

**COMMONWEALTH OF VIRGINIA  
STATE BOARD FOR COMMUNITY COLLEGES  
TIDEWATER COMMUNITY COLLEGE**

**STANDARD CONTRACT**

Contract No: 14-950012-DF

This contract entered into this 15<sup>th</sup> day of April 2014 with Tuition Management Systems hereinafter called the "Contractor" and the Commonwealth of Virginia, State Board for Community Colleges, Tidewater Community College, hereinafter called the "College".

**WITNESSETH** that the Contractor and the College, in consideration of the mutual covenants, promises, and agreements herein contained, agree as follows:

**SCOPE OF CONTRACT:** The Contractor shall provide services to provide student refund disbursement services for the Virginia Community College System (VCCS), and the twenty-three community Colleges of the VCCS.

**PERIOD OF PERFORMANCE:** Commencing on April 16, 2014 through April 15, 2016 with three (3) one-year renewal options.

**COMPENSATION AND METHOD OF PAYMENT:** The fee schedule will be as set forth by TMS in its proposal response dated October 25, 2013 with the following negotiated changes. The fixed cost and cap assuming card and ACH as options offered, check as default will be  $\$0.85 \times (\text{FTE})$  (For a semester, FTE is total student credit hours divided by 15. For the academic year, FTE is the sum of summer, fall and spring FTE divided by 2 (total student credit hours divided by 30)). The fixed cost and cap assuming card, ACH and check as options offered, check as default will be  $\$2.00 \times (\text{FTE})$ . The \$10.00 customer initiated closure fee is waived.

The contract documents shall consist of:

- (1) This signed form;
- (2) The following portions of the Request For Proposal dated September 29, 2013:
  - (a) The Statement of Needs,
  - (b) The Reporting and Delivery Requirements,
  - (c) The General Terms and Conditions,
  - (d) The Special Terms and Conditions together with any negotiated modifications of those Special Conditions,
  - (e) Addenda Number 01 and 02,
- (3) The Contractor's Proposal dated October 25, 2013 and the Contractor's negotiated modifications to the Proposal dated January 31, 2014, February 12, 2014, February 25, 2014, March 28, 2014, April 1, 2014, VCCS Implementation Schedule, and Memorandum of Understanding dated March 14, 2014 all of which documents are incorporated herein.

IN WITNESS WHEREOF, the parties have caused this Contract to be duly executed intending to be bound thereby.

**Tuition Management Systems:**

By: Carl J. Firlings, Jr.  
Carl J. Firlings, Jr.  
(Typed or Printed)  
Managing Director  
Title  
4/15/2014  
Date

**Tidewater Community College:**

By: R. Moore  
Robin S. Moore  
Director of Materiel Management  
4/17/14  
Date

Note: This public body does not discriminate against faith-based organizations in accordance with the *Code of Virginia*, § 2.2-4343.1 or against a bidder or offeror because of race, religion, color, sex, national origin, age, disability, or any other basis prohibited by law relating to discrimination in employment.

**COMMONWEALTH OF VIRGINIA**  
**STATE BOARD FOR COMMUNITY COLLEGES**

**TIDEWATER COMMUNITY COLLEGE**  
**District Administration, Office of Purchasing**  
**121 College Place**  
**NORFOLK, VIRGINIA 23510**

**REQUEST FOR PROPOSALS**  
**(SEALED PROPOSALS)**

**PROPOSAL NUMBER**  
**RFP #14-950012-DF**

**FOR**

**Student Refund Disbursement Services**

**CLOSING DATE/TIME**

**November 4, 2013**  
**2:00 p.m.**

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**Daniel G. Froehlich**  
**Assistant Director of Services Procurement**  
**(757) 822-1578**  
**e-mail: dfroehlich@tcc.edu**

**COMMONWEALTH OF VIRGINIA  
STATE BOARD FOR COMMUNITY COLLEGES  
TIDEWATER COMMUNITY COLLEGE**

Request For Proposals

RFP Number: 14-950012-DF  
Issue Date: September 29, 2013  
Title: **Student Refund Disbursement Services**  
Issuing Agency: Tidewater Community College  
Office of Materiel Management  
121 College Place, Suite 513  
Norfolk, Va. 23510  
Period of Contract: Two (2) years from Date of Award  
(Plus three (3) 12 Month Renewal Options)

Sealed Proposals Will Be  
Received Until: **November 4, 2013 NLT 2:00 P.M. Local Prevailing Time**

If Proposals are mailed, send directly to issuing agency shown above. **If Proposals are hand-delivered, deliver to: District Administration, Office of Materiel Management, Green Building, 5<sup>th</sup> Floor, Suite 513, Tidewater Community College, 121 College Place, Virginia 23510.**

All inquiries for information should be directed to Daniel G. Froehlich at (757) 822-1578, or at the above address.

In compliance with this Request For Proposals and with all the Conditions imposed therein and hereby incorporated by reference, the undersigned offers and agrees to provide Student Refund Disbursement Services as described in accordance with the attached signed proposal or as mutually agreed upon by subsequent negotiation.

Name and address of firm: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Date: \_\_\_\_\_  
By: \_\_\_\_\_  
Signature (In Ink)  
\_\_\_\_\_  
Name (Typed)  
Title: \_\_\_\_\_

Telephone No.: \_\_\_\_\_  
Fax No.: \_\_\_\_\_  
State Corporation Commission ID Number: \_\_\_\_\_ (See Special Terms and Conditions)  
Federal Identification Number

**PRE-PROPOSAL CONFERENCE:** An optional attendance pre-proposal conference will be held at 2:00 p.m. on October 7, 2013 in the Green Building, 121 College Place, Norfolk VA (Ref. Section VII, Page 15).

**NOTE:** This public body does not discriminate against faith-based organizations in accordance with the Code of Virginia 2.2-4343.1 or against a bidder or offer because of race, religion, color, sex, national origin, age, disability, or any other basis prohibited by state law relating to discrimination in employment.

**RFP# 14-950012-DF**

**Student Refund Disbursement Services**

**TABLE OF CONTENTS**

<b>SECTION</b>		<b>PAGE</b>
I.	Purpose.....	3
II.	Background.....	4
III.	Statement of Needs .....	5
IV.	Proposal Preparation and Submission.....	10
V.	Evaluation and Award Criteria .....	14
VI.	Reporting and Delivery Requirements.....	15
VII.	Pre-proposal Conference.....	16
VIII.	General Terms and Conditions .....	16
IX.	Special Terms and Conditions .....	25
X.	Method of Payment.....	31

**ATTACHMENTS**

A.	Conflict of Interest Statement .....	A
B.	Small Business Contracting Plan .....	B
C.	State Corporation Commission Form .....	C
D.	TCC Disbursement Number FY 2013..... <b>(Electronic Attachment)</b>	D

## I. PURPOSE

The purpose of this Request for Proposals (RFP) is to solicit sealed proposals from firms to establish a contract with one or more qualified contractor(s) through competitive negotiations to provide student refund disbursement services for the Virginia Community College System (VCCS), and the twenty-three (23) community colleges of the VCCS. Tidewater Community College (TCC) is the issuing agency for this RFP and hereinafter referred to as the College. The VCCS wishes to introduce a new innovative program to reduce administrative costs, streamline business process, and increase customer service for students.

The VCCS has twenty-three (23) colleges, located on 40 campuses throughout the Commonwealth of Virginia. The VCCS enrollments for 2011-12 were as follows:

Year	College/ System	Annual Full-Time Equivalent	Annual Headcount	Fall Headcount
2011-12	Blue Ridge	3071	6807	4836
2011-12	Central Virginia	2936	7707	5461
2011-12	Dabney S. Lancaster	895	2189	1538
2011-12	Danville	2782	6493	4390
2011-12	Eastern Shore	640	1381	1022
2011-12	Germanna	4712	10685	7779
2011-12	J. Sargeant Reynolds	8740	20109	13367
2011-12	John Tyler	6350	14895	10797
2011-12	Lord Fairfax	4247	9719	7270
2011-12	Mountain Empire	2104	4429	3219
2011-12	New River	3354	8042	5207
2011-12	Northern Virginia	35601	76552	50044
2011-12	Patrick Henry	2512	4741	3251
2011-12	Paul D. Camp	1095	2549	1661
2011-12	Piedmont Virginia	3033	7887	5684
2011-12	Rappahannock	2057	5092	3734
2011-12	Southside Virginia	3979	9166	6461
2011-12	Southwest Virginia	2110	4727	3233
2011-12	Thomas Nelson	7234	16404	10999
2011-12	Tidewater	23130	47758	32101
2011-12	Virginia Highlands	1836	3810	2823
2011-12	Virginia Western	4899	12601	8557
2011-12	Wytheville	2334	5091	3792
2011-12	VCCS	129652	288834	197226

## II. BACKGROUND

A. The VCCS is comprised of a System Office and twenty-three (23) comprehensive community colleges located throughout the Commonwealth of Virginia, serving nearly 60% of the in-state undergraduate students attending state supported institutions of higher education. The System operates forty (40) campuses and numerous off-campus and outreach centers. Each community college is fully accredited by the Southern Association of Colleges and Schools, Commission on Colleges and Universities offering credit, non-credit instruction, and distance education. Our community colleges give every Virginian the opportunity to gain a quality education. Students may:

- Earn a two-year associate’s degree or a technical diploma or certificate
- Take college courses for credits that may be transferred to a four-year institution
- Attend developmental, remedial, and continuing adult education programs

B. Tidewater Community College is the second largest of the 23 community colleges in the Commonwealth of Virginia, enrolling nearly 48,000 students annually. It is the 11th largest community college in the nation's 1,600-school network, and among the 50 fastest-growing large two-year institutions in the United States. Founded in 1968 as a part of the [Virginia Community College System](#), the college serves the South Hampton Roads region with campuses in [Chesapeake](#), [Norfolk](#), [Portsmouth](#), and [Virginia Beach](#), a regional [Visual Arts Center](#) in Olde Towne, Portsmouth, the [TCC Jeanne and George Roper Performing Arts Center](#) in the downtown Norfolk theater district, a regional [Advanced Technology Center](#) and a Regional Health Professions Center on its Virginia Beach Campus, and a Regional Automotive Center in Chesapeake. Fifty one percent of the region's residents who attended a college or university in Virginia last fall were enrolled at TCC.

The College is committed to meeting the region's education and training needs as it advances the quality of life of the region through an educated, globally aware, and technologically engaged citizenry. It has been nationally recognized for its work in incorporating the best of technological advances into the teaching and learning process, and was recently cited by the American Council on Education as one of eight “Promising Practices” colleges and universities in the country for its work in international education. TCC students do as well as the native university students when they transfer to four-year schools, and area employers consistently register high levels of satisfaction with the performance of their employees who are TCC graduates.

C. The College is organized into four campuses, located at Portsmouth, Virginia Beach, Chesapeake, and Norfolk, Virginia. A business office is located at each of these sites as detailed below. The Office of Fiscal Services is located in downtown Norfolk at 121 College Place.

## **CAMPUS LOCATIONS:**

Portsmouth Campus  
120 Campus Drive  
Portsmouth, VA 23701

Virginia Beach Campus  
1700 College Crescent  
Virginia Beach, VA 23453

Chesapeake Campus  
1428 Cedar Road  
Chesapeake, VA 23322-7199

Norfolk Campus  
300 Granby Street  
Norfolk, VA 23510

- D. During the 2011-12 school year there were 17,181 students served on the Chesapeake Campus, 13,059 students served on the Portsmouth Campus, 14,875 students served on the Norfolk Campus, and 26,265 students served on the Virginia Beach Campus.
- E. It is the policy of the Tidewater Community College and the Commonwealth of Virginia to contribute to the establishment, preservation, and strengthening of minority business (as defined by the *Code of Virginia*, Section 2.1-64, 32:1), small businesses and businesses owned by women and minorities and to encourage participation in State procurement activities. Towards that end, the Commonwealth encourages Contractors to provide for the participation of minority business, small businesses and businesses owned by women through partnerships, joint ventures, subcontracts, and other contractual opportunities. Submission of a plan for utilizing the goods and services of minority, small, and women-owned businesses on this procurement project and a report of past efforts to utilize the goods and services of minority, small, and women-owned businesses is required. By submitting a proposal, Offerors certify that all information provided in response to this RFP is true and accurate. Failure to provide information required by this RFP will ultimately result in rejection of the proposal.

### **III. STATEMENT OF NEEDS**

- A. The Contractor shall provide Student Refund Disbursement Services for the colleges. These refunds shall include Title IV Federally funded financial aid refunds, tuition refunds, and other student refunds. The Contractor shall enhance these financial services for the students while acting in accordance with the Department of Education rules and regulations and complying with Title IV refund delivery regulations.



- B. The Contractor shall provide a solution for the distribution of refund disbursements to the students using files securely transmitted to the Contractor by each of the colleges.
- C. The Contractor shall provide immediate disbursement to each student, via a Contractor provided, pre-paid debt card, which the College desires to be linked to a VISA or MasterCard branded debit card.
- D. The Contractor shall distribute refunds to the students by one of the following methods which must comply with the Department of Education Title IV refund delivery regulation. The method for each student will be selected by the student.
  - 1. Via a Contractor provided, pre-paid debt card, which the College desires to be linked to a VISA or MasterCard branded debit card.
  - 2. Direct deposit to student's existing bank account.
  - 3. Paper check mailed to the student to include all due diligence associated with any returned checks in accordance with Title IV regulations. The college desires that paper check be the default option for students who do not select an option.
- E. The Contractor shall electronically notify students of the distribution of financial aid refunds in a manner that meets all Title IV regulations. The Contractor shall provide real-time information on the status of refund payments displayed in a refund history table. The Contractor shall provide auto-email notifications for refund delivery, regardless of the preference of distribution. The Contractor shall provide the ability to re-order replacement cards online, reset PINs instantly online, and conduct wire transfers.
- F. The Contractor shall allow for funds to be sent electronically to accountholders from any checking account. The College desires that this be allowed at no charge. The Contractor must display a transaction send money history chart online.
- G. The Contractor shall coordinate with the each of the colleges daily electronic interchange of data necessary to effectively maintain services to the College's students.
- H. The Contractor's pre-paid debt card must have access to national ATM and POS networks.
- I. The Contractor shall provide for the ongoing replacement of lost/stolen/damaged Refund Disbursement Cards. Cardholders must be able to report a lost or stolen card and have it deactivated 24 hours/day, 7 days/week, via a toll-free number and via the website.

- J. The Contractor shall handle exceptions with respect to refund payment delivery, including error resolution lost/stolen checks, lost/stolen debit cards, incorrect or missing payments, undeliverable address or account/contact information, and others as deemed necessary. The College requires the ability to reverse refund payments from the Contractor's system online in case of error or ineligibility for refund.
- K. The Contractor shall work with the VCCS Systems Office to automated the PeopleSoft Student Information System to transfer refund information to the Contractor.
- L. The Contractor shall work with the VCCS Systems Office to meet the requirements of the State's Debt Offset Program.

ATM Services:

- A. The College desires that ATM's be installed and operated at each of the primary locations listed in Section II, Paragraph B. The Contractor shall work with each of the other colleges for ATM installations.
- B. The Contractor shall survey the College's locations in order to identify practical sites for installation of ATM's and become familiar with and take into consideration all site conditions which may affect the work and to check all dimensions at the sites.
- C. The Contractor shall at all times safely guard the College's property from injury or losses in connection with the installation work required. The Contractor shall at all times safely guard and protect their work and that of adjacent property from damage.
- D. All installation work shall be performed in a first class workmanship manner by fully qualified personnel and all materials furnished shall be of character and quality required by the accepted specifications. Any unsatisfactory work performed or materials furnished at whatever time they may be discovered shall be immediately removed and replaced by the Contractor to the College's satisfaction.
- E. The Contractor shall, at no additional expense to the College, be responsible for obtaining any necessary licenses and permits, and for complying with any applicable laws, codes, and regulations in connection with the prosecution of the contract.
- F. The Contractor shall be responsible for all damages to persons or properties that occur as a result of his fault or negligence. The Contractor shall take proper safety and health precautions to protect the work, the workers, the public, and the

property of others. The Contractor shall be responsible for all materials delivered and work performed until completion and acceptance of the entire construction work, except for any completed unit of construction thereof which theretofore may have been accepted.

- G. Any camera systems proposed by the Contractor for security purposes shall be at the sole discretion and expense of the Contractor. Any installed camera systems shall be internal to the equipment. Use of external camera or video tape equipment will not be permitted.
- H. The inclusion of an alarm system shall be at the sole discretion and expense of the Contractor.
- I. The Contractor shall provide ATM's that will perform at a minimum, the following functions:
  - 1. Allow in-screen transaction selection.
  - 2. Dispense printed receipts to include but not limited to date and time of transaction, transaction type, dollar amount of withdrawal, etc.
  - 3. Provide a balance available on the debit card.
- J. All ATM equipment shall remain the sole property of the Contractor. The Contractor will be fully responsible for supplying, installing, maintaining, and servicing all ATM equipment during the term of the contract. Upon termination of the contract, the Contractor will be fully responsible for removing the ATM equipment from the College's property at no additional cost to the College.
- K. The College will not be responsible for providing telephone wiring to each ATM site but will provide the Contractor access to install wiring. The Contractor shall be responsible for furnishing and installing telephone and data wire security.
- L. The College will be responsible for the installation and maintenance of required electrical power. Emergency power will not be available to support the ATM's.
- M. The College will provide adequate space for the ATM equipment.
- N. Spare equipment provisions (space cassettes, printer receipts, deposit envelopes, etc.) shall be provided by the Contractor. The College will not be responsible for any costs associated with spare equipment provisions.
- O. The Contractor shall make known any fees that will be charged for usage of ATM services. These fees shall be publicly posted in a conspicuous place, either on or near the ATM. The College will not guarantee a minimum volume of fee generating activity.
- P. The Contractor shall publicly post in a conspicuous place, either on or near the

ATM, directions for usage of the ATM.

- Q. The Contractor shall be responsible for maintaining ATM equipment in fully operational order. The Contractor will also be fully responsible for all repair and/or replacement of dysfunctional ATM's within twenty-four (24) hours of being notified of the need for repair.
- R. The Contractor shall pay the College a fee at a mutually agreed upon rate. This may be either a fixed, flat rate or a share of the revenue received.
- S. The College will not be responsible for paying any fees, network subscriptions, expenses, taxes, or charges of any kind associated with the ATM's. Any and all costs related with the ATM's shall be the sole responsibility of the Contractor.

#### Technology

- A. The Contractor shall ensure that all sensitive data be transmitted securely and encrypted using Secure Shell Technology (SSH). Dial-up transmission will not be accepted.
- B. The Contractor shall incorporate their proposed solution into the College's existing systems and processes. The College's Student Information System (SIS) is Oracle/PeopleSoft.

#### PCI Compliance/Security of Information

- A. The Contractor represents and warrants that it shall implement and maintain certification of Payment Card Industry ("PCI") compliance standards regarding data security. The Contractor agrees promptly to provide, from time to time at the request of the College, current evidence, in form and substance reasonably satisfactory to College, of compliance with these data security standards which has been properly certified by an authority recognized by the payment card industry for that purpose. Further, the Contractor shall maintain and protect in accordance with all applicable federal, state, local, and PCI laws, rules and regulations the security of all cardholder data when performing the contracted services on behalf of the College. The Contractor shall indemnify, defend, protect and hold the College harmless from and against any and all claims, losses, damages, notices and expenses, including, without limitation, any fines which the College maybe required to pay, which result from the Contractor's breach of these provisions. If during the term of any resulting Contract, the Contractor undergoes, or has reason to believe that it will undergo, an adverse change in its certification or compliance status with the PCI standards and/or other material payment card industry standards, it will promptly notify the College of such circumstances.
- B. The Contractor shall develop, implement, maintain, and use appropriate administrative, technical, and physical security measures to preserve the

confidentiality, integrity, and availability of all maintained or transmitted Customer Financial information received from, or created or received by the Contractor on behalf of College. The Contractor will maintain all banking information in a secured database in compliance with all banking, FERPA, GLB Act and Federal regulations.

- C. The Contractor shall report to the College any use or disclosure of Customer Financial Information not authorized by any resulting Contract or in writing by the College. The Contractor shall make the report to the College not more than one (1) business day after the Contractor learns of such use or disclosure. The Contractor's report shall identify; the nature of the unauthorized use or disclosure, the Customer Financial Information used or disclosed, who made the unauthorized use or received the unauthorized disclosure, what the Contractor has done or shall do to mitigate the effects of the unauthorized use or disclosure, and what corrective action the Contractor has taken or shall take to prevent future similar unauthorized use or disclosure. The Contractor shall provide such other information, including a written report, as reasonably requested by the College.

#### Marketing Strategy

- A. The Contractor shall provide and manage a comprehensive marketing strategy that will educate and promote services of the program through the College's Marketing Department. The marketing must be co-branded to the College colors, logos, name, etc and all marketing must be produced and paid for by the Contractor. Marketing must be approved by the College. The Contractor shall describe in detail the proposed marketing plan and strategy, both for implementation and on an ongoing basis, recognizing the significant student turnover the College experiences from term to term. The marketing strategy must fully explain the best option for Title IV Federally funded financial aid refunds, tuition refunds and other student refund processes is a debit card; however other options are available.

#### Additional Services

- A. The Contractor shall assign a Customer Representative to the College. The Contractor shall provide a toll-free help desk customer support and an online tool that will track open issues. The Contractor shall provide a toll-free number and 24x7 online customer support for all Student Refund Disbursement Cardholders.
- B. The College would be interested in services the Contractor would be willing to offer to our faculty, staff, and students as part of their proposal.
- C. The College would also be interested in receiving proposals on any additional services related to the above areas, which would result in cost or time savings to the College.

#### IV. PROPOSAL PREPARATION AND SUBMISSION

##### A. General Requirements

1. In order to be considered for selection, Offerors must submit a complete response to this RFP. **One original and seven (9) copies** of each proposal must be submitted to the Issuing Agency. No other distribution of the proposal shall be made by the Offeror.
2. Each copy of the proposal should be bound or contained in a single volume where practical. All documentation submitted with the proposal should be included.
3. Proposals shall be signed by an authorized representative of the Offeror. All information requested should be submitted. Failure to submit all information requested may result in the College requiring prompt submission of missing information and/or giving a lowered evaluation of the proposal. Proposals which are substantially incomplete or lack key information may be rejected by the College. Mandatory requirements are those required by law or regulation or are such that they cannot be waived and are not subject to negotiation.
4. All proposals shall be received and time stamped in the Issuing Office no later than the Closing Date and Time shown on the cover page of this Request for Proposal. Any proposal received after the specified date and time shall not be considered and shall be returned unopened to the Offeror.
5. Oral Presentation: Offerors who submit a proposal in response to this RFP may be required to give an oral presentation of their proposal to the College. This provides an opportunity for the Offeror to clarify or elaborate on the proposal. This is a fact-finding explanation session only and does not include negotiation. The Issuing State agency will schedule the time and location of these presentations. Oral presentations are an option of the College and may or may not be conducted.
6. Proposals should be prepared simply and economically, providing a straightforward, concise description of capabilities to satisfy the requirements of the RFP. Emphasis should be placed on completeness and clarity of content.
7. As used in this RFP, the terms "must", "shall", "should" and "may" identify the criticality of requirements. "Must" and "shall" identify requirements whose absence will have a major negative impact on the suitability of the proposed solution. Items labeled as "should" or "may" are highly desirable, although their absence will not have a large impact and would be useful, but are not necessary. Depending on the overall

response to the RFP, some individual "must" and "shall" items may not be fully satisfied, but it is the intent to satisfy most, if not all, "must" and "shall" requirements. The inability of an Offeror to satisfy a "must" or "shall" requirement does not automatically remove that Offeror from consideration; however, it may seriously affect the overall rating of the Offerors' proposal.

8. Proposals should be organized in the order in which the requirements are presented in the RFP. All pages of the proposals should be numbered. Each paragraph in the proposal should reference the paragraph number of the corresponding section of the RFP. It is also helpful to cite the paragraph number subletter, and repeat the text of the requirement as it appears in the RFP. If a response covers more than one page, the paragraph number and subletter should be repeated at the top of the next page. The proposal should contain a table of contents which cross references the RFP requirements. Information that the Offeror desires to present that does not fall within any of the requirements of the RFP should be inserted at an appropriate place or be attached at the end of the proposal and designated as additional material. Proposals that are not organized in this manner risk elimination from consideration if the evaluators are unable to find where the RFP requirements are specifically addressed.
9. Ownership of all data, materials and documentation originated and prepared for the State pursuant to the RFP shall belong exclusively to the State and be subject to public inspection in accordance with the *Virginia Freedom of Information Act*. Trade secrets or proprietary information submitted by an Offeror shall not be subject to public disclosure under the *Virginia Freedom of Information Act*; however, the Offeror must invoke the protections of §2.2-4342F of the *Code of Virginia*, in writing either before or at the time the data or other material is submitted. The written notice must specifically identify the data or materials to be protected and state the reasons why protection is necessary. The proprietary or trade secret material submitted must be identified by some distinct method such as highlighting or underlining and must indicate only the specific words, figures, or paragraphs that constitute trade secret or proprietary information. The classification of an entire proposal document, line item prices and/or total proposal prices as proprietary or trade secrets is not acceptable and will result in rejection of the proposal.

B. Specific Proposal Requirements. Proposals should be as thorough and detailed as possible so that the College may properly evaluate your capabilities to provide the required services. Offerors are required to submit the following items as a complete proposal:

1. The return of the RFP cover sheet and all addenda acknowledgments, if any, signed and filled out as required.

2. Experience/References: The Offeror shall provide a concise description of its work experiences, as related to the Statement of Needs outlined herein. Said description should include, but is not limited to, number and type of customers the Offeror has served to include any accounts with similarities to the College, and a **minimum of five (5) references**, and other documentation to verify the Offeror's experience. For each reference, the name, address, email, and phone number along with the name of the contact person must be given.
3. Capability and Skill: The Offeror shall provide a description of qualifications and skills of the organization and personnel that shall be responsible for performance of the service. Such description shall, at a minimum, include:
  - a. Background information about the organization, e.g., philosophy, ownership, officers, and directors.
  - b. Offeror's qualifications to perform the service to include the variety of services provided and ability to handle the College's contract demands without over-taxing the Offeror's capabilities.
  - c. Resumes of key employees that will be associated with performing the services.
  - d. The Offeror's management structure, e.g. organization chart of the firm, proposed staffing for this contract, etc.
  - e. Geographic locations of branches that could serve the College.
4. Description of financial stability and other resources that most adequately ensure delivery of acceptable services to the College. Offeror shall indicate the type of organization they represent, e.g., individual, partnership, or corporation. If the Offeror represents a corporation or partnership, the names of President, Vice President, Secretary, Treasurer, and all principles or partners shall be listed. The Offeror shall include a copy of the Offeror's most recent financial statement audited by an outside CPA firm.
5. Specific approach to providing economical and effective service. The degree to which the Offeror has responded to the purpose and statement and needs, e.g., how the services will be provided and flexibility of the proposal to meet the needs of the College. The Offeror must submit a written statement indicating the Offeror's understanding of the College's requirements as outlined and the Offeror's plan of operation in meeting these requirements. The Offeror shall include detail regarding account



features and banking capabilities for the student, deposit options, cash withdrawals, participating networks, locations and associated fees (if any), customer support capabilities, cardholder policies, customer notification and troubleshooting procedures, web-site capabilities and the exact plan for student/customer interaction with the Offeror. The Offeror shall include sample reports and marketing pieces.

Offeror shall submit a detailed time line for implementation of services. Offeror shall provide a project plan illustrating major milestones and deliverables. Offeror shall provide a description of resources needed or sample project team required. Offeror shall include case studies and press releases, etc, showing implementation and long term support.

6. Proposed fees offered for specific services provided to the College.

The Offeror shall submit a precise explanation of all fees (if any) for the services that will be charged to the College and the timeframe and/or constraints for which such fees will be waived, if applicable. The Offeror shall provide a precise explanation of all fees (if any) for the services that will be charged to our students and the timeframe and/or constraints for which such fees will be waived, if applicable. Include all fees or direct costs to implement and maintain the proposed service.

The College desires to benefit from some combination of the income generated from the float on funds transferred from the College to the Offeror prior to clearing the Offeror's account. The College desires to benefit from the revenue generated from merchant fees on all transactions made on a branded debit card and the future value of benefits that can be accrued from financial services marketing campaigns targeted to the College's student population. Explain the exact basis for revenue sharing including the anticipated fixed, variable or per transaction income proposed to be paid to the College.

7. Any other information which the Offeror feels the College should consider in evaluating the proposal.

## **V. EVALUATION AND AWARD CRITERIA**

### **A. EVALUATION**

Proposals will be evaluated by Tidewater Community College using the following criteria. The criteria are not necessarily given below in priority order.

1. Completeness of Proposal.
2. Experience/References.

3. Financial Capability.
4. Capability & Skill.
5. Approach to Providing the Service.
6. Price.
7. Small Business Subcontracting Plan.

B. AWARD

Selection shall be made of two or more offerors deemed to be fully qualified and best suited among those submitting proposals on the basis of the evaluation factors included in the Request for Proposals, including price, if so stated in the Request for Proposals. Negotiations shall be conducted with the offerors so selected. Price shall be considered, but need not be the sole determining factor. After negotiations have been conducted with each offeror so selected, the agency shall select the offeror which, in its opinion, has made the best proposal, and shall award the contract to that offeror. The Commonwealth may cancel this Request for Proposals or reject proposals at any time prior to an award, and is not required to furnish a statement of the reasons why a particular proposal was not deemed to be the most advantageous (*Code of Virginia*, § 2.2-4359D). Should the Commonwealth determine in writing and in its sole discretion that only one offeror is fully qualified, or that one offeror is clearly more highly qualified than the others under consideration, a contract may be negotiated and awarded to that offeror. The award document will be a contract incorporating by reference all the requirements, terms and conditions of the solicitation and the contractor's proposal as negotiated.

## **VI. REPORTING AND DELIVERY REQUIREMENTS**

- A. The Contractor shall provide the following reports online for the Administration. These reports shall be in real-time. The reports shall contain at a minimum the information listed below:

Reports should include real time audit trail report for refund payment status and delivery status, specifically a report of undisbursed funds and current status of due diligence. College bank statement showing funds transfers needed for refund delivery process, activation and preference reports on student choices, parent sign-up to send money reports, detailed Refund Disbursement Card reports showing mailing address, card status of active/inactive, and other reports deemed necessary by the College.

- B. Small business subcontracting plan and participation shall be provided on a

quarterly basis to the Director of Materiel Management.

**VII. PRE-PROPOSAL CONFERENCE – OPTIONAL:**

An optional attendance pre-proposal conference will be held at 2:00 p.m. on October 7, 2013 in the Green District Administration Building, Conference Room 502, Tidewater Community College, 121 College Place, Norfolk, VA. The purpose of this conference is to allow potential Offerors an opportunity to present questions or obtain clarification to any facet of this solicitation.

While attendance at this conference will not be a prerequisite to submitting a proposal, Offerors who intend to submit a proposal are strongly encouraged to attend. Bring your copy of the solicitation with you. Any changes resulting from this conference will be issued in a written addendum to the solicitation.

**VIII. GENERAL TERMS AND CONDITIONS**

**(These Terms and Conditions are mandatory and not subject to negotiation.)**

- A. **VENDORS MANUAL:** This solicitation is subject to the provisions of the Commonwealth of Virginia *Vendors Manual* and any changes or revisions thereto, which are hereby incorporated into this contract in their entirety. The procedure for filing contractual claims is in section 7.19 of the *Vendors Manual*. A copy of the manual is normally available for review at the College purchasing office and is accessible on the Internet at [www.eva.virginia.gov](http://www.eva.virginia.gov) under “Vendors Manual” on the vendors tab.
  
- B. **APPLICABLE LAWS AND COURTS:** This solicitation and any resulting contract shall be governed in all respects by the laws of the Commonwealth of Virginia and any litigation with respect thereto shall be brought in the courts of the Commonwealth. The Agency and the Contractor are encouraged to resolve any issues in controversy arising from the award of the contract or any contractual dispute using Alternative Dispute Resolution (ADR) procedures (*Code of Virginia*, § 2.2-4366). The Contractor shall comply with all applicable federal, state and local laws, rules and regulations.
  
- C. **ANTI-DISCRIMINATION:** By submitting their proposals, Offerors certify to the Commonwealth that they will conform to the provisions of the Federal Civil Rights Act of 1964, as amended, as well as the Virginia Fair Employment Contracting Act of 1975, as amended, where applicable, the Virginians With Disabilities Act, the Americans With Disabilities Act and § 2.2-4311 of the *Virginia Public Procurement Act (VPPA)*. If the award is made to a faith-based organization, the organization shall not discriminate against any recipient of goods, services, or disbursements made pursuant to the contract on the basis of the recipient's religion, religious belief, refusal to participate in a religious practice, or on the basis of race, age, color, gender or national origin and shall be subject to the same rules as other organizations

that contract with public bodies to account for the use of the funds provided; however, if the faith-based organization segregates public funds into separate accounts, only the accounts and programs funded with public funds shall be subject to audit by the public body. (*Code of Virginia*, § 2.2-4343.1E).

In every contract over \$10,000 the provisions in 1. and 2. below apply:

1. During the performance of this contract, the contractor agrees as follows:
  - a. The contractor will not discriminate against any employee or applicant for employment because of race, religion, color, sex, national origin, age, disability, or any other basis prohibited by state law relating to discrimination in employment, except where there is a bona fide occupational qualification reasonably necessary to the normal operation of the contractor. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices setting forth the provisions of this nondiscrimination clause.
  - b. The contractor, in all solicitations or advertisements for employees placed by or on behalf of the contractor, will state that such contractor is an equal opportunity employer.
  - c. Notices, advertisements and solicitations placed in accordance with federal law, rule or regulation shall be deemed sufficient for the purpose of meeting these requirements.
2. The contractor will include the provisions of 1. above in every subcontract or purchase order over \$10,000, so that the provisions will be binding upon each subcontractor or vendor.

D. **ETHICS IN PUBLIC CONTRACTING:** By submitting their proposals, Offerors certify that their proposals are made without collusion or fraud and that they have not offered or received any kickbacks or inducements from any other Offeror, supplier, manufacturer or subcontractor in connection with their proposal, and that they have not conferred on any public employee having official responsibility for this procurement transaction any payment, loan, subscription, advance, deposit of money, services or anything of more than nominal value, present or promised, unless consideration of substantially equal or greater value was exchanged.

E. **IMMIGRATION REFORM AND CONTROL ACT OF 1986:** By entering into a written contract with the Commonwealth of Virginia, the Contractor certifies that the Contractor does not, and shall not during the performance of the contract for goods and services in the Commonwealth, knowingly employ and unauthorized alien as defined in the federal Immigration Reform and Control Act of 1986.

- F. **DEBARMENT STATUS:** By submitting their proposals, Offerors certify that they are not currently debarred by the Commonwealth of Virginia from submitting bids or proposals on contracts for the type of goods and/or services covered by this solicitation, nor are they an agent of any person or entity that is currently so debarred.
- G. **ANTITRUST:** By entering into a contract, the contractor conveys, sells, assigns, and transfers to the Commonwealth of Virginia all rights, title and interest in and to all causes of action it may now have or hereafter acquire under the antitrust laws of the United States and the Commonwealth of Virginia, relating to the particular goods or services purchased or acquired by the Commonwealth of Virginia under said contract.
- H. **MANDATORY USE OF STATE FORM AND TERMS AND CONDITIONS FOR RFPs:** Failure to submit a proposal on the official state form provided for that purpose shall be a cause for rejection of the proposal. Modification of or additions to the General Terms and Conditions of the solicitation may be cause for rejection of the proposal; however, the Commonwealth reserves the right to decide, on a case by case basis, in its sole discretion, whether to reject such a proposal.
- I. **CLARIFICATION OF TERMS:** If any prospective Offeror has questions about the specifications or other solicitation documents, the prospective Offeror should contact the buyer whose name appears on the face of the solicitation no later than five working days before the due date. Any revisions to the solicitation will be made only by addendum issued by the buyer.
- J. **PAYMENT:**
1. **To Prime Contractor:**
    - a. Invoices for items ordered, delivered and accepted shall be submitted by the contractor directly to the payment address shown on the purchase order/contract. All invoices shall show the state contract number and/or purchase order number; social security number (for individual contractors) or the federal employer identification number (for proprietorships, partnerships, and corporations).
    - b. Any payment terms requiring payment in less than 30 days will be regarded as requiring payment 30 days after invoice or delivery, whichever occurs last. This shall not affect offers of discounts for payment in less than 30 days, however.
    - c. All goods or services provided under this contract or purchase order, that are to be paid for with public funds, shall be billed by the contractor at the contract price, regardless of which public agency is being billed.

- d. The following shall be deemed to be the date of payment: the date of postmark in all cases where payment is made by mail, or the date of offset when offset proceedings have been instituted as authorized under the Virginia Debt Collection Act.
- e. **Unreasonable Charges.** Under certain emergency procurements and for most time and material purchases, final job costs cannot be accurately determined at the time orders are placed. In such cases, contractors should be put on notice that final payment in full is contingent on a determination of reasonableness with respect to all invoiced charges. Charges which appear to be unreasonable will be researched and challenged, and that portion of the invoice held in abeyance until a settlement can be reached. Upon determining that invoiced charges are not reasonable, the Commonwealth shall promptly notify the contractor, in writing, as to those charges which it considers unreasonable and the basis for the determination. A contractor may not institute legal action unless a settlement cannot be reached within thirty (30) days of notification. The provisions of this section do not relieve an agency of its prompt payment obligations with respect to those charges which are not in dispute (*Code of Virginia*, § 2.2-4363).

2. To Subcontractors:

- a. A contractor awarded a contract under this solicitation is hereby obligated:
  - (1) To pay the subcontractor(s) within seven (7) days of the contractor's receipt of payment from the Commonwealth for the proportionate share of the payment received for work performed by the subcontractor(s) under the contract; or
  - (2) To notify the College and the subcontractor(s), in writing, of the contractor's intention to withhold payment and the reason.
- b. The contractor is obligated to pay the subcontractor(s) interest at the rate of one percent per month (unless otherwise provided under the terms of the contract) on all amounts owed by the contractor that remain unpaid seven (7) days following receipt of payment from the College, except for amounts withheld as stated in (2) above. The date of mailing of any payment by U. S. Mail is deemed to be payment to the addressee. These provisions apply to each sub-tier contractor performing under the primary contract. A contractor's obligation to pay an interest charge to a subcontractor may not be construed to be an obligation of the College.

- 3. Each prime contractor who wins an award in which provision of a SWAM procurement plan is a condition to the award, shall deliver to the contracting agency or institution, on or before request for final payment, evidence and certification of

compliance (subject only to insubstantial shortfalls and to shortfalls arising from subcontractor default) with the SWAM procurement plan. Final payment under the contract in question may be withheld until such certification is delivered and, if necessary, confirmed by the agency or institution, or other appropriate penalties may be assessed in lieu of withholding such payment.

4. The Commonwealth of Virginia encourages contractors and subcontractors to accept electronic and credit card payments.
- K. **PRECEDENCE OF TERMS:** The following General Terms and Conditions *VENDORS MANUAL*, *APPLICABLE LAWS AND COURTS*, *ANTI-DISCRIMINATION*, *ETHICS IN PUBLIC CONTRACTING*, *IMMIGRATION REFORM AND CONTROL ACT OF 1986*, *DEBARMENT STATUS*, *ANTITRUST*, *MANDATORY USE OF STATE FORM AND TERMS AND CONDITIONS*, *CLARIFICATION OF TERMS*, *PAYMENT* shall apply in all instances. In the event there is a conflict between any of the other General Terms and Conditions and any Special Terms and Conditions in this solicitation, the Special Terms and Conditions shall apply.
- L. **QUALIFICATIONS OF OFFERORS:** The College may make such reasonable investigations as deemed proper and necessary to determine the ability of the Offeror to perform the services/furnish the goods and the Offeror shall furnish to the College all such information and data for this purpose as may be requested. The College reserves the right to inspect Offeror's physical facilities prior to award to satisfy questions regarding the Offeror's capabilities. The College further reserves the right to reject any proposal if the evidence submitted by, or investigations of, such Offeror fails to satisfy the College that such Offeror is properly qualified to carry out the obligations of the contract and to provide the services and/or furnish the goods contemplated therein.
- M. **TESTING AND INSPECTION:** The College reserves the right to conduct any test/inspection it may deem advisable to assure goods and services conform to the specifications.
- N. **ASSIGNMENT OF CONTRACT:** A contract shall not be assignable by the contractor in whole or in part without the written consent of the College.
- O. **CHANGES TO THE CONTRACT:** Changes can be made to the contract in any of the following ways:
1. The parties may agree in writing to modify the scope of the contract. Any additional goods or services to be provided shall be of a sort that is ancillary to the contract goods or services, or within the same broad product or service categories as were included in the contract award. Any increase or decrease in the price of the contract resulting from such modification shall be agreed to by the parties as a part of their written agreement to modify the scope of the

contract.

