ADDENDUM #1

June 6, 2011

Re: HACC, Central Pennsylvania’s Community College
RFP11-09 Merchant Card Processing Plan

From: HACC, Central Pennsylvania’s Community College
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To: All Proposers

This Addendum is hereby made part of the Request for Proposal No. RFP11-09 dated May 14, 2011. The provisions of this Addendum are intended to supplement the provisions and scope of work and/or supersede them where contradictory thereto.

This Addendum contains changes to the requirements of the Scope of Work. Such changes shall be incorporated into the Scope of Work and shall apply to work with the same meaning and force as if they had been included in the original Request for Proposal. Where this Addendum modifies a portion of a paragraph or phrase of the Scope of Work, the remaining unmodified portion of the paragraph or phrase shall remain in force.

1.1 ANSWERS TO QUESTIONS:

1. **Question:** What point-of-sale applications is HACC using which are integrated with Cashnet?
   Please provide the following information for each:
   a. Software vendor name
   b. Software version
   c. What type of POS? (Retail, Mail-Order/Telephone-Order, Restaurant, eCommerce, other)
   d. How many locations is the POS used in? How far separated are they in miles?
   e. How many stations in each location?
   f. What are the hours of operation at each location?
   g. Is PIN-Debit taken at this location?

   **Answer:** All point of sale transactions are processed through a CashNet card swipe.

2. **Question:** What types of terminal hardware are deployed at HACC?
   a. Hardware vendor name?
   b. Hardware/software versions?
   c. What type of usage for each? (Retail, Mail-Order/Telephone-Order, Restaurant, other)
   d. How many locations is the terminal used in? How far separated are they in miles?
   e. How many terminals in each location?
   f. What are the hours of operation at each location?
g. Approximately how many users would need to be trained per location?

Answer: No terminals, CashNet Card swipe captures data and populates CashNet cashiering software and transaction is processed manually.

h. Is PIN-debit taken at this location?

Answer: No terminals, CashNet Card swipe captures data and populates CashNet cashiering software and transaction is processed manually.

3. **Question:** For each eCommerce application which integrates with Cashnet or which you desire to take payments through, please provide the following
   a. URL of site
   b. What types of products/services are sold on the site
   c. What software is used (reference question 1)

Answer: All e-commerce applications are CashNet products except bookstore, transaction is processed manually.

4. **Question:** Does HACC currently/desire-to provide online and/or customer service bill payment services via ACH or CC?

Answer: As noted in RFP, we wish to be informed of other products that may be beneficial to the College.

5. **Question:** Does HACC currently/desire-to enable purchasing-card payment capabilities with its vendors for HACC employees?

Answer: See answer to #4

6. **Question:** How many HACC employees will require training in the following:
   a. Online reporting user administration
   b. Online reporting usage
   c. Fraud Management and Awareness

Answer: a. approximately 5
   b. approximately 10
   c. approximately 60

7. **Question:** Will an internal-HACC project manager be assigned as the primary point of contact for the contractor project manager? If so:
   a. Will this project manager have the ability to make decisions regarding availability of all HACC employees involved in the project?

Answer: A point person will be assigned to the implementation and able to make decisions for the College.

8. **Question:** Requirement 3.3.2 asks about “re-certification” of college software. What software is being referred to? What certification(s) is being referred to?

Answer: CashNet, Banner

9. **Question:** How many unique merchant accounts are needed for reporting propose?

Answer: Need 6-8 merchant numbers with the option to add additional lines at no cost to College.

10. **Question:** How many Federal Tax Id’s are used?

Answer: One
11. **Question:** What are the names of the departments?
   
   **Answer:** Bookstore walk in/face to face, bookstore web, alumni web, alumni walk in/face to face/call center, foundation web, foundation walk in/face to face/call center, tuition/fees/other institutional charges walk in/face to face/call center, tuition/fees/other institutional charges web

12. **Question:** Are any of the locations taking donations?
   
