

Office of the Illinois State Treasurer
Michael W. Frerichs

Request for Proposals Electronic Funds Transfer Services
370-500-17-005

Addendum 3
December 12, 2016

Below are the questions received by the Office of the Illinois State Treasurer (“Treasurer”) and the Treasurer’s responses. Any capitalized terms that are not defined herein have the meaning set forth in the Request for Proposals Electronic Funds Transfer Services (370-500-17-005) (“RFP”) published by the Treasurer on November 10, 2016.

1. Do you have a preferred tri-party vendor (i.e. Bank of NY Mellon, JPM)?

The Agreement will be with the Contractor, a financial institution. If the Contractor requires a subcontractor, pre-approval will be required pursuant to Section VII.J of the RFP. If this question pertains to the end of day sweep investment, that investment is executed by the Contractor.

2. Please provide the daily/monthly average balances that require collateralization.

If the sweep product presented by the Contractor is acceptable to the Treasurer, sweeps the entire collected balance, and there is no maximum daily limit, then there will be no balance that requires collateralization, as the daily collected balance will be zero. If the sweep is not acceptable to the Treasurer, or there is a maximum daily limit, please refer to Appendix D of the RFP for the daily collected balances that were invested.

3. Please provide a daily maximum and minimum amount for balances requiring collateralization by month or by day.

Please see the response to question 2.

4. Are the balances listed in Appendix D representative of the balances that will be left in the bank account overnight?

Appendix D of the RFP is representative of the end of day collected balance that was swept by the Current Vendor on a daily basis, thereby bringing the balance in the account to zero overnight.

5. If not, what would the approximate balance level in the account be?

Please see the response to questions 2 and 4.

6. Please confirm FHLB LC's from any FHLB are acceptable forms of collateral.

There is no restriction as to a specific FHLB for a Letter of Credit.

7. PIN Number (IVR System Requirements): Please clarify the process of PIN number assignment. Is the expectation that this would be provided by the Contractor or would this be provided by the Department?

The PIN number will be assigned by the Contractor/Subcontractor and maintained by the Contractor for each taxpayer.

8. IVR Phone Script Worksheets: The IVR script on page 28 is partially cut off, can this be provided?

Please see p. 28 of Appendix F, attached to Addendum 1.

9. Understanding that First Data is your current IVR provider, is the State open to working with First Data as the prime contractor for the scope of services, and having the bank serve as the banking services provider only?

Please see the response to question 1.

10. Is the State open to working with a new IVR provider as part of the migration of the activity in scope?

Yes, the Treasurer is open to working with a new IVR provider.

11. Please provide historical ACH Notification of Change/'NOC' item volumes.

See the following for a sample of NOC totals received for September, October and November 2016:

<u>NOC's</u>	<u>September</u>		<u>October</u>		<u>November</u>	
	<u>Date</u>	<u>Count</u>	<u>Date</u>	<u>Count</u>	<u>Date</u>	<u>Count</u>
	1-Sep	5	3-Oct	4	1-Nov	5
	2-Sep	8	4-Oct	12	2-Nov	10
	6-Sep	2	5-Oct	11	3-Nov	9
	7-Sep	10	6-Oct	9	4-Nov	11
	8-Sep	4	7-Oct	18	7-Nov	14
	9-Sep	5	11-Oct	5	8-Nov	3
	12-Sep	12	12-Oct	5	9-Nov	11
	13-Sep	5	13-Oct	13	10-Nov	5
	14-Sep	11	14-Oct	12	14-Nov	5
	15-Sep	41	17-Oct	10	15-Nov	7
	16-Sep	16	18-Oct	28	16-Nov	19
	19-Sep	28	19-Oct	21	17-Nov	23
	20-Sep	21	20-Oct	40	18-Nov	22
	21-Sep	26	21-Oct	39	21-Nov	8
	22-Sep	13	24-Oct	15	22-Nov	13
	23-Sep	16	25-Oct	24	23-Nov	12
	26-Sep	7	26-Oct	12	25-Nov	14
	27-Sep	12	27-Oct	8	28-Nov	7
	28-Sep	3	28-Oct	4	29-Nov	0
	29-Sep	15	31-Oct	9	30-Nov	2
	30-Sep	3				
Totals:		263		299		200

12. Please confirm whether the Respondent may provide an overview of additional services/solutions that would broaden the scope of services included in this contract, such as management of an online payment portal.