2. The College may order changes within the general scope of the contract at any time by written notice to the contractor. Changes within the scope of the contract include, but are not limited to, things such as services to be performed, the method of packing or shipment, and the place of delivery or installation. The contractor shall comply with the notice upon receipt, unless the contractor intends to claim an adjustment to compensation, schedule, or other contractual impact that would be caused by complying with such notice, in which case the contractor shall, in writing, promptly notify the College of the adjustment to be sought, and before proceeding to comply with the notice, shall wait the College's written decision affirming, modifying, or revoking the prior written notice. If the College decides to issue a notice that requires an adjustment to compensation, the contractor shall be compensated for any additional costs incurred as the result of such order and shall give the College a credit for any savings. Said compensation shall be determined by one of the following methods:
  - a. By mutual agreement between the parties in writing; or
  - b. By agreeing upon a unit price or using a unit price set forth in the contract, if the work to be done can be expressed in units, and the contractor accounts for the number of units of work performed, subject to the College's right to audit the contractor's records and/or to determine the correct number of units independently; or
  - c. By ordering the contractor to proceed with the work and keep a record of all costs incurred and savings realized. A markup for overhead and profit may be allowed if provided by the contract. The same markup shall be used for determining a decrease in price as the result of savings realized. The contractor shall present the College with all vouchers and records of expenses incurred and savings realized. The College shall have the right to audit the records of the contractor as it deems necessary to determine costs or savings. Any claim for an adjustment in price under this provision must be asserted by written notice to the College within thirty (30) days from the date of receipt of the written order from the College. If the parties fail to agree on an amount of adjustment, the question of an increase or decrease in the contract price or time for performance shall be resolved in accordance with the procedures for resolving disputes provided by the Disputes Clause of this contract or, if there is none, in accordance with the disputes provisions of the Commonwealth of Virginia *Vendors Manual*. Neither the existence of a claim nor a dispute resolution process, litigation or any other provision of this contract shall excuse the contractor from promptly complying with the changes ordered by the College or with the performance of the contract generally.



- P. **DEFAULT:** In case of failure to deliver goods or services in accordance with the contract terms and conditions, the Commonwealth, after due oral or written notice, may procure them from other sources and hold the contractor responsible for any resulting additional purchase and administrative costs. This remedy shall be in addition to any other remedies which the Commonwealth may have.
- Q. **INSURANCE:** By signing and submitting a proposal under this solicitation, the Offeror certifies that if awarded the contract, it will have the following insurance coverages at the time the contract is awarded. For construction contracts, if any subcontractors are involved, the subcontractor will have workers' compensation insurance in accordance with §§ 2.2-4332 and 65.2-800 et seq. of the *Code of Virginia*. The Offeror further certifies that the contractor and any subcontractors will maintain these insurance coverages during the entire term of the contract and that all insurance coverages will be provided by insurance companies authorized to sell insurance in Virginia by the Virginia State Corporation Commission.

**INSURANCE COVERAGES AND LIMITS REQUIRED:**

1. Workers' Compensation - Statutory requirements and benefits. Coverage is compulsory for employers of three or more employees, to include the employer. Contractors who fail to notify the Commonwealth of increases in the number of employees that change their worker's compensation requirements under the *Code of Virginia* during the course of the contract shall be in noncompliance with the contract.
  2. Employer's Liability - \$100,000.
  3. Commercial General Liability - \$1,000,000 per occurrence \$2,000,000 in the aggregate. Commercial General Liability is to include bodily injury and property damage, personal injury and advertising injury, products and completed operations coverage. The Commonwealth of Virginia must be named as an additional insured and so endorsed on the policy.
  4. Automobile Liability - \$1,000,000 (Only used if motor vehicle is to be used in the contract.)
  5. Accounting - \$1,000,000 per occurrence, \$3,000,000 aggregate
- R. **ANNOUNCEMENT OF AWARD:** Upon the award or the announcement of the decision to award a contract as a result of this solicitation, the College will publicly post such notice on the DGS/DPS eVA VBO ([www.eva.virginia.gov](http://www.eva.virginia.gov)) for a minimum of 10 days.
- S. **DRUG-FREE WORKPLACE:** During the performance of this contract, the contractor agrees to (i) provide a drug-free workplace for the contractor's employees; (ii) post in conspicuous places, available to employees and applicants

for employment, a statement notifying employees that the unlawful manufacture, sale, distribution, dispensation, possession, or use of a controlled substance or marijuana is prohibited in the contractor's workplace and specifying the actions that will be taken against employees for violations of such prohibition; (iii) state in all solicitations or advertisements for employees placed by or on behalf of the contractor that the contractor maintains a drug-free workplace; and (iv) include the provisions of the foregoing clauses in every subcontract or purchase order of over \$10,000, so that the provisions will be binding upon each subcontractor or vendor.

For the purposes of this section, “*drug-free workplace*” means a site for the performance of work done in connection with a specific contract awarded to a contractor, the employees of whom are prohibited from engaging in the unlawful manufacture, sale, distribution, dispensation, possession or use of any controlled substance or marijuana during the performance of the contract.

T. **NONDISCRIMINATION OF CONTRACTORS:** An Offeror shall not be discriminated against in the solicitation or award of this contract because of race, religion, color, sex, national origin, age, disability, faith-based organizational status, any other basis prohibited by state law relating to discrimination in employment or because the Offeror employs ex-offenders unless the College has made a written determination that employing ex-offenders on the specific contract is not in its best interest. If the award of this contract is made to a faith-based organization and an individual, who applies for or receives goods, services, or disbursements provided pursuant to this contract objects to the religious character of the faith-based organization from which the individual receives or would receive the goods, services, or disbursements, the public body shall offer the individual, within a reasonable period of time after the date of his objection, access to equivalent goods, services, or disbursements from an alternative provider.

U. **eVA BUSINESS-TO-GOVERNMENT VENDOR REGISTRATION, CONTRACTS, AND ORDERS:** The eVA Internet electronic procurement solution, web site portal [www.eva.virginia.gov](http://www.eva.virginia.gov), streamlines and automates government purchasing activities in the Commonwealth. The eVA portal is the gateway for vendors to conduct business with state agencies and public bodies. All vendors desiring to provide goods and/or services to Tidewater Community College shall participate in the eVA Internet e-procurement solution by completing the free eVA Vendor Registration. All bidders or offerors must register in eVA and pay the Vendor Transaction Fees specified below. Failure to register will result in the Proposal being rejected.

Vendor transaction fees are determined by the date the original purchase order is issued and the current fees are as follows:

- a. For orders issued July 1, 2011 thru December 31, 2013, the Vendor Transaction Fee is:
  - (i) DMBE-certified Small Businesses: 0.75% capped at \$500 per order.
  - (ii) Businesses that are not DMBE-certified Small Businesses: 1%, capped at \$500 per order.
  
- b. For orders issued January 1, 2014 and after, the Vendor Transaction Fee is:
  - (i) DMBE-certified Small Businesses: 1%, capped at \$500 per order.
  - (ii) Businesses that are not DMBE-certified Small Businesses: 1%, capped at \$1,500 per order.

For orders issued prior to July 1, 2011 the vendor transactions fees can be found at [www.eVA.virginia.gov](http://www.eVA.virginia.gov).

The specified vendor transaction fee will be invoiced, by the Commonwealth of Virginia Department of General Services, approximately 30 days after the corresponding purchase order is issued and payable 30 days after the invoice date. Any adjustments (increases/decreases) will be handled through purchase order changes.

- V. **AVAILABILITY OF FUNDS:** It is understood and agreed between the parties herein that the agency shall be bound hereunder only to the extent of the funds available or which may hereafter become available for the purpose of this agreement.
  
- W. **SET-ASIDES:** This solicitation is set-aside for DMBE-certified small business participation only when designated “SET-ASIDE FOR SMALL BUSINESSES” in the solicitation. DMBE-certified small businesses are those businesses that hold current small business certification from the Virginia Department of Minority Business Enterprise. This shall not exclude DMBE-certified women-owned and minority-owned businesses when they have received the DMBE small business certification. For purposes of award, Offerors shall be deemed small businesses if and only if they are certified as such by DMBE on the due date for receipt of bids/proposals.
  
- X. **BID PRICE CURRENCY:** Unless stated otherwise in the solicitation, Offerors shall state offer prices in US dollars.
  
- Y. **AUTHORIZATION TO CONDUCT BUSINESS IN THE COMMONWEALTH:** A contractor organized as a stock or nonstock corporation, limited liability company, business trust, or limited partnership or registered as a registered limited liability partnership shall be authorized to transact business in the Commonwealth as a domestic or foreign business entity if so required by Title 13.1 or Title 50 of the *Code of Virginia* or as otherwise required by law. Any business entity described above that enters into a contract with a public body pursuant to the *Virginia Public Procurement Act* shall not allow its existence to lapse or its certificate of authority or registration to transact

business in the Commonwealth, if so required under Title 13.1 or Title 50, to be revoked or cancelled at any time during the term of the contract. A public body may void any contract with a business entity if the business entity fails to remain in compliance with the provisions of this section.

## **IX. SPECIAL TERMS AND CONDITIONS**

- A. **ADDITIONAL INFORMATION:** The Commonwealth reserves the right to ask an Offeror to submit information missing from its proposal, to clarify its proposal, and to submit additional information which the Commonwealth deems desirable.
- B. **AUDIT:** The Contractor shall retain all books, records, and other documents relative to this contract for five (5) years after final payment, or until audited by the Commonwealth of Virginia, whichever is sooner. The agency, its authorized agents, and/or State auditors shall have full access to and the right to examine any of said materials during said period.
- C. **AUTHORIZED USERS (VCCS):** This solicitation is being conducted on behalf of the Virginia Community College System (VCCS) including all twenty-three colleges thereof and the VCCS System Office. Utilization of any contract awarded by any of the colleges and/or System Office is mandatory.
- D. **ADDITIONAL USERS:** This procurement is being conducted on behalf of state agencies, institutions and other public bodies who may be added or deleted at anytime during the period of the contract. The addition or deletion of authorized users not specifically named in the solicitation shall be made only by written contract modification issued by this agency and upon mutual agreement of the contractor. Such modification shall name the specific agency added or deleted and the effective date. The Contractor shall not honor an order citing the resulting contract unless the ordering entity has been added by written contract modification.
- E. **CANCELLATION OF CONTRACT:** The College reserves the right to cancel and terminate any resulting contract, in part or in whole, without penalty, upon 60 days written notice to the Contractor. In the event the initial contract period is for more than 12 months, the resulting contract may be terminated by either party, without penalty, after the initial 12 months of the contract period upon 60 days written notice to the other party. Any contract cancellation notice shall not relieve the Contractor of the obligation to deliver and/or perform on all outstanding orders issued prior to the effective date of cancellation.
- F. **eVA BUSINESS-TO-GOVERNMENT CONTRACTS AND ORDERS:** The solicitation/contract will result in (\_\_\_\_\_) purchase order(s) with the eVA transaction fee specified below assessed for each order.
- a. For orders issued July 1, 2011 thru December 31, 2013, the Vendor Transaction Fee is:

- (i) DMBE-certified Small Businesses: 0.75%, capped at \$500 per order.
  - (ii) Businesses that are not DMBE-certified Small Businesses: 0.75% capped at \$1,500 per order.
- b. For orders issued January 1, 2014, and after, the Vendor Transaction Fee is:
- (i) DMBE-certified Small Businesses: 1%, capped at \$500 per order.
  - (ii) Businesses that are not DMBE-certified Small Businesses: 1%, capped at \$1,500 per order.

The specified vendor transaction fee will be invoiced by the Commonwealth of Virginia Department of General Services, approximately 30 days after the corresponding purchase order is issued and payable 30 days after the invoice date. Any adjustments (increases/decreases) will be handled through the purchase order changes.

The eVA Internet electronic procurement solution, website portal [www.eva.virginia.gov](http://www.eva.virginia.gov), streamlines and automates government purchasing activities in the Commonwealth. The portal is the gateway for vendors to conduct business with state agencies and public bodies.

Vendors desiring to provide goods and/or services to the Commonwealth shall participate in the eVA Internet e-procurement solution and agree to comply with the following: If this solicitation is for a term contract, failure to provide an electronic catalog (price list) or index page catalog for items awarded will be just cause for the Commonwealth to reject your bid/offer or terminate this contract for default. The format of this electronic catalog shall conform to the eVA Catalog Interchange Format (CIF) Specification that can be accessed and downloaded from [www.eVA.virginia.gov](http://www.eVA.virginia.gov). Contractors should email Catalog or Index Page information to [eVA-catalog-manager@dgs.virginia.gov](mailto:eVA-catalog-manager@dgs.virginia.gov).

G. **IDENTIFICATION OF PROPOSAL ENVELOPE**: A special envelope is not furnished. Offerors shall return the signed proposal in a separate envelope or package, sealed and identified as follows:

From: \_\_\_\_\_

Name of Offeror

\_\_\_\_\_

Due Date

\_\_\_\_\_

Time

\_\_\_\_\_

Street or Box Number

\_\_\_\_\_

RFP Number

\_\_\_\_\_

City, State, Zip Code

\_\_\_\_\_

RFP Title

Name of Purchase Officer: \_\_\_\_\_

The envelope or package should be addressed as directed on page 1 of the solicitation.

If a proposal not contained in an envelope or package marked as described above is

mailed, the Offeror takes the risk that the envelope/package may be inadvertently opened and the information compromised which may cause the proposal to be disqualified. Proposals may be hand delivered to the designated location in the office issuing the solicitation. No other correspondence or other proposals should be placed in the envelope/package.

- H. **INDEPENDENT CONTRACTOR**: The selected Offeror shall not be an employee of the Agency, but shall be an independent contractor. The Contractor shall indemnify and hold the Agency harmless with respect to all withholding, social security, unemployment compensation, and all other taxes or amounts of any kind relating to employment of any laborer or other persons providing the services to the Agency under this agreement. Nothing in this agreement shall be construed as authority for the Contractor to make commitments which shall bind the Agency or to otherwise act on behalf of the Agency, except as the Agency may expressly authorize in writing.
- I. **INSPECTION OF JOB SITE (ATM SERVICES)**: My signature on this solicitation constitutes that I have inspected the job site and am aware of the conditions under which the work must be accomplished. Claims, as a result of the failure to inspect the job site, will not be considered by the Commonwealth.
- J. **INSTALLATION (ATM SERVICES)**: All items must be assembled and set in place, ready for use. All crating and other debris must be removed from the premises.
- K. **INSURANCE, MONEY AND SECURITIES**: Contractor shall maintain a Broad Form Money and Securities Insurance Policy obtained from an insurance company licensed to conduct crime insurance business in the home state of the Contractor and which has earned an A.M. Best Company, Inc. rating of A or better, as reflected in their most current publication, covering all money and property entrusted to the Contractor by Tidewater Community College for Loss Inside the Premises Coverage and Loss Outside the Premises Coverage, naming Tidewater Community College as an additional named insured as respects this contract. Limits of coverage to be determined by the Contractor and Tidewater Community College prior to contract award. Certificate of such protection must be presented to Tidewater Community College prior to the start of the service showing name of insurance company, limits and type of coverage, term of coverage, additional insured provision and name and address of licensed insurance agent. The Contractor agrees to maintain such policy until the completion of the contract and all money and property of Tidewater Community College is remitted to Tidewater Community College.
- L. **INDEMNIFICATION**: Contractor agrees to indemnify, defend and hold harmless the Commonwealth of Virginia, its officers, agents, and employees from any claims, damages and actions of any kind or nature, whether at law or in equity, arising from or caused by the use of any materials, goods, or equipment of any kind or nature furnished by the Contractor/any services of any kind or nature furnished by the Contractor, provided that such liability is not attributable to the sole negligence of the using agency or to failure of the using agency to use the materials, goods, or equipment in the manner

already and permanently described by the contractor on the materials, goods or equipment delivered.

M. **LATE PROPOSALS:** To be considered for selection, proposals must be received by the Agency's purchasing office by the designated date and hour. The official time used in the receipt of proposals is that time on the automatic date stamp machine in the Agency's purchasing office or on the facsimile copy. Proposals received in the purchasing office after the date and hour designated are automatically disqualified and will not be considered. **The Agency is not responsible for delays in the delivery of mail by the U.S. Postal Service, private couriers, or the intercampus mail system. It is the sole responsibility of the Offeror to ensure that its proposal reaches the purchasing office by the designated date and hour.** Bid receipt and openings or the receipt of proposals scheduled during a period of suspended state business operations will be rescheduled for processing at the same time on the next regular business day.

N. **SMALL BUSINESSES SUBCONTRACTING AND EVIDENCE OF COMPLIANCE:**

1. It is the goal of the Commonwealth that 40% of its purchases be made from small businesses. This includes discretionary spending in prime contracts and subcontracts. All potential bidders/offerors are required to submit a Small Business Subcontracting Plan. Unless the bidder/offeror is registered as a DMBE-certified small business and where it is practicable for any portion of the awarded contract to be subcontracted to other suppliers, the contractor is encouraged to offer such subcontracting opportunities to DMBE-certified small businesses. This shall not exclude DMBE-certified women-owned and minority-owned businesses when they have received DMBE small business certification. No bidder/offeror or subcontractor shall be considered a Small Business, a Women- Owned Business or a Minority-Owned Business unless certified as such by the Department of Minority Business Enterprise (DMBE) by the due date for receipt of bids or proposals. If small business subcontractors are used, the prime contractor agrees to report the use of small business subcontractors by providing the purchasing office at a minimum the following information: name of small business with the DMBE certification number, phone number, total dollar amount subcontracted, category type (small, women-owned, or minority-owned), and type of product/service provided.
2. Each prime contractor who wins an award in which provision of a small business subcontracting plan is a condition of the award, shall deliver to the contracting agency or institution with every request for payment, evidence of compliance (subject only to insubstantial shortfalls and to shortfalls arising from subcontractor default) with the small business subcontracting plan. When such business has been subcontracted to these firms and upon completion of the contract, the contractor agrees to furnish the purchasing office at a minimum the following information: name of firm with the DMBE certification number, phone number, total dollar amount subcontracted, category type (small, women-owned, or minority-owned), and type of product or service provided. Payment(s) may be withheld until

compliance with the plan is received and confirmed by the agency or institution. The agency or institution reserves the right to pursue other appropriate remedies to include, but not be limited to, termination for default.

3. Each prime contractor who wins an award valued over \$200,000 shall deliver to the contracting agency or institution quarterly, information on use of subcontractors that are not DMBE-certified small businesses. When such business has been subcontracted to these firms and upon completion of the contract, the contractor agrees to furnish the purchasing office at a minimum the following information: name of firm, phone number, total dollar amount subcontracted, and type of product or service provided.

- O. **PROPOSAL ACCEPTANCE PERIOD:** Any proposal in response to this solicitation shall be valid for ninety (90) days. At the end of the ninety (90) days the proposal may be withdrawn at the written request of the Offeror. If the proposal is not withdrawn at that time it remains in effect until an award is made or the solicitation is canceled.
- P. **PRIME CONTRACTOR RESPONSIBILITIES:** The Contractor shall be responsible for completely supervising and directing the work under this contract and all subcontractors that he may utilize, using his best skill and attention. Subcontractors who perform under this contract shall be responsible to the prime Contractor. The Contractor agrees that he is as fully responsible for the acts and omissions of his subcontractors and of persons employed by them as he is for the acts and omissions of his own employees.
- Q. **RENEWAL OF CONTRACT:** This contract may be renewed by the College for three (3) successive one year periods under the terms and conditions of the original contract except as stated in 1. and 2. below. Price increases may be negotiated only at the time of renewal. Written notice of the College's intention to renew shall be given approximately 90 days prior to the expiration date of each contract period.
  - a.If the College elects to exercise the option to renew the contract for an additional one-year period, the contract price(s) for the additional one year shall not exceed the contract price(s) of the original contract increased/decreased by more than the percentage increase/decrease of the "Other Services" category of the CPI-W section of the Consumer Price Index of the United States Bureau of Labor Statistics for the latest twelve months for which statistics are available.
  - b.If during any subsequent renewal periods, the College elects to exercise the option to renew the contract, the contract price(s) for the subsequent renewal period shall not exceed the contract price(s) of the previous renewal period increased/decreased by more than the percentage increase/decrease of the "Other Services" category of the CPI-W section of the Consumer Price Index of the United States Bureau of Labor Statistics for the latest twelve months for which statistics are available.



- R. **SAFETY (ATM SERVICES):** The Contractor shall expressly undertake every precaution, at all times, for protection of persons, including employees and property. The Contractor shall be responsible for initiation, maintaining, and supervising all safety precautions and programs in connection with the work. The provisions of all rules and regulations governing safety, as adopted by the Safety Codes Commissions of the Commonwealth of Virginia, issued by the Department of Labor and Industry under Title 40.1 of the *Code of Virginia* shall apply to all work under any contract arising from this solicitation.
- S. **WORK SITE DAMAGES (ATM SERVICES):** Any damage to existing utilities, equipment, or finished surfaces resulting from the performance of this contract shall be repaired to the Commonwealth's satisfaction at the Contractor's expense.
- T. **CONFIDENTIALITY OF PERSONALLY IDENTIFIABLE INFORMATION:** The contractor assures that information and data obtained as to personal facts and circumstances related to patients and clients will be collected and held confidential, during and following the term of this agreement, and unless disclosure is required pursuant to court order, subpoena or toher regulatory authority, will not be divulged without the individual's and the agency's written consent and only in accordance with federal law or the Code of Virginia. Contractors who utilize, access, or store personally identifiable information as a part of the performance of a contract are required to safeguard this information and immediately notify the agency of any breach or suspected breach in the security of such information. Contractors shall allow the agency to both participate in the investigation of incidents and exercise control over decisions regarding external reporting. Contractors and their employees working on this project may be required to sign a confidentiality statement.
- U. **STATE CORPORATION COMMISSION IDENTIFICATION NUMBER:** Pursuant to Code of Virginia, §2.2-4311.2 subsection B, a bidder or offeror organized or authorized to transact business in the Commonwealth pursuant to Title 13.1 or Title 50 is required to include in its bid or proposal the identification number issued to it by the State Corporation Commission (SCC). Any bidder or offeror that is not required to be authorized to transact business in the Commonwealth as a foreign business entity under Title 13.1 or Title 50 or as otherwise required by law is required to include in its bid or proposal a statement describing why the bidder or offeror is not required to be so authorized. Indicate the above information on the SCC Form provided. Contractor agrees that the process by which compliance with Titles 13.1 and 50 is checked during the solicitation stage (including without limitation the SCC Form provided) is streamlined and not definitive and the Commonwealth's use and acceptance of such form, or its acceptance of Contractor's statement describing why the bidder or offeror was not legally required to be authorized to transact business in the Commonwealth, shall not be conclusive of the issue and shall not be relied upon by the Contractor as demonstrating compliance.

**V. CONTINUITY OF SERVICES:**

- a. The Contractor recognizes that the services under this contract are vital to the Agency and must be continued without interruption and that, upon contract expiration, a successor, either the Agency or another contractor, may continue them. The Contractor agrees:
  - i. To exercise its best efforts and cooperation to effect an orderly and efficient transition to a successor;
  - ii. To make all Agency owned facilities, equipment, and data available to any successor at an appropriate time prior to the expiration of the contract to facilitate transition to successor; and
  - iii. That the Agency Contracting Officer shall have final authority to resolve disputes related to the transition of the contract from the Contractor to its successor.
  
- b. The Contractor shall, upon written notice from the Contract Officer, furnish phase-in/phase-out services for up to ninety (90) days after this contract expires and shall negotiate in good faith a plan with the successor to execute the phase-in/phase-out services. This plan shall be subject to the Contract Officer's approval.
  
- c. The Contractor shall be reimbursed for all reasonable, pre-approved phase-in/phase-out costs (i.e., costs incurred within the agreed period after contract expiration that result from phase-in, phase-out operations) and a fee (profit) not to exceed a pro rata portion of the fee (profit) under this contract. All phase-in/phase-out work fees must be approved by the Contract Officer in writing prior to commencement of said work.

**X. METHOD OF PAYMENT**

- A. Payments for services rendered under this contract shall be made within thirty (30) days of receipt of monthly invoice.

All copies of invoices shall be forwarded to:

**Tidewater Community College  
Accounts Payable Office, Suite 510  
121 College Place  
Norfolk, Virginia 23510**

- B. Revenue generated under this contract shall be paid to the College on or before the fifteenth (15<sup>th</sup>) of each month for the preceding month's transactions.

All checks shall be rendered to:

**Tidewater Community College  
Office of Fiscal Services, Suite 510  
121 College Place  
Norfolk, Virginia 23510**

**ATTACHMENT A**

**CONFLICT OF INTEREST STATEMENT**

**NOTICE TO OFFEROR : ENSURE THAT THE SOLICITATION IS THOROUGHLY READ AND COMPLETED. COMPLETE, SIGN, AND RETURN THE INFORMATION REQUESTED BELOW WITH YOUR PROPOSAL.**

FAILURE TO FURNISH THIS DATA MAY RESULT IN DECLARING YOUR PROPOSAL NON-RESPONSIVE.

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY/STATE: \_\_\_\_\_

TELEPHONE NUMBER: \_\_\_\_\_

FAX NUMBER: \_\_\_\_\_

FEDERAL IDENTIFICATION NUMBER (FIN): \_\_\_\_\_

THE ABOVE FIRM IS A: (CHECK, AS APPLICABLE):

- SMALL BUSINESS  INDIVIDUAL BUSINESS
- WOMAN-OWNED BUSINESS  SOLE PROPRIETORSHIP
- MINORITY-OWNED BUSINESS  PARTNERSHIP
- SHELTERED WORKSHOP  CORPORATION

RELATIONSHIP WITH THE COMMONWEALTH OF VIRGINIA:

IS ANY MEMBER OF THE FIRM AN EMPLOYEE OF THE COMMONWEALTH OF VIRGINIA WHO HAS A PERSONAL INTEREST IN THIS CONTRACT PURSUANT TO THE *CODE OF VIRGINIA, SECTION 2.1-639.1 -639.24*?

YES  NO

IF YES, EXPLAIN:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
OFFEROR SIGNATURE

\_\_\_\_\_  
DATE

**ATTACHMENT B**  
**SMALL BUSINESS SUBCONTRACTING PLAN**

**Definitions**

**Small Business:** "Small business " means an independently owned and operated business which, together with affiliates, has 250 or fewer employees, or average annual gross receipts of \$10 million or less averaged over the previous three years. Note: This shall not exclude DMBE-certified women- and minority-owned businesses when they have received DMBE small business certification.

**Women-Owned Business:** Women-owned business means a business concern that is at least 51% owned by one or more women who are citizens of the United States or non-citizens who are in full compliance with United States immigration law, or in the case of a corporation, partnership or limited liability company or other entity, at least 51% of the equity ownership interest is owned by one or more women who are citizens of the United States or non-citizens who are in full compliance with United States immigration law, and both the management and daily business operations are controlled by one or more women who are citizens of the United States or non-citizens who are in full compliance with the United States immigration law.

**Minority-Owned Business:** Minority-owned business means a business concern that is at least 51% owned by one or more minority individuals or in the case of a corporation, partnership or limited liability company or other entity, at least 51% of the equity ownership interest in the corporation, partnership, or limited liability company or other entity is owned by one or more minority individuals and both the management and daily business operations are controlled by one or more minority individuals.

**All small businesses must be certified by the Commonwealth of Virginia, Department of Minority Business Enterprise (DMBE) by the due date of the solicitation to participate in the SWAM program. Certification applications are available through DMBE online at [www.dmbv.virginia.gov](http://www.dmbv.virginia.gov) (Customer Service).**

**Offeror Name:** \_\_\_\_\_

**Preparer Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Instructions**

- A. If you are certified by the Department of Minority Business Enterprise (DMBE) as a small business, complete only Section A of this form. This shall not exclude DMBE-certified women-owned and minority-owned businesses when they have received DMBE small business certification.
- B. If you are not a DMBE-certified small business, complete Section B of this form. For the offeror to receive credit for the small business subcontracting plan evaluation criteria, the offeror shall identify the portions of the contract that will be subcontracted to DMBE-certified small business in this section. Points will be assigned based on each offeror's proposed subcontracting expenditures with DMBE certified small businesses for the initial contract period as indicated in Section B in relation to the offeror's total price.

**Section A**

If your firm is certified by the Department of Minority Business Enterprise (DMBE), are you certified as a (check only one below):

- \_\_\_\_\_ Small Business
- \_\_\_\_\_ Small and Women-owned Business
- \_\_\_\_\_ Small and Minority-owned Business

Certification number: \_\_\_\_\_ Certification Date: \_\_\_\_\_

**Section B**

Populate the table below to show your firm's plans for utilization of DMBE-certified small businesses in the performance of this contract. This shall not exclude DMBE-certified women-owned and minority-owned businesses when they have received the DMBE small business certification. Include plans to utilize small businesses as part of joint ventures, partnerships, subcontractors, suppliers, etc.

**B. Plans for Utilization of DMBE-Certified Small Businesses for this Procurement**

<b>Small Business Name &amp; Address</b>  <b>DMBE Certificate #</b>	<b>Status if Small Business is also: Women (W), Minority (M)</b>	<b>Contact Person, Telephone &amp; Email</b>	<b>Type of Goods and/or Services</b>	<b>Planned Involvement During Initial Period of the Contract</b>	<b>Planned Contract Dollars During Initial Period of the Contract</b>
<b>Totals \$</b>					

## ATTACHMENT C

### State Corporation Commission Form

#### Virginia State Corporation Commission (SCC) registration information. The offeror:

- is a corporation or other business entity with the following SCC identification number: \_\_\_\_\_ **-OR-**
- is not a corporation, limited liability company, limited partnership, registered limited liability partnership, or business trust **-OR-**
- is an out-of-state business entity that does not regularly and continuously maintain as part of its ordinary and customary business any employees, agents, offices, facilities, or inventories in Virginia (not counting any employees or agents in Virginia who merely solicit orders that require acceptance outside Virginia before they become contracts, and not counting any incidental presence of the offeror in Virginia that is needed in order to assemble, maintain, and repair goods in accordance with the contracts by which such goods were sold and shipped into Virginia from offeror's out-of-state location) **-OR-**
- is an out-of-state business entity that is including with this proposal an opinion of legal counsel which accurately and completely discloses the undersigned offeror's current contacts with Virginia and describes why those contacts do not constitute the transaction of business in Virginia within the meaning of § 13.1-757 or other similar provisions in Titles 13.1 or 50 of the Code of Virginia.

**\*\*NOTE\*\*** >> Check the following box if you have not completed any of the foregoing options but currently have pending before the SCC an application for authority to transact business in the Commonwealth of Virginia and wish to be considered for a waiver to allow you to submit the SCC identification number after the due date for proposals (the Commonwealth reserves the right to determine in its sole discretion whether to allow such waiver):



TIDEWATER COMMUNITY COLLEGE

October 11, 2013

ADDENDUM NO. 01

REQUEST FOR PROPOSAL: 14-950012-DF  
COMMODITY: Student Refund Disbursement Services  
PROPOSALS DUE: November 4, 2013 at 2:00 p.m.

This addendum is being issued as a result of questions submitted prior to, during and after the pre-proposal conference held on October 7, 2013.

The following questions were submitted prior to the pre-proposal conference.

1. Would the College consider a response with a 5-year contract term?

**Answer: The College would consider a 5-year term. This is a negotiable item.**

2. In Section IV, A. #1... Please clarify if the College wants seven or nine copies.

**Answer: The College wants nine (9) copies.**

3. Is the College interested in considering a proposal that would involve integrating the refund disbursement prepaid card/account with the on-campus issued TCC ID Card? Or, would the College prefer that the prepaid debit card be mailed to the student and not integrate with the TCC ID Card?

**Answer: The College is not interested in integrating the pre-paid disbursement card with the College ID Card. The College prefers that the student register to receive a pre-paid disbursement card which the contractor will mail to the student. The College does not want a pre-paid disbursement card sent to a student unless the student registers for one.**

4. It appears from the TCC website that an ID Card is currently issued to all students. Can you



please confirm that the current TCC ID Card includes a magnetic stripe ID Card on the back of the card.

**Answer: The TCC ID Card includes a magnetic stripe on the back of the card.**

5. Is the TCC ID Card mandatory for all TCC students or only for credit seeking students? Is the TCC ID Card mandatory for faculty/staff?

**Answer: All students, faculty and staff are issued a TCC ID card.**

6. Is TCC currently considering adding any additional functionality to the TCC ID Card?

**Answer: The College currently has additional functionality associated with the ID card. Individuals can add money to their ID card via a stored value system. The card is also used for print control and access control.**

7. Is it the intent of the College/VCCS to award this contract to one provider (Section IV, B) or is the College/VCCS intending to select multiple contracted providers (Section I, PURPOSE)?

**Answer: It is the intent of the College/VCCS to award this contract to one provider.**

8. Some sections and subsections of the RFP are informational (purpose / background) and others are instructional (please do it this way); still others are clear requirements and solicit a specific response. In section IV, subsection A, number 8, the instructions say to prepare our proposal in the same order that the requirements are presented. Do you wish for us to respond to the items we perceive to be “requirements” (only) or do you wish for us to respond to every enumerated item in the RFP (example; acknowledged and agreed, or understood, etc.)? And if we are to respond to requirements only, is it OK then to skip the informational and instructional items so long as we adhere to the enumerated sequence? Please help clarify which items you wish to be included in the final response.

**Answer: It is the College’s desire that you respond to each item in the Statement of Needs. For some items, acknowledge, agreed, or understood may be an adequate response. Other items may require a more descriptive response. How you choose to respond is your decision.**

9. We understand the basic requirements of the State’s Debt Offset Program, but could you be a little more specific about your expectations for the awarded vendor?

**Answer: The College desires the selected vendor to work with VCCS to automate the process for Debt Offset. This may include, but not be limited to, the submission of files and withholding of monies.**

10. Regarding the Disbursement Spreadsheet... What are types of refunds make up the difference between the “Refund Count” and the “Unique Checks”? Are these refunds processed in a manner other than paper check?

**Answer: There two basic types of refunds, financial aid and tuition revenue refunds. Refund count indicates the actual count of refunds issued on our student information system. Because some individuals receive multiple refunds but only one check, we felt it was necessary to provide the separate numbers.**

11. Please verify the number of ATMs that are being requested for deployment on the TCC campuses?

**Answer: Tidewater Community College desires at least one ATM per campus with the option to increase the number if monthly usage reports indicate a need to do so. The Contractor shall negotiate with other VCCS colleges in determining the number of ATMs to be provided at each school campus location.**

12. Does TCC currently support ATMs on any of the College's campuses?

**Answer: TCC has one ATM on its Norfolk Campus provided by Wells Fargo.**

If so, please provide the following information for each ATM:

-Indoor vs. Outdoor

**Answer: Indoor**

-Current bank or credit union ATM provider

**Answer: Wells Fargo**

-Through-A-Wall vs. Free-Standing

**Answer: Freestanding**

-Accepts Deposits vs. Cash Dispense

**Answer: Dispenses cash. Not sure about accepting deposits.**

-Current Surcharge Rate

**Answer: Free for Wells Fargo customers, surcharge for non-customers.**

-A breakdown of average monthly transactions based on a twelve month period for each ATM.

**Answer: we do not have that information.**

13. Will the award of the disbursement services provider include exclusive rights for on-campus ATM services?

**Answer: Yes, in the case of Tidewater Community College. The other colleges will have to be negotiated on a case-by-case basis.**

**The following questions were asked during the pre-proposal conference.**

1. Terms and Conditions

Q: Insurance clause- Number 5 - Accounting What is the intent of insurance?

A: This clause will be deleted.

2. Submission

Q: When is the cut off for questions regarding proposal? If I already submit questions, will I get answers?

A: Yes, you will get an answer. Cut off is 5 days prior to bid date. If the question is more complex and requires more time to respond and it will impact your proposal, the proposal date could be extended.

3. Statement of Need

Q: Is it mandatory that all 23 colleges accept the 1 proposal?

A: Yes, all 23 colleges will use this proposal. TCC has already worked with VCCS and all colleges are aware of the standards of this proposal.

4. Q: How do you envision the clause of a qualified contractor?

A: It should be 1 vendor and this will be changed on the RFP.

5. Q: Explain the debit part.

A: TCC will not have the card link to a checking account. TCC wants the monies to come from the Contractor.

6. Q: What brand will be used?

A: It is desired that it would be Visa or Mastercard. TCC doesn't accept Discover but Discover is not precluded from submission of proposal.

7. Q: Will the Contractors need to provide the ATM?

A: Yes. Students must have easy access to their money per DOE. The vendor should be part of a large network so that the students do not pay fees.

8. Q: Can the vendor recommend ATMS (more or less) according to campus?

A: There will be at least 1 ATM on campus, at least at TCC. Other colleges with many different campuses will need to negotiate with the different colleges. It is recommended that the contractor check the VCCS website for all community colleges in Virginia.

9. Q: We must avoid overdraft. Will this clause appear in more than one place in the RFP?

A: Since the disbursement card will not be linked to a checking account, there should not be any reason for an overdraft.

10. Q: Not all fees are free.

A: Contractor must provide means for check to be free from fees including the reloadable cards. If the vendor sends the money to the campus' Suntrust Bank account and the student cashes it at Bob's Bank, the student will pay the \$5 check cashing fee if they don't cash it at Suntrust without TCC or the Contractor absorbing the cost.

11. Q: Do all VCCS colleges have paper checks or electrometric disbursements?

A: No College is doing electronic disbursements at this time.

12. Q: ACH- how will this be done?

A: Disbursement transactions will be set up by the Contractor in the easiest way. If each college uses a different bank, the Contractor will receive transaction from 23 different banks accordingly.

13. Q: Is the reload disbursement coming from 23 different colleges?

A: Yes.

14. Q: Can we recommend where to put the ATMs on the campus?

A: Yes, there are 4 campuses at TCC. However, ATM placements will be on a case by case basis depending on the school. Not all VCCS campuses have multiple campuses (only TCC and Northern VA).

15. Q: Can we re-do the ATMs?

A: The Contractor will place at least 1 ATM on each campus at Tidewater Community College. Due to different requirements or existing contracts, the placement of ATMs on the campuses of other colleges will be negotiated on a case-by-case basis.

16. Q: Do you have Parent Plus?

A: Yes, but not on a large scale. We do desire the vendor provide a solution for plus loans.

17. Q: What is the ball park on the Plus Loans volume?

A: Chart below reflects plus loan amounts for the last three semesters.

Sum of Applied	Item Term			
Description	2123	2124	2132	Grand Total
Blue Ridge Community College		\$35,573.17	\$21,635.74	\$57,208.91
Central Va. Community College		\$4,411.50	\$1,657.00	\$6,068.50
Dabney S. Lancaster CC		\$4,975.00	\$7,268.80	\$12,243.80
Germanna Community College		\$2,225.25	\$7,760.25	\$9,985.50
John Tyler Community College		\$36,495.82	\$25,139.76	\$61,635.58
Lord Fairfax Community College		\$1,278.00	\$1,915.50	\$3,193.50
New River Community College		\$26,361.31	\$18,639.03	\$45,000.34
Northern Virginia Comm College		\$109,096.48	\$92,689.30	\$201,785.78
Piedmont Va Community College	\$1,064.00	\$24,951.65	\$13,670.20	\$39,685.85
Thomas Nelson Community College		\$25,446.24	\$12,235.48	\$37,681.72
Tidewater Community College	\$8,578.02	\$85,329.37	\$58,194.61	\$152,102.00
Virginia Western CC	\$1,828.44	\$25,113.25	\$13,673.23	\$40,614.92
<b>Grand Total</b>	<b>\$11,470.46</b>	<b>\$381,257.04</b>	<b>\$274,478.90</b>	<b>\$667,206.40</b>

2123 – Summer 2012

2124 – Fall 2012

2132 – Spring 2013

18. Q: Preference in pricing or will it be different?

A: This is at the Contractor's decision. TCC suggest a EFT baseline.

19. Q: What is the timeline for the roll out of this contract?

A: Current plan is for Fall 2014. TCC can pilot early if possible.

20. Q: Will this be a single contract for all VCCS colleges?

A: Yes.

21. Q: With 23 accounts, will there be 1 file each?

A: Yes. There will be files coming from 23 different places.

22. Q: Branding?

A: Each college will have different logos and brands. Any disbursements that go out will have the corresponding college's brand on it.

23. Q: ACH exposure concerns.

A: There shouldn't be any ACH exposure because a transfer file request will be accompanied by monies upfront so there shouldn't be any lag in incoming monies to Contractor.

24. Q: Will the colleges send money to 1 bank account and disburse to Contractor?

A: No. There will be 23 college accounts bank accounts. 1 file with transactions will be sent with all information needed for disbursements from each college. TCC or any other VCCS college will not have student's banking neither information nor do the college wants to capture the financial information of the student. That will be the job of the Contractor to get that information. TCC will supply the file with the needed information.

