

Office of the Illinois State Treasurer
Michael W. Frerichs

Request for Proposals
Electronic Payment Processing Services
370-300-16-002

Addendum 3
August 1, 2016

Below are 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 Payment Processing Services (370-300-16-002) (“RFP”) published by the Treasurer on June 15, 2016.

1. What is the motivation for the release of the RFP at this point? When does the current contract expire?

The current E-Pay contract expires on October 21, 2017. The Treasurer released this RFP in order to constantly maintain an optimal level of payment service processing at a competitive price for all Participants, as well as future Participants. Please refer to Section II.G of the RFP for the specific business objectives the Treasurer seeks to accomplish.

2. If the governor does not sign the legislation to separate the eFund from the ePayments application, will the RFP be cancelled, modified, postponed? What is the expected timing for passing and implementing the legislation?

Should the Governor veto the bill and the General Assembly fail to override such veto, the legislation will not be enacted. SB 2864 passed the Illinois General Assembly and was presented to the Governor on June 29, 2016. From that date, the Governor has sixty (60) days to take action on the bill. If no action is taken within the sixty (60) day period, meaning the Governor does not sign it, then the bill shall automatically become law.

The legislation’s main objective is to remove the pre-requisite of being a participant in The Funds. If the legislation is not enacted into law, the RFP’s scope of work would not change. In the event of a veto, the Treasurer will work with the Contractor to assess viable recruitment and enrollment strategies for prospective Participants to join E-Pay via Illinois Funds participation.

3. Please clarify the role of the vendor in consulting with agencies regarding PCI compliance and who is responsible for the fees associated with the consulting.

The Contractor will not act as a PCI consultant for either the Treasurer or Participants. The Contractor should, however, have an understanding of the PCI implications of the Services it will provide and be able to relay those implications to the Treasurer or Participants for PCI compliance, as needed.

Additionally, the Contractor will allocate a portion of the processing fee revenue to help offset the Treasurer's operational costs related to PCI consulting fees.

4. Please clarify the rationale for the vendor absorbing the fee for participants who choose an account separate from the State's eFund since management of those accounts still lies with Treasury?

The Contractor will not absorb the fee for Participants that do not use the Settlement Bank. Rather, the Contractor will offer a different price structure, based on the Participant's elected settlement option. For example, if a Participant chooses to fund to a settlement bank of its choosing, the Contractor will offer a pricing level that reflects a higher processing fee that will then be provided to and used by the Treasurer for E-Pay administration.

5. What tasks the Treasurer expect to be completed on the November 1 contract date detailed in the RFP? What is the anticipated live date? Is the State willing to accept a phased implementation?

The Agreement will be negotiated by November 1, 2016, and it will include an agreed upon conversion plan. The Current Vendor's contract expires on October 21, 2017, and the Treasurer would like as much of the conversion complete by that date as possible. Overall, a phased implementation is expected.

6. What is the scope and features required in regards to IVR payments?

The Contractor shall supply a 24/7 telephone payment solution that allows constituents to call in and key and/or verbally provide their payment information. Phone payments shall provide the reporting outlined in Section III.B of the RFP.

7. Is the expectation of the Treasurer that the vendor will provide marketing dollars to the Treasurer's office so that the marketing campaigns can be run by the State? If the vendor agrees to provide an agreed upon level of marketing to the State, must the vendor also contribute monetarily to the State's marketing efforts?

Proposals may include a robust marketing program executed by the Contractor. In the event the Treasurer elects to use Respondent's marketing program, Respondent will not be required to provide the monthly marketing assistance amount. Respondents must include the monthly marketing assistance amount in their Cost Proposal, regardless of whether they offer to provide a marketing program pursuant to Section III.E.6 of the RFP.

8. Within the scope of this RFP, it our understanding that the State of Illinois' exclusive bank provider is Illinois National Bank (INB). Correct? If not, please provide current bank provider(s) names.

