

## SECTION VII

### GENERAL QUESTIONNAIRE & INFORMATION REQUEST

Please answer the following questions or provide the information requested as a part of your proposal response. Type the question or statement before your answer. In responding to a question or statement, you may refer to other sections or exhibits of your proposal by reference to the page where the information may be found. If the answer to one question or statement appears in the response to another, you may refer to your other answer. Answers should be as succinct as possible while providing sufficient information for the System to evaluate the response. **Failure to respond completely to any of these questions or requests for information may result in the entire proposal being rejected.**

#### A. Financial

Describe your company, by providing the following information:

1. Name of your company

**BOK Financial Corporation dba Bank of Texas (“BOT”)**

2. Major lines of business with a breakdown of the percentage each represents in terms of the annual revenue and net income answered in questions 4.d. and 4.g., respectively.

**Commercial Banking – Net Income (45.23%), Revenue (34.84%)**

**Consumer Banking – Net Income (11.72%), Revenue (25.95%)**

**Wealth Management – Net Income (4.92%), Revenue (15.97%)**

**Funds Management and Other – Net Income (38.14%), Revenue (23.24%)**

3. Number of ATMs in the Houston Metropolitan Statistical Area

**We have 15 branded ATM's in Houston, but we offer Free ATM's to clients Nationwide where Pulse or Cirrus is displayed including virtually all financial institutions. When consumers are charged at these ATM's that are not Bank of Texas (BOKF) branded, we refund the fee when their receipts are presented to us.**

4. As of December 31, 2011: **The following data was reported in the December 31, 2011, 10K Filing (Dollars in thousands):**

- a. Total assets - **\$25,493,946**
- b. Total deposits - **\$18,762,580**
- c. Net worth - **\$2,750,468 Shareholders' Equity / \$3,828,695 Market Value as of close on December 30, 2011**
- d. Total revenue - **\$1,340,238 (excludes interest expense)**

- e. Customer base or segments with a breakdown of the percentage each represents in terms of number of customers

| <u>Customer Segments (based on loans)</u> | <u>%</u> |
|---|----------|
| Energy                                    | 17.89    |
| Services                                  | 15.48    |
| Wholesale/retail                          | 8.54     |
| Healthcare                                | 8.66     |
| Manufacturing                             | 3.11     |
| Integrated Food Services                  | 1.85     |
| Other Commercial and Industrial           | 2.77     |
| Commercial Real Estate                    | 20.23    |
| Residential Mortgage                      | 17.48    |
| Total Consumer                            | 3.98     |

- f. The percentage of revenue derived from your treasury management operations as compared to total annual revenue reported above – **7.15%**
- g. Net income - **\$285,875**
5. Current long term rating of the financial institution (*not the bank holding company*) as assigned by Moody's Investor Services – **A1**
6. Current short term rating of the financial institution (*not the bank holding company*) as assigned by Moody's Investor Services – **P1**
7. Current bank financial strength rating (*not the bank holding company*) as assigned by Moody's Investor Services – **B-**
8. Current long term rating of the bank *holding company* as assigned by Moody's Investor Services – **A2**
9. As of March 31, 2012: **(Data from pg 52 of March 31, 2012, 10Q Filing)**
- a. Tier 1 capital ratio (Basel 1) – **13.03%**
- b. Tier 1 common capital ratio (Basel 1) – **12.83%**
- c. Total \$US exposure to Greece, Italy, Ireland, Portugal and Spain, including net credit default protection – **No, BOKF N.A. has no \$US exposure to these countries.**
10. Provide your company's most recent annual report.  
<http://investor.bokf.com/docs.aspx?iid=100003>
11. Did your bank pass the most recent stress test conducted by the Federal Reserve Bank?  
**Stress test has not been completed as of August 6, 2012. We expect to pass with no issues when administered.**

## B. Organization / Relationship Team

12. Describe the structure of your treasury organization and your merchant processing organization within the context of the total organization.

**BOK Financial operates three principal lines of business: commercial banking, consumer banking and wealth management. Commercial banking includes lending, treasury and cash management services and customer risk management products for small businesses, middle market and larger commercial customers. The merchant services business, TransFund electronic funds network is also part of the commercial banking line of business. BOKF owns the TransFund EFT Network, the leading provider of ATM and merchant processing solutions. TransFund currently processes for over 400 financial institutions with 70 million transactions annually.**

13. Identify the team that will be responsible for our account by name, title, their role on our account, and each identified person's experience with higher education clients.

**BOKF strongly adheres to the relationship management approach for managing its client and prospect relationships. A team of specialists, guided by a Relationship Manager, works with you to understand your processes, identify your needs, recommend solutions, and implement services – all to help you maximize the value of your treasury operations.**

**Relationship Manager  
(713)289-5886**

**Mike Sultanik, SVP  
msultanik@bankoftexas.com**

- *Manage your overall relationship*
- *Provide general and specialized lending consultation*
- *Coordinate the delivery of full-service banking and financial consulting*

**Experience: Mike Sultanik will be the main contact for the University of Houston System at Bank of Texas. Mike has served as a relationship manager for Houston Baptist University (HBU) for nearly 10 years with multiple banking institutions. Mike has supported HBU on treasury, investment, merchant card, and purchasing card services. Mike also had a lending relationship with Rice University. Mike taught a class in Treasury Management as an Adjunct Professor for a semester at the University of Houston's Clear Lake campus and has also spent a number of years as an instructor of Treasury Management at the Suzanne Glasscock College of Continuing Education.**

**Treasury Management Officer  
(713)289-5890**

**Sharon Coker, VP  
scoker@bankoftexas.com**

- *Provide treasury services consulting*
- *Coordinate the implementation of treasury services products*
- *Understand your ever-changing needs and recommend solutions*

**Experience: Sharon has been in banking in Houston for 30 years. She has provided treasury management consultation to clients within multiple industries during her career including government/municipalities, not for profit, healthcare and commercial real estate.**

Commercial Client Services Representative  
(713)289-5836

Veronica Colunga, AVP  
vcolunga@bankoftexas.com

- *Provide local customer support for all account and treasury service related needs*
- *Ensure same day resolution on all inquiries or call back with status update*
- *Deliver extended service hours from 7:30 a.m. to 5:30 p.m. daily with no voice mail*

**Experience:** Veronica has served as a CCSR at Bank of Texas for over 11 years and is the repeated recipient of the “Star Award” as voted on by her customers. She provides support to the government, not for profit, healthcare, real estate and corporate customers. Veronica is a difference maker and dedicated to providing a high touch level of service.

### C. Software/Hardware/Interfaces

14. Describe the treasury management software and hardware used by the company. **The online corporate application portal, Net Connect, is a 3<sup>rd</sup> party licensed software that is typically updated once a year with a larger functional improvements. Various minor updates are done a couple times a year and bi-monthly maintenance routine done overnight during weekends. Its hardware that is comprised of two IIS6 Windows 2003 Web Servers, two Windows 2003 application servers running JBOSS 4.3, and two high availability windows 2003 database servers running MS SQL 2005.” We periodically update system hardware to new hardware/architecture and plan to do so in the not to distant future to take advantages of new capabilities and better integration opportunities. The application has a DR and is SOC1 compliant.**

**BOT is committed to providing an Internet banking product that is secure and private. To help ensure the security of all data transmissions, our secure web server will alert you if your browser does not meet our minimum-security standards. NetConnect requires a browser with 128-bit encryption. For digital identity verification, the NetConnect system has a digital server certificate by VeriSign that the browser uses upon each sign-on to verify connection to the product. Additional security features include password expiration, invalid user ID and password lockout, two-password requirement, and automatic lockout after 10 minutes of inactivity.**

**There is a multi-level login process with Customer ID and password, and User ID and password. With initial login, each user is required to agree to Terms and Conditions that apply to use of the internet banking system, NetConnect. Customer IDs are provided to security administrators at the company who have been authorized by appropriate officers/signers for the company. The company security administrator sets up the users and issues user IDs through the admin functions within the NetConnect system. User passwords must be changed every 30 days.**

**BOT recommends that its customer's PCs comply with the following software and hardware requirements:**

- **NetConnect is accessible via any workstation operating system with Internet access**
- **Browser Access -- Netscape 7.2 and all Internet Explorer 6 versions; not currently certified for Internet Explorer 7, but anticipate certification in 2008**
- **Minimum 512 megabytes RAM**
- **Color video display with minimum of 1024 x 768 screen resolution**
- **Pop-Up Blockers disabled or set to allow NetConnect site as acceptable for pop-ups**
- **Users permitted to high risk services will require a RSA token for authentication to complete ACH Approval, ACH Batch, ACH Pass-Thru, and Money Transfer Approval transactions**
- **The Bank assigns administration functions to designated Company administrators; Company Administrators are then responsible for adding users and permissions within their company**

15. Is your treasury management platform web based?

**Yes.**

16. Does your treasury management software/hardware/platform interface with PeopleSoft and Banner?

**There are multiple ways Bank of Texas can provide data that can be interfaced into an ERP system. One option is the delivery of previous day BAI2 files through secure FTP transmission methods. There are also capabilities to export BAI2 and CSV files for both Previous Day and Same Day data out of the NetConnect online cash management system. In addition, we offer a piece of software you can install on a desktop or server that will allow you to schedule automated exports from NetConnect if desired.**

17. Provide a list of references using PeopleSoft or Banner with whom you transmit and/or receive data and the type of data transmitted. Preference to higher education references is encouraged.

**We believe several clients interface bank data with their PeopleSoft and Banner systems and can research to provide references.**

#### **D. Electronic Banking and Information Reporting**

18. Describe your balance reporting platform. Include previous day balance reporting, current day balance reporting, current day debit and credit transaction reports, and return items. Please provide examples.

**Bank of Texas' NetConnect service is an Internet-based information reporting and transaction initiation system that is available 24/7. NetConnect provides previous day balance summary and detail information by 6:00 a.m. CST. Previous day balance information and images of cleared checks and deposit tickets are maintained for 365 days. Current Day information is maintained for 90 days and is available as early as 8:00 am CST for most reporting.**

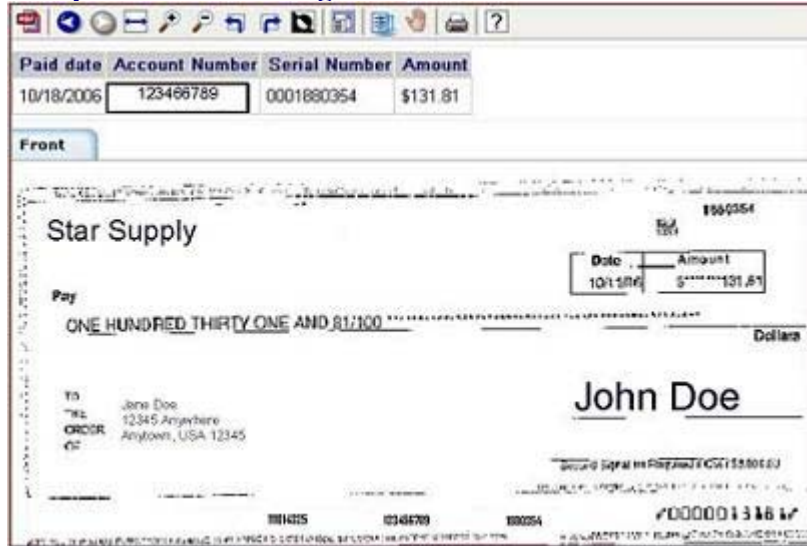
Our online portal, NetConnect provides a variety of reports for previous day balances and transactions. The report names and brief descriptions are shown below, and in many cases sample screen shots of the reports are presented:

- **Previous Day Report** -- provides balance and transaction information for accounts for the previous day. It also allows you to export a file containing previous day balance reporting information.
- **Same Day Report** -- provides balance and transaction information for accounts for the current day as well as allows you to export a file containing same day balance reporting information.
- **Balance Reporting Additional Reports** -- The Balance Reporting option on NetConnect allows you the opportunity to view previous day and current day account information, pull reports and access your accounts 24 hours a day, seven days a week. NetConnect retains Previous Day activity for (12) twelve months.
- **Previous Day Reports** -- have format options of table layout or table + horizontal layout, sort order of fields of data, account numbers and order of accounts displayed, transaction groups and order of transaction groups, and the option to export data in multiple formats. Below is a sample of the report.

| Previous Day Balance Report -- for NetConnect Tulsa Demo User |  | Date range: Mar 01, 2007 thru Mar 29, 2007   |  | Generated on: Mar 30, 2007 at 02:45:PM        |  |
|---|--|--|--|---|--|
| <b>Accounts</b>   |  |  |  |   |  |
| Bank Name   |  | NETCONNECT BANK                              |  |   |  |
| Account #: 204444444  |  | Account Name: Demo Account - 204444444 (USD) |  |   |  |
| Date: 03/01/2007  |  | Date: 03/29/2007                             |  |   |  |
| <b>Status Balances First Day</b>                              |  | <b>Amount</b>                                |  | <b>Status Balances Last Day</b>               |  |
|   |  |  |  | <b>Amount</b>                                 |  |
| Opening Ledger  |  | \$32,448.12                                  |  | No Data Reported                              |  |
| Closing Ledger  |  | \$27,951.91                                  |  |   |  |
| Average Closing Ledger MTD                                    |  | \$18,232.94                                  |  |   |  |
| Average Closing Ledger YTD                                    |  | \$12,353.53                                  |  |   |  |
| Current Ledger  |  | \$27,951.91                                  |  |   |  |
| Opening Available   |  | \$32,448.12                                  |  |   |  |
| Closing Available   |  | \$27,951.91                                  |  |   |  |
| Average Closing Available MTD                                 |  | \$17,197.04                                  |  |   |  |
| Average Closing Available YTD                                 |  | \$11,304.44                                  |  |   |  |
| Current Available   |  | \$27,951.91                                  |  |   |  |
| Date: 03/01/2007  |  |  |  |   |  |
| <b>Summary Totals</b>   |  | <b>Amount</b>                                |  |   |  |
| Total Debits  |  | 0  |  | \$4,496.21                                    |  |
| Total ACH Debits  |  | 0  |  | \$4,496.21                                    |  |
| Date: 03/01/2007  |  |  |  |   |  |
| <b>Detail Debit Transactions</b>                              |  | <b>Amount</b>                                |  | <b>Bank Ref. Cust. Ref. Text</b>              |  |
| 03/01/2007  |  | Preauthorized ACH Debit                      |  | \$4,496.21 0077900000 CUSTOMER CASHCON 020919 |  |
|   |  | <b>Debit Item Count</b>                      |  | <b>\$4,496.21</b>                             |  |



