

ATTACHMENT A
RFP # 6304 Z1

Mandatory Project Requirements

Bidder Name: _____

Please answer the following seven mandatory questions with a check mark after the appropriate response. Any “No” answer will eliminate the contractor from further evaluations.

Yes ___ No ___ Does the contractor agree, without exceptions, to meet State Statute requirements for collateralization of State Deposits?

Yes ___ No ___ Does the contractor agree, without exceptions, to provide a statement of collateral every month along with the holding companies pledged securities?

Yes ___ No ___ Does the contractor agree, without exceptions, that collateral arrangements must require a signature of a State designated representative before release of collateral or line of credit?

Yes ___ No ___ Is the contractor a state or national bank licensed to do business in the State of Nebraska and of approved standing and responsibility pursuant to Neb. Rev. Stat. § 77-2301?

Yes ___ No ___ Does the contractor agree to cash Nebraska State Treasury warrants and warrants issued by the NCSPC free of charge and without requiring a fingerprint as required in Neb. Rev. Stat. § 77-2301?

Yes ___ No ___ Does the contractor agree to continue the use of the State of Nebraska’s UPIC numbers?

ATTACHMENT A

RFP # XXXX Z1

Baseline Functional

Bidder must provide a narrative response describing how the solution will meet each of the following statements.

FR 1 – Technical/Hardware/Software Requirements	
a.	Describe hardware/software requirements to access a secure online solution.
Response:	

FR 2 – Online Bank Reporting/Internet Functionality	
a.	Describe how a secure online solution to view bank activity is provided.
Response:	
b.	Provide a link to demo the online solution website and describe how to use.
Response:	
c.	Describe a web-based system, IVR system and operator-assisted service to collect payment data from taxpayers. Describe any mobile functionality available.
Response:	
d.	Allow taxpayers to initiate payments via IVR and web until 5:00 PM CT for next-day settlement. Discuss cut-off times and ACH processing schedules. Provide customer service support times for the IVR.
Response:	
e.	Describe the security levels that are available in the online solution, including whether security levels can be set by user, account, dollar amount, or type of transaction.
Response:	
f.	Describe the security measures for which Treasury Management System Administrator(s) will be responsible. How many System Administrators can be assigned?
Response:	
g.	Describe the secure online solution and the methods of dual authentication available to initiate ACH files for debit and credit programs.
Response:	
h.	Describe how Treasury Management staff can create users and assign access levels to agency personnel to the online solution.
Response:	
i.	Describe how users can be set up for access to zba accounts.
Response:	

Response:	
j.	Describe the formats available to receive ACH addenda online (both translated and raw data).
Response:	
k.	Describe the firewalls to protect customer information on the bank side.
Response:	
l.	Describe if additional online authentication can be used beside user ID and password.
Response:	
m.	Describe the number of users that can have access to the contractor's online solution and how many users can be in the solution at one time.
Response:	
n.	Describe how online solution upgrades are communicated and implemented. Including if emails are sent or easily viewable on the online solution?
Response:	
o.	Can the information for current day reporting be available by 8 AM? Describe the time of day (CT) information is retrieved from the ACH network and made available for current day reporting. How often is the bank activity updated and are there set times?
Response:	
p.	Describe the process to ensure previous day information will be available by 8:00 AM CT.
Response:	
q.	Provide a detailed listing and samples of all reports available online. Describe how these reports can be customized for each user.
Response:	
r.	Describe the ability to view, print, and download daily reports for previous day and current day activity in one (1) or more of the formats listed in Exhibit 1.
Response:	
s.	Describe all the information on current day and previous day reports. Example: trace number, effective entry date, payment description, originator's company ID number and amount.
Response:	
t.	Provide an example where the ACH trace numbers are located and describe how the State will access the ACH trace numbers. Example: on current day, previous day, or ACH received item addenda reports (whether translated or raw data).
Response:	
u.	Describe how fees will be billed monthly on an analysis statement and if the analysis statement will be provided online or via email Provide an example of the analysis statement and describe how it could be downloaded from the online solution. Describe if the analysis statement could be downloaded in an editable file format.