Illinois National Bank ("INB") is the Settlement Bank. As part of The Fund, Participants also have a separate investment account at the Investment Bank, US Bancorp Fund Services ("USBFS"). Settlement account balances over a designated target balance are swept daily by INB into the Participant's associated investment account at USBFS.

If the legislation is enacted into law (see question #2 above), Participants would not be obliged to participate in The Funds nor have a separate investment account at the Investment Bank.

9. Will the current bank provider be part of the future E-Pay solution?

Yes. The current Settlement Bank, Illinois National Bank, will be a part of the future E-Pay solution. It is on contract through November 22, 2019, and the contract can be extended to November 22, 2025 with agreement of the parties.

The Respondent should provide a Proposal and pricing scheme that allows the utilization of the Settlement Bank or the Participant's preferred banking solution. The Respondent may also offer its preferred bank provider as an option.

If a Participant elects to have settlement funds transferred to an Illinois Funds investment account, the current bank provider, Illinois National Bank, will continue to be the settlement bank for E-Pay processing activity that is then swept into an associated Illinois Funds investment accounts at US Bancorp Fund Services.

10. When is the Current Vendor's contract termination date?

The Treasurer's contract with the Current Vendor expires on October 21, 2017, however it may be extended with the approval of the Current Vendor, if needed.

11. When does the State of Illinois need the new E-Pay solution in place?

Please see the answer provided for question 5.

12. It is our understanding that the State of Illinois intends to allow Participants to choose whatever bank the Participant desires. Correct? If so, would options include:

a. INB and the 'new provider' bank?

Yes, Participants will be able to choose between INB, the Contractor's bank, if proposed, or a banking solution of the Participants choosing. The Treasurer is open to receiving varying pricing schemes to accomplish this objective.

b. INB, the new provider bank, and any other bank of the Participants' choosing?

Yes. Please see the answer provided for question 12.a.

c. Is it the intention of the State of Illinois that a single solution be used for ALL Participants, but that it 'point' to the bank of preference for clearing? Or are separate solutions envisioned?

The Participant, regardless of its elected E-Pay service, will be able to choose the settlement bank it would like to use.

13. If we require Participants to establish their depository account at our bank in order to benefit from the State's E-Pay offering, will that cause our proposal to be rejected?

Under the Agreement, Participants will be allowed to settle to any bank of their choosing. Although Respondents may give Participants the option to establish open a settlement account at Respondent's bank, Respondents must also permit Participants to select the Settlement Bank or a bank of the Participant's choosing.

14. On page 6 of the RFP, under "B. Funding and Settlement", it states:

a. *"E-Pay's Current Vendor has entered into two separate sub-contracts for merchant processing services for internet, POS, and telephone solutions."*

I. Who is the Current Vendor?

The Current Vendor is Forte Payment Systems ("Forte").

II. With whom are the two separate sub-contracts?

To be precise, the Current Vendor has four subcontracts for merchant processing services for internet, POS, and telephone solutions. The Current Vendor has subcontracted with Global Payments and Vantiv for POS and online payment solutions. The Current Vendor has also subcontracted with First Data and Official Payments for IVR services.

- b. *“Participants incur usage fees assessed by the Treasurer’s settlement custodial bank (“Settlement Bank”)*

- I. Who is the Treasurer’s current “Settlement Bank”? INB?

Yes, INB is the Settlement Bank.

- II. What are the current usage fees?

Account Maintenance Fees:

Option 1: \$10.00 per month with direct debit

Option 2: \$12.00 per month with invoice

Credits to the Account: \$0.10 per item

Online Banking Fees:

First User: Included in Account Maintenance Fee

Additional Users: \$5.00 per month for each additional user

Insufficient Funds (NSF) Fee: \$30.00 per item

- c. *“As part of the Fund, Participants also have a separate investment account at a designated investment custodial bank (“Investment Bank”)*

- I. Who is the “Investment Bank”?