It is not IDOR's intent to replace its own online payment portal, MyTaxIllinois, with any such product offered by the Contractor. However, Respondents may suggest unique capabilities in response to Sections IV.B.24 and IV.C.6 in their Proposals.

13. How does the State Treasurer's Office calculate the predetermined amount to cover ACH returns?

Please see Section IV.B of the RFP for the electronic report requirements. This information is utilized in the calculation of the daily cash position.

14. What is the target balance for the daily repo sweep?

Refer to Appendix D of the RFP for the daily sweep repurchase agreements for the past two (2) fiscal years. In addition, please see the response to question 13.

15. In Appendix D, there are significant balances in the repo sweep on 8/25/14, 9/30/14 and 12/31/14. Please provide information regarding the reason for the high balances on those dates.

The dates with high balances were days for which the reporting was unavailable prior to daily investment.

16. What is the current **Bank** ACH debit limit and credit limit for origination? Does the State Treasurer expect the current limits to increase over the next 12-18 months?

The Current Vendor does not have daily ACH dollar limitations. Please refer to Section II of the RFP for the discussion of the provided numeric data.

17. How does the State Treasurer or IDOR keep track of daily ACH transactions to ensure they do not exceed their current **Bank** ACH limits?

Please see the response to question 16.

18. Has the State Treasurer's account ever been overdrawn due to insufficient funds? If so, how many times in the last 24 months?

The Treasurer's bank account has not been overdrawn due to insufficient funds in the last 24 months.

19. Does the State Treasurer require daylight overdraft coverage (DOD limit) to accommodate potential daylight overdrafts due to outgoing wire transfers?

The Treasurer executes a wire transfer based on the available fund information provided in the Current Vendor's day reports.

20. How does IDOR gather taxpayer bank information for EFT payments? How is that taxpayer detail transmitted to the State Treasurer?

Taxpayers using an ACH Debit or ACH Credit method must register with IDOR. For ACH Debits authorized online, registration and bank information is captured within MyTaxIllinois as administered by IDOR. Otherwise, IDOR Form EFT-1 is utilized for any IVR ACH Debit bank information capturing purposes. Form EFT-1 is also used for taxpayers who wish to enroll for ACH Credit, as the information gathered allows IDOR to provide the taxpayer the correct addenda instructions; no bank information is captured. Regarding how taxpayer payment detail is transmitted to the Treasurer, please refer to the Appendix F Electronic Payment Specifications and Communication Requirements of the RFP.

21. Please confirm if IDOR or the State Treasurer transmits ACH debit files to the bank for tax payments?

IDOR transmits an ACH Debit file to the Current Vendor on a daily basis. The current third-party IVR vendor also transmits an

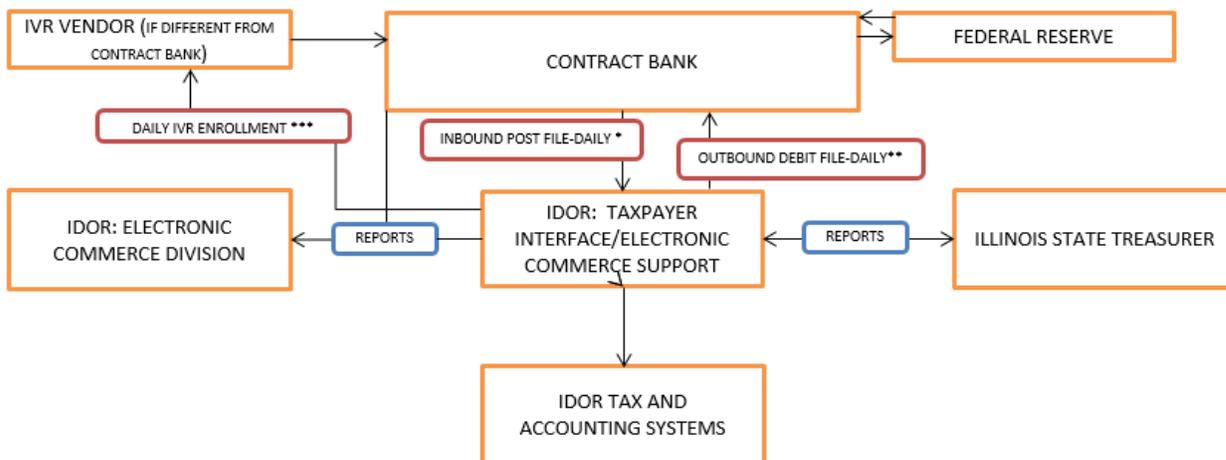
ACH Debit file to the Current Vendor on a daily basis. The Treasurer does not transmit any ACH files for taxpayer payments.

