



**OHIO TURNPIKE AND
INFRASTRUCTURE COMMISSION**

ADDENDUM NO. 2
ISSUED JANUARY 29, 2021

to

RFP NO. 1-2021
**TO PROVIDE CREDIT CARD PROCESSING SERVICES
TO THE OHIO TURNPIKE AND
INFRASTRUCTURE COMMISSION**

PROPOSAL DUE DATE: 5:00 P.M. (EASTERN TIME), FEBRUARY 5 **15, 2021**

ATTENTION OF RESPONDENTS IS DIRECTED TO:
QUESTIONS RECEIVED THROUGH 12:00 P.M. ON JANUARY 29, 2021

Issued by the Ohio Turnpike and Infrastructure Commission through Jennifer L. Stueber, Esq., General Counsel.

A handwritten signature in blue ink, appearing to read "J. Stueber", is positioned above a horizontal line.

Jennifer L. Stueber, Esq.,
General Counsel

January 29, 2021
Date

ANSWERS TO QUESTIONS RECEIVED THROUGH 12:00 P.M. ON JANUARY 29, 2021:

Q#5 I've been reviewing the information you've provided and the Interchange Fees that you've listed for several of the accounts seem really high. I realize that you cannot provide us with a Merchant Processing Statement, but can you provide a Detailed Interchange Report for each account for, say, the month of August 2020? As an example, the Visa Interchange Rate is 6.4% for the "Automated Payment Machine Transactions" for the month of August 2020. This is potentially three times higher than it should be.

A#5 Please see the attached Excel spreadsheet.

Q#6 A component of our solution includes what we call Interchange Optimization. We have found that there is often more savings in Optimizing Interchange than just offering a competitive rate structure. I'd like to look at your current Interchange Fees and see what savings is available. Based upon what I'm seeing, I think we can significantly lower this aspect of the operational expense.

A#6 Okay.

Q#7 Please describe (specifically and in detail) what type of POS systems/device are being provided by Conduent within the States Toll Plazas.

A#7 Currently, our toll system integrator is in the process of finalizing the credit card readers. The following POS devices are being considered –

- Verifone MX925
- Ingenico Lane/3000
- For ATPM – Ingenico iself Series

Q#8 We are prepared to invoice the State for our fees per, "The Selected Acquirer may not deduct its fees from credit card receipts. The Selected Acquirer shall submit monthly invoices for its fees." However, will the State permit interchange (Network Fees) to be deducted during the transaction process? Does the State require the Acquirer to invoice for Interchange (Network Fees) also?

A#8 No, we will not permit interchange (Network Fees) to be deducted during the transaction process. These must be invoiced monthly.

Q#9 We understand that Conduent POS systems/device and EZPass will handle the user interface and the Acquirer will handle the authorization/data capture and clearing and settlement. Are there any other systems that we will need to interface with during the transaction process?

A#9 The Commission's customer service center software uses Card Connect to tokenize its transactions. It is anticipated that the processor will have to interface with Card Connect to receive the credit card transactions.

Q#10 For Daily Settlement of Funds requirement, please confirm the name of the Bank that the Commission will be using for the designated bank account for funds to be received on the first business day following the transaction processing date.

A#10 Huntington National Bank.

Q#11 Section J., Up-time Guarantee and Liquidated Damages, Number 1 and 2, are the Liquidated Damages negotiable?

1. Downtime Liquidated Damages. Downtime shall be defined as the Selected Acquirer's System not being available to process credit card transactions. One (1) hour of down time a month equals 99.9% up-time. One (1) hour or less is not unreasonable. For every minute of down-time beyond sixty (60) minutes of cumulative downtime in any calendar month that results in an inability to process credit card transactions on the part of the Commission, the Selected Acquirer is liable for liquidated damages to the Commission in the amount of \$10.00 per minute.

2. Failure to Timely Provide Reports. Downtime shall be defined as the Selected Acquirer's System not making available daily reports that are required under the Contract. For every day beyond one (1) day that required reports are not available in any calendar month that results in an inability to access reports required under the Contract, the Selected Acquirer is liable for liquidated damages to the Commission in the amount of \$25.00 per hour.

A#11 No.

Q#12 How many Merchant Numbers (MIDs) does the Turnpike have today?

A#12 We have 10 merchant numbers currently.

Q#13 Please confirm the name of the Internet Connection/Software/Gateway Solution that is being used for the Real-time Credit Card Transactions through the CSC.