   **Answer:** Yes

13. **Question:** Are credit cards taken for tuition payments?
   
   **Answer:** Yes

14. **Question:** What is the average annual volume for Visa/MasterCard/Discover for all accounts?
   
   **Answer:** 75% Visa, 25% MasterCard, Discover and American Express are currently not accepted. All debit cards that are Visa or MasterCard branded are processed as credit cards.

15. **Question:** What is the average transaction dollar amount for all accounts?
   
   **Answer:** See RFP

16. **Question:** What are the make and models of all credit card machines?
   
   **Answer:** 75% Visa, 25% MasterCard, Discover and American Express are currently not accepted. All debit cards that are Visa or MasterCard branded are processed as credit cards.

17. **Question:** What are the make and models of the Pin Pads, used for Pin Debit transactions?
   
   **Answer:** All debit cards that are Visa or MasterCard branded are processed as credit cards.

18. **Question:** Which of your locations accept Pin Based Debit?
   
   **Answer:** All debit cards that are Visa or MasterCard branded are processed as credit cards.

19. **Question:** Do you use any software to process the credit cards?
   
   **Answer:** CashNet, see link to compatible platforms. http://www.monetra.com/content/certifications.html

20. **Question:** What is the name of the software being used to process credit cards?
   
   **Answer:** CashNet, see link to compatible platforms. http://www.monetra.com/content/certifications.html

21. **Question:** Do you take payments on-line?
   
   **Answer:** Yes
22. **Question:** What is the name of the Gateway being used for on-line payments?

**Answer:** CashNet, see link to compatible platforms.
http://www.monetra.com/content/certifications.html

23. **Question:** If we require an exclusive contract, will we be rejected?

**Answer:** As noted in RFP, this is a non-exclusive contract.

24. **Question:** Interchange rates and fees are subject to change by the card associations and usually happen 2 times a year or more. Are we required to keep the Interchange fees in place over a 365 day period or are they allowed to fluctuate as dictated by the Associations?

**Answer:** Keep the fees in place over a 365 day period.

25. **Question:** We do not invoice for this service. We ACH directly out of the depositing account. Will this practice cause our bid to be rejected?

**Answer:** See Requirements of RFP.

26. **Question:** Based on total annual credit card volume of 128,000 transactions and $29,000,000 in dollar volume can you provide a further breakdown by transaction and dollar volume as follows: Visa, MasterCard, and Discover Credit Card volume by card type—Visa, MasterCard, and Discover Debit Card volume by card type. In addition can you provide the same information for Pin Debit and for American Express Transactions?

**Answer:** 75% Visa, 25% MasterCard, Discover and American Express are currently not accepted. All debit cards that are Visa or MasterCard branded are processed as credit cards.

27. **Question:** You have stated that 32% of your transactions are card present swiped transactions. What other methods are being used to authorize and capture card transactions currently and what percentage of total volume falls into each category (telephone, online web site etc.)

**Answer:** Walk in/face to face (card is swiped via CashNet card reader), call center, kiosk, internet (card is keyed), bookstore point of sale is swiped via CashNet card reader.

28. **Question:** You have stated that currently six departments are processing credit card volume with an estimated addition of two additional departments. Please list the six departments currently processing and please also list the two potential departments to be added.

**Answer:** Bookstore walk in/face to face, bookstore web, alumni web, alumni walk in/face to face/call center, foundation web, foundation walk in/face to face/call center, tuition/fees/other institutional charges walk in/face to face/call center, tuition/fees/other institutional charges web
29. **Question:** What types of payments are collected at each of the six departments (merchant accounts)? In addition does this mean you currently have a total of six Merchant Numbers? If not six then how many would be required?

**Answer:** Same payments as #2 above, need 6-8 merchant numbers with the option to add additional lines at no cost to College.

**Question:** Are all transactions currently processed via the internet or do you still have any Merchant Accounts processing using terminals processing using analog telephone lines?

