



State of West Virginia  
**Agency Master Agreement**

Order Date: 2025-10-10

CORRECT ORDER NUMBER MUST  
APPEAR ON ALL PACKAGES,  
INVOICES, AND SHIPPING PAPERS.  
QUESTIONS CONCERNING THIS  
ORDER SHOULD BE DIRECTED TO  
THE DEPARTMENT CONTACT.

Order Number:	AMA 1300 1300 STO2600000001 4	Procurement Folder:	1757148
Document Name:	Merchant Processing Services	Reason for Modification:  To incorporate the attached First Amendment and replace the cost sheets, effective 09/1/2025	
Document Description:	Credit Card Fees/Services		
Procurement Type:	Agency Master Agreement		
Buyer Name:	Kevin L Bowling		
Telephone:	304-558-5000		
Email:	lee.bowling@wvsto.gov		
Shipping Method:	Vendor	Effective Start Date:	2025-07-01
Free on Board:	FOB Dest, Freight Prepaid	Effective End Date:	2029-06-15

VENDOR				DEPARTMENT CONTACT	
<b>Vendor Customer Code:</b> 000000172409				<b>Requestor Name:</b>	Kevin L Bowling
HUNTINGTON NATIONAL BANK				<b>Requestor Phone:</b>	304-558-5000
PO BOX 1558				<b>Requestor Email:</b>	lee.bowling@wvsto.gov
COLUMBUS		OH	43216		
US					
<b>Vendor Contact Phone:</b>	999-999-9999	<b>Extension:</b>			
<b>Discount Details:</b>					
<b>Discount Allowed</b>		<b>Discount Percentage</b>	<b>Discount Days</b>		
#1	No	0.0000	0		
#2	No				
#3	No				
#4	No				

INVOICE TO	SHIP TO
WEST VIRGINIA STATE TREASURERS OFFICE 322 70TH ST SE  CHARLESTON WV 25304 US	WEST VIRGINIA STATE TREASURERS OFFICE 322 70TH ST SE  CHARLESTON WV 25304 US

Total Order Amount:	Open End
---------------------	----------

DEPARTMENT AUTHORIZED SIGNATURE  
SIGNED BY : Kevin L Bowling  
DATE: 2025-10-10  
ELECTRONIC SIGNATURE ON FILE

**Extended Description:**

Change Order

Change Order No. 2 is to incorporate the attached First Amendment and replace the cost sheets, effective 09/1/2025

No Other Changes

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
1	84121500			EA	\$0.00
Service From		Service To		Service Contract Amount	
	2025-07-01		2029-06-15		0.00

**Commodity Line Description:** Banking institutions**Extended Description:**

Each invoice is to be supported by itemized fees that match the current fee schedule sheet.

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
2	43211720			EA	\$0.00
Service From		Service To		Service Contract Amount	
	2025-07-01		2029-06-15		0.00

**Commodity Line Description:** Point of sale payment terminal**Extended Description:**

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
3	43212112			EA	\$0.00
Service From		Service To		Service Contract Amount	
	2025-07-01		2029-06-15		0.00

**Commodity Line Description:** Point of sale POS receipt printers**Extended Description:**

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
4	14111608			EA	\$0.00
Service From		Service To		Service Contract Amount	
	2025-07-01		2029-06-15		0.00

**Commodity Line Description:** Gift certificate**Extended Description:**

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
5	43211505			EA	\$0.00
Service From		Service To		Service Contract Amount	
	2025-07-01		2029-06-15		0.00

**Commodity Line Description:** Point of sale POS terminal**Extended Description:**

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
6	84121500				\$0.00
	<b>Service From</b>	<b>Service To</b>		<b>Service Contract Amount</b>	
	2025-07-01	2029-06-15		0.00	

**Commodity Line Description:** Banking institutions

**Extended Description:**

Invoices must be itemized/supported that matches the current fee schedule.

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
7	84121500				\$0.00
	<b>Service From</b>	<b>Service To</b>		<b>Service Contract Amount</b>	
	2025-07-01	2029-06-15		0.00	

**Commodity Line Description:** Project Management & Training add via CO 5

**Extended Description:**

Change Order 5

Project Management & Training - 16 hours

Invoices must be itemized/supported that matches the current fee schedule.