A#13 See the response to questions 9.

Q#14 Please confirm the name of the Internet Connection/Software/Gateway Solution that is being used to Replenishment Credit Card Transactions through the CSC.

A#14 See the response to questions 9.

Q#15 Please confirm the name of the Internet Connection/Software/Gateway Solution that is being used for Credit card transactions in the toll lanes.

A#15 The credit card readers in the toll lanes connect to the internet through the Commissions ISP provider.

Q#16 Please confirm the name of the Internet Connection/Software/Gateway Solution that is being used for Automated Toll Payment Machine transactions in the toll lanes.

A#16 The credit card readers in the automated toll payment machines connect to the internet through the Commissions ISP provider.

Q#17 Please confirm the name of the Internet Connection/Software/Gateway Solution that is being used for Credit Card Transactions through the ohioturnpike.org Website.

A#17 The Commission's current processor uses USAePAY as the Gateway solution.

Q#18 Are all the merchant channels utilizing Tokenization, if so, who is providing the token service, or the program being utilized?

A#18 The customer service center real-time and replenishment transactions are tokenized through Card Connect. The other transactions are not tokenized.

Q#19 Do you currently or have any plans to charge a Convenience Fee/Surcharge/Service Fee for payment? Would you like this option included in the proposal?

A#19 We do not charge a fee to our customers for credit card use and we have no plans to do so. We would not like this option included the proposals.

Q#20 Appendix A.A.3 - Credit card transactions in the toll lanes.

- **What is the model/make/name of the (POS) devices being supplied by Conduent?**

A#20 See the response to question 7.

Q#21 Appendix A.A.4 - Automated Toll Payment Machine transactions in the toll lanes.

- **What is the model/make/name of the (POS) devices being supplied by Conduent?**

A#21 See the response to question 7.

Q#22 Appendix A.B.1 – Credit Card Authorizations The Selected Acquirer shall:

- (1) provide a toll- free number for verbal credit card authorizations, as needed
 - **Is the purpose of 800# for the Commission's employee to call on behalf of the payer sitting in the toll lane?**
 - **From my previous experience, the user presses the "call button" on the ATPM and it calls the CSR who calls and gets an approval over the phone and then manually raises the gate to allow the user through – is this correct?**

A#22 *The toll free 800 number is not needed.*

Q#23 Appendix A.C. – Transaction Processing Interface

- **Can you provide a list of terminals/POS systems and equipment the Selected Acquirer needs to support?**

A#23 *See the response to question 7.*

Q#24 Will the requirement to maintain a down time of no less than one hour a month be constant or open to adjustments occasioned by natural disaster such as major storms, major power outages or other systematic natural/man made events? If so, can the commission provide a criteria for those situations?

A#24 *The Commission's credit card transactions connect to the internet through its ISP provider. If the Commission's connection to the internet is down, the processor will not be charged for the down time.*

Q#25 Additionally, can you provide a three year historical look back at your outages and provide an estimate of times when the in use system was down due to natural or man-made occurrences?

A#25 *See the answer to question 24.*

Q#26 When liquidated damages are applied to the provider, how will they be applied?

A#26 *They will be deducted from the monthly payment made to the provider.*

Q#27 Will the Commission provide the winning provider the ability to appeal the decision? At what point does the provider have the opportunity to appeal the decision, if one exists, prior to, or post fact?

A#27 *Yes, the Commission would disclose the amount of any liquidated damages to be accessed and would listen to any appeal prior to deducting from the payment to the provider.*

Q#28 If available, can the Commission provide anticipated volumes for 2021? Can the commission provide any information concerning the anticipated increase or decrease in use?

A#28 *Total toll transactions were down 21% in 2020 due to COVID-19. We expect 2021 transactions to increase approximately 15% from 2020 transactions. In lane credit card transactions were increasing about 10% year over year prior to 2020 as more people switch to credit cards versus cash.*

Q#29 Are you currently passing the fee to the customers or absorbing? What is your intent in the future concerning passing costs or absorbing? Do you plan to continue to pass fees, or absorb fees in this manner in the future?

A#29 See the answer to question 19.

Q#30 What is your current Payment Processor charging currently?

A#30 Our current processor charges \$0.04 per transaction and 0.04% on the total dollar value of the transactions.

Q#31 Does the payment vendor provide the scheduling functionality for recurring payments and auto load, or is that functionality provided by Conduent?

