

MERIT

IOWA STUDENTS FIRST ESA PROGRAM



Merit's Response to the Iowa Department of Administration Services on Behalf of the Department of Education

Students First Education Savings Account Administration

Solicitation: 005-RFP-0317-2023

Submittal Date: February 14, 2023

Iowa Department of Administration Services

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Merit International Inc.

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EXHIBIT 1 - Transmittal Letter

Karl Wendt, Procurement Manager

Iowa Department of Administrative Services
1305 E Walnut St 3rd floor Des Moines, IA 50319

Jacob Orrin, Co-founder & COO

Merit International, Inc.
100 S Murphy Ave Suite 200 Sunnyvale, CA 94086
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(408) 726-3055

RE: 005-RFP-0317-2023

February 14, 2023

Dear Department of Administrative Services Review Committee,

We are pleased to submit Merit's response to the State of Iowa Department of Administrative Services to provide comprehensive education savings account (ESA) administration services for the newly created Students First ESA program. Merit has more than seven years of experience partnering with state government customers and demonstrated expertise implementing and administering programs that are similar in size and scope to Iowa's Students First ESA program.

Merit currently administers the Ohio Afterschool Child Enrichment (ACE) ESA program in partnership with the Ohio Department of Education and the Kansas Education Enrichment Program (KEEP) program in partnership with the Governor's Office of Recovery. Both ACE and KEEP leveraged Merit's turnkey solutions to streamline program implementation and Merit's customization offerings to meet their state's unique needs and ensure program compliance.

Enclosed, please find Merit's comprehensive response to the RFP 005-RFP-0317. We appreciate the opportunity to partner with you on this important work.

Sincerely,



Jacob Orrin
Co-founder & COO
Merit International, Inc.

EXHIBIT 2 - Executive Summary

Merit is excited about the opportunity to partner with the Iowa Department of Education (Department) to provide a full-service turnkey ESA administration solution for Iowa students. Merit understands the program goals to connect eligible families to funds to pay for accredited non-public schools and associated qualified education expenses.

Merit is capable of administering all aspects of Students First Program including:

- ✔ Providing a customizable application for parents and guardians that can be adapted to different phases of program eligibility
- ✔ Providing verification of non-public schools and other qualified education service providers
- ✔ Creating individual education savings accounts to be used for qualified education services including tuition, textbooks, tutoring and online learning
- ✔ Restricting the use of funds to only qualified expenses
- ✔ Preventing fraud and recovering amounts improperly awarded or paid
- ✔ Operating ESAs in accordance with state guidelines including closing accounts when a student becomes ineligible, graduates, or reaches 20 years of age and transferring remaining funds to the general fund

Founded in 2015, Merit is driven by the belief that our verified identity technology can be life-changing for organizations and their constituents by providing confidence, foresight, and autonomy for individuals. Merit is a mission-driven company that partners with government agencies and non-profit partners to solve the need for better human coordination by enabling trusted organizations to capture and certify people-data – including qualifications, eligibility statuses, memberships, and opportunities. Merit is a trusted partner to more than 10 state agencies who use Merit's verified identity network to solve critical real-world problems in education, grant program administration, workforce development, licensing and emergency management by unlocking the collective potential of the individuals they serve.

What makes Merit unique is our Software with a Service (or SwaS) model. Merit's goal in creating ESA solutions is to provide families, schools, and other education service providers a user-friendly platform where they can apply for program participation, find eligible providers, and pay for services-all in one place. Merit also works closely with state agencies to build custom reporting and services to ensure program goals are monitored and met.

EXHIBIT 2 - **Executive Summary** (Continued)

Merit currently administers the Ohio Afterschool Child Enrichment (ACE) education savings account program in partnership with the Ohio Department of Education and the Kansas Learning Recovery Loss program in partnership with the Governor's Office of Recovery. With these programs, Merit has designed a customizable Education Marketplace that can be adapted to support individual program needs and requirements.

In Iowa, Merit's customization will focus on adapting the marketplace to support accredited non-public schools. Merit will work with the Department to identify verification criteria and documentation to onboard participating public schools and create payment protocols that prevent fraud, waste and misuse. Merit will also work directly with non-public schools to provide training and ensure that the supplemental Education Marketplace includes providers that support their location and needs.

Merit will also create a customized parent application process in coordination with the Department that can be adapted to comply with the income eligibility phases established by legislation. Merit's parent-focused services also include a free smartphone app in English and Spanish with the ability to scan and upload receipts, Parent Handbooks and FAQs in English and Spanish, and Iowa-based customer support with extended hours via email, chat, and phone.

Merit's process for disbursing student funds prioritizes verifying eligibility of the claim and the provider. Merit's Education Marketplace is customizable to restrict purchases by category and can prevent students from purchasing other goods and services until non-public school tuition and fees have been paid. Merit will not pay claims for an unverified provider or claim and will make every effort to recover improperly paid funds. Merit also offers a Fraud Prevention Assurance, detailed in Exhibit 11.

Merit is committed to ensuring the Students First ESA program operates in accordance with the legislative requirements set forth in HF68. In cooperation with the Department, parent applications will be processed and accounts funded by the appropriate deadlines. ESA accounts will be closed when a student becomes ineligible, when the student graduates or turns 20 years old. Any remaining balance in a closed student account will be returned to the general fund.

Merit has reviewed the RFP and is confident our solution meets the requirements set forth and is prepared to negotiate a contract based on the proposal offered and the terms set forth in Section 6.

EXHIBIT 3 - Firm Proposal Terms

Merit attests that the goods and services offered in this proposal are currently available and guarantees that the price will remain firm for 120 days from February 14th, 2023.

EXHIBIT 4 - Respondent Background Information

- ✔ Yes, Merit has a preference for in-state contractors and understands the importance of keeping state dollars in Iowa. Merit also understands that education is local and has in-state teams for our current ESA administration work in Ohio and program administration work in Kansas. If selected, Merit will work with the Department to identify and/or vet in-state contractors for the Students First ESA program implementation and administration.
- ✔ Merit International, Inc. is located at 100 S Murphy Ave Suite 200 Sunnyvale, CA 94086
- ✔ Merit is a C-Corp
- ✔ A copy of Merit's W-9 is attached. See Exhibit 18
- ✔ Merit's state of incorporation is Delaware
- ✔ Merit currently employs 116 full-time individuals
- ✔ Primary Contact: Taimarie Adams, 100 S Murphy Ave Suite 200, Sunnyvale, CA 94086
taimarie@gomerits.com / 646.402.3973
- ✔ Moss Adams serves as Merit's Accounting Firm
- ✔ Merit is currently an Iowa Registered Business #706684

EXHIBIT 5 - Experience

About Merit

Founded in 2015, Merit has more than seven years of experience providing verified identity and eligibility solutions for government partners. Merit is a mission-driven company that partners with government agencies to solve the need for better human coordination by enabling trusted organizations to capture and certify people-data – including qualifications, eligibility statuses, memberships, and opportunities. Merit is a trusted partner to more than 10 state agencies who use Merit's platform and solutions to solve critical real-world problems in education, grant program administration, workforce development, licensing and emergency management by unlocking the collective potential of the individuals they serve.

Team Qualifications

- ✔ **Technical Expertise:** Merit's product and engineering team members have between 6-20 years of experience developing technology products for enterprises and government customers, large service providers and consumers. The team utilizes industry best practices in their day-to-day development processes and leverages experiences from the past to develop high-quality platforms and products that scale to over a hundred thousand organizations.

Merit's product and engineering team was recently recognized by Business Intelligence Groups with the Big Innovation Award for the development of the Ohio ACE app which connects Ohio families with verified education service providers, making it easier to spend the education funds they qualify for on the educational resources needed to move students forward.

- ✔ **Implementation Expertise:** Merit's deployment and implementation team members have between 3-10 years of experience successfully implementing and delivering projects of similar size and scope to Iowa's Students First ESA. The team prides itself on building effective relationships with our clients through clear communication, flexibility and regular check-ins to ensure their project goals are being met and exceeded.

Merit's ESA deployment and implementation team launched Ohio's ACE ESA program in less than 45 days and successfully delivered on the implementation timeline set forth by the Governor's Office of Recovery for our Kansas KEEP program partnership.

- ✔ **Compliance Expertise:** Merit's compliance team collaborates across Merit's business lines to ensure compliance with HIPAA and FERPA, including mandatory employee training, implementing appropriate policies and procedures, monitoring compliance and implementing safeguards to protect the confidentiality and security of PII, including encryption, firewalls, and access controls.

EXHIBIT 5 - Experience (Continued)

Letter of Recommendation - Ohio



Mike DeWine, Governor
Dr. Stephanie K. Siddons, Interim Superintendent of Public Instruction

February 8, 2023

To Whom It May Concern,

I am happy to recommend the services provided by Merit related to Ohio's Afterschool Child Enrichment Program (ACE) educational savings account. Merit has been a true partner in helping Ohio establish and operate this program.

Created in 2021 as part of the state's biennial budget, ACE began operation in 2022. The legislation specified that the Ohio Department of Education would contract with a vendor to administer individual accounts and facilitate payment of claims for the new \$125 million program. Merit was selected through our state's competitive bidding process and began work in the first quarter of 2022.

The ACE program is high-profile, and there was some pressure to have the program up and operating quickly. The Department of Education had limited experience with this type of program and struggled to move forward. Merit's support was critical to beginning the program. We were able to have the ACE program up and running in the time allotted with the work done by Merit.

With any new program, there can be unexpected challenges. However, Ohio's ACE program has been able to work through implementation challenges due in part to our close working relationship with Merit. There has never been an occasion where they have not worked to meet our requests, even when the request represented a significant change in the existing policy or direction. Merit's attention to detail, flexibility, and open, ongoing communication helped us establish and grow the ACE program.

As the Senior Policy Officer for Educational Options and Policy, I oversee the Department's major school choice programs. In addition to ACE, we work with programs with an annual financial footprint of more than \$1.5 billion. With such large programs, we place a premium on performance and responsiveness. I am pleased to say that Merit meets both of those requirements.

If you have any questions, don't hesitate to contact me.

Kind regards,

Colleen D. Grady

Colleen D. Grady
Senior Program Officer
Educational Options and Policy
Colleen_Grady@education.ohio.gov

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Columbus, Ohio 43215 | For people who are deaf or hard of hearing,
education.ohio.gov | please call Relay Ohio first at 711

EXHIBIT 5 - Experience (Continued)

Letter of Recommendation - VA DPOR

MARY BROZ VAUGHAN

February 12, 2023

Dear Procurement Committee,

As the immediate past director of the Virginia Department of Professional and Occupational Regulation (DPOR), I recommend Merit as an administrative partner for Iowa's Students First program without reservation.

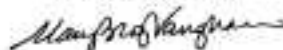
Our centralized regulatory agency, which oversees 18 policy boards, partnered with Merit on a modernization project to implement a department-wide system for verified digital credentials. On an aggressive schedule and without a hitch, Merit securely integrated with DPOR's siloed legacy system and converted more than 200,000, paper-based occupational licenses into verified, digital credentials.

Throughout our time working together, Merit consistently demonstrated flexibility, responsiveness, and a commitment to delivering results. In my capacity as director, the ability to offer constituents a DPOR-branded mobile app quickly—tailored to their preferences and facilitating seamless interaction between licensees and professional organizations—was a point of pride.

Our partnership with Merit proved especially valuable during the pandemic, when DPOR needed to notify licensees about deadlines related to the state of emergency and their renewal and reinstatement extensions. Within 24 hours of my request, Merit updated every digital record to replace the license expiration date with a notification that the validity had been extended pursuant to the emergency declaration; this allowed essential employees to keep working legally without the need for supplemental documentation.

I cannot overstate my admiration for Merit and its team's capabilities, and welcome any questions you may have about my experience.

Kindest regards,



Mary Broz Vaughan

RICHMOND | ARLINGTON | 804.677.0380 | marybrozvaughan@gmail.com

EXHIBIT 5 - Experience (Continued)

Letter of Recommendation - State of Washington



STATE OF WASHINGTON

Workforce Training and Education Coordinating Board

128 - 10th Avenue, S.W. • P.O. Box 43145 • Olympia, WA 98504-0145
Phone: (360) 785-4888 • Fax: (360) 596-5962 • Web: www.wtb.wa.gov • Email: web@wbtc.wa.gov

February 10, 2023

Dear Department of Administrative Services Review Committee,

I am writing this letter of recommendation in support of Merit, a skilled and dedicated vendor serving the government sector. I have had the pleasure of working with Merit for the past three years and can attest to their in-depth understanding of government processes, which allows them to efficiently navigate the complexities of government projects. The Merit team has also worked to fully understand our vision, and has consistently demonstrated their commitment to meaningful impact.

