



PO Box 290, Milwaukee WI 53201-0290
Tel. 800.894.0050 | Fax. 414.341.7085

Today's Date: June 30th, 2014

ATTN: FNS Authorized Retailer - NON-Exempt

Notification of Change in Retailer Services Provider

FIS, previously known as eFunds whom you call today for Merchant Helpdesk issues, has taken over ownership of the EBT-only point-of-sale (POS) terminal driving Retailer Agreement from J.P. Morgan Chase (JPMC) as of July 1st 2014, which includes the EBT only terminal (s) you are using today.

As your new EBT-only processor, we will be providing you the same services you are accustomed to in your day-to-day use and support of your EBT equipment. You will continue to utilize the same toll free 800 numbers for terminal support (FIS) providing 24 x 7 live customer service support, terminal processing, software and hardware support, funds movement, Merchant Portal access and 1099K services as you do today. You will also continue to utilize the same toll free 800 number for voucher processing support (JPMC) that you use today.

You do not need to sign a new Agreement to continue the processing services as you currently receive today. No action is required on your part.

Notification of Change in Legislation and Changes in Certain Terms and Conditions of Retailer Agreements

We would like to make you aware that as a result of the U.S. Agricultural Act of 2014; enacted on February 7, 2014, (the Act), P.L.113-79, that there are changes that will affect you as a Merchant that accepts and processes EBT transactions. The text of the Act can be found at the following web address: <http://agriculture.house.gov/sites/republicans.agriculture.house.gov/files/pdf/legislation/AgriculturalAct2014.pdf>. This Legislation affects the use of the EBT terminal we have provided for you in the following manner:

Changes / Revisions to your Retailer Agreement Terms and Conditions Pursuant to this Legislation Change (U.S. Agricultural Act of 2014)

As a result of the changes in legislation, we have modified the terms and conditions of our Agreement with you. The revised terms and conditions can be found on the Merchant Portal at www.ebtedge.com. We recommend that you review the revised terms and conditions.

The Act requires that all FNS SNAP approved retailers (with the exception of "exempt" retailers defined in the Act) be financially responsible for all fees, equipment and supplies related to the handling of EBT transactions. In order to comply with the requirements of the Act, we are implementing a service effective August 1, 2014 to continue services on the EBT Only terminal you have in place with the following changes:

- supply reimbursement is no longer provided
- phone reimbursement is no longer provided
- Retailer is responsible for the phone line installation, repairs and monthly charges
- Retailer agreement is survivable and is no longer subject to termination of State Processor contract relationship
- With the continuation of service in August and forward, any expenses relating to the shipping of equipment to-or-from your processor are now the responsibility of the Merchant. This includes End-of-Service return of equipment and replacement equipment for Non-functioning/Broken terminals. Note: all returned equipment should now be sent to FIS at 11000 W. Lake Park Drive, Milwaukee, WI 53224; do not send equipment to J.P. Morgan Chase or VeriFone.
- Turnaround time for replacement terminals is changing to be sent within 48 business hours.
- Neither FIS nor JPMC will be providing subsidized vouchers free of charge. Any blank vouchers you have may still be used. If you need more vouchers, you can purchase them as a Supply Order or you can provide your own.

Effective August 1st, the Terms and Conditions of your Agreement, now with FIS, have been revised to include monthly service and transaction processing fees:

	Rate
*Monthly Service Fee	\$15.00
**Monthly Transaction Fee (includes 100 per month)	\$10.00
**Transactions 101 -500	\$00.10
**Transactions 501 -1,000	\$00.07
**Transactions above 1,001	\$00.05

*This fee includes: terminal usage, 24x7 customer support, terminal/software support, Merchant Portal access and statements, and funds movement

**This fee applies only in months where retailer conduct one (1) or more transactions

Starting August 1st, FIS will start the regular billing period cycle of billing for the August monthly service fee only. . Then, on the first of September and ongoing, FIS will bill for the previous month's transaction processing fees in addition to the current monthly service fee. These fees will be deducted via ACH debits on the 1st of the month. In the near future, FIS will deduct these fees before settling your daily deposits.



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All billing information can be viewed in the Merchant Deposits screen on the Merchant Portal which can be accessed at www.ebtedge.com , and selecting 'View Monthly Invoice'.

Should your business not want to accept this offer you must call 877 262 9905 by 07/31/2014 to avoid the fees that will take effect per the schedule above. Please be aware that if you decline to accept this offer you will not be able to utilize the terminal in place to accept the EBT card starting August 1, 2014. You will have to make other arrangements to accept the EBT card and return the terminal to us at the address provided above to avoid assessment of fees for the terminal. Your continued use of the Services will be deemed to be your acceptance of the new terms and conditions outlined herein and posted on the Merchant Portal. You do not need to sign a new Agreement to continue receiving the same processing services as you currently receive.

If you have any questions regarding your Agreement with us, please utilize the Merchant Portal by accessing www.ebtedge.com or contact Merchant Services at 800.894.0050. If you have questions regarding this legislation, or your Food and Nutrition Service designation as an Exempt or Non-Exempt Merchant, please contact the United States Department of Agriculture Food and Nutrition Service at 877.823.4369.