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
8	84121500				\$0.00
	<b>Service From</b>	<b>Service To</b>		<b>Service Contract Amount</b>	
	2025-07-01	2029-06-15		0.00	

**Commodity Line Description:** Gateway Config and Environment Creation add via CO 5

**Extended Description:**

Change Order 5

Gateway Config and Environment Creation - 12 Hours

Invoices must be itemized/supported that matches the current fee schedule.

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
9	84121500				\$0.00
	<b>Service From</b>	<b>Service To</b>		<b>Service Contract Amount</b>	
	2025-07-01	2029-06-15		0.00	

**Commodity Line Description:** SnapPay API Implementation add via CO 5

**Extended Description:**

Change Order 5

SnapPay API Implementation - 32 Hours

Invoices must be itemized/supported that matches the current fee schedule.

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
10	84121500				\$0.00
	<b>Service From</b>	<b>Service To</b>		<b>Service Contract Amount</b>	
	2025-07-01	2029-06-15		0.00	

**Commodity Line Description:** Device Integration add via CO 5

**Extended Description:**

Change Order 5

Devise Integration - 24 hours

Invoices must be itemized/supported that matches the current fee schedule.

Line	Commodity Code	Manufacturer	Model No	Unit	Unit Price
11	43211505			EA	\$0.00
Service From		Service To		Service Contract Amount	
2025-07-01		2029-06-15		0.00	

**Commodity Line Description:** Clover Device add via CO 7

**Extended Description:**

	Document Phase	Document Description	Page 5
STO2600000001	Final	Credit Card Fees/Services	

**ADDITIONAL TERMS AND CONDITIONS**

See attached document(s) for additional Terms and Conditions

## SECOND AMENDMENT

To

## AGREEMENT

between

**WEST VIRGINIA STATE TREASURER'S OFFICE ("WVSTO")**

and

**HUNTINGTON NATIONAL BANK ("HUNTINGTON")**

This **FIRST AMENDMENT (First Amendment)** is made effective as of September 1, 2025, and amends the Agreement dated June 16, 2020, known as AMA STO26\*01 (formerly AMA 20\*10), by and between the WEST VIRGINIA STATE TREASURER'S OFFICE ("WVSTO") and HUNTINGTON NATIONAL BANK ("HUNTINGTON").

**WHEREAS**, the WVSTO and HUNTINGTON entered into the Agreement for merchant processing services dated June 16, 2020, for; and

**WHEREAS**, the Agreement reserves the right of the WVSTO and HUNTINGTON National Bank to amend the Services under the Agreement as mutually agreed between the parties;

**WHEREAS**, the parties seek to amend the Agreement to include necessary documentation for certain functionality under this Agreement; and

**WHEREAS**, the parties seek to amend the Agreement by updating fees, charges and costs as it relates to certain processing and equipment items, as identified in Attachment C, Cost Proposal Form - Revised.

### **NOW, THEREFORE, THIS AMENDMENT WITNESSETH:**

The parties covenant and agree as follows:

- 1. Attachment C, Revised Cost Proposal Form:** Attachment C, Cost Proposal Form, as attached to this amendment, has been updated to include certain processing and equipment items, including pass-through fines, fees, penalties, assessments, or other obligations of any kind imposed by a Network, Regulator or third-party (together, Network Security Fees) resulting from transactions submitted by WVSTO or Bank due to a Security Incident caused by WVSTO or its third-party service providers. This Attachment C, Cost Proposal Form supersedes any previous document named the same.

**2. Execution in Duplicate:** The Second Amendment may be executed in duplicate, each of which shall be considered an original.