22. Will the State Treasurer ever move funds out of the Treasurer’s bank account to another banking institution’s account via ACH or will funds always be moved via wire?

The Treasurer sweeps the available funds via wire transfer on a daily basis. Currently, the only ACH transaction executed by the Treasurer is a debit for interest earned on the overnight sweep investment.

23. Can the State Treasurer and IDOR provide a diagram or chart that shows the flow of funds from taxpayer to IDOR to State Treasurer to Bank and back to State Treasurer (for posting and recon)?

Please see the following diagram:



* Also inbound to IDOR: Return Bank Item File and Notice of Change File as well as the Outbound Debit File acknowledgement (daily).

** Also outbound to Contract Bank: Debit Post Acknowledgement, Return Bank Item File Acknowledgement and Notice of Change File Acknowledgement (daily).

*** IDOR responsible for IVR enrollment file process (daily).

24. What time of day does IDOR require the daily report containing all deposits and ACH return items?

IDOR requires receipt of the daily report by 3:00 a.m. CT.

25. Does the State Treasurer send wire instructions to the Bank in a batch file or are wires initiated through the online portal?

A single wire transfer will be executed daily for the available cash through the Contractor's online system. Please refer to Section III.B of the RFP for the Treasurer's Services.

26. How is the FTA Tax Type Code information passed along to IDOR and the State Treasurer at the time a taxpayer authorizes an ACH (EFT) payment? Are there instances when a taxpayer will authorize an EFT payment without an FTA Tax Type Code being referenced?

For ACH Debits, IDOR assigns and hard codes the tax type code information into its payment initiation systems. The IVR is handled in a similar manner and updated daily through the enrollment file process. For ACH Credits, using Form EFT-1, the taxpayer is provided the tax type code to be populated within the template/addenda at their financial institution. IDOR receives incomplete ACH Credit postings daily that require research to correct the data for proper posting. Some of the time, the FTA Tax Type Code is part of that correction process.

27. Appendix B references monthly electronic payment amounts for fiscal year and by month. Please confirm if the totals in Appendix B are specific to ACH debits originated only, ACH credits originated only, or both.

Monthly electronic payment amounts in Appendix B of the RFP include both ACH Debit and ACH Credit payments.

28. If Appendix B is providing totals of both ACH credits and debits originated, please provide a breakdown of how much of the month volume is ACH credits vs. debits originated.

DEBITS: Jan 1-Dec 1, 2016

MONTH	DEBITS	AMOUNT
1	424204	\$1,549,019,778.04
2	377521	\$1,064,244,658.47
3	459617	\$1,607,134,205.55
4	634063	\$1,760,969,644.92
5	349901	\$1,220,079,052.42
6	384430	\$1,532,502,856.56
7	393655	\$1,332,113,149.93
8	360145	\$1,222,267,813.38
9	383210	\$1,568,169,819.16
10	392554	\$1,302,151,497.19
11	360378	\$1,245,587,750.88
12	23507	\$84,587,123.00 (December 1 st only reflected)

CREDITS: Jan 1-Dec 1, 2016

MONTH	CREDITS	AMOUNT
1	194753	\$1,506,757,881.45
2	179815	\$1,194,362,480.42
3	205031	\$1,670,593,513.28
4	195671	\$1,473,788,757.61
5	183556	\$1,188,353,598.11
6	202703	\$1,542,474,905.31
7	197706	\$1,340,814,588.39
8	187444	\$1,251,711,102.13
9	210989	\$1,567,982,269.41
10	188732	\$1,258,145,050.83
11	189466	\$1,250,390,471.90
12	16861	\$103,244,586.02 (December 1 st only reflected)

29. Is the volume shown in Appendix B inclusive of ACH debits and credits **received** or just **originated**?

The volume in Appendix B of the RFP includes ACH debits originated and credits received.

