



CollectorSolutions Missouri Overview 2015

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CSI was awarded a new 5 year contract with the State of Missouri in September of 2014

New contract includes updated pricing matrixes, and prohibits absorption of fees due to State law.

This contract renewal kicks off the development of the 6th generation of CSI software.

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CSI collections:

2012: 467,850 e-check totaling 2.1 B

2012: 1,634,154 credit cards totaling 134 M

2012: 2,240,528,012.24 B Settled to MO agencies

2013: 652,015 e-check totaling 2.9 B

2013: 1,886,161 credit cards totaling 166 M

2013: \$3,078,682,303.40 B Settled to MO agencies

2014: 729,974 e-check totaling 3.2 B

2014: 2,059,412 credit cards totaling 201 M

2014: 3,444,209,968.84 B Settled to MO agencies

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CSI MO Clients:

95 Live client instances operating under MO State contract.
Largest client instance MO DMV with 195 organizational units.

OSCA operates under a separate competitively bid contract.
Contract currently consists of 199 organizational units.

New state agency client development continues in addition to organic growth.

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CSI provides service to MO State agencies via 3 main portals:

1. 100% CSI Hosted
2. Direct Post
3. Virtual Terminal

Agencies may choose one or multiple platform portal solutions in unison.

CSI also provides data for account validation and custom export to update back end systems.

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CSI latest features currently available:

Hosted custom data validation.

Recurring or standard payment processing via token.

Pre-Authorized payment processing via batch.

Custom data output via file utilities processing.

Custom Virtual Terminal processing with third party or state agency portals.

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CSI in development with latest generation of software:

Custom built Mobile apps.

More recurring payment options, including hosted and autopay, tokens, and batch options.

Enhanced real time client controls and user interfaces.

Increased meta-data storage options. Additional data fields for data in posting and retrieval.

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PCI Compliance for State agencies:

Compliance can be as simple as observing certain business rules, such as ensuring that no payment data is recorded in any fashion. This can include writing a credit card number on paper during a phoned in payment.

At a stored data level, credit card numbers must not be stored in a non-encrypted manner. State agencies may perform a Self-Assessment Questionnaire, or ensure that they are using a CSI hosted or Virtual Terminal payment processing platform.

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PCI Compliance for State agencies (cont):

Higher level PCI compliance includes firewall rules, login and password standards, encryption and data standards in transit and at rest, virus and vulnerability scans and protection, physical access rules, etc.

<https://www.pcisecuritystandards.org>

CSI maintains the highest certification as a Level 1 PCI participant.

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What is EMV?

EMV (Europay MasterCard Visa) defines chip embedded smart payment cards and the devices that read them. Data is stored in both the chip and the magnetic stripe at this time. Eventually the magnetic stripe will be discontinued (supposedly).

CSI is developing an EMV compliant Point of Sale solution for EMV card processing. The payments industry is currently evolving to provide compatible devices to handle both EMV, PIN and magnetic stripe payments at Point of Sale

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What is EMV?

EMV adoption is designed primarily as a fraud reduction tool.

EMV adoption shifts the liability of fraud from the card issuer to the Merchant.

CSI acts as the Merchant on behalf of agencies in chargebacks and disputes. This relationship will not be affected by EMV adoption.

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Future Developments?

CSI continues to develop a strong strategic position in the marketplace.

New technologies and more efficient data processing methods increase uptime and reliability of CSI products.

Increased Authorization partnerships allow for platform redundancy. Relationship with JetPay has resulted in NO downtime since October. CSI has real time redundancy for multiple platforms.

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Future Developments?

CSI will begin phasing in State agencies to new software following beta testing, set to begin in Fall of 2015.

Some changes will be required for Direct Post and Virtual Terminal clients, but minimal modification requirements to existing Web services is top priority.

White paper notification will be provided to all clients prior to any changes or conversions taking place.

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Questions?

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