A#31 The Commission's customer service center software provider (Transcore) provides the recurring account replenishment functionally.

Q#32 Will the payment vendor provide any functionality relating to the enforcement of unpaid tolls?

A#32 No.

Q#33 Will the toll equipment vendor integrate with the payment vendor's API, or does the hardware work as a gateway to a fixed number of payment processors/providers?

A#33 Hardware will be expected to work as a gateway to payment processors.

Q#34 If the hardware only supports a number of payment processors/providers, please list all supported processors/providers.

A#34 No limitation in processors is expected.

Q#35 Part III. Technical Proposal Requirements set out the technical proposal requirements, and Appendix A, Scope of Services elaborates them. As we craft a response and seek to avoid redundancy, would you prefer that we address the technical requirements as a response to Part III, Appendix A, or both, even if the responses are the same?

A#35 Respondents should address the technical requirements as a response to Part III of the RFP, which as stated in Section A of Part III, shall include "[a] statement from the Responding Qualified Acquirer that it understands the Scope of Services."

Q#36 Please provide a list of the credit card devices, including the make and model, and the payment gateway that will be deployed as part of the Phase 2 TCS project being implemented by Conduent.

A#36 See the response to question 7.

Q#37 On page 2 of Appendix A – Scope of Services items 3 Credit Card transactions in the toll lanes and 4 Automated Toll Payment Machine transactions in the toll lanes please provide clarification on the differences between these two payment channels as they both appear to related to payment acceptance for exit lanes.

A#37 The credit card transactions in the toll lanes are performed by a Turnpike toll collector. The credit card transactions performed by an automated toll payment are performed by the customer when the toll lane is not attended by a toll collector.

Q#38 On page 2 of Appendix A – Scope of Services item 4 Automated Toll Payment Machine transactions in the toll lanes are the 92 ATPM's included in the count of the 116 exit lanes?

A#38 The 92 ATPM's are located in the 116 toll lanes. There are 92 lanes that have both credit card readers in the toll booths and credit card readers in the ATPM's. There are 24 toll lanes that just have credit card readers in the toll booths.

Q#39 Please provide the name of the payment gateway currently utilized or that will be utilized by the Commission for the collection of tolls via real-time credit card transactions the Commission's twenty-four (24) Toll Plazas.

A#39 See the answer to question 33. If a payment gateway is needed, it should be provided by the processor.

Q#40 Please provide the name of the payment gateway currently utilized or that will be utilized by the Commission to process in toll payment transactions by the Automated Toll Payment Machines

A#40 See the answer to question 39.

Q#41 Will the Ohio Turnpike consider a limitation of liability cap for direct damages for the controlling terms and conditions for the Credit Card Authorization Services?

A#41 No.

Q#42 What is the anticipated award date of the contract?

A#42 It is anticipated that a resolution for contract award will be presented to the Commission at its meeting scheduled for March 15, 2021. This is subject to change based on the contract negotiation process. Due to the Commission's 5-day appeal process, a contract award letter and related documents will not be sent to the successful respondent until after that 5-day period.

Q#43 4.8 Audits, Records Retention and Inspection – Please define and clarify statement the other procedures specified by the State of Ohio that is referenced within this section. We would like an opportunity to review the procedures.

A#43 Each respondent should be familiar with and agree to comply with Ohio's public records laws and the guidelines and procedures set forth in the most recently published "Ohio Sunshine Laws 2020: An Open Government Resource Manual" (Ohio Attorney General Dave Yost, <https://www.ohioattorneygeneral.gov/yellowbook>). Each respondent should consult with their own financial/accounting or other representative to identify the laws, rules, regulations, and any other such instructional guidance related to the accounting principles to be applied for work performed in the State of Ohio.

Q#44 We request an extension of the due date of the RFP response to Monday, February 15th. This would allow adequate time to review and address all of the requirement clarifications resulting from the Q&A session, providing the Commission with an RFP response that addresses all of the requirements.