30. What kind of administrative functions does IDOR provide over the phone to tax payers? Will the Contractor be expected to provide assistance with administrative functions or will operator assistance over the phone be routed to a centralized team managed by IDOR?

IDOR has an Electronic Payments Unit that provides assistance to taxpayers regarding registration, technical issues, and payment questions. The Contractor/Subcontractor will be expected to provide taxpayers assistance on the IVR portion of this Agreement.

31. Page 28 of Section V labeled "IVR Phone Script Worksheets" is cut off. Can the State Treasurer or IDOR please resend the phone script?

Please see the response to question 8.

32. Please confirm the key pieces of data that are required to authenticate a taxpayer and are that detail provided to the IVR vendor in the bill load file?

The IVR process will need to include the following primary data elements: taxpayer ID, FTA Tax Type Code, ABA Routing Number, Account Number, Checking or Savings Indicator, as well as other fields requested by IDOR. IDOR can provide the actual file format, if necessary.

33. Does the INITIATION OF DEBITS BY TAXPAYER volume in Appendix J reflect the IVR transaction volumes? Can we see a month-by-month breakdown of the last few years (so that we can see any peak periods)?

IVR TOTALS: Jan 1-Dec 1, 2016:

MONTH	COUNT	AMOUNT
1	10166	\$96,636,045.15
2	9556	\$80,991,859.89
3	10965	\$117,967,126.93
4	10906	\$117,921,052.77
5	9520	\$91,489,426.17
6	10946	\$140,916,367.22
7	10482	\$94,258,358.54
8	9711	\$89,741,213.65
9	10119	\$128,132,083.66
10	9827	\$93,188,796.43
11	9628	\$88,162,282.89
12	1077	\$11,835,973.95 (December 1 st only reflected)

34. Since the IVR interface prompts the taxpayer to enter in information that will provide the appropriate information on their specific tax bill, we assume that tax bill information for all taxpayers must be loaded into the IVR system. Can you share how many tax bills are loaded into the IVR system, also as a month-by-month breakdown?

Bill information is not loaded or exchanged with the IVR vendor.

35. Can you please define each of the line items in the INITIATION OF DEBITS BY TAXPAYER section (aside from ACH Debit)?

The line items are categorized by function below.

- A. Taxpayer Options
 - 1. Data Input Voice
 - 2. Data Input/Output Voice
 - 3. Cancellation Voice
 - 4. Inquiry Voice
 - 5. Data Input ARU
- B. Storage of Taxpayer Data
 - 1. Location Storage
 - 2. Location Add
 - 3. Location Change
- C. PC Deposits
 - 1. PC Deposits

36. Does IDOR accept credit or debit cards for any of the tax payments, particularly through the IVR?

Yes, but that application is not applicable to this RFP.

37. Does IDOR have an interest in transitioning the website that supports the IDOR-initiated debits from IDOR to another third party provider?

No, IDOR has no such interest.

38. Is IDOR open to changes in the IVR script?

No, because much of the IVR users already having the present script and related documentation in their possession. Any changes would result in an extensive re-education of taxpayers.

39. What does the “Special ACH Services –Review for Notification of Change” volume of 405,429 represent?

The Current Vendor has a service that the Treasurer uses to review ACH transactions to determine whether or not a NOC has been filed.

40. Why do some Tax Types support the use of the IVR and others do not?

Although IDOR continues to offer the IVR option it chose to no longer expand any tax types for IVR around 2010 due to the increasing number of online payment options it had developed, culminating with the advent of our new account management and payment tool, MyTaxIllinois.

41. Why is the EDI Origination Transmission –ACH Transaction volume so much greater than the ACH Received Debit/Credit volume?