Merit has proven to be a valuable partner in Washington State's career pathways initiatives, focused on IT and healthcare pathways. Our partnership began with Apprenti, the first nationally registered tech and IT apprenticeship program, leveraging Merit's platform to provide digital completion certificates, a digital wallet and a resume builder tool to all Apprenti graduates in Washington State.

The Workforce Training and Education Coordinating Board is currently partnering with Merit to launch Washington State's Apprenticeship Pathways for the Licensed Practical Nurse Apprenticeship Program and the National Governors Association Skills Driven States Community of Practice Demonstration Project, respectively. Both projects have required collaboration between government, business, education institutions and non-profit partners. Merit has consistently strived to communicate and collaborate with all project partners and ensure that the group's diverse priorities were incorporated into Merit's implementation plans.

Merit is a pleasure to work with and I strongly recommend them for any future opportunities. I believe that they will be a valuable partner as you launch your new program.

If you have any further questions or require additional information, please do not hesitate to contact me.

Sincerely,

Eleri Papadakis, Executive Director

Merit's Iowa Project Team

Merit's dedicated Iowa project team will be led by Jacob Orrin, Merit's COO and Co-Founder and Taimarie Adams, Merit's Executive Director of Grants and Scholarships. The Iowa Students First ESA Program team will include a dedicated Senior Implementation Manager and Deployment team. Importantly, all proposed Iowa team members have experience successfully implementing and administering similar programs in multiple states.

Merit will support day-to-day requests via our Iowa-based Customer Success team.

Jacob Orrin, COO & Co-founder

Jacob Orrin is the COO and Co-founder of Merit where he provides critical leadership through vision, strategic planning, and overall company direction. Before Merit, Jacob was the VP of Business Development at Quixey, where he launched major national and international partner programs on top of the company's platform. He has held strategic business development and leadership roles across various technology-related businesses, from startups to Fortune 25 companies. Prior to working in technology, Jacob worked in the education sector, where he oversaw and facilitated annual campaigns, managed vendors, and worked with stakeholders to review, implement, and evaluate long-term strategic plans. He currently holds board seats with numerous nonprofits that serve the education and underserved communities.

Taimarie Adams, Executive Director of Grants & Scholarships

Taimarie Adams is the Executive Director of Grants and Scholarships at Merit. In this role, she works with state governments and education stakeholders to implement scholarship programs in their state. Prior to joining the Merit team, she spent 10 years in the nonprofit sector working in government relations at the local, state, and federal levels. Her work focused on education policy, community development, and creating opportunities for all individuals to achieve economic self-sufficiency. Taimarie is a graduate of the Pennsylvania State University and received her Juris Doctorate from Harvard Law School. She includes her board leadership at the Center for Law and Education and Achievement Prep Charter School among her merits.

Amanda Jay, Grants and Scholarships Senior Affairs Director

Amanda Jay is Merit's Grants and Scholarships Senior Legislative Affairs Director. She has over a decade of experience expanding opportunities for K-12 students, including supporting the passage of Virginia's Scholarship Tax Credit. Her experience includes advocacy on behalf of vulnerable populations of children, promoting virtual learning opportunities, and expanding access to career and college readiness assessments. Prior to receiving her Juris Doctorate from the University of Tennessee, Amanda was a museum educator and has served on the Associate Board of the Children's Museum of Richmond.

Kara Zeyer, Senior Implementation Manager

Kara Zeyer is a Senior Implementation Manager at Merit. In this role, she manages the execution of contracts for Merit clients from start to finish ensuring that timelines are met and expectations are exceeded. Prior to joining the Merit team, Kara managed communications and public relations campaigns as Press Secretary and later Communications Director for both the Kansas Governor and the Kansas State Treasurer, including promoting the state's 529 Education Savings plan and financial literacy education for high school students. Her career began covering state and local politics for the television news. Kara is the proud daughter of a military veteran, a graduate of Southern Utah University, where she obtained her B.S. in both Broadcasting and Interpersonal Communications, and is also a short-order chef to her seven children.

Merit's Iowa Project Team (Continued)

Jennifer Evans, Vice President of Customer Success

Jenn is the Vice President of Customer Success at Merit. Jenn is a veteran when it comes to customer success, proudly demonstrating 18 years of experience creating and implementing effective training programs for a wide range of organizations and industries that require their teams to perform with a high degree of efficiency and accuracy. Jenn's experience includes leading, training, and managing Merit's educational savings account customer success teams that provide phone, email, and online help center support for thousands of families and education service providers. Jenn is a graduate of Boise State University.

Praveen Amancherla, Chief Technology Officer

Praveen Amancherla is Merit's Chief Technology Officer, contributing over 20 years of experience in designing and delivering highly available, massively scalable, and secure software products and platforms. Praveen previously served as Chief Technology Officer at Quisk, where he was responsible for all technology and product development. Prior to Quisk, he held various senior technical leadership roles at CyberSource Corporation, an ePayments processor and a VISA Inc. company, where he led the architecture and delivery of very high volume payment processing systems, complex merchant portals, and key mobile payments initiatives. Praveen holds a Master of Science degree in Computer Science from Michigan State University.

Bradley Allen, Chief Architect

Brad is a technology executive and serial entrepreneur who is currently Chief Architect at Merit. Previously, Brad was Chief Architect at Elsevier, and before that, founder/CTO at three startups in the Los Angeles area, achieving successful exits in two of the three. He is co-inventor on five US patents, and his technical publications have been cited over 1100 times. Brad began his career during the 1980s as one of the very first knowledge engineers of the expert systems era after earning a BS in Applied Mathematics at Carnegie Mellon University.

Milou Meier, Director of Compliance

Milou Meier is Merit's Director of Compliance. In this role, she manages Merit's compliance department and leads the company's SSAE 18 SOC 2, HIPAA, FERPA, and NIST compliance programs and external audits. Milou also oversees Merit's information security and data privacy responsibilities, manages incident response and monitoring and implementation of global data privacy and regulatory compliance requirements. She is a graduate of Middlebury College and received her Juris Doctorate from the University of Richmond Law School.

Merit Org Chart

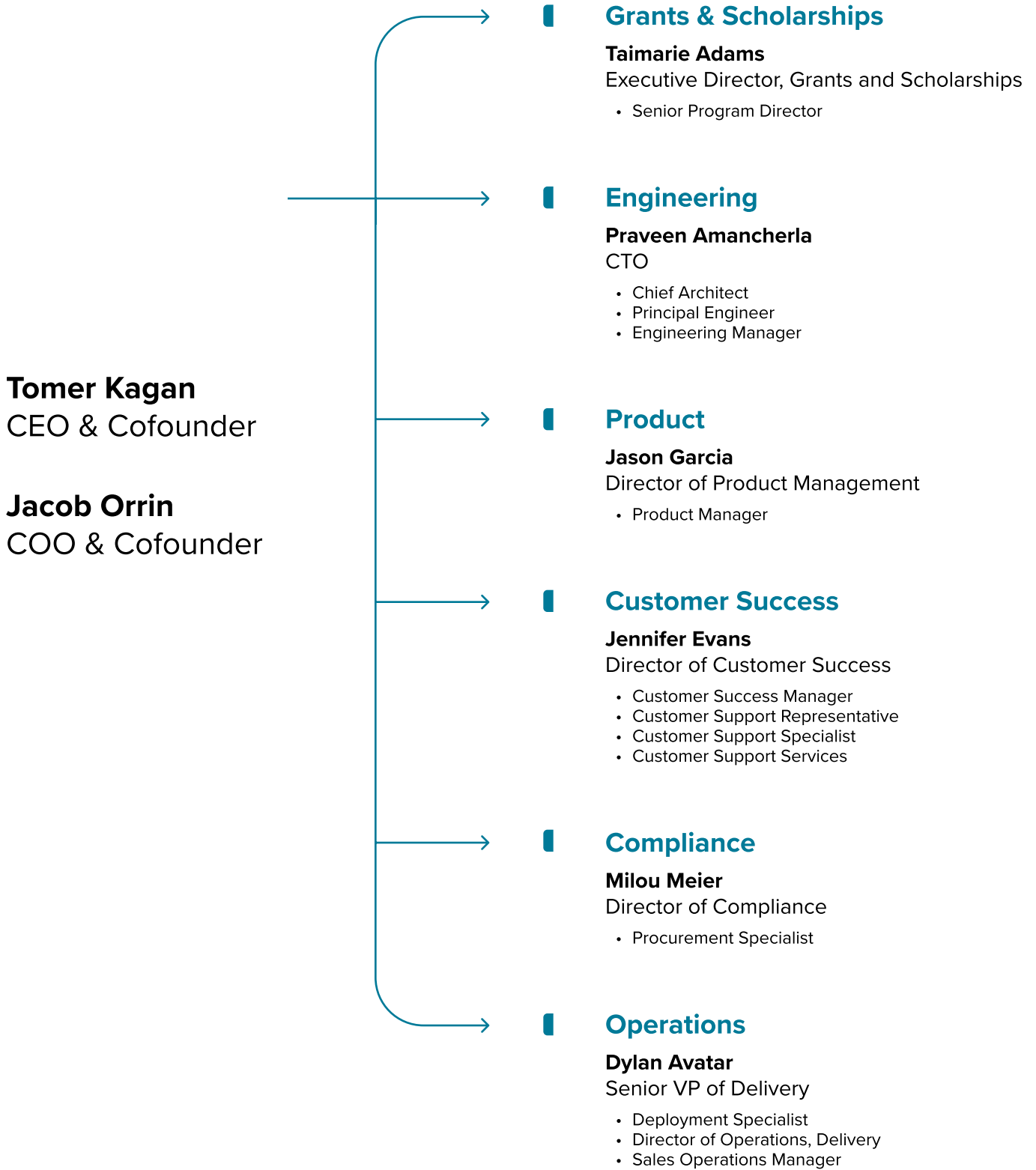


EXHIBIT 6 - Termination, Litigation & Debarment

Merit has never filed bankruptcy, been in loan default, and there are no current or pending liens, claims or lawsuits against the company. No litigation has been filed or threatened against Merit. Merit has never been debarred or suspended from engaging in business in any state and has never had a contract for goods or services terminated. There have been no instances of financial irregularities.

EXHIBIT 7 - Criminal History & Background

Investigation

Merit confirms that we authorize the Agency to conduct criminal history and/or background investigations of the organization, its officers, directors, shareholders, partners, and managerial and supervisory personnel who will be involved in the performance of the contract.

EXHIBIT 8 - Acceptance of Terms & Conditions

Merit accepts the terms and conditions of the RFP and the General Conditions without change.

EXHIBIT 9 - Mandatory Specifications

✔ 4.1.1 Does Merit have the ability to administer funds for all Qualified Educational Expenses?

YES, Merit has the demonstrated ability and experience administering funds for all Qualified Educational Expenses. Merit has the ability to meet the diverse needs of the Department and participating parents and guardians with payment options including automated clearinghouse transactions, electronic commerce transactions, reimbursement transactions, and debit card payments.

Merit's fund administration will comply with all provisions of HF68 and any administrative rules.

✔ 4.1.2 Is Merit familiar with and willing to comply with the applicable aspects of the following requirements regarding pupil's personally identifying information?

- Family Educational Rights and Privacy Act (FERPA)
- Health Insurance Portability and Accountability Act (HIPAA)
- Iowa laws, rules, and regulations applicable to State's current and published privacy and security policies and procedures.

EXHIBIT 9 - Mandatory Specifications (Continued)

YES, Merit is familiar with HIPAA and FERPA requirements and has a practice of reviewing all laws, rules, and regulations applicable to published privacy and security policies and procedures for our state partners. Furthermore, Merit's compliance program is based upon SOC 2, HIPAA, and FERPA requirements. Merit will ensure compliance with all additional state laws, rules and regulations applicable to Iowa's current published privacy and security policies and procedures.

