</u></b>	<b><u>Equipment Type</u></b>	<b><u>DBA Name</u></b>
Main St Monetra CRDNETv7	Cardnet	Software	UNIV OF MD SCHOOL OF MED
MainstreetMonetra7	FDC Nashville	Software	UMBC CASHIERS
MBS POS v1	Cardnet	Software	TOWSON STADIUM STORE
MBS POS v1	Cardnet	Software	TOWSON UNIVERSITY STORE
MBS POS v1	Cardnet	Software	U STORE NORTHEAST
MBS POS v1	Cardnet	Software	UMBC BOOKSTORE
Merchant Link Gateway	Cardnet	Software	DINING VENUES AT UM
Merchant Link Gateway	Cardnet	Software	MCKELDIN PHOTOCOPY SVC
Merchant Link Gateway	FDC Nashville	Software	MCKELDIN PHOTOCOPY SVC
Merchant Link Gateway	Cardnet	Software	UMCP TERPTATIONS
Merchant Link Gateway	Cardnet	Software	UNIV OF MD DINING
Monetra 4.1.0 DW	Cardnet	Software	UNIVERSITIES AT SHADY GR
Monetra 4.1.0 DW EC	Cardnet	Software	UMB DENTAL DDS PDPA
Monetra 4.1.0 DW EC	Cardnet	Software	UMB GENETIC COUNSELING A
Monetra 4.1.0 DW EC	Cardnet	Software	UMB GRADUATE SCH ADMN
Monetra 4.1.0 DW EC	Cardnet	Software	UMB ON-LINE FEE

<b><u>Equipment Name</u></b>	<b><u>Equipment Network</u></b>	<b><u>Equipment Type</u></b>	<b><u>DBA Name</u></b>
Monetra 4.1.0 DW EC	FDC Nashville	Software	UMB ON-LINE FEE
Monetra 4.1.0 DW EC	Cardnet	Software	UMB PHARMACY SCH ADMN
Monetra 4.1.0 DW EC	Cardnet	Software	UMB PUBLIC HEALTH ADMN
Monetra 4.1.0 DW EC	Cardnet	Software	UMB SCHOOL OF MEDICINE
Monetra 4.1.0 DW EC	Cardnet	Software	UMB SOCIAL WORK ADMN
Monetra 4.1.0 DW EC	Cardnet	Software	UMB TUITION
MRCH PRTNRS NASH ISO EC	FDC Nashville	Software	MASTERS IN GENETIC CNSEL
MRCH PRTNRS NASH ISO EC	Cardnet	Software	SU HO ADM DEPOSITS
MRCH PRTNRS NASH ISO EC	FDC Nashville	Software	UMAB APP FEES
MRCH PRTNRS NASH ISO EC	FDC Nashville	Software	UMB CENTRAL BILLING
MRCH PRTNRS NASH ISO EC	FDC Nashville	Software	UMB GRADUATE SCHOOL
MRCH PRTNRS NASH ISO EC	FDC Nashville	Software	UMB ON-LINE
MRCH PRTNRS NASH ISO EC	FDC Nashville	Software	UMB SCHOOL OF NURSING
MRCH PRTNRS NASH ISO EC	FDC Nashville	Software	UMB SCHOOL OF PHARMACY
MRCH PRTNRS NASH ISO EC	FDC Nashville	Software	UMB SCHOOL OF SOCIAL WRK
MRCH PRTNRS NASH ISO EC	FDC Nashville	Software	UNIV OF MD SCHOOL OF MED
MRCH PRTNRS NASH ISO EC	FDC Nashville	Software	UNIVERSITY OF BALTIMORE

<b><u>Equipment Name</u></b>	<b><u>Equipment Network</u></b>	<b><u>Equipment Type</u></b>	<b><u>DBA Name</u></b>
MRCH PRTNRS NASH ISO EC	FDC Nashville	Software	UNIVERSITY OF MARYLAND B
n Software v2.0	Cardnet	Software	ST MARY'S HEALTH DEPT
PARKMOBILE GTWY ECOM	FDC Nashville	Inet Gateway	UMD PARK
PayFlow Pro v 3.0-VVS001	FDC Nashville	Software	MD BOARD OF NURSING
PayFlow Pro v 3.0-VVS001	FDC Nashville	Software	UMBC ATHLETICS PCG
PayFlow Pro v 3.0-VVS001	FDC Nashville	Software	UNIVERSITY OF MARYLAND
PAYPAL PAYFLOW GTWY ECOM	FDC Nashville	PC	BCCC - ONLINE CASHIERS
PAYPAL PAYFLOW GTWY ECOM	FDC Nashville	PC	BCCC RYP ARTWORKS
PAYPAL PAYFLOW GTWY ECOM	FDC Nashville	PC	CLARICE SMITH PERF ARTS
PAYPAL PAYFLOW GTWY ECOM	Cardnet	PC	MD BOARD OF NURSING
PAYPAL PAYFLOW GTWY ECOM	FDC Nashville	PC	ST MARYS CAMPUS STORE
PAYPAL PAYFLOW GTWY ECOM	FDC Nashville	PC	ST MARYS COLL BUSNSS OFC
PAYPAL PAYFLOW GTWY ECOM	FDC Nashville	PC	TOWSON BOX OFFICE
PAYPAL PAYFLOW GTWY ECOM	FDC Nashville	PC	UMUC WEBSITE REG
PAYPAL PAYFLOW GTWY ECOM	FDC Nashville	PC	UNIV OF MD COLLEGE PARK