*A#44 As set forth on the cover page of this Addendum No. 2, the Commission extends the RFP response date to **Monday, February 15, 2021 at 5:00 p.m.***

End of Addendum No. 2

Fees

Number	Amount	Description	Total
		ECOMMERCE GATEWAY	11.00
		GATEWAY TRAN ACCESS	75.00
		PCI-NON COMPLIANCE	50.00
		MC LOCATION FEE	1.25
		VISA FANF	146.41
01		VISA MISUSE OF AUTH(VMA)	.09
3,825		VISA APF	74.59
1,282	48,813.30	CPS REWARDS 2	1,080.06
09	19,529.62	I/R BUSINESS	390.59
01	29.75	I/R CORPORATE	.60
1,196	41,121.54	VSP CNP	1,106.52
	215.49	INTL FEE SALE	215.49
07	324.75	I/R PREMIUM	5.85
	96.97	IAF	96.97
170	8,196.98	EC BASIC PP	177.45
01	25.00	IR REGUL DB	.23
88	33,753.50	BUS CNP DB	835.56
	317.71	VS ASSESSMENT CREDIT	317.71
	404.33	VS ASSESSMENT DEBIT	404.33
7,834	551,112.84	VS TRANSMISSION FEE	14.10
13	1,638.50	FOREIGN STD	26.22
682	32,128.31	CPS/EC BASIC DB	632.42
349	13,098.32	CPS/ECOMM BASIC	270.67
363	11,054.41	WRLD PUB SECT	207.64
409	12,309.33	ELITEPUBSECT	231.69
288	9,316.91	ENH PUB SECT	173.21
08	179.00		5.28
146	22,365.23	COMM DR2 MCF	573.73
19	1,193.15		31.73
	7.66	CRBDR-DOMESTIC	7.66
200	11,157.97	HV PUB SECT	192.95
03	66.00	INT CON PM STD	1.22
01	28.00	CON SUP PR ST	.55
	303.80	MC ABVF	303.80
	42.44	MC ABVF ABOVE	42.44
	10.85	APSF	10.85
01	50.00	REG DB	.24
2,117	103,241.79	REG DB FA	517.36
	21.83	MC DIGITAL ENABLEMENT	21.83
02	130.00		2.08
04	227.25	INTL CORPORATE	4.55
01	825.00		16.50
424	18,183.16	PUBLIC SECTOR	324.24
827	41,187.38	EMERGING MKDB	536.25
05	289.00	PUBLIC SVCS DB	3.60
576	19,933.08	DS DDUC	11.23
	18,340.15	DS ASSESSMENTS	23.84
529	18,340.15	DS NETWORK PROCESSING	1.33
345	10,103.80	PUBLIC SVCS RW	191.11
61	3,718.70	PUBLIC SVCS PR	63.74
98	3,269.40	COMM ELEC	86.63
03	560.00	PUBLIC SVCS	8.98
16	397.50	PUBLIC SVCS PP	7.76
01	1.75	MICRO TKT PR	.03
5,022	260,490.01	MC NETWORK PROCESSING	32.56
113	20,888.00	COMM DR2 DB	449.95
05	332.07	BUS LV2 DR2	7.31
29	2,392.00	BUS LV3 DR2	53.13
12	1,172.00	BUS LV4 DR2	26.98
34	1,696.96	BUS LV1 DR2	35.64
01	25.00	COMM DR2 PPD	.76
11	2,434.05	MC BUS L5 DR2	55.87
04	35.35	MERIT I DB	1.18
5,429		NABU	105.87
4,365		NAPF	68.39
79	25,246.50	BUSTR1PROD1	676.93
21	534.25	CORP CNP	16.52
83	8,154.43	PURCH CNP	228.47
64	25,835.30	BUSTR2PROD1	729.79

85	15,098.69	BUSTR3PROD1	438.81
3,040	227,845.23	US REG	782.72
12	5,587.50	COM CNP PP	149.27
118	2,825.90	US INF CNP	79.62
142	19,449.12	BUSTR4PROD1	602.15
Total Fees Due:			14,079.08