**WITNESSETH THE FOLLOWING SIGNATURES:**

**WEST VIRGINIA STATE TREASURER'S  
OFFICE**

Signature:  \_\_\_\_\_

Print Name: Lee Bowling

Title: Director of Purchasing

Date: 10/10/2025

**HUNTINGTON NATIONAL BANK**

Signature:  \_\_\_\_\_

Print Name: Stephanie M Spencer

Title: SVP, Strategic Account Manager

Date: 10/10/2025

**ATTACHMENT C**  
**COST PROPOSAL FORM – REVISED –September 1, 2025**

**Vendor Name:** Huntington National Bank

**Vendor must complete this Cost Proposal Form and submit it in a separate, sealed envelope, marked “Cost Proposal” with its Proposal.** Include a complete listing of all fees, charges and costs to provide the Services, and state the per-transaction fee or charge and the annual fee or charge, if any, for each. The hourly rates, and all-inclusive maximum prices quoted, shall remain fixed for the initial term of the contract. Prices shall include all shipping, travel, lodging, meals and other related costs, payable in arrears. Please complete each category; if Vendor does not intend to designate a fee for a specific item, mark it as “zero” cost. Shaded areas are not intended to be completed.

Vendor understands that all Services will be provided and billed for based upon actual quantities used. The quantities provided are general estimates only and shall only be used for evaluation purposes. Vendor hereby proposes to provide the basic Services as anticipated below.

	Estimated Annual Volume		Proposed Cost		
					Annual Cost (Count x Unit Rate or % Rate)
Service	Count	Amount	Unit Rate	% Rate	
Merchant Discount Rate					
Visa	2,200,000	\$260,000,000	\$0.15	1.70%	\$3,396,538
MasterCard	850,000		\$0.15	1.70%	\$1,312,299
Discover (including Diners & JCB)	120,000		\$0.15	1.70%	\$185,266
PIN Debit	1,000		\$0.15	1.70%	\$1,544
American Express (Separate contract maintained)	125,000	\$27,000,000	\$0.05	2.25%	\$607,500
Voice Authorization	100		\$1.00		\$100
ARU Authorization	100		\$0.20		\$20
Interchange and other Card Brand Fees			Include in Discount Above		
Gateway Fees					
Per Transaction	1,100,000		\$0.05		\$55,000



One Time Setup	1		Waived		
Payeezy Gateway Setup			Waived		
Payeezy Gateway Monthly			\$19.95 monthly per MID		
Payeezy Gateway Fee			\$0.05 per transaction		
<b>Virtual Terminal - per terminal fee</b>	300		\$75.00		\$22,500
<b>Encryption and Tokenization</b>					
Transaction cost for encryption - Card Present	2,200,000		\$0.035		
Transaction cost for tokenization - Card Not Present	1,000,000		\$0.035		
Transaction cost to service remove PCI data from STO-hosted web page for Card Not Present	1,100,000		\$0.035		
TransArmor Encryption (P2PE or RSA or TAV) and tokenization			\$0.025		
One-time Implementation costs	200		Waived		
Cost to Convert Tokens to/from Solution	50		\$40		\$2000
Cardholder Disputes	500		\$5.00		\$2500
<b>Reporting</b>					
One-time Setup	1		Waived		
Monthly User Fees - per user/MID	30		Waived		
Data File Manager Set Up Fee			\$2,500 per user		
Data File Manager Monthly Fee			\$165 per month		
<b>Other Fees</b>					
Statement Fees	3		\$10 (For paper statement, digital is no cost)		
Wire Transfer (1 day funding)	250		\$8.00		\$2000

Fees not covered elsewhere (please list in detail)	Gateway Monthly Fee Per MID		\$15.00		
<b>Gift Card Fees</b>					
Transaction Fees (loads, reloads, redemptions, inquiries)	50		Transaction Fees Waived, minimum transaction of \$0.25 required		
Monthly Fees	1		Waived		
Set-up Fee	10		\$75 primary location, \$50 each after		\$525

Card Production	100		\$150 per 100 standard template cards		\$150
Gift Card Reporting	1		Waived		
<b>Custom Gift Card Program</b>					
Conversion Fee	20,000 cards		\$1,000 per total conversion		
Cost per Transaction			\$0.15		
Balance Inquiry			\$0.20		
VRU Per Call			\$0.25		
<b>Card Order Tier</b>					
1	1,000 – 2,499		\$0.50		
2	2,500 – 7,499		\$0.45		
3	7,500 – 9,999		\$0.35		
4	10,000 – 24,999		\$0.30		
5	25,000 – 49,999		\$0.25		
6	50,000 – 74,999		\$0.20		
7	75,000 – 99,999		\$0.15		
<b>Gift Card Carrier</b>					
1	1,000 – 2,499		\$0.50		

