

Electronic Funds Transfer Services RFP Q & A

Item #	RFP Section	Page Number	Question or Clarification Request
1.	EFT Specifications, Section III	12	Is the PIN, the taxpayer's password? Yes. How is the PIN communicated to the taxpayer? The PINs are initially four zeros and the taxpayer must then create their own PIN. Are there business rules the contractor must follow in generating the PINs? No.
2.	EFT Specifications, Section III	12	Can a taxpayer make a \$0 payment? Only as a prenote. The Illinois Department of Revenue expects the IVR to initiate prenotes on new accounts and changes. Taxpayers paying ACH Credit may initiate prenotes through their financial institution.

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3.	EFT Specifications, Section III	12	<p>Who is the current contractor for the IVR services? First Data Government Solutions. What is the date this contractor began providing these services? 1993. Is the Treasurer's Office satisfied with the current vendor's services? Yes What is the current IVR contractor's pricing?</p> <p>Data Input-Voice \$.75 per minute Data Input/Output Voice \$.01 per item Cancellation-Voice \$.75 per minute Inquiry Voice-\$.75 per minute Data Input ARU - \$.35 per minute Data Input ARU - \$.01 per item Location Storage - \$.25 per item Location Add - \$.50 per item Location Change - \$.50 per item Location Delete - \$.50 per item PC Deposit - \$1.00 per item ARU Abandoned- \$.35 per minute ARU Rollover – \$.35 per minute ACH Debit - \$.01 per item</p>
4.	EFT Specifications, Section III	12	<p>Can a taxpayer make a payment for any of the tax types? No. Or, is the taxpayer limited to tax types in which he/she is qualified or authorized to pay? Taxpayers may only register for EFT for taxes that they are registered for with the Illinois Department of Revenue.</p>
5.	EFT Specifications, Section III	12	<p>Can a taxpayer make a future dated payment? Yes. How far in the future can a payment be scheduled? Currently 180 days, this could be expanded by mutual agreement.</p>
6.	EFT Specifications, Section III	12	<p>Please provide the following volumes: This information is not available at this time. The Treasurer's Office has requested information from the current provider and will make it available when it is received. Please see attached First Data Monthly Volumes FY09 Excel file for some preliminary statistics.</p>

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	Payments		Payment Cancellations		Password Changes		Payment Inquiries		Total	
	Number of Items	Minutes	Number of Items	Minutes	Number of Items	Minutes	Number of Items	Minutes	Total Number of Items	Total Minutes
IVR (Automated)										
Operator Assisted										
Total										

What are the dollars associated with the above volumes? [Please see answer above.](#)

7.	Section III, Data Exchange Requirements, Reports	19	Please provide an example of the EFT Bank Report. Please see attached txt file.
8.	Section III, Data Exchange Requirements, Reports	16	Can the 3 am Debit Post File and ACH Debit Reversal File be transmitted later than 3 am CT? 3 AM is preferred. This can be no later than 4 AM. The Debit Post File shall be transmitted first.
9.	Appendix 1		How are the ACH debits through tax software submitted to the contractor? All ACH debits are passed from the IVR vendor or IDOR. The tax software files are received by the Electronic Filing System. The EFS inserts them into a table. As they reach the business banking day before the taxpayer requested settlement date, they are included on the daily file to the contractor.
10.	Appendix G	47	Is the 822 Account Analysis file retrieved via an internet portal or a direct transmission? The Treasurer's Office utilizes an internet portal and direct transmission methods for retrieval of the account analysis.

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11.	Appendix G	47	Is the ACH Debit origination volume listed submitted through an ACH NACHA formatted transmission file or EDI formatted file? ACH NACHA . Do you originate credits through this method? No, the taxpayer initiates ACH credits through their financial institution.
12.	Appendix G	48	Please explain the difference in volume and definition between “EDI Origination Translation-ANSI” and “EDI Data Transfer Origination”. Please see amended Appendix G attached. EDI will not be required under this RFP.
13.	Appendix G	48	Regarding EDI Origination, are these items all ACH CTX transactions? What is the average addenda per item originated? Are any non-ACH items sent using EDI, if so please provide types and volumes? See answer to Question #12 above.
14.	Appendix G	48	Please explain the difference in volume and definition between “EDI Receiving Translation” and “Cash Application 823 File”. See answer to Question #12 above.
15.	Appendix G	48	What are your EDI Special Programming requirements? See answer to Question #12 above.
16.	Appendix G	48	Please explain what is meant by “Custom Reporting 864 Report File” See answer to Question #12 above.
17.	Appendix G	48	Do you receive previous day or current day information reporting via the Internet? If so, please provide average monthly volumes. The Treasurer’s Office requires current day ACH and wire transfer information, current and previous day ACH returns and previous day bank statements via the internet. The Treasurer’s Office will grant access to specific information reporting as the system administrator for the Treasury Management product offered by the respondent.
18.	Appendix H2, EFT Phone Script	1	Does the existing IVR allow callers to change their password on their own? No. Or is this exclusively handled by an Operator? Currently taxpayers must talk to an operator, but the Illinois Department of Revenue has no objections to an automated process.

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19.	EFT Specifications, Section 3	4	What is the total number of IVR calls received in the most recent fiscal year? (We assume this number differs from the # of payments actually initiated via the IVR in FY2009 that is referenced in the RFP) See Question #6 above.
20.	EFT Specifications, Section 3	4	What percentage of calls to the IVR concludes with a successful payment? 98%
21.	EFT Specifications, Section 3	4	What percentage fall out of the IVR due to difficulty? 2%
22.	EFT Specifications, Section 3	4	What percentage of calls goes to an Operator for Payment, Cancellation, Inquiry, or Password Change assistance respectively? See Question #6 above.
23.	EFT Specifications, Section 3	4	When are IDOR's peak processing periods? If peak processing differs by tax type, can you provide tax type specific peaks? Mid April, mid June, mid September, and mid to late January. Please see EFT WT Volume FY09 attached for information related to the movement of funds from the EFT account by the Treasurer's Office.
24.	EFT Specifications, Section 3	4	What time of day are the majority of IDOR's IVR calls received? Between the hours of 8:00 a.m. and 4:00 p.m. MT.
25.	EFT Specifications, Section 3	12	What is the peak hour call volume received on the existing IVR application? 11:00 a.m. MT
26.	EFT Specifications, Section 3	12	What is the average call duration for the existing vendor IVR application? See Question #6 above.
27.	EFT Specifications, Section 3	16	Can you clarify whether "Balance Records" would ever be received on an incoming Debit Enrollment file? Or are they specific to "Debit Post" files? Balance records are not included in the Enrollment File.

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28.	EFT Specifications, Section 5	Listing of Due Dates	Is the due date for payment the same for all taxpayers for a given tax type? No. Or could it differ among payers paying for the same tax type? Yes.
29.	EFT Specifications, Appendix H3A, Section 4	Header, Detail, Trailer, Balance Record Layout	Can IDOR provide separate file layouts for each file type? Or at a minimum can IDOR specific what fields are guaranteed to be populated within the Debit Enrollment file records? What fields will be sometimes populated in the Debit Enrollment file? Please see EFT Matrix and EFT Lexicon attachments.
30.	EFT Specifications, Appendix H3A, Section 4	Detail Record Layout	With respect to the debit enrollment file, will Debit Enrollment Detail records be received for all Payment Method Codes (field #240)? No. Or will we only receive Debit Enrollment Detail records for ACH Debit payment methods? The IVR vendor will only receive Debit Enrollment Detail records for taxpayers enrolled in the IVR debit payment method.
31.	EFT Specifications, Appendix H3A, Section 4	Detail Record Layout	What is the average number of debit enrollment detail records that we can expect to receive in a given day? The average number of debit enrollments for a given day is 20.
32.	EFT Specifications, Appendix H3A, Section 4	Detail Record Layout	What is the peak number of enrollment detail records we can expect to receive in a given day? The peak enrollment for a given day is 125; this was reached back in 2005.