Merit's security documentation and compliance posture can be viewed in our security portal at security.merits.com.

- ✔ **4.1.3 Does Merit understand that it is liable and will bear all the responsibility of resolving any complaints or issues a student's representative may have towards the conduct of the evaluation and/or any privacy or data breaches under state or federal law.**

YES, Merit has never received any conduct complaints or experienced any privacy or data breaches under state or federal law. Should either event occur, Merit understands that it will bear all the responsibility and must resolve any complaints or issues made by a student's representative.

4.2 Service Requirements:

- ✔ **4.2.1 Does Merit understand that all services shall comply with HF68?**

YES, Merit has reviewed HF68, and will ensure all services comply with the law and any administrative rules.

- ✔ **4.2.2 Does Merit understand that services must be operational to allow a minimum of 30 days, and preferably 60 days or more, for parents or guardians of eligible pupils to submit an application to meet the June 30 deadline for the 2023-2024 school year?**

YES, Merit is prepared to launch the parent application portal by April 30th, 2023. Merit has experience successfully delivering its comprehensive ESA administration services in less than 45 days.

- ✔ **4.2.3 Does Merit understand that families are to be notified of acceptance or denial within 30 days of submitting an application?**

YES, Merit's application platform will notify participants of acceptance or denial within 30 days of application. If an application is denied because of missing or inaccurate information, Merit will identify the missing documentation and request that the applicant correct and resubmit the application.

EXHIBIT 9 - Mandatory Specifications (Continued)

✔ **4.2.4 Does Merit understand that it must allocate funds from each pupil’s account for the payment of Qualified Educational Expenses incurred by the pupil’s parent or guardian?**

YES, Merit will create an individual account for each pupil and process payments on behalf of the parent or guardian for Qualified Education Expense as designated by the Department. Merit’s user-friendly platform and free smartphone app provide parents and guardians access to Merit’s comprehensive educational marketplace of Qualified Education Service Providers.

✔ **4.2.5 Does Merit have procedures in place to prevent waste, fraud, and abuse?**

YES, Merit has multiple procedures in place to prevent waste, fraud, and abuse across all of our business lines, but understands the increased scrutiny surrounding programs like Iowa’s Student First ESA program. See Exhibit 12.

Merit’s fraud, waste and abuse procedures will start with working with the Department to define clear eligibility standards for participants and qualified expenses. Those standards will be used to shape Iowa’s program design and train Merit’s Iowa-designated ESA implementation team.

All vendors on Iowa’s education marketplace will be pre-verified, and Merit requires QESPs to verify the accuracy of the submitted claims and supporting documentation (invoices, receipts) for all services rendered.



EXHIBIT 9 - Mandatory Specifications (Continued)

Additional safeguards include requiring larger national providers of curriculum, education technology and tutoring, etc., to set up restricted-purchase online stores for each of Merit's partner states to ensure all products and services are authorized under each state's specific program rules.

Merit also understands that our platform can streamline the review process, but no technology is currently capable of fully replacing human review. Merit team members review fund distribution for subjective elements, including fraudulent receipts or restricted expenses, including food and transportation costs, bundled in invoices for otherwise allowable education expenses. Merit also runs periodic reviews of transactions made on the platform against standard behavior patterns to identify anomalies or inconsistencies commensurate with fraudulent behavior.

Merit is confident in our fraud, waste and abuse procedures and strives to be a trusted partner in your program implementation. Merit comprehensive services include our No Fraud Money Back Guarantee should fraudulent activity occur. See Exhibit 12 for more information on Merit's No Fraud Money Back Guarantee.

- ✔ **4.2.6 Does Merit understand that upon determination of a false claim for an ESA, or improper payment from an ESA, Merit shall close the pupil's ESA. If improperly obtained amounts have been disbursed, Merit shall recover such amounts from the parent or guardian, including initiating legal proceedings to recover such amounts, if necessary?**

YES, Merit's platform allows for immediate policy and eligibility status updates, making it easy to instantly remove participants and providers who have participated in fraudulent activity. All disqualified participants and providers will receive an email with the reason for their disqualification, and their organizational profiles and/or accounts will be suspended and/or removed from the platform.

Merit will initiate its recovery process if we determine that grant money authorized for a specified purpose was used for a purpose that is not authorized. Merit's current practice is to begin with an amicable approach seeking to find out what happened and provide the parent, guardian, or vendor an opportunity to correct the situation and return the funds within 30 days before initiating legal action to recover funds.

EXHIBIT 9 - Mandatory Specifications (Continued)

- ✓ **4.2.7 Does Merit understand that it must establish an individual account for pupils in the education savings account fund? The amount of the pupil's education savings account payment shall be deposited into the pupil's individual account on July 15 or 30 days following submission of the application, whichever is later, and such amount shall be immediately available for the payment of qualified educational expenses incurred by the parent or guardian for the pupil during each school budget year?**

YES, Merit will create an individual ESA account following approval of the student's application by the designated deadline. Funds will be disbursed to non-public schools and Qualified Education Service Providers according to the rules and guidelines set forth by the Department.

- ✓ **4.2.8 Does Merit understand that it must hold funds remaining in a pupil's individual account upon conclusion of the school budget year, and funds shall remain in the pupil's individual account for the payment of qualified educational expenses in future fiscal years during which the pupil participates in the program until the pupil becomes ineligible under the program or until the remaining amounts are transferred to the state general fund?**

YES, any funds remaining in a student account at the end of the program year will be rolled-over into the student account for the next program year unless the student becomes ineligible. Funds remaining in a student account after a determination of ineligibility or the student ages out of the program will be returned back to the State.

- ✓ **4.2.9 Does Merit understand that offshore performance of work is prohibited and any services included in the resulting contract that directly serve the State or its clients and involve access to secure or sensitive data or personal client data shall be performed within the United States? This provision applies to work performed by subcontractors at all tiers.**

YES, Merit employees designated to work on the Students First team will be US based and any subcontracted work will be performed by US based companies with preference for certain services, including customer service, given to Iowa residents.

4.3 System Requirements:

- ✓ **4.3.1 Does Merit understand that it must keep data secure and that any technology platform used for the program meets the State's highest security requirements, including compliance?**

YES, Merit has a compliance program in place to ensure that our platform meets industry standards for data security. We conduct (at minimum) annual SOC 2 and HIPAA assessments, and our internal software development life cycle is based upon OWASP recommendations and industry best practices.

Additional information is available at security.merits.com.

EXHIBIT 9 - Mandatory Specifications (Continued)

- ✔ **4.3.1.1 Does Merit understand that if it evaluates their organization and produces a System and Organization Controls 1 (SOC-1) and System and Organization Controls 2 (SOC 2) report or similar, the Respondent shall provide this annually to the State of Iowa?**

YES, Merit will provide a SOC-2 report to the Department each year.

- ✔ **4.3.1.2 Does Merit understand that it shall immediately report within five (5) business days to the Department of Education any use or disclosure of Confidential Information not provided for by this Contract, of which it becomes aware? Merit shall cooperate with the State of Iowa's investigation, analysis, notification and mitigation activities, and shall be responsible for all costs incurred by the Department of Education for those activities.**

YES, Merit has never experienced the disclosure of confidential information not subject to contract provisions or otherwise. Merit will immediately report any disclosure of Confidential Information and fully cooperate with the State's investigation, analysis, notification and mitigation activities, and will be responsible for all costs incurred.

- ✔ **4.3.1.3 Does Merit ensure that Respondent or its employees and subcontractors will not reuse, sell, make available, or make use in any format the data researched or compiled for this Contract for any venture, profitable or not, outside this Contract?**

YES, Merit is committed to the data privacy and security of students and families and will never use, sell, or share data outside of any uses specified by the Department in the Contract.

- ✔ **4.3.1.4 Does Merit understand that it shall encrypt all data at rest and in transit at minimum at 256 AES?**

YES, Merit relies upon data encryption in transit and at rest to protect customer data that may be shared with our Company throughout our data life cycle with organizations. Merit relies upon Transport Layer Security (TLS) encryption in transit and currently supports TLS versions 1.2 and 1.3 on our web application. Encryption at rest is managed by our cloud hosting provider, GCP, where data is encrypted at rest utilizing FIPS 140-2 compliant cryptographic modules. Any document uploads and data transfers are done via encrypted file share technology, such as Google Drive or Sharepoint, and our Company also manages a PGP key that allows customers to encrypt emails to Merit. We work closely with our customers to ensure that they are comfortable with our data transfer protocols and that data is handled securely throughout the Service life cycle.

EXHIBIT 9 - Mandatory Specifications (Continued)

- ✔ **4.3.1.5 Does Merit understand that storage of data at rest shall be located solely in data centers in the continental United States?**

YES, Merit's platform is hosted on GCP within the United States. GCP is an industry-leading cloud hosting provider committed to compliance and security.

- ✔ **4.3.2 Does Merit offer the Department of Education the capability of automated clearinghouse transactions, electronic commerce transactions, reimbursement transactions, and debit card payments in order to meet the diverse needs of participating parents and guardians to pay for qualified educational expenses?**

YES, Merit has the demonstrated ability and experience administering funds for all Qualified Educational Expenses. Merit has the ability to meet the diverse needs of the Department and participating parents and guardians with payment options including automated clearinghouse transactions, electronic commerce transactions, reimbursement transactions, and debit card payments.

4.3.3 Application System Requirements:

- ✔ **4.3.3.1 Does Merit's platform allow for secure transmission of applications, to include any required supporting documents, such as tax returns, applicable nontaxable income documents, and documents verifying school enrollment?**

YES, Merit's platform allows applicants to securely input and upload supporting documents, including tax returns and income-based program eligibility letters and school enrollment documentation for multiple students in the household, on the same application.

- ✔ **4.3.3.2 Does Merit have the ability for applicants to input personal information for multiple students in a household on the same application?**

YES, Merit's platform allows applicants to input and upload supporting data, including input of personal information for multiple students in the household, on the same application

- ✔ **4.3.3.3 Does Merit provide review based on income data inputted by the applicant and identify any need for additional document submissions from the applicants?**

YES, Merit's platform and reporting allow for online verification review of state-determined program eligibility criteria, including documentation of family income level or entitlement program eligibility. Merit's verification process includes flagging applications that require further review and processing and working with the Department to confirm eligibility in special circumstances.

EXHIBIT 9 - Mandatory Specifications (Continued)

- ✔ **4.3.3.4 Does Merit compare Applicant reported income to income thresholds defined by the Client to determine whether Applicant meets Client's eligibility requirements.**

YES, Merit's platform provides streamlined eligibility verification with multiple pathways to verify financial and eligibility documents reported by the applicant with the Department's state-determined eligibility requirements.

- ✔ **4.3.3.5 Does Merit's platform allow electronic verification and acknowledgment by the Applicant of required assurances and rules.**

YES, Merit's interactive application system allows electronic verification and acknowledgment by the applicant of required assurances and rules. Merit will work with the Department to confirm the attestations and acknowledgments required for participation in the program.

- ✔ **4.3.3.6 Does Merit's platform allow Applicants to start and stop an application mid-stream and save information to be able to resume later?**

YES, Merit's interactive application platform allows program applicants to start and stop applications. Program applicants can return to their saved application and start where they left off, until completion of their application form.

- ✔ **4.3.3.7 Does Merit's platform provide the status of application within application reporting. This may include: Submitted Documents in Process, Does Not File, and Verified?**

YES, Merit's interactive application system allows applicants and the Department administrators to view varying stages of application status and applicant eligibility, including submission date, current status and any additional information needed. Merit's application reporting can also include the number of documents submitted, in process, not filed and verified.

- ✔ **4.3.3.8 Does Merit allow a Client administrator to view application data, including reporting fields related to eligibility criteria?**

YES, Merit's customized reports also allow administrators to view application data, including reporting fields and supporting documentation related to eligibility criteria.