2	2,500 – 7,499		\$0.45		
3	7,500 – 9,999		\$0.35		
4	10,000 – 24,999		\$0.30		
5	25,000 – 49,999		\$0.25		
6	50,000 – 74,999		\$0.20		
7	75,000 – 99,999		\$0.15		
<b>Initial / One-Time Implementation Costs</b>					
Please list and describe in full all one-time implementation costs STO may incur that are not identified elsewhere.			Waived for standard business implementation. Additional rates would be discussed within an SOW for custom projects		
<b>Rebates / Special Pricing</b>					
Please identify any rebates, incentives or special pricing available to STO					
<b>GRAND TOTAL:</b>					\$5,587,942

**Base Cost** evaluation will include only the items above for the **Total Annual Cost**. Desirable items below may or may not be purchased in the future.

<b>Fraud Management - Card Not Present</b>					
Set-up Fee	All pricing for Fraud Detect solution will require additional discovery for fraud use cases and risk profile.				
Per Item Fee					
Other/Misc.					
<b>Other Fees</b>					
Managed Convenience Fee			2.35-2.75%		

SnapPay Implementation (First IO hours included)			\$200 Per hour		
ERP Solution			\$4,000 Monthly		

Invoice History			\$9,000 Annual		
Card Account Updater			\$0.50 per update		
ERP Reconciliation Modules			\$500 mo		
SnapPay P2PE Device Fee			\$75 Annually, Per Device		
PCI Compliance Fees (Monthly)	12		\$8.25		
PCI Non-Compliance Fees (Monthly)	12		\$19.95		

<b>PCI ComplyAlly</b>					
PCI ComplyAlly Service			\$18.95 Monthly		

Terminal	Terminal 1	Terminal 2	Terminal 3	Terminal 4	Terminal 5
Terminal Type	Name	Name	Name	Name	Name
Payment Terminal Initial Cost - New	Please see the hardware listing below. All hardware is inclusive of Key injections, load and setup, cables, and supplies. There are no offerings for refurbished machines or monthly rentals. Clover Flex is the only device with a build-in printer. All machines read cards				
Payment Terminal Initial Cost - Refurbished					
Payment Terminal Initial Cost - Monthly Rental					
PIN Pad for Terminal					
Payment Terminal Maintenance or Warranty Cost					
Payment Terminal Supplies (cables, stands, batteries, etc.)					
Payment Terminal Software Load & Setup					
Payment Terminal Encryption Key Injection					
Payment Terminal Replacement Cost					

Printer					
Card Reader					
Fees not identified elsewhere					
<b>Hardware*</b>					
<b>Ingenico Devices</b>					
Ingenico Model Link 2500			\$599		
Ingenico Model Lane 3600			\$525		
Ingenico Model Lane 7000			\$755		
Ingenico Model Lane 8000			\$1150		
Ingenico Desk 1600			\$325		
Ingenico Desk 2600			\$305		
Ingenico Bundle: Desk 2600 with Desk 1600			\$550		
SRED KEY2 IDTECHSRED			\$239		
Stand SEN351573			\$43.63		
iSMP4			\$769		
<b>Clover Devices**</b>					
Clover Go			\$50		
Clover Compact			\$395		
Clover Flex			\$875		
Clover Flex Pocket			\$825		
Clover Kiosk			\$3,400		
Clover Mini & Accessories **			\$775		
Clover Station Solo w/Printer, Starter Kit, & Cash Drawer **			\$1300		
Clover Station Duo w/ Printer, Terminal, Starter Kit, & Cash Drawer**			\$1725		
Miscellaneous Clover Apps			\$.99 - \$99		
<b>Clover Accessories</b>					
Clover Go Clip			\$15		

Clover Go Dock			\$29		
Non-Contactless Printer			\$229		
Contactless Printer			\$349		
Clover Kitchen Printer			\$449		
Asian Kitchen Printer			\$545		
Weight Scale			\$499		
Cash Drawer			\$99		
Handheld Scanner			\$169		
Clover KDS 14'			\$700		
Clover KDS 24'			\$845		
Clover KDS Bumpar			\$175		
Clover KDS Wall Mount			\$70		
Clover KDS Countertop Stand			\$110		
Clover Employee Login Card 10 Pack			\$25		