<b><u>Equipment Name</u></b>	<b><u>Equipment Network</u></b>	<b><u>Equipment Type</u></b>	<b><u>DBA Name</u></b>
PC-Generic	Cardnet	Software	UMB NURSING SCH ADMIN
Plug and Pay Gateway	FDC Nashville	Software	STUDENT CNCL UM SCH MED
Skipjack Gateway	FDC Nashville	Software	MOTOR VEHICLE ADMIN
Tender Retail Multi Merch Conect v 4.2.8	Cardnet	Internet	BCCC - BOOKSTORE
Tender Retail Multi Merch Conect v 4.2.8	Cardnet	Internet	BCCC - BOOKSTORE ONLINE
TenderMercConMul4.2.12EC	FDC Nashville	Software	ST MARYS CAMPUS STORE
TenderMerchConv4.2.12	FDC Nashville	PC	ST MARY'S CAMPUS STORE
TenderRetMCon v5.0 EC RC	Cardnet	Software	MORGAN ST UNIV BKSTORE
Touchnet CMM v6.0	Cardnet	Software	CAMPUS RECREATION SERVIC
Touchnet CMM v6.0	Cardnet	Software	HOUSING & RESIDENCE LIFE
Touchnet CMM v6.0	Cardnet	Software	TOWSON UNIVERSITY CPS
Touchnet CMM v6.0	Cardnet	Software	TOWSON UNIVERSITY PARKIN
Touchnet CMM v6.0	Cardnet	Software	TU ADMISSION VEC
Touchnet CMM v6.0	Cardnet	Software	TU ADMISSIONS APP

<b><u>Equipment Name</u></b>	<b><u>Equipment Network</u></b>	<b><u>Equipment Type</u></b>	<b><u>DBA Name</u></b>
Touchnet CMM v6.0	Cardnet	Software	UMUC STATESIDE-CC
Touchnet Comm Mgt v5.0	Cardnet	Software	UMUC ASIA-CC
Touchnet Comm Mgt v5.0	Cardnet	Software	UMUC NLI
Touchnet Comm Mgt v5.0	Cardnet	Software	UMUC STATESIDE-CC
Touchnet Comm Mgt v5.0	Cardnet	Software	UMUC THIRD PARTY
Touchnet Comm Mgt v5.0	Cardnet	Software	UMUC TUITION #3
Touchnet Comm Mgt v5.0	Cardnet	Software	UMUC TUITION #5
Touchnet Comm Mgt v5.0	Cardnet	Software	UMUC TUITION #6
Touchnet Comm Mgt v5.0	Cardnet	Software	UMUC-EUROPE-CC
TOUCHNET DW EC RC	Cardnet	Software	MORGAN STATE BURSAR
USA ePay	Cardnet	Inet Gateway	UMBC BKSTORE ONLINE
Ver 4.00 ICVERIFY Val Code-Change MID or Processor	Cardnet	Software	UNIV OF BALTIMORE
Ver 4.00 ICVERIFY Windows New Single User	Cardnet	Software	IBBR-SG
Ver 4.00 ICVERIFY Windows New Single User	Cardnet	Software	UNIV OF BALTIMORE
Ver 4.00 ICVERIFY Windows Setup	Cardnet	Software	MVA-INSURANCE PAYMENTS
VERIFONE GATEWAY	FDC Nashville	Inet Gateway	FROSTBURG ST ONLINE BOOK
VERIFONE GATEWAY	FDC Nashville	Inet Gateway	FROSTBURG ST UNIV BK STO
VERIFONE GATEWAY	FDC Nashville	Inet Gateway	SU BOOKSTORE

<u>Equipment Name</u>	<u>Equipment Network</u>	<u>Equipment Type</u>	<u>DBA Name</u>
VERIFONE GATEWAY	FDC Nashville	Inet Gateway	SU E-BOOKSTORE
Verisign PayFlow Pro Vap Reseller	FDC Nashville	Software	MASS TRANSIT WEB
Verisign Retail MOTO	Cardnet	Software	ENGINEERING CLARK STORE
Verisign Retail MOTO	Cardnet	Software	UNIV OF MD COLLEGE PARK
VFI PAYwareConnect RC	FDC Nashville	Software	FROSTBURG ST UNIV BK STO
VFI PCCharge 5.10.1 Nash	FDC Nashville	PC	NATL MUSEUM OF DENT