Response:	
v.	Describe the normal data retention policy and the proposal for the ACH payment scheduling system. Include details such as time period, data storage capabilities and processes, disposal of records, and any other relevant details regarding data retention.
Response:	
w.	Describe any options for extending the time frame on data retention.
Response:	
x.	Describe your online solution to initiate and complete wires using reoccurring templates and intrabank transfers with a back-up phone process.
Response:	
y.	Describe how same-day intrabank transfers can be made and at what time the last transfer can be made for same day posting.
Response:	
z.	Describe how the contractor will deposit funds as directed by DOR.
Response:	
aa.	Describe the online solution to create templates for repetitive ACH transactions.
Response:	
ab.	Describe the ability to provide DOR with a product description, system capabilities, and a sample application or website, if available, for consideration for their ACH Payment scheduling system. Disclose all potential fees associated with the transaction processing, reporting, or file creation for this type of program if not listed in the cost proposal.
Response:	

FR 3 – Return/Notification of Change Reporting	
a.	Describe in detail all methods by which agencies could receive ACH notifications of change and returned items. Department of Labor should receive reporting separately.
Response:	
b.	If the State would need the Returns and Notifications of Changes sorted by company ID's, describe how multiple reports could be produced or obtained.
Response:	
c.	Describe when the Returns and Notifications of Change would be available for viewing. (Example: posting day, or next day after settlement of the ACH notification of change or return and what time CT)
Response:	
d.	Describe how a separate file of returned items can be viewed, printed, and downloaded.

Response:	
e.	Describe and provide an example of how the contractor can prepare a NACHA-formatted raw data file of ACH returns and Notifications of Change entries by specified company IDs.
Response:	
f.	Describe how the contractor will make an entry for each ACH return. Can the entries be made per return item? Describe how that return can be identified by the State on previous and current day reporting.
Response:	
g.	Describe how returns are listed on the reporting, as single items or multiple returns grouped to make an entry, etc. Currently returned items are not netted from receipts, netting will not be an option. Describe how the State Treasurer's Office would return the payment(s) through the ACH Network.
Response:	
h.	Describe in detail the methods which agencies will receive ACH Notification of Change and returned items. Describe how each agency could receive reporting separately.
Response:	
i.	Describe the ability to provide a NOC management solution and how this would assist the State in preventing reoccurring NOC returns.
Response:	

FR 4 – ACH Reversals/Deletes	
a.	Describe how reversals or deletions are accepted from multiple designated individuals at State agencies.
Response:	
b.	Describe how reversals/deletions are handled at the bank and what time frame (CT) the State is required to meet. Inform the State how the bank will handle reversed or deleted ACH transactions (i.e., by phone, FAX, or Internet).
Response:	
c.	Explain the procedure the State would use to reverse an ACH payment that was credited to one bank account (zba account), but have the main relationship account debited.
Response:	
d.	Describe the process of reversing or deleting individual transactions, batches, or entire files on behalf of the State in accordance with NACHA regulations.
Response:	
e.	Describe how the contractor can be notified if a file can be held if a transaction needs to be deleted from the file.
Response:	
f.	Describe how the confirmation for deletions and reversals are provided.

Response:	
g.	Describe and provide an example how the State can identify reversed or deleted entries the bank would make on previous or current day reporting.
Response:	

FR 5 – Settlement/Funding	
a.	Describe the method used to allow funding on a settlement date. Including but not limited to allowing the account to be in a daylight overdraft most mornings.
Response:	
b.	Describe how the contractor is able to process ACH credit and debit files for next day, two day, or more settlement date.
Response:	
c.	Describe the process of when ACH credits would be available and when the money would be available to transfer.
Response:	
d.	Describe the order that the bank posts transactions. Example: credits post before debits.
Response:	
e.	Describe an online solution for electronic submission of NACHA formatted files; including but not limited to multiple SEC formats for debit and credit transactions.
Response:	
f.	Describe the process for file balancing, verification, and confirmation.
Response:	
g.	Describe the time windows which same-day transactions are updated.
Response:	
h.	Describe cut off times to process files for next day settlement. Describe how the contractor can process files according to the times needed by the agency, such as processing by 12:00 CT.
Response:	

FR 6 – Fraud Prevention – ACH Filters/ACH Blocks	
a.	Describe in detail the filters or fraud prevention services available.
Response:	
b.	Describe the ability to block all ACH debits on accounts, including consumer and corporate.

