

Attachment A

Option A: ACH Origination Services

Request for Proposal Number 4404 Z1

Bidders are required to complete all forms provided in this attachment if bidding on Option A: ACH Origination Services.

Note: If bidding more than one option, an entire proposal (Corporate, Executive, Technical and Cost) must be submitted for EACH option. Each proposal must include each form listed below.

TR-1 through TR-6 are to be included as part of the Technical Proposal.

Exhibit 4 is to be submitted as the Cost Proposal.

Exhibit 8 is to be submitted as a Cost Proposal for Optional Services for NDR.

Important: This RFP provides three options for bidding: Option A, ACH Origination Services, Option B, Credit Card Processing, and Option C, Originations Services and Credit Card Processing. Bidders may bid on any or all options. In order for a bidder to be considered for more than one option, a complete, separate proposal (Corporate, Executive, Technical, and Cost) must be submitted for EACH option. Each proposal submitted must clearly identify which option is being bid. The State will evaluate all proposals submitted within each separate option (Option A, ACH Origination Services, Option B, Credit Card Processing, and Option C, Originations Services and Credit Card Processing). A highest scoring bidder will be identified for each option (A, B, C). The State will then make a determination as to which option will best meet the State's needs and make an award to the highest scoring bidder for that option.

Bidder Name: _____

TECHNICAL REQUIREMENTS

ACH Origination

Bidders must provide detailed information regarding the following:

1. **Comply - bidder is able to fully provide the service**
2. **Unable to comply - bidder is unable to provide the service**
3. **Custom – bidder is able to comply with a custom solution at no additional cost to the State**
4. **3rd Party – bidder is able to comply with a third party/subcontractor at no additional cost to the State**

TR – 1 Online Bank Reporting/Internet Functionality requirements	Comply	Unable to Comply	(a) Custom	(b) 3 rd Party
The State requires the use of online bank reporting. The State must be able to view previous day, current day, ACH notifications of changes, returns, received addenda online (both translated and raw data version-only required for certain accounts). The State Treasurer’s Office will designate which agency personnel have access to State bank account information.				
a.	At what time of the day (CT) is information retrieved from the ACH network and available through current day reporting? How often is it updated?			
Response:				
b.	Provide detailed listing and samples of all reports available online. Can these reports be customized?			
Response:				
c.	Specify the data provided on current and previous day reports.			
Response:				
d.	Where are ACH trace numbers located? On current day, previous day, or ACH received item addenda reports (whether translated or raw data)?			
Response:				
e.	Provide a CD demonstration of website functionality.			
Response:				
f.	Describe software/hardware requirements to access online solutions and PC-based applications offered in this RFP response.			
Response:				
g.	Specify the required Windows version.			
Response:				
h.	Describe the security levels that are available in the website, including whether security levels can be set by user, account, dollar amount, and type of transaction.			

Response:	
i.	Describe the security measures for the State's designated Security Administrator.
Response:	
j.	Can the Security Administrator perform functions online?
Response:	
k.	Does the company use a second type of authentication online besides user ID and password?
Response:	
l.	How does the financial institution handle system upgrades? Is there a charge for upgrades or are they included in costs in Exhibit 4? Does the financial institution charge for technical support if needed during setup or upgrades?
Response:	
m.	What type of training is offered for PC or Web-based applications? Is training in person or by phone? Is there a charge for this training?
Response:	
n.	What is the length of online data retention? Thirty days, 60 days, 90 days, or longer? Bidder will provide sample reports and information regarding data retention of transactions.
Response:	
o.	Can the bidder accommodate extending that time frame if necessary?
Response:	
p.	Describe the firewalls on the financial institution side to protect customer information.
Response:	
q.	How many users can the company assign to the system? How many users can be on the system at the same time?
Response:	
r.	Can the customer build a database of repetitive ACH transactions on the Web application or PC based solution recommended for Administrative Services and the State Treasurer's Office? If yes, which party handles the setup of those databases? How much time is required for setup?
Response:	
s.	Describe the security levels available in the PC software/Web application recommended for Administrative Services and the State Treasurer's Office.
Response:	
t.	What levels of security can be set up?
Response:	
u.	Can the user/administrators be restricted to certain functions, such as dollar amounts and transaction types?
Response:	