The volume is greater due to the manner in which taxpayers file their payments. Please see the response to question 28 for a breakdown.

42. Can IDOR provide the FTP client being used along with the version for your transmission?

IDOR uses WebDrive for its FTP client.

43. Can IDOR confirm that the FTP client is compliant with RSC standards?

IDOR’s FTP client supports SFTP with AES 256 bit level encryption.

44. Is IDOR open to PGP encryption as opposed to ZIP based encryption?

No, IDOR is not open to PGP encryption.

45. There is reference in the Appendix A to error codes, can IDOR provide this document that the format is referencing?

ERROR CODE	ERROR DESCRIPTION	STATUS
013	NON-NUMERIC DATA FOUND IN NUMERIC DATA ITEM	REJECT
800	OUT OF BALANCE	REJECT
805	CREATE DATE\TIME MUST BE THE SAME IN ALL RECORDS IN THE FILE	REJECT
810	AMOUNT TYPE NOT = T, EFT DETAIL RECORD, FIELD 290	REJECT
815	INVALID TRACE NUMBER, MUST BE NUMERIC, EFT DETAIL RECORD, FIELD 250	REJECT
	AMOUNT 1 NOT NUMERIC, EFT DETAIL RECORD, FIELD 300, FOR DEBITS: AMOUNTS 1, 2, AND 3	
820	MUST BE NUMERIC AND SUM TO EQUAL FIELD 140	REJECT
825	UNACCOUNTED TAX TYPE CODE ENCOUNTERED, EFT DETAIL RECORD, FIELD 050	REJECT
830	INVALID ACH STANDARD ENTRY CLASS CODE, EFT DETAIL RECORD, FIELD 220	REJECT
835	INVALID CHECKING OR SAVINGS INDICATOR, EFT DETAIL RECORD, FIELD 210	REJECT
840	TAX TYPES ARE NOT GROUPED IN FILE	REJECT
845	INVALID RTN NUMBER ENCOUNTERED, EFT DETAIL RECORD, FIELD 190	REJECT
850	BANK DATES NOT THE SAME IN ALL RECORDS IN THE FILE	REJECT
855	INVALID SETTLEMENT DATE OR BANK DATE, EFT DETAIL RECORD, FIELD 150 AND FIELD 610 - NOT A CALENDAR DATE	REJECT
860	INVALID RECORD ID AND RECORD CODE, ALL RECORDS, FIELD 010 AND FIELD 020	REJECT
865	FOR DEBITS, CREDITS AND FEDWIRES, EFT DETAIL RECORD, FIELD 140 MUST BE GREATER THAN ZERO	REJECT
870	DUPLICATE BANK DATE, FILE HAS ALREADY BEEN PROCESSED. ONLY ONE DBTPPOST, DBTREVRS RBI FILE AND DBTREVRS NOC AND PRENOTE FILE PER DAY.	REJECT
875	EFT DETAIL RECORD, BANK DATE FIELD 610 MUST MATCH SETTLEMENT DATE, FIELD 150 - DBTPPOST FILES ONLY	REJECT
880	VENDOR NAME IS INCORRECT OR MISSING, EFT HEADER, FIELD 140	REJECT
890	TRANSMISSION REJECT	REJECT

46. Under field 240 of exhibit A it is referencing Credit Card, are credit card payments being referenced as a part of this RFP or only ACH and FedWire payments?

Credit cards are not part of this RFP, only ACH and a very limited number of FedWire payments are.

47. Does IDOR currently support or will support recurring payments (Field 600) Add Change Delete Indicators, if so will the enrollment be managed on IDOR's end or on the Contractor's end.

IDOR has no intent to support recurring payments at this time.

48. If greater than 3 transactions are invalid in the file, what type of notification is required on a failed file?

It is not 3 errors per file, but rather 3 errors per record in the file. If there are more than 3 errors on a record the additional errors will not be reported by IDOR or the Contractor.

49. Is there a need to support Same Day ACH payments in the file, and if so, in what format will that information be communicated?

IDOR and the Treasurer will need to further explore the impact of same day ACH settlements. It's understood that the industry is embracing this, but at the State level, additional research and discussion is necessary.