- ✔ **4.3.3.9 Does Merit's platform generate an acceptance or denial e-mail to Applicants?**

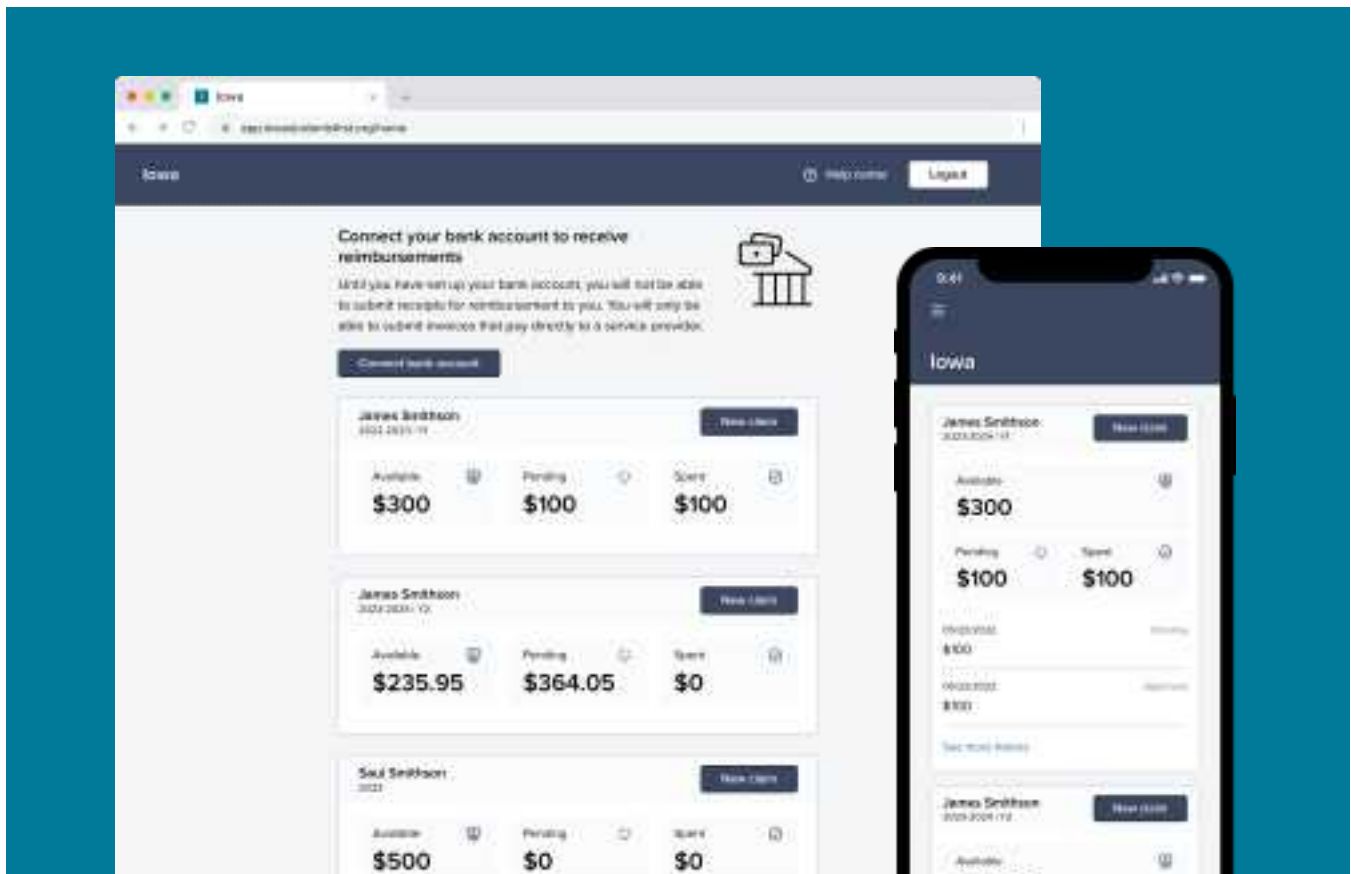
YES, Merit's seamless application process generates acceptance and denial letters to applicants. In the event that an application is denied, Merit will communicate the reason for the denial in the denial letter. If an application is denied because of missing or inaccurate information, Merit will identify the missing documentation and request that the applicant correct and resubmit the application.

EXHIBIT 9 - Mandatory Specifications (Continued)

- ✓ 4.3.3.10 Does Merit's platform allow for the bundling of siblings into the same Applicant user account?

YES, Parents and guardians participating in the Students First ESA program can enroll multiple students in their household. A separate dashboard listing for each student is available that tracks available, pending, and spent funds for each student.

Parents and guardians will be asked to attest that they understand that program funds may only be used for the student assigned to that individual account. Merit also monitors account holders that include multiple students to ensure that funds are associated with the individual students.



- ✓ 4.3.3.11 Will Merit provide a two-week document processing turn-around once all required documentation is received from applicant(s)?

YES, Merit will meet document processing timelines set by the department.

EXHIBIT 9 - Mandatory Specifications (Continued)

- ✔ **4.3.3.12 Does Merit provide Client access to perform student level eligible school verification and existing ESA program participation status?**

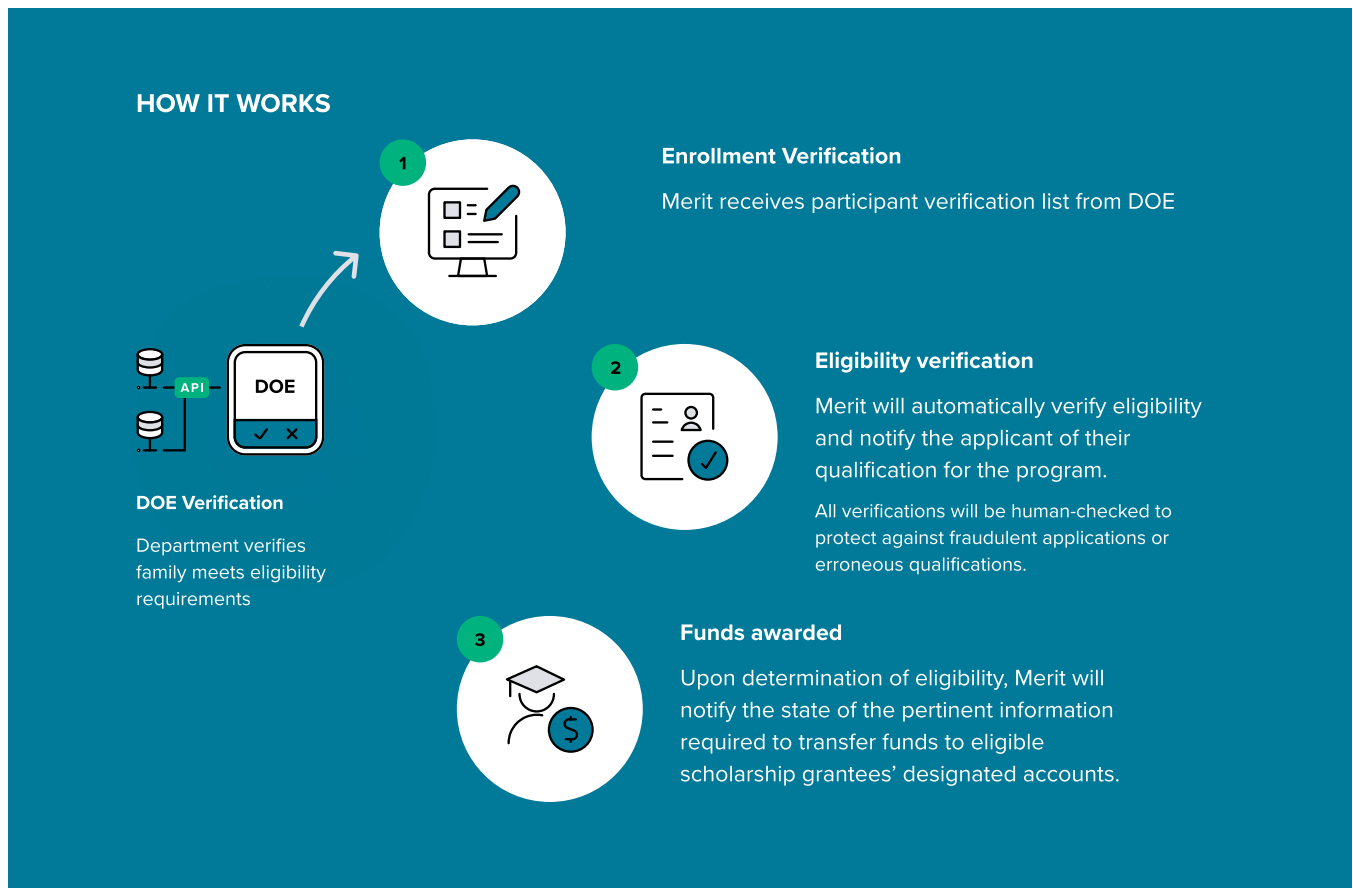
YES, If selected, Merit will negotiate with the Agency to create an implementation schedule with a timeline of deliverables as described in Exhibit 16.

- ✔ **4.4 Implementation Upon award of a Contract for services, the Agency shall negotiate an implementation schedule with the successful Respondent.**

If selected, Merit will negotiate with the Agency to create an implementation schedule with a timeline of deliverables as described in Exhibit 16.

EXHIBIT 10 - Proposed Platform Details

Merit’s platform is a trusted comprehensive solution for program administrators implementing new ESA programs in their state. Merit’s platform offers both turnkey and customizable features to meet the diverse needs of our ESA partners.



Information Required for Applications

Merit’s platform allows for customized user forms for applicants. Merit will work with the Department to create a custom application for Students First ESA program applicants that captures information related to an applicant’s program eligibility. At minimum, information required for applications should include the student representative’s name, address, student enrollment information, student representative income eligibility for current nonpublic school students (for the first two years of the program) and the name and dates of attendance of the student’s prior public school.

Merit will work with the Department for additional information required for applications. Merit’s interactive application system also allows electronic verification and acknowledgment by the applicant of required assurances and rules. Merit will work with the Department to confirm the attestations and acknowledgements required for participation in the program. Sample acknowledgments may include language acknowledging eligible expenses, legal compliance, separation of funds, and duty to notify the Department if Iowa is no longer their state of residency.

Process Validating Participant Eligibility

Merit’s platform provides streamlined eligibility verification and four pathways to verify eligibility documents to meet the State’s program eligibility criteria.

- ✔ **Direct Integration:** Direct connection to the Department via an API or similar means to verify income, school attendance and other eligibility requirements. Merit’s government integration capabilities are discussed below.
- ✔ **Programmatic Verification:** 1040s can be programmatically verified to verify income, residency and guardianship via Merit’s partnership with Community Brands.
- ✔ **Automated Lookup:** Open look up tools will be utilized to verify publicly available eligibility requirements.
- ✔ **Manual Outreach** can be utilized to verify information not publicly available in special circumstances.



Timeline for Processing Applications

Applications will be processed and prospective families will be issued an acceptance or denial letter within 30 days of their application.

Process for transactions between the state and nonpublic schools

Merit will work the Department to onboard Iowa's eligible accredited nonpublic schools. Eligible schools can register with Merit through an online portal and Merit will verify the school's eligibility to participate in the Students First ESA program. Families will have access to review the eligible school prior to enrollment. If a parent does not see their preferred school listed in the marketplace, they will be able to request verification for that school on Merit's platform.

Merit's platform allows parents to submit payment requests directly to Merit through their child's claims payment portal with attached supporting documents from the provider. Payments will be made from the participant accounts directly to the provider. Invoices submitted by parents for payment or reimbursement for non-public school tuition must include supporting documentation and will not be paid until the school eligibility is verified by Merit.

Merit will require ESA funds to be used for eligible non public school tuition and fees prior to allowing purchases through the non-tuition marketplace.

Merit's Online Marketplace of Approved Goods

Both active and prospective families will be able to access Merit's publicly accessible Education Marketplace to learn about participating tutoring and specialized service providers and their offerings and programs. Links to the marketplace will be provided to eligible program participants, who can instantly pull up the application to submit a qualified educational expense from within the marketplace. Participants can search for educational services and non-public schools by type of service, location, grade level served and organization name.

Integration with Government Capabilities

Merit understands that the Department is open to expediting the verification of family income and other eligibility criteria through data sharing (RFP Addendum Two, Question #1). Merit shares the Department's commitment to the security of Iowans and has multiple secure integration options to expedite eligibility determinations with the appropriate consent of the student's representative.

Direct Integration Options: Merit offers both SFTP and API integrations depending on the Department's integration requirements.