USBFS is the Investment Bank.

- d. In reference to PayFac processing:

- I. How many Participants are enrolled in PayFac processing?

113 Participants are currently enrolled in PayFac processing.

- II. How many transactions are processed on behalf of PayFac related merchants?

E-Pay began using PayFac at the end of 2015. The following table provides the first six months of 2016 credit card volume processed through the PayFac model:

Month	Transactions	Volume
1	228,694	\$ 16,759,946.00
2	227,051	\$ 17,253,264.00
3	437,469	\$ 41,137,824.00
4	425,125	\$ 36,399,469.00
5	408,312	\$ 36,987,431.00
6	440,358	\$ 40,922,854.00
Total	2,167,009	\$189,460,788.00

- e. Is it your expectation that the ‘two separate sub-contracts’ referenced in this section would be terminated and replaced by the new provider, or that the two sub-contracts continue, or some other variation thereof?

Respondents may propose to provide the services that are currently being provided by the two subcontractors in any variation they see appropriate, including entering into new contracts with the subcontractors.

15. On page 7 of the RFP, under “E. Reporting”: Please provide samples of reports.

Sample reports are available under the Current Vendor’s demo gateway reporting tool at:

<https://sandbox.paymentsgateway.net/VT3/login.aspx?ReturnUrl=%2fvt3%3fID%3dkOT3VgR8YOW%3d%26Folder%3dnewvt&ID=kOT3VgR8YOW=&Folder=newvt>

Follow the steps below to view sample reports within the demo site:

1. Transactions -> Search
2. Transactions -> Export
3. Reporting -> All Summary and Detail reports

16. On page 8 of the RFP, it states: “*F. Current Cost Structure:*”

- a. Please supply, by interchange category, current dollar volume and number of transactions.

Interchange analysis was only available from one of the Treasurer’s current processors. However, the Treasurer believes this analysis is indicative of E-Pay as a whole. Please see Attachment 1 for volumes by interchange category.

- b. Also supply forecasted dollar volume and number of transactions.

The Treasurer does not produce forecast data on E-Pay transaction volumes. Please see Appendix A of the RFP for historical transaction data.

17. On page 8 of the RFP, under “Objectives, 2: *“In the event legislation that expands E-Pay eligibility is passed, the Participants may elect to have E-Pay activity fund to a bank/bank account of their choosing. However, Participants that elect this option will incur a premium by means of the E-Pay fee schedule.”*”

- a. If a current Participant chooses to remain with the current Fund/E-Pay program:
I. Will the current Settlement Bank be used?

Yes, the Participant would choose from the current Settlement Bank, an alternative settlement bank if offered by the Respondent, or a local banking solution of the Participant’s choice.

- II. Will the Current Vendor be used?

The settlement bank option should not affect the Contractor used for E-Pay processing. The Contractor will be identified through this procurement process.

- b. What is the forecasted volume that would be processed on behalf of Participants that chose to have E-Pay activity fund to a bank/bank account of their choosing?

There is no forecast data currently available.

- c. If a premium fee is incurred for the use of any bank other than INB, what would be the incentive/reasons for a Participant to elect to have E-Pay activity fund to a bank other than INB? (bank/bank account of their choosing)?

Participants have expressed interest in having the ability to select their own settlement banks.

- d. Please describe any forces or issues which suggest that Participants will desire to have E-Pay activity fund to a bank/bank account of their choosing, rather than INB.

Please see the answer provided for question 17.c.

18. On page 9: #7 of the RFP, states *“Offer a tiered fee schedule to Participants that takes into account usage, processing volume, the settlement bank, while allowing for a Treasurer’s administrative fee to offset operational costs.”*

- a. Does this imply the settlement bank should increase its fees to the Participant for a Treasurer’s administrative fee?