**Answer:** Web Based

30. **Question:** When preparing the pricing proposal are we to assume that there are no “nonqualified” transactions? In order to do an accurate comparison, we would need a volume amount (a number and dollar amount) of every non qualified category (there are over 100), including hand keyed transactions and non pin based debit volume. If, however, you are basing ALL of your comparisons on interchange plus pricing (interchange and assessments combined with the processor’s fees), then comparisons will be much easier to do and far more accurate. We would merely tell you our processor discount fees (our overhead and profit). The interchange and assessments are a fixed amount for every processor therefor they would be the same.

**Answer:** Processor discount fees and any other fees as noted in the RFP.

31. **Question:** Is RBS Link your current Merchant Provider and are there other parties involved? If so please elaborate on their responsibilities.

**Answer:** CashNet captures credit card payment, RBSWorldPay process the credit. As noted in RFP, this is a non-exclusive contract.

32. **Question:** What is the name of the software and version currently being utilized through your payment gateway CashNet? Are you using any other software application through a third party to process credit card transactions?

**Answer:** See link: [http://www.monetra.com/content/certifications.html](http://www.monetra.com/content/certifications.html)

33. **Question:** Are you currently utilizing SmartPay for online tuition payments? If so is it your intention to continue using SmartPay?

**Answer:** No

34. **Question:** Are you currently charging a convenience fee for Credit and Debit Card tuition payments? How are convenience fees calculated (a % of the total transaction or flat fee) and are they different on Credit versus Debit transactions? Are the convenience fees charged on payments made through your website as well as in person or telephone?

**Answer:** No, but as noted in the RFP, we want the option to charge.

35. **Question:** Please identify your current front-end processor, (FDR Omaha- FDR Nashville-TSYS- etc.) that handles the up front authorization of a credit card transaction.

**Answer:** See Answer to number 33
36. **Question:** Please identify all third party vendors that are used to support your card processing program (for example, payment gateways, virtual terminal, and hosted shopping cart solutions).

   **Answer:** None, all are processed through CashNet.

37. **Question:** Please clarify who you are referring to as the vendor in Section E. (PCI DSS Compliance) of the RFP.

   **Answer:** Financial Institution.

38. **Question:** Has HACC completed a compliance certification? If so, please indicate when your last certification was completed and please provide the following information.

   38.1 Name of the PCI vendor and explain if you have a direct relationship with them, or use their service through your current card processor. If you have a direct relationship what is the term of your contract and when does it expire?

   38.2 Please indicate which of the following compliance certifications were completed and if a passing grade was achieved.

   1. Onsite Audit by a PCI Qualified Security Assessor
   2. PCI Self Assessment Questionnaire A, B, C, C VT, or D
   3. Quarterly Network Security Scans by a PCI approved vendor

   **Answer:** Has HACC completed a compliance certification? If so, please indicate when your last certification was completed and please provide the following information.

   <MZ> No. Ongoing Remediation

   38.1 Name of the PCI vendor and explain if you have a direct relationship with them, or use their service through your current card processor. If you have a direct relationship what is the term of your contract and when does it expire?

   <MZ> HACC Contracted with MindTeck until the 2nd quarter of 2010 for scanning and remediation consulting. MindTeck has since discontinued this service at which time we have used Qualys as our Vulnerability Testing solution as well as our PCI Qualified Security Assessor.

   38.2 Please indicate which of the following compliance certifications were completed and if a passing grade was achieved.

   - Onsite Audit by a PCI Qualified Security Assessor
     <MZ> Completed/Failed
   - PCI Self Assessment Questionnaire A, B, C, C VT, or D
     <MZ> SAQ-C
   - Quarterly Network Security Scans by a PCI approved vendor
     <MZ> Completed - 2 external systems remain to be remediated
39. **Question:** Please identify the number of external/internet facing IP addresses that are part of/connected to the card processing environment and how many were scanned for PCI DSS compliance.