v. Can the bidder provide 24X7X365 customer service to State agencies? Please provide detailed information about the services offered by help desk solutions.				
Response:				
Technical Requirements for ACH Origination	Comply	Unable to Comply	(c) Custom	(d) 3rd Party
TR - 2 Return/Notification of Change Reporting				
Bidder must describe the methods by which customers received ACH notifications of change and returned items.				
a. Can multiple reports be produced, with the State designating which company IDs are specific to which report? How is the Return/Notification of Changes sorted within the report? (For examples: by company ID, effective date, settlement date, and etcetera.)				
Response:				
b. When will the information be available (posting day, or next day after settlement of the ACH notification of change or return)?				
Response:				
c. Can bidder provide notification of represented consumer ACH items?				
Response:				
d. How is confirmation of deletions and reversals provided?				
Response:				
e. Bidder must prepare a raw data NACHA-formatted file by specified company IDs of ACH return and Notification of Change entries.				
Response:				
f. Can the financial institution make an individual entry for each ACH return?				
Response:				
Technical Requirements for ACH Origination	Comply	Unable to Comply	(a) Custom	(b) 3rd Party
TR - 3 ACH Reversals/Deletes				
a. The ACH financial institution/contractor will be required to accept reversal/deletions from multiple designated individuals at the State agencies.				
Response:				

b. Bidder will describe how this process is handled at its financial institution and what time frame (CT) the State is required to meet. How will the State notify the financial institution of ACH transactions that need to be reversed or deleted (by phone, FAX, or Internet)?

Response:

c. Can the State reverse an ACH payment that was credited to one bank account, but have the main relationship account debited?

Response:

d. Bidder is required to be able to reverse/delete individual transactions, batches and entire files on behalf of the State in accordance with NACHA regulations. Can you comply?

Response:

e. How quickly are reversal/deletions processed once the information is relayed to the financial institution?

Response:

f. Can the financial institution make an individual entry for each reversal/deletions?

Response:

Technical Requirements for ACH Origination	Comply	Unable to Comply	(a) Custom	(b) 3 rd Party
TR – 4 Settlement/Funding				

The State will fund outgoing ACH credits on settlement date.

a. When the State is open for business at 8:00 AM (CT) will ACH collections be available?

Response:

b. Does the bank provide simultaneous settlement between debits and credits?

Response:

c. Can same-day book transfers be made? If so, by what time must the file be received in order for funds to be available in receiving accounts the same day?

Response:

TR – 5 Fraud Prevention – ACH Filters/ACH Blocks				

Bidder must describe in detail the filters or fraud prevention services available.

a. Can the bidder block all ACH debits on accounts, including consumer and corporate?

Response:

b. Can bidder allow the State to designate only certain companies that would be allowed to debit the State?

Response:

f. How is a reversal transaction handled on filtered/blocked accounts?

Response:

TR – 6 Web-Based Application for RCK Entries

a. Provide a CD demonstration of website functionality to submit RCK entries.

Response:

b. What security measures are put in place?

Response:

c. If the money is not available how will the return show on the bank statement?

Response:

Exhibit 4

Cost Proposal for ACH Origination

Request for Proposal Number 4404Z1

*Bidder should specify if fees listed below as per transaction, per day, month or annual. Bidder should also specify if there is a monthly, daily or annual maximum per service/transaction.

Bidder should list all potential fees that could be charged under the contract resulting from this RFP even if not specifically identified below or in the RFP document.