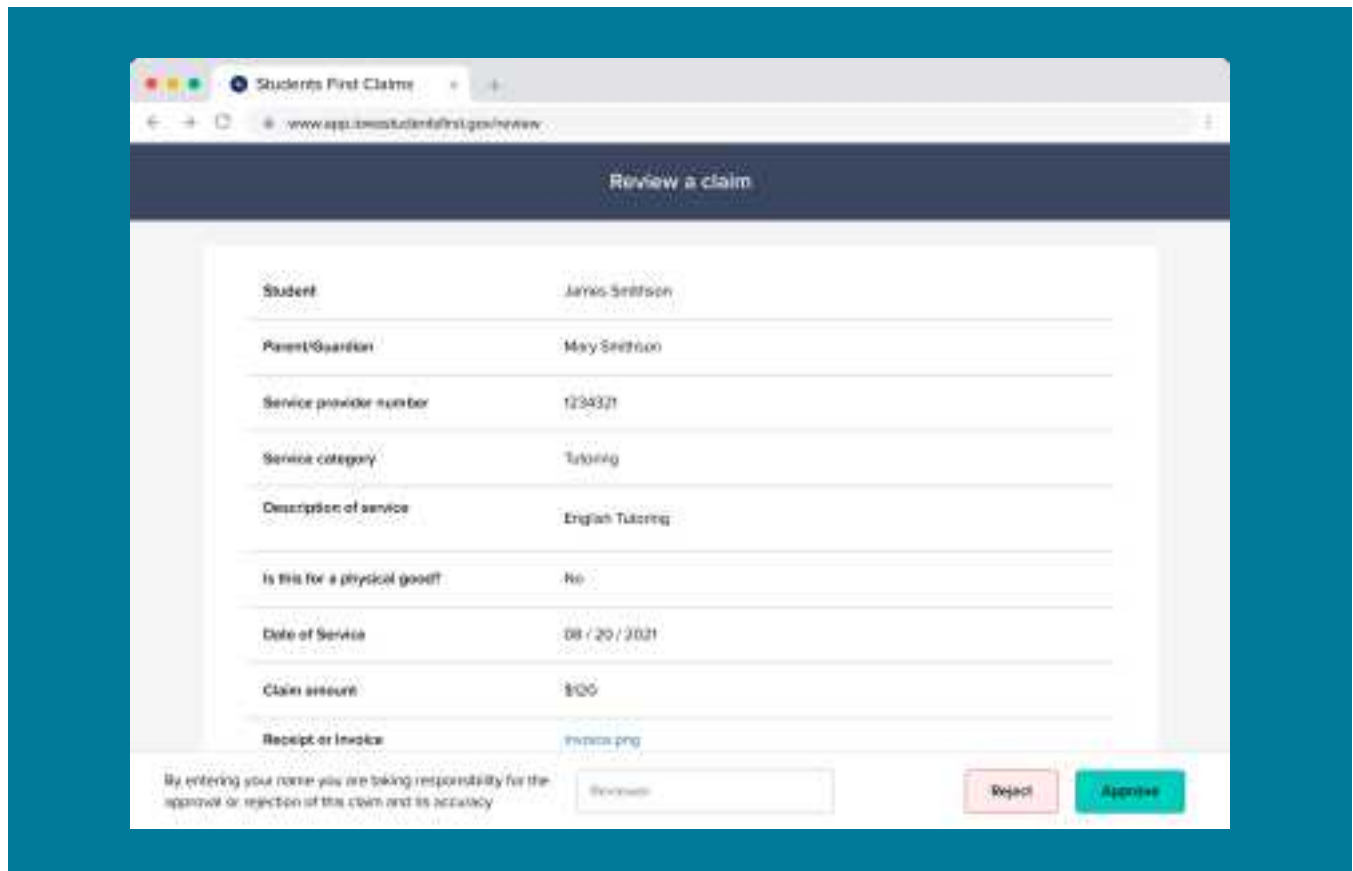
Procedures to prevent funds from being spent on restricted goods

As detailed above in Section 4.2.5, Merit will work with the Department to define clear eligibility standards for qualified expenses. Those standards will be used to shape Iowa's program design and train Merit's Iowa ESA implementation team to prevent funds from being spent on restricted goods.

All vendors on Iowa's education marketplace will be pre-verified, and Merit requires QESPs to verify the accuracy of the submitted claims and supporting documentation (invoices, receipts) for all services rendered.

Additional safeguards include requiring ecommerce education providers to set up separate restricted-purchase marketplace stores for each state Merit is working to ensure that all products and services are authorized under each state's specific program rules.

Procedures to prevent funds from being spent on restricted goods (Continued)



Finally, Merit also understands that our platform can streamline the review process, but no technology is currently capable of fully replacing human review. Merit team members review fund distribution for subjective elements, including receipts with restricted expenses, including food and transportation costs, bundled into invoices for otherwise allowable education expenses. Merit also runs periodic reviews of transactions made on the platform against standard behavior patterns to identify anomalies.

EXHIBIT 11 - Technology

Merit's approach to transactional security: Access to financial data is limited to individuals on a need-to-know basis in accordance with the principle of least privilege. Merit processes payments from organizations (i.e. customers) via ACH payments. Merit's transactional process meets the Automated Clearing House Association (ACHA) rules.

Merit's Security Standards: Merit's compliance program is based upon SOC 2, HIPAA, and FERPA requirements. You can review Merit's security documentation and compliance posture in our security portal at security.merits.com.

Merit's Security Architecture and Design: The Merit platform was developed using multiple data centers to ensure high redundancy and availability to meet our commitments to uptime and performance. Merit uses security tools to scan its environment and services. We also engage professional security vendors to perform third-party penetration tests and audits of our environment on an annual basis, respectively, while internal system scans are performed weekly. Merit uses multiple data centers (GCP availability zones) to provide redundancy, and data centers are geographically distributed and are highly redundant within a GCP region.

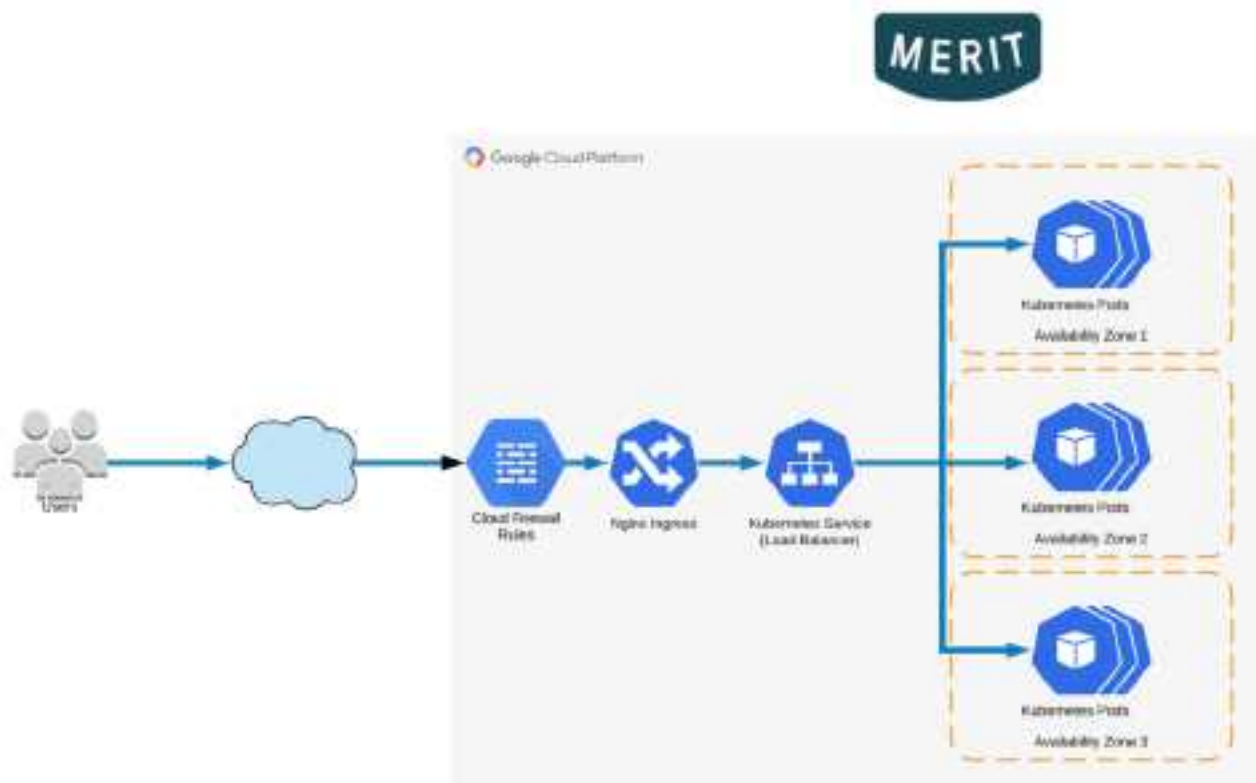


EXHIBIT 11 - **Technology** (Continued)

Merit's Security Design and Architectural Features: Merit's security design and architectural features solutions provide industry best practice protection against cyber threats including the use of advanced tools such as Advanced Firewall stacks, Web Application Firewalls, Intrusion Prevention appliances, advanced end-point protection agents, and advanced threat correlation and incident response systems.

Merit's proposed solution includes applications that are:

- ✔ Mitigated against the OWASP top 10 vulnerabilities.
- ✔ Compliant with vulnerability and patch management/mitigation requirements.
- ✔ Encrypted for all State of Iowa sensitive information stored on servers (at rest) and while in transit.
- ✔ Provide a solution for monitoring log data in order to meet State of Iowa's regulatory requirements.

Merit's Process for ESA Document Storage

Merit offers a cloud-based Software as a Service (SaaS) solution and relies upon Google Cloud Platform (GCP) as our cloud-hosting provider. Document uploads and data transfers are done via encrypted file share technology, such as Google Drive and/or Sharepoint. Merit's infrastructure is stored on secure servers that are managed by GCP in geographically diverse U.S.-based data centers. Data is encrypted at-rest utilizing FIPS 140-2 compliant cryptographic modules and data is destroyed in accordance with NIST 800-88 compliant methodologies.

Merit's Procedures for Ensuring Industry Standards for Data Compliance: Merit has a compliance program in place to ensure that our platform meets industry standards for data security. We conduct (at minimum) annual SOC 2 and HIPAA assessments, and our internal software development life cycle is based upon OWASP recommendations and industry best practices. Please visit our security portal at security.merits.com for additional information.

Merit's Security Audits and Penetration Analysis: Merit conducts external SOC 2 & HIPAA audits at least once a year and an external penetration test at least once a year. The Company relies upon independent third-party auditors and external penetration testing firms to conduct these assessments.

Evidence of Merit's certification or registration according to national quality standards. Describe adherence to standardized quality principles such as registration as ISO 9001 and/or ISO/IEC 27001 (both strongly preferred):

Merit's cloud-hosting provider Google Cloud Platform (GCP) maintains both ISO 9001 and ISO 27001 certifications. See Certification attached at Exhibit 20.

EXHIBIT 11 - **Technology** (Continued)

Merit's controls requirements for location, access rights, maintenance and enforcement of access rights, encryption, incident response and backup capabilities, logging and forensics capabilities: Merit has security controls in place on each of these control areas. Please refer to our security portal for information to support this control at www.security.merits.com.

Merit's System and Browser Functionality: Merit's online platform is compatible with widely-used device platforms, operating system software, and commonly used web browsers. Our platform is compatible with the current and the two previous versions of widely-used device platforms and software, including personal computers and mobile devices.

Platform	Operating System
Windows	Version 7, 8, 10
Apple	MacOS 10+
iOS	iOS 11+
Chromebook	Chrome OS 59+

Merit's safeguards for confidentiality, integrity and availability of data: Merit relies upon data encryption in transit and at rest to protect customer data that may be shared with our Company throughout our data lifecycle with organizations. Merit relies upon Transport Layer Security (TLS) encryption in transit and currently supports TLS versions 1.2 and 1.3 on our web application. Encryption at rest is managed by our cloud hosting provider, GCP, where data is encrypted at rest utilizing FIPS 140-2 compliant cryptographic modules. Any document uploads and data transfers are done via encrypted file share technology, such as Google Drive or Sharepoint, and our Company also manages a PGP key that allows customers to encrypt emails to Merit. We work closely with our customers to ensure that they are comfortable with our data transfer protocols and that data is handled securely throughout the Service lifecycle.