Fees

Number	Amount	Description	Total
		GATEWAY TRAN ACCESS	11.00
		GATEWAY TRAN ACCESS	75.00
		PCI-NON COMPLIANCE	50.00
		MC LOCATION FEE	1.25
		VISA FANF	1,199.03
01		VISA MISUSE OF AUTH(VMA)	.09
57,512		VISA APF	1,121.48
21,041	666,407.63	CPS REWARDS 2	15,099.05
36	11,516.09	I/R BUSINESS	230.32
01	48.95	I/R CORPORATE	.98
06	128.97	I/R PURCHASING	2.58
17,680	683,492.54	VSP CNP	18,171.82
	376.99	INTL FEE SALE	376.99
18	1,857.34	I/R PREMIUM	33.43
02	85.30	SPR PREMIUM	1.68
	169.65	IAF	169.65
235	7,059.31	EC BASIC PP	170.54
02	38.54	IR REGUL DB	.46
341	53,728.79	BUS CNP DB	1,350.46
	4,045.58	VS ASSESSMENT CREDIT	4,045.58
	1,867.65	VS ASSESSMENT DEBIT	1,867.65
79,408	4,350,689.90	VS TRANSMISSION FEE	142.93
57	24,015.13	FOREIGN STD	384.24
4,496	157,776.07	CPS/EC BASIC DB	3,277.71
4,543	161,625.77	CPS/ECOMM BASIC	3,363.56
5,957	182,484.75	WRLD PUB SECT	3,424.21
6,251	241,351.61	ELITEPUBSECT	4,366.05
3,940	124,375.05	ENH PUB SECT	2,321.81
01	109.75		2.94
398	46,731.08		1,208.08
1,491	380,046.99	COMM DR2 MCF	9,650.27
290	68,792.83		1,748.82
	78.96	CRBDR-DOMESTIC	78.96
3,761	133,550.45	HV PUB SECT	2,446.13
17	902.45	INT CON PM STD	16.70
	2,562.53	MC ABVF	2,562.53
	882.56	MC ABVF ABOVE	882.56
	113.35	APSF	113.35
01	172.45	INT REG DB	.30
13	397.42	REG DB	2.93
17,023	737,046.15	REG DB FA	4,113.58
	170.51	MC DIGITAL ENABLEMENT	170.51
21	1,645.64		26.33
15	10,179.67	INTL CORPORATE	203.59
01	438.55		8.77
4,062	140,197.43	PUBLIC SECTOR	2,579.26
5,305	196,599.62	EMERGING MKDB	2,899.05
17	828.31	PUBLIC SVCS DB	10.85
9,852	338,545.91	DS DDUC	192.11
	338,545.91	DS ASSESSMENTS	440.11
9,852	338,545.91	DS NETWORK PROCESSING	24.63
6,255	212,143.65	PUBLIC SVCS RW	3,913.73
1,544	55,273.67	PUBLIC SVCS PR	1,011.14
1,496	49,673.12	COMM ELEC	1,316.92
540	20,626.96	PUBLIC SVCS PP	373.72
51,045	2,613,547.91	MC NETWORK PROCESSING	326.69
623	105,838.15	COMM DR2 DB	2,284.90
234	24,012.03	BUS LV2 DR2	515.65
611	78,210.36	BUS LV3 DR2	1,703.52
293	37,797.33	BUS LV4 DR2	860.84
580	46,119.67	BUS LV1 DR2	934.27
01	16.00	COMM DR2 PPD	.52
150	56,490.98	MC BUS L5 DR2	1,286.05
06	41.50	MERIT I DB	1.58
59,120		NABU	1,152.84
33,021		NAPF	514.81
1,349	121,009.32	BUSTR1PROD1	3,341.65
647	75,465.91	CORP CNP	2,102.28
1,130	290,843.92	PURCH CNP	7,965.79
872	112,649.10	BUSTR2PROD1	3,241.37

1,285	172,434.47	BUSTR3PROD1	5,042.88
22,472	1,223,278.35	US REG	5,555.48
12	818.80	COM CNP PP	22.90
1,049	34,123.57	US INF CNP	923.87
2,134	552,286.03	BUSTR4PROD1	16,719.24
Total Fees Due:			151,754.45