25. Q: File Reporting

A: TCC doesn't want to capture the student's preference. TCC just wants the reporting aspect for our records. It is expected that the Contractor provide administrative access to the system for reporting purposes.

**The following questions were submitted after the pre-proposal conference.**

1. What is TCC's desired go live date for the requested services?

Answer: Fall semester 2014.

2. Is TCC requiring functionality that allows funds to be sent electronically from any College-owned account to accountholders? Or is TCC seeking functionality that allows electronic deposit of funds from any third-party checking account (e.g., parent, employer/payroll, etc.)?

Answer: Any third party checking account.

3. Does TCC (VCCS) have the ability to differentiate funds required to go through Debt Offset vs. other federal funds that would NOT go through Debt Offset?

Yes

4. Please clarify the desired number of copies of each proposal (seven or nine).

Nine

5. Is the "official state form" referring to Page 1 of the solicitation?

Answer: The official state form is page 1 and any attachment that requires a signature from an authorize official of your organization.

**The following changes to the Request for Proposals have been changed to read:**

1. Reference Request for Proposals, Statement of Needs, Page 6, Item C.

C. The Contractor shall provide immediate disbursement to each student, via Contractor provided, pre-paid debit card, which the College desires to be linked to a VISA or MasterCard branded debit card. The debit card shall not be linked to a checking account.

2. Reference Request for Proposals, IV. Proposal Preparation Requirements, A. 1. under General Requirements, Page 11.

In order to be considered for selection, Offerors must submit a complete response to this RFP. **One original and nine (9) copies** of each proposal must be submitted to the Issuing Agency. No other distribution of the proposal shall be made by the offeror.

3. Reference Request for Proposals, **I. PURPOSE**, Page 3.

The purpose of this Request for Proposals (RFP) is to solicit sealed proposals from firms to establish a contract with one contractor through competitive negotiations to provide student refund disbursement services for the Virginia Community College System (VCCS), and the twenty-three (23) community colleges of the VCCS. Tidewater Community College (TCC) is the issuing agency for this RFP and hereinafter referred to as the College. The VCCS wishes to introduce a new innovative program to reduce administrative costs, streamline business process, and increase customer service for students.

4. Reference Request for Proposals, **INSURANCE COVERAGES AND LIMITS REQUIRED**;, Page 22, Number 5 Accounting.

Delete Number 5 Accounting - \$1,000,000 per occurrence, \$3,000,000 aggregate.

**A copy of the optional pre-proposal sign-in sheet has been attached to this addendum.**

**The due date and time remain November 4, 2013, 2:00 PM.**

A signed acknowledgment of this Addendum must be received by this office either prior to the bid return date or attached to your bid. Signature of this Addendum does not substitute for your signature on the original Request For Proposal document. The original Request For Proposal document must be signed.

Sincerely,



Daniel G. Froehlich, CPPB, VCO  
Assistant Director of Services Procurement

ACKNOWLEDGMENT

\_\_\_\_\_  
Name of Firm

\_\_\_\_\_  
Signature/Title

\_\_\_\_\_  
Date


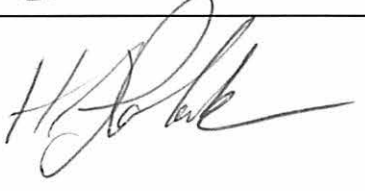



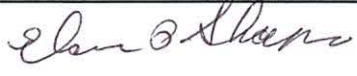




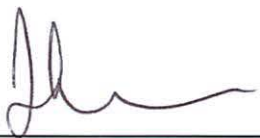


Department of Materiel Management  
 121 College Place  
 Norfolk, Virginia 23510

(If the original of this form is found, please mail it to the above address.)


OPTIONAL PRE-PROPOSAL CONFERENCE ATTENDANCE REGISTER

RFP: 14-950012-DF  
 TITLE: Student Refund Disbursement Services  
 DATE: October 7, 2013  
 TIME: 2:00 PM  
 LOCATION: District Administration Building, Conference Room 502  
 TOTAL NUMBER OF ATTENDEES: \_\_\_\_\_

Complete Company Name and Address	Representative Name and Title	Representative Signature
<i>Please Print</i>		
Telephone # 202-463-4860 Fax # 202-463-4863 E-mail address: JSTAPLES@BLACKBOARD.COM	JEFF STAPLES VP MARKET DEVELOPMENT	
Telephone # 216.264.0070 Fax # E-mail address: hpolack@afford.com	Howard Polack SVP Product Dev TMS	
Telephone # 856-412-0049 Fax # E-mail address: dmajiera@afford.com	Damon Majiera Regional Sales Manager TMS	

Complete Company Name and Address	Representative Name and Title	Representative Signature
<i>Please Print</i>		
Telephone # 202-895-5490 Fax # 202 435 5420 E-mail address: ELAINE.SHAPELO @PNC.COM	ELAINE SHAPIRO V.P.	
Telephone # 804-697-6801 Fax # E-mail address: STUART.GOODPASTURE @WELLSFARGO.COM	STUART GOODPASTURE SVP	
Telephone # 740-549-2772 Fax # 740-549-1977 E-mail address: JAMES.HOMER@usbank.com	James Homer, AVP	
Telephone # 757-441-8319 Fax # 757-441-4045 E-mail address: Kevin.Larkin@baml.com	Kevin Larkin SVP	
Telephone # Fax # E-mail address:	Robin Moore Director, Material Management	
Telephone # 703 389-3516 Fax # E-mail address: John.L.Henderson@suntrust.com	John Henderson Cars Sales Officer	
Telephone # 757-624-5467 Fax # 757-624-5457 E-mail address: DAVID.MOORE@SUNTRUST.COM	DAVID MOORE Senior Vice President	
Telephone # 757-624-5581 Fax # 757-624-5531 E-mail address: Joseph.Funaro@suntrust.com	JOSEPH Funaro Vice President	



Telephone # 202 414 8024 Fax # 202 414 8010 E-mail address: ethan-carr@mastercard.com	Ethan Carr VP Bus Devlp	
Telephone # 804-697-7428 Fax # E-mail address: Reid.Andrews@WellsFargo.com	Reid Andrews VP	
Telephone # Fax # E-mail address:		
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TIDEWATER COMMUNITY COLLEGE

October 17, 2013

ADDENDUM NO. 02

REQUEST FOR PROPOSAL: 14-950012-DF  
COMMODITY: Student Refund Disbursement Services  
PROPOSALS DUE: November 4, 2013 at 2:00 p.m.

This addendum is being issued as a result of questions submitted by a potential offeror on October 15, 2013.

1. Knowing that all 23 institutions have different ID card systems, partners and capabilities, for those campuses that prefer to use an integrated card for both campus access & spending, plus financial aid refunds (instead of a separate refund card), will these campuses be allowed to use the awarded vendor's solution as an "integrated card" should they choose to do so? To ensure clarity, those campuses that prefer to use a separate card would receive such solution.

Answer: This was addressed in Addendum 1 as follows:

The College is not interested in integrating the pre-paid disbursement card with the College ID Card. The College prefers that the student register to receive a pre-paid disbursement card which the contractor will mail to the student. The College does not want a pre-paid disbursement card sent to a student unless the student registers for one.

2. Please explain how the credit balance disbursement process occurs for those students who pay their tuition and fees by Visa or Mastercard credit or debit cards. Also, how many financial aid credit balance recipients were served in this manner last year? Lastly, is this process the same for all 23 VCCS campuses?

Answer: Students that pay tuition and/or fees with a Visa or Mastercard and receive refunds will not be a part of this contract.

3. Please describe the desired order of implementation for TCC and the rest of the VCCS campuses, in other words will TCC be first to deploy and if so how long will the order for additional campus deployments be determined?

Answer: The VCCS plans to implement this program to include all 23 Colleges for the Fall 2014 semester.

4. Will the other 22 campuses (besides TCC) have any input in the vendor selection or will TCC determine the vendor on behalf of all capuses?

Answer: The vendor selection will be made by the evaluation committee. Input on the wording of the RFP was solicited from all community colleges. The evaluation committee includes members from other colleges, but not all colleges are included on the committee. The names of the committee members or their colleges are not being released at this time.

5. Within the RFP is a "Small Business Subcontracting Plan." Assuming our solution does not utilize any small, women-owned, or minority-owned businesses, we cannot complete the Subcontracting Plan. Please confirm that a response will be accepted and reviewed if this form is not filled out. (I would assume specific to this RFP requirement, TCC will not require the large financial institutions to work with local small businesses to supply financial aid refunds).

Answer: commonwealth of Virginia agencies are required to include a Small Business Subcontracting Plan in solicitations in excess of \$100,000. However, it is understood that there may be little or no opportunities for subcontracting with small businesses for some projects. Your proposal will be accepted.

A signed acknowledgment of this Addendum must be received by this office either prior to the bid return date or attached to your bid. Signature of this Addendum does not substitute for your signature on the original Request For Proposal document. The original Request For Proposal document must be signed.

Sincerely,



Daniel G. Froehlich, CPPB, VCO  
Assistant Director of Services Procurement

ACKNOWLEDGMENT

---

Name of Firm

---

Signature/Title

---

Date

**ORIGINAL  
COPY**

# **Tuition Management Systems**

Response to the  
Tidewater Community College:  
Student Refund Disbursement Services  
RFP # 14-950012-DF

**Proposal Closing Date: November 4, 2013**

**Deliver to:**

**Tidewater Community College  
Office of Materiel Management  
121 College Place, Suite 513  
Norfolk, VA 23510  
RFP # 14-950012-DF**

**ORIGINAL  
COPY**



## **Table of Contents**

<b>Request for Proposal Signed Form</b>	<b>N/A</b>
<b>Cover Letter</b>	<b>2</b>
<b>Executive Summary</b>	<b>4</b>
<b>Statement of Needs</b>	<b>7</b>
<b>ATM Services</b>	<b>34</b>
<b>Technology</b>	<b>38</b>
<b>PCI Compliance/Security of Information</b>	<b>39</b>
<b>Marketing Strategy</b>	<b>41</b>
<b>Additional Services</b>	<b>43</b>
<b>Specific Proposal Requirements</b>	<b>50</b>
<b>Conclusion</b>	<b>77</b>
<b>Attachments:</b>	
Addenda	
Marketing Samples	
Report Samples	
PCI DSS Certificate	
Organizational Chart	
Letters from Congressman	
Forms	
Attachment A	
Attachment B	
Attachment C	

COMMONWEALTH OF VIRGINIA  
STATE BOARD FOR COMMUNITY COLLEGES  
TIDEWATER COMMUNITY COLLEGE

Request For Proposals

RFP Number: 14-950012-DF  
Issue Date: September 29, 2013  
Title: **Student Refund Disbursement Services**  
Issuing Agency: Tidewater Community College  
Office of Materiel Management  
121 College Place, Suite 513  
Norfolk, Va. 23510  
Period of Contract: Two (2) years from Date of Award  
(Plus three (3) 12 Month Renewal Options)

Sealed Proposals Will Be  
Received Until: **November 4, 2013 NLT 2:00 P.M. Local Prevailing Time**

If Proposals are mailed, send directly to issuing agency shown above. If Proposals are hand-delivered, deliver to: District Administration, Office of Materiel Management, Green Building, 5<sup>th</sup> Floor, Suite 513, Tidewater Community College, 121 College Place, Virginia 23510.

All inquiries for information should be directed to Daniel G. Froehlich at (757) 822-1578, or at the above address.

In compliance with this Request For Proposals and with all the Conditions imposed therein and hereby incorporated by reference, the undersigned offers and agrees to provide Student Refund Disbursement Services as described in accordance with the attached signed proposal or as mutually agreed upon by subsequent negotiation.

Name and address of firm:

Tuition Management Systems  
171 Service Avenue, Warwick RI 02886

Date: 10/25/2013

By:   
Signature (In Ink)

Carl J Firlings, Jr.

Name (Typed)

Title: Managing Director

Telephone No.: 856-412-0049

Fax No.: 866-474-2339

Federal Identification Number 90-0628728

State Corporation Commission ID Number: see form C/NA (See Special Terms and Conditions)

**PRE-PROPOSAL CONFERENCE:** An optional attendance pre-proposal conference will be held at 2:00 p.m. on October 7, 2013 in the Green Building, 121 College Place, Norfolk VA (Ref. Section VII, Page 15).NOTE: This public body does not discriminate against faith-based organizations in accordance with the Code of Virginia 2.24343.1 or against a bidder or offer because of race, religion, color, sex, national origin, age, disability, or any other basis prohibited by state law relating to discrimination in employment.

*Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-950012-DF Student Refund Disbursement Services*

Tidewater Community College  
Mr. Daniel Froehlich  
Office of Materiel Management  
121 College Place, Suite 513  
Norfolk, VA 23510

Re: Student Refund Disbursement Services

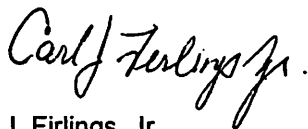
Dear Mr. Froehlich:

We are delighted to submit this response to Tidewater Community College's Request for Proposal: Student Refund Disbursement Services, RFP # 14-950011-DF. We are committed to providing the highest level of service to Tidewater Community College's students and families while helping the school to reduce workload and costs for the function of refunds and disbursements. We believe that both your administration and your students will benefit from our customized solutions and personal commitment to your institution's success.

Tuition Management Systems understands that our proposal offer may be reviewed, and possibly accepted, by Tidewater Community College and further understands and agrees with the requirements, and in short, all specifications and directions as laid out in this RFP. Should you have any questions regarding our response or need further clarification, please contact Damon Magiera, Regional Sales Manager. You may also contact Damon for any contractual inquiries:

Telephone: (856) 412-0049  
Email: [dmagiera@afford.com](mailto:dmagiera@afford.com)

As a Managing Director of the company, I am authorized to commit Tuition Management Systems to the project as described in our response.



Carl J. Firlings, Jr.

Managing Director

171 Service Avenue  
Suite 200  
Warwick, RI 02886-1056  
Phone: 401-921-3832  
Email: [Cfirlings@afford.com](mailto:Cfirlings@afford.com)



## Executive Summary

The Tuition Management Systems, LLC (TMS) business philosophy and mission have remained consistent since our founding in 1985. For over 28 years, our mission has remained steadfast: "Helping families afford education® and helping schools prosper". Based on this, we have developed a business model that is uniquely powered by people who are passionate about our mission and is supported by intelligent investments in innovative education finance solutions. This model provides students and families with the help they need to navigate the financial aspects of their education experience. We offer integrated services and products for schools which create efficiencies throughout the entire payment continuum, providing support throughout the entire process.

TMS realizes that funds disbursements for financial aid refunds, work-study programs, employee pay roll, scholarships and tuition credits are an integral part of the work your school administrators focus on each semester. Research has shown that creating and mailing checks can create an all-in cost for your school of between five to twenty dollars per refund recipient. It also draws on internal resources which could be used to perform more value-added functions. Our Refund Solution has been purpose built for higher education institutions, and in addition to streamlining your disbursement options and enhancing customer satisfaction, will reduce your overall cost for this required function. Using minimal resources from your school, TMS will implement a flexible, school-branded and secure web-based solution that includes an administrator and student portal. These high functioning portals allow for a full suite of funds disbursement tools for students to access, as well as a myriad of reporting and research options for your school. The entire Refund and Disbursement Management solution, as well as all of our education payment solutions are backed by a high touch, multi-channel customer service model delivered by our dedicated teams for both the administrators at Tidewater Community College and your students and families.

As with all TMS products and services, we have the flexibility to align our product set to meet the goals desired by your institution. TMS also ensures alignment of our company and our products- specifically, our refund disbursement management solution - with the best practices as suggested by the U.S. PIRG Education Fund, and cited in the "The Campus Debit Card Trap – Are Bank Partnerships Fair to Students", May 2012. These practices state that, in short, students should have an unbiased choice of where to bank, low fees, safe checking fees, unrestricted access to funds, strong consumer protections, no push marketing, and no conflict of interest.

Tuition Management Systems refund solution was built on choice and requires no forced banking relationship. It includes no-cost access to over 50,000 ATM's nationwide. If there is not a surcharge-free ATM within the appropriate parameters of the school, then TMS will work with the school to place an ATM on campus or work with the existing ATM supplier to provide surcharge-free ATM access for students who select the pre-paid debit card as their refund preference. In order to ensure low fees that are



*Executive Summary Continued*

appropriate for students who may have little or no background experience with banking, the prepaid card choice allows students access to their funds **without the risk of overdraft/NSF fees**, as well as cost-free options for card loads/reloads, fund transfers and balance inquiries- standard banking fees such as monthly fees or minimum balance fees do not apply. All consumers who opt into the TMS refund prepaid card option are protected by the VISA Zero Liability Policy as well as FDIC Insurance.

As a trusted and vetted partner of the school, TMS presents all school approved, Title IV compliant, disbursement choices-- check, ACH and prepaid card--with school branding in order to ensure the best and most seamless experience for the student. For those students that may prefer another means of disbursement, Tuition Managements Systems ACH disbursement option allows the student quick access to funds while keeping choice as a top priority. As with the prepaid card, there is no forced banking relationship so students are able to choose their own personal banking institution for direct deposit of their funds. We also make available the option for paper check, while this choice may be more costly, we want to ensure that we make available all the methods of disbursement the school so chooses to offer. All of the options offered by the school through TMS support our mission of "Helping Students Afford Education<sup>®</sup>". Our solution offers choice, low or no cost options, fair fee disclosures and many features developed specifically to suit the needs of today's student. Additionally, our solution is compliant with all Title IV regulations as well as FERPA, OFAC, PCI, and all applicable regulations.

Integral to the success of any new program is an effective communication campaign which builds awareness, creates excitement, aligns with the school's priorities and extols the benefits of the program to the community. TMS has vast experience working collaboratively with our customers to create a customized, multi-channel awareness campaign that is customized and branded specifically for each school. We will work with Tidewater Community College to create a marketing program that not only aligns with the schools priorities for a refund solution, but also compliments the communication methodology employed by the College. We also communicate with your students often, using their preselected choice of text or email, providing updates on the status of their disbursement, significantly improving the student experience and reducing the need for additional calls to the School. This same level of communication is applied to your administrative staff through the School Administrative Portal – we let you know when disbursements are released and confirmed as well as providing up to date information on all student refund accounts.

For the very best experience, TMS feels that live, expert customer service that is available when you need it is a must. For students that have questions or need assistance with refund related services, TMS provides 24x7 online support for cardholders as well as a professionally trained contact center located in our Corporate Office in Warwick, Rhode Island, with operating hours of Monday – Friday from 8:00 AM



*Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-950012-DF Student Refund Disbursement Services*

*Executive Summary Continued*

until 10:00 PM ET and Saturdays from 9:00 AM until 3:00 PM ET for both phone calls and emails. This support philosophy also extends to your school - TMS provides support for school administrators through a dedicated service team which consists of a Regional Sales Manager, Account manager and our School Support Team, all available by phone and email.

Implementing the TMS Refund and Disbursement Solution will enable Tidewater Community College to provide the most user friendly and convenient refunding management experience to your staff and your students. Our solution provides an innovative refund management program to help reduce administrative costs, streamline and improve your current business process all while increasing customer service for students through self service technology that is backed by unmatched service and support. TMS is confident we are the most qualified, experienced, and capable provider to deliver the products and services that best mirror the quality that Tidewater Community College students expect and deserve.

You will not find a harder working or more dedicated partner. We look forward to a partnership with Tidewater Community College to deliver proven, effective solutions for refund processing and more.



## Statement of Needs

- A. The Contractor shall provide Student Refund Disbursement Services for the colleges. These refunds shall include Title IV Federally funded financial aid refunds, tuition refunds, and other student refunds. The Contractor shall enhance these financial services for the students while acting in accordance with the Department of Education rules and regulations and complying with Title IV refund delivery regulations.

**TMS Response:** The TMS Refund and Disbursement Solution is the most consumer-friendly product available within the marketplace and can be used to disburse Title IV Federally funded financial aid refunds, tuition refunds, Plus Loan refunds, disbursements for work study programs, employee payroll and much more. All services provided by TMS for the disbursement of funds are delivered while acting in accordance of the Department of Education rules and regulations and in compliance with Title IV refund delivery regulations.

### Program details

In accordance with the NACUBO, "Student Refunds and Personal Banking at Colleges and Universities" October 2012 study, which strongly encourages all campuses to identify banking services that offer low or no fee options for students and endorses transparency and full disclosure in marketing financial products and services to college students, TMS offers your students a selection of convenient disbursement methods to choose from – **methods that are free of overdraft, insufficient funds and activity fee charges** – making their funds available to them as a direct deposit, loaded onto a prepaid card, or in check form, while clearly noting the funds availability timeline for each option which ensures that students know how and when to expect their refund, regardless of their delivery preference. In addition, the system from which students will use to select and manage their refund preference is secure, user-friendly, easy to navigate, and supported by expert customer service for all functions.

### Enhancements and rewards for students

Students enrolled in the Refund Program through Tidewater Community College will have access to our easy-to-use student portals. Every student will have access to the Preference Portal, available online 24/7, for selection of their refund disbursement preference, future maintenance of preference methods, password and communication management, refund history, and more. Students who select the prepaid card will have access to an additional Cardholder Portal to view and manage their card with features which include:

- ✓ Bill Pay
  - Pay Anyone Model (check writing)



*Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-950012-DF Student Refund Disbursement Services*

*Statement of Needs: Question A continued*

- Mobile App
- ✓ Sponsor (parent) Load Portal for easy money transfer directly onto the student card
- ✓ ScoreMore reward and loyalty program
- ✓ Card to Card Transfer
  - Buddy transfer on the Web
  - Mobile App transfers
- ✓ Mobile App- online banking
- ✓ Direct Deposit for off campus employment directly onto the card
- ✓ Budgeting tools to help students track spending
- ✓ Self-select PIN
- ✓ View Balances
- ✓ Transaction History
- ✓ Online Statements
- ✓ ATM Locator

Both portals are supported by expert customer service available through a variety of channels. Screen shots and functionality of both portals are described later within this RFP.

At no additional cost, our Refund Solution offers Mobile apps for iPhones, Androids, as well as a mobile browser format for other smart phones. The Mobile App provides balances and transaction activity information, as well as allows students to transfer money using our “Buddy” product. The Buddy feature allows students to approve other students also using your school’s branded card in order to send and request money from card to card. We also provide other tools including tip calculator and split bill.

Our rewards program allows students to earn additional value from every dollar loaded to their card when they spend at a national merchants both brick and mortar and online. Shop in-store or online and earn 2X, 3X, 4X or even more Bonus Points! Redeem your Bonus Points for merchandise, gift cards, activities, and much more. 8000+ local and national retailers including names like Walmart, Target, Best Buy, AppleStore, Barnes&Noble, eCampus.com, Domino’s Pizza, Footlocker, Expedia, and more.

We also allow free transfers to a checking account from the card. Students are able to setup a link from the card to any checking account, enabling the student to send money from their card to a checking account for free. Students can as a result have same day access to their disbursements on the card, but have the flexibility to send money to another checking account for free.

- B. The Contractor shall provide a solution for the distribution of refund disbursements to the students using files securely transmitted to the Contractor by each of the colleges.**

**TMS Response:** The TMS Refund Solution securely and easily allows the transmittal of information from the College to TMS via various formats. The College may provide this information to TMS via secure Web Browser upload through our Administrator Portal, or through secure FTP file transfer or data dip through the College's SIS. TMS will work with the College to arrange for the most secure and convenient transfer of information as is designated by the College.

- C. The Contractor shall provide immediate disbursement to each student, via a Contractor provided, pre-paid debt card, which the College desires to be linked to a VISA or MasterCard branded debit card.**

**TMS Response:** Each prepaid card carries the VISA® logo, the most highly recognized and accepted brand in the nation, and is issued by MetaBank™, Member FDIC, pursuant to a license from Visa® U.S.A. Inc. This card is usable world-wide at all locations which accept Visa. Students who receive their refund via the prepaid card will receive their disbursements the same day for all files received prior to 1 PM ET. Files received after 1 PM ET will be processed next business day.

In order to ensure that students are fully aware of the status of their disbursement, we communicate with them often using their preselected choice of text or email, providing updates and significantly improving the student experience while reducing the need for additional calls to the College. Students can update their communication preference at any time using the Preference Portal discussed earlier. Your school may also use the Administrator Portal to send customized emails and texts to students with real-time data regarding their refund status and availability.

#### **Prepaid Card Information:**

We provide two possible branded card designs to the College, shown following. Each card offers identical features and benefits.

- School-branded custom full option



Identifiable school branding, including College name, insignia, landmark, building, etc.  
Multi-color option.

Statement of Needs: Question C continued

- School-branded custom standard option



**Card Design:**

Our Professional Services Team will work with the College upon implementation to help the College select the card design that best suits your needs. We will then handle the creation and mailing of the card on behalf of the College.

All students who select a prepaid card for disbursement, regardless of their banking relationship, benefit from multiple options to access their funds, including: cost free withdrawal at over 50,000 surcharge free ATMs across the country, ability to use the card as a debit card anywhere that Visa is accepted worldwide, and cash withdrawal at a banking center of their choice. In addition, card holders have 24/7 access to a robust cardholder portal which offers user-friendly technology that allows them to pay bills, collect direct deposits onto their card, follow transaction history and transfer money using peer-to-peer buddy transfer options.

**Additional Benefits of the prepaid card**

Prepaid Card Features and Benefits	
Features	Benefits
Bill Pay Card to Card Transfers ATM Withdrawal Cash advance at bank counter	Convenient access to available funds where and how the student requires
Free Mobile Apps	On-the-go convenience to track spending, check balance, transaction history and more! Apps are free and available through the Apple App Store or Android Marketplace.

*Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-950012-DF Student Refund Disbursement Services*

*Statement of Needs: Question C continued*

Sponsor Load Portal	Allows parents/sponsor convenient access to load funds on the card through online management features
Direct Deposit	Allows funds from on or off campus employment to be easily loaded onto the card. All the access of a bank account, without the fees! <b>No Overdraft/NSF fees, extension of credit or liability for fraudulent charges for your students.</b>
Budgeting Tools	Students can easily track their balances, review funds activity and stay informed of their account deposits and withdrawals.
Loyalty and Rewards programs	Additional benefits to students who utilize the prepaid card option
Surcharge Free ATM Network	The Cardholder Preference Portal provides a quick and convenient way to locate more than 50,000 surcharge free ATMs nationwide. A mobile application also provides ATM locator access.
FDIC Insured	Secure accounts for disbursements/loads/deposits
24/7 Customer Service	Expert service available for the prepaid card available anytime, anywhere
Customizable Branding	School-branding promotes recognition and a seamless experience for the student.
Visa ReadyLink	Provides convenient access for funds loading at local merchants (i.e. CVS, Wal-Mart).
Visa Branded	Can be used anywhere Visa is accepted
ATM Locators	A quick and convenient way to locate an ATM close by no matter where you are in the world. You can now get cash and other services from over 1.7 million Visa automated teller machines (ATMs) in more than 200 countries and territories. There is even a mobile version to locate an ATM while you are on the go.
Self-Select PIN	Provides additional security to funds access
Online Statements	Easy access to the data needed review transactions

*Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-950012-DF Student Refund Disbursement Services*

*Statement of Needs: Question C continued*

<b>Card to Bank Account</b>	<b>Secure, simple ACH transfers to students Bank Account</b>
<b>Ends/reduces the need for printed checks</b>	<b>Reduces the cost to the College for processing of student refunds</b>
<b>Faster speed of processing for student reimbursements</b>	<b>Convenience for the student.</b>
<b>Account and Routing number provided</b>	<b>With all the benefits of a checking account, the account and routing number allows students to directly deposit funds from on and off campus employment directly onto their card</b>
<b>Periodic disbursement available</b>	<b>Allows the school to process refunds in a timely manner as required by the Title IV legislation.</b>

**D. The Contractor shall distribute refunds to the students by one of the following methods which must comply with the Department of Education Title IV refund delivery regulation. The method for each student will be selected by the student.**

- 1. Via a Contractor provided, pre-paid debt card, which the College desires to be linked to a VISA or MasterCard branded debit card.**
- 2. Direct deposit to student's existing bank account.**
- 3. Paper check mailed to the student to include all due diligence associated with any returned checks in accordance with Title IV regulations. The college desires that paper check be the default option for students who do not select an option.**

**TMS Response:** The TMS Refund Solution was built on choice- for both the school and the student- and offers Tidewater Community College the opportunity to provide up to three disbursement options to your students: direct deposit to an existing bank account, paper check, and prepaid card. TMS understands that the College desires the paper check as the default options for students who not make a selection and will comply with that request. Our Solution was purpose built for Higher Education institutions and each of the disbursement options that we offer



*Statement of Needs: Question D continued*

are both student-friendly and meet Title IV regulations, along with compliance to the best practices recommended by the U.S. PIRG Education Fund <sup>1</sup>and NACUBO<sup>2</sup> for debit cards. Only the disbursement methods chosen by the College will be offered or referenced to your students.

<sup>1</sup>U.S. PIRG, *The Campus Debit Card Trap – May 2012*, <sup>2</sup> NACUBO *Offers Debit Card Best Practices, January 2013*

**Student Disbursement Method Selection:**

In order to participate in the refund program, students are prompted to register to select their disbursement preference. We will communicate the need to register using a variety of communication tactics, all approved by your school, and designed to promote maximum participation.

In order to register, the student will simply login to the secure, co-branded Preference Portal to choose their disbursement option from the available choices (the school can choose to offer all or any combination of prepaid card, ACH to an existing account or paper check). Registration takes place well before students are scheduled to receive a refund or financial aid disbursement, ensuring that once the school is ready to make a disbursement, the student is set to receive those funds in the fastest manner possible, based on their distribution selection. Our quick turnaround<sup>1</sup> ensures the school remains compliant with delivery regulations in regards to access to funds. <sup>1</sup>*Disbursements made same day for all files received prior to 1 PM ET. Files received after 1 PM ET will be processed next business day.*

The Preference Portal, which is available via direct login as well as single signon access through your school's website, was designed with ease of use in mind, utilizing the technology solutions that your students expect and are familiar with, supported by customer service experts during every step of the process. Students will login to the Preference Portal, set up their demographic information, select their communication preference (text/email or both), and choose their disbursement method from the options that the College chooses to make available (prepaid card, direct deposit to an existing bank account, or paper check). Only the options chosen by the school will be available for student selection. Every function available within the Preference Portal is supported by our expert customer service.

Once the student has selected their choice of disbursement, we will communicate with them via their choice of communication method (text/email or both) during every step of the process- letting them know when funds are disbursed, if there is a return or exception item which requires their attention, and when updates or changes are made to their profile which require their confirmation. This flow of communication to the student ensures they are always aware of their disbursement status and reduces calls to the school. Students can also view their refund history within the Preference Portal at

Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-950012-DF Student Refund Disbursement Services

Statement of Needs: Question D continued

any time. For changes to information, such as communication methods, address, and disbursement preferences, students can access the Preference Portal at any time.

Screen shots of the co-branded Preference Portal have been provided for your review:

### Preference Portal Login Page

Although not shown here, the login page will be school branded. This page offers students the ability to log in to view account, or register for first time users.

Students are supported every step of the way by our Education Payment Advisors, reducing calls to the College.

### Disbursement Selection Page

Each disbursement option clearly notes the availability timeline for receipt of funds. Only the disbursement options approved by the College will be shown to the student.

Statement of Needs: Question D continued

**Account Summary Screen**

Once a student has registered, they may review their account transactions at any time through this screen.

The screenshot displays the 'Account Summary Screen' for Tidewater Community College. At the top, there is a navigation bar with 'Method', 'Summary', and 'Logoff' buttons. Below this is a banner with the college logo and several photos of students. A 'Disbursements' section is visible, with a 'Call Support: 888-425-1138' link. The main content is a 'Summary' table with the following data:

Deposit Date	Amount	Description	Disbursement Type	Sent To	Returned	Disburse Number
09/15/11	\$1,100.00	Student Refund Spring	Physical Check	<a href="#">Address</a>		77720110914
08/03/11	\$500.00	Student Refund Fall	Physical Check	<a href="#">Address</a>		69920110802
08/02/11	\$1,500.00	Student Refund Fall	Physical Check	<a href="#">Address</a>		77620110906
07/22/11	\$700.00	Payroll	Direct Deposit	XX4664		66420110721

At the bottom right of the screen, there is a link for 'Ask for Terms of Use'.

Statement of Needs: Question D continued

**Student Information**

**Disbursements**

**Student Information**

\* Denotes Required Field

<b>Enrollment Status:</b>	Enrolled
<b>User ID:</b>	nz1@pack3452.com
<b>Student ID:</b>	XX1
<b>SSN: *</b>	XXXXX0126
<b>First Name:</b>	Howard
<b>Last Name:</b>	Polack
<b>Email Address: *</b>	nz1@pack3452.com
<b>Parent:</b>	No

---

<b>Email Destination: *</b>	nz1@pack3452.com
-----------------------------	------------------

---

<b>Address: *</b>	4191 FAWN RUN
<b>Address 2:</b>	
<b>City: *</b>	MEDINA
<b>Country:</b>	US
<b>State / Zip: *</b>	OH 44256
<b>Contact Phone Number:</b>	330-416-0010
<b>Date Of Birth: *</b>	09/20/64
<b>Auth 2: *</b>	1001
<b>Auth 3: *</b>	09201964

CloseEditReset Password

**Payment Method Information**

**Current Method Selected:** Prepaid Card

---

<b>Card Status:</b>	Active
<b>Card Proxy ID:</b>	
<b>Card Pan 4:</b>	
<b>CVV:</b>	
<b>Card Order Date:</b>	01/01/14

---

Direct Deposit

---

<b>Account Type:</b>	Checking
<b>Account Number:</b>	XX34

This screen displays the student current disbursement preference as well their enrollment status and mailing information, as applicable. Students may edit this information as needed.

- E. The Contractor shall electronically notify students of the distribution of financial aid refunds in a manner that meets all Title IV regulations. The Contractor shall provide real-time information on the status of refund payments displayed in a refund history table. The Contractor shall provide auto-email notifications for refund delivery, regardless of the preference of distribution. The Contractor shall provide the ability to re-order replacement cards online, reset PINs instantly online, and conduct wire transfers.**

**TMS Response:**

**Notification to students:**

In order to comply with all Title IV regulations and ensure your student population is well informed regarding the status of their reimbursement, TMS will communicate with your students often, using their preselected choice of text or email.

Our communications provide updates on the status of their disbursement or any returns, significantly improving the student experience and reducing the need for additional calls to the College. Student with questions on how to manage returns or regarding the status of their refund will be assisted by our expert Education Payment Advisors through the student's choice of email or phone.

This same comprehensive level of communication is applied to your administrative staff through the Administrator Portal – we let you know when disbursements are released and confirmed, as well as any exception files that require attention. In addition, our Administrator Portal provides the options for schools to send blast messages to any population of students included in your disbursement file regarding refund or disbursement notices or additional ad hoc school messages.

**Real-time status of refund payments:**

The Preference Portal provides an account Summary screen which provides the students with all of their account transaction information, including the date, amount and type of disbursement, along with the address/account the funds were disbursed to, as applicable. The following screen shot demonstrates this feature.

Statement of Needs, Question E continued

**Account Summary Screen**

Once a student has registered, they may review their account transactions through this screen.

Call Support: 888-425-1138

Summary						
1 of 1 page						
Deposit Date	Amount	Description	Disbursement Type	Sent To	Returned	Disburse Number
09/15/11	\$1,100.00	Student Refund Spring	Physical Check	<a href="#">Address</a>		77720110914
08/03/11	\$500.00	Student Refund Fall	Physical Check	<a href="#">Address</a>		69920110802
08/02/11	\$1,500.00	Student Refund Fall	Physical Check	<a href="#">Address</a>		77620110906
07/22/11	\$700.00	Payroll	Direct Deposit	XX4664		66420110721

[Return Terms of Use](#)

**Ability to re-order replacement cards online:**

When a student misplaces their card, they are able to deactivate the card online 24/7 (through the suspend feature, described below). This allows the student the opportunity to look for their card while the funds on the card are secure from any unauthorized transactions. In addition, the student may contact the card support line via the 24/7 toll free number to report the lost/stolen card and order a card replacement. By reporting the card as lost or stolen, the student's funds are protected under the Visa® zero liability policy, and the student is then issued a new card.

**Suspend Feature Details:** TMS offers card holders the suspend feature through the Cardholder Service Portal which allows students to temporarily suspend their card in the event that they believe the card is just misplaced, rather than lost. This is completed using the website's standard security features. The student can then log in and un-suspend the card if they find it, or contact the toll free support line to report it missing if need be.

*Statement of Needs, Question E continued*

**Reset PINs online instantly:**

In addition to the student Preference Portal (described above), students who request a Prepaid Card  
*Question E continued*

will also have access to the Cardholder Services Portal. This portal is also available through single sign-on access via the College website. Through this portal, the student can reset their PIN number online. This feature is also available via phone.

**Website Capabilities:** The Cardholder Website also includes the following features:

- ✓ Bill Pay
  - Pay Anyone Model (check writing)
  - Mobile App
- ✓ Sponsor (parent) Load Portal for easy money transfer directly onto the student card
- ✓ ScoreMore reward and loyalty program
- ✓ Card to Card Transfer
  - Buddy transfer on the Web
  - Mobile App transfers
- ✓ Mobile App- online banking
- ✓ Direct Deposit for off campus employment directly onto the card
- ✓ Budgeting tools to help students track spending
- ✓ Self-select PIN
- ✓ View Balances
- ✓ Transaction History
- ✓ Online Statements
- ✓ ATM Locator

The following screen shots are samples of the Cardholder service Portal.

Statement of Needs: Question E continued

**Login Page**

Section 27 of 31

SU  
SAMPLE UNIVERSITY

Login via Card Number Login via Username

Email \*

Password \*

Log In

School-branded, creating a seamless experience for the student.

Students have login options which include Username and Card Number.

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Statement of Needs: Question E Continued

### Home Screen

**ACCOUNT BALANCE**  
Available funds: \$325.00

**MY ACCOUNT INFO**  
View Details

**Latest 5 Transactions**  
View All

Date	Description	Operation	Amount	Type
2011-12-09	Value Load	Credit	\$100.00	Value Load
2011-12-09	Value Load	Credit	\$20.00	Value Load
2011-12-09	Value Load	Credit	\$200.00	Value Load
2011-12-03	MoneyTransfer Credit	Credit	\$5.00	Value Load

**Money results**

Date	Description	Status
12/12/2011	You have requested from SALLY BROWN the amount Money money money money... money! with the message	Pending
12/12/2011	You have requested from Srujana the amount Money money money money... money! the message	Pending

**Activity Notifications**

**Annotations:**

- School branding is available for website and cards.
- Account balance and recent transaction history easy to view.
- Account messages provide updates to students regarding current requests.

### Buddy Screen

**MY CARD ACCOUNT BALANCE**  
Available funds: \$41.87

**MY ACCOUNT INFO**  
View Details

**Latest 5 Transactions**  
View All

Date	Description	Operation	Amount	Type
2012-02-24	Bill Pay Fee	Debit	\$0.95	N/A
2012-02-24	Bill Pay	Debit	\$2.00	N/A
2012-02-24	Bill Pay Fee	Debit	\$0.95	N/A
2012-02-24	Bill Pay	Debit	\$1.00	N/A
2012-02-23	Sender Money Share Debit	Debit	\$2.00	N/A

**Buddy Activity Notifications**

Date	Event
2012-02-13 21:00:02	AMY STOVER

**Annotations:**

- Buddy provides debit details for each transaction
- Clear messages provide information regarding Buddy Notifications

Statement of Needs, Question E continued

Bill Pay Screen

**MY CARD ACCOUNT BALANCE**  
Available funds: **\$41.82**

**MY ACCOUNT INFO**  
View Details

**SAMPLE UNIVERSITY**  
4000 1234 5678 9010  
JOSHUA DANIEL  
VISA

Name on card: HOWARD POLACK  
Status: Active  
Card Number: 40XX-XXXX-XXXX-2466  
Good Thru: 12/14  
Currency: USD  
Email: bakerprod1@polackfamily.com  
Mobile:  
Program: Baker University  
Direct Deposit Bank Information  
Routing Number: 073972181  
Account Number: 2136653724601

**Make Payments**

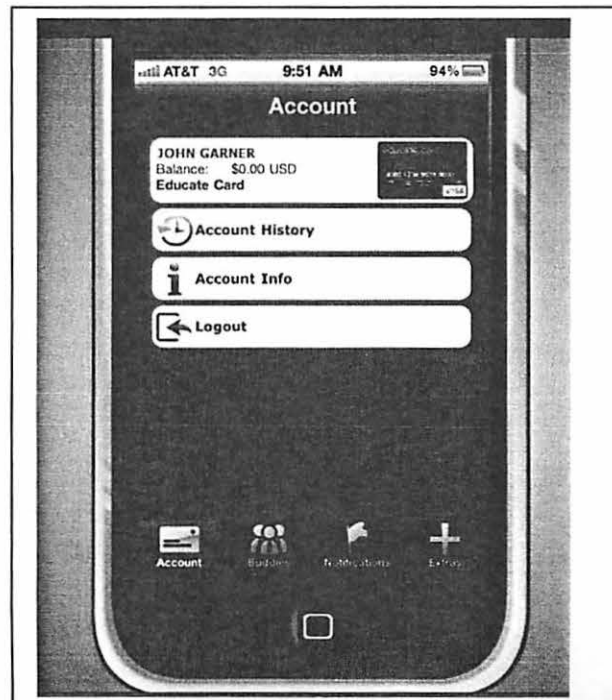
Payee	Amount/Send Date	Last payment	Est. Delivery	Frequency	Until Date
Howard XXXXXXXXXX6646	2012-02-24	2012-02-14 \$1.10	2012-03-02 Bill Pay: \$0.95	One-Time	
ATT Cellular Service XXXXXXXXXX4646	2012-02-24	2012-02-17 \$1.09	2012-03-02 Bill Pay: \$0.95	One-Time	
Stephanie XXXXXXXXXXlack	2012-02-24	2012-02-24 \$2.00	2012-03-02 Bill Pay: \$0.95	One-Time	

Restart Submit payments

See Pending Payments

Bill Pay Screen provides clear payment details and options to review/edit pending payments

**Mobile App:** The free Mobile App available for iPhone and Droid users offers a simple interface with user friendly features:



*Statement of Needs: Question E continued*

**Conduct Wire Transfers:**

The TMS prepaid card disbursement method was designed specifically for the student population. This means that the card offers all of the benefits of a standard bank account without the many risks and fees associated with the traditional checking account, including: overdraft fees, unavailable funds, and fees for check orders. The prepaid card offers the student the ability to accept funds from anyone, as well as easily and securely pay anyone, anywhere, anytime through the Bill Pay option on the Cardholder Portal. This allows the students to not only easily track all payments through the Cardholder Portal, but also provides a secure way to send funds to any business or person (no lost checks!).