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33.	EFT Specifications, Appendix H3A, Section 4	Detail Record Layout	Does IDOR only send changed enrollment records if a change is initiated? Or could we receive a Change record at any time even if the information is unchanged? The EFT Enrollment file contains add, change, delete records. The first file to the new vendor will contain all active accounts as Adds. After that first file, the file only contains adds for any new enrollments, changes, and deletes. There is one record per tax type. So if you're paying 5 tax types, there's 5 records (doesn't matter if all 5 use the same bank account or not).
34.	EFT Specifications, Appendix H3A, Section 4	Detail Record Layout	If there are no Adds, Changes, or Deletes in a given day - will IDOR generate a blank file? If a blank file is generated, will IDOR require a processing acknowledgement file? A file with a header and trailer will be provided when there is no enrollment activity. An acknowledgement file will be expected.
35.	EFT Specifications, Appendix H3A, Section 4	Detail Record Layout	Can you describe the purpose of the 3 different amount types and provide an example of how they are used? Amount types are not used at this time by IDOR. The amount types would be included in the CCD+ addenda if IDOR were using them. The purpose of amount types is to allow the Taxpayer to split the payment amount into parts such as Tax, Penalty, and Interest Amounts or into State, County, and Municipal Tax Amounts. IDOR does not allow this at this time.
36.	EFT Specifications, Appendix H3A, Section 4	Detail Record Layout	Can you describe the purpose of the batch number and provide an example of how that is used? Which file type does the Batch number get populated in? The vendor will not receive or provide a Batch number.
37.	EFT Specifications, Appendix H3A, Section 4	Detail Record Layout	What is the Receiver's ID Number? What does IDOR pass in this field? The Receiver ID Number is used in the Fifth IAT Addenda Record to describe the type of bank identification number used by the Receiver. IDOR will be the receiver using a Routing Transit Number. A 01 will be passed in this field in a debit authorization.

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38.	EFT Specifications, Appendix H3A, Section 4	Detail Record Layout	Will the Receiver's Street Address, City, State, and Postal Code always be populated in the Debit Enrollment file for an "Add"? Yes.
39.	4.2 f	4	The requirement states: "The Respondent shall provide a general five-year business plan, which shall include, but not be limited to, projected revenues, projected growth of assets and liabilities and projected growth of equity." Can the State please provide further clarification on this requirement? Will the submission of our Annual Report suffice for this requirement as our business plans are, by their nature, confidential and not released? Your annual report will suffice for this requirement, however, please note we are looking for your affirmation that you intend to continue in this line of business.
40.	4.3 Schedule	5	Can the State please confirm their desired date for when the successful bidder's solution is operational (execution date)? During the bidders conference mention was made of an implementation by May 2010. The solution must be operational by 6/1/2010.

41.	5.8 Functional and Technical Presentation	8	The requirement states: " <i>Present all aspects and details of the proposed fulfillment of specific functional, technical performance and support requirements as delineated in Section 8.0 of this RFP. For ease of evaluation, please refer to the numbered paragraphs as presented in this RFP. Reference each identified requirement (including paragraph number), indicating that the specified requirement is currently supported, is planned to be supported or will not be supported, with a brief explanation as appropriate.</i> " Can the State confirm that the bidder is required to just address the (unnumbered) requirements of Section 8.0 (Page 15) of this RFP in this section? Section 5.8 reads Section 8.0 in error, please address only the requirements stated in Section 8.0.
42.	6.1 Research and Information Retrieval	8	Can the State provide more information on the nature and frequency of the information retrieval and research requirements you have? The Treasurer and the IL Department of Revenue may request information and research related to all aspects of the requirements provided in the RFP.

43.	7.17 Reporting and Testing	15	Can the State provide more information on the nature of the testing required with the State prior to execution? The Illinois Department of Revenue will require testing of both the IVR and ACH processes. We will also require testing of communications, transmissions, and reporting. The Treasurer will require testing including but not limited to the treasury management information system, ACH return files, 822 account analysis and files reflecting the daily deposits in total by tax type.
44.	8.0 CURRENT TREASURER'S PROCESSES	16	The requirement states that <i>"The Treasurer's Office requires an ACH debit block on the settlement account where these funds are credited."</i> During the bidders conference there was reference to a written authorization procedure to be followed to allow a debit. Can the State please provide more information on how this procedure currently works? There are several situations that occur which require the Treasurer and the Department of Revenue to work together to return erroneous payments to taxpayers. Currently, all ACH erroneous payments (debits or credits) received are returned to the taxpayers through the ACH network if possible. The current provider is instructed by the Treasurer's Office via email to return the funds providing it meets the NACHA timelines. Because of the debit block, the financial institution performs the return of funds manually. The Treasurer's Office will not request the financial institution to return funds until we have received sufficient documentation from the Department of Revenue. If we have missed the NACHA timelines for returning funds, the Treasurer will initiate a wire transfer from the account to the taxpayers account with proper documentation from the Department of Revenue and the taxpayer.
45.	Bidders Conference		During the conference the requirement for the solution to handle International ACH payments was stated. Can the State please confirm this requirement and provide more information on the frequency and typical amount of these payments? Yes, this is a requirement. At this point in time, we do not know what the volume or frequency will be for these payments.
46.	Bidders Conference		During the conference it was reported that the State desired all remittances from any channel to be consolidated into one file before transmission. Can the State confirm this requirement, or will the State accept individual file transmissions? This requirement must be met, one consolidated file daily.

47.	Appendix G		<p>Can you provide additional information for the following banking services:</p> <ul style="list-style-type: none"> a. ACH Network Fee Credit b. ACH Network Fee Debit c. ACH Premium Cycle Surcharge <p>These are service charges for processing ACH transactions through the ACH premium night window.</p>
48.	Appendix H2 – EFT Phone Script		<p>Outside of checking whether the Tax Period End Date is valid calendar date, are there any other validations that should be performed against this date? Yes, the tax period should be the last day of any month.</p>
49.	Appendix H2 – EFT Phone Script		<p>Should the IVR system check if the caller is attempting to make a payment after the last day of the tax liability period (i.e. late payments)? No. If so, what action should the IVR system take if the payment is late? Not applicable.</p>
50.	Appendix H2 – EFT Phone Script		<p>Will the State require use of its own voice talent for the IVR? No.</p>
51.	Appendix H2 – EFT Phone Script		<p>How many attempts will the afforded the caller to successfully enter data (e.g. three attempts)? Currently the taxpayer is allowed three attempts. We are open to suggestions or recommendations for change.</p>
52.	Appendix H2 – EFT Phone Script		<p>If the caller is unable to successfully enter correct data or if the caller does not provide input, should the IVR call end or roll out to the operator? The calls should end and the taxpayer should contact the Illinois Department of Revenue’s Electronic Payment Section.</p>
53.	APPENDIX, H3A Section IV, File Layouts		<p>Can we assume the same Tax Identification Number will be used across all enrolled tax types for a given taxpayer? No, see listing of possible taxpayer IDs on the EFT-11.</p>
54.	APPENDIX, H3A Section IV, File Layouts		<p>Can we assume the same password will be used across all enrolled tax types for a given taxpayer? Yes, by taxpayer I.D.</p>

55.	APPENDIX, H3A Section IV, File Layouts		Can we assume the same bank account information will be used across all enrolled tax types for a given taxpayer? No.
56.	APPENDIX, H3A Section IV, File Layouts		Does field number 580 (Receiver's Postal Code) represent the zip code and postal code? If not, in which field can we expect the zip code to be passed in? IDOR as the receiver, this field will contain IDOR's standard U.S. postal zip code.
57.	APPENDIX, H3A Section IV, File Layouts		Can you confirm that Field 160 Tax Identification Number will always be populated on an Enrollment record? Yes.
58.	APPENDIX, H3A Section IV, File Layouts		Can you confirm that Field 190 Taxpayer Bank Routing Number will always be populated on an Enrollment record? Yes.
59.	APPENDIX, H3A Section IV, File Layouts		Can you confirm that Field 200 Taxpayer Bank Account Number will always be populated on an Enrollment record? Yes.
60.	APPENDIX, H3A Section IV, File Layouts		Can you confirm that Field 210 Checking or Savings Indicator will always be populated on an Enrollment record? Yes.
61.	APPENDIX, H3A Section IV, File Layouts		Can you confirm that Field 230 Name on Account will always be populated on an Enrollment record? Please see EFT Matrix and EFT Lexicon attachments.
62.	APPENDIX, H3A Section IV, File Layouts		Can you confirm that Field 380 Receiver Name will always be populated on an Enrollment record? Yes.