   **Answer:** <MZ> 54 Current External Systems, all of which are scanned quarterly

40. **Question:** In section 2.4, question 2.4.3 you request a copy of our Continuity of Operations/Disaster Back-Up Recovery Plan. Our plan is a multi page comprehensive document. Would you like to receive this document along with the RFP as an attachment or outside of the RFP upon your request as a separate document?

   **Answer:** Provide a link to financial institution website disclosing Disaster Back-Up Recovery Plan.

41. **Question:** Who is the current merchant processor utilized by the College?

   **Answer:** RBSWorldPay

42. **Question:** Who is the current depository bank for the College where merchant processing deposits are currently being made?

   **Answer:** N/A

43. **Question:** How many total merchant account numbers (MIDs) does the College utilize to process transactions?

   **Answer:** Bookstore walk in/face to face, bookstore web, alumni web, alumni walk in/face to face/call center, foundation web, foundation walk in/face to face/call center, tuition/fees/other institutional charges walk in/face to face/call center, tuition/fees/other institutional charges web (6-8)

44. **Question:** Can you please provide copies of the 3 most recent months of your merchant processing statements?

   **Answer:** N/A

45. **Question:** Can you provide the total number of transactions and dollar volume of credit/debit cards processed on an annual basis by card type (Visa/MC/Amex/Discover) and further breakdown by location?

   **Answer:** 75% Visa, 25% MasterCard, Discover and American Express are currently not accepted. All debit cards that are Visa or MasterCard branded are processed as credit cards.

46. **Question:** Is the College looking to replace the existing Cashnet payment gateway with this RFP or just the merchant processor that is ultimately processing the transactions sent by the Cashnet payment gateway?

   **Answer:** Merchant Processor
47. **Question:** If the College is retaining the Cashnet payment gateway, will all merchant processing volumes that is being processed as is indicated in the RFP be moved to the selected processor or will Cashnet require that the College utilize their default processor on certain accounts?

   **Answer:** As noted in RFP, this is a non-exclusive contract. Currently, CashNet does not process any credit cards.

48. **Question:** Is a convenience fee being assessed by the Cashnet Payment gateway and if so, is the College billed for any merchant processing fees?

   **Answer:** Convenience fees are not assessed to our customers, but as noted in the RFP, we want the financial institution to have the capability to assess.

49. **Question:** If a convenience fee is being utilized, what is the convenience that is currently being charged to the cardholder?

   **Answer:** Not currently being utilized.

50. **Question:** For the each merchant account, can you please provide a list of the solutions utilized to process transactions including the number of terminals, make/model of terminals, name and version of software, etc. (ie: Hypercom T4220, Cashnet, Authorize.net, Touchnet, etc.)?

   **Answer:** Walk in/face to face (card is swiped via CashNet card reader), call center, kiosk, internet (card is keyed), bookstore point of sale is swiped via CashNet card reader.

51. **Question:** Does the College utilize pinpads to process pin debit transactions? If so, how many units and what is the make/model number of the units? What is the volume of pin debit transactions processed annually in $ and # of transactions?

   **Answer:** All debit cards that are Visa or MasterCard branded are processed as credit cards. As noted in the RFP, we require pricing for processing as credit cards and separately.

52. **Question:** Is the College currently utilizing a third party PCI Security Assessor through its existing merchant processor or does the College contract separately for these services?

   **Answer:** HACC currently contracts separately their own Qualified Security Accessor – Qualys Inc.

53. **Question:** The RFP indicates that the selected vendor is required to invoice for monthly fees. Will the College consider allowing the selected vendor to directly debit the fees for processing on a monthly basis?

   **Answer:** See RFP for requirements.

54. **Question:** Answers to vendor questions posed during the Q&A period may dictate whether a vendor can or is willing to provide a response to the RFP. Should there be a delay in providing responses, would the College consider extending the 6/9 due date the letter of intent to bid and the 6/14 due date of the RFP?