Fees

Number	Amount	Description	Total
		PCI-NON COMPLIANCE	50.00
		MC LOCATION FEE	1.25
		VISA FANF	599.43
10,040		ZERO FLOOR LIMIT(ZFL)	2,008.00
13,902		VISA MISUSE OF AUTH(VMA)	1,251.18
91,280		VISA APF	1,779.57
23,112	136,515.75	CPS/SML TKT DB	3,040.47
4,309	107,158.75	CPS REWARDS 1	2,199.02
117	2,451.75	I/R BUSINESS	49.04
12	121.50	I/R CORPORATE	2.43
18	219.25	I/R PURCHASING	4.39
32,114	299,041.75	VSP RTL	9,491.28
	192.57	INTL FEE SALE	192.57
174	2,384.75	I/R PREMIUM	42.93
29	171.25	SPR PREMIUM	3.37
	86.94	IAF	86.94
10,969	52,777.75	SML TKT PP	1,392.89
86,141	455,257.25	SMLTKT REG	19,178.65
1,054	28,501.00	RETAIL PP	485.86
531	4,134.00	EIRF PP	180.61
46	421.00	IR REGUL DB	10.33
	1,003.40	INTEGRITY FEE	1,003.40
1,352	21,173.50	BUS CP DB	495.15
	1,282.33	VS ASSESSMENT CREDIT	1,282.33
	1,667.82	VS ASSESSMENT DEBIT	1,667.82
245,135	2,204,467.75	VS TRANSMISSION FEE	441.24
3,380	88,106.75	CPS/RTL CK DB	1,211.85
1,187	33,602.00	CPS-RETAIL	626.09
502	11,238.50	ELECTRONIC	123.62
89	2,167.00	FOREIGN STD	34.67
1,125	11,214.00	EIRF-US DB	421.25
32,485	216,882.00	CPS/SML TKT	4,877.95
6,108	48,885.50	WRLD PUB SECT	1,368.53
157	1,845.25	ELITESTD	75.67
10,527	94,649.75	ELITEPUBSECT	2,519.77
4,923	44,002.00	ENH PUB SECT	1,174.33
12	126.00	ENH STANDARD	4.92
956	6,064.50		247.21
5,594	77,827.75	COMM DR2 MCF	2,505.09
826	11,436.75		368.52
	53.49	CRBDR-DOMESTIC	53.49
5,524	47,241.75	HV PUB SECT	1,284.65
84	1,279.75	INT PM ELEC	23.68
02	26.50	INT CON PM STD	.49
22	152.50	CON SUP PR EL	3.02
01	3.75	CON SUP PR ST	.07
	1,480.84	MC ABVF	1,480.84
	76.08	APSF	76.08
02	47.75	INT REG DB	.44
159	1,762.00	REG DB	34.27
74,287	439,969.75	REG DB FA	16,563.12
	.36	MC DIGITAL ENABLEMENT	.36
821	8,330.50	DOMESTIC SALES	327.85
268	5,595.25	FOREIGN ELEC	61.55
09	260.00		4.16
91	1,309.25	INTL CORPORATE	26.19
15	297.00		5.94
317	5,612.75	CORP STANDARD	197.28
7,399	71,543.50	PUBLIC SECTOR	1,848.82
1,162	10,897.75	DOMESTIC DB	497.56
2,545	58,592.25	MERIT III DB	996.97
26,659	151,657.50	SMALL TICKETDB	3,417.05
304	14,844.25	EMERGING MKDB	194.75
407	4,680.50	WRLD STD	178.77
110	1,545.75	PUBLIC SVCS DB	35.91
392	3,516.75	BASE SUBM RW	142.94
50	581.75	BASE SUBM PR	22.16
74	768.75	COMM BASE SUBM	30.08
23	181.50	BASE SUBM PP	7.65
12,973	104,911.25	DS DOUC	252.97
	104,770.00	DS ASSESSMENTS	136.20
12,957	104,770.00	DS NETWORK PROCESSING	32.40
4,830	59,138.50	PUBLIC SVCS RW	1,399.65

7,000	25,100.00	PUBLIC SVCS PR	1,000.00
708	9,193.75	PUBLIC SVCS PR	213.30
1,799	14,768.25	COMM ELEC	526.95
13	67.50	BASE SUBM DB	4.53
01	48.00	PUBLIC SVCS	.84
185	2,168.00	PUBLIC SVCS PP	52.10
01	7.50	BASE SUBM PPD	.39
05	105.00	COMM ELEC DB	2.97
02	20.25	RGF PUBSRVS DB	.45
119	315.25	MICRO TKT DB	5.67
01	3.25	MICRO TKT CR	.08
3,948	10,452.00	MICRO TKT RW	203.81
554	1,480.75	MICRO TKT PR	29.17
142	407.50	MICRO TKT PP	15.45
154,313	1,170,332.50	MC NETWORK PROCESSING	146.29
1,870	25,334.50	COMM DR2 DB	719.02
323	3,783.75	BUS LV2 DR2	109.87
10	342.00	BUS LV2 STD	11.60
908	8,438.75	BUS LV3 DR2	267.81
683	8,418.75	BUS LV4 DR2	253.51
19	204.00	BUS LV3 STD	8.33
844	9,469.00	BUS LV1 DR2	264.31
71	952.25	BUS LV1 STD	35.19
15	246.00	COMM DR2 PPD	8.02
391	4,201.75	MC BUS L5 DR2	133.64
153,826		NABU	2,999.61
153,430		NAPF	2,399.29
64	600.25	NQ CORP CR	24.11
68	736.00	NQ PURCH CR	28.51
1,627	18,466.75	BUSTR1PROD2	513.57
2,091	16,428.00	CORP CARDPRSNT	619.80
2,790	30,041.50	PURC CARDPRES	1,030.04
1,500	17,281.00	BUSTR2PROD2	504.26
1,972	22,208.50	BUSTR3PROD2	663.58
24,484	506,586.00	US REG	5,639.77
56	1,019.50	NQ BUS DB	35.68
92	663.50	COM RETAIL PP	23.47
05	65.25	NQ COMM PPD	3.01
3,017	29,907.75	US INF RET	929.78
4,868	45,316.50	BUSTR4PROD2	1,483.76
3,210	34,820.00	NONQUALCONCR	1,417.83
01	47.00	NONQUALCRFLCAP	1.10
303	3,978.50	NONQUALBUSCR	185.92
Total Fees Due:			113,353.33