Response:	
c.	Describe if the State is allowed to designate certain companies to debit the State's bank account and block all other companies.
Response:	
d.	Describe how the State would notify the bank of an unauthorized debit on the State's bank account. Describe how the State would pull the report and how the debit would show on the bank report.
Response:	

FR 7 – Online Solution for RCK Entries	
a.	Describe an online solution to initiate RCK entries through the ACH network in an attempt to collect on insufficient funds checks.
Response:	
b.	Describe how to enter the information to collect on a returned item.
Response:	
c.	Describe what security measures are put in place to initiate and authorize RCK entries.
Response:	
d.	Describe how the RCK entry would show on the bank statement and provide an example.
Response:	

FR 8 – Other	
a.	Describe what training options are available to new users. Including if the training is in person, by phone and any charge associated for this service.
Response:	
b.	Describe the hours of customer service and what information customer service would be able to assist with.
Response:	
c.	The bidder must provide a listing by month of the prior 12 months Earnings Credit Rate (ECR) used for bank account analysis as well as the current rate. The December 2019 ECR for the Nebraska State Treasurer's account was 1.55%. Describe how earning credits are calculated.
Response:	
d.	Describe if the bank charges for use of uncollected funds. If so, describe how the charge is calculated. Would the contractor allow these charges to be offset by earnings credit allowance?
Response:	

e.	Describe if the bank will assist the State to receive monthly holding reports for collateral? Describe how collateral will be pledged, Letter of credit or securities.
Response:	
f.	Describe the process when the contractor receives the EFT batch from International Game Technology PLC (IGT), including confirmation of file accuracy and verification from bank of completed processing (including totals).
Response:	
g.	Describe the interface options with Salesforce to accept electronic invoices for Charitable Gaming.
Response:	
h.	Describe the ability to process transactions in real time.
Response:	
i.	Describe the ability to update same day transactions. If there are daily specific time, please list the times update occur.
Response:	
j.	Describe options available for licensees (taxpayers) to file and pay taxes and fees through an EFT process.
Response:	
k.	Describe the options available to confirm bank file totals electronically.
Response:	
l.	Describe and provide an example of how credit transactions will post and all options to download this information.
Response:	
m.	Describe the ability to originate ACH debits from files provided to the contractor from multiple sources.
Response:	
n.	Describe the ability to provide RDFI services, including depositing received funds into specified bank accounts and what options are available to DOR with files containing offsetting credits.
Response:	
o.	Describe options available to combine electronic posting or a Trap file of all ACH credit files received daily and all ACH debit originations from various application sources into one file and provide this file in NACHA standard CCD+ and PPD+ formats. Describe what options are available for FTP via SSL and what time the day following the effective settlement date the file would be available.
Response:	
p.	Describe the process to work with agencies and their vendors to test debit and credit electronic funds transfers through the ACH network and test all components of auxiliary systems as requested by the DOR.
Response:	

q.	Describe what standard entry class codes are supported. Describe how the contractor will support implementation of additional standard entry class codes.
Response:	
r.	Describe how the contractor will meet the requirements of the ACH payment scheduling system.
Response:	
s.	Describe how the contractor can combine ACH credit and ACH debit files from various application sources into one file. If the contractor can combine files, could the file be available by 5:00 AM CT? If not available by 5:00 AM CT, what time could it be available?
Response:	
t.	Describe the timeline from award to implementation.
Response:	
u.	Provide the State Treasurer's Office, through a mutually agreed electronic transmission method, the amount of receipted funds credited to those accounts designated by the State by open of business Central Time on the effective settlement date. The money must be available for withdrawal by 8:30 AM CT. Describe the time which money would be available for transfer.
Response:	
v.	Describe ability to assist the State with Office of Foreign Assets Control (OFAC) compliance in relation to the NACHA Operating Rules.
Response:	