Should the student need to send funds to a person or institution that does not accept electronic payments, TMS will cut and send the check for them. This saves the purchase and hassle of a paper check book and provides the ability to easily view account transactions through the Cardholder Portal 24/7. Students may also stop payments on bill payments for any item that has not already been processed.

In addition to these features, students using the prepaid card can also use the card to card money share (buddy feature), can use the card anywhere the VISA logo is accepted, access their funds any of 50,000 surcharge free ATMs, and transact an over-the-counter cash withdrawal at a bank.

- F. The Contractor shall allow for funds to be sent electronically to accountholders from any checking account. The College desires that this be allowed at no charge. The Contractor must display a transaction send money history chart online.**

**TMS Response:** For parents or others who wish to send money to account holders, the prepaid card offers the ability to load the card through Direct Deposit, Parent/Sponsor Portal, Refund Disbursements and MoneyShare. There is no charge to account holders for deposits onto the card through any of these options. The student is able to view their transaction history (including deposits/disbursements) at any time through the Cardholder Portal Account History screen.

In addition, Our Sponsor Portal allows students to invite sponsors to link and send money to their card. The parents will register a checking account of their choice and after a validation process, be able to send money electronically to the student for FREE. The sponsors will have a complete transaction history showing both credits from their checking account that is linked and the debit when the funds are posted to the student's card. The student will receive a text or email each time funds are loaded onto the card.

Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-950012-DF Student Refund Disbursement Services

Statement of Needs: Question F continued

A sample of our Sponsor Portal is provided for your review:

Screenshots are Sample only.  
Actual portal is school-branded.

The screenshot shows a web interface for a sponsor portal. At the top right, there are navigation links: Home, Account History, My account, Budget, Bill Pay, and Support. On the left, there are two main sections: 'MY ACCOUNT BALANCE' showing 'Available funds: \$5.00' and 'MY ACCOUNT INFO' which includes a 'View Details' link and a card image. The card is an 'educate card' with the number 4000 1234 5678 9010 and the Visa logo. Below the card, there is a list of card details: Name on card: BRITTANY BOUCHARD, Status: Active, Card Number: 40XX-XXXX-XXXX-0338, Good Thru: 12/14, Currency: USD, Email: brittany1@polackfamily.com, Mobile: Program: Educate Card, Routing Number: 073972181, Account Number: 2135564903301. On the right, there is an 'Invite Sponsor' form with fields for 'Sponsor Name \*' (Griffin Polack) and 'Sponsor Email \*' (griffin@polackfamily.com), and an 'Invite' button. A callout box on the right contains three bullet points: 'Inviting a sponsor allows that sponsor to securely send money to the student's card.', 'Invitations will prompt an email to the sponsor.', and 'Once they verify their acceptance of the invitation, sponsors will be able to load funds to the student's card.'

Sample of Sponsor Home Page

The screenshot shows the 'educatecard' sponsor home page. At the top right, there is a 'Logout' link. Below it are navigation links: Home, My Account, Transaction History, Profile, and Support. The main content area is divided into two columns. The left column has sections: 'My Account' with 'Account No.: 4XXX XXXX XXXX XXXX' and 'Account Balance: \$9999.00' with a 'Fund your Account' link; 'My transfer students' with links for 'View my Students', 'Pending invitations', and 'Transfer funds to Student'; and 'My funding sources' with links for 'Register new funding source' and 'View / Verify registered funding sources'. The right column has a welcome message: 'Welcome to educatecard.com the convenient way to load your student's card. As a sponsor to your student, you can:' followed by three bullet points: 'View your existing student(s) and accept/reject invitations from new student(s).', 'Register and verify your funding source / bank account.', and 'Send money from your verified Bank account to your student's card.' Below this is a link for 'View your Transaction History.' At the bottom, there is a note: 'For further assistance, contact our Customer Support at [support@educatecard.com](mailto:support@educatecard.com)'.

**G. The Contractor shall coordinate with the each of the colleges daily electronic interchange of data necessary to effectively maintain services to the College's students.**

**TMS Response:** In order to coordinate electronic interchange of data necessary to effectively maintain services, TMS provides College administrators with a robust Administrator Portal – designed specifically for the higher education refund process - which allows access to refund information and student's accounts management and exception management. As described previously, the College will send TMS refund information via our secure Administrator portal or via, data dip from PeopleSoft or secure file transfer.

Our robust Administrator Portal allows for a myriad of functions for school administrators, all easily accessible and supported by the TMS customer service team for all functions and inquiries. In addition, self service functions found on our robust School Portal will all be accessible for the following uses:

- File processing
- Reporting
- Disbursement research
- User access updates and management
- Exception Processing

The Administrator Portal makes processing exceptions and viewing student activity simple and convenient, allowing your school to easily view and track student refund disbursement activity. The College can also use the Administrator Portal to send customized emails/texts to students regarding important messages.

**Ad hoc Messaging:**

School Administrators may also communicate to all or selected segments of students included in the College's enrollment file using the "Tools" tab option of the School Administrator Portal. Messages are sent to students based on their pre-indicated preferences of text or email. This feature can be utilized by administrators for communication related to refund and disbursement management but has the added benefit of being able to be used for ad hoc messaging.

**Reports:**

The College can use our Administrator Portal's reporting functionality available within the Administrator Portal to easily obtain reports of summary transactions for any period of time. Reports are available through the portal for any and every constituency within the disbursement process, and include:

Statement of Needs: Question G continued

- Cancel/Reissue Report
- Cancelled Exceptions Report
- Confirm Report – Enrollment
- Confirm Report – Payment
- End of Day File Summary
- OFAC Exception Reports
- Enrollment File
- Overridden Exceptions Report
- Outstanding Exceptions Report
- Overridden Exceptions Report
- Payment File
- Resubmitted Exceptions Report
- Report Generator Spreadsheet
- Returns Report
- Transactions Settlement Report
- Voided Checks Report

The following screen shots show samples of the Administrator Portal:

The screenshot displays the Administrator Portal Homepage. At the top, a banner reads "Administrator Portal Homepage". Below this is the "SAMPLE UNIVERSITY" logo and a navigation bar with tabs for "Home", "File Activity", "Reports", "Exceptions", "Summary", "Void Check", and "Tools". A secondary navigation bar includes "Disbursements", "Processing Window Closes Daily at 1:00PM ET", and "Call Support: 888-722-4867". The main content area is titled "Disbursements Home" and contains a welcome message, instructions on how to upload disbursement files, and a section for "Action Items" which lists: "1. Payment File to Confirm", "4. Exception Items Need Action", and "2. Users to Proof". Two callout boxes are present: one pointing to the navigation tabs stating "Tab layout design provides convenient access to tool, reports and more." and another pointing to the Action Items section stating "Action Items are clearly displayed on the Landing Page of the Administrator Portal".

Statement of Needs: Question G continued

### School Administrator File Activity Tab

Admin | Disbursements | Log Off

Home | **File Activity** | Reports | Exceptions | Summary | Void Check | Tools

**Disbursements** Processing Window Closes Daily at 1:00PM ET Call Support: 888-722-4867

**Send Payment Files**

File Name:

**Search**

Date Range:

**Payment Files Uploaded**

Date	Amount	# of Items	# Exceptions	File Reference Number	Status	* Good Funds	Delete Reason
12/12/11 08:07:51	\$23,049.00	13	0	337	Released *		<input type="button" value="Confirm"/> <input type="button" value="Delete"/>
12/07/11 13:13:22	\$6,182.00	6	0	333	Processed		
12/07/11 12:19:04	\$7,363.00	5	0	332	Processed		

The File Activity screen allows administrators to easily upload files to TMS as well as review any previously uploaded files through a simple search.

### Reports Tab

Admin | Disbursements | Log Off

Home | File Activity | **Reports** | Exceptions | Summary | Void Check | Tools

**Disbursements** Processing Window Closes Daily at 1:00PM ET Call Support: 888-722-4867

**Report Search**

Date Range:

Report Type:

**5 Reports Found**


Date	Time	Report Name
12/13/11	09:47:37	Confirm Report - Enrollment
12/13/11	08:04:40	Confirm Report - Enrollment
12/13/11	08:00:56	Confirm Report - Enrollment
12/07/11	12:26:48	Confirm Report - Enrollment
12/07/11	11:59:39	Confirm Report - Enrollment

Reports in Green Have Been Viewed Within The Past 90 Days.

The Reports tab makes finding the information you need easy and convenient with multiple search options.

Statement of Needs: Question G continued

## Report Generator



Admin | Disbursements | Log Off

Home | File Activity | **Reports** | Exceptions | Summary | Void Check | Tools

**Disbursements** Processing Window Closes Daily at 1:00PM ET Call Support: 888-722

### Report Generator

Report Type: Student Change History ▼  
School ID: TMS1000-03

File: None ▼

Date Range: 11/13/11 12/13/11 (Reset File Date Range)

Student ID:   
First Name:   
Last Name:   
Disburse Number:

Exceptions Status:  Pending  Due To Release  Processed

Transactions Status:  Pending  Released  Confirmed  Processed



Report Format: HTML ▼

The Report Generator feature allows administrators to produce reports using a myriad of search features and status options.



Statement of Needs: Question G continued

### Exceptions Tab



Section 12 of 31

Admin | Disbursements | Log Off

Home
File Activity
Reports
Exceptions
Summary
Void Check
Tools

Disbursements

Processing Window Closes Daily at 1:00PM ET    Call Support: 888-722-4444

Pending Exception Search

Last Name:



4 Records Found

Last Name	First Name	Student ID	Return Date	Amount	Payment Type	Resubmit <input type="checkbox"/> (All)	Override <input type="checkbox"/> (All)	Cancel <input type="checkbox"/> (All)
Anderson	James	SU000126	12/07/11	\$125.00	Physical Check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Baker	Deborah	YS000130	12/13/11	\$1,543.00	Physical Check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jones	Mark	TU000134	12/13/11	\$325.00	Physical Check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mary		EU000135	12/13/11	\$2,224.00	Physical Check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Exception management is simple with search functions, and click-and-submit options for processing.

Administrators can easily select the population with whom they wish to communicate.

### Tools Tab



Section 14 of 31

Admin | Disbursements | Log Off

Home
File Activity
Reports
Exceptions
Summary
Void Check
Tools

Disbursements

Processing Window Closes Daily at 1:00PM ET    Call Support: 888-722-4444

Adhoc Messaging

Message	Class	Ad Hoc	Message
Your School	TMS1000-03	All	Registration Deadline
Your School	TMS1000-03	Not Enrolled	Enroll Now
Your School	TMS1000-03	Prepaid Card	New ATM on Campus

\*Yellow records require proofing from another user

Administrators may send messages related to refund and disbursement management as well as College-specific ad hoc messages through the Tools tab.

**H. The Contractor's pre-paid debt card must have access to national ATM and POS networks.**

**TMS Response:** TMS partners with VISA, one of the most accepted vendors worldwide. Our current surcharge free network is the largest in the nation, Allpoint, with 50,000 locations nationwide. **TMS will also work with the College to provide ATM placement on-campus as desired by the school.** We will also work with current providers, if the school so desires, to provide surcharge free ATM access on campus for all students utilizing the prepaid card.

**I. The Contractor shall provide for the ongoing replacement of lost/stolen/damaged Refund Disbursement Cards. Cardholders must be able to report a lost or stolen card and have it deactivated 24 hours/day, 7 days/week, via a toll-free number and via the website.**

**TMS Response:** When a student loses their card, they simply contact the card support line via the 24/7 toll free number to report the lost/stolen card. By reporting the card as lost or stolen, the student's funds are protected under the Visa® zero liability policy, and the student is then issued a new card.

In addition, the online Cardholder Service Portal (available 24/7) has a feature which allows students to temporarily suspend their card in the event that they believe the card is just misplaced, rather than lost. This is completed using the websites standard security features. The student can then log in and un-suspend the card if they find it, or contact the toll free support line to report it missing if need be.

**J. The Contractor shall handle exceptions with respect to refund payment delivery, including error resolution lost/stolen checks, lost/stolen debit cards, incorrect or missing payments, undeliverable address or account/contact information, and others as deemed necessary. The College requires the ability to reverse refund payments from the Contractor's system online in case of error or ineligibility for refund.**

**TMS Response:** The online, 24/7 Administrator Portal makes processing exceptions and viewing student activity simple and convenient, allowing your school to easily view and track student refund disbursement activity with the click of a button. Administrators are notified when disbursements are released and confirmed, when files are released or when exceptions are outstanding at the end of the week. Access controls are flexible enough to provide nearly any type of separation of duty needed to work within the school's workflow.

Our robust Administrator Portal allows for a myriad of functions for school administrators, all easily accessible and fully supported by the TMS customer service team for all functions and inquiries. In addition, self service functions found on our robust School Portal will all be accessible for the

*Statement of Needs: Question J continued*

following uses:

- Exception Processing including: returned items, incorrect payments, missing payments
- File processing
- Reporting
- Disbursement research
- User access updates and management

**Reversing payments:** The administrator can utilize the Administrator portal to draw back available funds inadvertently processed for payment. This portal allows the school to use NACHA approved guidelines to reverse an ACH (direct deposit) disbursement, reverse the funds disbursed to a prepaid card, or void a check under these circumstances. Our process also minimizes the number of exceptions which need to be managed by our direct contact with the student whenever possible. For example, if an item (ACH deposit, paper check or prepaid card) is returned for any reason (such as incorrect address or bank account information), TMS will notify student of the required correction and prompt the student to update the information online through the Student Portal and notify the school to redistribute. All returns (i.e., ACH, Check, or Card) are handled by our system in an identical fashion using our simple point-and-click online management system. The school Administrator can select that return items be resubmitted to the student's current preference, overridden and mailed to a predefined location on campus for pickup, or cancelled, allowing the funds to be returned via ACH back to the school.

The College will also have the full support of your dedicated Account Manager and the School Support Line for assistance with exceptions processing at any time, available through phone and email.

A sample of the Exceptions Processing available for administrators is shown following:

Statement of Needs: Question J continued

### Administrator Portal Homepage

Processing Window Closes Daily at 1:00PM ET Call Support: 888-722-4867

**Disbursements Home**

Welcome to your student payment disbursement system, your central system for disbursing Tuition Reimbursement, Work Study, and all other forms of payouts.

The system will distribute all funds to the student selected funding method including Prepaid Card, ACH, or Check.

You simply upload One disbursement file and the system will take care of directing the funds.

Please be sure to check your totals upon upload and your exceptions management system daily.

Processing exceptions are as easy as pushing a button. As soon as a student has notified you that they have updated their information in the Student Portal, you simply select that exception item and click on submit. You can research any payment distributed through a quick search or through your daily reports.

**Action Items**  
 1 Payment File to Confirm  
 4 Exception Items Need Action  
 2 Users to Proof

Tab layout design provides convenient access to exceptions management

Action Items (including exceptions) are clearly displayed on the Landing Page of the Administrator Portal

### Exceptions Tab

Processing Window Closes Daily at 1:00PM ET Call Support: 888-722-4867

**Pending Exception Search**

Last Name:

**4 Records Found**

Last Name	First Name	Student ID	Return Date	Amount	Payment Type	Resubmit	Override	Cancel
	James	SU000126	12/07/11	\$125.00	Physical Check	<input type="checkbox"/> (All)	<input type="checkbox"/> (All)	<input type="checkbox"/> (All)
Baker	Deborah	YS000130	12/13/11	\$1,543.00	Physical Check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jones	Mark	TU000134	12/13/11	\$325.00	Physical Check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Myers	Mary	EU000135	12/13/11	\$2,224.00	Physical Check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Exception management is simple with search functions, and click-and-submit options for processing.

Administrators can easily select the population with whom they wish to communicate.

Statement of Needs: Question J continued

**Tools Tab**

**SU**  
SASPIK UNIVERSITY

Admin | Disbursements | Log Off

Home | File Activity | Reports | Exceptions | Summary | Void Check | Tools

**Disbursements** Processing Window Closes Daily at 1:00PM ET Call Support: 888-773-4867

**Adhoc Messaging**

Your School	TMS1000-03	All	Registration Deadline
Your School	TMS1000-03	Not Enrolled	Enroll Now
Your School	TMS1000-03	Prepaid Card	New ATM on Campus

\*Yellow records require proofing from another user

Edit New

Administrators may send messages related to refund and disbursement management as well as College-specific ad hoc messages through the Tools tab.

- K. The Contractor shall work with the VCCS Systems Office to automated the PeopleSoft Student Information System to transfer refund information to the Contractor.**

**TMS Response:** TMS has a long history of working with PeopleSoft schools and interfacing bi-directionally. We are able to seamlessly facilitate updating the school's PeopleSoft system of record with the appropriate refunding transaction statuses.

- L. The Contractor shall work with the VCCS Systems Office to meet the requirements of the State's Debt Offset Program.**

**TMS Response:** TMS will fully comply with all requirements under this program.

## ATM Services

- A. The College desires that ATM's be installed and operated at each of the primary locations listed in Section II, Paragraph B. The Contractor shall work with each of the other colleges for ATM installations.**

**TMS Response:** TMS understands and will comply with the request as stated by the College. TMS is also willing to negotiate with any current providers in order to ensure surcharge free ATM access for Tidewater Community College (and each of the primary locations listed in Section II) students using the prepaid card. We have several college locations where the current ATM provider allowed BIN listing of our cards for surcharge free access to the college's students. This allows the college to retain current relationships with the banks and not require a new or replacement installation. Our partner, Cardtronics, is a world premier provider of ATM services.

- B. The Contractor shall survey the College's locations in order to identify practical sites for installation of ATM's and become familiar with and take into consideration all site conditions which may affect the work and to check all dimensions at the sites.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- C. The Contractor shall at all times safely guard the College's property from injury or losses in connection with the installation work required. The Contractor shall at all times safely guard and protect their work and that of adjacent property from damage.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- D. All installation work shall be performed in a first class workmanship manner by fully qualified personnel and all materials furnished shall be of character and quality required by the accepted specifications. Any unsatisfactory work performed or materials furnished at whatever time they may be discovered shall be immediately removed and replaced by the Contractor to the College's satisfaction.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- E. The Contractor shall, at no additional expense to the College, be responsible for obtaining any necessary licenses and permits, and for complying with any applicable laws, codes, and regulations in connection with the prosecution of the contract.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- F. The Contractor shall be responsible for all damages to persons or properties that occur as a result of his fault or negligence. The Contractor shall take proper safety and health precautions to protect the work, the workers, the public, and the property of others. The Contractor shall be responsible for all materials delivered and work performed until completion and acceptance of the entire construction work, except for any completed unit of construction thereof which theretofore may have been accepted.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- G. Any camera systems proposed by the Contractor for security purposes shall be at the sole discretion and expense of the Contractor. Any installed camera systems shall be internal to the equipment. Use of external camera or video tape equipment will not be permitted.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- H. The inclusion of an alarm system shall be at the sole discretion and expense of the Contractor.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- I. The Contractor shall provide ATM's that will perform at a minimum, the following functions:**

- 1. Allow in-screen transaction selection.**
- 2. Dispense printed receipts to include but not limited to date and time of transaction, transaction type, dollar amount of withdrawal, etc.**
- 3. Provide a balance available on the debit card.**

**TMS Response:** TMS understands and will comply with all parts of the request as stated by the College.

- J. All ATM equipment shall remain the sole property of the Contractor. The Contractor will be fully responsible for supplying, installing, maintaining, and servicing all ATM equipment during the term of the contract. Upon termination of the contract, the Contractor will be fully responsible for removing the ATM equipment from the College's property at no additional cost to the College.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- K. The College will not be responsible for providing telephone wiring to each ATM site but will provide the Contractor access to install wiring. The Contractor shall be responsible for furnishing and installing telephone and data wire security.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- L. The College will be responsible for the installation and maintenance of required electrical power. Emergency power will not be available to support the ATM's.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- M. The College will provide adequate space for the ATM equipment.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- N. Spare equipment provisions (space cassettes, printer receipts, deposit envelopes, etc.) shall be provided by the Contractor. The College will not be responsible for any costs associated with spare equipment provisions.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- O. The Contractor shall make known any fees that will be charged for usage of ATM services. These fees shall be publicly posted in a conspicuous place, either on or near the ATM. The College will not guarantee a minimum volume of fee generating activity.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- P. The Contractor shall publicly post in a conspicuous place, either on or near the ATM, directions for usage of the ATM.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- Q. The Contractor shall be responsible for maintaining ATM equipment in fully operational order. The Contractor will also be fully responsible for all repair and/or replacement of dysfunctional ATM's within twenty-four (24) hours of being notified of the need for repair.**



*ATM Services: Question Q continued*

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- R. The Contractor shall pay the College a fee at a mutually agreed upon rate. This may be either a fixed, flat rate or a share of the revenue received.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

- S. The College will not be responsible for paying any fees, network subscriptions, expenses, taxes, or charges of any kind associated with the ATM's. Any and all costs related with the ATM's shall be the sole responsibility of the Contractor.**

**TMS Response:** TMS understands and will comply with the request as stated by the College.

## Technology

- A. The Contractor shall ensure that all sensitive data be transmitted securely and encrypted using Secure Shell Technology (SSH). Dial-up transmission will not be accepted.**

**TMS Response:** TMS understands and will meet this requirement. For web traffic we utilize Web Services over SSL with strong encryption with additional requirements of IP white listing for vendor connectivity. For batch file communication, we always transmit over secure VPNs or secure FTP. For student enrollment and payment files we use HTTPS and can also receive files via Web Services over SSL and Secure FTP.

- B. The Contractor shall incorporate their proposed solution into the College's existing systems and processes. The College's Student Information System (SIS) is Oracle/PeopleSoft.**

**TMS Response:** TMS has a long standing history of working with Oracle/PeopleSoft and we are able to easily incorporate our Refund Solution into the school's existing systems and processes for information exchange, data, reporting, etc.

## **PCI Compliance/Security of Information**

- A. **The Contractor represents and warrants that it shall implement and maintain certification of Payment Card Industry (“PCI”) compliance standards regarding data security. The Contractor agrees promptly to provide, from time to time at the request of the College, current evidence, in form and substance reasonably satisfactory to College, of compliance with these data security standards which has been properly certified by an authority recognized by the payment card industry for that purpose. Further, the Contractor shall maintain and protect in accordance with all applicable federal, state, local, and PCI laws, rules and regulations the security of all cardholder data when performing the contracted services on behalf of the College. The Contractor shall indemnify, defend, protect and hold the College harmless from and against any and all claims, losses, damages, notices and expenses, including, without limitation, any fines which the College maybe required to pay, which result from the Contractor’s breach of these provisions. If during the term of any resulting Contract, the Contractor undergoes, or has reason to believe that it will undergo, an adverse change in its certification or compliance status with the PCI standards and/or other material payment card industry standards, it will promptly notify the College of such circumstances.**

**TMS Response:** TMS understands and will comply with the request as stated by the College. A copy of our current PCI DSS certificate has been included under Attachments.

**Information on our PCI DSS program:** Visa Cardholder Information Security Program (CISP) and PCI DSS compliance is achieved through Tuition Management Systems’ alliance with Qualys.

Additionally, in accordance with the guidelines set forth under PCI DSS, Tuition Management Systems employs the following:

- Protects Cardholder Data
- Maintains a Vulnerability Management Program
- Implements Strong Access Control Measures
- Regularly Monitors and Tests Networks
- Maintains an Information Security Policy
- Build and Maintain a Secure Network
- Protects Cardholder Data
- Maintains a Vulnerability Management Program
- Implements Strong Access Control Measures
- Regularly Monitor and Tests Networks
- Maintains an Information Security Policy

- B. The Contractor shall develop, implement, maintain, and use appropriate administrative, technical, and physical security measures to preserve the confidentiality, integrity, and availability of all maintained or transmitted Customer Financial information received from, or created or received by the Contractor on behalf of College. The Contractor will maintain all banking information in a secured database in compliance with all banking, FERPA, GLB Act and Federal regulations.**

**TMS Response:** TMS employs control measures that protect cardholder data; maintains a vulnerability management program; regularly monitors and tests networks, maintains an information security policy; and maintains a secure network. Our Refund Solution complies with all applicable banking laws, including FERPA, Gramm-Leach-Bliley Act, PCI and all federal regulation. Our Refund Solution is also compliant with Title IV refund regulations.

- C. The Contractor shall report to the College any use or disclosure of Customer Financial Information not authorized by any resulting Contract or in writing by the College. The Contractor shall make the report to the College not more than one (1) business day after the Contractor learns of such use or disclosure. The Contractor's report shall identify; the nature of the unauthorized use or disclosure, the Customer Financial Information used or disclosed, who made the unauthorized use or received the unauthorized disclosure, what the Contractor has done or shall do to mitigate the effects of the unauthorized use or disclosure, and what corrective action the Contractor has taken or shall take to prevent future similar unauthorized use or disclosure. The Contractor shall provide such other information, including a written report, as reasonably requested by the College.**

**TMS Response:** TMS understands the College's request and will comply in accordance with the requirements as stated.

## **Marketing Strategy**

- A. The Contractor shall provide and manage a comprehensive marketing strategy that will educate and promote services of the program through the College's Marketing Department. The marketing must be co-branded to the College colors, logos, name, etc and all marketing must be produced and paid for by the Contractor. Marketing must be approved by the College. The Contractor shall describe in detail the proposed marketing plan and strategy, both for implementation and on an ongoing basis, recognizing the significant student turnover the College experiences from term to term. The marketing strategy must fully explain the best option for Title IV Federally funded financial aid refunds, tuition refunds and other student refund processes is a debit card; however other options are available.**

**TMS Response:** TMS has developed a robust marketing communication plan to promote and educate the Tidewater Community College campus community about the Refunding program, powered by TMS. This plan covers education, promotion and sustainment of the Refund Solution, and these tools are co-branded and provided at no additional charge. All marketing will be discussed with and approved by the College. Ongoing marketing support for the College will be provided through your dedicated Account Manager, Christina Callahan.

Our marketing is designed to promote the prepaid card as the best/most efficient method of receiving disbursements, and will present all available disbursement methods to ensure the student understands their choice in the process. Marketing materials include funds delivery time frames for all disbursement methods, so the student can clearly understand the benefit of each disbursement method. Samples of marketing materials are available within the attachment portion of this RFP.

Our current marketing program includes:

- Email Templates
- Web Links with descriptive text
- Campus Posters
- Counter Slips or Buck Slips
- Light weight Banner Stands for appropriate campus locations
- Automatic phone messages reminding students to enroll for their refund and select their disbursement preference
- Letters to students informing them of the new refund procedures

**Email Templates:** We have several email communication templates that can be customized for your student population. We can provide additional templates as needed for your College. These email templates have been composed to address the following:

*Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-950012-DF Student Refund Disbursement Services*

**Marketing Strategy: Question A continued**

- Introduction of the Refunding program and how it works.
- Registration for Refunding is now available
- Reminder to Register for Refunding

**Web Link & Text:** We have drafted text to accompany web links to be placed on your student web pages. Of course some of the most common placements are on web pages addressing financial aid, bursar pages or a dedicated refund page with policy and procedures. However, if you would welcome additional suggestions for placement, we would be glad to review your website and suggest the most appropriate placement of these web links and promotional text.

**Posters:** A sample poster has been provided in Attachments. This poster can be placed in the appropriate high traffic areas on campus to assist students with a tear off which details the *simple* process on how to register for receipt of an expected refund.

**Counter or Buck Slips:** These promotional pieces can be inserted into various informational packets distributed to students at either orientation, registration, or other campus information hosted sessions.

**Banner Stands:** These lightweight floor standing displays can be put out at to grab attention of those seeking to find out information about receiving a refund from your school. The benefit to these stands is that they can be easily moved to be more visible or less visible depending on what needs to be promoted at particular times of the school year.

If there is an additional communication or marketing vehicle you have found to be successful at your College, we would be glad to work with you add additional suggested outreach to our current list. Ongoing marketing support for the College will be provided through your dedicated Account Manager, assigned specifically as your daily TMS contact, available to assist you with any inquiries or services you require regarding your student accounts, including any marketing initiatives (new or ongoing). Your Account Manager will facilitate the completion of any requests submitted by the College and will work with the College for all service requests, marketing initiatives, reporting needs and any other inquiries the College may have.

## **Additional Services**

- A. The Contractor shall assign a Customer Representative to the College. The Contractor shall provide a toll-free help desk customer support and an online tool that will track open issues. The Contractor shall provide a toll-free number and 24x7 online customer support for all Student Refund Disbursement Cardholders.**

**TMS Response:** Our philosophy of providing experts in their fields for customer service applies to both the students and payers we serve and the College's Administrative staff. Tidewater Community College will benefit from the direct support of an experienced support team, dedicated to your service and satisfaction. Assisting your College directly will be Regional Sales Manager Damon Magiera and Account Manager Christina Callahan. Damon and Christina will serve as daily contacts for your needs, and they are backed by the expertise and support of our Managing Director of National Sales, Carl J. Firlings, Jr.

Regional Sales Manager Damon Magiera will facilitate primary communication between Tidewater Community College and TMS. Damon's primary responsibility is to ensure that we deliver the highest levels of service quality. He will also be responsible for conducting an annual client review with all of the administrators on campus (as deemed appropriate by the College). During this review, Damon will provide statistics from the previous academic year including a comprehensive review all of the products and services TMS provides to the College.

Account Manager Christina Callahan will be your daily contact, available to assist you with any inquiries or services you require regarding your student accounts. Christina will facilitate the completion of any requests submitted by the College and will work with the College for all service requests, marketing initiatives, reporting needs and any other inquiries the College may have. In the event that your Account Manager is assisting another administrator, the call can then be routed to a second level representative who is intimately aware of all of the College's campus details, or you may opt to speak with our School Support Team. Should you opt to leave a message for a specific person, your call will be returned promptly- better than 95% of calls from our client school administrators are answered within one business day by your dedicated Account Manager.

In addition to your Regional Sales Manager and Account Manager, your administrators also have access to our dedicated School Support Line to assist you with researching individual student accounts, processing enrollments and adjustments, canceling accounts, tracking payments and reviewing reports. The School Support Team is available to your school Administrators Monday through Friday from 8 AM - 8 PM ET. 95% of all calls to the School Support Team are answered within 60 seconds or less. TMS also provides an email interface for school administrators at

*Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-950012-DF Student Refund Disbursement Services*

*Additional Services: Question A continued*

[schoolsupport@afford.com](mailto:schoolsupport@afford.com). This address is available through the 'Contact Us' button. Emails received between 7 AM and 3 PM ET will be returned the same day. Emails received after 3 PM ET will be returned next business day and most are returned within one hour.

Implementation will be handled through our Professional Services Team, led by manager Amy Stover and supported by Senior Vice President Mark Carney. This team will work with your school through every step of the design and implementation process. As our products are designed to be hosted products, they require very little effort on behalf of the College or your IT resources. Professional Services is a specialized TMS IT Service team who will facilitate coordinating the testing and implementation of electronic data to ensure smooth and seamless integration. This team will work in concert with the College's business office and computing services staff to ensure that we understand their needs and that the data we provide is timely, accurate, and complete. The IT Service staff has a technical background with a customer focus and is responsible for assisting schools with data transmission and maintenance, account reconciliation, reporting, web support and general technical information.

In order to ensure the best school-support in all areas of service provided to the school, additional teams are also allocated to the support and success of Tidewater Community College. These teams include Professional Services, Financial Account Management Services, Marketing and Technology - all located in our corporate offices in Warwick, RI. The full cooperation of all of our teams is focused on providing the right blend of customer service and technology solutions.

**Support to Students:** TMS believes that the backbone of any technology resource is sound customer service. TMS will provide customer service *at no charge* to support all Tidewater Community College students accessing their disbursement via any refund preference through people who are experts in their field- Education Payment Advisors (EPAs) - who support the advanced technology your students demand. We understand the needs of today's student body, and provide customer service through any avenue they may wish to communicate, including phone, text and email, available during extended hours convenient to their needs. TMS is there, how and when your students need us, resulting in outstanding student satisfaction rates and reduced calls to the school.

Our EPAs are available through our extended hours Contact Center located in Warwick, RI, access through a toll-free phone number. Our Contact Center is staffed according to the needs of your students. We are available Monday – Friday from 8 AM – 10 PM and Saturdays from 9 AM - 3 PM ET for phone inquiries, email response or instant messaging. We provide coverage to be available at the hours your students need us, without long hold times or wait periods. The ability



*Additional Services: Question A continued*

to respond to calls quickly is the result of proven technology and excess capacity, a rigorous and thorough process for hiring, accurate predicting and planning for call volumes and the commitment of all company employees. In addition, if your students choose to contact us via email, these requests from students and families will be answered within 24 hours, however most are answered in less than one hour. Emails received after 8 PM ET will be answered on the next business day.

In addition, students who select the prepaid card for disbursement will also have access to the Card Service support line via the 800 number located on the back of their prepaid card. Through this additional contact avenue, your students will continue to receive best in class customer service through a 24 hour specialty team, staffed with service representatives who are experts in servicing prepaid cards

- B. The College would be interested in services the Contractor would be willing to offer to our faculty, staff, and students as part of their proposal.**

**TMS Response:**

**Ongoing training and support:** As a partner of TMS, Tidewater Community College would receive the full benefit of training from the TMS support team, which includes a daily contact for all service needs, online webinar training and support, as well as in-person support as needed to meet the needs and requirements of the school for any and all segments of our product suite, including onsite support as needed for busy registration and orientation periods. In addition to our onsite and online webinar training support functions, TMS can also provide the school with a complete user guides for all products upon implementation. This guide will document each product's various tools and processes; it also includes step-by-step directions as to how to complete a variety of tasks specific to each product.

All of our training resources, including onsite training, online webinar training segments and presentations are also available to students/families. TMS will also develop and deploy training to your students regarding any TMS product or service, at any time. Any required training can be arranged through your daily contact, Account Manager Christina Callahan.

In addition, TMS provides marketing assistance to each member school for every product we offer. This includes implementation marketing, marketing campaigns and outreach as needed by your school. Our standard, robust marketing program is provided at no-cost to member schools.

*Additional Services: Question B continued*

**Implementation:** In order to ensure that implementing any TMS product is as simple as possible, TMS has designed our products to be hosted products, meaning that they require very little effort on behalf of the school or the school's IT resources.

Our member schools have the full support of the TMS organization during every phase of the implementation process. Implementations are handled through our specialized Professional Services Team which works with the school through every step of the implementation process. Professional Services is a specialized TMS IT Service team who will facilitate coordinating the testing and implementation of electronic data to ensure smooth and seamless integration. This team will work in concert with the school's business office and computing services staff to ensure that we understand their needs and that the data we provide is timely, accurate, and complete. The IT Service staff has a technical background with a customer focus and is responsible for assisting schools with data transmission and maintenance, account reconciliation, reporting, web support and general technical information.

**Conference Participation:** TMS actively participates in events relevant to the Higher Education industry and participates as vendors and sponsors of many industry related conferences each year. Some of these conferences include: NACUBO SFS and Annual and many NACUBO regional conferences such as EACUBO, WACUBO, SACUBO, CACUBO, PDG, EduCause, NASFAA, AACC American Association of Community Colleges, as well as various state and regional specific conferences nationwide. In addition to exhibiting we actively sponsor research, co-present with schools on best practices as well as host vendor showcases to be part of the value learning and information exchange offered at these venues. TMS invites our partner schools to visit us during conferences, view new product demonstrations, provide voice of the customer feedback, participate in our Client Advisory Board, and ask questions.

**C. The College would also be interested in receiving proposals on any additional services related to the above areas, which would result in cost or time savings to the College.**

**TMS Response:** For more than 28 years, TMS has focused on helping families afford their education. That mission defines our past, our present and our future. Paying for education is a complex, daunting, multiyear process. It's getting harder for your families, not easier! In order to assist in the tuition payment continuum, TMS offers products which include Billing Services, Payment Portals, Payment Plans, and Merchant Services - all supported through Real-Time Integration. These services, combined with our unique affordability counseling, are designed to support our commitment to help families manage and plan for tuition expenses while supporting each product and service through a comprehensive customer service model.

*Additional Services: Question C continued*

We believe the optimal customer experience includes innovative technology, supported by the best people. Through the TMS Campus Advantage, TMS provides a superior customer experience while integrating TMS products and services with the College's process and information system. Our highly configurable Student Account Center is delivered in the language of the school to students and families, directing them towards the school-approved student financial solutions offered by Tidewater Community College. This facilitates a seamless, user-friendly experience with single sign-on authentication through the College's website and shared access for parents/sponsors – all supported with readily available affordability counseling and superior customer service.

For your school, the TMS Campus Advantage provides flexibility, control, revenue opportunities, workload relief and security. We understand that no two schools are alike, and our dynamic system accommodates your school-specific business practices allowing TMS to meet your specific needs throughout the tuition payment continuum. A summary of each of our services is provided for your review.

**Billing Services:**

A TMS billing solution is simple to implement and creates immediate administrative efficiency and cost savings for your school. Whether you select paper bills or eBills for your student population, each one is school branded and offers the benefit of school-approved message fields maximizing your bill as an effective communication tool. Our Tuition Bill Production, Presentment and Payment Processing services will allow for an integrated solution that satisfies both the payer and the school's staff without significant capital outlay for this cutting-edge technology.

For the billing process, TMS leverages your existing bill file and delivers electronic or paper bill presentment and processing, resulting in timely billing for your students. The College may include school specific messages on bill, providing your student population with important information directly from Tidewater Community College. In addition, using links on eBills and messages on paper bills, TMS guides your students to our Affordability Counseling services should they need assistance with paying the bill or setting up payment plans.

**Payment Portals**

The next important step in the payment continuum is making payments. A convenient, simple to navigate payment solution that offers ease-of-use is the key to generating more payments. Cutting edge advancements in technology make our Payment Portal the solution of choice for offering payment options that are accessible and accommodating to payers needs. With unique storefronts and shopping cart functionality that allow payers to select individual, categorized items

*Additional Services: Question C continued*

for payment, the TMS Payment Portal makes paying as simple as click-and-pay. These new features allow **any individual** to make a payment on behalf of the student. Most importantly, customer information is safeguarded through full PCI DSS compliance and FDIC insured accounts are used to ensure funds security. With the Payment Portal, making payments is simple, fast and secure.

Payees who wish to make a payment on behalf of a student simply access the school branded Payment Portal through a customized link on the College's website. The Portal allows users to easily browse storefronts and select the fees they wish to pay – such as admissions deposits, meal plans, lab fees, etc. - using a simple and recognizable shopping cart functionality. Payers can use any school approved method to make the payment and also have access for international payments through our partnership with peerTransfer. The Payment Portal offers a myriad of reporting features and all transactions are compliant with PCI DSS standards.

**Merchant Services (Payment Acceptance)**

TMS Merchant Services help your educational institution easily and securely process credit card payments on behalf of your students and families while simplifying the associated complex cost structures- resulting in reduced overall cost for your school. Merchant processing services through TMS also helps your school manage the challenges involved with PCI Compliance and offers features such as direct settlement capability, network interchange optimization, and robust online reporting mechanisms – all supported by the outstanding customer service that TMS is built on. We help you to provide powerful on-campus solutions for your merchant processing needs by working with your campus to provide merchant processing for credit/debit cards through both card present swipe transactions and our payment gateway, allowing for faster funds settlement, cost reduction, chargeback reduction, and much more.