Fees

Number	Amount	Description	Total
		ECOMMERCE GATEWAY	11.00
		GATEWAY TRAN ACCESS	75.00
		PCI-NON COMPLIANCE	50.00
		MC LOCATION FEE	1.25
		VISA FANF	63.54
02		VISA MISUSE OF AUTH(VMA)	.18
12,002		VISA APF	234.04
84	354.00	CPS/SML TKT DB	8.85
03	67.00	CPS REWARDS 1	1.41
18	271.75	I/R BUSINESS	5.44
01	12.75	I/R CORPORATE	.26
05	45.50	I/R PURCHASING	.91
101	583.50	VSP RTL	22.35
	12.40	INTL FEE SALE	12.40
17	157.25	I/R PREMIUM	2.83
02	10.75	SPR PREMIUM	.21
	5.51	IAF	5.51
44	141.00	SML TKT PP	4.46
498	1,727.75	SMLTKT REG	110.42
02	42.25	RETAIL PP	.79
2,097	9,986.25	EIRF PP	599.15
08	31.50	IR REGUL DB	1.78
	3,319.10	INTEGRITY FEE	3,319.10
03	12.00	BUS CP DB	.50
	111.72	VS ASSESSMENT CREDIT	111.72
	158.23	VS ASSESSMENT DEBIT	158.23
34,697	215,010.75	VS TRANSMISSION FEE	62.45
04	117.50	CPS/RTL CK DB	1.54
01	25.25	CPS-RETAIL	.48
03	34.75	ELECTRONIC	.38
59	655.00	FOREIGN STD	10.48
5,221	29,661.50	EIRF-US DB	1,563.28
120	620.75	CPS/SML TKT	15.04
988	6,383.25	WRLD PUB SECT	197.54
1,568	10,455.75	ELITEPUBSECT	318.96
749	5,100.50	ENH PUB SECT	153.96
96	475.25		21.48
590	5,832.00	COMM DR2 MCF	204.80
82	1,033.25		34.03
	3.80	CRBDR-DOMESTIC	3.80
869	5,214.25	HV PUB SECT	167.72
11	115.25	INT CON PM STD	2.13
01	2.75	CON SUP PR EL	.05
05	47.50	CON SUP PR ST	.94
	167.97	MC ABVF	167.97
	5.47	APSF	5.47
28	195.25	REG DB	5.98
13,527	62,011.75	REG DB FA	3,006.95
	.06	MC DIGITAL ENABLEMENT	.06
01	23.75	FOREIGN ELEC	.26
21	262.75		4.20

30	186.25	INTL CORPORATE	3.73
01	7.50		.15
03	22.50	CORP DATA RT 1	.90
1,234	7,931.25	PUBLIC SECTOR	246.33
09	200.32	MERIT III DB	3.45
98	458.00	SMALL TICKETDB	11.02
560	10,066.50	EMERGING MKDB	220.53
11	110.75	PUBLIC SVCS DB	3.20
1,769	11,018.00	DS DDOC	34.50
	11,018.00	DS ASSESSMENTS	14.32
1,769	11,018.00	DS NETWORK PROCESSING	4.43
564	6,105.75	PUBLIC SVCS RW	151.04
65	860.75	PUBLIC SVCS PR	19.84
260	1,574.50	COMM ELEC	63.00
01	14.50	PUBLIC SVCS	.32
20	178.75	PUBLIC SVCS PP	4.77
23	79.50	MICRO TKT DB	1.43