Merit's data Breach and Security Response: Merit has an incident response plan that meets U.S. regulatory requirements for incident reporting. This plan and the associated process are reviewed at least annually during Merit's external SOC 2 audit.

EXHIBIT 11 - **Technology** (Continued)

Merit's Practices and Procedures to Ensure Administrative, Technical, and Organizational Security

Measures: Merit's administrative features provide clear user access controls and permissions to ensure a seamless user experience for authorized users. Merit's administrative user management security features include:

- ✔ **Auditing:** ability to track and audit user activity to identify and respond to any security incidents or breaches.
- ✔ **Automation:** ability to automate user account creation and termination and streamline administrative tasks and reduce manual errors.
- ✔ **Authentication:** clear controls to assign roles and limit access to prevent unauthorized access to sensitive information and ensure compliance.

Merit's Financial Protection Networks such as Payment Card Industry Data Security Standard or

NACHA: Merit processes payments from organizations (i.e. customers) via ACH payments. Merit's transactional process meets the Automated Clearing House Association (ACHA) rules. Merit processes organization payment via ACH and does not currently process credit card payments.

Merit's Personal Background Check Policy: Merit conducts personnel background checks and this process is reviewed at least annually during Merit's SOC 2 audit.

EXHIBIT 12 - Approach to Accountability

Merit’s accountability procedures will start with working with the Department to define clear eligibility standards for participants and qualified expenses. Those standards will be used to shape Iowa’s program design and train Merit’s Iowa ESA implementation team.

All participating schools and education providers participating in Iowa’s education marketplace will be pre-verified, and Merit requires providers to verify the accuracy of the submitted claims and supporting documentation (invoices, receipts) for all services rendered. Additional safeguards include requiring e-commerce providers of curriculum, education technology and tutoring, etc., to set up restricted-purchase online stores to ensure all products and services are authorized under each state’s specific program rules.

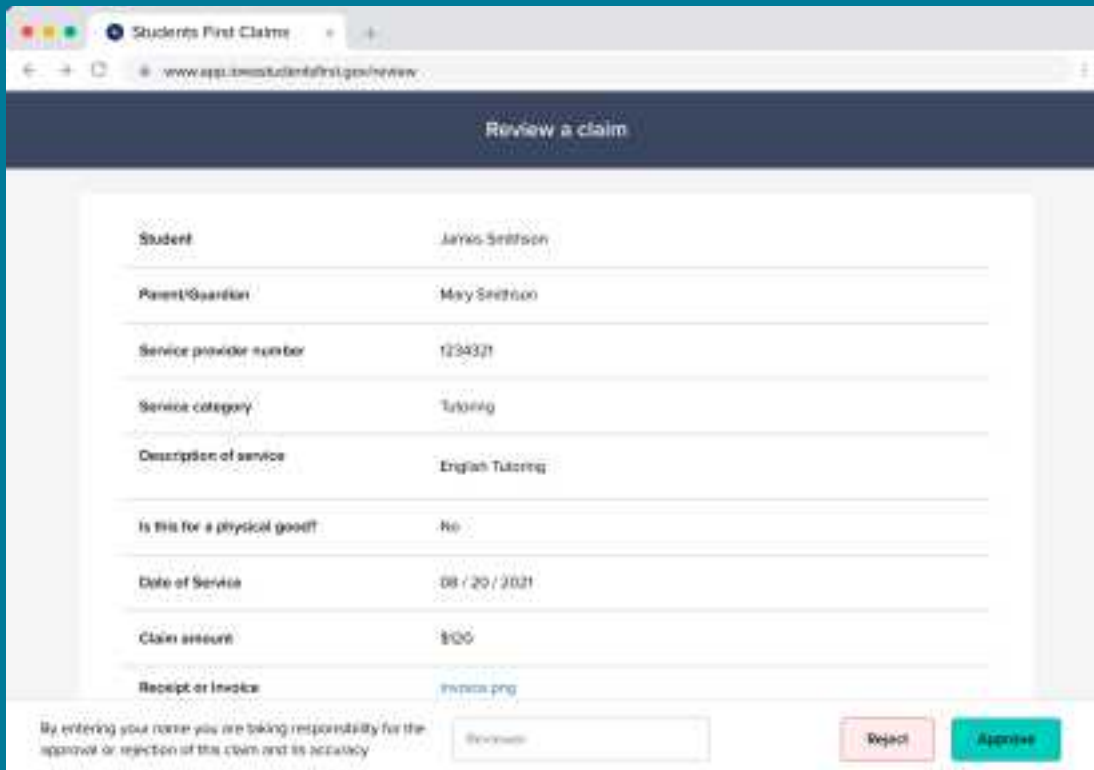


EXHIBIT 12 - **Approach to Accountability** (Continued)

Merit also understands that our platform can streamline the review process, but no technology is currently capable of fully replacing human review. Merit team members review fund distribution for subjective elements, including fraudulent receipts or restricted expenses, including food and transportation costs, bundled in invoices for otherwise allowable education expenses. Merit also runs periodic reviews of transactions made on the platform against standard behavior patterns to identify anomalies or inconsistencies commensurate with fraudulent behavior.

Methods of Distributing Funds for Non-Public Schools

- ✔ A parent submits an unpaid invoice for a non-public school
- ✔ If the school is verified, direct disbursement is made to the school
- ✔ If the school is not verified, Merit will initiate the verification process prior to direct disbursement
- ✔ Status of the disbursement will be made to the student via email and on the platform
- ✔ Parents are strongly encouraged to ensure their preferred non public school is verified prior to enrollment.

EXHIBIT 12 - Approach to Accountability (Continued)

Method of payment for other providers

Merit's disbursement is structured to provide account holders with four paths to disburse funds from their Students First ESA program accounts for non-tuition qualified education expenses.

METHOD ONE

Reimbursement for a Pre-Qualified Educational Service Provider (QESP):

- Participants will be able to submit a valid paid invoice with proof of payment from a QESP
- Once the invoice is validated, funds will be disbursed to the participant based on the verified payment information they have submitted for reimbursement
- Reimbursement status will be made available to the participant via email and notification within the Merit Platform

METHOD TWO

Method Two; Direct Disbursement to Pre-Qualified Educational Service Providers:

- Participants will be able to submit a valid unpaid invoice from a QESP
- Once the invoice is validated, a direct disbursement will be made to the QESP based on the payment information they submitted during application
- Status of the disbursement will be made available to the participant via email and notification within the Merit Platform. Further notification of disbursement status will be sent to the QESP upon submission of the invoice

METHOD THREE

Reimbursement for a Non-Pre-Qualified Educational Service Provider (QESP):

- Participants will be able to submit a valid paid invoice with proof of payment from a Non-QESP. Participants will also need to submit key information about the educational service provider so that the provider can be validated for qualification
- Once the invoice and educational service provider are validated, funds will be disbursed to the participant based on the verified payment information they have submitted for reimbursement
- Status of their reimbursement will be made available to the participant both via email and notification within the Merit Platform
- Educational Services providers that are qualified via this process will then become Qualified Educational Service Providers and will be made available to all participants in the program going forward

METHOD FOUR

Direct Disbursement for a Non-Pre-Qualified Educational Service Provider (QESP):

- Participants will be able to submit a valid invoice from a Non-QESP. Participants will also need to submit key information about the educational service provider so that the provider can be validated for qualification
- Once the invoice and educational service provider are validated, funds will be disbursed to the now Qualified Educational Service Provider based on the verified payment information they have submitted for payment
- Status of the disbursement will be made available to the participant both via email and notification within the Merit Platform

EXHIBIT 12 - **Approach to Accountability** (Continued)

Timeline of distributing funds

Funds will be distributed on a timeline as required by the Department of Education in compliance with HF68.

Merit's Fraud Prevention Assurance



No Fraud Money Back Guarantee

Merit wants you to be satisfied with our detection of fraudulent transactions related to your funding or grant program. Gain a peace of mind that money is being well spent.

Merit is confident in our accountability procedures and strives to be a trusted partner in your program implementation. Merit comprehensive services include our No Fraud Money Back Guarantee should fraudulent activity occur. Should fraudulent activity be related to your ESA program, zero public dollars will be used to compensate for the financial damages incurred. Instead, Merit's No Fraud Assurance ensures that Merit will absorb any legitimate fraud-related costs for the program and Marketplace implementation-giving our customers the peace of mind and assurances needed when implementing new programs.

EXHIBIT 13 - Reporting

Merit will maintain a dashboard of current program participation and create customized reporting on Merit's platform that can evolve with the program. Merit will work with the Department to develop a list of data points needed to meet Iowa's reporting requirements.

Merit's customized reports can include these requested details:

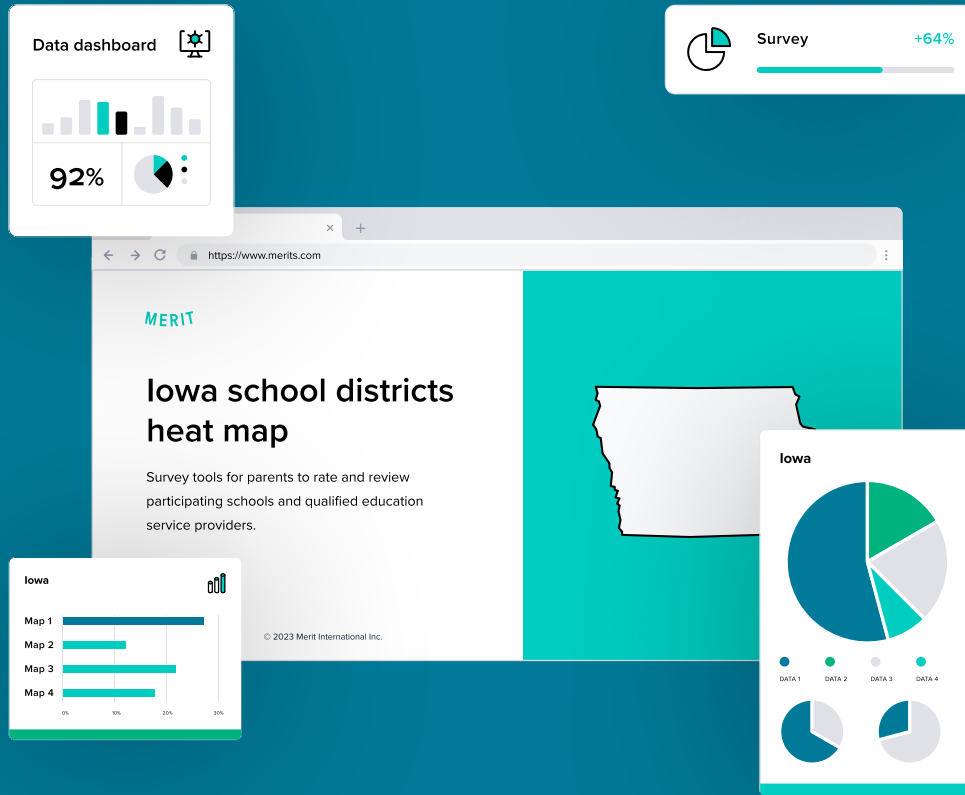
- ✔ Standard reports with a list of users, monthly account balances, etc.
- ✔ Standard quarterly reports as required by RFP Section 6.2.10
- ✔ Ad hoc reports, as required

Customized reports can also include:

- ✔ Detail summaries of purchases and amounts
- ✔ Certifications by qualifying education service providers that qualifying education services were provided
- ✔ Listing of qualified education service providers paid
- ✔ The number of accounts that were unable to complete account setup
- ✔ A list of participants and education providers by location (zip, city)
- ✔ Applications by grade level

See Sample Quarterly Report at Exhibit 20

EXHIBIT 13 - Reporting (Continued)



Parent Satisfaction Surveys

Families and education service providers can also be asked to participate in a voluntary satisfaction survey. The survey will cover feedback on program effectiveness, ease of use, and other topics as determined by the Department and Merit. The results of these surveys will be used to further enhance and improve the Students First ESA program, as well as provide data for long-term program efficacy and evaluation.

EXHIBIT 14 - **Customer Service**

Support Plan

Merit's US based customer service offerings provide nonpublic schools, pupils' families and other qualified education providers with various communication formats, including telephone, email, and chat support. Customer service is provided during both standard business and after business hours and during weekends. Merit's average customer response time is less than 30 minutes, and customer tickets are closed in less than four (4) hours, on average.