Part I: ACH Origination Services	Cost	Unit of Measure: Per transaction, daily, monthly, annual, maximum	RFP page reference	Comments
			(if applicable)	
Services				
Account maintenance - per account	\$			
Electronic credits	\$			
Electronic debits	\$			
Zero Account Balance - lead account	\$			
Zero Account Balance - subsidiary accounts	\$			
Statement (monthly electronically)	\$			
Research - per hour	\$			
Account analysis - specify if by account/or relationship (electronic form and excel or version that can be edited)	\$			
Overdraft	\$			
Wire Services				
Monthly wire maintenance fees	\$			
Wires - domestic voice repeat	\$			
Wires - domestic voice non-repeat	\$			
Wires - domestic repeat (online)	\$			
Wires - domestic non-repeat (online)	\$			
Wires - International – voice	\$			
Wires - International – online	\$			
Incoming domestic wires	\$			
Incoming international wires	\$			

Part I: ACH Origination Services	Cost	Unit of Measure: Per transaction, daily, monthly, annual, maximum	RFP page reference	Comments
			(if applicable)	
Wire service online (monthly)	\$			
Wire template storage online	\$			
Wire voice repeat template	\$			
Token for wires - set up	\$			
Token for wires – maintenance	\$			
Wire pin set up - per user	\$			
Wire pin maintenance - per user/instance	\$			
Information reporting				
Reporting (monthly)	\$			
Reporting (per location)	\$			
Current day (monthly)	\$			
Prior day (monthly)	\$			
Current day per item on reports	\$			
Prior day per item on reports	\$			
ACH Return and Notice of Change reports	\$			
CSV export process	\$			
Information reporting retention - 60 days extended retention online	\$			
EDI remittance on received ACH items	\$			
EDI remittance - raw data on received ACH items	\$			
Fraud Filters				
Check filter	\$			
ACH filter	\$			
ACH Block	\$			
ACH				
ACH originated credits	\$			
ACH originated credit addenda	\$			
ACH originated debits	\$			
ACH originated debit addenda	\$			
ACH received items	\$			
ACH received item addenda	\$			
ACH Notification of Changes	\$			
ACH Returns	\$			
ACH process run	\$			
ACH notification of change & return electronic raw data file	\$			
ACH deletes	\$			

Part I: ACH Origination Services	Cost	Unit of Measure: Per transaction, daily, monthly, annual, maximum	RFP page reference	Comments
			(if applicable)	
ACH reversals	\$			
ACH batch adjustments	\$			
ACH item adjustments	\$			
ACH trap items	\$			
ACH trap files	\$			
UPIC monthly maintenance	\$			
ACH set up	\$			
ACH software (if required - per location)	\$			
Company ID set up	\$			
Company ID monthly	\$			
File testing fees	\$			
ACH returned Item	\$			
Collection charge to consumer	\$			
Revenue Sharing to State	\$			
RCK set up	\$			
RCK entry	\$			
RCK return entry	\$			

Exhibit 8

Cost Proposal for Optional Services for NDR

Request for Proposal Number 4404Z1

*Bidder must specify all fees listed below as per transaction, per day, monthly or annually.

*Bidder must specify if there is a monthly, daily or annual maximum per service/transaction.

*Bidder is required to list all potential fees that could be charged under the contract resulting from this RFP **even if not specifically identified below** or in the RFP document for optional services.

	Cost	Unit of measure: Per transaction, daily, monthly, annual, maximum	RFP page reference	Comments
ACH Payment Scheduling System				
Web-based, IVR, and operator-assisted service for payment scheduling solution (acceptance, authorizations, hosting)	\$			
ACH debits	\$			
Secured FTP file	\$			
Daily Remittance Report	\$			
Account Set-up	\$			
Monthly maintenance fees	\$			
Installment Payments				
Web-based solution (acceptance, authorizations, hosting)	\$			
ACH debits	\$			
Credit card payments – optional	\$			
Monthly maintenance fees	\$			
Daily Reporting	\$			
Secured FTP file	\$			
Account Set-up	\$			