# Operating as a PayFac

**Payment  
Processor**



**PayFac**



**SHA  
Sub-Merchant**

**Exhibit 4**  
**Merchant Services Accounts by Location**

DBA Name	Equipment Type	Equipment Name	Equipment Network
ASSATEAGUE ISLAND ST PK	Terminal	FD130	FDC Nashville
BCCC - BOOKSTORE	Internet	Tender Retail Multi Merch Conect v 4.2.8	Cardnet
BCCC - BOOKSTORE ONLINE	Internet	Tender Retail Multi Merch Conect v 4.2.8	Cardnet
BCCC - HARBOR CASHIERS	Terminal	FD130 Duo	FDC Nashville
BCCC - LIBERTY CASHIERS	Terminal	FD130 Duo	FDC Nashville
BCCC - ONLINE CASHIERS	PC	PAYPAL PAYFLOW GTWY ECOM	FDC Nashville
BCCC - WBJC ONLINE	Software	CyberSource Gateway ECOM	FDC Nashville
BCCC RYP ARTWORKS	PC	PAYPAL PAYFLOW GTWY ECOM	FDC Nashville
BIOPOLYMER LAB	Terminal	FD130 Duo	FDC Nashville
BOWIE ST UNIV STUDENTACC	Terminal	FD130 Duo	FDC Nashville
BOWIE STATE UNIVERSITY	Software	CYBERSOURCE GATEWAY	FDC Nashville
CALVERT CNTY HEALTH DEPT	Software	CYBERSOURCE GATEWAY	FDC Nashville
CAMPUS REC/WELLNESS	Terminal	FD130	FDC Nashville
CAMPUS RECREATION OPS	Terminal	FD130 Duo	FDC Nashville
CAMPUS RECREATION SERVIC	Software	Touchnet CMM v6.0	Cardnet
CANAL PLACE PARKING	PC	E-xact Compass GTWY	NEW COMPASS Front-End (Network)
CEDARVILLE STATE FOREST	Terminal	FD130	FDC Nashville
CIRCUIT COURT FOR CALVER	Terminal	FD130	FDC Nashville
CIRCUIT COURT FOR HOWARD	Terminal	FD130 Duo	FDC Nashville
CIRCUIT CT ANNE ARUNDEL	Terminal	FD-100 TI	FDC Nashville
CIRCUIT CT CECIL COUNTY	Terminal	FD-100 TI	FDC Nashville
CLARICE SMITH PERF ARTS	PC	Element Pmnt Svc GTWY	FDC Nashville
CLERK CIRCUIT CT PG CNTY	Terminal	FD-100 TI	FDC Nashville
CLERK CRCIT CT BALT CNTY	Terminal	FD-100 TI	FDC Nashville
CLERK OF COURT	Terminal	FD130 Duo	FDC Nashville
CLRK CIRCUIT CT MNTG CO	Terminal	FD-100 TI	FDC Nashville
COPPIN MAIL AND PRINT	Terminal	Vx570 - FD POS	FDC Nashville
COPPIN STATE COLLEGE	Terminal	FD130 Duo	FDC Nashville
CRCT CRT/KENT COUNTY	Terminal	FD-100 TI	FDC Nashville
CRCT CRT/WICOMICO CNTY	Terminal	FD-100 TI	FDC Nashville
CRCT CRT/WORCESTER CNTY	Terminal	FD-100 TI	FDC Nashville
CRCT CT QUEEN ANNES CNTY	Terminal	Vx570 - FD POS	FDC Nashville
CUNNINGHAM FALLS ST PARK	Terminal	FD400GT GPRS	FDC Nashville
DAN'S MOUNTAIN STATE PAR	Terminal	FD130 Duo	FDC Nashville