63.	APPENDIX, H3A Section IV, File Layouts		Can you confirm that Field 530 Receiver's ID Street Address will always be populated on an Enrollment record? Yes.
64.	APPENDIX, H3A Section IV, File Layouts		Can you confirm that Field 540 Receiver's City will always be populated on an Enrollment record? Yes.
65.	APPENDIX, H3A Section IV, File Layouts		Can you confirm that Field 550 Receiver's State will always be populated on an Enrollment record? Yes.
66.	APPENDIX, H3A Section IV, File Layouts		Can you confirm that Field 560 Receiver's Province will always be populated on an Enrollment record? Yes.
67.	APPENDIX, H3A Section IV, File Layouts		Can you confirm that Field 570 Receiver's Country will always be populated on an Enrollment record? Yes.
68.	APPENDIX, H3A Section IV, File Layouts		Can you confirm that Field 580 Receiver's Postal Code will always be populated on an Enrollment record? Yes.
69.	APPENDIX, H3A Section IV, File Layouts		Can you confirm that Field 050 FTA Tax Type will always be populated on an Enrollment record? Please see EFT Matrix and EFT Lexicon attachments.
70.	APPENDIX, H3A Section IV, File Layouts		Can you confirm that Field 600 Add/Change/Delete Indicator will always be populated on an Enrollment record? Yes.

71.	APPENDIX, H3A Section IV, File Layouts		What information is Field 290 Amount Type 1 used for? What is Field 310 Amount Type 2 used for? What is Field 330 Amount Type 3 used for? Amount types are not used at this time by IDOR. The amount types would be included in the CCD+ addenda if IDOR were using them. The purpose of amount types is to allow the taxpayer to split the payment amount into parts such as Tax, Penalty, and Interest Amounts or into State, County, and Municipal Tax Amounts. IDOR does not allow this at this time.
72.	APPENDIX, H3A Section IV, File Layouts		The file layout refers to a “Reversal/Error Code Sheet”. Can this be provided? See bid specs, the last sheet before Appendix I lists them.
73.	Appendix H3A Section IV	92	Which file format fields correspond to the different files in the data exchange process? Please see EFT Matrix and EFT Lexicon attachments.
74.	Appendix H3A Section IV	92	Which file format fields correspond to the different transaction types (wire, ACH)? Please see EFT Matrix and EFT Lexicon attachments.
75.	Appendix H3A Section IV	92	Which file format fields correspond to debits versus credits across the transaction types? Please see EFT Matrix and EFT Lexicon attachments.
76.	General	n/a	How are returns currently handled for debits? Returned bank items, prenotes, and change notices are all included in the DBTREVS file.
77.	Appendix H3A Section IV		Can the State please provide information on which fields are included in each of the 6 file types? Are there required fields and optional fields within each file type? Please see EFT Matrix and EFT Lexicon attachments.
78.	Section 1.0		What “administrative functions” are to be available on the voice line offered to remitters? The administrative functions will include reporting system failures or errors, taxpayer navigation issues, and miscellaneous customer service support issues.

79.	Section 2.0	<p>What new technologies may be considered by the Department of Revenue? The Illinois Department of Revenue is always looking at new technologies to improve/enhance processing. We will be working with the winning vendor to implement new technologies that become available and that are appropriate.</p>
80.	Section 3.0	<p>How many times has the Fed-Wire emergency back-up process been used over the past 3 years? 908 (Calendar years 2007, 2008, and 2009 to present). What are the implications to file transmission of tax payor transaction information when there are wire transfers? The taxpayers are instructed to include the tax payment (CCD+ Addenda Info, 80 bytes) data in the comment line of the FedWire.</p>
81.	Section 9.2	<p>Is the price schedule requested a requirement of bid submission RFP? We rarely provide pricing for services not being solicited, and not associated with the high volumes normally offered by a state or state agency? Yes – this is a requirement.</p>
82.		<p>Department of Revenue processes –</p> <ul style="list-style-type: none"> • Please provide specific processing expectations related to Personal Identification Number issue and use. Please see question one’s answer. • Please define the sources of ACH debit files that will be sent to the processor. The sources include the IVR vendor and the Illinois Department of Revenue.
83.	Appendix G	<p>How many IVR transactions are processed in the average month? 20,000 Are these reflected on the billing grid as ‘minutes’? The transactions are a combination of both minutes and item count.</p>
84.	Appendix G	<p>If 98,000 users are authorized to use the IVR, why are there not 98,000 ‘location storage’ units indicated? More than 50% of the users are ACH Credit taxpayers. These taxpayers are not included in the IVR enrollment database.</p>
85.	Appendix G	<p>What information or transaction type is being received via 823 EDI files, a format often used for lockbox transactions?</p>

86.	Appendix G		What origination transactions are being translated in an EDI environment? Please see answer to Question #12 above.
87.			Are files delivered or received in an encrypted condition? Yes.
88.	Section VI		Please offer more information regarding the edits per tax type required of the IVR vendor. The Illinois Department of Revenue expects the edits to correspond to the second page of the EFT-11 regarding taxpayer IDs, tax type codes, account periods, and corresponding bank account information.
89.			Please provide daily item counts and ACH transaction dollars per day and batch, for the past year. This information is not available.
90.			Are ACH batches sent directly to ACH operations, or via EDI files? IDOR will send at least one file a day in a proprietary format as shown in the bid specification. IDOR is no longer using EDI as an interface to and from the vendor and there will be no EDI files sent or received to the Illinois Department of Revenue. IDOR expects the vendor to initiate debits thru the ACH.
91.			Are ACH files processed in premium cycle time frame each day, or only on days of unexpected processing delays? Please define premium cycle. IDOR plans to send one file daily at about 1:00 pm central time. Additional files would be sent on an exception basis.
92.			Are all ACH entries settled with the same company identifier, or carry different id's for segregation purposes? The IVR vendor and the Illinois Department of Revenue debits currently carry separate company identifiers/originator IDs.
93.			Will IDOR be sending the processing bank transactions collected through their website? Yes. Please describe these transactions and provide a breakdown of these transactions. Please refer to Appendix I.
94.			Are there are any other transactions that will be sent to the bank for consolidation and reporting aside from those collected via the web or IVR channels? Yes, tax payments made via ACH Credit and Fed-wire.

95.			Is the bank expected to consolidate all of the transactions into one A/R file for IDOR? Yes.
96.	Appendix G		Please explain the difference between ACH Debit Originated and ACH Addenda Originated? Why are these split into 2 transaction types and do not have a 1 to 1 relationship? ACH Debit Origination is the charge for processing an ACH debit transaction initiated by the customer. ACH Addenda Originated is the charge for processing reference information associated with the origination of an ACH transaction.
97.	Appendix G		Please define ACH Network Fee Credits and Network Fee Debits? These items are the charges for processing ACH transactions through the ACH premium night window.
98.	Appendix G		Is the ACH Account Filter set up for 1 party only? Is this expected to change? The Treasurer will be the only party on the account filter. We do not anticipate any changes but reserve the right to make a change if necessary.
99.	Appendix G		Please define Cash Application 823 File? Please see answer to Question #12 above.
100.	Appendix H3A		These do not appear to be NACHA file formats. What format are these files? Proprietary txt files.
101.			Which specific forms are required to be completed by subcontractors? Subcontracts are required to complete all forms required under Section 4.2 Mandatory Requirements (Appendix A, B C and D).
102.			What other requirements contained within the RFP for the Prime bidder are also required of the subcontractor? We will need a detailed description of the services being provided by the Prime bidder and the subcontractor.
103.			What is the current budget for the development and hosting/maintenance of the IVR? The cost of the IVR is to be incurred by the winning bidder.
104.	Section 8.0 Current Treasurer's Processes		What is the confirmation number being referred to? The confirmation number can be found in the Detail Record Layout, field 180. Is this the bank assigned trace number that will be populated in the trace number field when the origination transaction is processed (stripping off the confirmation number provided by the State)?