**Payment Plans**

A Payment Plan from TMS offers the widest variety of plan options in the marketplace today. We believe that sensible, flexible choices mean that more students and families can pay their tuition bills on time, ensuring continuous cash flow to your school. We know that one size does not fit all- that's why our plans can be customized for Tidewater Community College. We provide what you need, when you need it.

With our flexible customization options, your College can offer a payment installment plan that matches your current semester billing plan and allows for more accurate and balanced budgets. At your request, we can customize the number of payments to fit your school's needs. We can also provide flexibility for last-minute enrollees or families that may be waiting for pending

*Additional Services: Question C continued*

financial aid. With a TMS Payment Plan, the College remains in control of the payment process-you have the ability to create a school specific strategy that includes flexibility with start dates, maximum or minimum budget amount, down-payment requirements, eligibility and cut-off dates.

TMS will work with your school administrator to create payment plans that work for the various populations within your College. The school may choose to offer any number of payment plans and pay cycles. Once a payment plan is offered by the College, TMS will communicate with your students using co-branded materials to ensure that payment plans are seamless and easy to use. These materials will continue to reflect the affordability message, guiding students to contact our Education Payment Advisors should they need assistance in paying their bills.

Students and families will make payments directly to TMS, through payment options that are approved by the College. Our Administrator Portal allows administrators to easily view payments and reports designed to assist you with financial tracking. The student and the school will benefit through our best in class customer service through the entire tuition payment continuum- the student through our Contact Center and the school through our School Support Team and your dedicated Account Manager. Our payment plans are also complimented with extensive marketing, real-time integration, life insurance and retention reporting. Using TMS payment plans results in improved results in student retention, office efficiency, compliance, and real-time financial tracking and reporting.

Each of our services (mentioned above) are support through Real-Time Integration, granting your school the indispensable ability to see up to the minute information on every student account, keeping you informed and providing reporting data that is correct and concise. As a managed service that requires little to none of your school's resources and integrates seamlessly with the Banner system your school utilizes, RTI is based on an asynchronous messaging platform which allows payments received by TMS to be updated to your records immediately. Our RTI solution has been designed from the ground up with security and flexibility at its core. All transactions are passed through a secure web service that has been built by TMS and wraps the schools system of record so that functionality can be delivered in a manner that is easy to install and support.

## Specific Proposal Requirements

1. **The return of the RFP cover sheet and all addenda acknowledgments, if any, signed and filled out as required.**

**TMS Response:** Addenda are acknowledged and included under Attachments.

2. **Experience/References: The Offeror shall provide a concise description of its work experiences, as related to the Statement of Needs outlined herein. Said description should include, but is not limited to, number and type of customers the Offeror has served to include any accounts with similarities to the College, and a minimum of five (5) references, and other documentation to verify the Offeror's experience. For each reference, the name, address, email, and phone number along with the name of the contact person must be given.**

**TMS Response:** The Tuition Management Systems, LLC (TMS) business philosophy and mission have remained consistent since our founding in 1985. This consistency, combined with our singular focus on education payment services, has led to innovations such as affordability counseling, Retention Reporting, Tuition Charge, Refunding Services, multiple billing solutions, integrated technology for web and phone, and much more. Tuition Management Systems delivers a seamless education payment process to your students and families. Our comprehensive service model provides students and families with the help they need to navigate the financial aspects of their education experience, while creating efficiencies for your business office throughout the entire payment continuum.

TMS has been expertly handling the disbursement of funds to students for over 28 years. Currently, we disburse billions of dollars each year to our over 700 client schools nationwide. In 2012, TMS processed over \$40 million dollars in disbursements via paper check and over \$4 billion dollars in disbursements via ACH. Our Refund and Disbursement Management Solution is the natural extension of our current products, which include Affordability Counseling, Billing Services, Payment Portals, Payment Acceptance and Payment Plans. TMS created our Refund Solution in order to provide an enhanced disbursement offering which was purpose built for Higher Education institutions- designed specifically to meet the unique needs of your College and the students you serve. Our solution provides the security, flexibility, and tools required to make the refund and disbursement process a seamless experience for the Tidewater Community College, backed by the best in both people and technology to ensure an unmatched customer experience.

*Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-950012-DF Student Refund Disbursement Services*

*Specific Proposal Requirements: Question 2, Continued:*

**References**

- 1. Baker University – Baldwin City, KS**  
Contact: Melissa Van Leiden, Controller  
Phone: 785-594-8398  
Email: [Melissa.vanleiden@baker.edu](mailto:Melissa.vanleiden@baker.edu)
  
- 2. Prescott College – Prescott, AZ**  
Contact: Anne Labruzzo, Director of Financial Services  
Phone: 928-350-4006  
Email: [alabruzzo@prescott.edu](mailto:alabruzzo@prescott.edu)
  
- 3. Wentworth Institute of Technology – Boston, MA**  
Contact: Wen-Hsin Chen, Director of Student Financial Services  
Phone: 617-989-4029  
Email: [chenw@wit.edu](mailto:chenw@wit.edu)
  
- 4. Lincoln University**  
Contact: Warren Johnson, Bursar  
Phone: 484-365-8080  
Email: [wjohnson@lincoln.edu](mailto:wjohnson@lincoln.edu)
  
- 5. Grantham University**  
Tricia Klopp, Business Office Manager  
Phone: (800) 955-2527 ext 127  
Email: [pklopp@grantham.edu](mailto:pklopp@grantham.edu)
  
- 6. Trevecca Nazarene University**  
Chuck Seaman, Director of Financial Services  
Phone: 615-248-7723  
Email: [cseaman@trevecca.edu](mailto:cseaman@trevecca.edu)

- 3. Capability and Skill: The Offeror shall provide a description of qualifications and skills of the organization and personnel that shall be responsible for performance of the service. Such description shall, at a minimum, include:**
- a. Background information about the organization, e.g., philosophy, ownership, officers, and directors.**
  - b. Offeror's qualifications to perform the service to include the variety of services provided and ability to handle the College's contract demands without over-taxing the Offeror's capabilities.**
  - c. Resumes of key employees that will be associated with performing the services.**
  - d. The Offeror's management structure, e.g. organization chart of the firm, proposed staffing for this contract, etc.**
  - e. Geographic locations of branches that could serve the College.**

**TMS Response:**

**a. Background information history:**

Tuition Management Systems (TMS) was founded in 1985 by two brothers, native to Rhode Island, who desired to help families afford a quality education with minimal debt acquisition. Over the past twenty-seven years, the cornerstone of that desire has shaped the TMS mission of "Helping Families Afford Education® and Helping Schools Prosper". TMS was built on the premise of offering customized education payment solutions to schools and families, providing choice, transparency and superior technology resources supported by people dedicated to the TMS mission statement.

In 2007, TMS was acquired by KeyBank, NA and positioned within their Education Resources division. Due to changes in the Higher Education Finance industry and the elimination of the Education Resources division within KeyBank, TMS was then acquired as a wholly owned subsidiary of The First Marblehead Corporation on January 1, 2011. TMS and First Marblehead together create one of the most impactful companies in education affordability, leveraging nearly 50 years of innovation and experience. For 20 years, First Marblehead has focused on helping families and students close the gap between education costs and available financial resources, mirroring the TMS mission of affordability and innovation for families and schools. With a shared philosophy and commitment to deliver integrated, end-to-end payment education payment solutions, TMS and First Marblehead are perfectly aligned to provide best in class service and solutions to the education industry. TMS company headquarters remain in Warwick, Rhode Island. We currently serve over 700 educational institutions nationwide, many of which employ a combination of our services, which include Billing, Payment Portals, Payment Plans, Merchant Services, and Refund and Disbursement Management.



*Specific Proposal Requirements: Question 3a, continued*

**Mission and Vision:** Today, 28 years later, TMS remains dedicated to hiring people who share a passion for developing innovative education payment options for families and schools. What began as a company with an original product and service offering that focused on affordable, flexible payment plans has evolved into a company that encompasses the breadth and depth of the entire tuition payment process. Our current product offerings include affordability planning and counseling, comprehensive billing, tuition payment plans, payment processing, refund and disbursement management solutions and merchant services – all which are complimented with the latest technology, supported by dedicated people who are experts in their field.

At TMS we are both guided and inspired by our corporate mission statement. We are dedicated to being the best at effectively and profitably providing:

- ...affordable, innovative and integrated education payment solutions that help students and their families.
- ...products and services in partnership with member schools to help them achieve their goals.
- ...a productive and rewarding work environment that encourages new ideas and fosters personal development.

This has been the core mission of Tuition Management Systems for over 28 years, and continues to be the guiding force of the company. This focus is critical to you- it keeps us driven towards our goal of *helping families afford education*<sup>®</sup> and *helping schools prosper*. This goal is attained through consistent review of our products and services to ensure we are exceeding the needs of your school and students today, while setting the pace for success tomorrow. We propose to provide the right tools, such as our TMS Campus Advantage, which combines technology supported by the right people- tools that allow the goal of higher education to become a reality for your students, while helping your school meet its financial goals, optimize its staffing resources, and streamline the tuition payment process.

Specific Proposal Requirements: Question 3a, continued

**Directors:**

Name	Title	Office Address
<b>David Pelkey</b>	Vice President & Managing Director	171 Service Avenue Suite 200 Warwick, RI 02886
<b>Craig Lockwood</b>	Vice President, CFO, Treasurer & Managing Director	171 Service Avenue Suite 200 Warwick, RI 02886
<b>Carl Firlings</b>	Managing Director, National Sales	171 Service Avenue Suite 200 Warwick, RI 02886

**b. Qualifications to perform the service:**

As previously stated, TMS has been expertly handling the disbursement of funds to students for over 28 years. Currently, we disburse billions of dollars each year to our over 700 client schools nationwide. In 2012, TMS processed over \$40 million dollars in disbursements via paper check and over \$4 billion dollars in disbursements via ACH. Our Refund and Disbursement Management Solution is the natural extension of our current products, which include Affordability Counseling, Billing Services, Payment Portals, Payment Acceptance and Payment Plans. TMS created our Refund Solution in order to provide an enhanced disbursement offering which was purpose built for Higher Education institutions- designed specifically to meet the unique needs of your College and the students you serve. Our solution provides the security, flexibility, and tools required to make the refund and disbursement process a seamless experience for Tidewater Community College, backed by the best in both people and technology to ensure an unmatched customer experience.

**c. Resumes:**

**David Pelkey, Managing Director of Operations and Technology:** Dave oversees school and family services, integration and implementation services, consumer sales and marketing, and our technology team. He is a member of the Management Operating Committee. Dave is the executive sponsor of critical projects and has led a series of initiatives including introducing sophisticated call management software to our contact center and developing high volume online transaction software processing applications. He also oversees our strategic alliances with best-in-class experts. Prior to joining Tuition Management Systems,

*Specific Proposal Requirements: Question 3c, continued*

Dave was Vice President of Information Systems at Pharmicare Management Services, Inc., a prescription benefit management company and a subsidiary of CVS Management Services Corporation. His career includes time spent as a technology consultant, an adjunct faculty member at Towson State College (now Towson University) and progressively more responsible engineering and management positions with McCormick & Company and Bausch & Lomb. David is a graduate of the State University of New York at Buffalo.

**Craig Lockwood, *Managing Director of Product Strategy*:** Craig currently holds the responsibility for new product development, product management, and customer research and is a member of our Management Operating Committee. In addition, Craig serves a vital role in financial planning and analysis along with strategy development. Prior to joining Tuition Management Systems, Craig was managing associate at Beacon Consulting Group, a management consulting firm specializing in strategic development and process redesign. In that capacity he served as redesign architect on several projects for large financial service clients. Prior experience includes time spent as an information systems consultant, software development manager, and mutual fund administrator. He holds a Bachelor of Science in Agricultural Economics from Cornell University and a Master's of Science in Finance from Suffolk University.

**Carl J. Firlings, Jr., *Managing Director of National Sales*.** Carl is responsible for our Higher Education National Sales team and, as a senior manager, is a member of our Management Operating Committee. Carl has over 22 years of direct experience managing successful relationships with Colleges and Universities. Carl holds responsibility in the management of sales and service to new and existing clients, with the critical role of overseeing successful deployment of new and enhanced products and services to Higher Education institutions. Prior to joining Tuition Management Systems in 1998 as a National Sales Director, Carl was the Sales Director at Knight Tuition Payment Plans (which became Key Education Resources). He is a graduate of the State University of New York at Oneonta.

**Mark Carney, *Senior Vice President, Professional Services*:** Mark is responsible for overseeing our School Services, Professional Services, Consumer Marketing and Implementation Services Teams. As a Senior Vice President, Mark has over 15 years of experience within the areas of Technical Services, Development, Enterprise and Application Architect. Mark will oversee our implementation and technical teams, ensuring critical deployment of products and technology to our member schools. Mark holds a BS from UMass Amherst and is a volunteer on the Board of Directors for the Westport Education Foundation, as well as a member of the Town of Westport Finance Committee.

*Specific Proposal Requirements: Question 3c, continued*

**Amy Stover, Implementation Manager:** Amy is responsible for creating, establishing and managing project plans for the deployment of the TMS suite of products and services to our valued customers. As Manager of the Implementation Services department, she oversees the process and the team responsible for bringing coordination, execution and completion of implementation projects to new and existing school clients, ensuring consistency with each school's strategy, expectations and goals. Prior to her current role, Amy served as the Account Manager for several of our largest member schools, ensuring the highest level of service for all and building a foundation of understanding and resolving schools needs and objectives. Amy holds a Certified Associate in Project Management (CAPM) certification. She received her Bachelor's Degree in English from the University of Rhode Island, and her M.B.A. with a specialty in Organizational Leadership from Johnson & Wales University.

**Damon Magiera, Regional Sales Manager:** Damon ensures that our services are tailored to meet the needs of the schools we serve in Pennsylvania, Virginia and West Virginia. Damon has over fifteen years of direct account management experience with extensive sales and service experience. Damon works with your school's assigned team to ensure that our services are tailored to meet the needs of Millersville University. Damon is proficient at guiding clients to meet their goals and needs through initiating "best practices" while personalizing programs to each client's individual needs. He is a graduate of St. Anselm College and received his MBA from the University of Phoenix.

**Cristina Callahan, Sr. Account Manager:** Cristina serves as the daily point of contact for plan administration, providing support from the corporate headquarters in Warwick, Rhode Island. She is responsible for assisting your staff with student and family account information and adjustments, producing all marketing and enrollment materials, and conducting staff training on Tuition Management Systems reports and products as needed. Cristina works closely with Damon Magiera to ensure the highest level of service possible to your school. She has been with TMS for nine years and currently serves several of our largest accounts. Cristina previously worked in the TMS Family Service department, providing her with intricate background experience beneficial to her role as a Senior Account Manager.

- d. **The Offeror's management structure, e.g. organization chart:** An organizational chart has been included for your review under attachments.
- e. **Geographic locations of branches that could serve the College:** All services will be provided by TMS out of our main office located at 171 Service Avenue, Suite 200 in Warwick, RI 02886.

4. Description of financial stability and other resources that most adequately ensure delivery of acceptable services to the College. Offeror shall indicate the type of organization they represent, e.g., individual, partnership, or corporation. If the Offeror represents a corporation or partnership, the names of President, Vice President, Secretary, Treasurer, and all principles or partners shall be listed. The Offeror shall include a copy of the Offeror's most recent financial statement audited by an outside CPA firm.

**TMS Response:** FM Systems LLC, D/B/A Tuition Management Systems (TMS) is a Limited Liability Company (LLC). Tuition Management Systems is a wholly owned subsidiary of The First Marblehead Corporation. Officer Information is listed below:

Name	Title
David Pelkey	Vice President
Craig Lockwood	Vice President, CFO
Barry Heneghan	President
Kenneth Clipper	Treasurer
Suzanne Murray	Secretary

Our audited financial statements may be accessed through the following link:  
<http://www.sn1.com/IRWebLinkX/reports.aspx?keyreport=-59&iid=4094003>

5. Specific approach to providing economical and effective service. The degree to which the Offeror has responded to the purpose and statement and needs, e.g., how the services will be provided and flexibility of the proposal to meet the needs of the College. The Offeror must submit a written statement indicating the Offeror's understanding of the College's requirements as outlined and the Offeror's plan of operation in meeting these requirements.

The Offeror shall include detail regarding account features and banking capabilities for the student, deposit options, cash withdrawals, participating networks, locations and associated

*Specific Proposal Requirements: Question 5, continued*

**fees (if any), customer support capabilities, cardholder policies, customer notification and troubleshooting procedures, web-site capabilities and the exact plan for student/customer interaction with the Offeror. The Offeror shall include sample reports and marketing pieces.**

**Offeror shall submit a detailed time line for implementation of services. Offeror shall provide a project plan illustrating major milestones and deliverables. Offeror shall provide a description of resources needed or sample project team required. Offeror shall include case studies and press releases, etc, showing implementation and long term support.**

**TMS Response:**

**Approach to providing services:** We believe that our Refund and Disbursement Solution is the most consumer-friendly, economical and effective product available within the marketplace. Custom built for the higher education marketplace, TMS offers all populations of students (banked, under and unbanked), choice through a selection of convenient disbursement methods to choose from – **methods that are free of overdraft, insufficient funds and activity fee charges** – making their funds available to them as a direct deposit, loaded onto a prepaid card, or in check form, while clearly noting the funds availability timeline for each option.

TMS will provide a default to check option, as requested by the College, while ensuring students understand the optimal selection of disbursement is the prepaid card (as stated by the College).

Beginning with the choice of three disbursement options, to the robust online Preference and Cardholder Portals to the high customer service it provides, our Refund Solution was designed to help a college student easily receive and manage their refund dollars, as well as to assist with the school's cost for administering refunds and to streamline and minimize the administrative efforts required to maintain it. Co-branded marketing materials, prepaid cards and online features ensure that your students always feel connected to the College, and your school always stays in the forefront of the refund process while it is powered by TMS.

We provide our Refund Solution using the technology that today's student demand, while supporting it every step of the way with live, expert customer service available through multiple channels. All students will have access to our Preference Portal to select their disbursement method, view disbursement history, and manage their demographics. In addition, students who select a prepaid card, we offer a robust cardholder portal where students have access to user friendly technology that allows them to pay bills, collect direct deposits onto their card, follow transaction history and transfer money using peer-to-peer buddy transfer options.

*Specific Proposal Requirements: Question 5, continued*

For the school, TMS provides reduced costs, automation, robust Administrator tools and easy to use reporting mechanisms- all creating efficiencies for a high-volume school such as Tidewater Community College. Our robust Administrator Portal allows for a myriad of functions for school administrators, all easily accessible and supported by the TMS customer service team for all functions and inquiries. The Administrator Portal makes processing exceptions and viewing student activity simple and convenient, allowing your school to easily view and track student refund disbursement activity.

We also communicate with your students often, using their preselected choice of text or email, providing updates on the status of their disbursement, significantly improving the student experience and reducing the need for additional calls to the School.

More than just a provider of services, TMS is the trusted partner of our member schools, providing live customer service through a variety of channels to both students and families, based out of our state of the art contact center in Warwick, RI. We provide highly trained, dedicated service representatives for your College to ensure your questions are answered when you need us. Our unique marketing approach, provided at no cost to the College, ensures your students are aware of the Refund Solution and are directed to our online resources and customer service avenues – relieving the College from managing the enrollment process and inquires from students. Implementation of the product is simple- TMS handles all the heavy lifting, and while we engage your school in the process, we minimize the need for the school to provide valuable IT resources for the implementation process. Support to your school will be unmatched – all of our products are built on high touch, comprehensive support functions available to you through a variety of avenues and channels.

TMS understands Tidewater Community College's requirement for these services, as stated in the RFP #14-950012-DF, and we have provided a signed statement of our understanding and adherence to the document within our cover letter provided with this Proposal.

**Detailed Account Features and Banking Capabilities:**

Students who select disbursement via a direct deposit (ACH) are able to utilize the banking relationship of their choice to receive their refunds/disbursement. Students who select the prepaid card have access to the following features, benefits, and banking capabilities provided along with a prepaid card with no forced banking relationship.

Specific Proposal Requirements: Question 5, continued

Prepaid Card Features and Benefits	
Features	Benefits
Bill Pay Card to Card Transfers ATM Withdrawal Cash advance at bank counter	Convenient access to available funds where and how the student requires. Online access provided through the free 24/7 Cardholder portal.
Free Mobile Apps	On-the-go convenience to track spending, check balance, transaction history and more! Apps are free and available through the Apple App Store or Android Marketplace.
Sponsor Load Portal	Allows parents/sponsor convenient access to load funds on the card through online management features
Direct Deposit	Allows funds from on or off campus employment to be easily loaded onto the card. All the access of a bank account, without the fees! <b>No Overdraft/NSF fees, extension of credit or liability for fraudulent charges for your students.</b>
Budgeting Tools	Students can easily track their balances, review funds activity and stay informed of their account deposits and withdrawals.
Loyalty and Rewards programs	Additional benefits to students who utilize the prepaid card option
Surcharge Free ATM Network	The Cardholder Preference Portal provides a quick and convenient way to locate more than 50,000 surcharge free ATMs nationwide. A mobile application also provides ATM locator access.
FDIC Insured	Secure accounts for disbursements/loads/deposits
24/7 Customer Service	Expert service available for the prepaid card available anytime, anywhere through an 800 number.



*Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-950012-DF Student Refund Disbursement Services*

**Specific Proposal Requirements: Question 5 continued**

<b>Customizable Branding</b>	School-branding promotes recognition and a seamless experience for the student.
<b>Visa ReadyLink</b>	Provides convenient access for funds loading at local merchants (i.e. CVS, Wal-Mart).
<b>Visa Branded</b>	Can be used anywhere Visa is accepted
<b>ATM Locators</b>	A quick and convenient way to locate an ATM close by no matter where you are in the world. You can now get cash and other services from over 1.7 million Visa automated teller machines (ATMs) in more than 200 countries and territories. There is even a mobile version to locate an ATM while you are on the go.
<b>Self-Select PIN</b>	Provides additional security to funds access
<b>Online Statements</b>	Easy access to the data needed review transactions
<b>Card to Bank Account</b>	Secure, simple ACH transfers to students Bank Account
<b>Ends/reduces the need for printed checks</b>	Reduces the cost to the College for processing of student refunds
<b>Faster speed of processing for student reimbursements</b>	Convenience for the student.
<b>Account and Routing number provided</b>	With all the benefits of a checking account, the account and routing number allows students to directly deposit funds from on and off campus employment directly onto their card
<b>Periodic disbursement available</b>	Allows the school to process refunds in a timely manner as required by the Title IV legislation.
<b>Cardholder Policies</b>	All Terms and Conditions are provided to the student with the disbursement of the prepaid card. A sample Cardholder Terms and Conditions insert has been provided for your review under attachments.
<b>Customer Notification</b>	In order to comply with all Title IV regulations and ensure your student population is informed regarding the status of their reimbursement, TMS will communicate with your students often,



*Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-050012-DE Student Refund Disbursement Services*

*Specific Proposal Requirements: Question 5 continued*

using their preselected choice of text or email. The College may also communicate with any population of student using the Ad Hoc feature of the Administrator portal.

**Website Capabilities:** The Cardholder Website also includes the following features:

- ✓ Bill Pay
  - Pay Anyone Model (check writing)
  - Mobile App
- ✓ Sponsor (parent) Load Portal for easy money transfer directly onto the student card
- ✓ ScoreMore reward and loyalty program
- ✓ Card to Card Transfer
  - Buddy transfer on the Web
  - Mobile App transfers
- ✓ Mobile App- online banking
- ✓ Direct Deposit for off campus employment directly onto the card
- ✓ Budgeting tools to help students track spending
- ✓ Self-select PIN
- ✓ View Balances
- ✓ Transaction History
- ✓ Online Statements
- ✓ ATM Locator

The following screen shots are samples of the Cardholder service Portal.

Specific Proposal Requirements: Question 5 continued

Login Page

Section 27 of 31

Students have login options which include Username and Card Number.

School-branded, creating a seamless experience for the student.

© 2011 Wave Crest Group Limited CardHelpOnline.com Powered by: Wave Crest Card Services Limited

Home Screen

Section 28 of 31

JOHN GARNER 40XX-XXXX-XXXX-0338 Sign Out

Home Account History My Account Buddies Bill Paid Support

ACCOUNT BALANCE Available funds: \$325.00

MY ACCOUNT INFO View Details

SU SAMPLE UNIVERSITY 4000 1234 5678 9010 VISA

Name on card: JOHN GARNER  
Status: Active  
Card Number: 40XX-XXXX-XXXX-0338  
Good Thru: 12/14  
Currency: USD  
Email: jgarner@school.com

Latest 5 Transactions

Date	Description	Operation	Amount	Type
2011-12-09	Value Load	Credit	\$100.00	Value Load
2011-12-09	Value Load	Credit	\$20.00	Value Load
2011-12-09	Value Load	Credit	\$200.00	Value Load
2011-12-03	Money Transfer Credit	Credit	\$5.00	Value Load

Money results

Date	Description	Status
12/12/2011	You have requested from SALLY BROWN the amount Money money money... money! with the message	Pending
12/12/2011	You have requested from Grujana the amount Money money money... money! with the message	Pending

Account balance and recent transaction history easy to view.

Activity Notifications

School branding is available for website and cards.

Account messages provide updates to students regarding current requests.



Specific Proposal Requirements: Question 5 continued

### Buddy Screen

**MY CARD ACCOUNT BALANCE**  
Available funds: **\$41.82**

**MY ACCOUNT INFO**  
[View Details](#)

**Transactions**  
[View All](#)

**Latest 5 Transactions**

Date	Description	Operation	Amount	Type
2012-02-24	Bill Pay Fee	Debit	\$0.05	N/A
2012-02-24	Bill Pay	Debit	\$2.00	N/A
2012-02-24	Bill Pay Fee	Debit	\$0.05	N/A
2012-02-24	Bill Pay	Debit	\$1.00	N/A
2012-02-25	Sender Money Share Debit	Debit	\$2.00	N/A

**Buddy Activity Notifications**  
[View All](#)

Date	Event
2012-02-13 21:06:02	AMY STOVER

**Callouts:**  
 - Buddy provides debit details for each transaction (points to transaction list)  
 - Clear messages provide information regarding Buddy Notifications (points to notification list)

### Bill Pay Screen

**MY CARD ACCOUNT BALANCE**  
Available funds: **\$41.82**

**MY ACCOUNT INFO**  
[View Details](#)

**Make Payments**

Payee	Amount/Send Date	Last payment	Est. Delivery	Frequency	Until Date
Howard XXXXXXXXXX6646	2012-02-24	2012-02-14 \$1.10	2012-03-02 Bill Pay: \$0.95	One-Time	
ATT Cellular Service XXXXXXXXXX4646	2012-02-24	2012-02-17 \$1.09	2012-03-02 Bill Pay: \$0.95	One-Time	
Stephanie XXXXXXXXXX1ack	2012-02-24	2012-02-24 \$2.00	2012-03-02 Bill Pay: \$0.95	One-Time	

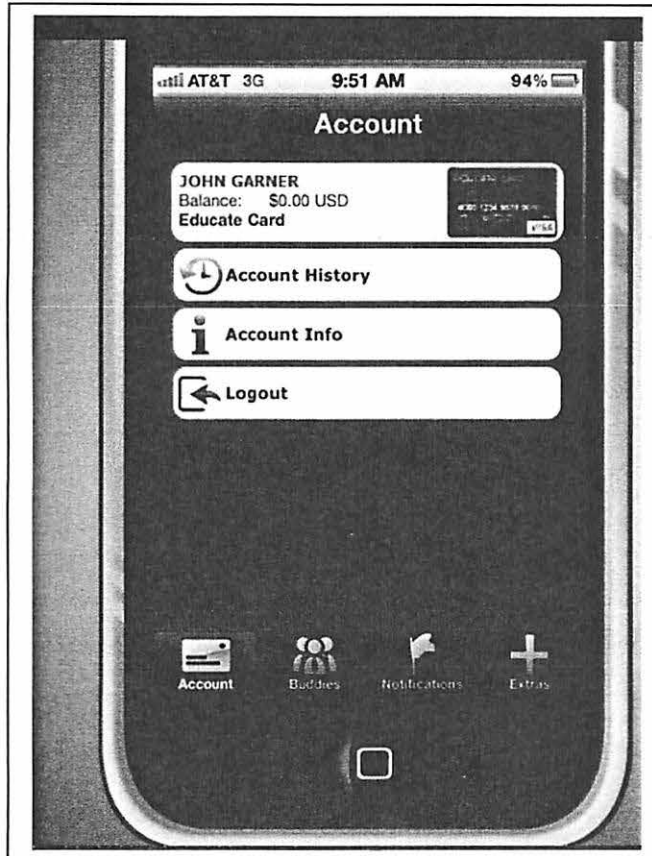
[Restart](#) [Submit payments](#)

[See Pending Payments](#)

**Callout:**  
 - Bill Pay Screen provides clear payment details and options to review/edit pending payments (points to payment list)

Specific Proposal Requirements: Question 5 continued

**Mobile App:** The free Mobile App available for iPhone and Droid users offers a simple interface with user friendly features:



**Sample Reports and Marketing Samples are provided under Attachments.**

**Implementation of Services:**

Tidewater Community College will have the full support of the TMS organization in the implementation and ongoing marketing efforts of our Refund Solution. The implementation will be handled through our Professional Services Team, led by manager Amy Stover and supported by Senior Vice President Mark Carney. This team will work with your school through every step of the implementation process. As our products are designed to be hosted products, they require very little effort on behalf of the College or your IT resources. Professional Services is a specialized TMS IT Service team who will facilitate coordinating the testing and implementation of electronic

*Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-950012-DF Student Refund Disbursement Services*

*Specific Proposal Requirements: Question 5 continued*

data to ensure smooth and seamless integration. This team will work in concert with the College's business office and computing services staff to ensure that we understand their needs and that the data we provide is timely, accurate, and complete. The IT Service staff has a technical background with a customer focus and is responsible for assisting schools with data transmission and maintenance, account reconciliation, reporting, web support and general technical information.

The implementation of our Refund Solution requires minimal resources from your school for this hosted solution and can be implemented and in full production within seven weeks, as shown in the Implementation Project Schedule, as follows.

<b>Milestones</b>	<b>Timeframe</b>	<b>Responsible Party</b>	<b>Details</b>
Orientation call	Immediately	TMS	Led by TMS Implementation Services to make introductions and uncover high-level needs
Kick Off Call/TMS sends Implementation Packet to College	Week 2	TMS + School	Led by TMS Implementation Services. Determine specifications and school requirements to begin building customized portal.
Implementation Packet returned to TMS/ Communication Plan deployed to College	Week 3	School	School to indicate agreement with specifications outlined in summary of kick off call. School to provide requested logos and desired card image.
Refund portal available for school review. TMS will provide demonstration and training and User Acceptance Testing begins.	Week 4	TMS	TMS creates portal based on school specifications.
Sign Off on funding card & carrier appearance. User Acceptance Testing Completed. School signs off on Promotion to Production	Week 5	School	School to indicate card appearance and portal approved for production.
School processes first enrollment file	Week 5	School	Enrollment file must be posted 2 weeks prior to payment file
Visa <sup>®</sup> approves card image	Week 6	TMS	~3 weeks; submitted at close of step 5



*Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-950012-DF Student Refund Disbursement Services*

*Specific Proposal Requirements: Question 5 continued*

School processes first payment file	Week 7	School	2 weeks after enrollment file processed.
Implementation Complete	Week 7	TMS + School	

**Case Studies:**

**Prescott College – Prescott, AZ**

Prescott College is a liberal arts college located in Prescott, Arizona. The school offers both undergraduate and graduate degrees and serves approximately 1,700 students. During 2012, Prescott College implemented multiple TMS products simultaneously – payment plan, payment portals, and refund services. The schools objectives were to streamline their operations, improve cash flow and simplify/automate the financial services process for students, families and school staff. During implementation, TMS offered a staged approach to allow the school to focus on each piece of the implementation as their schedule allowed. Each segment was completed efficiently and on schedule according to the promised delivery dates.

Prescott College has a small Financial Services staff, and while implementing all of the TMS products has allowed the school to experience a workload reduction and realize an increased cash flow, the Refund and Disbursement Management product has freed up significant staff time as they've moved away from physically generating and managing the distribution and mailing of paper checks. The school staff utilizes TMS's ability to configure refund preference types and offers their students a choice on how they want to receive their refunds: prepaid card, direct deposit and check. Since moving to TMS for refund services, the school has achieved a reduction in time required for administrative and clerical work, a decrease in reconciling outstanding checks and an improved reconciliation process (and resulting audit trail) for the entire process.

**Baker University –Baldwin City, KS**

Baker University is a private 4 year institution located in Baldwin City, KS. Their current FTU is approximately 2,000 students. Baker University was internally processing and mailing checks for all student refunds previous to the implementation of the TMS Refunding and Disbursement Management Solution. They have limited staff in the administrative offices so this process was not only expensive, but time consuming and tedious as well. Baker University needed to reduce the cost and time associated with processing refunds. By offering more options for disbursement methods, Baker has been able to reduce check issuance by introducing more compliant, efficient electronic options. TMS and Baker University have been able to streamline the process and implement great



*Specific Proposal Requirements: Question 5 continued*

efficiencies in the request, processing of, and disbursement of refunds with the use of the online school and student portals. We have also supported the school on several joint marketing efforts to notify students of the process change of receiving refunds.

The implementation at Baker was well organized, and required minimal IT involvement. This included a very collaborative effort and multiple revisions of their customized card to ensure that this program best represented Baker University. TMS staff offered suggestions and guidance while granting them the flexibility to achieve the best suited solution for Baker University. Their IT department assisted the Business Office in building a reporting file of students who should be directed to choose their refund preference, but no other IT involvement was required.

In the Fall semester of 2012 we processed 350 refunds on behalf of Baker University, therefore reducing costs and freeing up valuable time for the administrative office to spend addressing other items.

We look forward to the full transition of our refund volume in the coming semesters which will handle approximately 3,000 transactions with greater ease and efficiency with TMS.

**Wentworth Institute of Technology – Boston, MA**

Wentworth Institute of Technology is a private 4 year institution with an approximate FTU of 3,600 students located in Boston, Massachusetts. Previous to implementing the TMS refund and disbursement management solution they processed all student refunds internally via paper check.

The refund process took place between two departments, Student Financial Services and Finance. The Refund & Disbursement Services program also assisted in that interaction as well. Student Financial Services was responsible for notifying students about potential refund eligibility, and encouraging preference selection, while the Finance Office completed the refund disbursement activities. Since implementing the TMS refunding solution, those segmented processes have become streamlined. Now, with the TMS disbursement administration portal, each department is automatically notified when the other has taken an action as well as when any next steps should be taken.

The implementation at WIT was quick and efficient and required no IT involvement. WIT was able to use the same Banner files and reports that they were already utilizing in their previous refunding process to create the import files for the TMS service. Wentworth also actively utilizes the TMS messaging tools within the refund portal to remind students who have failed to select a preference to do so, reinforcing the convenience of choice.



*Specific Proposal Requirements: Question 5 continued*

Since implementation in the Fall of 2012, TMS has processed 1,160 refunds on behalf of Wentworth Institute of Technology, significantly reducing the costs to the school as well as a reduction in workload for the staff.

**6. Proposed fees offered for specific services provided to the College.**

**The Offeror shall submit a precise explanation of all fees (if any) for the services that will be charged to the College and the timeframe and/or constraints for which such fees will be waived, if applicable. The Offeror shall provide a precise explanation of all fees (if any) for the services that will be charged to our students and the timeframe and/or constraints for which such fees will be waived, if applicable. Include all fees or direct costs to implement and maintain the proposed service.**

**The College desires to benefit from some combination of the income generated from the float on funds transferred from the College to the Offeror prior to clearing the Offeror's account. The College desires to benefit from the revenue generated from merchant fees on all transactions made on a branded debit card and the future value of benefits that can be accrued from financial services marketing campaigns targeted to the College's student population. Explain the exact basis for revenue sharing including the anticipated fixed, variable or per transaction income proposed to be paid to the College**

**TMS Response:** TMS fees for our Refund and Disbursement Solution are provided in the following chart.

<b>Refund and Disbursement Services</b>	<b>School Costs</b>	<b>Family Costs</b>
<b>Implementation and Customization (one time fees)</b>		
cardholder website	\$600.00 (waived)	<i>no charge</i>
custom logo & color card, carrier and website	\$1,200.00 (waived)	<i>no charge</i>
custom full & color card, carrier and website	\$2,100.00 (waived)	<i>no charge</i>
custom mobile application setup	\$2,500.00	<i>no charge</i>
<b>Hosting and Maintenance</b>		
cardholder website	\$50.00 / month (waived)	<i>no charge</i>
preference management website	<i>no charge</i>	<i>no charge</i>
custom mobile application	\$200.00 / month	<i>no charge</i>
<b>Card Fees</b>		
card issuance	\$2.00 each (waived)	<i>no charge</i>
card load/disbursement	\$1.00 each (waived)	<i>no charge</i>



*Tuition Management Systems Response to Tidewater Community College Request for Proposals:  
RFP # 14-950012-DF Student Refund Disbursement Services*

<b>Disbursement Fees</b>		
ACH disbursement	\$0.25 / each	<i>no charge</i>
check disbursement	\$0.85 + Postage / each	<i>no charge</i>
<b>Notification Fees</b>		
school notifications – SMS*	\$0.15 / each	<i>no charge</i>
<i>*All notifications sent out from TMS regarding refund status, returns, etc. are provided at no cost. Only ad hoc notifications the College may wish to send out to students (important messages, reminders, etc.), would incur this fee.</i>		
<b>Pre-Paid Debit Card Fees</b>		
activation fee	<i>no charge</i>	<i>no charge</i>
monthly service charge	<i>no charge</i>	<i>no charge</i>
parent/sponsor card load	<i>no charge</i>	<i>no charge</i>
Visa ReadyLink card load	<i>no charge</i>	\$0.75 each
card to card money share	<i>no charge</i>	<i>no charge</i>
in-network ATM withdrawal (domestic)	<i>no charge</i>	<i>no charge</i>
in-network ATM withdrawal (international)	<i>no charge</i>	<i>no charge</i>
in-network ATM inquiry fee	<i>no charge</i>	Two Free, \$0.50 each after
foreign ATM withdrawal (domestic)	<i>no charge</i>	\$2.00 each
foreign ATM withdrawal (international)	<i>no charge</i>	\$3.00 each
foreign ATM inquiry fee	<i>no charge</i>	Two Free, \$0.50 each after
foreign international ATM inquiry fee	<i>no charge</i>	\$0.50 each
Bill Pay- paper/electronic	<i>no charge</i>	\$0.95 each
Bill Pay-stop payment	<i>no charge</i>	\$25.00 each
POS signature based transaction	<i>no charge</i>	<i>no charge</i>
POS balance inquiry	<i>no charge</i>	<i>no charge</i>

<b>Refund and Disbursement Services</b>	<b>School Costs</b>	<b>Family Costs</b>
<b>Pre-Paid Debit Card Fees Continued</b>		
merchant signature based transaction	<i>no charge</i>	<i>no charge</i>
merchant Pin based transaction	<i>no charge</i>	<i>no charge</i>
cash advance/over the counter bank withdrawal	<i>no charge</i>	2% of withdrawal amount
international transactions – POS/Pin	<i>no charge</i>	2.5% of transaction amount
insufficient funds fee	<i>no charge</i>	<i>no charge (n/a)</i>
card reissue fee	<i>no charge</i>	\$9.00 each
cash withdrawal limit		\$1,500.00 per day
statement copies	<i>no charge</i>	<i>no charge (available online)</i>
abandoned or inactive account fee (after 12 mos. of inactivity)	<i>no charge</i>	\$3.00 per month
consumer initiated account closure fee	<i>no charge</i>	\$10.00

*Specific Proposal Requirements: Question 6 continued*

In addition to providing a refund service to the College which reduces cost and streamlines operational transactions, TMS offers to share all ATM-related revenue realized after costs (including costs associated with placing additional ATMs on campus), which creates potential revenue for the College. TMS will be responsible for all management responsibilities associated with the installation, service, and maintenance of ATMs.

In order to ensure that TMS remains consistent with our longstanding mission to help student and parents afford education, avoid debt and budget wisely, we do not charge your students Overdraft/ NSF fees or other exorbitant fees, which in turn means we do not collect any revenue from those items. TMS strives to always avoid any fee sharing practices which pass the burden of higher fees along to the student.