- When viewing images off of a Previous Day Report, users have additional options to view a check, deposit ticket or credit image. An example of a check image is shown below:



- **Current/Same Day Reports – NetConnect retains Current Day activity for ninety (90) days. Also allows for customizing report by balance type, date, account numbers and order of accounts displayed, transaction groups, and option to export data in multiple formats.**
- **Current/Same Day Summary Report – Below is an example of summary balance and total transaction information that can be requested on current day basis.**

| Same Day Interim Calculations               | Amount         |
|---|----------------|
| Opening Ledger                              | \$27,951.91    |
| Opening Available                           | \$27,951.91    |
| Current Day Credits                         | \$4,756.86 (2) |
| Current Day Debits                          | \$0.00         |
| Interim Immediate                           | \$0.00         |
| Interim One Day Float                       | \$4,617.20     |
| Interim Two + Day Float                     | \$139.66       |
| Interim Ledger                              | \$32,708.77    |
| Interim Available                           | \$27,951.91    |
| <b>Summary Totals</b>                       |                |
| Total Controlled Disbursing Debits          | \$7,840.33     |
| Total Disbursing Checks Paid - Later Amount | \$27,944.36    |

- **Current/Same Day Detail Report – Expand/Collapse icons have been included allowing users to collapse information when not needed. The Text column provides additional detail about an item. Outgoing wire transfers initiated via NetConnect can be included in Same Day reports. See example below.**

| Date: 10/18/2006                     |                     |
|--------------------------------------|---------------------|
| <b>Same Day Interim Calculations</b> |                     |
|                                      | <b>Amount</b>       |
| Opening Ledger                       | \$0.00              |
| Opening Available                    | \$0.00              |
| Current Day Credits                  | (1) \$17,069,758.36 |
| Current Day Debits                   | \$0.00              |
| Interim Immediate                    | \$17,069,758.36     |
| Interim One Day Float                | \$0.00              |
| Interim Two + Day Float              | \$0.00              |
| Interim Ledger                       | \$17,069,758.36     |
| Interim Available                    | \$17,069,758.36     |

| Date:                    | Detail Credit Transactions | Amount                 | Availability | Bank Ref. | Cust. Ref.                   | Text   |
|--------------------------|----------------------------|------------------------|--------------|-----------|------------------------------|--|
| 10/18/2006               | ACH Concentration Credit   | \$17,069,758.36        | 0 Day        |           | 0610180003378103900037561748 | ORIGINATOR NAME<br>QUIKTRIP CORP AC<br>ORIGINATOR_ABA<br>10390003<br>RECEIVER_NAME<br>QU<br>IKTRIP CORP AC<br>RECEIVER ID<br>730675375<br>DESCRIPTION<br>CASHCON |
| <b>Credit Item Count</b> |                            | <b>\$17,069,758.36</b> |              |           |                              |  |

**Other Helpful Reports available are:**

**BR Quick Reports** – a function within NetConnect that allows you to quickly access and print off standard reports without requesting customized data elements. Listed below are the standard Quick Reports

**Favorite Reports Service** - allows users to save Previous Day and Same Day report formats as well as define characteristics for frequently-run reports. The purpose of the Favorite Reports is to eliminate the need to set format definitions each time a report is run. Users can assign meaningful descriptive names to their Favorite Reports. In addition, users can select to either generate online HTML output or to create a report file that can be exported to other applications.

**Book Report** -- provided as a research tool and historical record of Book Transfers initiated through NetConnect. Book Report transaction history is available for ninety (90) days.

**Stop Pay Report** -- provided as a research tool and 90-day historical record of Stop Service usage.

**Electronic Report Delivery (ERD)** -- function within NetConnect that allows the Bank to deliver formatted text reports to the System. The available reports include:

- Account Analysis Statements
- ACH Returns
- Commercial Loan Report
- Demand Deposit Statement
- EDI Statements
- ACH Notice of Change
- ARC Returns
- Return Item Report



19. Discuss the inquiry capabilities of your treasury management system.  
**Each module of NetConnect has an inquiry function such as the ability to query up to 45 days at a time on a multi-day balance report, or searching for the previous 90 days for cleared checks, inquiring for checks or deposits over a certain dollar amount, searching by check number, amount, date. There is also the ability to inquire on select transaction types such as ACH, Wire or Lockbox transactions. The system is very flexible with inquiry capabilities.**
20. How many days history can be accessed through the system?  
**Previous day balance information and images of cleared checks and deposit tickets are maintained for 365 days and can be queried in 45 day increments. Current Day information is maintained for 90 days and is available as early as 8:00 am CST for most reporting.**

#### **E. Wire Transfers**

21. What differentiates your service from other providers?  
**As with all of our products, BOT utilizes a state of the art wire system to ensure wires are processed consistently in a real time environment without delay. But whether this involves prompt issuance of PINs and secure tokens, product usage training or research for a specific transaction, it is our focus on the client and the relationship that sets us apart from our peers.**
22. Are the bank's checks, ACH and wire transfer systems integrated? If so, describe.  
**Yes, for client access purposes, BOT offers a single internet-based solution for check-related functions such as check inquiry, detail reporting, stop payments and positive pay processes, in addition to ACH reporting and initiation, and wire transfer reporting and initiation.**
23. Does the bank's treasury management system offer self-administration for user maintenance, entitlements administration, and user deletes via the internet? If so, please list the user functions that are available.  
**Yes, the Bank will assign the administration functions to the Company's designated Security Administrators, referred to as SA's. The SA is then able to add, modify and delete permissions for each user. When adding a user to the system, the SA would assign the services, designate the accounts for the service and finally any dollar amount limits to be assigned (for ACH, book transfers and wires).**
24. What is the cut-off time for incoming domestic wire transfers to receive same day credit?  
**To receive same day credit for an incoming domestic wire it must be received by 5:00 p.m. CST on the day in which the credit is to be given.**
25. Describe the bank's procedure for providing payment confirmation information.  
**There are multiple ways a company can receive payment information. Wire reports on NetConnect will provide real time status as well as confirmation numbers for payments initiated online. An email confirmation can be sent**

**once a transaction is complete or the customer can contact their dedicated CCSR who can provide wire details.**

26. How soon after wire execution would a Federal Reference number be available?  
**Once the transaction is complete, a Fed reference number can be provided to the customer after the completion of an incoming or outgoing wire by the following methods:**  
**NetConnect: Available on wire report immediately (examples provided below)**  
**Telephone: Phone notification to the customer**  
**Paper: Advices can be sent via U.S. Mail**  
**CCSR: Customers may call their CCSR to obtain the reference number**

**A Fed Reference number will be available within 2-3 minutes if no delays occur. Delays are defined as:**

- **Wire Repairs**
- **Insufficient funds**
- **Availability of the designated confirmer if the wire is over \$100,000**
- **Preset amount to be confirmed per Funds Transfer Agreement**

**NetConnectWire Reports allow you to access summary and detail information about domestic and international money transfers that have been initiated using the NetConnect system. Review the Wire Reports for the International wire confirmation code, exchange rate, and debit amount of the wire transaction.**

**Money Transfer Report – this page provides details on all wire transfers initiated within the date range specified. Wire Transfers initiated are listed on the report as Approved, Pending and Deleted Transfers. Additional information provided on this report includes:**

- **A total provided after each date queried. Amounts are listed by currency**
- **Grand total provided at the end of the report that combines totals from each day on the report. The grand total amount is also broken down by currency.**
- **Report Total Summary area at the end of the report which summarizes the details of the report and includes type of currency, amount, and number of transactions processed in the date range of the report.**

**Sample of Money Transfer Report:**

| ABC COMPANY                    |         |  |           |  |                                     |      |                            |                       |               | Money Transfer Report<br>Printed on Jun 23, 2005 on 09:57 AM |         |
|--------------------------------|---------|--|-----------|--|-------------------------------------|------|----------------------------|-----------------------|---------------|--|---------|
| Approved Transfers             |         |  |           |  |                                     |      |                            |                       |               |  |         |
| Bank No                        | Cust No | Debit Account                              | Template  | Beneficiary Bank<br>Beneficiary Acct               | Beneficiary Acct Name               | Curr | Transfer<br>Amount         | Value<br>Date         | Pay<br>Method | Status<br>Fed Ref/Swift ID                                   | Details |
| 2005154000384                  | 002431  | 010111222 (GBP) -<br>ABC<br>COMPANY<br>INC | 010111222 | ENTER EEFICIARY<br>BANK INFORMATION<br>223456780   | REVENUE ACCT                        | GBP  | 500.00                     | 03-<br>Jun-<br>05     | SW            | Confirmed  | Q       |
| 2005154000382                  | 002432  | 010111222 (GBP) -<br>ABC<br>COMPANY<br>INC | 010111222 | XYZ NATIONAL<br>BANK<br>1234567890                 | STATE ACCT                          | USD  | 34,503.00                  | 03-<br>Jun-<br>05     | FW            | Acknowledged<br>20050603J3Q5020C000676                       | Q       |
|                                |         |  |           |  |                                     |      | <b>Total: GBP</b>          | <b>500.00</b>         | <b>(1)</b>    |  |         |
|                                |         |  |           |  |                                     |      | <b>USD</b>                 | <b>34,503.00</b>      | <b>(1)</b>    |  |         |
| <b>Send Date: Jun 06, 2005</b> |         |  |           |  |                                     |      |                            |                       |               |  |         |
| 2005157000253                  | 002433  | 010111222 (GBP) -<br>ABC<br>COMPANY<br>INC | 010111222 | ENTER EEFICIARY<br>BANK INFORMATION<br>00055523456 | EQUANT HONG KONG<br>LIMITED TAIWAN  | USD  | 258.00                     | 06-<br>Jun-<br>05     | SW            | Confirmed  | Q       |
| 2005157000254                  | 002434  | 010111222 (GBP) -<br>ABC<br>COMPANY<br>INC | 010111222 | XYZ NATIONAL<br>BANK OF GEORGIA<br>555555555555    | BELLSOUTH LONG<br>DISTANCE GA 30303 | USD  | 2,440.36                   | 06-<br>Jun-<br>05     | FW            | Acknowledged<br>20050606J3Q5020C000573                       | Q       |
| 2005157000274                  | 002435  | 010111222 (GBP) -<br>ABC<br>COMPANY<br>INC | PAYROLL   | BANK OF AMERICA,<br>N.A., IL<br>899900667          | PAYROLL                             | USD  | 87,900,000.00              | 06-<br>Jun-<br>05     | FW            | Acknowledged<br>20050606J3Q5020C000590                       | Q       |
|                                |         |  |           |  |                                     |      | <b>Total: USD</b>          | <b>87,902,698.36</b>  | <b>(3)</b>    |  |         |
|                                |         |  |           |  |                                     |      | <b>Approved Total: AUD</b> | <b>5,500.00</b>       | <b>(1)</b>    |  |         |
|                                |         |  |           |  |                                     |      | <b>CAD</b>                 | <b>10,064.20</b>      | <b>(2)</b>    |  |         |
|                                |         |  |           |  |                                     |      | <b>GBP</b>                 | <b>500.00</b>         | <b>(1)</b>    |  |         |
|                                |         |  |           |  |                                     |      | <b>MXN</b>                 | <b>366,933.95</b>     | <b>(1)</b>    |  |         |
|                                |         |  |           |  |                                     |      | <b>USD</b>                 | <b>102,336,110.17</b> | <b>(30)</b>   |  |         |

- **Money Transfer Detail Report** -- provides specific details about the wire transfer. In addition, the Money Transfer Report and Money Transfer Detail Report are provided as research tools and historical record of wire transfers initiated via NetConnect. Ninety (90) days of transaction history is available on these reports. Below is an example of the detail report:

| 12345DEMO  |  | Money Transfer Detail |  |
|--|--|-----------------------|--|
| 010111222 - 1 Approvers                          |  | Jun 24, 2005 10:01 AM |  |
| <b>Sender's Debit Information</b>                |  |                       |  |
| Originating Party Name: ABC COMPANY              |  |                       |  |
| Originating Party Account: 010111222 (USD)       |  |                       |  |
| amount: 34,503.00                                |  |                       |  |
| currency: USD - US Dollar                        |  |                       |  |
| <b>Beneficiary's Information</b>                 |  |                       |  |
| account: 9364950198 - STATE OF RI-GP             |  |                       |  |
| amount: 34,503.00                                |  |                       |  |
| currency: USD - US Dollar                        |  |                       |  |
| <b>Additional Information</b>                    |  |                       |  |
| send date: Jun 03, 2005                          |  |                       |  |
| value date: Jun 03, 2005                         |  |                       |  |
| <b>Bank Routing Information</b>                  |  |                       |  |
| beneficiary bank: XYZ NATIONAL BANK              |  |                       |  |
| routing #: 011500010                             |  |                       |  |
| payment method: R - FED                          |  |                       |  |
| <b>Originator-to-Beneficiary Information</b>     |  |                       |  |
| line 1: 2005 ABC COMPANY                         |  |                       |  |
| line 2: TANGIBLE PERSONAL PROPERTY TAX           |  |                       |  |
| line 3: TO THE STATE OF RHODE ISLAND             |  |                       |  |
| <b>Bank-to-Bank Information</b>                  |  |                       |  |
| none   |  |                       |  |
| <b>Control Information</b>                       |  |                       |  |
| bank trace no: 2005154000382                     |  |                       |  |
| customer trace no: 002432                        |  |                       |  |
| entry cust/user: 12345DEMO - rachel              |  |                       |  |
| entry date/time: Jun 03, 2005 - 12:06:09 PM      |  |                       |  |
| approver 1 cust/user: 12345DEMO - mary           |  |                       |  |
| approver 1 date/time: Jun 03, 2005 - 12:47:25 PM |  |                       |  |
| approver 2 cust/user: -                          |  |                       |  |
| approver 2 date/time: -                          |  |                       |  |
| status: Acknowledged                             |  |                       |  |
| <b>Wire System Confirmation Information</b>      |  |                       |  |
| confirmed by: MTADMIN -                          |  |                       |  |
| confirmation text: 20050603J3Q5020C000676        |  |                       |  |
| report created: Jun 24, 2005 - 10:01:24 AM       |  |                       |  |
| <input type="button" value="Close"/>             |  |                       |  |