<b>DBA Name</b>	<b>Equipment Type</b>	<b>Equipment Name</b>	<b>Equipment Network</b>
DEEP CREEK LAKE MGT OFFI	Terminal	FD130	FDC Nashville
DEEP CREEK LAKE ST PARK	Terminal	FD130	FDC Nashville
DENTAL ADV GEN DENT	Terminal	FD130 Duo	FDC Nashville
DENTAL ADV SPECIALTY	Terminal	FD130 Duo	FDC Nashville
DENTAL CLINICAL SUPPORT	Terminal	FD130 Duo	FDC Nashville
DENTAL ESO	Terminal	FD130 Duo	FDC Nashville
DENTAL GENERAL DENT	Terminal	FD130 Duo	FDC Nashville
DENTAL SPECIAL PATIENT	Terminal	FD130 Duo	FDC Nashville
DINING VENUES AT UM	Software	Merchant Link Gateway	Cardnet
DIV OF STATE DOCUMENTS	Software	CYBERSOURCE GATEWAY	FDC Nashville
DONALDSON BROWN CENTER	Terminal	FD130 Duo	FDC Nashville
DUNDEE CREEK MARINA	Terminal	FD130	FDC Nashville
ELK NECK STATE PARK	Terminal	FD130	FDC Nashville
ENGINEERING CLARK STORE	Software	Verisign Retail MOTO	Cardnet
EZ MVA POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
EZMVA BUS	Terminal	FD-100 TI	FDC Nashville
E-ZPASS MD MPC	Software	CLEARCOMMERCE GATEWAY	Cardnet
E-ZPASS MD OUTREACH	Terminal	FD400GT GPRS	FDC Nashville
E-ZPASS MD REBILL	Software	CLEARCOMMERCE GATEWAY	Cardnet
FAIR HILL NRMA	Terminal	FD130	FDC Nashville
FORT FREDERICK ST PARK	Terminal	FD400GT GPRS	FDC Nashville
FREDERICK COUNTY HEALTH	Software	CYBERSOURCE GATEWAY	FDC Nashville
FROSTBURG ST ONLINE BOOK	Inet Gateway	VERIFONE GATEWAY	FDC Nashville
FROSTBURG ST UNIV BK STO	Inet Gateway	VERIFONE GATEWAY	FDC Nashville
FROSTBURG STATE BOBCAT	Software	ClearComrce Gateway ECOM	FDC Nashville
GREENBRIER STATE PARK	Terminal	FD130	FDC Nashville
GUNPOWDER FALLS ST PARK	Terminal	FD400GT GPRS	FDC Nashville
HOUSING & RESIDENCE LIFE	Software	Touchnet CMM v6.0	Cardnet
HRFRD CNTY CIRCUIT COURT	Terminal	Vx570 - FD POS	FDC Nashville
IBBR-SG	Software	Ver 4.00 ICVERIFY Windows New Single User	Cardnet
JANES ISLAND STATE PARK	Terminal	FD400GT GPRS	FDC Nashville
MARYLAND AVIATION ADMINI	Terminal	FD130 Duo	FDC Nashville
MARYLAND BOARD OF PHYSCN	Software	Govolution Inc Gateway	FDC Nashville
MARYLAND ENVRNMNTL SVCS	Terminal	FD130	FDC Nashville
MARYLAND HEALTH BEN EX	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MARYLAND HEALTH BEN IVR	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MARYLAND PORT ADMNSTRTN	Terminal	FD130	FDC Nashville
MARYLAND STATE ARCHIVES	Software	CyberSource Gateway ECOM	FDC Nashville
MARYLAND STATE LAW LIBRA	Terminal	FD130	FDC Nashville

<b>DBA Name</b>	<b>Equipment Type</b>	<b>Equipment Name</b>	<b>Equipment Network</b>
MARYLAND STATE POLICE	Software	CYBERSOURCE GATEWAY	FDC Nashville
MASS TRANSIT ADMN	Terminal	FD130	FDC Nashville
MASS TRANSIT WEB	Terminal	FD130	FDC Nashville
MASTERS IN GENETIC CNSEL	Software	MRCH PRTRNRS NASH ISO EC	FDC Nashville
MCKELDIN PHOTOCOPY SVC	Software	Merchant Link Gateway	Cardnet
MD AVIATION - MARTIN	Terminal	FD130 Duo	FDC Nashville
MD AVIATION ADMIN - BWI	Terminal	FD130 Duo	FDC Nashville
MD BOARD OF NURSING	Software	PayFlow Pro v 3.0-VVS001	FDC Nashville
MD CONTINUING ED-DENTAL	Terminal	FD130 Duo	FDC Nashville
MD CORRECTIONAL ENTPRS	Terminal	FD130	FDC Nashville
MD DEPT NR TREE NURSERY	Terminal	FD130	FDC Nashville
MD GEOLOGICAL SURVEY	Terminal	FD130	FDC Nashville
MD INSURANCE ADMIN-CO LI	Software	Govolution Inc Gateway	FDC Nashville
MD MOTOR VEHICLE WEB	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MD POLICE&CORR TRN COMM	Terminal	FD130 Duo	FDC Nashville
MD PUBLIC HEALTH LAB	Terminal	FD130	FDC Nashville
MD SECRETARY OF STATE	Terminal	FD130 Duo	FDC Nashville
MD TRANSIT ADMINISTRATIO	Terminal	FD130 Duo	FDC Nashville
MIEMSS	Terminal	FD-100 TI	FDC Nashville
MNT CITY TRADITIONAL ART	Terminal	FD130 Duo	FDC Nashville
MORGAN ST UNIV BKSTORE	Software	TenderRetMCon v5.0 EC RC	Cardnet
MORGAN STATE BURSAR	Terminal	FD130 Duo	FDC Nashville
MOTOR VEHICLE ADMIN	Software	CYBERSOURCE GATEWAY	FDC Nashville
MVA - KIOSK	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA - PARKVILLE/TOWSON	Terminal	FD-100 TI	FDC Nashville
MVA - WHITE OAK	Terminal	FD-100 TI	FDC Nashville
MVA COLUMBIA	Terminal	FD130	FDC Nashville
MVA COLUMBIA POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA GAITHERSBURG	Terminal	FD-100 TI	FDC Nashville
MVA GLENMONT POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA LOVEVILLE POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA MOTOR CARRIER	Terminal	FD-100 TI	FDC Nashville
MVA PHONE REG REN	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA TOWSON POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA WALNUT HILL POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA- WESTMINSTER	Terminal	FD-100 TI	FDC Nashville
MVA WHITE OAK - POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-ANNAPOLIS	Terminal	FD-100 TI	FDC Nashville
MVA-ANNAPOLIS POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-BALTIMORE CITY	Terminal	FD-100 TI	FDC Nashville
MVA-BALTIMORE CITY POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-BEL AIR	Terminal	FD-100 TI	FDC Nashville
MVA-BEL AIR POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville

<b>DBA Name</b>	<b>Equipment Type</b>	<b>Equipment Name</b>	<b>Equipment Network</b>
MVA-BELTSVILLE	Terminal	FD-100 TI	FDC Nashville
MVA-BELTSVILLE DLPS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-CUMBERLAND	Terminal	FD-100 TI	FDC Nashville
MVA-CUMBERLAND POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-EASTON	Terminal	FD-100 TI	FDC Nashville
MVA-EASTON POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-ELKTON	Terminal	FD-100 TI	FDC Nashville
MVA-ELKTON POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-ESSEX	Terminal	FD-100 TI	FDC Nashville
MVA-ESSEX DLPS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-FREDERICK	Terminal	FD-100 TI	FDC Nashville
MVA-FREDERICK POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-GAITHERSBURG POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-GLEN BURNIE	Terminal	FD-100 TI	FDC Nashville
MVA-GLEN BURNIE POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-HAGERSTO	Terminal	FD-100 TI	FDC Nashville
MVA-HAGERSTOWN POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-INSURANCE PAYMENTS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-LARGO	Terminal	FD-100 TI	FDC Nashville
MVA-LARGO POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-LOVEVILLE	Terminal	FD-100 TI	FDC Nashville
MVA-MOBILE BUS	Terminal	FD130 Duo	FDC Nashville
MVA-MOBILE BUS POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-OAKLAND	Terminal	FD-100 TI	FDC Nashville
MVA-OAKLAND POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-PRINCE FREDERICK POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-SALISBURY	Terminal	FD-100 TI	FDC Nashville
MVA-SALISBURY POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-WALDORF	Terminal	FD-100 TI	FDC Nashville
MVA-WALDORF POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
MVA-WALNUT HILL	Terminal	FD-100 TI	FDC Nashville
MVA-WESTMINSTER POS	Software	GOVOLUTION NON EC GTWY	FDC Nashville
NATALIE LAPRADE COMMISSI	Software	CYBERSOURCE GATEWAY	FDC Nashville
NATIONAL FOREIGN LANGUAG	Software	AUTHORIZE.NET GATEWAY	FDC Nashville
NATL MUSEUM OF DENT	Terminal	FD130 Duo	FDC Nashville
NEW GERMANY STATE PARK	Terminal	FD-100 TI	FDC Nashville
OFC OF CRTS CAROLL CNTY	Terminal	FD-100 TI	FDC Nashville
OIT SOFTWARE LICENSING	Terminal	FD130	FDC Nashville
PATAPSCO VALLEY ST PK	Terminal	FD400GT GPRS	FDC Nashville
POCOMOKE RIVER STATE PK	Terminal	FD130	FDC Nashville
POINT LOOKOUT STATE PARK	Terminal	FD130	FDC Nashville
PSYCHOLOGY TRAINING CENT	Terminal	FD130	FDC Nashville