105.			What is the largest total balance the State will maintain with the bank? The Treasurer will maintain an average of \$50,000-\$100,000 in the account however there are days when late Fed wires will be credited to the account that will cause an increase to this average balance.
106.			Please provide historical balances (by month/day) and the volatility of these balances to determine seasonality or cyclical variations to the cash balances to the extent possible. Please see Average Monthly DDA Balances FY09 attached.
107.			How often does IDOR review the amount of collateral needed? IDOR is not responsible for collateral. The Treasurer reviews collateral requirements on a daily basis.
108.			Will IDOR require any type of collateral reporting? IDOR is not responsible for collateral. The Treasurer does not require any special reports at the present time.
109.			The Collateral Agreement states that “the financial assets shall be marked to market and adjusted, if necessary, to the appropriate level on a weekly basis.” Which party is responsible to perform this activity? The Treasurer performs daily review of the market value of securities pledged for demand deposit account collateral and will contact the financial institution if any changes are necessary.
110.			If the State elects to pay by compensating balance, will it require these balances be collateralized? Yes
111.			If collateral is needed, will collateral requirements for compensating balances be similar to the collateral requirements for balances that result from the proposed activity? Please outline any differences. Yes
112.			Which collateral category would compensating balances fall in as it pertains to Appendix F, Exhibit A (i.e. Repos – 102%, Time Deposits – 105%, etc)? All assets listed in the Repo section at 102%. Demand deposit account collateral is subject to the discretion of the Treasurer. Particular securities may be unacceptable due to the administrative difficulties in pricing.

113.	Sec. 7.14 (Security)		Is IDOR open to negotiating its right to perform a check on the taxpaying status of all bank employees who will have access to taxpayer information? Will this require the disclosure of employee Social Security Numbers? Current practice requiring a background check does include a request for an employee's Social Security Number.
114.	Sec. 28 (Disputes)		Is IDOR open to waiving sovereign immunity? No
115.	3.0		Establish and maintain a special toll free number for an interactive voice response system: Who is the State's current IVR vendor? First Data Government Solutions.
116.	3.0 IVR		Can the IVR contract be separated from the processing of financial transactions within the RFP? If the IVR contract is with a financial institution, a separate contract may be an option. If it is not a financial institution, the IVR would need to be a sub-contract with the winning proposer."
117.	3.0 IVR		What are the IVR payment volumes by tax type and month of receipt? This information is not available at this time. The Treasurer's Office has requested information from the current provider and will make it available when it is received.
118.	3.0 IVR		Is an on-line (Web) payment option desired to supplement the IVR option? No.
119.	3.0 ACH Debits and ACH Credits		We would appreciate if the State could provide peak and average daily dollar amounts of both ACH debits and credits along with the frequency that the peaks occur throughout the year. This information is not readily available, however, please refer to Question #6 or Question #23 for average monthly volumes.
120.	3.0 ACH Credits		What types of ACH credit payments are received? All tax types except Coin-Operated Amusement Device Tax (RCOA-1), Cigarette Tax Stamp Order – Invoice Payment (RC-1-A) and Order – Invoice for Real Estate Transfer Tax Stamps Payment (RLG-14). Are there addenda specifications/requirements? Yes, there are specific requirements.

121.	3.0 Wire Initiation		<p>Wire Initiation:</p> <ul style="list-style-type: none"> • Will taxpayers be directed to contact the State directly if wires are to be used for tax payments? Yes. • What are the wire initiation instructions (e.g. Is OBI information instructions provided to the taxpayer?) The Illinois Department of Revenue will provide the taxpayer specific information to give to their financial institution to successfully initiate the wire. • What is the wire procedures used to process wires and how are the wires posted? Please see the answer to question 75.
122.	4.3 Schedule		<p>What is the proposed implementation or live date of these services? May 1, 2010 or earlier.</p>
123.	8.0 Tracer Number		<p>Does the State or current EFT vendor assign an ACH tracer number? No. If the tracer number is assigned by the State/EFT vendor what does the number consist of? This is a fifteen (15) position number. The first eight (8) digits are the routing number of the originating financial institution (OFI) and the other seven (7) digits are assigned by the OFI.</p>
124.	8.0 Confirmation Number		<p>Where in the ACH origination file is the Confirmation Number placed? EFT Detail Record, field 180.</p>
125.	8.0 ACH Returns		<p>What is the preferred ACH Return notification method (transmission, online or faxed)? Transmission.</p>
126.	Appendix H3A Section IV File Layouts		<p>For your ACH direct origination files is the State using the standard NACHA format? The bank will receive a proprietary txt file from the Illinois Department of Revenue to initiate ACH debits.</p>

127.	8.0 ACH File Transmissions		Are the posting of the payment files processed with a single or multiple files throughout the day? <i>Single.</i>
128.	8.0 Tax Files		Are separate positing files required by tax type and/or payment type? <i>Posting files need to be separated by tax type code and have a balancing record before tax type code changes. One file can contain multiple tax type codes but all payments must be for the same deposit (settlement) date.</i>
129.	Appendix G Pricing		In the pricing proposal is the State being assessed charges for all pricing points or only where volume is indicated? <i>The Treasurer is being charged for pricing points where volume is provided but there is potential for other line items to be utilized.</i>
130.			Where are the ACH credit transactions originated? <i>Taxpayer's financial institution.</i> Is it by the state or the customer of the state? <i>Customer of the state.</i> How are these transactions reported today and in what format? <i>They are reported in the same data file as the debits.</i>
131.			How is the current batch file of web originated debits and credits sent to the current provider? Is it via EDI or some other format. What is the protocol? <i>Currently the files are sent via EDI format to the Illinois Department of Revenue. The Illinois Department of Revenue will not be using EDI format under the new contract.</i>
132.			Is the IVR a voice activated system, voice and touch tone or just touch tone? <ul style="list-style-type: none"> If voice is used, is it a requirement of the RFP or will a touch tone only option suffice? <i>A touch tone only option will suffice.</i>
133.			How often do you add tax types? <i>In 2008, approximately fifteen (15) new tax types were added, however, none have been added in 2009. The last addition to the IVR was in 2002.</i> <ul style="list-style-type: none"> How much advanced notice will we have? <i>Ninety (90) days.</i>
134.			The RFP indicates that the customer must enter their type tax code. IF the customer is entering that into the IVR system should the system be validating the code to the list of codes provided by IDOR? <i>Yes.</i> If so, would we be rejecting or ignoring invalid codes? <i>Yes.</i>

135.			The RFP indicates that the vendor shall be required to create specific edits based on tax type. Can you expand on what those edits may be? See answer to question 83.
136.			How will tax questions be handled for the IVR? Who handles technical vs. tax questions? Not applicable. Any tax questions will be handled by the Illinois Department of Revenue. Any IVR technical question will be handled by the IVR vendor.
137.			In the posting file – please describe/clarify your definition of an EFT Balance record? An EFT balance record follows all the posting records for a specific tax type code and provides a summary count of those records and a total of the debit amount of those records.
138.			Will the state provide the current PINs used or will the tax payer receive a new one? This is unknown at this time and is too be determined in the future.