In addition, as we would be honored to be a partner of Tidewater Community College, we offer you pricing that includes discounts and values not typically offered through our standard pricing model for the Refund and Disbursement Management Solution. Benefits of this discounted pricing are as follows:

- Custom logo, Color Card, Carrier and Website, normally priced at \$1,200, provided at no charge.
- Custom Full & Color Card, Carrier and Website, normally priced at \$2,100, provided at no charge.
- Portal setup fees (Administrative Portal, Preference Portal and Cardholder Portal), normally priced at \$600, provided at no charge.
- Hosting and Maintenance fees (for all portals), normally priced at \$250/month, provided at no charge.
- Check disbursement fees, usually priced at \$1.50 per check plus postage, priced at \$0.85 per check plus postage.
- Card issue fee normally priced at \$2.00 per card, provided at no cost.
- Card disbursement fee normally priced at \$1.00 per each, provided at no cost.

*Specific Proposal Requirements: Question 6 continued*

Based on the recommendations in the U.S. PIRG Education Fund's best practices which state that there should be no apparent or actual conflict of interest, as well as potential negotiated rulemaking related to student disbursements regarding the appropriateness of revenue sharing for refund-related practices, as well as recent letters<sup>1</sup> from congressmen to universities regarding how much money the deals pay to the schools and how much in fees students are charged, TMS feels that avoiding reputational risks both for our company and the many schools we partner with for refund solutions is the best course of action.

Our product is priced economically and fairly and we strive to provide a pricing model that meets the financial goals of the Tidewater Community College, as well as your students. We feel that the our product's unique alignment to the U.S. PIRG Education Fund's best practices as cited in the "The Campus Debit Card Trap – Are Bank Partnerships Fair to Students", May 2012 as well as NACUBO's "Student Refunds and Personal Banking at Colleges and Universities, October 2012 study, as discussed earlier in this RFP ensures that our product is fair, transparent and the all-around best solution for the college population.

<sup>1</sup>Letters from Congressman provided under Attachments

**7. Any other information which the Offeror feels the College should consider in evaluating the proposal.**

**TMS Response:** A recent document, "The Campus Debit Card Trap – Are Bank Partnerships Fair to Students", distributed by U.S. PIRG Education Fund in May 2012<sup>1</sup>, addresses the "Principles for a Well Structured Debit Card Program on Campus." Below, Tuition Management Systems (TMS), in order to proactively address any concerns or questions your school or constituencies may have regarding this article and recent related press reviews each of these principles and clearly addresses how the TMS Refund Solution relates to each.

Over the past 28 years, TMS has grown and expanded our product and solution set for private K-12 and higher education institutions -- always relying on our company mission to set the standard for each new product or enhancement. TMS relies on this steadfast mission of "Helping Families Afford Education<sup>®</sup>" to ensure that each product is the best possible solution to help families afford their educational goals. In 2011, TMS expanded its product set to include the Refund and Disbursement Management Solution (Refund Solution). As we built this product, TMS had the benefit of reviewing the refund solutions already available on the market, and we were able to draw from the research and responses that these programs elicited from both schools and students alike. Armed with that knowledge, and backed by our mission, we were able to purposefully design our Refund Solution to specifically address the needs of the higher education student. This roadmap for success now allows our Refund Solution to fare well in light of the

*Specific Proposal Requirements: Question 7 continued*

“Principles for a Well Structured Debit Card Program on Campus.”

**Principles for a Well Structured Debit Card Program on Campus, as cited in the article  
“The Campus Debit Card Trap – Are Bank Partnerships Fair to Students”.**

- 1. Students Should Have An Unbiased Choice of Where to Bank.** The bank account you get as a student may continue with you for decades. Such an important choice shouldn't be skewed by which bank gave the school the most money. For Financial Aid disbursements, campuses should provide students a diverse set of disbursement options that clearly include the ability to use their own existing bank account and ability to choose to receive a check<sup>1</sup>.

**TMS Response:** The TMS Refund Solution was built on choice. Offering three choices of disbursement method-- check, ACH (electronic transfer) or prepaid card--the Refund Solution requires no forced banking relationship, provides unbiased, upfront choice for the student, and allows the student to use their current banking relationship if they so choose. There are no penalties to students who prefer to use their own, existing banking accounts. Students can select from the choice of check, ACH or prepaid card, and can easily change their disbursement selection at any time, at no cost.

- 2. Low Fees.** Campuses should negotiate away fees that students incur on their debit cards as well as make it easier for student debit card consumers to avoid fees. Fees should not be charged to financial aid refunds. A specific list of fees that should be eliminated appears below under “Key Recommendations for Campuses”; *(included in the cited article<sup>1</sup>, page 32.)*

**TMS Response:** The Refund Solution has been purpose-built to fit the needs of a higher education student, with the features and benefits needed of this constituency, provided at fees that are reasonable\*. Examples of the financial benefits of our solution include no-cost nationwide access to over 35,000 AllPoint ATMs nationwide, options to select disbursement through the pre-paid card which provides the student with convenient access to their funds through various methods without the risk of Overdraft/NSF fees, as well as cost-free options for card loads/reload, funds transfers, and balance inquiries.

*\*Reasonable fees, as recommended through the cited article, in the section under Key Recommendations for Campuses, pages 32-33. TMS can provide a detailed analysis of our program fees cited alongside the fees as noted in the article, as needed.*

*Specific Proposal Requirements: Question 7 continued*

All program fees are disclosed to the student prior to their opting in to the prepaid card program, through a link on our Preference Portal, where the student may view all of their options as to how they can receive their funds and make that selection. In addition, our solution has been built so that many of the fees that are associated with the prepaid card can be avoided through easy and convenient methods including, but not limited to the following:

- Use of 35,000 AllPoint ATMs nationwide in order to avoid foreign ATM fees,
- Utilization of our convenient Cardholder Portal or Mobile App to check balances in order to avoid balance inquiry fees, and
- Selection of our pre-paid card disbursement solution to entirely avoid the Overdraft/NSF fees which are typical of a standard banking relationship.

- 3. Safe Checking Fees.** For accounts not related to federal student aid, student checking accounts should meet the minimum requirements of the FDIC Model Safe Accounts Template, modified to address the needs of students. Fees on student accounts should be commensurate with services rendered and all fees should be disclosed prominently on the bank's website, mailers and other materials.

**TMS Response:** As noted previously, and backed by our mission of affordability, our Refund Solution has been designed so that standard banking fees do not apply. The TMS solution ensures that all of our students have easy and convenient access to the terms and conditions, including fees, of our prepaid program prior to accepting the prepaid card. This is done directly on our Preference Portal, where the student makes their selection of school approved disbursement option (which can include choices of check, ACH or prepaid card), with a link that leads the student directly to all disclosures, terms and conditions.

- 4. Unrestricted Access to Funds.** Campuses should provide, and regulators should require, an adequate number of regularly replenished on-campus ATMs for financial aid disbursement. ATM deployment measures should be based on need during peak-use times, such as the beginning of a semester or quarter.

**TMS Response:** TMS selected AllPoint as its ATM partner for the Refund Solution, in part, due to their high standard service level agreement for replenishment of funds for campus ATMs, as well as their overall model of excellence for service, and their high number of ATMs available nationwide. With over 35,000 ATMs nationwide, and an easily accessible ATM locator for student use through the 24/7 cardholder website, students can easily locate an ATM--on or off campus--that is convenient for their needs. TMS will also work with any school that requires additional ATMs to be placed on their campus grounds in order to fit the needs of their specific student population.

*Specific Proposal Requirements: Question 7 continued*

5. **Strong Consumer Protections.** Given the public's perception that a debit card is a debit card (whether or not it is prepaid), colleges should insist that all campus debit cards carry the same level of consumer protections extended to ATM debit card customers under the Electronic Funds Transfer Act. Appendix 2 goes into more detail on differences in consumer protections between various cards. (*Appendix 2 may be viewed on page 35 of this link:*  
<http://www.njpirgcenter.org/sites/pirg/files/reports/njdebitcardrtrapfinalmay2012.pdf>)

**TMS Response:** All students/consumers who opt into the TMS Refund Solution prepaid card option are protected by the VISA Zero Liability Policy as well as standard FDIC Insurance. The VISA Zero Liability Policy, in short, covers the following:

Zero liability for all unauthorized transactions that take place on the VISA system\* Liability of \$50 or less for any unauthorized electronic fund transfer\*

*\*additional guidelines may apply*

6. **No Push Marketing.** The marketing surrounding these cards may result in a student being pushed into a product or an agreement that isn't best suited for his or her needs. Given that the campus debit card has already been chosen by the college, providing an implicit endorsement, there must be strong rules to avoid push marketing are in place. Students should not be subjected to branding and advertising by banks and financial companies unless they affirmatively opt-in. Students should be able to opt in or out of the university-sponsored debit card program through the campus itself, rather than making the option through provider sponsored venues such as a provider website.

**TMS Response:** TMS delivers all refund and disbursement methods to the student in an unbiased manner, using equal presentment for each choice offered. As a trusted and vetted partner of the school, TMS presents all school approved disbursement choices-- check, ACH and prepaid card--with school branding in order to ensure the best and most seamless experience for the student. In addition, as our options require no new banking relationship, the information is not subject to marketing by banks or other financial institutions. Students may easily and conveniently access the school branded website at any time to opt-out of the prepaid card program and select any other school approved disbursement option, as noted above.

7. **No Conflict of Interest.** Many banks or financial firms engaged in partnerships with schools can offer large financial incentives, which at least create the appearance of a conflict of interest for the school. Contracts should be disclosed so that the public knows that the school chose the debit card program that gives students the best deal rather than the one that provided the college with the most money.

*Tuition Management Systems Response to Tidewater Community College RFP:  
Student Refund Disbursement Services RFP # 14-950012-DF*

*Specific Proposal Requirements: Question 7 continued*

**TMS Response:** TMS does not offer financial incentives to schools in order to gain their participation in any of our programs, including the Refund Solution. This solution, developed as a natural extension of the TMS tuition management product set, has been custom built to offer students the very best features of any refund solution available, ensuring affordable options that fit our mission of “Helping Students Afford Education ®”. Our solution offers choice, low or no cost options, fair fee disclosures and many features developed specifically to suit the needs of today’s student.

William, Rich, Higher Education Advocate, U.S. PIRG Education Fund. Mierzwinski, Edmund, Consumer Program Director, U.S. PIRG Education Fund. “The Campus Debit Card Trap – Are Bank Partnerships Fair to Students”, distributed by U.S. PIRG Education Fund in May 2012.



## Conclusion

The TMS Refund and Disbursement Solution is a product that we feel can greatly benefit Tidewater Community College and its students and families. We purposefully built this solution based on feedback from our customers and with your student's best interests in mind. We stand in accordance with both the PIRG recommended Best Practices as well as the suggestions made by NACUBO October 2012. That is why our solution not only offers a pre-paid debit card which precludes the possibility of the student being levied Non-Sufficient Funds fees, but also provides them with detailed information on their spending to help promote financial literacy. With multiple options for disbursement methods, easy to navigate Student Portals and unmatched communication strategies, it's a solution that provides the best of both customer service and technology for your student population. Your school administrators will benefit from an easy to use disbursement file system, robust administrator tools and expert customer service should you need additional assistance for any disbursement related inquiries.

The TMS Refund Solution supports the needs of your student population, and takes into account their preferences of contact, options of reimbursement selection, and communicates with them often to let them know the status of their disbursement. We provide reimbursement options that come fully equipped with online budgeting tools, mobile applications, online statements and reimbursement/spending history, so that students can easily track their deposit and spending habits, helping them to wisely manage their finances. Although not tied to a traditional banking account, the pre-paid debit card is designed to set up the student for success- it's value has been enhanced by providing the means for students to use their money in the manner they prefer- through ATM transactions, debit card features, ACH deposit/withdrawal- all without the risk of Overdraft/NSF fees and affected credit ratings. Years of experience within the affordability counseling, tuition payment and reimbursement business allows us to understand the financial needs and requirements of student body, helping us to build a product that speaks specifically to their reimbursement needs.

Another priority of our Refund Solution is the ease of use and convenience it offers Tidewater Community College administrators. Our experience in the industry has shown us that administrators require tools that offer simple to use features that provide accurate, dependable information in real-time, while offering comprehensive reporting and research options. Most of all, our solution was built to increase the efficiency of the Administrator's time and efforts. We communicate with your students regarding the status of their reimbursement, ensuring the student has up to date data without having to contact the school. We offer the flexibility of ad hoc messaging, so Tidewater Community College can distribute needed messages to your reimbursement population easily. In addition, our solution was created to specifically help Higher Education institutions meet the ever growing demands of Title IV and other industry related compliance laws. We back up our technology with customer service teams dedicated to the success of your school and allocate a school specific Account Manager- an expert in their field- to assist your office with any and all requests and inquiries. Technology, backed by a comprehensive service model, creates

*Tuition Management Systems Response to Tidewater Community College RFP:  
Student Refund Disbursement Services RFP # 14-950012-DF*

*Conclusion, continued*

a product offering unlike any other, designed specifically to meet your needs.

**We look forward to speaking with you to discuss how a partnership with our company will benefit both the school and the students and families you serve.**

<b>1</b>	<b>Addenda</b>
<b>2</b>	<b>Marketing Samples</b>
<b>3</b>	<b>Report Samples</b>
<b>4</b>	<b>PCI DSS Certificate</b>
<b>5</b>	<b>Organization Chart</b>
<b>6</b>	<b>Letters from Congressman</b>
<b>7</b>	<b>Forms</b>
<b>8</b>	<b>N/A</b>



TIDEWATER COMMUNITY COLLEGE

October 11, 2013

ADDENDUM NO. 01

REQUEST FOR PROPOSAL: 14-950012-DF  
COMMODITY: Student Refund Disbursement Services  
PROPOSALS DUE: November 4, 2013 at 2:00 p.m.

This addendum is being issued as a result of questions submitted prior to, during and after the pre-proposal conference held on October 7, 2013.

The following questions were submitted prior to the pre-proposal conference.

1. Would the College consider a response with a 5-year contract term?

**Answer: The College would consider a 5-year term. This is a negotiable item.**

2. In Section IV, A. #1... Please clarify if the College wants seven or nine copies.

**Answer: The College wants nine (9) copies.**

3. Is the College interested in considering a proposal that would involve integrating the refund disbursement prepaid card/account with the on-campus issued TCC ID Card? Or, would the College prefer that the prepaid debit card be mailed to the student and not integrate with the TCC ID Card?

**Answer: The College is not interested in integrating the pre-paid disbursement card with the College ID Card. The College prefers that the student register to receive a pre-paid disbursement card which the contractor will mail to the student. The College does not want a pre-paid disbursement card sent to a student unless the student registers for one.**

4. It appears from the TCC website that an ID Card is currently issued to all students. Can you

please confirm that the current TCC ID Card includes a magnetic stripe ID Card on the back of the card.

**Answer: The TCC ID Card includes a magnetic stripe on the back of the card.**

5. Is the TCC ID Card mandatory for all TCC students or only for credit seeking students? Is the TCC ID Card mandatory for faculty/staff?

**Answer: All students, faculty and staff are issued a TCC ID card.**

6. Is TCC currently considering adding any additional functionality to the TCC ID Card?

**Answer: The College currently has additional functionality associated with the ID card. Individuals can add money to their ID card via a stored value system. The card is also used for print control and access control.**

7. Is it the intent of the College/VCCS to award this contract to one provider (Section IV, B) or is the College/VCCS intending to select multiple contracted providers (Section I, PURPOSE)?

**Answer: It is the intent of the College/VCCS to award this contract to one provider.**

8. Some sections and subsections of the RFP are informational (purpose / background) and others are instructional (please do it this way); still others are clear requirements and solicit a specific response. In section IV, subsection A, number 8, the instructions say to prepare our proposal in the same order that the requirements are presented. Do you wish for us to respond to the items we perceive to be "requirements" (only) or do you wish for us to respond to every enumerated item in the RFP (example; acknowledged and agreed, or understood, etc.)? And if we are to respond to requirements only, is it OK then to skip the informational and instructional items so long as we adhere to the enumerated sequence? Please help clarify which items you wish to be included in the final response.

**Answer: It is the College's desire that you respond to each item in the Statement of Needs. For some items, acknowledge, agreed, or understood may be an adequate response. Other items may require a more descriptive response. How you choose to respond is your decision.**

9. We understand the basic requirements of the State's Debt Offset Program, but could you be a little more specific about your expectations for the awarded vendor?

**Answer: The College desires the selected vendor to work with VCCS to automate the process for Debt Offset. This may include, but not be limited to, the submission of files and withholding of monies.**

10. Regarding the Disbursement Spreadsheet... What are types of refunds make up the difference between the "Refund Count" and the "Unique Checks"? Are these refunds processed in a manner other than paper check?

**Answer: There two basic types of refunds, financial aid and tuition revenue refunds. Refund count indicates the actual count of refunds issued on our student information system. Because some individuals receive multiple refunds but only one check, we felt it was necessary to provide the separate numbers.**

11. Please verify the number of ATMs that are being requested for deployment on the TCC campuses?

**Answer: Tidewater Community College desires at least one ATM per campus with the option to increase the number if monthly usage reports indicate a need to do so. The Contractor shall negotiate with other VCCS colleges in determining the number of ATMs to be provided at each school campus location.**

12. Does TCC currently support ATMs on any of the College's campuses?

**Answer: TCC has one ATM on its Norfolk Campus provided by Wells Fargo.**

If so, please provide the following information for each ATM:

-Indoor vs. Outdoor

**Answer: Indoor**

-Current bank or credit union ATM provider

**Answer: Wells Fargo**

-Through-A-Wall vs. Free-Standing

**Answer: Freestanding**

-Accepts Deposits vs. Cash Dispense

**Answer: Dispenses cash. Not sure about accepting depositis.**

-Current Surcharge Rate

**Answer: Free for Wells Fargo customers, surcharge for non-customers.**

-A breakdown of average monthly transactions based on a twelve month period for each ATM.

**Answer: we do not have that information.**

13. Will the award of the disbursement services provider include exclusive rights for on-campus ATM services?

**Answer: Yes, in the case of Tidewater Community College. The other colleges will have to be negotiated on a case-by-case basis.**

**The following questions were asked during the pre-proposal conference.**

1. Terms and Conditions

Q: Insurance clause- Number 5 - Accounting What is the intent of insurance?

A: This clause will be deleted.

2. Submission

Q: When is the cut off for questions regarding proposal? If I already submit questions, will I get answers?

A: Yes, you will get an answer. Cut off is 5 days prior to bid date. If the question is more complex and requires more time to respond and it will impact your proposal, the proposal date could be extended.

3. Statement of Need

Q: Is it mandatory that all 23 colleges accept the 1 proposal?

A: Yes, all 23 colleges will use this proposal. TCC has already worked with VCCS and all colleges are aware of the standards of this proposal.

4. Q: How do you envision the clause of a qualified contractor?

**A: It should be 1 vendor and this will be changed on the RFP.**

**5. Q: Explain the debit part.**

**A: TCC will not have the card link to a checking account. TCC wants the monies to come from the Contractor.**

**6. Q: What brand will be used?**

**A: It is desired that it would be Visa or Mastercard. TCC doesn't accept Discover but Discover is not precluded from submission of proposal.**

**7. Q: Will the Contractors need to provide the ATM?**

**A: Yes. Students must have easy access to their money per DOE. The vendor should be part of a large network so that the students do not pay fees.**

**8. Q: Can the vendor recommend ATMS (more or less) according to campus?**

**A: There will be at least 1 ATM on campus, at least at TCC. Other colleges with many different campuses will need to negotiate with the different colleges. It is recommended that the contractor check the VCCS website for all community colleges in Virginia.**

**9. Q: We must avoid overdraft. Will this clause appear in more than one place in the RFP?**

**A: Since the disbursement card will not be linked to a checking account, there should not be any reason for an overdraft.**

**10. Q: Not all fees are free.**

**A: Contractor must provide means for check to be free from fees including the reloadable cards. If the vendor sends the money to the campus' Suntrust Bank account and the student cashes it at Bob's Bank, the student will pay the \$5 check cashing fee if they don't cash it at Suntrust without TCC or the Contractor absorbing the cost.**

**11. Q: Do all VCCS colleges have paper checks or electrometric disbursements?**

**A: No College is doing electronic disbursements at this time.**

**12. Q: ACH- how will this be done?**

**A: Disbursement transactions will be set up by the Contractor in the easiest way. If each college uses a different bank, the Contractor will receive transaction from 23 different banks accordingly.**

**13. Q: Is the reload disbursement coming from 23 different colleges?**

**A: Yes.**

**14. Q: Can we recommend where to put the ATMs on the campus?**

**A: Yes, there are 4 campuses at TCC. However, ATM placements will be on a case by case basis depending on the school. Not all VCCS campuses have multiple campuses (only TCC and Northern VA).**

**15. Q: Can we re-do the ATMs?**

**A: The Contractor will place at least 1 ATM on each campus at Tidewater Community College. Due to different requirements or existing contracts, the placement of ATMs on the campuses of other colleges will be negotiated on a case-by-case basis.**

16. Q: Do you have Parent Plus?

A: Yes, but not on a large scale. We do desire the vendor provide a solution for plus loans.

17. Q: What is the ball park on the Plus Loans volume?

A: Chart below reflects plus loan amounts for the last three semesters.

Sum of Applied	Item Term			Grand Total
	2123	2124	2132	
Blue Ridge Community College		\$35,573.17	\$21,635.74	\$57,208.91
Central Va. Community College		\$4,411.50	\$1,657.00	\$6,068.50
Dabney S. Lancaster CC		\$4,975.00	\$7,268.80	\$12,243.80
Germanna Community College		\$2,225.25	\$7,760.25	\$9,985.50
John Tyler Community College		\$36,495.82	\$25,139.76	\$61,635.58
Lord Fairfax Community College		\$1,278.00	\$1,915.50	\$3,193.50
New River Community College		\$26,361.31	\$18,639.03	\$45,000.34
Northern Virginia Comm College		\$109,096.48	\$92,689.30	\$201,785.78
Piedmont Va Community College	\$1,064.00	\$24,951.65	\$13,670.20	\$39,685.85
Thomas Nelson Community College		\$25,446.24	\$12,235.48	\$37,681.72
Tidewater Community College	\$8,578.02	\$85,329.37	\$58,194.61	\$152,102.00
Virginia Western CC	\$1,828.44	\$25,113.25	\$13,673.23	\$40,614.92
<b>Grand Total</b>	<b>\$11,470.46</b>	<b>\$381,257.04</b>	<b>\$274,478.90</b>	<b>\$667,206.40</b>

2123 – Summer 2012

2124 – Fall 2012

2132 – Spring 2013

18. Q: Preference in pricing or will it be different?

A: This is at the Contractor's decision. TCC suggest a EFT baseline.

19. Q: What is the timeline for the roll out of this contract?

A: Current plan is for Fall 2014. TCC can pilot early if possible.

20. Q: Will this be a single contract for all VCCS colleges?

A: Yes.

21. Q: With 23 accounts, will there be 1 file each?

A: Yes. There will be files coming from 23 different places.

22. Q: Branding?

A: Each college will have different logos and brands. Any disbursements that go out will have the corresponding college's brand on it.

23. Q: ACH exposure concerns.

A: There shouldn't be any ACH exposure because a transfer file request will be accompanied by monies upfront so there shouldn't be any lag in incoming monies to Contractor.



24. Q: Will the colleges send money to 1 bank account and disburse to Contractor?

A: No. There will be 23 college accounts bank accounts. 1 file with transactions will be sent with all information needed for disbursements from each college. TCC or any other VCCS college will not have student's banking neither information nor do the college wants to capture the financial information of the student. That will be the job of the Contractor to get that information. TCC will supply the file with the needed information.

25. Q: File Reporting

A: TCC doesn't want to capture the student's preference. TCC just wants the reporting aspect for our records. It is expected that the Contractor provide administrative access to the system for reporting purposes.

**The following questions were submitted after the pre-proposal conference.**

1. What is TCC's desired go live date for the requested services?

Answer: Fall semester 2014.

2. Is TCC requiring functionality that allows funds to be sent electronically from any College-owned account to accountholders? Or is TCC seeking functionality that allows electronic deposit of funds from any third-party checking account (e.g., parent, employer/payroll, etc.)?

Answer: Any third party checking account.

3. Does TCC (VCCS) have the ability to differentiate funds required to go through Debt Offset vs. other federal funds that would NOT go through Debt Offset?

Yes

4. Please clarify the desired number of copies of each proposal (seven or nine).

Nine

5. Is the "official state form" referring to Page 1 of the solicitation?

Answer: The official state form is page 1 and any attachment that requires a signature from an authorize official of your organization.

**The following changes to the Request for Proposals have been changed to read:**

1. Reference Request for Proposals, Statement of Needs, Page 6, Item C.

C. The Contractor shall provide immediate disbursement to each student, via Contractor provided, pre-paid debit card, which the College desires to be linked to a VISA or MasterCard branded debit card. The debit card shall not be linked to a checking account.

2. Reference Request for Proposals, IV. Proposal Preparation Requirements, A. 1. under General Requirements, Page 11.

In order to be considered for selection, Offerors must submit a complete response to this RFP. **One original and nine (9) copies** of each proposal must be submitted to the Issuing Agency. No other distribution of the proposal shall be made by the offeror.

3. Reference Request for Proposals, I. PURPOSE, Page 3.

The purpose of this Request for Proposals (RFP) is to solicit sealed proposals from firms to establish a contract with one contractor through competitive negotiations to provide student refund disbursement services for the Virginia Community College System (VCCS), and the twenty-three (23) community colleges of the VCCS. Tidewater Community College (TCC) is the issuing agency for this RFP and hereinafter referred to as the College. The VCCS wishes to introduce a new innovative program to reduce administrative costs, streamline business process, and increase customer service for students.

4. Reference Request for Proposals, INSURANCE COVERAGES AND LIMITS REQUIRED;  
Page 22, Number 5 Accounting.

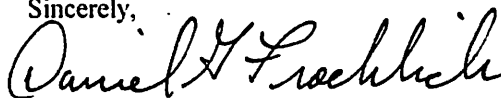
Delete Number 5 Accounting - \$1,000,000 per occurrence, \$3,000,000 aggregate.

**A copy of the optional pre-proposal sign-in sheet has been attached to this addendum.**

**The due date and time remain November 4, 2013, 2:00 PM.**

A signed acknowledgment of this Addendum must be received by this office either prior to the bid return date or attached to your bid. Signature of this Addendum does not substitute for your signature on the original Request For Proposal document. The original Request For Proposal document must be signed.

Sincerely,



Daniel G. Froehlich, CPPB, VCO  
Assistant Director of Services Procurement

ACKNOWLEDGMENT

Tuition Management Systems

Name of Firm

Carl Phillips A., Managing Director

Signature/Title

10/29/2013

Date






TIDEWATER COMMUNITY COLLEGE

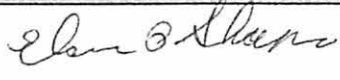




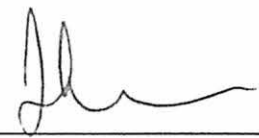

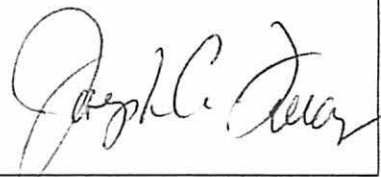
Department of Materiel Management  
121 College Place  
Norfolk, Virginia 23510



(If the original of this form is found, please mail it to the above address.)

OPTIONAL PRE-PROPOSAL CONFERENCE ATTENDANCE REGISTER

RFP: 14-950012-DF  
TITLE: Student Refund Disbursement Services  
DATE: October 7, 2013  
TIME: 2:00 PM  
LOCATION: District Administration Building, Conference Room 502  
TOTAL NUMBER OF ATTENDEES: \_\_\_\_\_

Complete Company Name and Address	Representative Name and Title	Representative Signature
<i>Please Print</i>		
Telephone # 202-463-4860 Fax # 202-463-4863 E-mail address: JSTAPLES@BLACKBOARD.COM	JEFF STAPLES VP MARKET DEVELOPMENT	
Telephone # 216.264.0070 Fax # E-mail address: hpolack@afford.com	Howard Polack SVP Product Dev TMS	
Telephone # 854-412-0049 Fax # E-mail address: dmajiera@afford.com	Damon Magiera Regional Sales Manager TMS	

Complete Company Name and Address	Representative Name and Title	Representative Signature
<i>Please Print</i>		
Telephone # 202-895-5490 Fax # 202 435 5420 E-mail address: ELAINE, SHAPIRO <i>CPA</i> <i>CS 12</i>	ELAINE SHAPIRO V.P.	
Telephone # 804-697-6801 Fax # E-mail address: STUART. GOODPASTURE @ WELLS FARGO.COM	STUART GOODPASTURE SVP	
Telephone # 740-549-2772 Fax # 740-549-1977 E-mail address: JAMES.HOWER@usbank.com	James Hower, AVP	
Telephone # 757-441-8319 Fax # 757-441-4045 E-mail address: Kevin.Larkin@baml.com	Kevin Larkin SVP	
Telephone # Fax # E-mail address:	Robin Moore Director, Mutual Management	
Telephone # 703 389-3516 Fax # E-mail address: John.L.Henderson@sofi.com	John Henderson Cars Sales Officer	
Telephone # 757-624-5467 Fax # 757-624-5457 E-mail address: DAVID.MOORE@SUNTRUST.COM	DAVID MOORE Senior Vice President	
Telephone # 757-624-5581 Fax # 757-624-5531 E-mail address: joseph.funaro@sunttrust.com	JOSEPH Funaro Vice President	

<p>Telephone # 202 414 8024  Fax # 202 414 8010  E-mail address: ethan-carr@mastercard.com</p>	<p>Ethan Carr  VP bus Devlp</p>	
<p>Telephone # 404-697-7428  Fax #  E-mail address: Reid.Andrews@Well Fargo.com</p>	<p>Reid Andrews  VP</p>	
<p>Telephone #  Fax #  E-mail address:</p>		
<p>Telephone #  Fax #  E-mail address:</p>		
<p>Telephone #  Fax #  E-mail address:</p>		
<p>Telephone #  Fax #  E-mail address:</p>		
<p>Telephone #  Fax #  E-mail address:</p>		
<p>Telephone #  Fax #  E-mail address:</p>		



TIDEWATER COMMUNITY COLLEGE

October 17, 2013

ADDENDUM NO. 02

REQUEST FOR PROPOSAL: 14-950012-DF  
COMMODITY: Student Refund Disbursement Services  
PROPOSALS DUE: November 4, 2013 at 2:00 p.m.

This addendum is being issued as a result of questions submitted by a potential offeror on October 15, 2013.

1. Knowing that all 23 institutions have different ID card systems, partners and capabilities, for those campuses that prefer to use an integrated card for both campus access & spending, plus financial aid refunds (instead of a separate refund card), will these campuses be allowed to use the awarded vendor's solution as an "integrated card" should they choose to do so? To ensure clarity, those campuses that prefer to use a separate card would receive such solution.

Answer: This was addressed in Addendum 1 as follows:

The College is not interested in integrating the pre-paid disbursement card with the College ID Card. The College prefers that the student register to receive a pre-paid disbursement card which the contractor will mail to the student. The College does not want a pre-paid disbursement card sent to a student unless the student registers for one.

2. Please explain how the credit balance disbursement process occurs for those students who pay their tuition and fees by Visa or Mastercard credit or debit cards. Also, how many financial aid credit balance recipients were served in this manner last year? Lastly, is this process the same for all 23 VCCS campuses?

Answer: Students that pay tuition and/or fees with a Visa or Mastercard and receive refunds will not be a part of this contract.

3. Please describe the desired order of implementation for TCC and the rest of the VCCS campuses, in other words will TCC be first to deploy and if so how long will the order for additional campus deployments be determined?

Answer: The VCCS plans to implement this program to include all 23 Colleges for the Fall 2014 semester.

4. Will the other 22 campuses (besides TCC) have any input in the vendor selection or will TCC determine the vendor on behalf of all campuses?

Answer: The vendor selection will be made by the evaluation committee. Input on the wording of the RFP was solicited from all community colleges. The evaluation committee includes members from other colleges, but not all colleges are included on the committee. The names of the committee members or their colleges are not being released at this time.

5. Within the RFP is a "Small Business Subcontracting Plan." Assuming our solution does not utilize any small, women-owned, or minority-owned businesses, we cannot complete the Subcontracting Plan. Please confirm that a response will be accepted and reviewed if this form is not filled out. (I would assume specific to this RFP requirement, TCC will not require the large financial institutions to work with local small businesses to supply financial aid refunds).

Answer: commonwealth of Virginia agencies are required to include a Small Business Subcontracting Plan in solicitations in excess of \$100,000. However, it is understood that there may be little or no opportunities for subcontracting with small businesses for some projects. Your proposal will be accepted.

A signed acknowledgment of this Addendum must be received by this office either prior to the bid return date or attached to your bid. Signature of this Addendum does not substitute for your signature on the original Request For Proposal document. The original Request For Proposal document must be signed.

Sincerely,



Daniel G. Froehlich, CPPB, VCO  
Assistant Director of Services Procurement

ACKNOWLEDGMENT

Tuition Management Systems  
Name of Firm

Carl Furling Jr, Managing Director  
Signature/Title

10/29/2013  
Date

**Your School Logo Here**  
[max size: 575x80]

Dear (STUDENT FIRST NAME):

We are writing to alert you to (SCHOOL'S) refund process and how you can ensure that you receive your funds in the most convenient way possible.

If you are eligible for a refund due to a schedule change, financial aid, meal plan change, etc., you will receive an email from [schoolnamepaymentservices@afford.com](mailto:schoolnamepaymentservices@afford.com) requiring your immediate action. At that time, you will be asked to indicate the refund method you prefer:



**Reloadable (SCHOOL NAME) Visa® Prepaid Card\***

- Offers free reloading, bill pay, reward points and more
- Funds typically available immediately



**Direct deposit**

- Deposits to your current checking or savings account
- Funds available in 2-3 days



**Paper check**

- Delivered via mail
- Check received in 7-10 days

Please note that you may enroll for the Reloadable (SCHOOL NAME) Visa Prepaid Card\* regardless of whether you ever receive a refund\*\*. Families may find the card to be a convenient and effective money management tool.

Our refund program is administered by Tuition Management Systems (TMS). If you have any questions, please call 888-425-1138 or visit [schoolnamechoice.afford.com](http://schoolnamechoice.afford.com).

Thank you,

(SCHOOL NAME)

P.S. If you receive a refund email from [schoolnamepaymentservices@afford.com](mailto:schoolnamepaymentservices@afford.com), be sure to respond promptly with your payment method preference to receive your funds in a timely manner!

\*This card is issued by MetaBank™, Member FDIC, pursuant to a license from Visa U.S.A. Inc.

\*\* Subject to ID Verification



**Sample Administrators Report: Student Change History Report**



**SAMPLE UNIVERSITY**

888-722-4887 (Phone)  
 401-736-6050 (Fax)  
 schoolsupport@afbrd.com

**TEST**

Student Change History Report

Date: 01/07/2013

Time: 16:32:28 CT

Phone: 987-654-3210

School ID: TMS1000-02

Jessica James  
 Sample University

**Student Change History from: 02/08/12 to 01/07/13**

**TMS1000-02 - Sample University**

<i>Student ID</i>	<i>Student Name</i>	<i>Date Time</i>	<i>Field Changed</i>	<i>Old Value</i>	<i>New Value</i>	<i>User ID</i>
S101	Howard Polak	02/14/12 23:51:15	Address 1	171 SERVICE AVE.	4191 Fawn Run	SANZHP01
ST10013	Howard Polak	02/14/12 06:34:01	Address 1	4191 FAWN RUN	15 Germany St.	SANZHP01
		02/14/12 08:58:07	Address 1	15 GERMANY ST.	4191 Fawn Run	SANZHP01
STL110	Howard Polak	08/15/12 16:50:15	Address 1	4191 FAWN RUN	PO Box 4563	stu110@test.com
XX00	Cassandra Warner	07/06/12 12:18:57	Address 1	12600 WHITEWATER	12600 WHITEWATER Dr	cwarner@vancoservices.com

# Sample Administrators Report: History/Exceptions Report



**SAMPLE UNIVERSITY**

888-722-4867 (Phone)  
401-736-5050 (Fax)  
schoolsupport@afford.com

Jessica James  
Sample University

## TEST

History/Exceptions Report

Date: 01/08/2013

Time: 10:38:58 CT

Phone: 987-654-3210

School ID: TMS1000-02

### Transactions from: 12/09/12 to 01/08/13

#### TMS1000-02 Sample University

<i>Deposit</i>							
<i>Date</i>	<i>Student ID</i>	<i>Student Name</i>	<i>To Acct</i>	<i>Description</i>	<i>Disburse =</i>	<i>Status</i>	<i>Amount</i>
01/07/13	STU61	Polack, Howard	7426	Refund		Released	1,343.00
01/07/13	STU61	Polack, Howard	7426	Refund		Pending	2,231.00
01/07/13	STU70	Blonde, Sandy		Refund Fall Sem		Released	1,352.00
01/07/13	STU70	Blonde, Sandy		Refund Fall Sem		Pending	2,240.00
<b>Subtotal:</b>	<b>4</b>						<b>7,166.00</b>
01/08/13	STU62	Risk, Mike	Check	Refund		Released	1,344.00
01/08/13	STU62	Risk, Mike	Check	Refund		Pending	2,232.00
01/08/13	STU63	Tone, Tommy	Check	Refund		Released	1,345.00
01/08/13	STU63	Tone, Tommy	Check	Refund		Pending	2,233.00
01/08/13	STU64	Minor, Angie	Check	Refund Fall Sem		Released	1,346.00
01/08/13	STU64	Minor, Angie	Check	Refund Fall Sem		Pending	2,234.00
01/08/13	STU65	Stove, Carla	Check	Refund Fall Sem		Released	1,347.00
01/08/13	STU65	Stove, Carla	Check	Refund Fall Sem		Pending	2,235.00
01/08/13	STU66	Nice, Betty	Check	Refund Fall Sem		Released	1,348.00
01/08/13	STU66	Nice, Betty	Check	Refund Fall Sem		Pending	2,236.00
01/08/13	STU67	Carmin, Melanie	Check	Refund Fall Sem		Released	1,349.00
01/08/13	STU67	Carmin, Melanie	Check	Refund Fall Sem		Pending	2,237.00
01/08/13	STU68	Matchel, Jerry	Check	Refund Fall Sem		Released	1,350.00
01/08/13	STU68	Matchel, Jerry	Check	Refund Fall Sem		Pending	2,238.00
01/08/13	STU69	Smith, Gary	Check	Refund Fall Sem		Released	1,351.00
01/08/13	STU69	Smith, Gary	Check	Refund Fall Sem		Pending	2,239.00
<b>Subtotal:</b>	<b>16</b>						<b>28,664.00</b>
<b>Total:</b>	<b>20</b>						<b>\$35,830.00</b>

### Exceptions from: 12/09/12 to 01/08/13

#### TMS1000-02 Sample University

<i>Deposit</i>									
<i>Date</i>	<i>Student ID</i>	<i>Student Name</i>	<i>To Acct</i>	<i>Description</i>	<i>Disburse =</i>	<i>Run Date</i>	<i>Run Code</i>	<i>Status</i>	<i>Amount</i>
<b>Subtotal:</b>	<b>0</b>								<b>0.00</b>
<b>Total:</b>	<b>0</b>								<b>\$0.00</b>

# Payment Card Industry (PCI) Executive Report

03/05/2013

## ASV Scan Report Attestation of Scan Compliance

### Scan Customer Information

Company: The First Marblehead Corporation

Contact: Elie Abouzeid Title: Director, Information Security

Telephone: 781-658-5252 Email: eabouzeid@first-marblehead.com

Business Address: 800 Boylston Street, 34th Floor, Prudential Tower

City: Boston State/Province: Massachusetts

ZIP: 02199 URL:

### Approved Scanning Vendor Information

Company: Qualys

Contact: Qualys PCI ASV Support Title: Qualys PCI ASV Support

Telephone: 650-801-6161 Email: support@qualys.com

Business Address: 1600 Bridge Parkway,

City: Redwood Shores State/Province: California

ZIP: 94065 URL: <http://www.qualys.com/>

### Scan Status

- \* Compliance Status : **PASS**
- \* Number of unique components scanned: 5
- Number of identified failing vulnerabilities: 0
- \* Number of components found by ASV but not scanned because scan customer confirmed components were out of scope: 3
- \* Date scan completed: 03/04/2013
- \* Scan expiration date (90 days from date scan completed): 06/02/2013

### Scan Customer Attestation

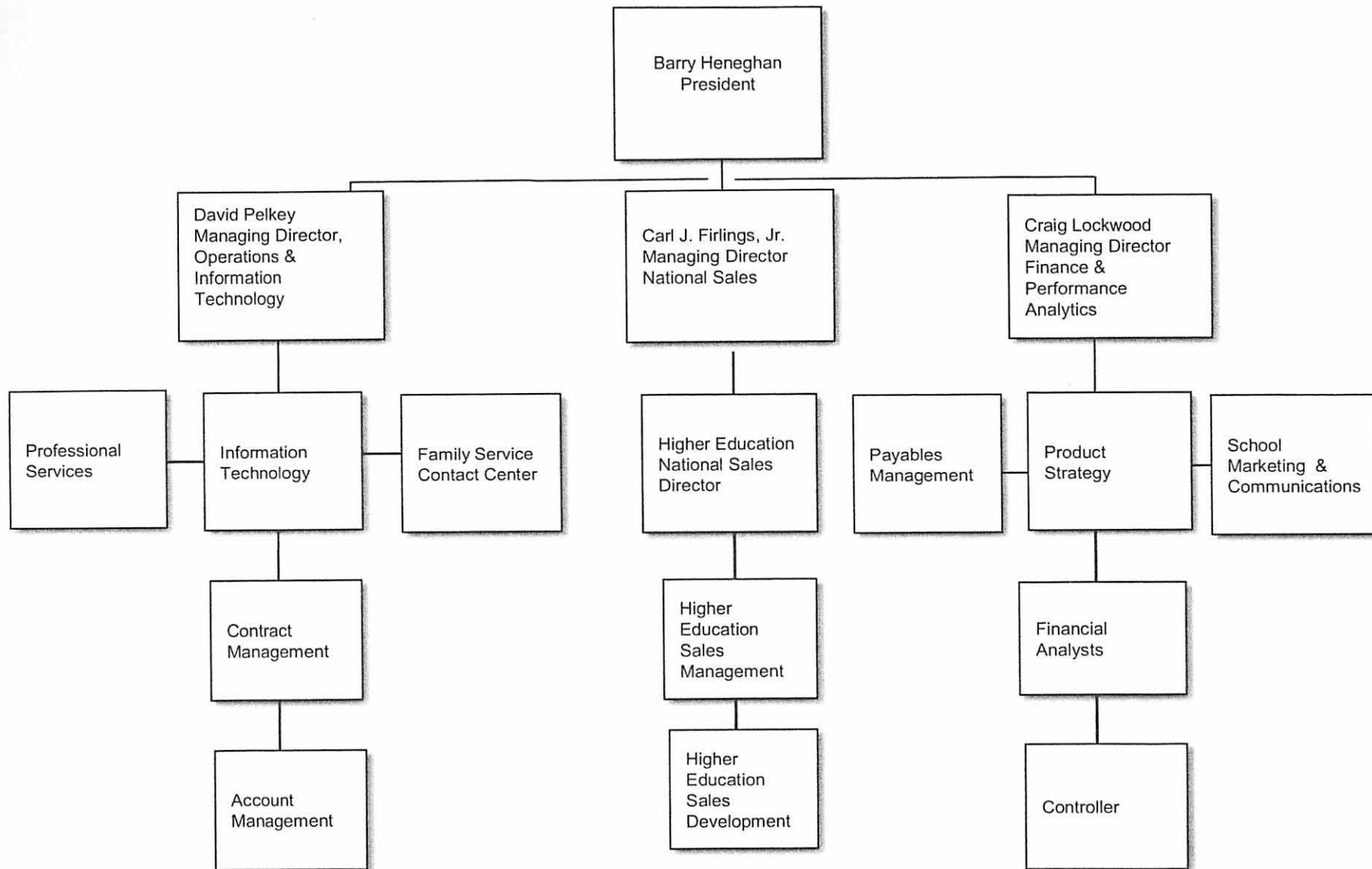
The First Marblehead Corporation attests on 03/05/2013 at 22:32:44 GMT that this scan includes all components\* which should be in scope for PCI DSS, any component considered out-of-scope for this scan is properly segmented from my cardholder data environment, and any evidence submitted to the ASV to resolve scan exceptions is accurate and complete. The First Marblehead Corporation also acknowledges the following: 1) proper scoping of this external scan is my responsibility, and 2) this scan result only indicated whether or not my scanned systems are compliant with the external vulnerability scan requirement of PCI DSS; this scan result does not represent my overall compliance status with PCI DSS or provide any indication of compliance with other PCI DSS requirements.