Merit's Vice President of Customer Success is based in Idaho and will serve as the primary consultant for the State. The Customer Success account team currently manages two client contracts with a separate support team for each state to account for different program rules and qualifications. If selected, a separate support team will be created for Iowa's Student First ESA program and in addition to an Iowa-based customer support team.

Customer Success Communication Plan

Merit was founded to empower individuals, and Merit's Customer Success team strives to deliver high-quality customer support and build strong relationships with customers. Our communication plan includes training to ensure that customer interactions are consistent, friendly and responsive. Merit's communication plan includes a process for escalating unique customer inquiries and issues to higher-level support for Merit's Vice President of Customer Success.

Merit consistently strives for customer satisfaction. If a client is dissatisfied, Merit's communication plan includes listening to the customer's concerns, gathering information and working to provide a timely solution. Merit documents all complaints and the steps taken to resolve the issue. Merit is committed to alerting the Department to any complaints that may cause repetitional damage to Merit and/or the Department.

EXHIBIT 15 - **Training**

Merit will develop and provide actionable training to the Department, non public schools and program users in various accessible formats and in a frequency as negotiated and mutually agreed upon. Merit will deliver live training (virtual or in person) for the Department. Merit will also provide on-demand training and resources to assist families, non-public schools and other qualified education service providers in navigating Merit's platform and digital wallet successfully. Merit will also create FAQs and program handbooks for program applicants, non-public schools, and other materials to support training and on-boarding.

See a sample on demand training [here](#).

EXHIBIT 16 - Implementation Plan

The timeline below represents a proposed schedule for a successful program launch and implementation closely tied to the program launch date set forth in the RFP and HF 68. Merit will work with the Department to create a customized timeline that captures key program dates, deliverables, and milestones.

SAMPLE TIMELINE

Week 1

- Kickoff meeting with the Department and Merit's dedicated Iowa project team to finalize the project timeline and launch plan

Week 2

- Name of program and logo finalized
- All program rules/language finalized for use in handbooks, FAQs, landing page, Help Center articles, etc.

Week 3

- Drafts of program materials finalized
- Outreach/onboarding of schools begins
- Customer Support call center for schools is live
- Walkthrough of parent application experience

Week 4

- Public announcement of program
- Program website live with parent/guardian handbook, FAQs, parent application portal, Help Center articles
- Application portal opens
- Live Customer Support agents for parents/guardians

Week 5

- Demo of claims app
- Parent/Guardian applications being processed
- Training non public schools on the use of their claims dashboard for approving claims

EXHIBIT 16 - **Implementation Plan** (Continued)

Week 6

- Demo of reporting dashboard

Week 7

- Claims application finalized and ready for app stores

Week 8

- Parents/Guardians notified of award
- Marketplace live with approved schools
- Reporting dashboard is live with near real time data

Week 9

- Parents/Guardians utilizing marketplace to select schools and apply for enrollment
- Schools issuing invoices to Parents/Guardians for school enrollment
- Parents/Guardians submitting school invoices through claims app
- Non public schools viewing and approving invoices in claims dashboard
- Merit processing/approving claims and issuing payments to schools

Week 10

- Online store vendors live on the Marketplace for parents to shop at with remaining funds after school tuition has been paid

Week 11

- Ongoing support of Parents/Guardians/Schools/Service Providers

Week 12

- Satisfaction survey issued to parents/guardians in the program

EXHIBIT 17 - **Optional Services**

Software with a Service" (SaaS), not just software. This means our team will work to ensure program success, even as the goals evolve. We will invest the focus necessary to ensure that the technical integrations and solutions are executed and delivered. We will also work with the Department to ensure that staff, applicants, education partners, and Iowa's invested stakeholders are effectively and holistically engaged to achieve the Students First ESA program's goals.

EXHIBIT 18 - Merit's W-9

Form W-9
 (Rev. October 2019)
 Department of the Treasury
 Internal Revenue Service

Request for Taxpayer Identification Number and Certification

➔ Go to www.irs.gov/FormW9 for instructions and the latest information.

Give Form to the requester. Do not send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
MERIT INTERNATIONAL, INC

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following person types:

Individual sole proprietor or single-member LLC C Corporation S Corporation Partnership Trust/estate

Limited liability company. Enter the tax classification (C or S corporation, Partnership) _____

Other (see instructions) _____

4 Exemptions (codes apply only to certain entities; not individuals; see instructions on page 3):
 Exempt payee code (if any) _____
 Exemption from FATCA reporting code (if any) _____
 Apply to account relationships (to 6-8)

5 Address (number, street, and apt. or suite no.) See instructions.
1001 BROADWAY

6 City, state, and ZIP code
MILLBRAE, CA 94030

7 List account numbers (see optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a non-ident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see What Name and Number To Give the Requester for guidelines on whose number to enter.

Social security number
 _____ - _____ - _____

or
 Employer identification number
 4 7 - 4 8 0 - 5 7 3 0

Part II Certification

Under penalties of perjury, I certify that:

- 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
- 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
- I am a U.S. citizen or other U.S. person (defined below); and
- 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 this certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person: _____ Date: 6/17/2022

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (cancelled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

Cat. No. 15221X Form **W-9** (Rev. 10-2019)

EXHIBIT 19 - Certification Documentation

Certificate

Certificate number: 2021-024
 Certified by EY CertifyPoint since: June 11, 2021

Based on certification examination in conformity with defined requirements in ISO/IEC 17021-1:2015, the Quality Management System as defined and implemented by

Google LLC*

located in Mountain View, California, United States of America is compliant with the requirements as stated in the standard:

ISO 9001:2015

Issue date of certificate: June 11, 2021
 Expiration date of certificate: June 10, 2024

EY CertifyPoint will, according to the certification agreement dated April 8, 2019, perform surveillance audits and acknowledge the certificate until the expiration date noted above.

*The certification is applicable for the assets, services and locations as described in the scoping section at the back of this certificate.

11 June 2021 | 8:56:24 PM CEST
 J. Sehgal | Director, EY CertifyPoint

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EXHIBIT 19 - Certification Documentation

(Continued)

Google LLC

Scope for certificate 2021-024

The scope of this ISO 9001:2015 certification is bounded by the following product area and its offering(s) as listed below

Google Cloud Platform:	
➤ Access Context Manager	➤ Cloud Filestore
➤ Access Transparency	➤ Cloud Healthcare
➤ AI Platform	➤ Cloud HSM
➤ AI Platform Data Labeling	➤ Cloud Key Management Service
➤ AI Platform Notebooks	➤ Cloud Life Sciences (formerly Google Genomics)
➤ AI Platform Training and Prediction	➤ Cloud Load Balancing
➤ Anthos Config Management (ACM)	➤ Cloud Logging
➤ Anthos Service Mesh (ASM)	➤ Cloud Monitoring
➤ App Engine	➤ Cloud NAT (Network Address Translation)
➤ Artifact Registry	➤ Cloud Profiler
➤ Assured Workloads for Government	➤ Cloud Router
➤ AutoML Natural Language	➤ Cloud Run
➤ AutoML Tables	➤ Cloud Run for Anthos
➤ AutoML Translation	➤ Cloud Scheduler
➤ AutoML Video	➤ Cloud Shell
➤ AutoML Vision	➤ Cloud Source Repositories
➤ BigQuery	➤ Cloud Spanner
➤ BigQuery Data Transfer Service	➤ Cloud SQL
➤ Binary Authorization	➤ Cloud Storage
➤ Certificate Authority Service	➤ Cloud Storage for Firebase
➤ Cloud Asset Inventory	➤ Cloud Tasks
➤ Cloud Bigtable	➤ Cloud Trace
➤ Cloud Build	➤ Cloud VPN
➤ Cloud CDN	➤ Compute Engine
➤ Cloud Composer	➤ Container Registry
➤ Cloud Console App	➤ Data Catalog
➤ Cloud Data Fusion	➤ Dataflow
➤ Cloud Data Loss Prevention	➤ Datalab
➤ Cloud Debugger	➤ Dataproc
➤ Cloud Deployment Manager	➤ Datastore
➤ Cloud DNS	➤ Dialogflow
➤ Cloud External Key Manager (Cloud EKM)	➤ Firestore
	➤ Google Cloud Armor
	➤ Google Kubernetes Engine

This scope is only valid in connection with certificate 2021-024.

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EXHIBIT 19 - Certification Documentation

(Continued)

Google LLC

Scope for certificate 2021-024

Google Cloud Platform (continued):

- Identity & Access Management (IAM)
- Identity Platform
- IoT Core
- Memorystore
- Persistent Disk
- Pub/Sub
- Secret Manager
- Security Command Center
- Service Infrastructure
- Speech-to-Text
- Storage Transfer Service
- Text-to-Speech
- Virtual Private Cloud
- VPC Service Controls

The following locations are in scope:

Data Centers:

- Arcola (VA), United States of America
- Ashburn (1) (VA), United States of America
- Ashburn (2) (VA), United States of America
- Ashburn (3) (VA), United States of America
- Atlanta (1) (GA), United States of America
- Atlanta (2) (GA), United States of America
- Changhua, Taiwan
- Clarksville (TN), United States of America
- Council Bluffs (1) (IA), United States of America
- Council Bluffs (2) (IA), United States of America
- Delhi, India
- Dublin, Ireland
- Eemshaven, Groningen, The Netherlands
- Frankfurt (1), Hesse, Germany
- Frankfurt (2), Hesse, Germany
- Frankfurt (3), Hesse, Germany
- Frankfurt (4), Hesse, Germany
- Frankfurt (5), Hesse, Germany
- Frankfurt (6), Hesse, Germany
- Ghlin, Hainaut, Belgium
- Hamina, Finland
- Henderson (NV), United States of America
- Hong Kong (1), Hong Kong
- Hong Kong (2), Hong Kong
- Jakarta, Indonesia
- Koto-ku (1), Tokyo, Japan
- Koto-ku (2), Tokyo, Japan
- Las Vegas (NV), United States of America
- Leesburg (VA), United States of America
- Lenoir (NC), United States of America
- London (1), United Kingdom
- London (2), United Kingdom
- London (3), United Kingdom
- London (4), United Kingdom
- London (5), United Kingdom
- London (6), United Kingdom
- Los Angeles (CA), United States of America
- Melbourne, Victoria, Australia
- Middenmeer, Noord-Holland, The Netherlands
- Midlothian (TX), United States of America
- Moncks Corner (SC), United States of America
- Montreal, Quebec, Canada

This scope is only valid in connection with certificate 2021-024.

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EXHIBIT 19 - Certification Documentation

(Continued)

Google LLC

Scope for certificate 2021-024

Data Centers (continued):

- Mumbai, India
- New Albany (OH), United States of America
- Osaka, Japan
- Osasco, Brazil
- Papillion (NE), United States of America
- Pryor Creek (OK), United States of America
- Quilicura, Santiago, Chile
- Salt Lake City (UT), United States of America
- Seoul, South Korea
- Sydney (1), NSW, Australia
- Sydney (2), NSW, Australia
- Sydney (3), NSW, Australia
- The Dalles (1) (OR), United States of America
- The Dalles (2) (OR), United States of America
- Toronto, Ontario, Canada
- Vinhedo, Brazil
- Warsaw (1), Poland
- Warsaw (2), Poland
- Wexia, Singapore
- Widows Creek (AL), United States of America
- Zurich, Switzerland

Offices:

- Aarhus, Denmark
- Accra, Ghana
- Addison (TX), United States of America
- Amsterdam, The Netherlands
- Ann Arbor (MI), United States of America
- Athens, Greece
- Atlanta (GA), United States of America
- Auckland, New Zealand
- Austin (TX), United States of America
- Bangalore, India
- Bangkok, Thailand
- Beijing, China
- Bellevue (WA), United States of America
- Belo Horizonte, Brazil
- Berlin, Germany
- Beverly Hills (CA), United States of America
- Bogota, Colombia
- Boston (MA), United States of America
- Bothell (WA), United States of America
- Boulder (CO), United States of America
- Brisbane, Australia
- Brussels, Belgium
- Bucharest, Romania
- Budapest, Hungary
- Buenos Aires, Argentina
- Cairo, Egypt
- Calgary, Alberta, Canada
- Cambridge (MA), United States of America
- Cebu City, Philippines
- Chapel Hill (NC), United States of America
- Charlotte (NC), United States of America
- Chicago (IL), United States of America
- Copenhagen, Denmark
- Detroit (MI), United States of America
- Dubai, UAE
- Dublin, Ireland

This scope is only valid in connection with certificate 2021-024.