27. Does the bank's wire transfer system have the capability of warehousing instructions for future value dated wire transactions? If so, for how many days?  
**Our NetConnect wire system has the capability of warehousing payment instructions for future value dated wires up to 365 days in advance. There are no limitations to the types of wires in that qualify for the warehousing option.**
28. Does the bank have on-line repetitive wire transfer setup function?  
**Yes. There are two types of repetitive wires that can be implemented. A company can provide wire template information to the bank to create a bank-defined repetitive template (setup is two (2) business days). The other option is for the company to create a repetitive template (as allowed by security administrator) that resides within NetConnect only. This template would be available for immediate use but the information is not stored by the bank.**
29. Does the bank have the capability of initiating wires transfers in foreign currencies?  
**Yes, foreign currency wires can be initiated through NetConnect for over 100 currencies. A foreign exchange representative can assist if preferred.**
30. What detailed information is provided on incoming and outgoing wire transfers on a current day and previous day basis.  
**Current day information is reported on a real-time basis. Real time wire information is available on NetConnect if the client has opted for same day reporting. Additionally, both the Money Transfer Report and Money Transfer Detail Report may be utilized as research tools and provide historical record of wire transfers initiated via NetConnect. Ninety (90) days of transaction history is available on these reports. The wire reports contain all details for Domestic and International wires initiated, including confirmation code, exchange rate, beneficiary information and amount of the wire transaction. The Previous Day reporting will display any incoming wire transfer details along with the transaction.**

31. Can individual users be granted different levels of access to Web-based information reporting (e.g., cash manager has access to daily cash management reports, accounting and collections have access to daily receipts)?  
**The designated Security Administrator can set permission rights as to which accounts a user is able to access along with dollar limits to manage the user's Wire, ACH and Book Transfer transactions. A report within NetConnect allows the Security Administrator to view what functions and permissions have been given to a user.**
32. Describe the procedures to be followed by the company if a user password is lost or forgotten? Can the password be reset immediately via dual control by the Master User or Security Administrator?  
**Self-service password reset is available. After the user selects "Password Reset" they will be prompted to answer pre-defined security questions. The password will be reset upon accurate response to security questions. A Security Administrator can also reset a user's password. Password reset does not require dual control.**
33. Does the bank establish an intra-day limit per account or per customer? Is wire transfer processing stopped when the intra-day limit is reached?  
**No, there is no intra-day limit imposed per account or per customer. If a transfer amount exceeds the balance available, the wire will be in a pending queue and system will periodically check balance for updates. When sufficient balance is available the transfer will be sent.**
34. When the bank incurs a daylight overdraft charge from the Fed, will it pass this charge on to its customers? If so, how is the charge allocated among customers?  
**We rarely if ever incur daylight overdraft fees from the FED. We monitor and calculate our positions closely and are able to reset our position if needed. We would not pass on any daylight overdraft fee to customers.**
35. Is two-factor authentication required on secondary authorization to release wires? If so, please describe the process.  
**NetConnect Secure is an additional layer of security which requires the use of an RSA token for funds transfer approval functions. NetConnect users who have been granted approval authority will receive a secure ID token and will be prompted to input the code from the token to approve and complete the transaction.**

## **F. Depository Services**

36. Describe your depository services (e.g., cash vault, branch deposits [immediate or post verification]),  
**Bank of Texas offers multiple depository services with various options to meet the needs of our clients. We offer both in-house cash vault as well as network cash vault services to reduce the number of banks required. Our branches are also available to make deposits for both immediate and post verification.**

37. What is your cut-off time to ensure same day ledger credit?  
**For our in house branches - the cut-off time to ensure same day credit can vary dependent upon location but most often coincides with the branch closing time or 6:00 p.m. for those branches with Drive-Thru services. For deposits made to our Cash Vaults or Vault Network – cutoff varies by local time zone. Deposits can also be made using a remote deposit scanner extending the same day deposit cut-off to 9:00pm CT.**
38. What types of deposit bags do you allow/require?  
**All of our vault locations will accept tamper evident disposable bags or cloth bags with a lead seal that is crimped and meet armored car specifications. Night drop locations will accept the disposable and cloth bags as well locking zippered bags. Network vault facilities require tamper evident disposable bags.**
39. Do all of your branches accept immediate and post verification deposits at the teller line?  
**Yes, our tellers accept both immediate and post-verification deposits at all traditional branches.**
40. Does the branch provide a validated deposit slip and provisional credit with post verification at the time the deposit is handed to the teller? If provisional credit is given, when does the verification take place?  
**Yes, the teller will provide a validated deposit receipt for post verification deposits at the time the deposit is received by the bank. Verification for deposits that receive provisional credit will occur within 24-48 hours after deposit.**
41. Does the bank identify and adjust all discrepancies?  
**BOT will identify any discrepancies and make adjustments accordingly. Clients can specify their adjustment preferences based on an account and location basis.**
42. When counterfeit bills are discovered, what is your notification and adjustment process?  
**BOT will prepare a debit adjustment as well as all required Secret Service documentation when counterfeit bills are detected. An adjustment report will be provided to the client at the end of the day via email. A copy of the secret service report can also be provided to the client upon request.**
43. Does the bank have an automated coin/currency ordering service? Describe the deposit and change order procedures, cut-off times, security and other features of this system.  
**BOT has an IVR system allowing currency orders to be placed up to seven (7) days in advance. We also offer “standing orders” so cash needs are replenished based on a set schedule.**



**Change orders must be placed by 12:00 p.m. local time for same day pick up by armored car for delivery. Delivery is dependent on the armored car service contract between the courier and client. Settlement for all change orders is by direct debit to the depository account.**

**Our vault network service, provided by Brinks, has two methods for change order initiation - either via a web based order system or via an IVR. Both have cut off times of 11:00 AM local time for same day pickup and debit. Typical deliver is next day dependent upon armored car service contract between the courier and client.**

44. Describe change order procedures and restrictions for branch pickup.  
**Change orders can be fulfilled and available for branch pickup, however, due to the limited cash on hand at branch locations, large, frequent change orders needs will require special handling as well as possible additional order time.**
45. Can return items be automatically re-deposited? If so how many times?  
**Yes, return items can be re-deposited a total of two (2) times if presented as paper and up to three (3) if Re-Presented Check (RCK) is requested.**
46. Do you assign float to return items?  
**BOT does not assign float to return items.**
47. Does the client have the ability to view return items (including images) online?  
**Yes, we offer ReturnSource which can provide web access to return item images. We can also send email notifications containing the image if requested.**
48. Can previous day deposit activity detail and balance information be viewed by multiple users, and can this data be accessed from multiple locations?  
**Yes, because NetConnect is a web-based application, it allows multiple users in multiple locations access to it from any computer utilizing secure web access.**
49. Does your deposit reporting service report electronic transfers such as merchant card deposits, ACH and wires as well as paper documents?  
**Yes, each transaction type is reported with a respective transaction code. The ACH transactions will contain additional descriptions to help distinguish their origin, ie. merchant processor.**
50. What time each day is the data mentioned in the question above available, and how often in the last year has the bank missed this target?  
**Previous Day information is available at 6:00 a.m. CT. Quality Assurance tracking for meeting each specific NetConnect reporting deadline is logged daily and reported monthly. The reporting target was missed only 3 times in 2011.**
51. Is it possible to view current day deposit activity? If so how often is the information updated?

**Detail and summary information is available on a current day basis for controlled disbursement, ACH, Wire and Lockbox account activity. This information is updated multiple times throughout the day beginning at 7:00am with the last update on ACH at 9:00pm.**

52. Describe the bank’s image processing capabilities.  
**Images are available for previous day transactions that are paper-based such as deposit tickets and cleared checks.**
53. Can the bank support the conversion of consumer checks to ACH debits (POP) at the point of purchase?  
**BOK Financial can support the origination of the POP SEC codes; however, we do not currently provide equipment to the customer.**
54. Will you collateralize our deposits with United States Treasury or Agency securities?  
**We use Federal Agency Mortgage Backed Securities (MBS) and Federal Agency Collateralized Mortgage Obligations (CMO) to collateralize our public fund deposits.**
55. Please indicate the number of branches and representatives within the state of Texas and identify the locations of each branch.  
**We have 46 locations in Texas with 816 employees.**
- **Dallas – 20**
  - **Fort Worth – 11**
  - **Houston - 15**

| <b>CITY</b> | <b>STATE</b> | <b>Branch Location</b>                          |
|-------------|--------------|---|
| Allen       | TX           | 792 Watters Rd.                                 |
| Coppell     | TX           | 851 N. Macarthur Blvd                           |
| Dallas      | TX           | 3305 N. Dallas Parkway                          |
| Dallas      | TX           | Dallas - IS - Greenville & Exchge Pkwy - Kroger |
| Dallas      | TX           | Dallas - IS - McKinney - Kroger 418             |
| Dallas      | TX           | 2925 Custer Rd.                                 |
| Dallas      | TX           | 6215 Hillcrest Ave                              |
| Dallas      | TX           | 7600 W. Northwest Hwy                           |
| Dallas      | TX           | 201 W. 12th St                                  |
| Dallas      | TX           | 6701 Preston Rd                                 |
| Dallas      | TX           | 2650 Royal Lane                                 |
| Dallas      | TX           | 4217 Swiss Ave                                  |
| Dallas      | TX           | 8255 Walnut Hill Lane                           |
| Ft Worth    | TX           | 2110 E. Southlake Blvd.                         |
| Ft Worth    | TX           | 5909 Camp Bowie Blvd.                           |
| Ft Worth    | TX           | 801 Cherry St., Suite 100                       |
| Ft Worth    | TX           | 600 Penn St.                                    |
| Ft Worth    | TX           | 3200 Heritage Trace Pkwy                        |
| Ft Worth    | TX           | 3908 Telephone Rd                               |
| Ft Worth    | TX           | 1011 Roberts Cut-Off Rd                         |
| Grapevine   | TX           | 2250 State Highway 114                          |
| Houston     | TX           | 1520 Eldridge                                   |

|            |    |                                |
|------------|----|--------------------------------|
| Houston    | TX | 14098 NW Freeway               |
| Houston    | TX | 5320 Bellaire Blvd.            |
| Houston    | TX | 1401 McKinney Suite 100        |
| Houston    | TX | 11103 Fondren Rd.              |
| Houston    | TX | 555 Grand Parkway Blvd.        |
| Houston    | TX | 12764 Memorial Dr.             |
| Houston    | TX | 15725 Cypress Woods Medical Dr |
| Houston    | TX | 13230 W. Little York           |
| Houston    | TX | 500 Chimney Rock               |
| Houston    | TX | 5500 Kirby Dr.                 |
| Houston    | TX | 12255 Westheimer               |
| Hurst      | TX | 500 Grapevine Hwy              |
| Keller     | TX | 976 Keller Pkwy.               |
| Plano      | TX | 9700 Coit Rd                   |
| Plano      | TX | 400 Coit Rd.                   |
| Plano      | CO | 6105 W. Park Blvd.             |
| Richardson | TX | 1600 E. Beltline Rd            |
| Richardson | TX | 333 W. Campbell Rd             |
| Sherman    | TX | 100 E. Taylor St               |
| Sherman    | TX | 301 W Washington               |
| Sugar Land | TX | 3665 Hwy 6                     |
| Sugar Land | TX | 15245 S. W. Freeway            |
| Sugar Land | TX | 4555 Sweetwater Blvd.          |

56. Is the bank able to handle prefixes on the deposit slips for segregating of deposits by department when providing information reporting?  
**Yes, unique location numbers can be included on deposit slips in the auxillary field. The location numbers will carry along with the transactions and will be reported on the previous day reports.**

57. Describe the bank’s remote deposit capabilities and system.  
**The Bank offers Remote Deposit services which would allow the System to scan all types of paper checks and transmit the scanned images to the Bank for posting and clearing. Deposits can be scanned up until 9:00pm CT for ledger credit. Checks are cleared through Image Cash Letter to maximize funds availability. Back Office Conversion (BOC), the ability to convert consumer checks (according to NACHA rules) into ACH transactions, is also available.**

**G. Short Term Investment Management – Sweep Accounts**

58. Describe your investment/sweep product. Please include the minimum account value and transaction size that your organization will accept for the sweep. Include a fact sheet for each available fund.  
**The overnight investment sweep service allows customers the ability to set a target balance in a depository account whereby all collected funds above the target are transferred at the end of each day into an interest bearing investment option. Funds can be swept into a Repurchase agreement, Eurodollar account or one of several money market mutual fund options. The only minimum requirement is with the Eurodollar sweep which requires a**

**minimum investment balance of \$100,000 at all times. Additional information regarding the account and sweep options can be found in Attachment 2.**

59. Does your bank have a formal investment policy that governs the sweep accounts?  
**No, there is no formal investment policy governing our sweep accounts. We typically work with the customer to understand their internal investment policy to recommend options that follow the policy.**
60. Is the sweep vehicle able to sweep excess funds at the end of the day?  
**Yes, the calculation to sweep excess funds is the last transaction of the day.**
61. Can a floor amount be established which will not be swept each day?  
**Yes, a floor or target balance can be set and only funds above that amount will be swept.**
62. What are the cut-off times for your sweeps?  
**The sweep transaction calculation is the last transaction of the business day.**
63. How is interest on the sweep account handled?  
**Interest on the sweep options is accrued and paid monthly.**
64. Does the sweep comply with the Texas Public Funds Investment Act?  
**The repurchase (repo) agreement sweep would comply with the Texas Public Funds Investment Act as the balances are backed by securities at 102% of the par amount.**
65. Who is the custodian for the investments made through the sweep account?  
**Bank of Texas is custodian for the investments in the Repo and Eurodollar sweep. Cavanal Hill would be custodian for the mutual fund sweep options.**
66. Is a separate monthly statement provided for the sweep account?  
**Yes, a monthly statement is provided for each sweep account.**
67. Is there a fee for using the sweep product? If so, please describe.  
**Yes, there is typically a monthly fee for each sweep account. With the current low interest rate environment, we are not charging the monthly fee, however this policy is subject to change.**