<b>DBA Name</b>	<b>Equipment Type</b>	<b>Equipment Name</b>	<b>Equipment Network</b>
QUEEN ANNES CTY HLTH DEP	Terminal	FD130	FDC Nashville
RH SMITH SCHOOL OF BUS	Terminal	FD130	FDC Nashville
ROCKY GAP STATE PARK	Terminal	FD130	FDC Nashville
SALIS U MISC	Software	Auth.net Gateway ECOM	FDC Nashville
SANDY POINT STATE PK CON	Terminal	FD130	FDC Nashville
SARE	Software	AUTHORIZE.NET GATEWAY	FDC Nashville
SENECA CREEK STATE PARK	Terminal	FD130	FDC Nashville
SG COPY CENTER	Terminal	FD130 Duo	FDC Nashville
SMALLWOOD STATE PARK	Terminal	FD-100 TI	FDC Nashville
ST MARYS CAMPUS STORE	PC	PAYPAL PAYFLOW GTWY ECOM	FDC Nashville
ST MARYS COLL BUSNSS OFC	PC	PAYPAL PAYFLOW GTWY ECOM	FDC Nashville
ST MARYS COLLEGE CASHIER	Software	AUTHORIZENET(G/W)	FDC Nashville
ST MARY'S HEALTH DEPT	Software	n Software v2.0	Cardnet
ST OF MD CCU-GAITHERSBUR	Terminal	FD130 Duo	FDC Nashville
ST OF MD CCU-GLEN BURNIE	Terminal	FD130 Duo	FDC Nashville
ST OF MD CCU-HAGERSTOWN	Terminal	FD130 Duo	FDC Nashville
ST OF MD-DEPT TAX ASSMNT	Terminal	FD130	FDC Nashville
STATE OF MARYLAND R31	Terminal	FD130 Duo	FDC Nashville
STATE OF MD CCU-BALTIMOR	Terminal	FD130 Duo	FDC Nashville
STATE OF MD CCU-LARGO	Terminal	FD130 Duo	FDC Nashville
STATE OF MD CCU-SALISBUR	Terminal	FD130 Duo	FDC Nashville
STUDENT CNCL UM SCH MED	Software	Auth.net Gateway ECOM	FDC Nashville
SU BEANS	Terminal	FD130 Duo	FDC Nashville
SU BOOKSTORE	Inet Gateway	VERIFONE GATEWAY	FDC Nashville
SU CASHIERS	Terminal	FD130	FDC Nashville
SU CFCL CEU	Software	Auth.net Gateway ECOM	FDC Nashville
SU COMMONS	Terminal	FD130 Duo	FDC Nashville
SU CONCESSIONS	Terminal	FD130 Duo	FDC Nashville
SU E-BOOKSTORE	Inet Gateway	VERIFONE GATEWAY	FDC Nashville
SU ETHEATRE	Software	Auth.net Gateway ECOM	FDC Nashville
SU G NEST	Terminal	FD130 Duo	FDC Nashville
SU GARAGE	PC	DATA CAP NETePay4.0 N	Cardnet
SU HO ADM DEPOSITS	Software	MRCH PRTNRS NASH ISO EC	Cardnet
SU LSCCRC	Software	Auth.net Gateway ECOM	FDC Nashville
SU NURSING SIM	Software	Auth.net Gateway ECOM	FDC Nashville
SU SAT OPS	Terminal	FD130 Duo	FDC Nashville
SU SBDC	Software	AUTHORIZE.NET GATEWAY	FDC Nashville
SU THEATRE RETAIL	Software	Auth.net Gateway ECOM	FDC Nashville
SUSQUEHANNA STATE PARK	Terminal	FD400GT GPRS	FDC Nashville
TAWES GARDEN GIFT SHOP	Terminal	FD130	FDC Nashville
TERP TECH STORE	Terminal	FD130 Duo	FDC Nashville
TOWSON BOX OFFICE	PC	PAYPAL PAYFLOW GTWY ECOM	FDC Nashville

<b>DBA Name</b>	<b>Equipment Type</b>	<b>Equipment Name</b>	<b>Equipment Network</b>
TOWSON STADIUM STORE	Software	MBS POS v1	Cardnet
TOWSON U PARKING OPS	Software	AUTHORIZE.NET GATEWAY	FDC Nashville
TOWSON UNIV INST WELL BE	Terminal	FD130 Duo	FDC Nashville
TOWSON UNIVERSITY CPS	Software	Touchnet CMM v6.0	Cardnet
TOWSON UNIVERSITY PARKIN	Software	Touchnet CMM v6.0	Cardnet
TOWSON UNIVERSITY STORE	Terminal	FD130 Duo	FDC Nashville
TU ADMISSION VEC	Software	Touchnet CMM v6.0	Cardnet
TU ADMISSIONS APP	Software	Touchnet CMM v6.0	Cardnet
TU AUXILIARY SERVICES	Terminal	FD130 Duo	FDC Nashville
TU SGA	Terminal	FD130 Duo	FDC Nashville
TU STORE ONLINE	Software	CyberSource Gateway ECOM	FDC Nashville
TU WEB POINTS	PC	Cybersource ICS2 (Ecom)	FDC Nashville
TUBURSAR'S OFFICE	Terminal	FD130	FDC Nashville
U STORE NORTHEAST	Software	MBS POS v1	Cardnet
UM CHAPEL RESERVATIONS	Terminal	FD130 Duo	FDC Nashville
UM DENTAL SCHOOL	Terminal	FD130 Duo	FDC Nashville
UM HEALTH CENTER	Terminal	FD130 Duo	FDC Nashville
UM SSW CONTINUING EDUCA	Terminal	FD130 Duo	FDC Nashville
UMAB APP FEES	Software	MRCH PRTNRS NASH ISO EC	FDC Nashville
UMAB CASHIER	Terminal	FD130 Duo	FDC Nashville
UMAB CONTINUING ED	Software	Main St Monetra CRDNETv7	Cardnet
UMAB HEALTH SCIENCE	Terminal	FD130 Duo	FDC Nashville
UMB BALTIMORE GRAND	PC	DATAcap TWN/IPTm3.0BUYP	BuyPass
UMB CENTRAL BILLING	Software	MRCH PRTNRS NASH ISO EC	FDC Nashville
UMB CITS	Software	Auth.net Gateway ECOM	FDC Nashville
UMB CSMH DEPT OF PSYCH	Software	Main St Monetra CRDNETv7	Cardnet
UMB DENTAL CLINIC COLLEG	Terminal	FD130 Duo	FDC Nashville
UMB DENTAL DDS PDPA	Software	Monetra 4.1.0 DW EC	Cardnet
UMB DENTAL SCHOOL	Software	Auth.net Gateway ECOM	FDC Nashville
UMB FOUNDATION	Software	Auth.net Gateway ECOM	FDC Nashville
UMB GENETIC COUNSELING A	Software	Monetra 4.1.0 DW EC	Cardnet
UMB GRADUATE SCH ADMN	Software	Monetra 4.1.0 DW EC	Cardnet
UMB GRADUATE SCHOOL	Software	MRCH PRTNRS NASH ISO EC	FDC Nashville
UMB INST FOR GENOME SCI	Terminal	FD130 Duo	FDC Nashville
UMB LEXINGTON GARAGE	Software	Auth.net Gateway ECOM	FDC Nashville
UMB NURSING SCH ADMIN	Software	PC-Generic	Cardnet
UMB ON-LINE	Software	MRCH PRTNRS NASH ISO EC	FDC Nashville
UMB ON-LINE FEE	Software	Monetra 4.1.0 DW EC	FDC Nashville
UMB PARK & TRANSPORT	Pin Pad	FD35 HW PIN Pad w NFC-EMV	FDC Nashville
UMB PARKING	Software	CYBERSOURCE GATEWAY	FDC Nashville
UMB PEARL GARAGE	PC	DATAcap TWN/IPTm3.0BUYP	BuyPass
UMB PENN GARAGE	PC	DATAcap TWN/IPTm3.0BUYP	BuyPass
UMB PHARMACY SCH ADMN	Software	Monetra 4.1.0 DW EC	Cardnet