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EXHIBIT 19 - Certification Documentation

(Continued)

Google LLC

Scope for certificate 2021-024

Offices (continued):

➤ Durham (NC), United States of America	➤ Milan, Italy
➤ Edmonton, Canada	➤ Minneapolis (MN), United States of America
➤ Frankfurt, Germany	➤ Montreal, Québec, Canada
➤ Goleta (CA), United States of America	➤ Moscow, Russia
➤ Grenoble, France	➤ Mountain View (CA), United States of America
➤ Gurgaon, India	➤ Mumbai, India
➤ Haifa, Israel	➤ Munich, Germany
➤ Hamburg, Germany	➤ Nairobi, Kenya Purshottam Place
➤ Helsinki, Finland	➤ Nashville (TN), United States of America
➤ Hong Kong, Hong Kong	➤ New Taipei City, Taiwan
➤ Hyderabad, India	➤ New York (NY), United States of America
➤ Irvine (CA), United States of America	➤ Osaka, Japan
➤ Istanbul, Turkey	➤ Oslo, Norway
➤ Johannesburg, South Africa	➤ Ottawa, Ontario, Canada
➤ Kansas City (MO), United States of America	➤ Palo Alto (CA), United States of America
➤ Kiev, Ukraine	➤ Paris, France
➤ Kirkland (WA), United States of America	➤ Pittsburgh (PA), United States of America
➤ Kitchener, Canada	➤ Playa Vista (CA), United States of America
➤ Krakow, Poland	➤ Portland (OR), United States of America
➤ Kuala Lumpur, Malaysia	➤ Prague, Czech Republic
➤ Lagos, Nigeria Mulliners Towers	➤ Princeton (NJ), United States of America
➤ Lima, Peru	➤ Pune, India
➤ Lisbon, Portugal	➤ Redmond (WA), United States of America
➤ Livermore (CA), United States of America	➤ Redwood City (CA), United States of America
➤ London, United Kingdom	➤ Reston (VA), United States of America
➤ Los Angeles (CA), United States of America	➤ Rome, Italy
➤ Madison (WI), United States of America	➤ Salt Lake City (UT), United States of America
➤ Madrid, Spain	➤ San Bruno (CA), United States of America
➤ Manchester, United Kingdom	
➤ Manila, Philippines	
➤ Melbourne, Australia	
➤ Mexico City, Mexico	
➤ Miami (FL), United States of America	

This scope is only valid in connection with certificate 2021-024.

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EXHIBIT 19 - Certification Documentation

(Continued)

Google LLC

Scope for certificate 2021-024

Offices (continued):

➤ San Diego (CA), United States of America	➤ Sydney, Australia
➤ San Francisco (CA), United States of America	➤ Tainan City, Taiwan
➤ San Jose (CA), United States of America	➤ Taipei, Taiwan
➤ Santa Cruz (CA), United States of America	➤ Taoyuan, Taiwan
➤ Santiago, Chile	➤ Tel Aviv, Israel
➤ Sao Paulo, Brazil	➤ Thornton (CO), United States of America
➤ Seattle (WA), United States of America	➤ Tokyo, Japan
➤ Seoul, South Korea	➤ Toronto, Canada
➤ Shanghai, China	➤ Vancouver, Canada
➤ Shenzhen, China	➤ Vienna, Austria
➤ Singapore, Singapore	➤ Vilnius, Lithuania
➤ South Jakarta, Indonesia	➤ Warsaw, Poland
➤ South San Francisco (CA), United States of America	➤ Washington, D.C. United States of America
➤ Stockholm, Sweden	➤ Wrocław, Poland
➤ Sunnyvale (CA), United States of America	➤ Zagreb, Croatia
	➤ Zhubei City, Taiwan
	➤ Zurich, Switzerland

The Quality Management System is centrally managed out of Mountain View, California, United States of America. The Quality Management System mentioned in the above scope is restricted as defined in "Google Quality Management System (QMS) Implementation Manual", reviewed on May 3, 2021 by the Director, Engineering Compliance.

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This scope is only valid in connection with certificate 2021-024.

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EXHIBIT 19 - Certification Documentation (Continued)



February 14, 2023

Merit International, Inc.
100 S. Murphy Ave., Suite 200
Sunnyvale, CA 95086
www.merits.com

RE: Merit SOC 2 Bridge Letter

To whom it may concern,

Our Company, Merit, International, Inc. (Merit), is currently undergoing our annual SOC 2 Type II audit assessment. The reporting period for this year's SOC 2 Type II audit is January 1 to March 31, 2023. We anticipate that we will have the report available on our security portal for customers to download at www.security.merits.com during Q2 2023.

This is Merit's first year undergoing a Type II audit assessment for our SOC 2 audit program, which is why we have a shorter reporting period. Moving forward, we will have a full year reporting period from April 1, 2023 to March 31, 2024. Merit has successfully completed SOC 2 Type I audits in 2020 and 2021 and we are very excited to move forward with our Type II assessment this year.

As the Director of Compliance for Merit, I can attest that to the best of my knowledge, as of February 14, 2023, there have not been any significant changes to the design and operating effectiveness of Merit's SOC 2 control environment.

Best,

Milou Meier



Director of Compliance

Merit | 100 S. Murphy Avenue, Suite 200 Sunnyvale, CA 94086 | 833.402.7487 | www.merits.com
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1

EXHIBIT 20 - Quarterly Reporting Sample

Service Provider Name	Total Amount Approved (Dollar)	Status	Comm.	Amount (Dollar)	Account #	Category	Physical Asset	Payee	Carded	Home	Other	Number	Service Provider Zip Code	Zip Code Asset Info
service_provider_0001nc	\$200	Rept.	2023	\$691.94	94764811	Comp	False	User	AT&T	False	Other	90261733	50608	94808
service_provider_0010nc	\$899.97	Accep.	2023	\$899.97	32736603	Refer/Mfr school educational prog.	False	Vendor	4810780	False	Other	67933504	5079866	50605
service_provider_0010cc	\$389.18	Accep.	2023	\$389.18	70869236	Field Trip	False	User	4023288	False	Other	8864408	5036004	50623
service_provider_00104k	\$755.87	Accep.	2023	\$754	50499037	Continuum and materials (home)	True	User	1076285	True	Other	0272855	4208950	50623
service_provider_00103a	\$923.83	Accep.	2023	\$763	7873788	Field Trip	False	Vendor	1076285	True	Other	8864408	5036004	50623
		Accep.	2023	\$160.83	0962357	Instrument/lessons	False	User	7544970	False	Other	82188804	3075302	50623
service_provider_00104q	\$228.02	Accep.	2023	\$228.02	3054894	Comp	False	Vendor	4823281	False	Other	30754102	890898	50623
service_provider_00107c	\$706.87	Accep.	2023	\$706	0686926	Refer/Mfr school educational prog.	False	User	1076285	True	Other	8430807	0787359	50623
service_provider_00106a	\$500	Rept.	2023	\$79.95	0886926	Continuum and materials (home)	True	User	7087803	True	Other	7487895	4362488	50623
service_provider_00107d	\$500	Rept.	2023	\$79.95	0788237	Continuum and materials (home)	True	User	4023288	True	Other	4788805	0588808	50623
service_provider_00107e	\$1407.9	Accep.	2023	\$508	6458282	Comp	False	Vendor	0886926	False	Other	6458446	3067877	50623
service_provider_00103c	\$389.18	Accep.	2023	\$389.18	3388926	Continuum and materials (home)	True	Vendor	8064271	True	Other	8864408	5036004	50623
service_provider_00106e	\$624.78	Rept.	2023	\$368	4362374	Field Trip	False	User	0239954	False	Other	0269902	0592482	50623
		Accep.	2023	\$256.78	3462948	Tutoring	False	Vendor	0237018	False	Other	2427607	7867446	50623
service_provider_00106f	\$500	Rept.	2023	\$70.98	0709783	Comp	False	User	4864776	False	Other	6607903	0274703	50623
service_provider_00107f	\$322.08	Accep.	2023	\$322.08	0686926	Field Trip	False	User	3867808	False	Other	0274707	0686926	50623
service_provider_00107g	\$500	Rept.	2023	\$93.83	0686926	Field Trip	False	User	1044406	False	Other	1067804	3009346	50623
service_provider_00107h	\$721.87	Accep.	2023	\$721.87	0686926	Continuum and materials (home)	False	User	3687877	True	Other	0274707	0686926	50623
service_provider_00107i	\$500	Accep.	2023	\$50	0686926	Instrument/lessons	False	User	020241	False	Other	0788804	8427078	50623
service_provider_00107j	\$103.83	Accep.	2023	\$103	6086926	Continuum and materials (home)	False	User	3867877	True	Other	0274707	0686926	50623
service_provider_00107k	\$500	Rept.	2023	\$103.83	0788237	Refer/Mfr school educational prog.	False	User	8864408	True	Other	8864408	5036004	50623
service_provider_00107l	\$500	Rept.	2023	\$103.83	0788237	Tutoring	False	User	0686926	False	Other	8428089	3064283	50623
service_provider_00107m	\$624.78	Accep.	2023	\$389	3462948	Comp	True	User	8864408	False	Other	8864408	5036004	50623
service_provider_00107n	\$624.78	Accep.	2023	\$389	3462948	Comp	True	User	8864408	False	Other	8864408	5036004	50623
service_provider_00107o	\$200	Rept.	2023	\$200	9486926	Comp	False	User	2488926	False	Other	4907802	4947028	50623
service_provider_00107p	\$500	Rept.	2023	\$103.83	0686926	Comp	False	User	4864776	False	Other	7824788	6607903	50623
service_provider_00107q	\$706.87	Accep.	2023	\$706.87	0686926	Refer/Mfr school educational prog.	False	User	0686926	False	Other	0686926	0686926	50623
service_provider_00107r	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00107s	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00107t	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00107u	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00107v	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00107w	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00107x	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00107y	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00107z	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108a	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108b	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108c	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108d	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108e	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108f	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108g	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108h	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108i	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108j	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108k	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108l	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108m	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108n	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108o	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108p	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108q	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108r	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108s	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108t	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108u	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108v	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108w	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108x	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108y	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00108z	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109a	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109b	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109c	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109d	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109e	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109f	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109g	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109h	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109i	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109j	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109k	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109l	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109m	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109n	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686926	0686926	50623
service_provider_00109o	\$500	Rept.	2023	\$50	0686926	Field Trip	False	Vendor	0686926	False	Other	0686		

APPENDIX 1 - **Additional Use Cases**

Delta Health Alliance

Merit partnered with the Delta Health Alliance, which represents a coalition of industry partners, workforce training centers, and economic development agencies serving rural counties in the Mississippi Delta region. Merit is the digital credentialing partner for the collaborative's work to facilitate linkages between community colleges and employers to address healthcare career pathways and job opportunities in the healthcare and early childhood education fields.

Jackson County United Way

Merit partnered with seven schools across four school districts in Jackson County, the Jackson County Chamber of Commerce, the Jackson County United Way, and the Jackson County Economic Development Foundation to leverage effective technology tools to improve the quality of high school graduates' readiness for the next step on their path to a career. As part of the partnership, Merit's app is used to issue digital credentials, connect students with job exploration videos, and track career coaching hours.

Back to Work Rhode Island

The Rhode Island Department of Labor and Training partnered with Merit to connect residents who lost jobs due to the COVID-19 pandemic with job opportunities, skills, and supportive services. As part of the partnership, Back to Work RI participants use Merit's free mobile app to get matched with job opportunities based on their qualifications, access free career training and job coaching programs, and gain a clearer understanding of a path to employment and supportive services.

Tennessee Department of Labor and Workforce Development

Merit partnered with TDLWD to facilitate the tracking and reporting of information for dislocated workers being served by the Tennessee Urban League's IT workforce training programs. Merit's platform provides a means to track all program performance metrics, participant outcomes, and learning outcomes, which are currently not captured in the state's performance-tracking system.