Appendix G Pricing Proposal

<u>Description</u>	<u>TMA Code</u>	<u>Unit</u>	<u>Average Monthly Volume</u>	<u>Proposed Item Cost</u>	<u>Total Proposed Per Item Cost</u>
Uncollected Overdraft Surcharge	00-0013	Occurrence			
Overdraft Interest Fees	00-0211	Occurrence			
Charge for Overdraft	00-0212	Occurrence			
FDIC	00-0230	Variable/Pass Through			
Earnings Credit Adjustment	00-0241	Variable/Pass Through			
DDA Maintenance	01-0000	Account	1		
Debits Posted	01-0100	Item	4		
ACH Settlement Debit	01-0100	Batch			
Credits Posted	01-0101	Item			
ACH Settlement Credit	01-0101	Batch	65		
DDA Statement Internet	01-0337	Monthly	1		
Account Analysis Automated Internet	01-0407	Account	1		
Account Analysis 822 Internet	01-0447	Monthly	1		
Audit Confirmation	01-0630	Item			
ACH Maintenance	25-0000	Account	1		
ACH Debit Originated	25-0100	Item	133,531		
ACH Credits Originated	25-0101	Item			
ACH Addenda Originated	25-0120	Item	158,232		
ACH Debit Prenotes Originated	25-0130	Item			
ACH Network Fee Credit	25-0140	Item			
ACH Network Fee Debit	25-0140	Item	132,459		
ACH Premium Cycle Surcharge	25-0140	Item	31,297		
ACH Debits Received	25-0200	Item			
ACH Credits Received	25-0201	Item	37		
ACH Addenda Received	25-0220	Item			
ACH Return Item Debit	25-0300	Item			
ACH Return Item Credit	25-0301	Item			
ACH Redeposit	25-0310	Item			
ACH Return Item Dishonored	25-0311	Item			
ACH Return Item Unauthorized	25-0312	Item			
ACH Return Item Notification	25-0400	Item	862		
ACH Return Transmission	25-0402	Item			
ACH Except Processing-Item Modification	25-0610	Item			
ACH Except Processing-Batch Modification	25-0611	Batch			
ACH Except Processing-File Modification	25-0612	File			
ACH Except Processing-Item Deletion	25-0620	Item			
ACH Except Processing-Batch Deletion	25-0621	Batch			
ACH Except Processing-File Deletion	25-0622	File			
ACH Except Processing-Item Reject	25-0630	Item	16		
ACH Except Processing-Batch Reject	25-0631	Batch			
ACH Except Processing-File Reject	25-0632	File			
ACH Except Processing-Item Reversal	25-0640	Item			
ACH Except Processing-Batch Reversal	25-0641	Batch			
ACH Except Processing-File Reversal	25-0642	File			
Debit Authorization Return	25-1050	Monthly	1		
Debit Authorization Return	25-1050	Item			
ACH Account Block	25-1052	Monthly	1		
Debit Authorization Exception	25-1053	Item	1		
ACH Account Filters	25-1056	Account	1		
Special ACH Services-Notification of Change-Auto	25-1070	Item	617		
Special ACH Services-Notification of Change-Manual	25-1071	Item			
Tax Payer Debit Initiator Vendor	26-0610	Monthly Pass Through	See below		
Funds Transfer System Maintenance	35-0000	Monthly	1		
Wire Transfer-Out Rep Terminal	35-0100	Item	23		
Wire Transfer-Out Non-Rep. Terminal	35-0104	Item			
Outgoing Book Transfer	35-0123	Item			
Wire Transfer Out-Rep Telephonic	35-0200	Item			
Wire Transfer Out-Non-Rep. Telephonic	35-0202	Item			
Wire Transfer-In	35-0300	Item	21		
Incoming Book Transfer	35-0320	Item	2		
Internet Previous Day Maintenance	40-0050	Monthly	1		
Internet Current Day Maintenance	40-0053	Monthly	1		

Appendix G Pricing Proposal

Internet Previous Day Summary	40-0270	Account	1		
Internet Previous Day Detail	40-0271	Item			
Internet Current Day Summary	40-0273	Account	1		
Internet Current Day Detail	40-0274	Item			
Internet History	40-0341	Account	1		
Automatic Investment Maintenance	45-0020	Account			
Miscellaneous	99-0000	Pre-Approved			
<i>INITIATION OF DEBITS BY TAXPAYERS</i>					
Data Input-Voice		Minute	563		
Data Input/Output Voice		Item			
Cancellation-Voice		Minute	150		
Inquiry Voice		Minute	412		
Data Input ARU		Minute	63,128		
Data Input ARU		Item			
Location Storage		Item	53,894		
Location Add		Item	300		
Location Change		Item	137		
Location Delete		Item			
PC Deposit		Item	423		
ARU Abandoned		Minute	311		
ARU Rollover		Minute	3,321		
ACH Debit		Item	24,577		
Total Average Monthly Cost					\$0.00

Average Monthly Balance

July-08	\$120,605.00
August-08	\$122,378.00
September-09	\$183,669.00
October-08	\$208,230.00
November-08	\$249,258.00
December-08	\$1,160,014.00
January-09	\$97,647.00
February-09	\$105,837.00
March-09	\$308,911.00
April-09	\$141,359.00
May-09	\$100,028.00
June-09	\$155,150.00

EFT LEXICON - EFT DETAIL RECORD

EFT DETAIL RECORD		
FIELD NO	FIELD NAME	DEFINITION
010	RECORD ID	Designates which FILE TYPE: *****DBTINIT'(debit initialation), *****DBTPOST'(debit post from bank), *****DBTACKD(debit ini ack or debit post ack)', *****DBTREVS(reversal)', *****DBTENRNL(enrollment)' OR *****DBTENAK(enrollment ack)'. CONSTANT 'DTL'.
020	RECORD CODE	CONSTANT 'DTL'.
030	FILE CREATE DATE	CCYYMMDD, FILE CREATE DATE OF THE TRANSACTION.
040	FILE CREATE TIME	HHMMSS, FILE CREATE TIME, HOUR-MINUTE-SECOND.
050	FTA TAX TYPE	CODE IDENTIFYING TYPE OF TAX BEING PAID. FOR USE WITH TAX PAYMENT (TXP) BANKING CONVENTIONS. See page FTA TAX TYPE FIELD 050
060	ERROR CODE 1	RESERVED FOR ACKNOWLEDGMENT REVERSAL, ERROR CODE - SEE REVERSAL ERROR CODE SHEET FOR VALUE ELSE SPACE FILL.
070	ERROR MESSAGE 1	RESERVED FOR ACKNOWLEDGMENT REVERSAL, ERROR MESSAGE. IF NONE, SPACE FILL.
080	ERROR CODE 2	RESERVED FOR ACKNOWLEDGMENT REVERSAL, ERROR CODE - SEE REVERSAL ERROR CODE SHEET FOR VALUE ELSE SPACE FILL.
090	ERROR MESSAGE 2	RESERVED FOR ACKNOWLEDGMENT REVERSAL, ERROR MESSAGE. IF NONE, SPACE FILL.
100	ERROR CODE 3	RESERVED FOR ACKNOWLEDGMENT REVERSAL, ERROR CODE - SEE REVERSAL ERROR CODE SHEET FOR VALUE ELSE SPACE FILL.
110	ERROR MESSAGE 3	RESERVED FOR ACKNOWLEDGMENT REVERSAL, ERROR MESSAGE. IF NONE, SPACE FILL.
120	RECORD NUMBER	RESERVED FOR ACKNOWLEDGMENT REVERSAL. COUNT OF ERROR RECORD IN FILE, ELSE ZERO FILL. See EFT TRAILER sheet attached
130	ACKNOWLEDGMENT RECORD ID	RESERVED FOR ACKNOWLEDGMENT REVERSAL, RECORD ID OF RECORD IN ERROR, ELSE SPACE FILL.
140	DEBIT AUTHORIZATION AMOUNT	FORMAT 13,2 IMPLIED DECIMAL, RIGHT JUSTIFY, LEFT ZERO FILL. AMOUNT OF PAYMENT.
150	IDOR REQUESTED SETTLEMENT DATE	CCYYMMDD, DATE THE ORIGINATING ENTITY INTENDS FOR THE TRANSACTION TO BE SETTLED.
160	TAX IDENTIFICATION NUMBER	TAXPAYER IDENTIFICATION NUMBER; IBT - ILLINOIS BUSINESS TAX NUMBER, SSN - SOCIAL SECURITY NUMBER + POST, FEIN - FEDERAL IDENTIFICATION NUMBER, MATCHING NUMBER FOR ERT CREDITS OR OTHER ASSIGNED NUMBER IDENTIFYING ORIGINATING TAXPAYER.
170	APE	CCYYMMDD, ACCOUNT PERIOD ENDING - APE.
180	CONFIRMATION NUMBER	UNIQUE IDENTIFICATION FOR THE TRANSACTION.
190	TAXPAYER BANK ROUTING NUMBER	TAXPAYER BANK ROUTING NUMBER.
200	TAXPAYER BANK ACCOUNT NUMBER	TAXPAYER BANK ACCOUNT NUMBER.
210	CHECKING OR SAVINGS INDICATOR	'C' - CHECKING INDICATOR 'S' - SAVINGS INDICATOR.
220	PERSONAL OR CORPORATE INDICATOR	'PPP' - PERSONAL INDICATOR 'CCP' - CORPORATE INDICATOR.
230	NAME ON BANK ACCOUNT	NAME ON BANK ACCOUNT that taxpayer is using to make an EFT payment
240	PAYMENT METHOD CODE	'C' - ACH CREDIT 'D' - ACH DEBIT 'F' - FED WIRE 'M' - CREDIT MEMO 'V' - CREDIT CARD.
250	TRACE NUMBER	TRACE NUMBER is used in the ACH Debits and ACH Credits
260	BATCH NUMBER	RESERVED, SPACE FILL.
270	DOCUMENT NUMBER	RESERVED, SPACE FILL.
280	EFFECTIVE ENTRY DATE	DATE THE PHONE CALL WAS MADE ON IVR PHONE DEBIT SYSTEM.
290	AMOUNT TYPE 1	AMOUNT TYPE 1. IF NONE, SPACE FILL.
300	AMOUNT 1	AMOUNT 1. IF NONE, ZERO FILL.
310	AMOUNT TYPE 2	AMOUNT TYPE 2. IF NONE, SPACE FILL.
320	AMOUNT 2	AMOUNT 2. IF NONE, ZERO FILL.
330	AMOUNT TYPE 3	AMOUNT TYPE 3. IF NONE, SPACE FILL.
340	AMOUNT 3	AMOUNT 3. IF NONE, ZERO FILL.
350	FEDWIRE\CREDIT\DEBIT ADDENDA INFORMATION	MEMO FIELD FOR FEDWIRE or CCD+ ADDENDA RECORD FOR ACH CREDIT\ACH DEBIT
360	IAT INDICATOR	'Y' - IS IAT TRANSACTION 'N' - NOT IAT TRANSACTION.
370	TRANSACTION TYPE CODE	'IAT' - IAT INDICATOR OR SPACE FILL.
380	RECEIVER NAME	RECEIVER NAME.
390	ORIGINATOR NAME	ORIGINATOR NAME.
400	ORIGINATOR STREET ADDRESS	ORIGINATOR STREET ADDRESS.
410	ORIGINATOR CITY	ORIGINATOR CITY.
420	ORIGINATOR STATE	ORIGINATOR STATE.
430	ORIGINATOR PROVINCE	ORIGINATOR PROVINCE.
440	ORIGINATOR COUNTRY	ORIGINATOR COUNTRY.
450	ORIGINATOR POSTAL CODE	ORIGINATOR POSTAL CODE.
460	ODFI NAME	ODFI NAME. "Originator Deposit Financial Institution" Name.
470	ODFI ID	ODFI ID. "Originator Deposit Financial Institution" ID.
480	ODFI BRANCH COUNTRY CODE	ODFI BRANCH COUNTRY CODE. "Originator Deposit Financial Institution" BRANCH COUNTRY CODE
490	RDFI NAME	RDFI NAME. "Receiver's Deposit Financial Institution" Name
500	RDFI ID	RDFI ID. "Receiver's Deposit Financial Institution" ID OS?????
510	RDFI BRANCH COUNTRY CODE	RDFI BRANCH COUNTRY CODE. "Receiver's Deposit Financial Institution" BRANCH COUNTRY CODE