<b>DBA Name</b>	<b>Equipment Type</b>	<b>Equipment Name</b>	<b>Equipment Network</b>
UMB PLAZA GARAGE	PC	DATA CAP TWN/IPTm3.0BUYP	BuyPass
UMB PRATT GARAGE	PC	DATA CAP TWN/IPTm3.0BUYP	BuyPass
UMB PUBLIC HEALTH ADMN	Software	Monetra 4.1.0 DW EC	Cardnet
UMB SARATOGA GARAGE	PC	DATA CAP TWN/IPTm3.0BUYP	BuyPass
UMB SCHOOL OF MEDICINE	Software	Monetra 4.1.0 DW EC	Cardnet
UMB SCHOOL OF NURSING	Software	MRCH PRTNRS NASH ISO EC	FDC Nashville
UMB SCHOOL OF PHARMACY	Software	MRCH PRTNRS NASH ISO EC	FDC Nashville
UMB SCHOOL OF SOCIAL WRK	Software	MRCH PRTNRS NASH ISO EC	FDC Nashville
UMB SOCIAL WORK ADMN	Software	Monetra 4.1.0 DW EC	Cardnet
UMB TUITION	Software	Monetra 4.1.0 DW EC	Cardnet
UMB1ONE-LIBRARY	Software	ClearComrce Gateway ECOM	FDC Nashville
UMB1ONE-ONLINE DEPOSITS	Software	ClearComrce Gateway ECOM	FDC Nashville
UMBC ATHLETICS	Terminal	FD-100 TI	FDC Nashville
UMBC ATHLETICS PCG	Software	PayFlow Pro v 3.0-VVS001	FDC Nashville
UMBC BKSTORE ONLINE	Inet Gateway	USA ePay	Cardnet
UMBC BOOKSTORE	Software	MBS POS v1	Cardnet
UMBC CAMPUS CARD	Software	CYBERSOURCE CPM V6.4	FDC Nashville
UMBC CASHIERS	Software	MainstreetMonetra7	FDC Nashville
UMBC DPS	Terminal	FD-100 TI	FDC Nashville
UMBC ELI	Terminal	FD130	FDC Nashville
UMBC FLYING FRUIT	Terminal	FD130	FDC Nashville
UMBC LIBRARY	Terminal	FD130	FDC Nashville
UMBC PARK PAY	Inet Gateway	Digital Payment Technologies Corp	FDC Nashville
UMBC UNIVERSITY HEALTH S	Terminal	FD130	FDC Nashville
UMCP ATHLETIC TICKET OFF	Software	CYBERSOURCE GATEWAY	FDC Nashville
UMCP BURSAR NET PAY	PC	FRNTSTRM FASTTRNSCT GTWY	Cardnet
UMCP BURSAR OFC CASHIER2	Terminal	FD400GT CDMA	FDC Nashville
UMCP BURSAR OFC CASHIER5	Terminal	FD400GT CDMA	FDC Nashville
UMCP CAMPUS RECREATION	Terminal	FD130	FDC Nashville
UMCP DEPT OF PHYSICS	Terminal	FD130	FDC Nashville
UMCP DINING	Terminal	FD400GT CDMA	FDC Nashville
UMCP DOTS CAMPUS PARKING	Terminal	FD130 Duo	FDC Nashville
UMCP FIRE AND RESCUE	Terminal	FD130	FDC Nashville
UMCP MARIE MOUNT COPY	Terminal	FD130 Duo	FDC Nashville
UMCP MOTOR TRANSPORTATIO	Software	CYBERSOURCE GATEWAY	FDC Nashville
UMCP OTB SPECIAL LOCATIO	Terminal	FD400GT CDMA	FDC Nashville
UMCP PARKING METERS	Software	Main St Monetra CRDNETv7	Cardnet
UMCP PHOTO SERVICES	Terminal	FD130 Duo	FDC Nashville
UMCP POLICE DEPART	Terminal	FD130 Duo	FDC Nashville
UMCP PRINTING SERVICES	Terminal	FD130 Duo	FDC Nashville
UMCP SPEECH AND HEARING	Terminal	FD130 Duo	FDC Nashville
UMCP STAMP UNION	Terminal	FD130 Duo	FDC Nashville