Hands Free Scanner			\$249		
Clover Flex Silicon Sleeve			\$35		
Clover Flex Travel Kit			\$69		
Clover Mini Swivel Stand			\$89		
Clover Compact Swivel Stand Adapter			\$95		
Clover Mini3 Swivel Stand			\$95		
Clover Compact Tether Cable (Compact to Compact)			\$20		
<b>SaaS For Clover</b>					
Payments Plus			\$4.95 Monthly, Per MID		*Existing Clover Users Only
Clover Register Lite			\$14 Monthly, Per MID		*Existing Clover Users Only
Clover Register			\$29 Monthly, Per MID		*Existing Clover Users Only
Clover Counter-Service Restaurants2			\$54.95 Monthly, For First Device /\$14.95 Monthly, For Each Additional Device		*Existing Clover Users Only

Clover Starter			\$0 mo 1st device + \$11.95 mo additional device		Supported Devices: Clover Compact, Flex and Mini
Clover Essentials			\$29.95 mo 1 <sup>st</sup> device + \$11.95 mo additional device		Support Devices: Clover Compact, Fex, Mini, Station
Clover Services Growth			\$84.95 mo 1 <sup>st</sup> device + \$19.95 mo additional device		Supported Devices: Flex, Mini, Station
Clover Retail Growth			\$84.95 mo 1 <sup>st</sup> device + \$19.95 mo additional device		Supported Devices: Flex, Mini, Station
Clover Restaurant Growth			\$89.95 mo 1 <sup>st</sup> device + \$19.95 mo additional device		Supported Devices: Flex, Mini, Station, Kiosk, KDS
Clover Health			\$0 mo 1st device + \$11.95 mo additional device		Supported Devices: Clover Compact, Flex and Mini
Security Plus			\$9.99 Monthly, Per MID		
Wireless (Cellular)			\$14 Monthly, Per Device		
**Clover Service Plans billed through the Clover App Market.					
<b>FD Devices</b>					
FD150			\$220		
RP10 Pin Pad for FD150			\$110		
Gateways	One-time fees	Monthly fees	Per transaction fee	Third Party Gateway fees	Optional Setup
Authorize.net	\$75	\$15	\$0.10 per authorization		
Cybersource					
ChargeZoom	\$75	\$65	\$0.10 per auth		
Alacriti	Starter: \$50 Pro: \$179	\$20 per MID	\$0.20 per authorization (card/ACH)	Starter Set Up \$100	Payment Data Migration (per record): \$0.30

	Enterprise: \$340			Pro Set Up: \$450 Enterprise Set Up: \$895	On-Site Training (per day): \$1,000 Enhanced Support & Development (per hour): \$125 Hosted IVR Set-Up (per #): \$800 Custom IVR Recording/Transaction (per Session): \$600 Hosted IVR Monthly Subscription: \$150 Hosted IVR Toll Free per minute: \$0.05 Hosted IVR Trxn: \$0.40 Card Account Updater; \$0.35
CoreCommerce	\$150	\$20 per MID	\$0.20		Customer Vault: \$10 per month, \$0.10 per vault Account updater: \$10 per month, \$0.25 per update, \$0.10 per attempt Shopping cart: \$35 per month Shopping cart pro-plus \$235 per month Mobile application: \$10 per month
<b>Key Injections</b>					
All Devices			\$45 (covers cost of injection and return shipping any location in WV)		

\* All hardware is subject to shipping costs; such costs will be billed with the equipment.

\*\* Clover Flex, Clover Mini and Clover Devices may require software package and/or security tokenization package, or wireless activation, level to be determined by the merchant.



**Network Fees:**

WVSTO will pay pass-through fines, fees, penalties, assessments, or other obligations of any kind imposed by a Network, regulator or third-party (together, Network Security Fees) on Huntington National Bank resulting from transactions submitted by WVSTO or Bank due to a Security Incident caused by WVSTO or its third-party service providers.