#### **H. Automated Clearing House**

68. Discuss the bank's methodology for determining debit and credit exposure limits.  
**The Relationship Manager and Treasury Services Representative will work with the System to determine the highest anticipated daily ACH credit and debit files to determine the exposure limit. An internal line of credit is established within the Bank's system based on the expected file size over a cumulative three day period.**

69. Discuss the bank's process for deciding the order in which companies' files will be processed if the bank exceeds its intraday exposure limit with the Federal Reserve.  
**ACH files are sent periodically to the FED throughout the day. Funding of our position at FED is also handled as needed throughout the day. We have never encountered a situation where we had exceeded our position at the FED and could not process ACH. BOKF has an internal group that does nothing but monitor our FED position.**
70. What are the hours of operation for the ACH processing unit?  
**The hours for the ACH processing unit, including customer service, are 8:00am to 5:00pm CT, excluding all Bank holidays. The deadline for same day processing of an ACH file is 8:00pm CT. ACH files are processed continually from 4:00am until 9:00pm CT.**
71. What procedure does the bank use to verify accurate and secure receipt of all types of ACH transmission methods?  
**The bank requests an ACH Transmittal Register be sent by customer via email containing the file amount and item count. The ACH department will then review the file to ensure the file received was for the correct amount. If there is any discrepancy, the System's customer service representative will notify and start resolution.**
72. What controls are in place to protect against lost files and duplication of transmission? How and when is the company notified of a duplicate file?  
**The purpose of the transmittal register is to protect against the possibility of file loss as well as possible data loss. Duplicate files are detected within the ACH system engine and are suspended from processing. The ACH department would then contact the System's Customer Service Representative to assist with the resolution of any file issues with originator of the file.**
73. Does the bank provide automatic file receipt acknowledgement? If so, what information is included in the acknowledgement?  
**Yes, an automated file receipt acknowledgement is sent via email when an ACH file is transmitted through secure FTP using MoveIT file transfer process. This acknowledgement email contains the following information:**  
*The Bank of Oklahoma N.A. has received your ACH file.*  
*File Details:*  
*> Total Item Count = 00000021*  
*> Total Credits = 000033835144*  
*> Total Debits = 000000000000*  
*> This information is from the following submitted file:*  
*> Name: XXXXXXXXXX*  
*> File ID: 9991234567*  
*> File Time Stamp: 2012-03-02 16:27:39*  
*> File Size: 2880 bytes*  
*> Disclaimer:*  
*> This email does not validate the ACH file has loaded into BOKF's ACH system and is only intended to list the details on the ACH file footer record.*

*> Please use your normal verification methods to validate that the file was processed.*

*> Please do not reply to this system generated email. If you have any questions or issues that need to be addressed, please contact your Commercial Client Service Representative.*

74. Can the bank automatically redeposit items returned for insufficient or uncollected funds? When items are re-deposited, are any entries posted to the customer's account? How often can items be re-deposited?  
**Yes, items returned for insufficient or uncollected funds can automatically be re-deposited up to two times. Entries are not posted to the customer's account until the "final" redeposit has been received.**
75. What is the maximum retention period for future dated transactions?  
**A company can send a file up to 30 days prior to its effective date.**
76. How does the bank handle file, batch and item reversals and deletions; include the deadlines for reversing or deleting a file, batch or item?  
**Items, files or batches can be reversed up to five days from the file effective date for reason's stated in the NACHA Rules Book. Customers have the option to request reversals and deletions either using the online system, NetConnect, or by contacting their dedicated Customer Service Representative. A file, batch or item deletion can only be processed if the file containing the item, and the request, are received by the ACH Department before 5:00pm CT at least three(3) days prior to the effective date of the file. BOKF can not delete any files that have been sent to the FED for final processing.**
77. What methods are available to the company to communicate with the bank regarding modifications, reversals and deletions of files, batches or items?  
**The NetConnect portal has an ACH Reversal capability to submit a request to the bank to reverse a batch or batch entry that was previousl sent in a file. Customers can also contact their Customer Service Representative who will submit the ACH reversal or deletion request.**
78. Describe the bank's ACH return process and how the customer is notified.  
**The Bank will notify a customer of any returned ACH entries or Notification of Changes (NOC). A code and a brief reason for the return or change is provided. This return information can be (1) viewed online in the NetConnect ACH Return/NOC report, (2) sent in an Automated Return Transmission File (NACHA format), or (3) mailed in an advice.**
79. At what time of day is information retrieved from the ACH network and available through current day reporting?  
**Current Day ACH information is updated online at 6:00am, 12:30pm, 5:00pm and 9:30pm CT.**



80. Is the bank able to provide the company with information contained in ACH Addenda records? If so, what formats are available?  
**All of the information sent along with a payment is provided with the transaction detail and reported on NetConnect. If the addenda was sent as an EDI transaction, a report containing all detail can be found in the EDI reports available on NetConnect.**
81. By what time is the customer required to fund ACH credits?  
**Funding for ACH credit originations is based on the customer's credit exposure limit. If there is an exposure limit established, funding for the file would need to be available on settlement date. If no exposure limit is established, funding would need to take place prior to sending the ACH file.**
82. By what time will the customer receive availability for ACH collections?  
**ACH collection transactions are made available to the customer on the Effective Date of the item. BOKF memo posts the credit at 6:00am CT.**
83. Can same-day ACH book transfers be made? If so, by what time must this file be received in order for funds to be available in receiving accounts the same day?  
**Yes, ACH book transfers received by 8:00pm CT are effective dated for the current day's processing.**
84. Does the bank provide simultaneous settlement between debits and credits?  
**Yes, settlement transactions generated by our system are created simultaneously.**
85. Does the bank offer any service such as debit blocks to protect our account from unauthorized ACH debits?  
**Yes, our ACH Debit Block service allows a customer to block all ACH debits or allow only specified transactions.**
86. Can ACH debits be matched to an issue reconciliation file before authorizing them for payment (i.e. ach positive pay)? Is there an option for the client to selectively accept ACH debits only from originators authorized by us? Is so, how are the authorizations set up, and how do you ensure that originators do not charge our accounts for more than we have authorized?  
**With ACH Partial Block, a client can designate "authorized" company IDs so that only those debits are allowed. Authorized ACH debits are set up either during the initial implementation or they can be added to an account by contacting the Customer Service Representative. We can ensure that originators do not charge an account for more than is authorized by setting up a dollar threshold. The threshold is set on a transaction basis. Additionally, we offer ACH Positive Pay which allows ACH transactions to be reviewed and either accepted or rejected by client.**
87. How do you handle receipt of entries from unauthorized entities?  
**If an account has full or partial ACH block, unauthorized transactions are returned automatically. If ACH Positive Pay is used, the client determines**

whether a payment is accepted or returned. If no ACH fraud service is used, it would be the client's responsibility to view their transactions daily and advise the bank of any unauthorized transactions. We would then return the item according to the ACH return guidelines.

88. By what methods does the bank notify the customer of the receipt to unauthorized ACH debits?

**Any unauthorized transaction attempting to post to an account with full, partial ACH block will be returned with no notification. For accounts with ACH Positive Pay, any ACH transaction not meeting the criteria in place will be reported on an exception report for customer decision.**

89. Does the bank support point-of-purchase (POP) check conversion?

**Yes, BOKF can support the origination of the POP SEC codes, however, we do not provide equipment to create POP entries.**

90. How do these ACH debits affect stop payments, account reconciliation and positive pay?

**If the payor places a stop payment on the ACH debit in the ACH system, the payor's bank must return the entry within two days of settlement date using reason code R08. However, if the stop payment was placed on the source document, the payor's bank has 60 days from settlement date to return the entry using the reason code R38. On account reconciliation, the data from the converted check is present in the paid file sent by the payor banks so all processes and reports related to account reconciliation remain the same and this also holds true for converted items with regard to positive pay.**

## **I. Positive Pay Services and Disbursement Accounts**

91. Discuss the bank's policies and procedures for processing stale-dated items. Since we use positive pay, how will we be notified of the stale-dated items?

**The bank's policy is not to refuse a stale-dated item. If the item is sent through normal item processing the check will be paid. The item can be refused at the teller line if the teller determines a reason the check should not be paid.**

**The positive pay service can include stale-dated as well as pre-defined dollar limits as an exception item. Internet review of the daily exception report, for Pay or No Pay decisions is through NetConnect. The exception image is included in the exception report. The bank is obligated to have these exception items available to the customer through NetConnect by 12:00 noon CST. 90 Days of history of Pay / No Pay decisions are maintained on NetConnect.**

92. Does the bank offer positive pay services? What attributes of a check can be used as a positive pay match?

**Yes, we encourage all of our clients to utilize positive pay for fraud protection. Our positive pay services can be used with or without reconciliation services. We offer both traditional positive pay, which matches the check number and**

**check amount to issue file or payee positive pay that requires a match on check number, check amount and payee name.**

93. Discuss how the bank processes and reports any company transactions that originated as disbursement checks that are converted to ACH debit by the payee through a lockbox or similar service (i.e. Accounts Receivable Conversion).  
**A company transaction that is converted to an ACH debit is processed through positive pay in the same manner as a paper disbursement check. The ACH debit will include the check number and amount information, which will be processed to match the check issue file. If no match is found, an exception item will be created through positive pay (without an image) for decisioning.**
94. Does the bank offer zero balance sub-accounts that may be funded automatically from a designated funding account? If so, where will the funding account be located and what transfer mechanism funds the subsidiary account, if not automatic?  
**Yes, the bank offers automated zero balance sub-accounts and the customer can designate the funding account(s).**
95. Is there a limit to the number of sub-accounts?  
**No, there is no limit to sub-accounts.**
96. Does the bank offer Account Reconciliation Program services for disbursement customers? If so, are both full and partial reconciliation offered?  
**Yes, we offer both partial and full reconciliation service. Full Reconciliation provides the status of both paid and outstanding checks, matching and reconciling items paid against the account to the issued file record submitted. Validation of stale dated, as well as dollar minimum and maximum may be performed. Comprehensive reports are available. The partial reconciliation service provides paid check data in a usable format with a detailed check register of all transactions. Data is available in electronic and/or paper formats.**
97. How soon after the cut-off date will the reconciliation be sent? What methods of report delivery are available (e.g. hard copy, through treasury management web site, direct transmission)?  
**Reconciliation reports are available on the 5<sup>th</sup> business day after cycle end. Reports can be delivered via paper or through a data transmission. Online access to reconciliation reports will be made available later this year.**
98. Are check images available online? If so, how long are they stored on line? If no, please explain the procedure.  
**Information history and check images are available on NetConnect for a standard 365 days. We also offer eVision, an image repository for both cleared checks and deposited items for 2 years or 7 years.**
99. What is the bank's cut off time for receiving issued check files, receiving adds and deletes, receiving manual issues, transmitting paid check files and transmitting reconciled check files.

**Issue files can be sent to the bank either through an upload in NetConnect or via a direct transmission at any time. To ensure protection with teller presentment, files uploaded in NetConnect are collected at 8am, 10am, 12pm, 2pm and 4pmCT. The update to the teller system will occur 30 minutes after the next collection time.**

100. Can the bank receive a file of wire transfers, ACH/bulk payments, drafts and checks created in the company's accounting system, in order to originate transactions and create an issued file for positive pay service?

**We do not have this capability at this time. Bank of Texas continues to investigate a consolidated payables solution but through polling of our customer base, we have determined it would not provide the cost benefit required by the majority of the customers. We will continue to explore options available and invite feedback from our client base on the benefits vs cost analysis.**

101. Does your system provide for electronic confirmation of receipt for daily file transmissions?

**Yes, for files sent through a secure FTP transmission using our application suite, MoveIT, an email acknowledgement is sent.**

102. Does your bank provide an image capture of paid items?

**Yes, images of paid items are available online through the NetConnect previous day reporting. Images can also be provided on CD Rom and stored on a web archive for longer term access.**

103. Does your system provide real time, online check images for positive pay reporting to allow easier/pay return decisions?

**The exception items that were presented for payment from the previous day are made available with images included on the exception item report through NetConnect.**

104. How does the bank notify customers of positive pay exceptions?

**Email alerts are available to notify the Customer of positive pay exceptions. The exceptions are available in NetConnect (below) for customer to input payment decisions.**

*Pos Pay Report – for fraud prevention purposes, this report allows you to review check exception items and make online payment decisions, create manual check issues and manual voids, and submit all instructions to the bank. See an example below.*

Positive Payment  
For Work Dates May 08, 2007 to Jun 11, 2007  
Displayed on Jun 11, 2007 at 03:41 PM  
Items in red have already been dispositioned.  
10 Items meet this search criteria

Bank: NETCONNECT

Account: 204444444 - Demo Account -  
204444444

| Date Paid    | Check #  | Paid Amount | DIN                | Exception Type         | Image | Instructions          | Reason |
|--------------|----------|-------------|--------------------|------------------------|-------|-----------------------|--------|
| Jun 05, 2007 | 96016190 | 348.36      | 000000003834802187 | STOP ON FILE           |       | **Not Dispositioned** |        |
| Jun 05, 2007 | 96016134 | 587.61      | 000000002223703516 | PAID - NO ISSUE        |       | **Not Dispositioned** |        |
| Jun 05, 2007 | 96016188 | 857.37      | 000000002134804158 | DOLLAR AMOUNT MISMATCH |       | **Not Dispositioned** |        |
| Jun 06, 2007 | 96016190 | 348.36      | 000000003834802187 | STOP ON FILE           |       | **Not Dispositioned** |        |
| Jun 06, 2007 | 96016134 | 587.61      | 000000002223703516 | PAID - NO ISSUE        |       | **Not Dispositioned** |        |
| Jun 06, 2007 | 96016188 | 857.37      | 000000002134804158 | DOLLAR AMOUNT MISMATCH |       | **Not Dispositioned** |        |

Account: 205555555 - Demo Account -  
205555555

| Date Paid    | Check # | Paid Amount | DIN                | Exception Type  | Image | Instructions          | Reason |
|--------------|---------|-------------|--------------------|-----------------|-------|-----------------------|--------|
| Jun 05, 2007 | 151731  | 321.84      | 000000002224102385 | STOP ON FILE    |       | **Not Dispositioned** |        |
| Jun 05, 2007 | 151728  | 459.90      | 000000002223807954 | PAID - NO ISSUE |       | **Not Dispositioned** |        |
| Jun 06, 2007 | 151731  | 321.84      | 000000002224102385 | STOP ON FILE    |       | **Not Dispositioned** |        |
| Jun 06, 2007 | 151728  | 459.90      | 000000002223807954 | PAID - NO ISSUE |       | **Not Dispositioned** |        |

Manual Issue      Manual Void

105. What is the bank's delivery deadline for notifying the customer of exception items, and what is the response deadline for the customer's pay/return decisions?  
**The exception items are available by 12:00 noon CST. The System will have until 3:00 pm CST to make a pay or no pay decision. In the instance where the item has not been decisioned and is past the deadline, every attempt will be made to contact the customer before using the default instructions.**
106. Are approved exception items automatically added to the issue file for account reconciliation purposes?  
**Yes, approved exception items will be listed as "Paid No Issue" on the reconciliation reports.**
107. What is the bank's deadline for transmitting same day check data and what is the deadline for receiving the exception file?  
**Check issue files can be transmitted to the bank throughout the day and will be made available to teller system within an hour of receipt. The bank will make the exception items available for decisions by 12:00pm and responses should be completed by 3:00pm CT.**
108. What is your process for updating the teller system with issue files? How often per hour is the teller system updated with issue file data?  
**The teller system is updated with check issue information and is the timing is dependent on the method in which the issue file is sent. For issue files uploaded into NetConnect, the update times are 8am, 10am, 12noon, 2pm, 4pm and 7pm (all Central Standard Time). The teller system is then updated approximately 30 minutes after the nearest cutoff time. For files sent using direct transmission, checks will be cashable at the teller line approximately 30 minutes after the transmission is complete.**
109. Are cashed checks verified against the issue file at the point of encashment (i.e., by your bank's teller)?

