

Supplement 3

CBOSS CPP Information

The following information is provided for your information. It is not intended to constitute an offer of insurance or any other financial product. Please contact your agent for more information.

The CBOSS CPP program is a voluntary program that allows eligible employees to purchase a supplemental pension plan. The program is subject to the terms and conditions of the plan document.

Eligibility for the program is based on the employee's age, salary, and years of service. The program is available to employees who are at least 21 years old and have completed one year of service.

The program allows employees to contribute a percentage of their salary to the plan. The contribution rate is determined by the employee's age and salary. The maximum contribution rate is 10% of the employee's salary.

The program provides a supplemental pension benefit at retirement. The benefit is based on the employee's contributions and the plan's investment performance. The benefit is payable as a lump sum or as a series of payments over a period of years.

For more information about the CBOSS CPP program, please contact your agent or the plan administrator.

SUPPLEMENT THREE: THE CBOSS CENTRAL PAYMENT PORTAL

The State currently uses the CBOSS (www.cboSS.com) Central Payment Portal (CPP) solution for automated payment processing. It is a highly secure online solution that allows for secure collection while providing customers with a convenient way to pay bills, fees, taxes, subscriptions, etc.

CPP is a PCI-certified, web-based payment solution with data security, flexibility, scalability and centralized transaction management features in addition to reporting tools.

The CPP payment engine supports a wide range of payment types: credit cards, debit cards, electronic checks, as well as recurring, and cash payments. As a securely hosted Software-as-a-Service (SaaS) solution, CPP provides a centralized payment processing and administrative functionality for real-time tracking, reporting and auditing.

Each and every transaction is assigned its own unique tracking number that enables detailed data and account tracking throughout the entire payment and settlement process. The CPP system offers several options of integration from any originating application.

Methods of Integration

1. Web Site Integration Service
2. Simple Form Data Collection
3. Single or Bulk Authorization Service

Web Site Integration:

CPP integrates directly with agency web sites to complete customer payment transactions directly on the client web site or to redirect customers to a customizable payment intake form hosted at CBOSS. CPP integration documentation will be provided to the agency upon request for integration.

For applications that have a form or lookup process already in place on their web site, CBOSS offers a tokenization process to allow each application to securely pass transaction information to CBOSS for processing of payment data through CPP. Once the token is created, the application is able to pass data to CBOSS. The system allows an application to pass specific information like an account number, invoice number, balance due, etc. Once the data is passed to the portal system, the solution will securely capture and process payments from the end user. Payment data will be processed and authorized in real time. After the payment is authorized, the CPP system can display a receipt or a control can be passed back through a token to the application to display a receipt. Backend notification of successful authorization to the application is also available. The backend integration can be performed via a real-time XML web service or as a daily batch csv file.

Simple Form Data Collection:

For those agencies that do not have a web application in place for data lookup, and only want to utilize a form to collect payment data manually, CBOSS also offers this service. CBOSS can work with the agency to define user specific fields of data to be manually completed by the client and pass this data to the CPP to process the payment for the client. This process will be branded with the look and feel of the agency and process payments securely. Transaction data can be passed back to the agency via an XML web service or as a daily batch csv file.

Single or Bulk Authorization Service:

For applications that collect payment data, CBOSS can authorize, store and settle the payment information through a CPP Authorization service. This service allows the application to pass transaction and payment data to CBOSS for processing and reporting. This option can be for single transactions or a bulk set of transactions that need to be processed at the same time. If the agency wishes to pass credit card data to CBOSS via this service, the agency application must be PCI compliant, with proper documentation provided to CBOSS before integration can occur. CBOSS will provide API documentation to the agency upon request. This method does not utilize any web pages managed by CBOSS. All data is tracked and stored in web based reports available to the agency.

The Central Payment Portal (CPP) supports almost every source of revenue for government and business: Web, IVR, Over-the-counter, Kiosk, Point-of-Sale, etc. and every method of payment: Visa, Master Card, Discover, American Express, Diners Club, JCB, E-checks, and Cash. Any source or method of payment can be added or removed at any time post-deployment per application per agency.

In addition, CBOSS offers flexible payment options by allowing one time payments to be made through our CPP solution, and for deferred payments to be made through our CPP *OnTime!* solution.

CBOSS also provides all payment services in multiple languages. This feature can be leveraged at a later time for enhanced customer service; for example, to provide equivalent services in Spanish if needed.

CBOSS also offers a full array of reporting tools and queries available directly from the administrative console.