EFT LEXICON - EFT DETAIL RECORD

520	RECEIVERS ID NUMBER	RECEIVERS ID NUMBER.
530	RECEIVERS ID STREET ADDRESS	RECEIVERS ID STREET ADDRESS.
540	RECEIVERS CITY	RECEIVERS CITY.
550	RECEIVERS STATE	RECEIVERS STATE.
560	RECEIVERS PROVINCE	RECEIVERS PROVINCE.
570	RECEIVERS COUNTRY	RECEIVERS COUNTRY.
580	RECEIVERS POSTAL CODE	RECEIVERS POSTAL CODE.
590	RETURNED BANK ITEM BDN	RETURNED BANK ITEM BDN.
600	ADD\CHANGE\DELETE INDICATOR	'A' - ADD 'C' - CHANGE 'D' - DELETE INDICATOR USED FOR EFT ENROLLMENT. SPACE FILL FOR ALL OTHER RECORDS.
610	RESERVED	RESERVED, SPACE FILL.

EFT LEXICON - EFT BALANCE RECORD

EFT BALANCE RECORD		
FIELD NO	FIELD NAME	DEFINITION
010	RECORD ID	CONSTANT '*****DBTBALC'.
020	RECORD CODE	CONSTANT 'BAL'.
030	CREATE DATE	CCYYMMDD
040	CREATE TIME	HHMMSS, CREATE TIME, HOUR-MINUTE-SECOND.
050	FTA TAX TYPE	CODE IDENTIFYING TYPE OF TAX BEING PAID. FOR USE WITH TAX PAYMENT (TXP) BANKING CONVENTIONS.
060	ERROR CODE 1	RESERVED FOR ACKNOWLEDGMENT\REVERSAL, ERROR CODE - SEE REVERSAL\ERROR CODE SHEET FOR VALUE ELSE SPACE FILL.
070	ERROR MESSAGE 1	RESERVED FOR ACKNOWLEDGMENT, ERROR MESSAGE. IF NONE, SPACE FILL.
080	ERROR CODE 2	RESERVED FOR ACKNOWLEDGMENT\REVERSAL, ERROR CODE - SEE REVERSAL\ERROR CODE SHEET FOR VALUE ELSE SPACE FILL.
090	ERROR MESSAGE 2	RESERVED FOR ACKNOWLEDGMENT, ERROR MESSAGE. IF NONE, SPACE FILL.
100	ERROR CODE 3	RESERVED FOR ACKNOWLEDGMENT\REVERSAL, ERROR CODE - SEE REVERSAL\ERROR CODE SHEET FOR VALUE ELSE SPACE FILL.
110	ERROR MESSAGE 3	RESERVED FOR ACKNOWLEDGMENT, ERROR MESSAGE. IF NONE, SPACE FILL.
120	RECORD NUMBER	RESERVED FOR ACKNOWLEDGMENT\REVERSAL. COUNT OF ERROR RECORD IN FILE, ELSE ZERO FILL.
130	ACKNOWLEDGMENT RECORD ID	RESERVED FOR ACKNOWLEDGMENT\REVERSAL, RECORD ID OF RECORD IN ERROR, ELSE SPACE FILL.
140	COUNT OF RECORDS FOR SPECIFIC FTA TAX TYPE	ENTER COUNT OF FTA TAX TYPE, RIGHT JUSTIFY, LEFT ZERO FILL.
150	AMOUNT FOR SPECIFIC FTA TAX TYPE	AMOUNT OF FTA TAX TYPE. FORMAT 13,2 APPLIED DECIMAL, RIGHT JUSTIFY, LEFT ZERO FILL.
160	RESERVED	RESERVED, SPACE FILL.