**Yes, any check drawn on an account setup for Positive Pay and presented for cash or cash equivalent at any branch will be validated against the Issued Check Files received from the System. Issue Files sent via direct data transmission are updated to the teller system within 30 minutes. Issue Files imported through NetConnect are uploaded at 8am, 10am, 12pm, 2pm, 4pm and 7pm.**

110. Are issue files input by the client through your online system updated to the system in the same manner as debit transmission of issue files? If no, explain the differences.

**No, issue files uploaded into NetConnect are collected at 8:00am, 10:00am, 12:00pm, 2:00pm, 4:00pm and 7:00pm CT. Checks will not be accepted at the teller window until 30 minutes after the nearest cutoff time. When issue files are sent through a direct transmission, the teller system is updated within 30 minutes of receipt of the file.**

111. Are stale dated or dollar limits available as an exception attribute? If so, are these checks automatically returned, or do you provide an exception notification to customers?

**Yes, the positive pay service can include stale-dated as well as pre-defined dollar limits as an exception item. Checks will not be automatically returned and will require a Pay or No Pay decision through NetConnect.**

112. In the event that the bank does not receive the customer's decision regarding a positive pay exception by the stated deadline, is the default disposition set by the bank or by the customer? If the bank sets the default, what is the default disposition (i.e., pay or return)?

**The default disposition is to return any exception items, however, the customer can elect the "pay" default disposition for positive pay exceptions.**

## **J. Pay Card Services**

113. Provide a list of higher education, municipal government, and independent school University clients for whom your company currently provides a Pay Card program?

**The State of Oklahoma, Oklahoma State Treasurer and the Tulsa Public School system use our pay card program. We can furnish reference information upon request.**

114. Is your card program processed in-house? Is there any segment of this service that is outsourced to a third party?

**Bank of Texas collaborates with First Data/Money Network as their pay card provider. This partnership allows us to provide the best technology and product offering to our clients. Even though we use third party to deliver our pay card product, our clients work directly with BOT staff for implementation and customer service. We consider our vendors a source of technical support to our back-office operations rather than as an end product to clients.**

115. Is there an implementation fee?

**There is no implementation fee with our Pay Card program.**



116. What ATM network is used, and how many ATM's are in the network?  
**We utilize the Allpoint ATM Network as well as the STAR owned surcharge-free ATM's. This would also include Bank of Texas ATM locations. This combined network provides over 43,000 ATM's.**
117. What is the process for a new hire?  
**The new hire manager would inform the new hire that the U of H System pays employees electronically and they provide their banking information for direct deposit or they default to the Money Network Pay Card service. At that point, a Welcome Packet is handed to them (instant issue) containing a card and a supply of Money Network checks. The new hire would follow the instructions provided and speak to our customer service center. They will enter their new card number and the last six (6) digits of their SSN. They will then be asked to create a four (4) digit PIN. Once that is done, they will be connected to a live agent who will answer any questions they might have. Their card is activated and ready to receive loads.**
118. Is there a cost to the employee?  
**There is no cost to an employee to enroll and there is no monthly fee to have the card. The only fees that would be charged to an employee would be for fee-based transactions they would choose to perform.**
119. Is there a minimum balance requirement?  
**There are no minimum balance requirements.**
120. Is there a cost for each new employee set up?  
**There is no cost to set up each new employee.**
121. Is there a cost for each transaction?  
**Most transactions are free and an employee can manage his/her activity to never incur any fee. The free transactions include: ATM withdrawals in Network, Signature Point of Sale (POS), ACH transfers of funds off the card to a domestic bank account, VISA member bank over the counter cash advance, Money Network checks, VISA electronic bill pay, call center and IVR usage, use of web for balance and statement information, two way text messaging for more flexible customer service and emails of account information. The transactions that have a fee associated are for ATM transactions other than in Network withdrawals and PIN POS transactions.**
122. Is there a cost for each load to the card (i.e. recurring direct deposit of payroll)?  
**There is no cost to load the card when funds are sent using a traditional ACH, our web tool or through batch or bulk funding.**
123. How will we be billed?  
**There is no bill because there are no fees charged to U of H System.**

124. What is the procedure for off cycle direct deposit payments?  
**You would follow your normal process to send a direct deposit for an off cycle payment. If a faster payment method is required, a Corporate Funding Account (CFA) can be established. Funds that reside in that account could be transferred real time using our web tool or same day funding using our batch or bulk tools. These are optional funding methods and are free to the System.**
125. Will you require the System to open a new and separate demand deposit account with your bank to operate the Pay Card program?  
**We require a FBO (for benefit of) account in the company's name where the ACH funds flow and funds are held at the "master" level until the cardholder accesses their allocated balance. The FBO account is opened at MetaBank and there is no cost to the System.**
126. Is your paycard product branded?  
**Yes, our Pay Card is VISA branded.**
127. Please provide an example of your card.  
**Please see example provided in Welcome Packet, Attachment 4.**
128. Is your paycard product signature-based, PIN-based or both?  
**Our card is both PIN and signature based.**
129. Is the paycard tied to a demand deposit account at the bank? Is the account owned by the employer or the employee?  
**Pay Cards are tied to a master account called the FBO (for benefit of) and it is in the name of the System.**
130. If the card is not tied to a separate bank account for each employee, is the paycard tied to a pooled account? If yes, does the bank or the company own the pooled account?  
**It is tied to a pooled account in the name of the System. Each pay card is a sub account to the master FBO account.**
131. Are deposits in the paycard account FDIC-insured?  
**All card accounts are insured by FDIC.**
132. Does your paycard comply with rules, regulations and guidelines for payroll card (e.g., NACHA rules, Federal Reserve Regulation E, OCC guidelines)?  
**Our Pay Card program complies will all appropriate laws and regulations.**
133. Are employee credit checks required to qualify for your Pay Card? Explain the rationale for your requirement, if any.  
**There are no credit checks done on the employees who elect the pay card program. All employees are accepted on our program.**
134. Is a cardholder signature required for the Pay Card application?

**No physical signature is required by the employee. When they use the card for the first time, we accept that as an electronic signature.**

135. By what method and type of information does the company send initial enrollment information to the bank?  
**Enrollment information can be sent in several ways at no cost. The options are: an automated batch file process is a flat text file query, a manual bulk file process which requires the population of an Excel spreadsheet format, or through real time enrollments using the web tool. The web tool is great for small enrollments and the batch and bulk methods are better for larger enrollments. The company can use all methods in concert with each other, it is not just one choice.**
136. How are initial cards ordered for cardholders? Describe the process and include whether cards can be ordered via the internet or in a batch method.  
**Initial card orders are determined on the initial implementation call with your Implementation Manager (IM). Our IM will place the order and have it shipped to you for the initial rollout. Future card orders can be initiated via email or by calling your Client Service Manager.**
137. Once a paycard is ordered, how long does it take a cardholder to receive the card, and what is the process required to activate the card?  
**Our program is an Instant Issue program so cards are handed to the employee at the time of hire and their election of the Money Network service. Our card replacement process is handled by our award winning call center where replacement cards are produced overnight and mailed to the card holder at the address they indicate. A cardholder can opt for expedited replacement and it will be sent overnight. The customer service representative will assist cardholders with the completion of a Money Network check and direct them to a location that can cash it for a fee while waiting on the new card. The card activation takes place when the cardholder makes the call to the customer service center and enters the appropriate information to activate and select a PIN. At that point, their card is activated.**
138. How are PINs initially created, and how are they sent to the cardholder?  
**Initial PINs are the last 6 digits of the SSN which would be conveyed by the hiring manager at the time of enrollment. The card is not activated until they change the PIN to a four (4) digit number they choose on their initial activation call. The system requires this selection so they will not be able to skip the process.**
139. Can a cardholder request delivery of a replacement card overnight?  
**Yes, the cardholder can request overnight delivery of a replacement card and a fee will be charged.**
140. What amount of processing time is required to load funds on the pay card once we transfer the cardholder's payment information to the bank?

- The FED requires banks to have a 48 hour window from the time an ACH file is sent to an originating bank before cards are funded. The card load is the same transaction as direct deposit so there is no special process or timeline required.**
141. Is there a limit to the number of payroll transactions that can be loaded on a cardholder's card in one month?  
**There are no limits on the number of loads to a card in a month, however, a pay card cannot exceed a balance of \$20,000 at any given time.**
142. Is there a minimum or maximum payment limit per payroll period.  
**The limit is \$20,000.**
143. What are the options to load value onto cards?  
**Pay cards are loaded through the traditional direct deposit or ACH file. There is an option for faster load using a Corporate Funding Account (CFA) established at MetaBank which would have funds on reserve available for real time and same day funding using our web tools.**
144. Can we commingle the paycard transactions we transmit in the same file with our direct deposit or similar ACH transaction data?  
**Yes, the majority of our clients commingle the pay card loads with their traditional direct deposit credits.**
145. In the event of overpayment or incorrect payment, what options do you offer to remove or add value to a card?  
**If overpayment occurs using ACH, you would follow normal NACHA rules to recoup the funds. If you fund using our web, batch or bulk file process, you would simply call Client Services and they will transfer the funds back to your CFA account. If you want to add value to a card, you can send an ACH file or use one of the other tools, if selected.**
146. Who is responsible for escheatment?  
**First Data will handle all escheatment administration for all pay card holders. This is done at no cost to the System.**
147. At what time on the pay date are the funds available to the employee?  
**Typically, funds are available on the card at the opening of business on pay day. The timing does depend on when the originating bank send the ACH file to the FED. The other optional real time funding methods described can happen within 15 minutes after receipt.**
148. How much money can a cardholder obtain via one transaction at a bank-owned ATM, and how many transactions can be made in a twenty four hour period?  
**We allow \$610 a day in ATM withdrawals. They can get to that limit in as many transactions as they want. Most ATM owners only allow on average \$400 a day from any one machine, but this does vary based on owner.**

149. If the card can be used as a debit card, how much can a cardholder receive as cash back during a POS transaction?  
**The cash back limit is determined by the merchant and we can not control. Our pay card allows up to \$3,000 per day in POS transactions.**
150. Can the cardholder access all dollars and cents that are loaded on the card in one transaction? Please explain your answer.  
**Yes, a cardholder has several options: 1) they can either write a Money Network check for the full balance and cash it in our encashment network for free (majority of Wal-Mart stores); 2) they can take the card to a VISA member bank (all major banks) and cash out to the penny at a teller; and 3) they can ACH transfer the entire balance to any domestic bank they choose.**
151. What POS/debit networks are available with your paycard product?  
**Our pay card is accepted by every POS debit network. The largest debit network is the STAR Network, owned by First Data. More than 60% of all debit transactions travel the STAR network and in gas-grocery-retail over 80% of debit transactions are through STAR.**
152. What happens to the funds on inactive cards or cards held by terminated employees that still have a balance?  
**If a card goes 90 consecutive days without a load we move the card account out of your program and into a different program that begins to charge a \$2.95 monthly maintenance fee. We charge this fee until another load hits or until the account balance goes to zero. Once the account hits zero and there are not additional loads, it will be closed. During this entire process the terminated/inactive employee always has access to the remaining balance.**
153. What liability, if any, does a cardholder have for fraud?  
**We offer 100% protection for fraud through the VISA Fraud Protection Policy.**
154. Who is responsible if a cardholder leaves the employer before an overdraft is satisfied?  
**First Data would absorb any overdraft as a cost of doing business. The System would not be responsible in any way.**
155. How are lost/stolen Pay Cards handled?  
**Our card replacement is handled by our award winning call center. We produce replacement cards overnight and mail to the cardholder at the address indicated. The cardholder can elect for expedited delivery and card will be sent overnight. The customer service representative will assist the cardholder with the use of their Money Network checks while they wait on their card.**
156. Provide a description of the reporting package that is associated with the Pay Card, please.

