



Kentucky Deferred Presentment Program

General Site Outage and Isolated Outage or Interruption Procedures

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Veritec Solutions, LLC
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Process for General Site Outage

The purpose of this document is to define a “general site outage” and establish the notification procedures to be followed in the event of a general site outage. A “general site outage” means that the www.kydpp.com site, and all supporting websites and databases, are generally unavailable to the primary user groups including Veritec Operations, licensees, and the Kentucky Department of Financial Institutions (KDFI). This includes the inability to enter transactions, close transactions, or enter a repayment plan. Please note that any planned system releases may be impacted by an outage and delayed.

Upon verification of a general site outage by Veritec, the process for notification of the Veritec teams, the KDFI, and licensees is as follows:

1. Corporate IT or Veritec Systems Team will notify Veritec Client Relationship Management (CRM) and Veritec Customer Service Representatives (CSRs) to advise of the outage including the outage start time, if the outage is still occurring, the reason for the outage if known, and the expected time of website and database availability.
2. CRM will contact the KDFI designated contact persons via text/telephone or e-mail to advise of the outage including the outage start time, if the outage is still occurring, the reason for the outage if known, the expected time of website and database availability, and any additional information available at that time. If the outage occurs overnight during non-business hours, notification will occur as early as possible upon the opening of the next business day.
3. When the site becomes available, CRM will notify the KDFI designated contact persons via telephone or e-mail of the time that the Site became available, during business hours. During non-business hours, CRM will notify KDFI as early as possible upon the opening of the next business day.

DFI regular business hours are defined as Monday through Friday, 8:00 a.m. – 5:00 p.m. (Eastern Time), excluding certain holidays.

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Process for Isolated Outage or Interruption at the State, Local, or Licensee Location Level

The purpose of this document is to define an “isolated outage or interruption” and establish the procedures to be followed in the event of an isolated outage or interruption.

An “isolated outage or interruption” means that the www.kydpp.com site, and all supporting websites and databases, are generally available as normally expected for Veritec Operations. However, they are unavailable to some or all of the primary user groups including licensees and KDFI. The licensees might be impacted statewide or at a local or even location specific level due to some unforeseen event impacting the state or local area, or an isolated incident impacting only the specific licensee location. Potential triggers might include, but are not limited to, local internet service interruptions or natural disasters such as severe weather (i.e. ice storms, thunderstorms, tornadoes, flooding).

Licensees should adhere to the system outage rules provided by the KDFI and set forth in KRS 286.9-100 for processing of all transactions that occur during the period that their access to the system is interrupted and all alternative methods (Interactive Voice Response (IVR) or Customer Service) for registering a transaction and receiving a transaction authorization number are also unavailable.

You are reminded that although the system is unavailable, it is still the responsibility of each licensee to check eligibility of all existing customers in accordance with KRS 286.9-100 and KRS 286.9-140 and by rules and regulations promulgated there under by KDFI.

Please be advised that the above procedures are only acceptable during a period of interruption as described above and the licensee is required to maintain documentation on the beginning and ending of the interruption. All transactions entered into during the period must be entered into the Database as noted by KDFI’s guidance and KRS 286.9-100 and KRS 286.9-140 when the database becomes available. Any questions regarding these procedures should be directed to Veritec Customer Service at 1-877-KY-DPP01 (1-877-593-7701).

A memorandum from the KDFI will be sent to licensees, and posted on the KDFI website, describing what the expectations are when the system is unavailable and in accordance with the statute.

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Appendix: KDFI Memorandum to Licensees

Dear Licensee:

In the event the Kentucky Deferred Presentment Database operated by Veritec Solutions (Veritec) is unavailable, either due to a general system disruption or an isolated local outage, Kentucky Revised Statute (KRS) 286.9-100, sections (10) and (19), available at <http://www.lrc.ky.gov/Statutes/statute.aspx?id=14913>, set forth the process by which loans may be originated in the absence of an operational database. Licensees should consult the statute and, as required:

1. Obtain a written, signed affidavit from the customer attesting that the new loan would not place the customer in non-compliance with the limitations set forth in the statute (i.e., (a) more than two deferred deposit transactions outstanding; or (b) more than \$500 in aggregate proceeds from such transactions); and
2. Review the records within its own database for ALL licensed locations to confirm that the customer does not have outstanding loans which, when combined with the loan being requested, would place the customer in non-compliance with the limitations set forth in statute.

If any loans are originated under the above statutory provisions, the licensee will be responsible for entering historical transaction information into the Deferred Presentment Database once the system becomes operational.

Please contact the Department at (800) 223-2579 if you have any questions or concerns.