   **Answer:** No, answers to all questions will be sent out by June 9th.

55. **Question:** Who is your Current Merchant provider?

   **Answer:** RBSWorldpay - CashNet captures the payments.
56. **Question:** Who are the current merchant service provider(s) for HACC?

   **Answer:** RBSWordPay

57. **Question:** Please provide a few merchant services statements that are indicative of an average month’s activity.

   **Answer:** See average yearly volume in RFP.

58. **Question:** What are the various methods that you accept payments?

   **Answer:** Walk in/face-to-face, MOTO, Call Center, Internet, IVR, kiosk?
   Walk in/face to face (card is swiped via CashNet), call center (card is keyed), bookstore (point of sale terminal’s, processed in cashnet), kiosk or internet (keyed)

59. **Question:** Do you currently utilize terminals, or is your card swipe via CASHnet?

   **Answer:** Card swipe is CashNet

60. **Question:** If point-of-sale terminals are utilized in addition to CASHnet, please provide makes and models. These are the models of our current card readers processing through CASHnet:

   **Answer:** N/A

61. **Question:** Are you currently in compliance with the Payment Card Industry (PCI) Data Security Standards (DSS)? If not currently compliant, please provide statement on when you expect to be compliant, and what your plan is for achieving compliance.

   **Answer:** Not compliant at this time.

   100% of College Network Perimeter issues remediated. 52 of 54 external systems successfully passing external vulnerability scanning.
   Plan for compliance - Contracting with third parties to remediate existing failures

62. **Question:** Pricing for merchant credit/debit card processing services can be provided as either bundled (flat percentage based rate + a per transaction fee) or unbundled (line item detail of various cost components such as interchange, authorization and settlement fees), depending on the provider. Although merchants typically end up paying significantly higher costs with bundled pricing, they tend to prefer this type of pricing because it is easier to understand. Does HACC have a preference on how merchant credit/debit card processing fees are proposed?

   **Answer:** We would like to see both pricing structures.

63. **Question:** Do you have a preferred pricing model- like Interchange and Assessment or Tier 3 pricing- qualified, mid qualified or non qualified?

   **Answer:** No
64. **Question:** Will Cashnet remain your payment gateway provider or are you open you use other gateways?

**Answer:** HACC is under contract with CashNet

65. **Question:** Are you currently receiving a separate statement from Cashnet for their services?

**Answer:** CashNet captures the credit card info, RBSWorldPay process the transaction. RBSWorldPay provides us separate statements.

66. **Question:** How many merchant id numbers will you need to set up?

**Answer:** Bookstore walk in/face to face, bookstore web, alumni web, alumni walk in/face to face/call center, foundation web, foundation walk in/face to face/call center, tuition/fees/other institutional charges walk in/face to face/call center, tuition/fees/other institutional charges web (6-8)

67. **Question:** Are you using any other software?

**Answer:** No

68. **Question:** Will you need credit card terminals?

**Answer:** No, Walk in/face to face (card is swiped via CashNet card reader), call center, kiosk, internet (card is keyed), bookstore point of sale is swiped via CashNet card reader.

69. **Question:** HACC states that the processor needs to support the existing technology investment that the school has made. Can we assume that means we must integrate to CashNet? If so, what front end processing networks are supported by CashNet? CashNet will not divulge any information to non-customers. May we have contact information for CashNet to discuss the integration?

**Answer:** See Link: [http://www.monetra.com/content/certifications.html](http://www.monetra.com/content/certifications.html)

70. **Question:** In addition to the Cashnet Payment Gateway, how many and what types of credit card terminals, electronic cash registers or other hardware and software are being used throughout the campus to accept credit cards in a face to face environment and/or card not present environment.