**Our Reporting Suite application, Card Management System (CMS), provides a range of capabilities needed by employer in viewing activity in card programs, including:**

- **Single sign-on access to reports within the CMS environment**
- **Security based on organization and user reporting roles, allowing targeted access to reports for only the appropriate personnel**
- **Access to reports in Microsoft Excel (.xls) format for download**

**Most individual reports can return up to three months, i.e., 93 days, of transactional data; certain reports can return any amount of data. All reports are accessed online, and reports are updated on a daily basis.**

**Standard reports available to employers through CMS include:**

**Account Funding: List of the funding transactions to accounts for selected program(s) for up to three months of data within the prior two years.**

**Account Status: List of accounts for a program and the status of those accounts; excludes account balance details.**

**Card Expiring: List of latest card numbers in the selected program(s) that are expiring within 60 days.**

**Closed Accounts: List of closed accounts for the selected program(s) within a selected account closed date range.**

**Corporate Funding Account Details: Details of transactions that affect the Corporate Funding Account for a selected program(s) and date range.**

**Registration by Program: List of enrollment details for a selected program(s) within a specified account registration period within the life of the program.**

**Closed Account by Source Program: List of closed accounts for the selected programs within the selected account closed date range.**

**Card Extract: Extract of all card records from fields in the card data sent.**

**Account Status Summary: Count and ledger balance amount for the accounts on the platform for selected program and date range. This summary is broken out by account status and account reason**

**Funding Log Report: List of funding transactions for a program separated by cleared and pending for a date range.**

**CMS (Card Management Services) is Web-based and accessible from Internet-connected locations using standard browser software. Secure access to CMS Platform will be provided by adding your company Static/Dynamic IP address/range to our firewall.**

157. Describe how you provide privacy for personal cardholder data.  
**First Data abides by all applicable laws and regulations. Additionally, First Data has developed internal policies and procedures regarding privacy and the safeguarding of customer data designed to comply with the Interagency Guidelines Establishing Information Security Standards (12 C.F.R Part 30). In the event First Data becomes aware of any unauthorized access to or use of Customer Information in its possession that could result in substantial harm or inconvenience to a Cardholder, First Data shall: (a) Assess the nature and**



scope of unauthorized access or use and identify what Customer Information systems and types of Customer Information have been accessed or misused; (b) When warranted, notify its Customer and primary Federal regulator as soon as reasonably practicable when First Data becomes aware of an incident involving unauthorized access to or use of a Cardholder's name, address, or telephone number, in conjunction with the Cardholder's social security number, driver's license number, account number, credit or debit card number, or a personal identification number or password that will permit access to the Cardholder's account; and (c) Take appropriate steps to contain and control the unauthorized access or use to prevent further unauthorized access to or use of Customer Information.

158. Does each cardholder receive monthly statements? If so, in what format?  
**Yes, monthly statements are available online or they can request a paper statement be mailed to them for a fee.**
159. Does the cardholder have inquiry and transaction history access to his/her account?  
**Yes, cardholders can view up to 36 months of transaction history online. If they needed additional assistance, they can contact customer service.**
160. How quickly after a transaction has been conducted can a cardholder review the transaction?  
**Transactions can be viewed real time on our website.**
161. Is the customer service function handled in-house? Please explain your customer service support structure for both the employer and employee. Please include business hours and languages spoken by your customer service department.  
**Yes. For Employees, we provide 24/7 Customer Service support accessed via the IVR number on the back of each card. Primary support languages are English and Spanish, however there are 154 languages supported by Customer Service. For Employers, we provide Client Service support via a toll free number or email from 7am – 7pm CT in both English and Spanish. Depending on the complexity of the inquiry, an item may be escalated to our Client Support team for additional research.**
162. Describe the dispute procedure for card account holders. What are your customer service procedures when a cardholder calls to report an unauthorized transaction?  
**A cardholder may initiate a transactional dispute by calling the Customer Service number on the back of their card. In order to comply with Industry regulations, all disputes must be made in writing by the Cardholder. Customer Service send the form for the cardholder to complete, and provide follow up support during the research process to keep the cardholder informed on the outcome of their inquiry.**

#### **K. Merchant Card Processing Services**

163. Provide a list of higher education clients for whom your company currently provides merchant card processing services?

**University of Tulsa                      Tulsa, Oklahoma**  
**University of Arkansas                Fayetteville, Arkansas**

164. Do you have experience performing programming to interface with PeopleSoft and Banner for the exchange of data in the authorization and capture process resulting from e-commerce transactions? If so, please explain.

**No experience with People Soft and Banner directly. We would only have experience with the payment gateways used.**

165. Provide the number of customers using Banner and the number using PeopleSoft. Provide three (3) references, preferably higher education clients, who use PeopleSoft and three (3) who use Banner and for whom you are processing credit cards and transmitting data related to merchant card processing.

**The University of Arkansas uses PeopleSoft with the Cybersource gateway. We are unaware of how others are processing.**

166. Do you use a third party for any segment of customer or card processing services?

**Yes, including Authorize.net, PayPal/Verisign, Cybersource, Shift 4 and Protobase payment gateways.**

167. What is the annual volume in dollars and number transactions processed by your company as of December 31, 2010 and December 31, 2011?

|                      | <b>2011</b>            | <b>2010</b>            |
|----------------------|------------------------|------------------------|
| <b>Net Volume:</b>   | <b>\$1,661,486,780</b> | <b>\$1,487,850,483</b> |
| <b>Transactions:</b> | <b>11,547,332</b>      | <b>10,637,324</b>      |

168. What ranking does your company have within this business segment as of December 31, 2011 in terms of dollar volume and number of transactions processed?

**The ranking is not known at this time.**

169. Describe your different merchant processing options, (i.e POS Terminal, Virtual Terminal, Mobile Pay, Shopping carts, Web Based, and Hosted solutions). List each product and provide a brief explanation how each works.

**POS Terminal – we support any device that is certified to the First Data Omaha or Nashville platforms. (E.g. VeriFone, Hypercom, Lipman, Linkpoint, First Data).**

**Virtual Terminal – First Data Global Gateway includes virtual terminal, Connect and API versions.**

**Mobile Pay – various wireless options including POS terminals with GPRS connectivity through Apriva wireless service, smart phones and iPads supported through Charge Anywhere or Aircharge.**

**Web Based Gateways – certified to the First Data Omaha or Nashville platforms including First Data Global Gateway (Connect or API), Authorize.net, PayPal/Verisign, Cybersource, Shift 4, IC Verify, etc.**

170. Do you currently have a product that enables merchants to create a web presence using a shopping cart that enables back end processing?  
**Yes, the First Data Global Gateway API version.**
171. Describe the merchant set up process for a new merchant requesting an e-commerce solution.  
**The process is basically the same as for any new merchant in that we review application documents, review credit worthiness through the underwriting process, determine dollar and transaction volume, review the website, terms and conditions, and return policy. We also determine whether the gateway being used is certified to one of our available front ends and is deemed PCI compliant.**
172. What fees are associated with merchant set up?  
**We have a standard \$75 application fee for the initial merchant account. Additional merchant accounts under the same relationship are added at \$7.50 per account.**
173. What is the latest time that sales transactions can be transmitted to meet the settlement times?  
**Batches must be settled prior to 6:00 p.m. CST on the First Data Omaha platform and 2:00 p.m. CST on the First Data Nashville platform to receive next day settlement. Otherwise, settlement is delayed one business day.**
174. Is settlement made by ACH?  
**Yes**
175. Do you allow for multiple settlement accounts albeit one settlement account per merchant?  
**There is one settlement account allowed per merchant number. Multiple merchant numbers may settle into the one depository account.**
176. Are settlement amounts listed separately on the bank statement by merchant ID or will they appear as one lump sum?  
**Settlement may be combined or separated to meet the needs of the System. This may be done uniformly or as needed on a case-by-case basis.**
- The System will have options to have activity combined or separated in its settlement (deposit) account(s). Either way, TFMS reporting will provide details by day, location and by terminal to aid in reconciliation. The University will be able to determine when card batches are closed on the system. The Federal Reserve System is limited to Monday through Friday.**

177. Describe the retrieval process and turnaround time in the event a cardholder disputes a charge. Do you offer a web based notification and response system including image upload of sales ticket and other supporting documentation?

**Merchants should respond immediately to a retrieval request.**

**Association rules permit card issuers to generate a chargeback for non-fulfillment of retrieval (photo-copy) requests after 30-days. To ensure timely delivery, processing time limits mandate that copies be received within twenty (20) days of the request.**

**We have a web based notification system through the Aperia merchant reporting system.**

**We do not currently have a response system that includes upload of documentation. Merchants can either send documentation through our secure e-mail system or fax to our Retrieval/Chargeback department.**

178. Are discounts and other fees netted against daily settlement proceeds or debited monthly?

**Debited monthly**

179. Are discounts and other fees shown in one lump sum or by merchant ID?

**Monthly processing fees are identified by merchant ID,**

**If the System chooses to have batch settlement (credits) and monthly processing fees (debits) are rolled up to the chain level, the chain merchant number will be identified.**

180. What is your system up time over the last two years (express as a percentage)?

**First Data's disaster recovery rate is 99.9%. It is 100% for last 12 months.**

181. What percentage of chargebacks does your company handle without merchant involvement?

**The chargebacks handled without merchant involvement are typically minimal (1%-2%).**

**Card transactions disputed by cardholders are validated by TFMS to ensure all card association requirements are met. Chargebacks are worked on a case-by-case basis to understand the individual details of each situation. Invalid transactions that do not meet card association requirements are re-presented/returned to the card issuer on behalf of (merchant) and without merchant involvement.**

182. Are credit card chargebacks and other debit adjustments netted from daily proceeds, or are they debited separately by transaction even if there are more than one for the same merchant that day?

**They are debited separately.**

183. Do you support BIN (Bank Information Number) file management to differentiate between debit card and credit card transactions?

**Yes, BIN range information is available through electronic subscription at First Data to assist with differentiating card transactions.**

184. Does your processing system identify and eliminate duplicate transactions?

**The duplicate editing feature is turned off at the system level because it causes problems for merchants that need to submit multiple transactions for the same amount on the same card for internal accounting reasons.**

**The First Data Global Gateway has a 10 minute default duplicate edit time that can be changed by the merchant. The duplicate edit feature can typically be set in most gateways.**

**Duplicate transactions can be identified by reviewing batches prior to settlement so duplicate transactions made in error can be voided, and through the merchant on-line reporting system where duplicate transactions made in error can be reversed.**

185. Are there limitations on the number of transactions, and are there limitations on the number of files transmitted each day?

**No**

186. Describe the monitoring and notification process if a transmission fails.

**The merchant receives an error message for communication failure and typically notifies us if the problem persists. We troubleshoot based on the type and reason for the failure.**

**The merchant on-line reporting system also confirms the settlement of funds and would serve as notification if settlement of funds did not occur.**

187. Is your system PCI compliant? Please supply proof.

**Yes. Our system is First Data Omaha that is listed on Visa's Global PCI DSS Validated Service Providers.**

<http://usa.visa.com/download/merchants/cisp-list-of-pcidss-compliant-service-providers.pdf>

**The excerpt (below) includes the First Data platform:**



### **Global List of PCI DSS Validated Service Providers**

The companies listed below were validated as being PCI DSS compliant by a QSA as of the "VALIDATION DATE". Service providers are required to revalidate their compliance to Visa on an annual basis, with the next annual Report on Compliance (ROC) due to Visa one year from the "VALIDATION DATE". ROCs that are from 1-60 days late are noted in yellow and ROCs that are from 60-90 days late are noted in red. Entities with ROCs over 90 days past due are removed from this list. Entities are listed in each Visa region where they have been

registered by at least one client, including: AP - Asia Pacific, CEMEA - Central Europe / Middle East / Africa, LAC - Latin America / Caribbean, NA - North America - Canada / United States. Visa client's are responsible for and are required to use compliant service providers and to follow up with service providers directly if there are any questions about their compliance status.

| <u>SERVICE PROVIDER</u> | <u>VALIDATION DATE</u> | <u>ASSESSOR</u> | <u>SERVICES COVERED</u>   |
|-------------------------|------------------------|-----------------|---|
| First Data Resources    | September 30, 2011     | Trustwave       | Authorization<br>Clearing & Settlement<br>IPSP (E-commerce)<br>Issuing Processing<br>Loyalty Programs<br>MOTO Payment Processing<br>Payment Gateway<br>Process Magnetic-Stripe<br>Transactions<br>Switching |

188. Recognizing the sensitivity and confidentiality of your data security measures, please describe in general terms the measures your bank uses to prevent unauthorized access to either the system or the data.

**Data is stored within First Data Recourses system and Aperia Solutions merchant on-line reporting system. TransFund’s merchant information can only be accessed by approved representatives within our organization as the Acquiring Bank. Persons are given access permission by TransFund and First Data to log in to specific systems by supplying correct log in and password information.**

**The TFMS solution only involves these First Data Resources and Aperia Solutions for transactions processing and reporting and that are applicable for PCI compliance. Both are compliant according to Visa, USA.**

<http://usa.visa.com/download/merchants/cisp-list-of-pcidss-compliant-service-providers.pdf>

189. Have you had a security breach in the past five years? To what extent, if applicable, was cardholder data compromised or stolen?

**No**

190. Describe the daily and/or monthly reconciliation reports available to the merchant.

**Our merchant on-line reporting system provides 18 months of merchant activity including the listing of batches along with daily batch detail and a listing of ACH deposit reports.**

191. Are reports available via the Internet? Describe on line merchant reporting information capabilities.

**Yes. A Quick Reference Guide is inserted below showing capabilities.**

**ON-LINE REPORTING  
FIRST TIME LOG IN TO THE MERCHANT SITE:**

1. Navigate to [www.TransFundmerchant.com](http://www.TransFundmerchant.com)
2. Enter your merchant number for the login ID.
3. Enter “start123” for the password.
4. Click “Submit”
5. Click “Change Password” over on the left menu toolbar.
6. Type “First Name” and “Last Name”
7. Type new “Password”


#### **LOGGING INTO THE MERCHANT SITE:**

1. Navigate to [www.TransFundmerchant.com](http://www.TransFundmerchant.com)
2. Enter your Login Name (Merchant Number) and Password and click “Submit”.

#### **MESSAGES WINDOW:**

1. New messages sent from TransFund Merchant Services will appear in this popup window under Messages.
2. View past messages by selecting the desired date range and clicking “View”.
3. If fraud data is available, it will display under the Non-verified Returns heading for quick viewing of non-verified returns.

#### **MERCHANT BATCH SUMMARY PAGE:**

1. Basic merchant information is displayed in the Merchant Information box at the top of the report page.
2. Daily batch summary and card summary tables are displayed with the most recent day’s activities.
3. View alternate report dates by selecting the desired date in the Daily Report date dialogue box and clicking View.
4. Click on the Excel Format icon to download the summary information into Microsoft Excel. Excel must be installed on the local computer for this feature to work. 
5. Click on the batch number hyperlink to navigate to the transaction details within the batch.
6. Move the mouse pointer over the menu bar on the left to select any of the available features.