### ASV Attestation

This scan and report was prepared and conducted by Qualys under certificate number 3728-01-07, according to internal processes that meet PCI DSS requirement 11.2 and the PCI DSS ASV Program Guide.

Qualys attests that the PCI DSS scan process was followed, including a manual or automated Quality Assurance process with customer boarding and scoping practices, review of results for anomalies, and review and correction of 1) disputed or incomplete results, 2) false positives, and 3) active scan interference. This report and any exceptions were reviewed by Qualys PCI ASV Support

# Tuition Management Systems Organizational Chart



**Congress of the United States**  
**Washington, DC 20515**

September 26, 2013

Mr. David Kemper  
Chairman and CEO  
Commerce Bancshares, Inc.  
1000 Walnut Street  
Kansas City, MO 64106

Dear Mr. Kemper:

This fall, millions of students will rely on the Federal student aid program to achieve their dream of a college education. Last year, the federal government lent \$105 billion to over 11 million recipients. At a time when college costs are increasing and college students are drowning in debt, the federal government must ensure the integrity of student financial aid programs and step in if financial aid dollars are being diverted through deceptive or predatory practices.

A recent ABC News investigative report suggested that financial institutions are paying colleges and universities millions of dollars to get exclusive access to market debit card and checking account products to American college students.<sup>1</sup> These lucrative deals are great for banks and great for colleges, but students can get hurt when they are steered into financial products that carry high fees. When students are forced to pay unnecessary or exorbitant fees that bolster bank profits it makes college more expensive, particularly when those fees eat up financial aid dollars that are intended to help students pay their bills.

When credit card companies and student lenders offered kickbacks and gifts to colleges in exchange for the ability to heavily market their products to college students on campus – often requiring the schools to endorse or recommend the financial products – Congress took action to protect students.<sup>2</sup> These recent reports raise new concerns that financial institutions are once again going after college students and offering colleges financial incentives to hand over the keys to the campus. It is unfortunate to see that some institutions haven't learned from past missteps and are repeating these troubling practices.

A 2012 report by the U.S. Public Interest Research Group suggested that more than 9 million

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<sup>1</sup> ABC News Investigation: Bank Pays \$34 Bounty for New College Customers. Good Morning America. <http://abcnews.go.com/Blotter/bank-pays-34-bounty-college-customers/story?id=20159803&singlePage=true>

<sup>2</sup> The Credit CARD Act of 2009 subjects college credit card agreements to public disclosure and restricts on-campus marketing to students, among other provisions. Additionally, the Higher Education Opportunity Act of 2008 led to new codes of conduct for schools with preferred lender arrangements, after discovery of banks providing compensation to school officials for recommending their loans to students, among other protections.

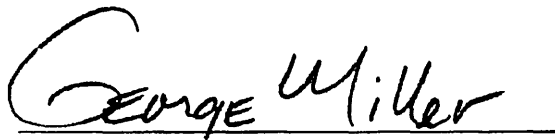
Mr. David Kemper  
September 26, 2013  
Page Two

students across the country are at risk of being nicked-and-dimed with fees through campus debit card partnerships.<sup>3</sup> We understand your institution has maintained debit card arrangements with colleges and universities. Policymakers and the public need to be confident that Title IV student aid funds are not being diverted to pay fees to banks or kickbacks to colleges. In our continuing effort to better understand the arrangements and practices associated with campus financial products, we ask that you please provide the following information:

- (1) A list of institutions of higher education where you currently have an agreement to enroll students in any deposit account or prepaid debit account and where your marketing, materials or financial instruments used to access such accounts are co-branded with a college or university logo, symbol, mascot or name.
- (2) The number of accounts opened through agreements at each institution of higher education listed from the previous question, and the total fees collected from such accounts over the last three academic years.
- (3) The total value of monetary and non-monetary remuneration provided to such institutions of higher education for the marketing of these products over each of the last three academic years.
- (4) Whether any of your institution's employees or agents have ever provided any monetary or non-monetary gift to an employee or agent of an institution of higher education, including meals, entertainment, gift cards, or compensation for an advisory committee above a \$10 value as part of your marketing strategy over the past three academic years.

Thank you in advance for your attention to this request. Should you have any questions, please contact Rich Williams in Representative Miller's office, Dan Swanson in Senator Durbin's office, Corey Frayer in Representative Waters' office, Julie Morgan in Senator Warren's office, Graham Steele in Senator Brown's office, Patrick Satalin in Representative Welch's office, and Stefanie Winzeler in Representative Slaughter's office.

Sincerely,

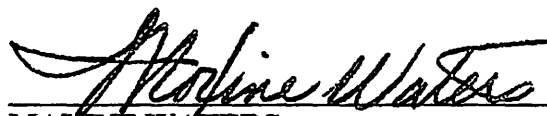
  
\_\_\_\_\_  
**GEORGE MILLER**  
Member of Congress

  
\_\_\_\_\_  
**RICHARD J. DURBIN**  
United States Senator

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<sup>3</sup> U.S. Public Interest Research Group. The Campus Debit Card Trap. 2012.  
<http://www.uspirg.org/reports/usp/campus-debit-card-trap>

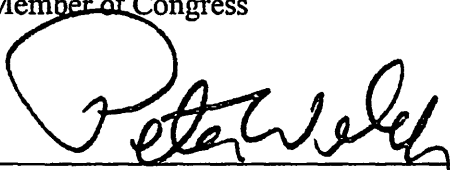
Mr. David Kemper  
September 26, 2013  
Page Three



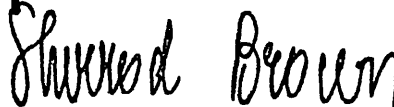
**MAXINE WATERS**  
Member of Congress



**ELIZABETH WARREN**  
United States Senator



**PETER WELCH**  
Member of Congress



**SHERROD BROWN**  
United States Senator



**LOUISE M. SLAUGHTER**  
Member of Congress

Cc:

The Honorable Richard Cordray, Director, Consumer Financial Protection Bureau  
The Honorable Thomas Curry, Comptroller of the Currency  
The Honorable Daniel K. Tarullo, Member, Federal Reserve Board of Governors  
The Honorable Arne Duncan, Secretary, US Department of Education

# Congress of the United States

Washington, DC 20515

September 26, 2013

Mr. Michael Corbat  
Chief Executive Officer  
Citigroup  
399 Park Avenue  
New York, NY 10022

Dear Mr. Corbat:

This fall, millions of students will rely on the Federal student aid program to achieve their dream of a college education. Last year, the federal government lent \$105 billion to over 11 million recipients. At a time when college costs are increasing and college students are drowning in debt, the federal government must ensure the integrity of student financial aid programs and step in if financial aid dollars are being diverted through deceptive or predatory practices.

A recent ABC News investigative report suggested that financial institutions are paying colleges and universities millions of dollars to get exclusive access to market debit card and checking account products to American college students.<sup>1</sup> These lucrative deals are great for banks and great for colleges, but students can get hurt when they are steered into financial products that carry high fees. When students are forced to pay unnecessary or exorbitant fees that bolster bank profits it makes college more expensive, particularly when those fees eat up financial aid dollars that are intended to help students pay their bills.

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Mr. Michael Corbat  
September 26, 2013  
Page Two

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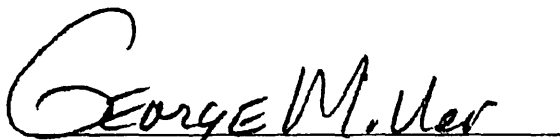
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Sincerely,

  
GEORGE MILLER  
Member of Congress

  
RICHARD J. DURBIN  
United States Senator

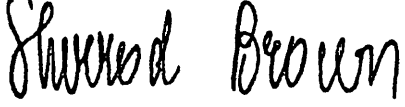
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<http://www.uspirg.org/reports/usp/campus-debit-card-trap>

Mr. Michael Corbat  
September 26, 2013  
Page Three

  
MAXINE WATERS  
Member of Congress

  
ELIZABETH WARREN  
United States Senator

  
PETER WELCH  
Member of Congress

  
SHERROD BROWN  
United States Senator

  
LOUISE M. SLAUGHTER  
Member of Congress

Cc:

The Honorable Richard Cordray, Director, Consumer Financial Protection Bureau  
The Honorable Thomas Curry, Comptroller of the Currency  
The Honorable Daniel K. Tarullo, Member, Federal Reserve Board of Governors  
The Honorable Arne Duncan, Secretary, US Department of Education

# Congress of the United States

Washington, DC 20515

September 26, 2013

Mr. Miles Lasater  
President and Chairman  
Higher One Holdings, Inc.  
115 Munson Street  
New Haven, CT 06511

Dear Mr. Lasater:

This fall, millions of students will rely on the Federal student aid program to achieve their dream of a college education. Last year, the federal government lent \$105 billion to over 11 million recipients. At a time when college costs are increasing and college students are drowning in debt, the federal government must ensure the integrity of student financial aid programs and step in if financial aid dollars are being diverted through deceptive or predatory practices.

A recent ABC News investigative report suggested that financial institutions are paying colleges and universities millions of dollars to get exclusive access to market debit card and checking account products to American college students.<sup>1</sup> These lucrative deals are great for banks and great for colleges, but students can get hurt when they are steered into financial products that carry high fees. When students are forced to pay unnecessary or exorbitant fees that bolster bank profits it makes college more expensive, particularly when those fees eat up financial aid dollars that are intended to help students pay their bills.

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Mr. Miles Lasater  
September 26, 2013  
Page Two

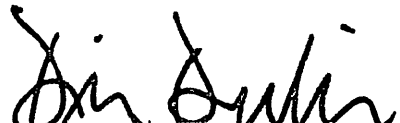
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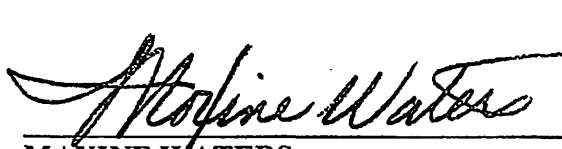
  
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**GEORGE MILLER**  
Member of Congress

  
\_\_\_\_\_  
**RICHARD J. DURBIN**  
United States Senator

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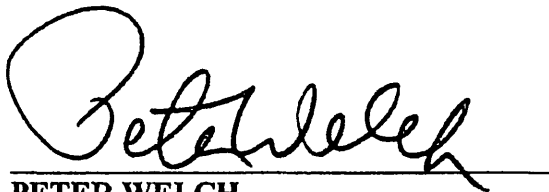
Mr. Miles Lasater  
September 26, 2013  
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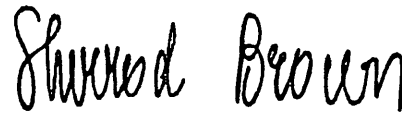
**MAXINE WATERS**  
Member of Congress



**ELIZABETH WARREN**  
United States Senator



**PETER WELCH**  
Member of Congress



**SHERROD BROWN**  
United States Senator



**LOUISE M. SLAUGHTER**  
Member of Congress

Cc:

The Honorable Richard Cordray, Director, Consumer Financial Protection Bureau  
The Honorable Thomas Curry, Comptroller of the Currency  
The Honorable Daniel K. Tarullo, Member, Federal Reserve Board of Governors  
The Honorable Arne Duncan, Secretary, US Department of Education

# Congress of the United States

Washington, DC 20515

September 26, 2013

Mr. Stephen Steinour  
Chairman, President, and Chief Executive Officer  
Huntington Bancshares Incorporated  
41 S. High Street  
Columbus, OH 43287

Dear Mr. Steinour:

This fall, millions of students will rely on the Federal student aid program to achieve their dream of a college education. Last year, the federal government lent \$105 billion to over 11 million recipients. At a time when college costs are increasing and college students are drowning in debt, the federal government must ensure the integrity of student financial aid programs and step in if financial aid dollars are being diverted through deceptive or predatory practices.

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Mr. Stephen Steinour  
September 26, 2013  
Page Two

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Sincerely,

  
\_\_\_\_\_  
**GEORGE MILLER**  
Member of Congress

  
\_\_\_\_\_  
**RICHARD J. DURBIN**  
United States Senator

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Mr. Stephen Steinour  
September 26, 2013  
Page Three



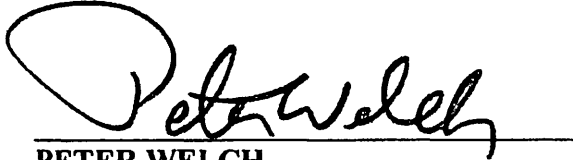
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**MAXINE WATERS**  
Member of Congress



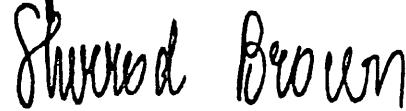
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**ELIZABETH WARREN**  
United States Senator



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**PETER WELCH**  
Member of Congress



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**SHERROD BROWN**  
United States Senator



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**LOUISE M. SLAUGHTER**  
Member of Congress

Cc:

The Honorable Richard Cordray, Director, Consumer Financial Protection Bureau  
The Honorable Thomas Curry, Comptroller of the Currency  
The Honorable Daniel K. Tarullo, Member, Federal Reserve Board of Governors  
The Honorable Arne Duncan, Secretary, US Department of Education



# Congress of the United States

Washington, DC 20515

September 26, 2013

Mr. William S. Demchak  
President and Chief Executive Officer  
PNC Financial Services Group  
249 Fifth Avenue  
1 PNC Plaza  
Pittsburgh, PA 15222

Dear Mr. Demchak:

This fall, millions of students will rely on the Federal student aid program to achieve their dream of a college education. Last year, the federal government lent \$105 billion to over 11 million recipients. At a time when college costs are increasing and college students are drowning in debt, the federal government must ensure the integrity of student financial aid programs and step in if financial aid dollars are being diverted through deceptive or predatory practices.

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Mr. William S. Demchak  
September 26, 2013  
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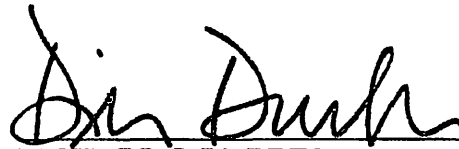
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GEORGE MILLER  
Member of Congress


  
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United States Senator

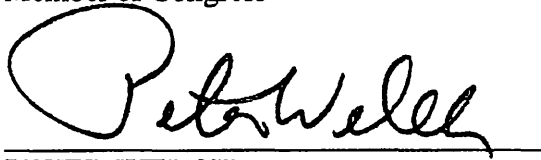
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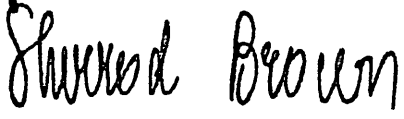
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Mr. William S. Demchak  
September 26, 2013  
Page Three

  
MAXINE WATERS  
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PETER WELCH  
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SHERROD BROWN  
United States Senator

  
LOUISE M. SLAUGHTER  
Member of Congress

Cc:

The Honorable Richard Cordray, Director, Consumer Financial Protection Bureau  
The Honorable Thomas Curry, Comptroller of the Currency  
The Honorable Daniel K. Tarullo, Member, Federal Reserve Board of Governors  
The Honorable Arne Duncan, Secretary, US Department of Education

# Congress of the United States

Washington, DC 20515

September 26, 2013

Mr. William H. Rogers, Jr.  
Chairman and Chief Executive Officer  
SunTrust Banks, Inc.  
303 Peachtree Street, N.E.  
Atlanta, GA 30308

Dear Mr. Rogers:

This fall, millions of students will rely on the Federal student aid program to achieve their dream of a college education. Last year, the federal government lent \$105 billion to over 11 million recipients. At a time when college costs are increasing and college students are drowning in debt, the federal government must ensure the integrity of student financial aid programs and step in if financial aid dollars are being diverted through deceptive or predatory practices.

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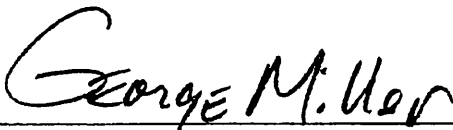
Mr. William H. Rogers, Jr.  
September 26, 2013  
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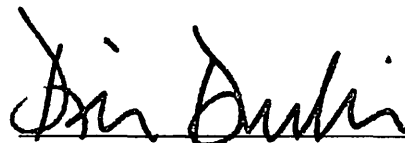
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GEORGE MILLER  
Member of Congress



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United States Senator

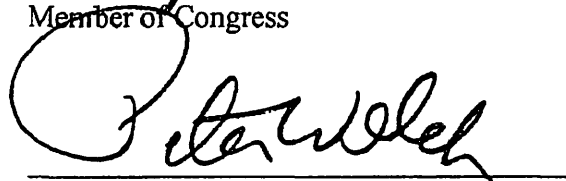
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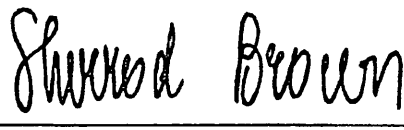
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Mr. William H. Rogers, Jr.  
September 26, 2013  
Page Three

  
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MAXINE WATERS  
Member of Congress

  
\_\_\_\_\_  
ELIZABETH WARREN  
United States Senator

  
\_\_\_\_\_  
PETER WELCH  
Member of Congress

  
\_\_\_\_\_  
SHERROD BROWN  
United States Senator

  
\_\_\_\_\_  
LOUISE M. SLAUGHTER  
Member of Congress

Cc:

The Honorable Richard Cordray, Director, Consumer Financial Protection Bureau  
The Honorable Thomas Curry, Comptroller of the Currency  
The Honorable Daniel K. Tarullo, Member, Federal Reserve Board of Governors  
The Honorable Arne Duncan, Secretary, US Department of Education

**Congress of the United States**  
**Washington, DC 20515**

September 26, 2013

Mr. William A. Cooper  
Chairman and Chief Executive Officer  
TCF Financial Corporation  
200 Lake Street East  
Wayzata, MN 55391-1693

Dear Mr. Cooper:

This fall, millions of students will rely on the Federal student aid program to achieve their dream of a college education. Last year, the federal government lent \$105 billion to over 11 million recipients. At a time when college costs are increasing and college students are drowning in debt, the federal government must ensure the integrity of student financial aid programs and step in if financial aid dollars are being diverted through deceptive or predatory practices.

A recent ABC News investigative report suggested that financial institutions are paying colleges and universities millions of dollars to get exclusive access to market debit card and checking account products to American college students.<sup>1</sup> These lucrative deals are great for banks and great for colleges, but students can get hurt when they are steered into financial products that carry high fees. When students are forced to pay unnecessary or exorbitant fees that bolster bank profits it makes college more expensive, particularly when those fees eat up financial aid dollars that are intended to help students pay their bills.

When credit card companies and student lenders offered kickbacks and gifts to colleges in exchange for the ability to heavily market their products to college students on campus – often requiring the schools to endorse or recommend the financial products – Congress took action to protect students.<sup>2</sup> These recent reports raise new concerns that financial institutions are once again going after college students and offering colleges financial incentives to hand over the keys to the campus. It is unfortunate to see that some institutions haven't learned from past missteps and are repeating these troubling practices.

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<sup>1</sup> ABC News Investigation: Bank Pays \$34 Bounty for New College Customers. Good Morning America. <http://abcnews.go.com/Blotter/bank-pays-34-bounty-college-customers/story?id=20159803&singlePage=true>

<sup>2</sup> The Credit CARD Act of 2009 subjects college credit card agreements to public disclosure and restricts on-campus marketing to students, among other provisions. Additionally, the Higher Education Opportunity Act of 2008 led to new codes of conduct for schools with preferred lender arrangements, after discovery of banks providing compensation to school officials for recommending their loans to students, among other protections.

Mr. William A. Cooper  
September 26, 2013  
Page Two

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- (4) Whether any of your institution's employees or agents have ever provided any monetary or non-monetary gift to an employee or agent of an institution of higher education, including meals, entertainment, gift cards, or compensation for an advisory committee above a \$10 value as part of your marketing strategy over the past three academic years.

Thank you in advance for your attention to this request. Should you have any questions, please contact Rich Williams in Representative Miller's office, Dan Swanson in Senator Durbin's office, Corey Frayer in Representative Waters' office, Julie Morgan in Senator Warren's office, Graham Steele in Senator Brown's office, Patrick Satalin in Representative Welch's office, and Stefanie Winzeler in Representative Slaughter's office.

Sincerely,

  
\_\_\_\_\_  
GEORGE MILLER  
Member of Congress

  
\_\_\_\_\_  
RICHARD J. DURBIN  
United States Senator

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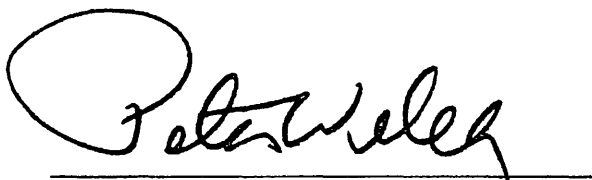
<sup>3</sup> U.S. Public Interest Research Group. The Campus Debit Card Trap. 2012.  
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Mr. William A. Cooper  
September 26, 2013  
Page Three

  
MAXINE WATERS  
Member of Congress

  
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The Honorable Arne Duncan, Secretary, US Department of Education

**Congress of the United States**  
**Washington, DC 20515**

September 26, 2013

Mr. Richard K. Davis  
Chairman, President and Chief Executive Officer  
US Bancorp  
U.S. Bancorp Center  
800 Nicollet Mall  
Minneapolis, MN 55402

Dear Mr. Davis:

This fall, millions of students will rely on the Federal student aid program to achieve their dream of a college education. Last year, the federal government lent \$105 billion to over 11 million recipients. At a time when college costs are increasing and college students are drowning in debt, the federal government must ensure the integrity of student financial aid programs and step in if financial aid dollars are being diverted through deceptive or predatory practices.

A recent ABC News investigative report suggested that financial institutions are paying colleges and universities millions of dollars to get exclusive access to market debit card and checking account products to American college students.<sup>1</sup> These lucrative deals are great for banks and great for colleges, but students can get hurt when they are steered into financial products that carry high fees. When students are forced to pay unnecessary or exorbitant fees that bolster bank profits it makes college more expensive, particularly when those fees eat up financial aid dollars that are intended to help students pay their bills.

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Mr. Richard K. Davis  
September 26, 2013  
Page Two

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Sincerely,

  
\_\_\_\_\_  
GEORGE MILLER  
Member of Congress

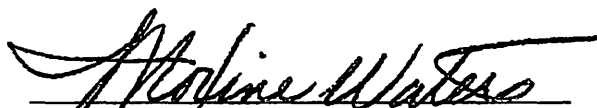
  
\_\_\_\_\_  
RICHARD J. DURBIN  
United States Senator

<sup>3</sup> U.S. Public Interest Research Group. The Campus Debit Card Trap. 2012.  
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Mr. Richard K. Davis

September 26, 2013

Page Three



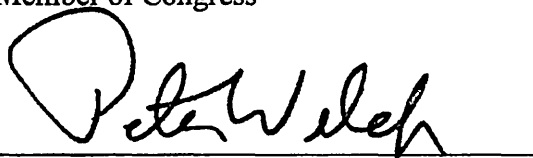
**MAXINE WATERS**

Member of Congress



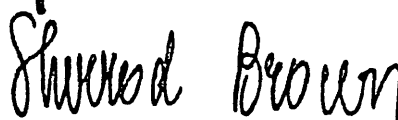
**ELIZABETH WARREN**

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Member of Congress



**SHERROD BROWN**

United States Senator



**LOUISE M. SLAUGHTER**

Member of Congress

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The Honorable Daniel K. Tarullo, Member, Federal Reserve Board of Governors

The Honorable Arne Duncan, Secretary, US Department of Education

**Congress of the United States**  
**Washington, DC 20515**

September 26, 2013

Mr. John G. Stumpf  
Chairman, President and Chief Executive Officer  
Wells Fargo  
420 Montgomery St  
San Francisco, CA 94104

Dear Mr. Stumpf:

This fall, millions of students will rely on the Federal student aid program to achieve their dream of a college education. Last year, the federal government lent \$105 billion to over 11 million recipients. At a time when college costs are increasing and college students are drowning in debt, the federal government must ensure the integrity of student financial aid programs and step in if financial aid dollars are being diverted through deceptive or predatory practices.

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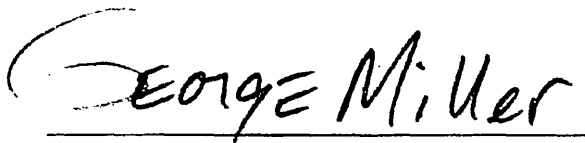
Mr. John G. Stumpf  
September 26, 2013  
Page Two

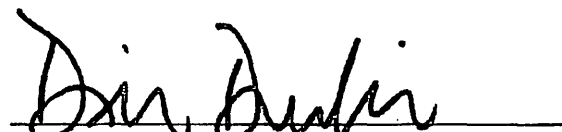
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Sincerely,

  
\_\_\_\_\_  
GEORGE MILLER  
Member of Congress

  
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RICHARD J. DURBIN  
United States Senator

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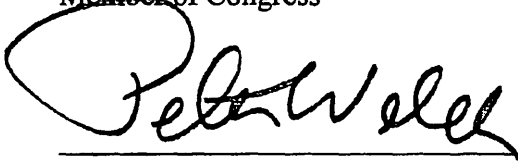
Mr. John G. Stumpf  
September 26, 2013  
Page Three



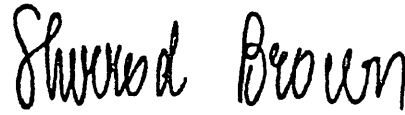
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The Honorable Arne Duncan, Secretary, US Department of Education

ATTACHMENT A

CONFLICT OF INTEREST STATEMENT

NOTICE TO OFFEROR : ENSURE THAT THE SOLICITATION IS THOROUGHLY READ AND COMPLETED. COMPLETE, SIGN, AND RETURN THE INFORMATION REQUESTED BELOW WITH YOUR PROPOSAL.

FAILURE TO FURNISH THIS DATA MAY RESULT IN DECLARING YOUR PROPOSAL NON-RESPONSIVE.

NAME: Tuition Management Systems

ADDRESS: 171 Service Avenue, Suite 200

CITY/STATE: Warwick, RI 02886

TELEPHONE NUMBER: 856-412-0049

FAX NUMBER: 866-474-2339

FEDERAL IDENTIFICATION NUMBER (FIN):

THE ABOVE FIRM IS A: (CHECK, AS APPLICABLE):

- SMALL BUSINESS
- INDIVIDUAL BUSINESS
- WOMAN-OWNED BUSINESS
- SOLE PROPRIETORSHIP
- MINORITY-OWNED BUSINESS
- PARTNERSHIP
- SHELTERED WORKSHOP
- CORPORATION

RELATIONSHIP WITH THE COMMONWEALTH OF VIRGINIA:

IS ANY MEMBER OF THE FIRM AN EMPLOYEE OF THE COMMONWEALTH OF VIRGINIA WHO HAS A PERSONAL INTEREST IN THIS CONTRACT PURSUANT TO THE *CODE OF VIRGINIA, SECTION 2.1-639.1 -639.24?*

YES  NO

IF YES, EXPLAIN:

\_\_\_\_\_  
\_\_\_\_\_  
Cheryl [Signature]                      10/25/2013  
OFFEROR SIGNATURE                      DATE



**ATTACHMENT B  
SMALL BUSINESS SUBCONTRACTING PLAN**

**Definitions**

**Small Business:** "Small business " means an independently owned and operated business which, together with affiliates, has 250 or fewer employees, or average annual gross receipts of \$10 million or less averaged over the previous three years. Note: This shall not exclude DMBE-certified women- and minority-owned businesses when they have received DMBE small business certification.

**Women-Owned Business:** Women-owned business means a business concern that is at least 51% owned by one or more women who are citizens of the United States or non-citizens who are in full compliance with United States immigration law, or in the case of a corporation, partnership or limited liability company or other entity, at least 51% of the equity ownership interest is owned by one or more women who are citizens of the United States or non-citizens who are in full compliance with United States immigration law, and both the management and daily business operations are controlled by one or more women who are citizens of the United States or non-citizens who are in full compliance with the United States immigration law.

**Minority-Owned Business:** Minority-owned business means a business concern that is at least 51% owned by one or more minority individuals or in the case of a corporation, partnership or limited liability company or other entity, at least 51% of the equity ownership interest in the corporation, partnership, or limited liability company or other entity is owned by one or more minority individuals and both the management and daily business operations are controlled by one or more minority individuals.

**All small businesses must be certified by the Commonwealth of Virginia, Department of Minority Business Enterprise (DMBE) by the due date of the solicitation to participate in the SWAM program. Certification applications are available through DMBE online at [www.dmbc.virginia.gov](http://www.dmbc.virginia.gov) (Customer Service).**

Offeror Name: Tuition Management Systems

Preparer Name: Shun Ethier Date: 10/25/2013

**Instructions**

- A. If you are certified by the Department of Minority Business Enterprise (DMBE) as a small business, complete only Section A of this form. This shall not exclude DMBE-certified women-owned and minority-owned businesses when they have received DMBE small business certification.
- B. If you are not a DMBE-certified small business, complete Section B of this form. For the offeror to receive credit for the small business subcontracting plan evaluation criteria, the offeror shall identify the portions of the contract that will be subcontracted to DMBE-certified small business in this section. Points will be assigned based on each offeror's proposed subcontracting expenditures with DMBE certified small businesses for the initial contract period as indicated in Section B in relation to the offeror's total price.

**Section A**

If your firm is certified by the Department of Minority Business Enterprise (DMBE), are you certified as a (check only one below):

- Small Business
- Small and Women-owned Business
- Small and Minority-owned Business

Certification number:

N/A

Certification Date:

N/A

**Section B**

Populate the table below to show your firm's plans for utilization of DMBE-certified small businesses in the performance of this contract. This shall not exclude DMBE-certified women-owned and minority-owned businesses when they have received the DMBE small business certification. Include plans to utilize small businesses as part of joint ventures, partnerships, subcontractors, suppliers, etc.

**B. Plans for Utilization of DMBE-Certified Small Businesses for this Procurement**

Small Business Name & Address  DMBE Certificate #	Status if Small Business is also: Women (W), Minority (M)	Contact Person, Telephone & Email	Type of Goods and/or Services	Planned Involvement During Initial Period of the Contract	Planned Contract Dollars During Initial Period of the Contract
N/A	N/A	N/A	N/A	N/A	N/A
<b>Totals \$</b>	—	—	—	—	—

## ATTACHMENT C

### State Corporation Commission Form

**Virginia State Corporation Commission (SCC) registration information. The offeror:**

is a corporation or other business entity with the following SCC identification number: \_\_\_\_\_ -OR-

is not a corporation, limited liability company, limited partnership, registered limited liability partnership, or business trust -OR-

✓ is an out-of-state business entity that does not regularly and continuously maintain as part of its ordinary and customary business any employees, agents, offices, facilities, or inventories in Virginia (not counting any employees or agents in Virginia who merely solicit orders that require acceptance outside Virginia before they become contracts, and not counting any incidental presence of the offeror in Virginia that is needed in order to assemble, maintain, and repair goods in accordance with the contracts by which such goods were sold and shipped into Virginia from offeror's out-of-state location) -OR-

is an out-of-state business entity that is including with this proposal an opinion of legal counsel which accurately and completely discloses the undersigned offeror's current contacts with Virginia and describes why those contacts do not constitute the transaction of business in Virginia within the meaning of § 13.1-757 or other similar provisions in Titles 13.1 or 50 of the Code of Virginia.

**\*\*NOTE\*\*** >> Check the following box if you have not completed any of the foregoing options but currently have pending before the SCC an application for authority to transact business in the Commonwealth of Virginia and wish to be considered for a waiver to allow you to submit the SCC identification number after the due date for proposals (the Commonwealth reserves the right to determine in its sole discretion whether to allow such waiver):

## Daniel G. Froehlich

---

**From:** Magiera, Damon <dmagiera@afford.com>  
**Sent:** Friday, January 31, 2014 1:33 PM  
**To:** Daniel G. Froehlich  
**Subject:** TMS Response Documents  
**Attachments:** Tidewater Follow up Response.pdf; All TMS File Layouts (With Delivery Addresses).pdf; PCI DSS Cert 010614.pdf; ATT00003.txt; ATT00004.htm

Hi Daniel,

I have attached our response document, PCI DSS Certificate, and our standard file specification sheet for upload files.

If you have any additional questions, please feel free to contact me at your convenience.

Sincerely,

Stay informed by subscribing to the TMS [blog](#) today!



*Damon Magiera*  
Regional Sales Manager  
Tuition Management Systems  
[dmagiera@afford.com](mailto:dmagiera@afford.com)  
Office (717) 553-6651  
Cell (856) 979-4768

School Support  
(888) 722-4867



Daniel G. Froehlich  
Assistant Director of Services Procurement  
Tidewater Community College  
121 College Place  
Norfolk, VA 23510

Dear Mr. Froehlich,

Thank you for inviting Tuition Management Systems back to further discuss our Tuition Refunding and Disbursement Solution, and to review the list of questions that the College had outstanding.

It was a productive call and we believe that most of your questions had been answered on the call. There were a few items where the College had requested additional follow up and we have provided that additional information below.

1. The College wants a fixed cost based on FTE and a cap on total year cost by college

TMS Response – In order to provide colleges with cost certainty, TMS is willing to provide an annual cap on an annual basis that is not to exceed \$1.15 per unique student. This number would be reviewed annually throughout the term of the agreement and would be adjusted only due to changes in first class postage. TMS would invoice each college monthly based on actual transactional charges and calculate a YTD total per unique student. Student counts would be based on the Annual Headcount totals provided in the RFP and adjusted annually to reflect any annual changes in enrollment. Should the calculated transactional charges exceed \$1.15, any additional charges in excess of the cap would be waived by TMS. Note, that based on the College's express desire to promote electronic refunds, we expect the actual costs to be less than the cap.

2. The college wants TMS to provide more due diligence, especially on return checks. TMS should take action on items without the college needing to review. The exception list that TMS demonstrated provided notice if a student updated their records with TMS. If SIS is the record of source for addresses, can TMS program their exception list to show updates provide by the college.

TMS Response – TMS will re-submit on the College's behalf any exception items where our records indicate an update to the information that was the source of the original error. For example, if a direct deposit was returned for Account Not Found, and the bank account information was subsequently updated by the student, TMS would re-submit for processing. Exceptions due to incorrect addresses would work in a similar fashion based on the College sending TMS an updated address record. Updates to information that was inconsequential to the exception (e.g., address updates on a invalid account number) will not be re-submitted. TMS will proactively notify students of exception items prompting them to go to the portal and update their bank account information or in the case of an incorrect address prompting them to update their records with their College. The content of those notifications are fully configurable by the College. The College will be responsible for decisioning those exception items where no updates have been made however, TMS will support that process by providing relevant information and communication to students.

3. The college wants a detail implementation schedule and plan. Details should include point of contact and implementation team information as well as onsite staff training plans and student training plans. Must include all 23 colleges.

TMS Response – TMS includes all of our project management, development and configuration management resources as part of the implementation of our solutions. We adhere to a formalized project plan, agreed upon by both parties at the beginning of the project engagement. Expectations of both parties are clearly stated from initiation, and are stated in the project plan document.

TMS will execute all phases of the implementation using GoToMeeting® Webinars, including school administrator training. We are happy to also provide on-site support for your administrative staff training if necessary.

TMS will engage each College, and treat each as separate implementations. Before the individual projects are begun, TMS will provide the requirements to all 23 schools as to what the Visa-related items entail, and begin the Visa approval process immediately for all, to ensure no delays in the projects from an approval perspective. These requirements are encompassed in the first four bullets on the list provided below.

We will work with Tidewater, and other Colleges as appropriate, to determine a priority order of the projects. Once determined, TMS will engage the first 4 schools immediately. Once the Visa-related aspects of the project are completed (outlined below) and business rules are established, TMS will provide the College administrators access to their portal in a "test-mode" environment. As each College begins their testing, TMS will engage the next school, until all are underway. All College's may remain in trial mode until they state their readiness to change to the live environment, all before the estimated deadline of early September, 2014, as stated by Tidewater administration.

Summary of School Deliverables (to be provided per College):

- Articles of Incorporation (Visa requirement)
- List of current Board members (Visa requirement)
- Artwork for Visa card (Visa requirement)
  - Specifications to be provided by TMS to school
- TIN # for all schools (Visa requirement)
- Artwork/logo for refund portal
  - Specifications to be provided by TMS to school
- List of school administrators to whom access should be granted
- Business rules for refund processing
  - TMS will collect via conference call discussion about current and preferred refund practices

- Bank account routing/account number for redeposit to the school of any cancelled refunds
  - TMS will provide form for school completion
- Enrollment File & Payment File coded to TMS specifications
  - Specifications to be provided by TMS to school
  - TMS may support custom coding to accept school's current file types; additional project lead time would be required to investigate and support.
  - School must determine data students will enter to authenticate themselves; TMS to provide options and best practices
- School administrator testing
  - With guidance of a TMS suggested test plan, School administrators must be available to test file upload and processing, as well as other administrative functions, to their satisfaction.

We hope we have satisfactorily answered all of your questions. If you have any additional questions please feel free to contact Damon Magiera or myself.