01	4.25	MICRO TKT PD	.08
01	1.75	MICRO TKT CR	.03
689	1,789.25	MICRO TKT RW	34.50
110	260.75	MICRO TKT PR	5.14
24	57.50	MICRO TKT PP	2.38
26,917	146,174.82	MC NETWORK PROCESSING	18.27
19	133.25	COMM DR1 LGMKT	5.50
334	3,295.50	COMM DR2 DB	102.61
39	399.50	BUS LV2 DR2	12.09
499	2,261.50	MERIT I PP	139.60
05	28.25	BUS LV3 DR1	1.31
112	752.00	BUS LV3 DR2	26.99
02	42.50	BUS LV4 DR1	1.45
75	640.00	BUS LV4 DR2	21.58
120	885.25	BUS LV1 DR2	28.82
01	5.25	COMM DR2 PPD	.24
46	392.50	MC BUS L5 DR2	13.43
5,196	21,313.75	MERIT I DB	1,131.08
27,280		NABU	531.96
23,123		NAPF	361.09
179	1,208.00	CORP CNP	50.52
270	1,606.25	PURCH CNP	70.37
02	14.25	BUSTR1PROD2	.47
02	6.50	CORP CARDPRSNT	.36
05	50.00	PURC CARDPRES	1.75
11	17.75	BUSTR2PROD2	1.46
08	80.75	BUSTR3PROD2	2.50
14,494	88,760.75	US REG	3,233.06
221	2,070.75	NQ BUS DB	83.19
01	12.75	COM CNP PP	.44
08	58.50	NQ COMM PPD	2.53
09	68.25	US INF RET	2.33
12	94.50	BUSTR4PROD2	3.28
9,887	65,221.75	NONQUALCONCR	3,023.19
1,497	11,182.00	NONQUALBUSCR	651.63
Total Fees Due:			21,099.37

Fees

Number	Amount	Description	Total
		ECOMMERCE GATEWAY	11.00
		GATEWAY TRAN ACCESS	75.00
		PCI-NON COMPLIANCE	50.00
		MC LOCATION FEE	1.25
		VISA FANF	6.09
181		VISA APF	3.53
03	559.14	CPS REWARDS 2	11.20
01	25.00	I/R BUSINESS	.50
06	260.00	VSP B2B	6.06
	.75	INTL FEE SALE	.75
01	25.00	SPR PREMIUM	.49
	.33	IAF	.33
06	150.00	BUS CNP DB	4.28
	13.97	VS ASSESSMENT CREDIT	13.97
	1.77	VS ASSESSMENT DEBIT	1.77
202	10,818.24	VS TRANSMISSION FEE	.36
01	25.00	FOREIGN STD	.40
03	75.00	CPS/ECOMM BASC	1.65
31	2,600.00	ELITEMERIT1	68.10
	11.52	CRBDR-DOMESTIC	11.52
03	185.00	HV MERIT 1	4.93
	18.70	MC ABVF	18.70
	16.32	APSF	16.32
24	1,260.00	REG DB FA	5.91
	.83	MC DIGITAL ENABLEMENT	.83
02	50.00	INTL CORPORATE	1.00
21	1,870.00		37.40
10	250.00	CORP DATA RT 1	7.63
01	135.00	WRLD MERIT 1	2.87
11	605.00	DS DDOC	.21
	605.00	DS ASSESSMENTS	.79
10	580.00	DS NETWORK PROCESSING	.03
01	25.00	COMM ELEC DB	.69
10	580.00	ECOM PREM	12.72
285	14,606.88	MC NETWORK PROCESSING	1.83
172	7,411.88	COMM DR1 LGMKT	217.32
02	75.00	BUS LV2 DR1	2.30
04	175.00	BUS LV3 DR1	5.39
05	345.00	BUS LV4 DR1	10.68
06	150.00	MC BUS L5 DR1	5.10
04	100.00	MERIT I DB	2.25
291		NABU	5.67
27		NAPF	.48
05	235.00	BUSTR1PROD1	6.73
18	475.00	PURCH CNP	14.63
05	125.00	BUSTR2PROD1	4.00
05	235.00	BUSTR3PROD1	7.20
18	1,220.00	US REG	4.57
130	7,409.10	BUSTR4PROD1	244.57
Total Fees Due:			911.00