#### **BATCH DETAILS PAGE:**

1. The batch details page displays the individual transaction details associated with a specific batch.
2. At the top of the report is the report date. The report date is the date in which the file was processed, typically one day after the transaction date.
3. If an individual transaction was not manually entered the word Voucher will appear at the end of the information line.
4. Clicking on the Voucher hyperlink will generate a voucher image that can be viewed and/or printed.
5. Batch transaction count and total sales amounts are displayed at the bottom of the details table.
6. Move the mouse pointer over the menu bar on the left to select any of the available features.
7. Navigate back to the transaction summary page by clicking on “Return to Prior Screen” located in the upper right hand corner.

#### **MENU BAR SELECTIONS:** (The menu bar is available on the left side of each page)

1. **Card Search** – Enter the last four digits of the card number or an amount to search for transactions details. Enter a date range to limit your search.
2. **Batch Details** - Provides summary reports in a daily or monthly report format. Move the mouse pointer over Batch Details and click on the desired format.
3. **Retrieval/Chargebacks** - Provides Retrieval Request and Chargeback reports. Move the mouse pointer over Retrieval/Chargebacks and click on the desired report.
4. **Payment History** - Provides summary reports in a daily or monthly report format. Sorting can be done by clicking on the desired column headers.
5. **Returns** – Displays non-verified and verified returns.
6. **Statements** – Click on “View Statement” select from the list of all available online merchant statements. To view another month, select the desired month from the dropdown list and click on “View Statement”.



7. **Customer Messages** – Displays current messages from TransFund Merchant Services. View past message dates by selecting the desired date in the past messages box.
  8. **User Administration** – Allows the primary user to add, update, inactivate, or reset the password for any secondary users. Secondary users will have most of the same access privileges and are completely maintained by the merchant, not TransFund Merchant Services.
  9. **Change Password** - Provides an input form to change your login password. If you feel your password has been compromised, it is recommended that you change it immediately.
  10. **Contact Us** – Allows the user to send a message to TransFund Merchant Services’ customer service department via the system’s messaging system. TransFund Merchant Services contact information will be displayed if the user prefers to contact them by using another method.
  11. **Log Off** - Ends the current session. Move the mouse pointer over Log Off and click to end the current session.
192. Describe your payment gateway for e-commerce merchants that use a “shopping cart” concept.  
**The First Data Global Gateway API is a collection of functions for securely processing payment transactions over the Internet. It helps connect an online store to the secure payment gateway with SSL protection providing data encryption, server authentication, message integrity and optional client authentication. Detailed information about this product may be viewed at [www.firstdata.com/ecommerce](http://www.firstdata.com/ecommerce)**
193. Describe how multiple merchant numbers are reported and the flexibility afforded the merchant for customizing the reports. Can the merchant “roll-up” specific groups for reporting independent of others, and group merchants by business units?  
**Merchants may be grouped together by chaining them through establishment of a headquarter’s merchant account. There may be multiple chains.**
194. Can reports be tailored to send specific sections, for example, report groups comprising a subset of merchant number, to different locations? Is there an additional cost for this service?  
**Merchant reports are available on-line to designated users through the User Administration function. Reports for individual merchant accounts or chains are available through the merchant on-line reporting system. Information from reports may be downloaded into an Excel spreadsheet that allows the merchant to provide additional customization. There is no additional cost.**
195. Is historical information regarding sales, refunds, and chargebacks maintained in a database for access by the merchant? If yes what access method is available? For how many months may historical data be retrieved?  
**Yes, through the Aperia merchant on-line reporting system as previously described. The system holds 18 months of data.**
196. What are the ad hoc reporting capabilities?  
**Data may be downloaded from the Aperia On-Line Reporting System into Microsoft Excel as previously described.**
197. What is the process for adding new locations and closing existing locations?

**A call or e-mail may be made to your merchant account representative to discuss the specifics of adding or closing of a merchant account. Both requests require written authorization from the merchant.**

198. What are your established turnaround times for research items?  
**For typical situations, the turnaround time is usually 2 business days.**
199. What are your e-check (ACH) capabilities?  
**This function is outsourced to Telecheck.**
200. Please describe your process for adding users to your online reporting tools?  
**We supply the temporary password to access the reporting system for the primary user of a newly established merchant account. Secondary users are added and maintained by the merchant. The TransFund Help Desk is available to reset the password for a primary user or assist the primary user in adding secondary users.**
201. Is your system able to accommodate customers who process through Convio, T-2, Quibica Conqueror, Vendini, Protobase, and Shift 4. If yes, identify which ones are currently boarded on your platform. For each of the above vendors, provide the number of current merchant processing customers that use these vendors.  
  
**Yes, if the gateway used is certified to the First Data Omaha, First Data Nashville or Vital/TSYS platforms. The additional information requested is gateway specific and we are willing to provide more information given that information.**

#### **L. Transition to Contract**

202. Provide a statement of the transition requirements to implement the contract.  
**A project team composed of treasury, implementation and service representatives will work with University personnel to plan and coordinate all aspects of the transition. An initial meeting would identify the account structure and outline the services required. This team will then develop, document and execute a customized implementation schedule based on your requirements. From that meeting, a dedicated Implementation Coordinator will be assigned to the University and will be the main point of contact throughout the implementation process. They will work with the University until all services are set up, working to your specifications and users are trained. The dedicated Commercial Customer Service Representative (CCSR) will then be introduced to the University for any on going assistance or questions post implementation.**
203. Submit a work plan with key events and milestones. Your response should include the following:
- a. Identification of tasks to be performed and equipment to be provided any by whom
  - b. Time frames to perform the identified tasks

**A sample implementation plan with timeline is provided in Attachment 3.**

204. List any compliance requirements and strategies for federal, state and local governmental regulations, insurance requirements including worker's compensation, licenses and permits, if any and any other regulations as appropriate.

**BOKF N.A. is subject to 12 CFR 1, by the OCC, various state regulations and numerous regulations issued by the Federal Reserve. It is impractical to give a summary of these compliance requirements, but they generally speak to protecting depositors, honoring our obligations and protecting customers. National banks are required to hold a financial institution bond, and we retain necessary and prudent liability and workman's comp coverage.**

**We would be happy to provide proof of coverage upon request.**

205. What difficulties do you anticipate in transitioning, and how do you plan to manage these?

**Difficulties in transitioning would most likely involve the time involved for reprogramming and training in a project of this size. This would be managed by insuring information gathered is complete for all locations and conversion timetables are planned, coordinated and scheduled with the System.**

**M. Fees for Section VII – Subsections D, E, F, H, and I**

206. Please complete Exhibit A by inserting the price per unit for each service listed. Additional space (indicated as “Other Not Elsewhere Listed”) has been provided at the bottom of the exhibit in the event there are other fees for services that you need to disclose or quote that are not listed in this exhibit that pertain to services under section VII, subsections D, E, F, H, and I. Then insert in the Total Cost column the product of the price per unit (B) and number of units (A) for each service description row. **Failure to complete this Exhibit A may disqualify your proposal from consideration.**

**Exhibit A has been completed as requested.**

**N. Fees for Section VII – Subsection J (Pay Card Services)**

207. Please complete Exhibit D by inserting the price per item for each service listed. Please attach an additional page in the event there are other fees for services that you need to disclose or quote that are not listed in this exhibit that pertain to services under section VII, subsection J (Pay Card Services). **Failure to complete this Exhibit D may disqualify your proposal from consideration.**

**Exhibit D has been completed as requested.**

**O. Fees for Section VII – Subsection K (Merchant Card Processing Services)**

208. The System requires the interchange plus method of pricing for bank card processing. The System is aware that the Visa and MasterCard networks publish an interchange program matrix with the rate per sales transaction and the per item charge varying depending on the program rate category. Therefore, in the “Bank

Card Rates” section, only quote your upcharge (expressed as a percent of sale in the “% of Sale Fee” column, and so many cents per item in the “Per Item Fee” column) for processing a Visa or MasterCard transaction. Do not add your upcharge to the standard interchange rates established by Visa and MasterCard. The assumption is that you do not charge any fees for non-bank cards (e.g. American Express and Discover). If you intend to propose such a fee, please provide this information in the “Other Fees” section of Exhibit C. **Failure to complete this Exhibit C may disqualify your proposal from consideration. Exhibit C completed as requested.**

**EXHIBIT A**

**ESTIMATED MONTHLY VOLUMES &  
FEE SCHEDULE TEMPLATE**

**For Items D, E, F, H, and I of Section VII**

| SERVICE DESCRIPTION   | # of Units<br>(A) | Price per Unit<br>(B) | Total Cost<br>=<br>A x B |
|---|-------------------|-----------------------|--------------------------|
| <b><u>Depository Services</u></b>   |                   |                       |                          |
| Account Maintenance   | 16                | 8.00                  | 128.00                   |
| Banking Center Deposit  | 71                | 0.25                  | 17.75                    |
| QBD/Night Drop Deposit  | 4                 | 0.25                  | 1.00                     |
| Vault Deposit   | 942               | 0.25                  | 235.50                   |
| Item Processing Deposit   | 75                | 0.25                  | 18.75                    |
| Debits Posted-Other   | 7                 | 0.11                  | .77                      |
| Deposit Correction-Non-Cash   | 7                 | 2.00                  | 14.00                    |
| General Checks Paid Truncated   | 3,162             | 0.11                  | 348.48                   |
| DDA Stmt Per acct. via internet   | 104               | 0.00                  | 0.00                     |
| Paper Statement Mailed  | 1                 | 0.00                  | 0.00                     |
| Stop Pay Inquiry via internet   | 26                | 0.00                  | 0.00                     |
| Paid Item Inquiry via internet  | 32                | 0.00                  | 0.00                     |
| Tfr Master Acct. Maint  | 1                 | 5.00                  | 5.00                     |
| Tfr Subsidiary Acct. Maint  | 15                | 5.00                  | 75.00                    |
| Depository + Sub Acct. Maint  | 115               | 4.00                  | 460.00                   |
| Returns-Chargeback  | 25                | 1.00                  | 25.00                    |
| Cks Deposited Un-Encoded Items  | 6,126             | 0.03                  | 183.78                   |
| Cks Deposited Foreign Items   | 3                 | 5.00                  | 15.00                    |
| Stop pay Automated<=12 Months   | 27                | 8.00                  | 216.00                   |
| Debits Posted-Electronic  | 324               | 0.10                  | 32.40                    |
| Credits Posted-Other  |                   |                       |                          |
| Credits Posted-Electronic   | 3,399             | 0.10                  | 339.90                   |
| Deposit Account Statements  | 130               | 0.00                  | 0.00                     |
| <b>COMMERCIAL DEPS-CASH VAULT</b>   |                   |                       |                          |
| CURR/COIN/DEP/\$100-QBD-ND  | 16                | 0.00                  | 0.00                     |
| CURR/COIN DEP/\$100-BKG CTR   | 95                | 0.00                  | 0.00                     |
| CURR/COIN DEP/\$100-VLT (BOT unit of measure is per \$1- volume converted to 1,096,900)               | 10,969            | .0007                 | 767.83                   |
| Coin Deposit-Non Std Bag-Vlt  | 17                | 3.50                  | 59.50                    |
| Currency Supp/\$100-Nonstd-Vlt (BOT unit of measure is per strap (100 notes) – volume converted to 5) | 43                | 0.20                  | 1.00                     |
| Deposit Correction-Cash   | 4                 | 2.00                  | 8.00                     |
| Coin Supp/Roll-Vlt  | 2                 | 0.10                  | 0.20                     |
| Coin Supp/Roll-Box-Vlt  | 300               | 2.00                  | 600.00                   |
| Currency Supp/\$100-Std-Vlt (BOT unit of measure is per strap (100 notes) – volume converted to       | 150               | 0.20                  | 22.00                    |

|                               |        |      |        |
|-------------------------------|--------|------|--------|
| <b>110)</b>                   |        |      |        |
| Dep conditioniing-Surchg-Vlt  | 20     | 0.00 | 0.00   |
| Change Order-Auto-Vlt         | 6      | 1.50 | 9.00   |
| <b>GENERAL ACH SERVICES</b>   |        |      |        |
| ACH Optional Rpts-Electronic  | 88     | N/A  | 0.00   |
| ACH Blocks Auth. Instructions | 102    | 0.00 | 0.00   |
| ACH Blocks Auth. Maintenance  | 15     | 8.00 | 120.00 |
| ACH INPUT-ECHANNEL            | 20     | 2.00 | 40.00  |
| ACH INPUT-PC/Internet         |        |      |        |
| ACH MONTHLY MAINTENANCE       | 25     | 4.00 | 100.00 |
| ACH ADDITIONAL SET UPS        |        |      |        |
| ACH INPUT-FILE                | 33     | 4.00 | 132.00 |
| CONSUMER ON US CREDITS        | 5,456  | 0.03 | 163.68 |
| CONSUMER OFF US CREDITS       | 20,192 | 0.03 | 605.76 |
| ACH RETURN ITEM               | 12     | 1.00 | 12.00  |
| ACH RETURN ITEM               | 27     | 1.00 | 27.00  |
| ACH RETURN ITEM               | 4      | 1.00 | 4.00   |
| ACH RETURN ITEM               | 82     | 1.00 | 82.00  |
| ACH RETURN ITEM               | 3      | 1.00 | 3.00   |
| ACH RETURN ITEM               | 2      | 1.00 | 2.00   |
| ACH NOTIFY OF CHANGE (NOC)    | 18     | 1.00 | 18.00  |
| ACH NOTIFY OF CHANGE (NOC)    | 20     | 1.00 | 20.00  |
| ACH NOTIFY OF CHANGE (NOC)    | 3      | 1.00 | 3.00   |
| ACH NOTIFY OF CHANGE (NOC)    | 5      | 1.00 | 5.00   |
| ACH NOTIFY OF CHANGE (NOC)    | 10     | 1.00 | 10.00  |
| ACH NOTIFY OF CHANGE (NOC)    | 1      | 1.00 | 1.00   |
| ACH NOTIFY OF CHANGE (NOC)    | 5      | 1.00 | 5.00   |
| ACH DELETE/REVERSAL           | 22     | 5.00 | 110.00 |
| ACH DELETE/REVERSAL           | 1      | 5.00 | 5.00   |
| CONSUMER ON US DEBITS         | 56     | 0.03 | 1.68   |
| CONSUMER OFF US DEBITS        | 18     | 0.03 | 0.54   |
| CORPORATE ON US CREDITS       | 635    | 0.03 | 19.05  |
| CORPORATE OFF US CREDITS      | 3      | 0.03 | 0.09   |
| CORPORATE OFF US CREDITS      | 2,114  | 0.03 | 63.42  |
| CORPORATE ON US DEBITS        | 1,295  | 0.03 | 38.85  |
| CORPORATE OFF US DEBITS       | 317    | 0.03 | 9.51   |
| CORPORATE OFF US DEBITS       | 4,369  | 0.03 | 131.07 |
| ACH ORIGINATED ADDENDA        | 19,128 | 0.02 | 382.56 |
| ACH STANDARD RPTS-ELECTRONIC  | 215    | 0.00 | 0.00   |
| ACH CREDIT RECEIVED ITEM      | 3,281  | 0.10 | 328.10 |
| ACH DEBIT RECEIVED ITEM       | 399    | 0.10 | 39.90  |
| <b>WIRE TRANSFER</b>          |        |      |        |
| WIRE MODULE MAINTENANCE SVCS  | 1      | 0.00 | 0.00   |
| ELEC WIRE OUT-DOMESTIC        | 121    | 5.00 | 605.00 |
| INCOMING DOMESTIC WIRE        | 87     | 5.00 | 435.00 |
| WIRE ADVICE PHONE             | 1      | 2.50 | 2.50   |