We look forward to hearing back from you.

Sincerely,



Carl J. Firlings, Jr.

Managing Director

Tuition Management Systems

171 Service Avenue  
Warwick, RI 02886-1056  
Phone: 401-921-3832  
Email: cfirlings@afford.com



## Refund & Disbursement Management File Specifications

Format must be CSV or XLS

In XLS, numeric columns must be saved as TEXT fields to ensure leading 0s maintained

File MUST include a header row

File name MUST be < 25 characters with no more than single spaces between words

### **Enrollment File Layout**

Field #	Maximum Length	Title	Field Explanation	Requirements
1	15	Student ID	Unique Student ID	<b>Required</b>
2	50	Second Authentication	Second Authentication *	<b>Required</b>
3	50	Third Authentication	Third Authentication *	<b>Required</b>
4	20	First Name	First name of student	<b>Required</b>
5	20	Last Name	Last name of student	<b>Required</b>
6	30	Permanent Address 1	Student permanent address 1	<b>Required</b>
7	30	Permanent Address 2	Student permanent address 2	<b>Required</b>
8	30	Permanent City	Student permanent city	<b>Required</b>
9	2	Permanent State	Student permanent state	<b>Required</b>
10	5	Permanent Zip	Student permanent zip	<b>Required</b>
11	2	Permanent Country	Student permanent country code**	<b>Required</b>
12	30	Delivery Address 1	Student delivery address 1	<b>Optional</b>
13	30	Delivery Address 2	Student delivery address 1	<b>Optional</b>
14	30	Delivery City	Student delivery address 1	<b>Optional</b>
15	2	Delivery State	Student delivery address 1	<b>Optional</b>
16	5	Delivery Zip	Student delivery address 1	<b>Optional</b>
17	2	Delivery Country	Student delivery country code**	<b>Optional</b>
18	10	Phone	Student phone number	<b>Required</b>
19	100	Email	Student email address	<b>Required</b>
20	9	SSN	Social Security Number	<b>School Preference</b>
21	10	DOB	Student DOB	<b>School Preference</b>
22	10	Parent***	Parent Indicator Flag (PLUS)	<b>If Applicable</b>

\* School determines authenticators during implementation. The values do not need to be entered in the columns (unless custom), but the header must exist.

\*\* Approved country code list may be found at the end of this document.

\*\*\* If PLUS indicated, Second and Third Authentication items should be those of the parent, not of the student.





## Payment File Layout

Field #	Maximum Length	Title	Field Explanation	Requirements
1	15	Student ID	Unique Student ID	<b>Required</b>
2	20	First Name	First name of student	<b>Required</b>
3	20	Last Name	Last name of student	<b>Required</b>
4	8	Amount	Payment Amount (ex: 999999.99)	<b>Required</b>
5	50	Description	Description of disbursement/Reason	<b>Optional****</b>
6	10	Parent	Parent Indicator Flag (PLUS)	<b>If Applicable</b>

\*\*\*\* School may provide a standard word/phrase to use on all disbursements.

## Payment File Layout - Parent Check Only (no enrollment)

Field #	Maximum Length	Title	Field Explanation	Requirements
1	50	Parent ID	Unique Parent ID	<b>Optional</b>
2	20	First name	First name of parent	<b>Required</b>
3	20	Last name	Last name of parent	<b>Required</b>
4	8	Amount	Payment Amount (ex: 999999.99)	<b>Required</b>
5	50	Description	Description	<b>Optional</b>
6	100	Email	Parent email address	<b>Required</b>
7	10	Phone	Parent phone number	<b>Required</b>
8	30	Address 1	Parent address 1	<b>Required</b>
9	30	Address 2	Parent address 2	<b>Required</b>
10	30	City	Parent city	<b>Required</b>
11	2	State	Parent state	<b>Required</b>
12	5	Zip	Parent zip	<b>Required</b>



## Deactivate Student File Layout

<b>Field #</b>	<b>Maximum Length</b>	<b>Title</b>	<b>Field Explanation</b>	<b>Requirements</b>
1	15	Student/Parent ID	Unique Student ID	<b>Required</b>
2	20	First Name	First name of student	<b>Required</b>
3	20	Last Name	Last name of student	<b>Required</b>
4	100	Email	Student/Parent email address	<b>Required</b>



## Approved Country Codes

AD	ANDORRA	CU	CUBA
AE	UNITED ARAB EMIRATES	CV	CAPE VERDE
AF	AFGHANISTAN	CX	CHRISTMAS ISLAND
AG	ANTIGUA AND BARBUDA	CY	CYPRUS
AI	ANGUILLA	CZ	CZECH REPUBLIC
AL	ALBANIA	DE	GERMANY
AM	ARMENIA	DJ	DJIBOUTI
AN	NETHERLANDS ANTILLES	DK	DENMARK
AO	ANGOLA	DM	DOMINICA
AQ	ANTARCTICA	DO	DOMINICAN REPUBLIC
AR	ARGENTINA	DZ	ALGERIA
AS	AMERICAN SAMOA	EC	ECUADOR
AT	AUSTRIA	EE	ESTONIA
AU	AUSTRALIA	EG	EGYPT
AW	ARUBA	EH	WESTERN SAHARA
AX	AALAND ISLANDS	ER	ERITREA
AZ	AZERBAIJAN	ES	SPAIN
BA	BOSNIA AND HERZEGOVINA	ET	ETHIOPIA
BB	BARBADOS	FI	FINLAND
BD	BANGLADESH	FJ	FUJI
BE	BELGIUM	FK	FALKLAND ISLANDS (MALVINAS)
BF	BURKINA FASO	FM	MICRONESIA, FEDERATED STATES OF
BG	BULGARIA	FO	FAROE ISLANDS
BH	BAHRAIN	FR	FRANCE
BI	BURUNDI	GA	GABON
BJ	BENIN	GB	UNITED KINGDOM
BM	BERMUDA	GD	GRENADA
BN	BRUNEI DARUSSALAM	GE	GEORGIA
BO	BOLIVIA	GF	FRENCH GUIANA
BR	BRAZIL	GH	GHANA
BS	BAHAMAS	GI	GIBRALTAR
BT	BHUTAN	GL	GREENLAND
BV	BOUVET ISLAND	GM	GAMBIA
BW	BOTSWANA	GN	GUINEA
BY	BELARUS	GP	GUADELOUPE
BZ	BELIZE	GQ	EQUATORIAL GUINEA
CA	CANADA	GR	GREECE
CC	COCOS (KEELING) ISLANDS	GS	SOUTH GEORGIA & THE SOUTH SANDWICH ISLANDS
CD	CONGO, DEMOCRATIC REPUBLIC OF THE	GT	GUATEMALA
CF	CENTRAL AFRICAN REPUBLIC	GU	GUAM
CG	CONGO	GW	GUINEA-BISSAU
CH	SWITZERLAND	GY	GUYANA
CI	COTE D'IVOIRE	HK	HONG KONG
CK	COOK ISLANDS	HM	HEARD ISLAND AND MCDONALD ISLANDS
CL	CHILE	HN	HONDURAS
CM	CAMEROON	HR	CROATIA
CN	CHINA	HT	HAITI
CO	COLOMBIA	HU	HUNGARY
CR	COSTA RICA	ID	INDONESIA
CS	SERBIA AND MONTENEGRO	IE	IRELAND



## Approved Country Codes (cont.)

IL	ISRAEL	MY	MALAYSIA
IN	INDIA	MZ	MOZAMBIQUE
IO	BRITISH INDIAN OCEAN TERRITORY	NA	NAMIBIA
IQ	IRAQ	NC	NEW CALEDONIA
IR	IRAN, ISLAMIC REPUBLIC OF	NE	NIGER
IS	ICELAND	NF	NORFOLK ISLAND
IT	ITALY	NG	NIGERIA
JM	JAMAICA	NI	NICARAGUA
JO	JORDAN	NL	NETHERLANDS
JP	JAPAN	NO	NORWAY
KE	KENYA	NP	NEPAL
KG	KYRGYZSTAN	NR	NAURU
KH	CAMBODIA	NU	NIUE
KI	KIRIBATI	NZ	NEW ZEALAND
KM	COMOROS	OM	OMAN
KN	SAINT KITTS AND NEVIS	PA	PANAMA
KP	KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	PE	PERU
KR	KOREA, REPUBLIC OF	PF	FRENCH POLYNESIA
KW	KUWAIT	PG	PAPUA NEW GUINEA
KY	CAYMAN ISLANDS	PH	PHILIPPINES
KZ	KAZAKHSTAN	PK	PAKISTAN
LA	LAO PEOPLE'S DEMOCRATIC REPUBLIC	PL	POLAND
LB	LEBANON	PM	SAINT PIERRE AND MIQUELON
LC	SAINT LUCIA	PN	PITCAIRN
LI	LIECHTENSTEIN	PR	PUERTO RICO
LK	SRI LANKA	PS	PALESTINIAN TERRITORY, OCCUPIED
LR	LIBERIA	PT	PORTUGAL
LS	LESOTHO	PW	PALAU
LT	LITHUANIA	PY	PARAGUAY
LU	LUXEMBOURG	QA	QATAR
LV	LATVIA	RE	REUNION
LY	LIBYAN ARAB JAMAHIRIYA	RO	ROMANIA
MA	MOROCCO	RU	RUSSIAN FEDERATION
MC	MONACO	RW	RWANDA
MD	MOLDOVA, REPUBLIC OF	SA	SAUDI ARABIA
MG	MADAGASCAR	SB	SOLOMON ISLANDS
MH	MARSHALL ISLANDS	SC	SEYCHELLES
MK	MACEDONIA, FORMER YUGOSLAV REPUBLIC OF	SD	SUDAN
ML	MALI	SE	SWEDEN
MM	MYANMAR	SG	SINGAPORE
MN	MONGOLIA	SH	SAINT HELENA
MO	MACAO	SI	SLOVENIA
MP	NORTHERN MARIANA ISLANDS	SJ	SVALBARD AND JAN MAYEN
MQ	MARTINIQUE	SK	SLOVAKIA
MR	MAURITANIA	SL	SIERRA LEONE
MS	MONTSERRAT	SM	SAN MARINO
MT	MALTA	SN	SENEGAL
MU	MAURITIUS	SO	SOMALIA
MV	MALDIVES	SR	SURINAME
MW	MALAWI	ST	SAO TOME AND PRINCIPE
MX	MEXICO	SV	EL SALVADOR



## Approved Country Codes (cont.)

SY	SYRIAN ARAB REPUBLIC
SZ	SWAZILAND
TC	TURKS AND CAICOS ISLANDS
TD	CHAD
TF	FRENCH SOUTHERN TERRITORIES
TG	TOGO
TH	THAILAND
TJ	TAJIKISTAN
TK	TOKELAU
TL	TIMOR-LESTE
TM	TURKMENISTAN
TN	TUNISIA
TO	TONGA
TR	TURKEY
TT	TRINIDAD AND TOBAGO
TV	TUVALU
TW	TAIWAN, PROVINCE OF CHINA
TZ	TANZANIA, UNITED REPUBLIC OF
UA	UKRAINE
UG	UGANDA
UM	UNITED STATES MINOR OUTLYING ISLANDS
US	UNITED STATES
UY	URUGUAY
UZ	UZBEKISTAN
VA	HOLY SEE (VATICAN CITY STATE)
VC	SAINT VINCENT AND THE GRENADINES
VE	VENEZUELA
VG	VIRGIN ISLANDS, BRITISH
VI	VIRGIN ISLANDS, U.S.
VN	VIET NAM
VU	VANUATU
WF	WALLIS AND FUTUNA
WS	SAMOA
YE	YEMEN
YT	MAYOTTE
ZAF	SOUTH AFRICA
ZAR	CONGO, DEMOCRATIC REPUBLIC OF
ZM	ZAMBIA
ZW	ZIMBABWE

Payment Card Industry (PCI) Executive Report

01/06/2014

**ASV Scan Report Attestation of Scan Compliance**

**Scan Customer Information**

Company: The First Marblehead Corporation  
 Contact: Sean Kiley Title: Director of Governance, Risk, Compliance  
 Telephone: 401-921-3727 Email: skiley@afford.com  
 Business Address: 800 Boylston Street, 34th Floor, Prudential Tower  
 City: Boston State/Province: Massachusetts  
 ZIP: 02199 URL:

**Approved Scanning Vendor Information**

Company: Qualys  
 Contact: Qualys PCI ASV Support Title: Qualys PCI ASV Support  
 Telephone: 1-866-801-6161 Email: Support@Qualys.com  
 Business Address: 1600 Bridge Parkway  
 City: Redwood Shores State/Province: California  
 ZIP: 94065 URL: http://www.qualys.com

**Scan Status**

- \* Compliance Status : **PASS**
- \* Number of unique components scanned: 5
- \* Number of identified failing vulnerabilities: 0
- \* Number of components found by ASV but not scanned because scan customer confirmed components were out of scope: 3
- \* Date scan completed: 01/04/2014
- \* Scan expiration date (90 days from date scan completed): 04/04/2014

**Scan Customer Attestation**

The First Marblehead Corporation attests on 01/06/2014 at 15:34:52 GMT that this scan includes all components\* which should be in scope for PCI DSS, any component considered out-of-scope for this scan is properly segmented from my cardholder data environment, and any evidence submitted to the ASV to resolve scan exceptions is accurate and complete. The First Marblehead Corporation also acknowledges the following: 1) proper scoping of this external scan is my responsibility, and 2) this scan result only indicated whether or not my scanned systems are compliant with the external vulnerability scan requirement of PCI DSS; this scan result does not represent my overall compliance status with PCI DSS or provide any indication of compliance with other PCI DSS requirements.

**ASV Attestation**

This scan and report was prepared and conducted by Qualys under certificate number 3728-01-08, according to internal processes that meet PCI DSS requirement 11.2 and the PCI DSS ASV Program Guide.

Qualys attests that the PCI DSS scan process was followed, including a manual or automated Quality Assurance process with customer boarding and scoping practices, review of results for anomalies, and review and correction of 1) disputed or incomplete results, 2) false positives, and 3) active scan interference. This report and any exceptions were reviewed by Qualys PCI ASV Support

## Daniel G. Froehlich

---

**From:** Magiera, Damon <dmagiera@afford.com>  
**Sent:** Wednesday, February 12, 2014 4:12 PM  
**To:** Daniel G. Froehlich  
**Subject:** RE: TMS Response Documents  
**Attachments:** Tidewater Follow Up Response 2\_12\_14.pdf; ATT00001.txt; ATT00002.htm

Good afternoon Dan,

Attached is the follow-up information TMS promised to provide based on our call this morning.

Please let me know if you have any additional questions.

Thanks,

Stay informed by subscribing to the TMS [blog](#) today!



*Damon Magiera*

Regional Sales Manager

Tuition Management Systems

[dmagiera@afford.com](mailto:dmagiera@afford.com)

Office (717) 553-6651

Cell (856) 979-4768

School Support

(888) 722-4867

---

**From:** Daniel G. Froehlich [<mailto:dfroehlich@tcc.edu>]

**Sent:** Friday, February 07, 2014 1:32 PM

**To:** Magiera, Damon

**Subject:** RE: TMS Response Documents

Damon,

Thank you for your quick response. I apologize for not responding sooner. The College was closed Wednesday through Friday of last week. I'm still trying to catch up.

We reviewed your response and have the following comments.

1. Fixed cost based on FTE – It appears that TMS will base its annual cap on annual headcount. The College prefers to use the annual full time equivalent enrollment rather than the annual headcount. The annual headcount includes part-time students who may be taking only one or two classes.

2. Disbursement options – Based on your firm’s experience, the College wants to know what percentage of students receive disbursements in the form of ACH, disbursement card and check. Please provide a breakdown for 2-year and 4-year schools.

Thanks!  
Dan

---

**From:** Magiera, Damon [<mailto:dmagiera@afford.com>]  
**Sent:** Friday, January 31, 2014 1:33 PM  
**To:** Daniel G. Froehlich  
**Subject:** TMS Response Documents

Hi Daniel,

I have attached our response document, PCI DSS Certificate, and our standard file specification sheet for upload files.

If you have any additional questions, please feel free to contact me at your convenience.

Sincerely,

Stay informed by subscribing to the [TMS blog](#) today!



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Daniel G. Froehlich  
Assistant Director of Services Procurement  
Tidewater Community College  
121 College Place  
Norfolk, VA 23510

February 12, 2014

Dear Mr. Froehlich,

We appreciated the additional information that was provided on our call this morning. It helped us better understand what is important to the College and what the main focus was of the questions you had sent to us. Following is the additional detail that was requested on our call this morning.

Our experience has shown us that statistically, there is no material difference between disbursement channels selected by refund recipients when comparing 2-year colleges to 4-year colleges. More significant in impacting the percentage of each refund option utilized is which refund options are made available to students on the refund preference portal.

**Average Refund Method Usage Based on TMS Experience (Check as Default)**

Student Preference Options Offered	Check %	ACH%	Pre-Paid card %
Card, ACH, Check	63%	35%	2%
Card, ACH	25%	46%	29%

Based on our discussion and the numbers provided, TMS is proposing the following cost caps.

The cost per FTE would be unique to each College based on the options they choose to offer to their students on the preference portal.

Student Preference Options Offered	Cap cost based on FTE
Card, ACH, Check	\$2.00
Card, ACH	\$0.85

\*Check is the default option

This proposed approach results in a significant decrease in the cost cap, and therefore exposure, for each college. For example, using Tidewater Community College:

**Original Proposed Cap:**

$\$1.15 \times 47,758$  (Annual Head Count) = \$54,921

**New Proposed Cap (Assuming Card and ACH as options offered, check default):**

$\$0.85 \times 23,130$  (FTE Equivalent) = \$19,660

We believe based on our conversation today that although these numbers represent additional financial risk for TMS, it is a risk we are willing to bear in order to earn your business. Knowing that the option exists to provide two different cost caps based on each individual college's selected refund preferences has enabled us to provide situation specific cost caps instead of relying on a blended cost cap.

We hope we have satisfactorily answered all of your questions. If you have any additional questions please feel free to contact Damon Magiera or myself.

We look forward to hearing back from you.

Sincerely,

A handwritten signature in black ink that reads "Carl J. Firlings, Jr." The signature is written in a cursive style with a large initial 'C' and a stylized 'J'.

Carl J. Firlings, Jr.

Managing Director

Tuition Management Systems

171 Service Avenue  
Warwick, RI 02886-1056  
Phone: 401-921-3832  
Email: cfirlings@afford.com

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Thanks!  
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 Assistant Director of Services Procurement  
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 121 College Place  
 Norfolk, VA 23510

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Carl J. Firlings, Jr.

Managing Director

Tuition Management Systems

171 Service Avenue  
Warwick, RI 02886-1056  
Phone: 401-921-3832  
Email: [cfirlings@afford.com](mailto:cfirlings@afford.com)

## Daniel G. Froehlich

---

**From:** Magiera, Damon <dmagiera@afford.com>  
**Sent:** Tuesday, April 01, 2014 11:00 AM  
**To:** Daniel G. Froehlich  
**Subject:** FW: VCCS Implementation  
**Attachments:** EFT - Refund Only.doc; W-9 Form.pdf; VCCS Implementation Outline.docx; ATT00002.txt

Dan,

Attached, please find the implementation plan you requested. Please let me know if there are any questions or concerns about the plan.

Thanks,  
Damon

Sent with Good ([www.good.com](http://www.good.com))

-----Original Message-----

**From:** Stover, Amy  
**Sent:** Tuesday, April 01, 2014 10:36 AM Eastern Standard Time  
**To:** Magiera, Damon  
**Cc:** Taylor, Caitlin  
**Subject:** VCCS Implementation

Damon,

Attached please find a document outlining the implementation plan for VCCS.

Also, the following are requirements by either TMS or Visa to implement, so the sooner they are received, the more advance headway we'll be able to make. As you know, the Visa approval process may be lengthy, so anything we can do to move that through will help in the project.

EFT form – attached  
W9 form – sample attached  
List of current board members for all schools  
Articles of Incorporation for all schools

Also, is it possible to get a call with central IT booked? Based on your indication that all schools will be using a shared file layout, it would be helpful to discuss the specifications with IT in advance of building out the test portals, which is one of our first steps.

Thank you,  
Amy



Amy Stover  
Director, Implementation Services  
Tuition Management Systems  
401.921.3763

**Stay informed by subscribing to the TMS [blog](#) today!**





Mail Code: RI00170200  
 ATTN: Contracts Department  
 171 Service Avenue, 2<sup>nd</sup> Floor  
 Warwick, RI 02886

**AUTHORIZATION AGREEMENT FOR ELECTRONIC FUNDS TRANSFER**

Please provide funding via EFT/ACH for the product types checked below (please check all that apply):

Refund & Disbursement Management	<input type="checkbox"/>
----------------------------------	--------------------------

Please provide the following information:

SCHOOL NAME:

TAX ID#:

\_\_\_\_\_

\_\_\_\_\_

SCHOOL CONTACT:

CONTACT PHONE NUMBER:

TITLE:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

SCHOOL ADDRESS:

\_\_\_\_\_

\_\_\_\_\_

BANK NAME AND ADDRESS:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

TRANSIT ABA NUMBER (9 digits)

ACCOUNT NUMBER:

\_\_\_\_\_

\_\_\_\_\_

ACCOUNT TYPE (check appropriate box)

Checking

Savings

This is a **change** to the school's banking information

This is a school bank account

This is a 3<sup>rd</sup> party account – Name of 3<sup>rd</sup> party institution \_\_\_\_\_

Signature of Authorized School Contact:

DATE:

\_\_\_\_\_

\_\_\_\_\_

## Request for Taxpayer Identification Number and Certification

**Give Form to the  
 requester. Do not  
 send to the IRS.**

<b>Print or type See Specific Instructions on page 2.</b>	Name (as shown on your income tax return)	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate  <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____  <input type="checkbox"/> Other (see instructions) ▶ _____	Exemptions (see instructions):  Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	City, state, and ZIP code	
List account number(s) here (optional)		

### Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Note.** If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number		
	-	
	-	

Employer identification number		
	-	
	-	

### Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below), and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

<b>Sign Here</b>	Signature of U.S. person ▶	Date ▶
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### General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** The IRS has created a page on [IRS.gov](http://www.irs.gov/w9) for information about Form W-9, at [www.irs.gov/w9](http://www.irs.gov/w9). Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

#### Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the

withholding tax on foreign partners' share of effectively connected income, and

4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

**Note.** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity,
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust, and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

**Foreign person.** If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

**Nonresident alien who becomes a resident alien.** Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

**Example.** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS a percentage of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

### Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code* on page 3 and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* on page 1.

**What is FATCA reporting?** The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code* on page 3 and the Instructions for the Requester of Form W-9 for more information.

## Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

## Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

## Specific Instructions

### Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

**Sole proprietor.** Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

**Partnership, C Corporation, or S Corporation.** Enter the entity's name on the "Name" line and any business, trade, or "doing business as (DBA) name" on the "Business name/disregarded entity name" line.

**Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulation section 301.7701-2(c)(2)(iii). Enter the owner's name on the "Name" line. The name of the entity entered on the "Name" line should never be a disregarded entity. The name on the "Name" line must be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on the "Name" line. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on the "Business name/disregarded entity name" line. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

**Note.** Check the appropriate box for the U.S. federal tax classification of the person whose name is entered on the "Name" line (Individual/sole proprietor, Partnership, C Corporation, S Corporation, Trust/estate).

**Limited Liability Company (LLC).** If the person identified on the "Name" line is an LLC, check the "Limited liability company" box only and enter the appropriate code for the U.S. federal tax classification in the space provided. If you are an LLC that is treated as a partnership for U.S. federal tax purposes, enter "P" for partnership. If you are an LLC that has filed a Form 8832 or a Form 2553 to be taxed as a corporation, enter "C" for C corporation or "S" for S corporation, as appropriate. If you are an LLC that is disregarded as an entity separate from its owner under Regulation section 301.7701-3 (except for employment and excise tax), do not check the LLC box unless the owner of the LLC (required to be identified on the "Name" line) is another LLC that is not disregarded for U.S. federal tax purposes. If the LLC is disregarded as an entity separate from its owner, enter the appropriate tax classification of the owner identified on the "Name" line.

**Other entities.** Enter your business name as shown on required U.S. federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name/disregarded entity name" line.

## Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the *Exemptions* box, any code(s) that may apply to you. See *Exempt payee code* and *Exemption from FATCA reporting code* on page 3.

**Exempt payee code.** Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

**Note.** If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following codes identify payees that are exempt from backup withholding:

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)

2—The United States or any of its agencies or instrumentalities

3—A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities

4—A foreign government or any of its political subdivisions, agencies, or instrumentalities

5—A corporation

6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States

7—A futures commission merchant registered with the Commodity Futures Trading Commission

8—A real estate investment trust

9—An entity registered at all times during the tax year under the Investment Company Act of 1940

10—A common trust fund operated by a bank under section 584(a)

11—A financial institution

12—A middleman known in the investment community as a nominee or custodian

13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt payees 1 through 5 <sup>2</sup>
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

<sup>2</sup> However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney, and payments for services paid by a federal executive agency.

**Exemption from FATCA reporting code.** The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

### Part I. Taxpayer Identification Number (TIN)

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

**Note.** See the chart on page 4 for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at [www.ssa.gov](http://www.ssa.gov). You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at [www.irs.gov/businesses](http://www.irs.gov/businesses) and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting [IRS.gov](http://IRS.gov) or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note.** Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

**Caution:** A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

### Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on the "Name" line must sign. Exempt payees, see *Exempt payee code* earlier.

**Signature requirements.** Complete the certification as indicated in items 1 through 5 below.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

**What Name and Number To Give the Requester**

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee <sup>1</sup> The actual owner <sup>1</sup>
5. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor <sup>4</sup>
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> You must show your individual name and you may also enter your business or "DBA" name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

<sup>4</sup> List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

\*Note. Grantor also must provide a Form W-9 to trustee of trust.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

**Secure Your Tax Records from Identity Theft**

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

**Protect yourself from suspicious emails or phishing schemes.** Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: [spam@uce.gov](mailto:spam@uce.gov) or contact them at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-IDTHEFT (1-877-438-4338).

Visit [IRS.gov](http://IRS.gov) to learn more about identity theft and how to reduce your risk.

**Privacy Act Notice**

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.



TMS will treat each of the VCCS schools as separate implementations. We will work with Tidewater, and other Colleges as appropriate, to determine a priority order of the projects.

TMS will invite all schools to attend an orientation call, which will introduce the project team, all deliverables from both TMS and school parties, and outline milestones and next steps. TMS will schedule 3 separate one-hour orientation calls, and schools may determine which they would like to attend; all schools must attend one.

**Proposed Dates:**

Monday 4/14 @ 11am

Thursday 4/17 @ 1pm

Tuesday 4/22 @ 2pm

Prior to the orientation call, VCCS must provide the contacts at each school that must be invited the discussion. TMS will send a document to contacts at each school, as stated by VCCS, outlining the requirements for Visa approval. TMS will pursue Visa approval for all 23 schools regardless of project kick off date for each to ensure the process is underway. Questions about the requirements will be accepted during the orientation calls.

TMS will request the remaining schools following TCC be broken into three groups. Once VCCS determines the project order, TMS will engage the first group. A formal Kick Off Call will be completed for each school, by which time Visa and portal set-up requirements as outlined below must be received. TMS will deliver a project plan for each school, and schedule weekly checkpoint calls with all schools to calibrate timelines, validate deliverables and support testing and training with each of the schools.

Once the Visa-related aspects of the project are completed (outlined below) and business rules are established, TMS will provide the College administrators access to their portal in a test environment. All Colleges will remain in test-mode until they state their readiness to change to the live environment, at which time they will notify TMS to move them to their Production environment.

Per the direction of TCC, TMS has outlined a schedule that indicates all projects completing before the end of August, 2014. All projects have an 8 week duration.

**Tidewater:**

Kick off: week of 4/4

School testing available: week of 4/21

Project completion: week of 5/26

**Group 1:**

Kick off: week of 5/5

School testing available: week of 5/26

Project completion: week of 6/30

**Group 2:**

Kick off: week of 6/9

School testing available: week of 6/30

Project completion: week of 7/28

**Group 3:**

Kick off: week of 6/30

School testing available: week of 7/21

Project completion: week of 8/18

Summary of School Deliverables (to be provided per College):

- W9 for each College
  - TMS requirement
  - Must be received prior to Kick Off
- Articles of Incorporation
  - Visa requirement
  - Must be received prior to Kick Off
- List of current Board members
  - Visa requirement
  - Must be received prior to Kick Off
- Artwork for Visa card – specifications to be provided by TMS
  - Visa requirement
  - must be received prior to Kick Off
- Artwork/logo for refund portal – specifications to be provided by TMS
  - must be received prior to Kick Off
- List of school administrators to whom access should be granted
- Business rules for refund processing
  - TMS will collect via conference call discussion about current and preferred refund practices
- Bank account routing/account number for redeposit to the school of any cancelled refunds
  - TMS will provide form for school completion
- Enrollment File & Payment File – specifications to be provided by TMS
  - TMS may support custom coding to accept school's current file types; additional project lead time would be required to investigate and support.
  - School must determine data students will enter to authenticate themselves; TMS to provide options and best practices
- School administrator testing
  - With guidance of a TMS suggested test plan, School administrators must be available to test file upload and processing, as well as other administrative functions, to their satisfaction.



TMS will treat each of the VCCS schools as separate implementations. We will work with Tidewater, and other Colleges as appropriate, to determine a priority order of the projects.

TMS will invite all schools to attend an orientation call, which will introduce the project team, all deliverables from both TMS and school parties, and outline milestones and next steps. TMS will schedule 3 separate one-hour orientation calls, and schools may determine which they would like to attend; all schools must attend one.

Proposed Dates:

Monday 6/16 @ 11am  
Thursday 6/19 @ 1pm  
Tuesday 6/24 @ 2pm

Prior to the orientation call, VCCS must provide the contacts at each school that must be invited the discussion. TMS will send a document to contacts at each school, as stated by VCCS, outlining the requirements for Visa approval. TMS will pursue Visa approval for all 23 schools regardless of project kick off date for each to ensure the process is underway. Questions about the requirements will be accepted during the orientation calls. TMS will also engage ATM requirement and placement discussions with all schools immediately, in an order as prioritized by VCCS.

TMS will request the remaining schools following TCC be broken into three groups. Once VCCS determines the project order, TMS will engage the first group. A formal Kick Off Call will be completed for each school, by which time Visa and portal set-up requirements as outlined below must be received. TMS will deliver a project plan for each school, and schedule weekly checkpoint calls with all schools to calibrate timelines, validate deliverables and support testing and training with each of the schools.

Once the Visa-related aspects of the project are completed (outlined below) and business rules are established, TMS will provide the College administrators access to their portal in a test environment. All Colleges will remain in test-mode until they state their readiness to change to the live environment, at which time they will notify TMS to move them to their Production environment.

Per the direction of TCC, TMS has outlined a schedule that indicates all projects completing before the end of October, 2014. All projects have an 8 week duration.

Tidewater:

Kick off: week of 4/7  
School testing available: week of 4/28  
Project completion: week of 6/9  
Implementation Summer July 2014

Group 1:

Kick off: week of 6/30  
School testing available: week of 7/21  
Project completion: week of 8/18  
Implementation: Spring 2015

Group 2:

Kick off: week of 7/21  
School testing available: week of 8/11  
Project completion: week of 9/15  
Implementation: Spring 2015

Group 3:





Kick off: week of 8/25  
School testing available: week of 9/22  
Project completion: week of 10/27  
Implementation: Spring 2015

Summary of School Deliverables (to be provided per College):

- W9 for each College
  - TMS requirement
  - Must be received prior to Kick Off
- Articles of Incorporation
  - Visa requirement
  - Must be received prior to Kick Off
- List of current Board members
  - Visa requirement
  - Must be received prior to Kick Off
- Artwork for Visa card – specifications to be provided by TMS
  - Visa requirement
  - must be received prior to Kick Off
- Artwork/logo for refund portal – specifications to be provided by TMS
  - must be received prior to Kick Off
- List of school administrators to whom access should be granted
- Business rules for refund processing
  - TMS will collect via conference call discussion about current and preferred refund practices
- Bank account routing/account number for redeposit to the school of any cancelled refunds
  - TMS will provide form for school completion
- Enrollment File & Payment File – specifications to be provided by TMS
  - TMS may support custom coding to accept school's current file types; additional project lead time would be required to investigate and support.
  - School must determine data students will enter to authenticate themselves; TMS to provide options and best practices
- School administrator testing



- With guidance of a TMS suggested test plan, School administrators must be available to test file upload and processing, as well as other administrative functions, to their satisfaction.

MEMORANDUM OF UNDERSTANDING BETWEEN  
TIDEWATER COMMUNITY COLLEGE  
AND  
TUITION MANAGEMENT SYSTEMS  
MARCH 14, 2014

As a result of negotiations held between Tidewater Community College (the College) and Tuition Management Systems (TMS), the aforementioned parties agree to the following.

1. The College's Student Information System (SIS) will be the record of source for addresses and students will not be able to update their addresses through the TMS portal.
2. Due Diligence – TMS will re-submit on the College's behalf any exception items where its records indicate an update to the information was the source of the original error. For example, if a direct deposit was returned for Account Not Found, and the bank account was subsequently updated by the student, TMS would re-submit for processing. Exceptions due to incorrect addresses would work in a similar fashion based on the College sending TMS an updated address record. Updates to information that was inconsequential to the exception (e.g., address updates or an invalid account number) will not be re-submitted. TMS will proactively notify students of exception items prompting them to go to the portal and update their bank account information or in the case of an incorrect address prompting them to update their records with the College. The content of those notifications are fully configurable by the College. The College will be responsible for making decisions regarding those exception items where no updates have been made. However, TMS will support that process by providing relevant information and communication to students.
3. TMS will ensure that at least one ATM is placed on each campus throughout the Virginia Community College System (VCCS). TMS shall negotiate with VCCS colleges in determining the number of ATMs to be provided at each school campus. If a VCCS college has an existing contract for ATMs, the VCCS college will work with TMS to establish non-fee access for the student at the existing ATM.
4. The options that TMS will list for Tidewater Community College will be disbursement card and ACH with check as default if a student does not make a selection. The listing of options for the other VCCS colleges will be negotiated on a case-by case basis.
5. The fee schedule will be as set forth by TMS in its proposal response dated October 25, 2013 with the following negotiated changes. The fixed cost and cap assuming card and ACH as options offered, check as default will be  $\$0.85 \times (\text{FTE})$  (For a semester, FTE is total student credit hours divided by 15. For the academic year, FTE is the sum of summer, fall and spring FTE divided by 2 (total student credit hours divided by 30)). The fixed cost and cap assuming card, ACH and check as options offered, check as default will be  $\$2.00 \times (\text{FTE})$ . The  $\$10.00$  customer initiated closure fee is waived.
6. Timeliness of distribution shall be as follows (contingent upon TMS receiving good funds by 1pm ET):
  - Disbursement card – 1 day
  - ACH - 1 to 2 days after the bank account has been pre-noted
  - Check - 7 to 14 days once the funds are transferred to TMS
7. TMS confirms that it is PCI compliant and shall provide documentation to each college upon request to show compliance.
8. TMS confirms that it will not offer any other products, banking or otherwise without prior approval from the College.

9. TMS will comply with Comptroller's Debt Off-set program by the Department of Taxation should one be implemented and work with the College to meet the requirements.
10. TMS shall comply with Title IV and any future changes in Title IV.
11. TMS confirms that its disbursement card is not connected to a checking account.
12. TMS agrees to register with RED! and accept payment from the VCCS colleges via RED! Virginia.
13. TMS will process refunds of payments received at the VCCS colleges by check or cash as well as student financial aid balance check disbursements. TMS will not process refunds of payments made to the VCCS colleges by debit or credit card via the Payment Gateway.
14. TMS will implement its disbursement card program in accordance with the implementation plan and schedule submitted via e-mail to the College on January 30, 2014. Tidewater Community College will pilot the program during the Summer Semester. Implementation for all other VCCS colleges to occur with the 2014 -15 Academic Year.

Tuition Management Systems:

By: Carl J. Firlings, Jr.

Carl J. Firlings, Jr.  
(Typed or Printed)  
Managing Director

Title  
3/31/2014  
Date

Tidewater Community College

By: Robin S. Moore

Robin S. Moore  
Director of Materiel Management

Title  
4/2/14  
Date

COMMONWEALTH OF VIRGINIA  
STATE BOARD FOR COMMUNITY COLLEGES  
TIDEWATER COMMUNITY COLLEGE

CONTRACT MODIFICATION AGREEMENT

Date: March 11, 2016

Contract Number: 14-950012-DF

Modification Number: M-001

Issued by: Tidewater Community College  
Green District Administration Building  
Materiel Management and Procurement Services  
121 College Place, Suite 513  
Norfolk, VA 23510

Contractor: Tuition Management Systems  
171 Service Avenue  
Warwick, RI 02886

This Supplemental Agreement is entered into pursuant to the provisions of the basic contract.

Description of Modification:

The purpose of this modification is to renew Contract Number 14-950012-DF for Student Refund Disbursement Services. The renewed contract period is: April 16, 2016 through April 15, 2017. The contract pricing is the same as in the original contract with no change in pricing.

Except as provided herein, all other terms and conditions of Contract Number 14-950012-DF remain unchanged and in full force and effect.

Tuition Management Systems

By: Carl Firlings, Jr.

Carl Firlings, Jr.  
Managing Director

4/28/2016

Date

TIDEWATER COMMUNITY COLLEGE

By: Robin S. Moore

Robin S. Moore, VCO  
Director, Materiel Management and  
Procurement Services

5/2/16

Date

COMMONWEALTH OF VIRGINIA  
STATE BOARD FOR COMMUNITY COLLEGES  
TIDEWATER COMMUNITY COLLEGE

CONTRACT MODIFICATION AGREEMENT:

Date: March 23, 2016  
Contract No.: 14-950046-DF  
Modification No. : M-002

Issued By: Tidewater Community College  
Materiel Management and Procurement Services  
121 College Place, Suite 513  
Norfolk, VA 23510

Contractor: Tuition Management Systems

Title: Tuition Management Services

This Supplemental Agreement is entered into Pursuant to the provisions of the basic contract.

Description of Modification: Revision of contract end date.

The Virginia Community College System Office's Information Technology Services Department was unable to implement the software necessary to support the tuition management service program in the Fall of 2014. The delay was not due to the Contractor. Therefore, the end date for the first term of the contract has been revised from August 14, 2016 to March 2, 2017. Subsequent terms will also end on March 2.

Except for provided herein, all terms and conditions of Contract Number 14-950046-DF remain unchanged and in full force.

Tuition Management Systems

By: Carl J. Firlings, Jr.

Carl J. Firlings, Jr.

(Typed or Printed)

Managing Director

Title

3/25/2016      401-921-3832

Date

Telephone No.

Tidewater Community College

By: Robin S. Moore

Robin S. Moore, VCO

Director, Materiel Management and Procurement Service

Date

Telephone No.

757-822-1719

**COMMONWEALTH OF VIRGINIA  
STATE BOARD FOR COMMUNITY COLLEGES  
TIDEWATER COMMUNITY COLLEGE**

**CONTRACT MODIFICATION AGREEMENT**

Date: June 7, 2016

Contract Number: 14-950012-DF

Modification Number: M-003

Issued by: Tidewater Community College  
Green District Administration Building  
Materiel Management and Procurement Services  
121 College Place, Suite 513  
Norfolk, VA 23510

Contractor: Tuition Management Systems  
171 Service Avenue  
Warwick, RI 02886

This Supplemental Agreement is entered into pursuant to the provisions of the basic contract.

**Description of Modification:**

The purpose of this modification is to ensure that the contract is in compliance with the new Department of Education rules that will be effective on July 1, 2016. The contract modification shall read as follows:

Tidewater Community College (College) shall conduct reasonable due diligence reviews at least every two (2) years to ascertain whether the fees imposed upon students in connection with Prepaid Card Accounts are, considered as a whole, consistent with or below prevailing market rates. If (I) such due diligence review reveals that the fees imposed upon students in connection with Prepaid Card Accounts are not, as a whole, consistent with or below prevailing market rates, or (II) if the College receives material complaints from students that (a) are documented by the College in writing, and (b) it determines, in its good faith, sole commercially reasonable discretion, require termination of the Disbursement Card Method to serve the best interests of the students, the College may cease offering the Disbursement Card Method upon written notice to TMS, and TMS shall promptly remove the Disbursement Card Method as an option set forth on the College Portal.

Except as provided herein, all other terms and conditions of Contract Number 14-950012-DF remain unchanged and in full force and effect.

TUITION MANAGEMENT SYSTEMS

TIDEWATER COMMUNITY COLLEGE

By: Carl Firlings, Jr.

Carl Firlings, Jr.  
Managing Director

6/9/2016  
Date

By: Robin S. Moore

Robin S. Moore, VCO  
Director, Materiel Management and  
Procurement Services

6/9/16  
Date