<b>DBA Name</b>	<b>Equipment Type</b>	<b>Equipment Name</b>	<b>Equipment Network</b>
UMCP STAMP UNION TICKET	Terminal	FD130 Duo	FDC Nashville
UMCP T2 CENTER	Terminal	FD130	FDC Nashville
UMCP TERP ZONE	Terminal	FD130 Duo	FDC Nashville
UMCP TERPTATIONS	Software	Merchant Link Gateway	Cardnet
UMCP TERRAPIN TRADER	Software	CYBERSOURCE GATEWAY	FDC Nashville
UMCP TYDINGS HALL	Terminal	FD130 Duo	FDC Nashville
UMCP VAN MUNCHING	Terminal	FD130 Duo	FDC Nashville
UMCP VISITORS PARKING	Software	Auth.net Gateway ECOM	FDC Nashville
UMD BALTIMORE INNOVATION	Software	Auth.net Gateway ECOM	FDC Nashville
UMD PARK	Inet Gateway	PARKMOBILE GTWY ECOM	FDC Nashville
UMES HAWK CENTER	Software	CYBERSOURCE GATEWAY	FDC Nashville
UMES RICHARD HENSON	Software	CYBERSOURCE GATEWAY	FDC Nashville
UMES SELF SERVE	Software	CYBERSOURCE GATEWAY	FDC Nashville
UMSSW OFC CNT PROF EDU	Software	Auth.net Gateway ECOM	FDC Nashville
UMUC ASIA-CC	Software	Touchnet Comm Mgt v5.0	Cardnet
UMUC NLI	Software	Touchnet Comm Mgt v5.0	Cardnet
UMUC STATESIDE-CC	Software	Touchnet CMM v6.0	Cardnet
UMUC THIRD PARTY	Software	Touchnet Comm Mgt v5.0	Cardnet
UMUC TUITION #3	Software	Touchnet Comm Mgt v5.0	Cardnet
UMUC TUITION #5	Terminal	FD130	FDC Nashville
UMUC TUITION #6	Software	Touchnet Comm Mgt v5.0	Cardnet
UMUC WEBSITE REG	PC	PAYPAL PAYFLOW GTWY ECOM	FDC Nashville
UMUC-EUROPE-CC	Software	Touchnet Comm Mgt v5.0	Cardnet
UNIV AT SHADY GROVE TRAN	Terminal	FD130 Duo	FDC Nashville
UNIV MARYLAND ACADEMIC A	Software	Auth.net Gateway ECOM	FDC Nashville
UNIV MD DENTISTRY	Software	Auth.net Gateway ECOM	FDC Nashville
UNIV OF BALTIMORE	Terminal	FD130 Duo	FDC Nashville
UNIV OF MARYLAND R31	Terminal	FD130 Duo	FDC Nashville
UNIV OF MD COLLEGE PARK	PC	PAYPAL PAYFLOW GTWY ECOM	FDC Nashville
UNIV OF MD DINING	Software	Merchant Link Gateway	Cardnet
UNIV OF MD SCHOOL OF MED	Terminal	FD130 Duo	FDC Nashville
UNIVERSITIES AT SHADY GR	Software	Monetra 4.1.0 DW	Cardnet
UNIVERSITY HEALTH CENTER	Terminal	FD130 Duo	FDC Nashville
UNIVERSITY OF BALTIMORE	Software	MRCH PRTNRS NASH ISO EC	FDC Nashville
UNIVERSITY OF MARYLAND	Software	PayFlow Pro v 3.0-VVS001	FDC Nashville
UNIVERSITY OF MARYLAND B	Software	MRCH PRTNRS NASH ISO EC	FDC Nashville
WORCESTER CNTY HLTH DEPT	Software	CyberSource Gateway ECOM	FDC Nashville