EFT LEXICON - EFT TRAILER

EFT TRAILER			
FIELD NO	FIELD NAME		DEFINITION
010	RECORD ID	A/N	CONSTANT '*****DBTTRLR'.
020	RECORD CODE	A/N	CONSTANT 'TRL'.
030	FILE CREATE DATE	N	CCYYMMDD
040	FILE CREATE TIME	N	HHMMSS, FILE CREATE TIME, HOUR-MINUTE-SECOND.
050	RESERVED	A/N	RESERVED, SPACE FILL.
060	ERROR CODE 1	A/N	RESERVED FOR ACKNOWLEDGMENT\REVERSAL, ERROR CODE - SEE REVERSAL\ERROR CODE SHEET FOR VALUE ELSE SPACE FILL.
070	ERROR MESSAGE 1	A/N	RESERVED FOR ACKNOWLEDGMENT, ERROR MESSAGE. IF NONE, SPACE FILL.
080	ERROR CODE 2	A/N	RESERVED FOR ACKNOWLEDGMENT\REVERSAL, ERROR CODE - SEE REVERSAL\ERROR CODE SHEET FOR VALUE ELSE SPACE FILL.
090	ERROR MESSAGE 2	A/N	RESERVED FOR ACKNOWLEDGMENT, ERROR MESSAGE. IF NONE, SPACE FILL.
100	ERROR CODE 3	A/N	RESERVED FOR ACKNOWLEDGMENT\REVERSAL, ERROR CODE - SEE REVERSAL\ERROR CODE SHEET FOR VALUE ELSE SPACE FILL.
110	ERROR MESSAGE 3	A/N	RESERVED FOR ACKNOWLEDGMENT, ERROR MESSAGE. IF NONE, SPACE FILL.
120	RECORD NUMBER	N	USED IN ACKNOWLEDGMENT TO INDICATE RECORD IN ERROR, ELSE ZERO FILL.
130	ACKNOWLEDGMENT RECORD ID	A/N	RESERVED FOR ACKNOWLEDGMENT\REVERSAL, RECORD ID OF RECORD IN ERROR, ELSE SPACE FILL.
140	NUMBER OF RECORDS IN TRANSMISSION	N	ENTER TOTAL NUMBER OF RECORDS IN TRANSMISSION, INCLUDES EFT HEADER, EFT DETAIL RECORDS, EFT BALANCE RECORDS AND EFT TRAILER, RIGHT JUSTIFY, LEFT ZERO FILL.
150	TOTAL AMOUNT IN TRANSMISSION	N	ENTER TOTAL AMOUNT IN TRANSMISSION, THE SUM OF ALL FIELD 140'S - DEBIT AUTHORIZATION AMOUNT FROM THE EFT DETAIL RECORDS. FORMAT 13,2 IMPLIED DECIMAL, RIGHT JUSTIFY, LEFT ZERO FILL.
160	RESERVED	A/N	RESERVED, SPACE FILL.

EFT LEXICON - ERROR CODES

ERROR CODES	ERROR VALUES
013	NON-NUMERIC DATA FOUND IN NUMERIC DATA ITEM.
025	INVALID DATE OR INVALID APE FORMAT.
040	INVALID TIME OR INVALID TIME FORMAT.
050	INVALID TAXPAYER ID, NO POST AND/OR FAILED CHECK DIGIT.
060	TAX ID, TAXTYPE CODE MISMATCH.
070	INVALID PERSONAL OR CORPORATE INDICATOR.
080	INVALID CHECKING OR SAVINGS INDICATOR.
100	INVALID PAYMENT METHOD CODE.
110	INVALID DEBIT AUTHORIZATION AMOUNT, MUST BE NUMERIC.
120	INVALID TRACE NUMBER ENCOUNTERED, MUST BE NUMERIC.
210	INVALID TAX TYPE CODE ENCOUNTERED.
220	INVALID RTN NUMBER ENCOUNTERED.
230	INVALID DEPOSIT ACCT ENCOUNTERED.
800	OUT OF BALANCE.
805	CREATE DATE, CREATE TIME IS NOT VALID IN HEADER RECORD. CREATE DATE AND CREATE TIME NOT SAME FOR ALL RECORDS.
810	AMOUNT TYPE 1 NOT = T.
820	AMOUNT 1 NOT NUMERIC.
830	MORE THAN ONE AMOUNT SENT.
840	TAX TYPES ARE NOT GROUPED IN FILE.
850	DEPOSIT DATES NOT THE SAME IN FILE.
860	INVALID RECORD ID, MUST BE '*****DBTINIT', '*****DBTPOST', '*****DBTACKD', '*****DBTREVS', '*****DBTENRL' OR '*****DBTENAK'.
870	DUPLICATE DEPOSIT DATE, FILE HAS ALREADY BEEN PROCESSED.
880	INCORRECT OR MISSING VENDOR NAME.
890	TRANSMISSION REJECT.
	800 SERIES ERRORS ARE FOR VENDOR, ALL OTHER ERRORS ARE REVENUE SUSPENSE ITEMS.

EFT LEXICON - REVERSAL CODES

ERROR CODES	ERROR VALUES
C01	Account number change
C02	Transit/routing number change
C03	Transit/routing and account number change
C04	Account name change
C05	Transaction code change
C06	Account number and transaction code change
C07	Transit/routing, account number and transaction code change
C99	Miscellaneous change
M13	Receiving financial institution not qualified to participate
M28	Financial institution not on Bank One bank file
R01	Insufficient funds
R02	Account closed
R03	No account/unable to locate account
R04	Invalid account number
R05	No prenote.
R06	Returned per originating depository financial institution
R07	Authorization revoked by customer
R08	Payment stopped
R09	Uncollected funds
R10	Customer advised not authorized
R12	Account sold to another financial institution
R13	Receiving financial institution not qualified to participate
R14	Customer deceased
R15	Individual (beneficiary) deceased
R16	Account frozen
R17	File record edit criteria (must specify)
R20	Non-transaction account
R21	Invalid company ID
R24	Duplicate
R28	Transit/routing check-digit error
R29	Corporation entry not authorized
R51	Item deleted at originating company's request
R99	Miscellaneous return

TAX CODE	NAME	TAX DESCRIPTION
01103	"W3"	"W-3 WIT RETURN"
0112	"501"	"501 WIT PAYMENT"
01141	"941"	"941 WIT RETURN"
01166	"UI-WIT"	"UI-WIT HOUSEHOLD EMPLOYER RET "
012	"1040ES"	"1040-ES ESTIMATED PAYMENT"
01301	"IL 1040"	"IL 1040 RETURN"
014	"505I"	"505-I 1040 EXTENSION PAYMENT"
02020	"1120"	"1120 CORP INC/RT TAX RETURN"
02023	"1023C"	"1023-C COMPOSIT INC/RT TAX RET"
02030	"1120ST"	"1120-ST SMALL BUS CORP RT RET"
02041	"1041"	"1041 TRUST/ESTATE INC/TAX RET"
02065	"1065"	"1065 PARTNERSHIP RT TAX RETURN "
02090	"990T"	"990-T EXEMPT ORG INC/TAX RET"
021	"1120ES"	"1120-ES CORP ESTIMATED PAYMENT"
0231	"505B"	"505-B BUSINESS EXTENSION PYT"
0411	"ST1PY"	"ST-1/ST-2 SALES & USE TAX RET"
0412	"RR3"	"RR-3 SALES & USE TAX ACCEL PYT"
0413	"ST1-X"	"ST1-X ELECTRONIC PAYMENTS"
0421	"PST1"	"PST-1"
0422	"PST3"	"PST-3"
04230	"MPEA"	"ST-4 MPEA"
045	"ST44"	"ST-44 INDIVIDUAL USE TAX RET"
047	"ST-556"	"ST-556"
04707	"RVT-7"	"RVT-7 "
04710	"RUT25"	"RUT-25 PAYMENTS"
04720	"RUT50"	"RUT-50 PAYMENTS"
04730	"ART"	"ART"
056	"CMFT"	"CMFT"
05820	"IFTA"	"IFTA"
05910	"ST MFUEL"	"IDR-277 MOTOR FUEL PERMIT"
06010	"LIQ26"	"RL-26 LIQ REVENUE RETURN"
06020	"LIQ26A"	"RL-26-A LIQ REV AIRLINE RETURN"
06030	"RL26-W"	"RL-26-W LIQ WINE SHIPPER RET"
07210	"CIG"	"RC-1-A CIG STAMPS IN STATE"
07220	"CIG-USE"	"RC-1-A CIG STAMPS OUT OF STATE"
073	"TOBACCO"	"TP-1 TOBACCO PRODUCTS RETURN"
074	"HOTEL-M"	"RHM-1 HOTEL/MOTEL"
076	"SODAPOP"	"ST-14 SOFT DRINK"
077	"COIN OPER"	"RCOA-1 COAD DECAL"
15011	"RG1"	"RG-1 GAS TAX RETURN"
15012	"RPU50 GAS"	"RPU-50 PUBLIC UTIL GAS PYT"
15014	"EAG GAS"	"RG-6 ASST CHARGES GAS RETURN"
15021	"RPU13ELE"	"RPU-13 ELECTRICITY TAX RETURN"
15022	"RPU50 ELE"	"RPU-50 PUBLIC UTIL ELEC PYT"
15024	"EAE ELEC"	"RPU-6 ASST CHARGES ELEC RET"
15031	"RT2 TEL"	"RT-2 TELECOMM TAX RETURN"
15032	"RPU50 TEL"	"RPU-50 PUBLIC UTIL TELE PYT"
15041	"ICT4"	"ICT-4 - ANNUAL RET"
15042	"ICT1"	"ICT-1 INVESTED CAPITAL EST PMT"
15051	"RT10"	"RT-10 TELE INFRAST RETURN"
200	"PAMS"	"MISC PAYMENT AGREEMENT"
21102	"RHSPS"	"RENTAL HOUSING SURCHARGE"
21202	"R-ESTATE"	"RLG-14 REAL ESTATE TAX STAMP"
21313	"PAMSGET"	"MISC PAYMENT AGREEMENT GENTAX"