50. Can IDOR describe the process around Debit Reversals, and outline examples of situations where the Contractor would be communicating Debit Reversals to IDOR?

IDOR will expect a daily file, supporting all returned ACH items, the layout of which is supplied in Appendix A of Appendix F of the RFP.

51. As opposed to the DVD process outlined in the RFP for contingency purposes, would IDOR be open to file upload through an HTTPS website for back up contingency purposes with a primary channel being FTPS or SFTP (FTP with SSH or SSL as outlined in the RFP)

Perhaps IDOR would be open to this concept, but historically the intention of this DVD backup process was promoted in the event of a catastrophic event whereby the data network is disabled.

52. Should the Contractor assume that the gateway connectivity section is only needed if the vendor is not leveraging SFTP or FTPS for transmission of data?

The gateway is the preferred communication method but SFTP is an option. Note that HTTPS, SFTP, FTPS are all acceptable options for data exchanges.

53. Please provide a detailed flow of files and data to and from the IVR.

Please see the response to question 23. There is a daily file to the IVR platform and the Current Vendor completes the clearing. All cleared IVR items are commingled with all other ACH (debit and credit)/FedWire activity within the daily post file.

54. Please confirm the IVR storing the payers ACH information and sending it directly to the bank for processing? Is the IVR confirmation number on page 52 of the RFP provided to the payer and in the file or just in the file? If just in the file what confirmation number is provided to the payer?

The confirmation number listed on page 16 of Appendix F of the RFP represents what is to be assigned to each settled IVR authorized payment. Presently, the taxpayer using the IVR system is presented with another confirmation number, which is assigned at the time of authorization.

55. Reviewing the file format does it repeat on page 66 with record 220?

This is a possible oversight in IDOR's file layout.

56. Reviewing the file format it shows card data as well as ACH data assuming that this is only for ACH payments and the credit card data is used by other systems

Yes, this is a shared layout, so there may be some nomenclature present that is not representative of ACH processing.

57. Why does the file have multiple amounts?

Currently IDOR only uses the first amount. There are three amounts indicated, of which two are reserved for potential future use, in the event IDOR wants to allow the taxpayers to split the payment.

58. Can a sample enrollment add, delete, modify records be provided?

Please see the response to question 32. IDOR can provide the Contractor the IVR enrollment file format, if requested.

59. Is a single record for each TaxID and PIN combo or are there multiple records for each TaxID and PIN since a separate record is sent for each Tax Type?

It is assumed that this question refers to the IVR platform. Presently, there is one TaxID to PIN combo per tax type enrollment.

60. Does the IVR restrict what tax types and individual tax ID can pay or can a tax ID pay any tax type?

IDOR only supports the IVR tax types indicated in the column with the title "IVR Supported" in Appendix A of the RFP.

61. Does the IVR send a pre note when an account is added, used the first time or is this via another system?

It is understood the present IVR vendor does initiate a pre-note subsequent to any new enrollment.

62. The IVR script on page 69 is cut off can you please provide the entire script?

Please see the response to question 8.

63. Is a payer ever not allowed to make a payment via the IVR?

Currently, a payer is never prohibited from making a payment via the IVR. If a payer is enrolled for that tax type, he or she should be able to make a payment.

64. Does the IVR validate the payment date is prior to the due date for the tax type?

The IVR platform does not presently, nor does IDOR anticipate it will in the future, be required to validate any due dates.

65. Does the IVR access any fees or penalties?

No, the IVR does not assess any fees or penalties.

66. If a payer has an issue are they able to be transferred to an operator or must they dial an operator directly?

IDOR's Electronic Commerce Division can field all calls relating to any ACH related process. If this question is IVR specific, and the user is attempting to make a payment within that system, presently there is an option to be transferred to the IVR vendor's operator. The Contractor must maintain that option for IVR users.

67. Is the modification of a PIN done via an automated system or operator? Is it assumed all users would need to create a new PIN?

Currently, automated with an operator backup if needed.

68. How many payments are made via the IVR each month?

Please see the response to question 33.

69. Are your credit files balanced files?

All data exchanges are sorted and balanced.