**Answer:** None, all are processed through cashnet, Walk in/face to face (card is swiped via CashNet card reader), call center, kiosk, internet (card is keyed), bookstore point of sale is swiped via CashNet card reader.

71. **Question:** Which departments or outlets require credit/debit card processing services? For example-- bookstore, tuition, on-line merchandise, parking, day care, etc.

**Answer:** All outlets.
72. **Question:** Is Pin Debit currently accepted? If so, what hardware is utilized?

**Answer:** No, All debit cards that are Visa or MasterCard branded are processed as credit cards. As noted in the RFP, we want separate and combined pricing.

73. **Question:** We would require a breakdown of volume and counts by interchange category and card type in order to provide the pro forma analysis HACC is requesting. Is that information available? Also, what if any volume is currently subject to convenience fees today?

**Answer:** Convenience fees are not assessed to our customers, but as noted in the RFP, we want the financial institution to have the capability to assess. 75% Visa, 25% MasterCard, Discover and American Express are currently not accepted, but we want to offer. See RFP for volume in total.

74. **Question:** In 3.1.9 we are asked to describe our software’s capability of incorporating the convenience fee model? What is being utilized today? In 3.1.9 we are asked to identify the current percentage (%) convenience fee rate assuming VISA/MasterCard are not accepted for electronic transactions.” Please clarify. Additionally, please indicate which transaction and card types the college wishes to assess a convenience fee.

**Answer:** Convenience fees are not assessed to our customers, but as noted in the RFP, we want the financial institution to have the capability to assess. What convenience fee (exchange rate + discount) would you charge if we passed the fee onto our customers?

75. **Question:** In 3.2.1 HACC asks if we differentiate between debit card and credit card transactions. Is HACC referring to PIN debit vs. Credit, Signature Debit vs. Credit or both?

**Answer:** Currently, All debit cards that are Visa or MasterCard branded are processed as credit cards. Both.

76. **Question:** In 3.2.3 HACC asks about processing online debit transactions. Is HACC referring to PIN Debit, Signature Debit or both?

**Answer:** Currently, All debit cards that are Visa or MasterCard branded are processed as credit cards. Both.

77. **Question:** In 3.3.2 we are asked if the “College software “will need to be recertified. What software is HACC referring to?

**Answer:** CashNet, Sungard Banner

78. **Question:** In the Planning Requirements section E. Payment, it is stated that HACC will pay provider within 30 days of invoicing. Does the 30 day period pertain exclusively to the project implementation costs or does it also include payment for monthly processing services?

**Answer:** Monthly processing service

79. **Question:** Who is HACC’s current merchant services provider?

**Answer:** RBSWorldPay
80. **Question:** Will you consider sending more information on your pricing and volumes?

   **Answer:** Volume is noted in RFP, 75% Visa, 25% MasterCard, Discover and American Express are currently not accepted. All debit cards that are Visa or MasterCard branded are processed as credit cards.

81. **Question:** In your RFP, you stated that respondents are encouraged to provide enhancements to your specifications. Are there any products or services that you are planning to add within the next year?

   **Answer:** Not currently.

82. **Question:** Are there any processing challenges that you are facing that you hope to resolve through this RFP?

   **Answer:** Not currently.

83. **Question:** Are all credit card transactions processed in the CashNet software?

   **Answer:** Majority.

84. **Question:** Will HACC only consider making payment from a monthly invoice? If so, how will the college make payments?

   **Answer:** Check payment.

85. **Question:** Will HACC use a depository account(s) at the selected provider?

   **Answer:** No

86. **Question:** Are transactions being charged a convenience fee flowing through the CashNet gateway?

   **Answer:** None currently are assessed the fee, but as noted in the RFP, we want the option to charge.

87. **Question:** If so, what volume of transactions (number and dollar amount) is being charged the convenience fee?

   **Answer:** None

88. **Question:** What is the amount of the convenience fee? If so, does CashNet provide the convenience fee capability or do you need the selected vendor to provide a convenience fee solution?