EFT MATRIX - EFT DETAIL RECORD

EFT DETAIL RECORD							
M = MANDATORY O = OPTIONAL. OPTIONAL FIELDS MAY BE PRESENT DEPENDING ON PAYMENT TYPE.							
INITIALIZE ACCORDING TO DESCRIPT TYPE, A/N = ALPHANUMERIC SPACE FILL OR N = NUMERIC ZERO FILL.							
FIELD NO	FIELD NAME	*****DBTINIT	*****DBTPOST	*****DBTACKD	*****DBTREVS	*****DBTENRL	*****DBTENAK
010	RECORD ID	M	M	M	M	M	M
020	RECORD CODE	M	M	M	M	M	M
030	CREATE DATE	M	M	M	M	M	M
040	CREATE TIME	M	M	M	M	M	M
050	FTA TAX TYPE	M	M	M	M	M	M
060	ERROR CODE 1			O	O		O
070	ERROR MESSAGE 1			O	O		O
080	ERROR CODE 2			O	O		O
090	ERROR MESSAGE 2			O	O		O
100	ERROR CODE 3			O	O		O
110	ERROR MESSAGE 3			O	O		O
120	RECORD NUMBER			O	O		O
130	ACKNOWLEDGMENT RECORD ID			O	O		O
140	DEBIT AUTHORIZATION AMOUNT	M	M	M	M		
150	IDOR REQUESTED SETTLEMENT DATE	M	M	M	M		
160	TAX IDENTIFICATION NUMBER	M	M	M	M	M	M
170	APE	M	M	M	M		
180	CONFIRMATION NUMBER	M	M	M	O		
190	TAXPAYER BANK ROUTING NUMBER	M	M	M	M	M	M
200	TAXPAYER BANK ACCOUNT NUMBER	M	M	M	M	M	M
210	CHECKING OR SAVINGS INDICATOR	M	M	M	M	M	M
220	PERSONAL OR CORPORATE INDICATOR	M	M	M	M	M	M
230	NAME ON ACCOUNT	M	M	M	M	M	M
240	PAYMENT METHOD CODE	M	M	M	M		
250	TRACE NUMBER		M	O	M		
260	BATCH NUMBER						
	BATCH NUMBER YEAR						
	BATCH NUMBER JULIAN						
	BATCH NUMBER STATION						
	BATCH NUMBER SEQUENCE						
270	DOCUMENT NUMBER						
280	EFFECTIVE ENTRY DATE		O	O	O		
290	AMOUNT TYPE 1						
300	AMOUNT 1						
310	AMOUNT TYPE 2						
320	AMOUNT 2						
330	AMOUNT TYPE 3						
340	AMOUNT 3						
350	MEMO FIELD FOR FEDWIRE\CREDIT\DEBIT ADDENDA INFORMATION		M	O	M		
360	IAT INDICATOR	M	M	M	M	M	M
370	TRANSACTION TYPE CODE	O	O	O	O	O	O
380	RECEIVER NAME	O	O	O	O	O	O
390	ORIGINATOR NAME	M	M	M	M	M	M
400	ORIGINATOR STREET ADDRESS	M	M	M	M	M	M
410	ORIGINATOR CITY	M	M	M	M	M	M
420	ORIGINATOR STATE	M	M	M	M	M	M
430	ORIGINATOR PROVINCE	M	M	M	M	M	M
440	ORIGINATOR COUNTRY	M	M	M	M	M	M
450	ORIGINATOR POSTAL CODE	M	M	M	M	M	M
460	ODFI NAME	M	M	M	M	M	M
470	ODFI ID	M	M	M	M	M	M
480	ODFI BRANCH COUNTRY CODE	M	M	M	M	M	M
490	RDFI NAME	O	O	O	O	O	O
500	RDFI ID	O	O	O	O	O	O
510	RDFI BRANCH COUNTRY CODE	O	O	O	O	O	O
520	RECEIVERS ID NUMBER	O	O	O	O	O	O
530	RECEIVERS ID STREET ADDRESS	O	O	O	O	O	O
540	RECEIVERS CITY	O	O	O	O	O	O
550	RECEIVERS STATE	O	O	O	O	O	O
560	RECEIVERS PROVINCE	O	O	O	O	O	O
570	RECEIVERS COUNTRY	O	O	O	O	O	O
580	RECEIVERS POSTAL CODE	O	O	O	O	O	O
590	RETURNED BANK ITEM BDN						
600	ADD\CHANGE\DELETE INDICATOR					M	M
610	RESERVED						

EFT MATRIX - ERROR CODES

ERROR CODES	ERROR VALUES
013	NON-NUMERIC DATA FOUND IN NUMERIC DATA ITEM.
025	INVALID DATE OR INVALID APE FORMAT.
040	INVALID TIME OR INVALID TIME FORMAT.
050	INVALID TAXPAYER ID, NO POST AND/OR FAILED CHECK DIGIT.
060	TAX ID, TAXTYPE CODE MISMATCH.
070	INVALID PERSONAL OR CORPORATE INDICATOR.
080	INVALID CHECKING OR SAVINGS INDICATOR.
100	INVALID PAYMENT METHOD CODE.
110	INVALID DEBIT AUTHORIZATION AMOUNT, MUST BE NUMERIC.
120	INVALID TRACE NUMBER ENCOUNTERED, MUST BE NUMERIC.
210	INVALID TAX TYPE CODE ENCOUNTERED.
220	INVALID RTN NUMBER ENCOUNTERED.
230	INVALID DEPOSIT ACCT ENCOUNTERED.
800	OUT OF BALANCE.
805	CREATE DATE, CREATE TIME IS NOT VALID IN HEADER RECORD. CREATE DATE AND CREATE TIME NOT SAME FOR ALL RECORDS.
810	AMOUNT TYPE 1 NOT = T.
820	AMOUNT 1 NOT NUMERIC.
830	MORE THAN ONE AMOUNT SENT.
840	TAX TYPES ARE NOT GROUPED IN FILE.
850	DEPOSIT DATES NOT THE SAME IN FILE.
860	INVALID RECORD ID, MUST BE '*****DBTINIT', '*****DBTPOST', '*****DBTACKD', '*****DBTREVS', '*****DBTENRL' OR '*****DBTENAK'.
870	DUPLICATE DEPOSIT DATE, FILE HAS ALREADY BEEN PROCESSED.
880	INCORRECT OR MISSING VENDOR NAME.
890	TRANSMISSION REJECT.
	800 SERIES ERRORS ARE FOR VENDOR, ALL OTHER ERRORS ARE REVENUE SUSPENSE ITEMS.

EFT MATRIX - REVERSAL CODES

ERROR CODES	ERROR VALUES
C01	Account number change
C02	Transit/routing number change
C03	Transit/routing and account number change
C04	Account name change
C05	Transaction code change
C06	Account number and transaction code change
C07	Transit/routing, account number and transaction code change
C99	Miscellaneous change
M13	Receiving financial institution not qualified to participate
M28	Financial institution not on Bank One bank file
R01	Insufficient funds
R02	Account closed
R03	No account/unable to locate account
R04	Invalid account number
R05	No prenote.
R06	Returned per originating depository financial institution
R07	Authorization revoked by customer
R08	Payment stopped
R09	Uncollected funds
R10	Customer advised not authorized
R12	Account sold to another financial institution
R13	Receiving financial institution not qualified to participate
R14	Customer deceased
R15	Individual (beneficiary) deceased
R16	Account frozen
R17	File record edit criteria (must specify)
R20	Non-transaction account
R21	Invalid company ID
R24	Duplicate
R28	Transit/routing check-digit error
R29	Corporation entry not authorized
R51	Item deleted at originating company's request
R99	Miscellaneous return