70. Are you [sic] debit files balanced files?

All data exchanges are sorted and balanced.

71. How often in the last year has the State of Illinois had an overdraft? How long was the account in an overdraft position? What was the size of the overdraft?

Please see the response to question 18.

72. How often in the last year has your account been in a daylight overdraft position? What is the largest daylight that has occurred in the last year?

Please see the response to question 19.

73. Are you sending files daily? If so, how many files per day are being sent?

IDOR sends one outbound payment file daily that is representative of the taxpayer debits authorized via its web based user interfaces, namely MyTaxIllinois. IDOR also generates ACK file acknowledgments daily from inbound files (post, reversals) received from the current Vendor.

74. Please provide a 30 day history of daily ACH file totals.

For November 2016, the total ACH payments processed were 557,259 items, totaling \$2,545,068,435.61.

75. Does your current provider require Secured Funding of your ACH files?

The Current Vendor does not require Secured Funding of ACH files.

76. Can the State accommodate alternative custom file layouts?

No, IDOR cannot accommodate alternative custom file layouts.

77. On the proposed cost structure form, please provide details as to what comprises “credits posted” – TMA 01-0101 (line 13). This TMA code represents deposit tickets.

This is the line item utilized by the Current Vendor for the credits posted to the Treasurer’s account.

78. Does the State intend to use the new ACH Same Day services for transit items now or in the future?

Please see the response to question 49.

79. Please provide a copy of a current account analysis statement.

Please refer to Appendix H Account Analysis EDI format of the RFP.

80. Please provide additional detail on the billing element Data Input/Output Voice with a volume of 228 items.

Please see the response to question 35.

81. Please provide additional detail on billing elements Location Add and Location Change with respective volumes of 33 and 23 items.

Please see the response to question 35.

82. Can you provide a list of the IVR edits for each of the tax types?

The primary business rules for the IVR interface are driven by tax type. If paying Withholding or Business Taxes, the user must use its Federal ID (FEIN + 4). If paying Sales or Excise Taxes, the user must use its IDOR assigned tax ID. If paying Individual Income Taxes, the user must use its 9-digit Social Security Number. The Form EFT-10 phone script can be used as an outline, demonstrating the required edits.

83. Is there any flexibility in the creation of the IVR confirmation numbers?

At the authorization level, yes, there is flexibility in the creation of the IVR confirmation numbers. For the posted record, no, there is no such flexibility. Note: IDOR has no objection to synchronizing the authorization confirmation number provided to the taxpayer during the IVR session with the required posted record confirmation format number, if so feasible.

84. Is the State proposing a change to their e-payment system or e-payment provider?

IDOR has no intention of replacing or substituting its own online payment management tool, MyTaxIllinois.

85. Is the State proposing a change to their IVR system or IVR provider?

The State is not proposing a change to its IVR system or IVR provider. However, the Contractor must support an IVR platform option r.

86. Would the State be willing to consider more standard file format approach as a best practices for reporting of items, or are there systems limitations to file formats?

No, the State is not willing to consider more standard file format approaches at this time.

87. Data Exchange Requirements #8, p. 14. What is the purpose of IDOR created CSV file of all the current valid tax type codes?

IDOR provides the list merely as a tax type code validation process, indicating what tax types the Contractor can potentially expect after that file date until the next file date. For the most part, it remains the same until a new tax type is added.

88. Reports – Internal Transfers Statement, p. 20. Please confirm what is the report with all internal transfers not converted and reflected as an ACH transaction when applicable?

If an internal transfer or adjustment is completed by the Contractor that could result in an out-of-balance condition, because it was completed out of the ACH network, the Contractor must send IDOR a statement or some sort of facsimile, reflecting this transfer for balancing purposes.

89. From the bidder's conference. Please clarify that banks using subcontractors like First Data enter into those contracts separate from the contract that the State has with the bank/Electronic Processing provider.

Please see the response to question 1.

90. Treasurer's Services #12, p. 6. Would this requirement apply to Incoming Same-Day ACH transactions received after 8:00AM?

The Intra-Day Reporting provided by the Contractor must update throughout the day for Same-Day ACH transactions.