   **Answer:** N/A

89. **Question:** Regarding Customer Service Plan 2.6.4: Can you please define the number of transactions and volume for each unique ID number with the determination of whether the transactions are keyed or swiped?

   **Answer:** The totals are provided in the RFP and % swiped is identified. We currently only accept Visa and MasterCard.
90. **Question:** Regarding Customer Service Plan 2.6.4: Please share the unique MCC (Merchant Category Code) for each of the 6 departments that are accepting electronic payments today. As well, please provide an understanding to the nature of the 2 additional departments to be added.

   **Answer:** Bookstore walk in/face, bookstore web, alumni web, alumni walk in/face to face/call center, foundation web, foundation walk in/face to face/call center, tuition/fees/other institutional charges walk in/face to face/call center, tuition/fees/other institutional charges web (6-8)

91. **Question:** Regarding Customer Service Plan 2.6.4: Do each of the current departments have unique Merchant ID Numbers? Do you wish it to remain this way?

   **Answer:** Yes, we want them separate w/the ability to add add/delete merchant lines at any time w/ no cost to College.

92. **Question:** Regarding Merchant Card Processing 3.1.9: I am sure that you understand the advantages and requirements for Convenience Pay today. Do you have this capability today through CashNet or any other products currently being utilized at the college?

   **Answer:** Yes, we have the capability.

93. **Question:** Regarding Debit Card Processing 3.2.2: Does the college have the capability today to accept PIN Debit on swiped debit cards through CashNet?

   **Answer:** No, all Visa/MasterCard branded debit cards are processed like credit cards.

94. **Question:** Regarding Implementation 3.3: What peripheral devices are currently attached to PC’s that are being used in each department? What new devices will be needed for the two departments to soon be added?

   **Answer:** Walk in/face to face (card is swiped via CashNet card reader), call center, kiosk, internet (card is keyed), bookstore point of sale is swiped via CashNet card reader. Terminal for processing credit cards remotely/wireless.

95. **Question:** Regarding Implementation 3.3: What manufacturer, model and version of POS terminals are currently in place and will you request those terminals to remain in place?

   **Answer:** All transactions are processed through CashNet, some keyed and others are swiped by CashNet card readers.

96. **Question:** Regarding Implementation 3.3: Are you currently utilizing the check conversion or lockbox portion of your CashNet programs?

   **Answer:** No, conversion is occurring at our current financial institution.

97. **Question:** Regarding Implementation 3.3.1: Do you have an auto posting, integrated, feature today with CashNet? This feature would allow the acceptance of payment to be electronically posted to students balance in your receivables module.

   **Answer:** CashNet is realtime with our Banner Software System.

98. **Question:** Regarding Implementation 3.3.2: What versions of CashNet are currently being utilized in your business module today?
99. **Question:** Regarding Project Cost 4.1.3: Can you provide information on departments accepting electronic payments, card types being accepted, average ticket per department, and expected online debit usage? This information will allow us to produce an accurate pro forma.

**Answer:** Volume is noted in RFP, 75% Visa, 25% MasterCard, Discover and American Express are currently not accepted. All debit cards that are Visa or MasterCard branded are processed as credit cards.

100. **Question:** With regard to the RFP Page 12 Section C. Venue and Jurisdiction as noted below, please note that the governing Law, Venue shall be governed by and construed in accordance with the laws of the States of Georgia, New York and Delaware without giving effect to any choice or conflict of law provision or rule that would cause the application of the laws of any jurisdiction other than the States of Georgia, New York and Delaware.

(C. Venue and Jurisdiction The terms and conditions herein constitute the sole and entire agreement among parties and the laws of the Commonwealth of Pennsylvania shall govern any disputes. In the event of litigation concerning this agreement, venue shall be in the County of Dauphin Courts, Harrisburg, PA).

**Answer:** HACC will not modify this language.

**END OF ADDENDUM**