|                                    |        |       |        |
|------------------------------------|--------|-------|--------|
| ELEC WIRE BK MNT TEMP STORAGE      | 67     | 0.00  | 0.00   |
| INCOMING USD INTL WIRE-CHG OUR     | 12     | 15.00 | 180.00 |
| INCOMING FX INTL WIRE              |        |       |        |
| INCOMING FX INTL WIRE-CHG OUR      |        |       |        |
| BOOK CREDIT                        | 2      | 1.00  | 2.00   |
| <b>ACCOUNT RECONCILIATION</b>      |        |       |        |
| AR PARTIAL MAINT-PAPER RPTS        | 6      | 20.00 | 120.00 |
| PARTIAL PPAY ITEM                  | 3,160  | 0.03  | 94.80  |
| ARP RECON TRANS END OF CYCLE       | 6      | 4.00  | 24.00  |
| ELECTRONIC PPAY MAINT              | 9      | 20.00 | 180.00 |
| <b>INFORMATION SERVICES</b>        |        |       |        |
| PREM EMAIL SCHED                   | 11     | 0.00  | 0.00   |
| SUBSCRIPTION ONLINE                | 1      | 0.00  | 0.00   |
| PREV DAY ITEM BUNDLED              | 1      | 0.00  | 0.00   |
| CURR DAY ITEM BUNDLED              | 1      | 0.00  | 0.00   |
| PREM IR MAINTENANCE                | 1      | 0.00  | 0.00   |
| PREM PDR ACCOUNT                   | 131    | 5.00  | 655.00 |
| PREM PDR ITM STORED 2 MTH          | 29,648 | 0.02  | 592.96 |
| PREM CDR ACCOUNT                   | 14     | 6.00  | 84.00  |
| PREM CDR ITEM                      | 4,493  | 0.02  | 89.86  |
| PREM RESEARCH ITEM                 | 978    | 0.00  | 0.00   |
| GCS TRANSACTION HISTORY            | 2      | 0.00  | 0.00   |
| PREVIOUS DAY MAX ITEM - Web        | 8,824  | 0.00  | 0.00   |
| PREVIOUS DAY ACCT STD ITEM - Web   | 3      | 0.00  | 0.00   |
| CURRENT DAY ACCT – Via Web         |        |       |        |
| CURRENT DAY STD ITEM – Via Web     | 3,802  | 0.00  | 0.00   |
| PREVIOUS DAY EXT ITEM – Via Web    | 6,607  | 0.00  | 0.00   |
| <b>INTERNATIONAL</b>               |        |       |        |
| ELEC WIRE OUT-USD INTL             | 6      |       |        |
| INCOMING USD INTL WIRE             | 3      | 15.00 | 45.00  |
| BANK ASSISTED DRAFT-FX INTL        | 1      | 0.00  | 0.00   |
| ELEC WIRE OUT-INTL FX              | 4      | 18.00 | 72.00  |
| <b>WEB MODULESERVICES</b>          |        |       |        |
| WEB USER FEE                       | 15     | 0.00  | 0.00   |
| WEB ELEC-ENROLLMENT                | 3      | 0.00  | 0.00   |
| <b>IMAGE</b>                       |        |       |        |
| CD ROM MAINTENANCE                 | 6      | 0.00  | 0.00   |
| CD ROM PER IMAGE                   | 5,755  | 0.02  | 115.10 |
| CD ROM DISK                        | 4      | 10.00 | 40.00  |
| IMAGE ARCHIVE - 90 DAYS            | 1,107  | 0.00  | 0.00   |
| IMAGE ARCHIVE –Via Web             | 119    | 0.00  | 0.00   |
| IMAGE RETRIEVAL – Via Web          | 73     | 0.00  | 0.00   |
| <b>OTHER NOT ELSEWHERE LISTED</b>  |        |       |        |
| <b>IMAGED ITEM WEB ACCESS</b>      | 1      | 25.00 | 25.00  |
| <b>NC ELECTRONIC REPORT MODULE</b> | 1      | 2.00  | 2.00   |
| <b>INVESTMENT SWEEP</b>            | 1      | 25.00 | 25.00  |



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|--|--|--|--|
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**EXHIBIT B**  
**MERCHANT CARD STATISTICS**

Estimated annual sales transactions:

| Card Type        | Count                 | Amount       | Avg. Ticket                |
|------------------|-----------------------|--------------|----------------------------|
| DISCOVER         | 42,444                | \$10,532,383 | \$248                      |
| AMERICAN EXPRESS | 32,196                | \$11,048,623 | \$343                      |
| MASTERCARD       | 318,060               | \$41,938,377 | \$132                      |
| VISA             | 388,740               | \$35,132,559 | \$90                       |
| <b>Total</b>     | <b><u>781,440</u></b> |              | <b><u>\$98,651,942</u></b> |

Estimated annual chargeback activity:

| Year     | # of Chargebacks | \$ Chargebacks |
|----------|------------------|----------------|
| 2012 YTD | 44               | \$15,495       |
| 2011     | 86               | \$49,798       |
| 2010     | 51               | \$17,812       |

**EXHIBIT C**

**MERCHANT CARD SERVICES  
FEE TEMPLATE**

| <b>Type</b>                            | <b>Transaction Description</b>  | <b>% of Sale Fee<sup>(1)</sup></b> | <b>Per Item Fee<sup>(1)</sup></b> | <b>Billing Frequency</b>          |
|--|---|------------------------------------|-----------------------------------|-----------------------------------|
| <b>Bank Card Rates</b>                 |   |                                    |                                   |                                   |
| Visa & MasterCard                      | IP Authorization Method   | 0.12%                              | \$0.07                            | Per authorization                 |
| Visa & MasterCard                      | Dial-up Authorization Method  | 0.12%                              | \$ 0.07                           | Per authorization                 |
| Visa & MasterCard                      | SSL Authorization Method  | 0.12%                              | \$ 0.07                           | Per authorization                 |
|  |   |                                    |                                   |                                   |
| <b>Fees</b>                            | Additional Location Setup Fee   | NA                                 | \$ 7.50                           | Per new setup                     |
|  | Minimum Monthly Discount Fee  | NA                                 | -                                 | Monthly                           |
|  | Voice AVS Fee   |                                    | \$ 0.50                           | Per occurrence                    |
|  | Chargeback Fee  |                                    | \$ 15.00                          | Per occurrence                    |
| <b>Other Fees (list if applicable)</b> |   |                                    |                                   |                                   |
|  | Monthly Support Fee   |                                    | \$ 3.50                           | Per month per merchant account    |
|  | Visa/MasterCard Dues & Assessments                                      | .11% - 13%                         |                                   | At Par                            |
|  | Visa/MasterCard Brand Fees<br>V/MC Int'l Acq Fees                       | .0185-.0195<br>.40%- .55%          |                                   | At Par for both                   |
|  | Visa Fixed Network Acq Fee (FANF) – Monthly                             |                                    | \$2-\$65<br>\$2-\$40K             | At Par-Card Present<br>At Par-CNP |
|  | 24 Hour Help Desk   |                                    | \$1.50                            | Per call                          |
| <b>Equipment</b>                       | POS Terminal<br>Make: <u>OMNI/OMNI</u><br>Model: <u>570 Dial-up/ IP</u> | NA                                 | \$475<br>\$545                    | Per unit purchase price           |
|  | Make: <u>First Data</u> Model: <u>300</u>                               |                                    | \$545                             | Per unit purchase                 |
|  | PIN Pad   | NA                                 | \$175                             | Per unit purchase price           |
|  | Manual Imprinter  | NA                                 | \$25                              | Per unit purchase price           |

<sup>(1)</sup> Excludes Visa and MasterCard networks published interchange rate per sales transaction processed and the per item charge, which varies depending on the program rate category for each processed transaction.

**EXHIBIT D**

**PAY CARD FEE TEMPLATE**

| <b><u>CARDHOLDER FEES:</u></b>                               | <b><u>PRICE PER ITEM</u></b>   |
|--|--|
| Monthly Maintenance Fee                                      | N/A  |
| In-network ATM Withdrawal - Domestic                         | 0.00   |
| ATM Withdrawal - International                               | 2.50   |
| ATM Balance Inquiry - Domestic                               | 1.75   |
| ATM Balance Inquiry - International                          | 2.50   |
| ATM Decline  | 1.75   |
| Signature POS Purchase                                       | 0.00   |
| PIN POS Purchase   | 0.00   |
| PIN POS Decline  | 0.00   |
| PIN POS Return   | 0.00   |
| PIN POS Return Decline                                       | 0.00   |
| Hometown Transfer Fee (Bank Transfer - ACH)                  | 0.00   |
| Lost/Stolen Replacement                                      | 6.00   |
|  |  |
| <b><u>CARDHOLDER FEES: LIVE OPERATOR ASSISTANCE</u></b>      |  |
| Balance Inquiry  | 1.00 (free on IVR)   |
| Card Research (Per Hour)                                     | 10.00  |
| Loading Purchasing a TRASCHECK                               | 1.00 (free on IVR)   |
| Verification of a TRASCHECK                                  | 0.00   |
|  |  |
| <b><u>CARDHOLDER FEES: (Manual Fees Charged by Bank)</u></b> |  |
| NSF Debit  | 0.00   |
| Duplicate Monthly Statement                                  | 2.95   |
|  |  |
| <b><u>EMPLOYER FEES</u></b>                                  |  |
| Implementation   | 0.00   |
| Fee Per Card Kit   | 0.00   |
| ACH Load Fee   | 0.00   |
| One Time Fee for funding account set-up                      | 0.00   |
| Maintenance/Service Fee for funding account                  | 0.00   |
| Per load immediate funding                                   | 0.00   |
| On-site implementation services                              | 1 visit to train the trainer is free. All training webinars are free. Multiple site visits are \$300/day plus per diem |
| Marketing Materials in Electronic (.pdf) format              | 0.00   |

|  |  |
|--|--|
| Generic Printed Materials a la carte:        |  |
| Payroll Stuffers (per pack of 25)            | \$21.11 per pack of 50 (3.5" w x 8" h)                                     |
| Posters                                      | \$11.66 for minimum order (1) - \$2.33 for each additional (12" w x 18" h) |
| Bilingual Mini-Brochure (per pack of 25)     | \$105.59 per pack of 50 (English on front/Spanish on back)                 |
| Materials (per pack of 25)                   |  |
| Customized Marketing & Materials Development | Depends on customization required and is negotiable                        |

## EXHIBIT E

### INSURANCE REQUIREMENTS

For the duration of the agreement, for any renewal terms, and for purposes of indemnification obligations that are specified to survive termination or expiration of the agreement, Contractor shall obtain, at its sole expense and at no cost to the University, the following minimum coverage and shall maintain such coverage in full force and effect:

- Workers' Compensation and Employers Liability. Workers' Compensation covering all individuals who provide Services pursuant to the agreement at the request of the Vendor, at the State of Texas statutory limits in effect as of the Effective Date of the Contract and as modified from time to time by the regulatory body or insurance carrier charged with administering Workers' Compensation for the State of Texas;
- Employer's Liability
  - Bodily injury by accident – \$1,000,000 each accident
  - Bodily injury by disease - \$1,000,000 each employee
  - Bodily injury by disease - \$1,000,000 each policy limit
- Commercial General Liability - \$1,000,000 each occurrence; \$2,000,000 Aggregate.
  - This includes the following:
    - Comprehensive Form
    - Premises/Operation
    - Underground Explosion & Collapse Hazard
    - Products/Completed Operations
    - Contractual Independent Contractors
    - Broad Form Property Damage
    - Personal Injury
  - Fire damage – any one fire \$500,000
  - Medical expense – any one person \$20,000
  - Commercial Auto Liability - \$1,000,000 Combined Single Limit
  - Professional Liability (if applicable) - \$5,000,000

The System shall, with the exception of Worker's Compensation and Employer's Liability, be named as an Additional Insured under each of the above policies, and Contractor and its insurer agree to provide a complete waiver of subrogation against System. The additional insured status will be primary and non-contributory. Certificates of Insurance evidencing the proper coverage must be provided and accepted by the System prior to the start of work and any change in coverage must be reported 30 days prior to taking effect. The insurance carrier must be an "A -" rated carrier. Contractor's policy must also state that it is primary over any other available insurance that it may carry.



If any of the policies contain deductibles or retentions, the deductibles or retentions will be the sole responsibility of the Contractor. When a retention or deductible exceeds \$25,000, the System reserves the right, but not the obligation, to review and request a copy of the Contractor's most recent annual report or audited financial statement.

If applicable, Contractor agrees that all work on the project pursuant to this contract shall be at the Contractor's exclusive risk until final and complete acceptance thereof by University, and in case of any loss or damage thereto, in whole or in part, prior to such acceptance, however caused, such loss and/or damage shall be borne by Contractor.

**Bank of Texas acknowledges requirements and will provide copies when requested.**