The administrative fee would be added to the credit card processing fee charged by the Contractor for the passing and absorption pricing models. The processing fee should reflect cost factors, such as account usage, processing volume, equipment financing model, and use of a preferred or local settlement bank amongst other proposed factors under both passing and absorption pricing models.

The convenience fee should also reflect the Treasurer's administrative fee, associated marketing support, and PCI services support.

- b. How would remittance of the administrative fee to the State of Illinois Treasurer work? Please describe thoroughly.

The administrative fee incorporated into the processing fee of every transaction processed with E-Pay will be paid monthly to the Treasurer via ACH or wire. Administrative fees will not be used by the Treasurer for any other purpose, except to operate E-Pay.

19. On page 9: Under *“III. SCOPE OF WORK, A. Electronic Processing Services, 1. Accept all of the major card brands, namely Visa, MasterCard, Discover and American Express, and E-checks for all Participants.”*

- a. If we are unable to accept all Participants from a financial risk perspective (according to the financial risk assessment models that we are required, per regulatory guidance, to apply to all clients), will our proposal be rejected? Or, would the INB option be pursued for these Participants?

This question does not specify what ‘acceptance’ means. If this question refers to ‘acceptance’ into E-Pay all together, then such a Proposal would most likely be scored unfavorably in the Electronic Payment Processing Services, Reporting Abilities, and Customer Service and Marketing Abilities evaluation factors, because the Respondent would not be able to provide the Services to all Participants. However, if ‘acceptance’ is referring to your preferred financial institution for settling of funds, then INB or a bank of the Participant choosing would be alternate options for Participants that do not qualify for an account at your financial institution. As a result, there would most likely be no effect on the Respondent's score.

- b. What percentage of Participants use stand-alone terminals?

Approximately 33% of Participants use stand-alone terminals.

- c. During the bidder's conference, the State mentioned that the fees associated with the service should cover the cost of new credit card POS terminals. Also, it was mentioned that Participants could purchase or lease the equipment as well. Is there a required equipment finance model for RFP purposes? Or, can we offer multiple options?

Multiple options can be offered and will be considered.

- d. Does the Current Vendor cover the cost of credit card POS terminals?

No.

- e. Do current Participants own or lease the POS terminals that they are using?

The majority of Participants own their POS terminals that were purchased from the Current Vendor, but less than 50 Participants rent their terminals.

- f. What are the current discount rates, as well as convenience fees, charged for: Credit card transactions? Debit Card transactions? E-Check transactions? IVR transactions?

Please see the pricing schedule at:
http://www.illinoistreasurer.gov/Local_Governments/E-Pay/Processing_Agreements.

- g. Also, the RFP states there were 289,750 debit card transactions accepted in 2015. Does the referred to volume in Appendix A refer to PIN debit in a POS environment, or does this include online and IVR payments?

The debit card transaction total includes some online and IVR payments made under the VISA Tax Program. Please see the second section of the volume table in Appendix A of the RFP for further clarification.

- h. Also, the RFP states that there were 214,732 IVR transactions in 2015. How many of these transactions included a convenience fee?

187,497 of the IVR transactions included a convenience fee.

- i. Also for IVR transactions, what fees were billed to the Participants for telecommunications costs associated with this RFP?

Please see the pricing schedule at:
http://www.illinoistreasurer.gov/Local_Governments/E-Pay/Processing_Agreements.

- j. Is a change in these rates acceptable?

The Treasurer will consider all proposed related fees.

- k. Is the convenience fee intended to cover:
 - I. Interchange fees, so the Participant pays no interchange charge on card transactions? Or,

Yes, the convenience fee must cover the interchange fee.

- II. All processing fees of any kind, so the Participant pays no fees of any kind in relation to those transactions?

The Treasurer would prefer the convenience fee to cover all processing-related fees for the passing pricing model.

- l. Is it expected that there will be a single convenience fee amount (perhaps a %) for all transactions by all Participants:

- I. That choose the combined Fund and E-Pay solution?

Yes, there will be varying convenience fees for Participants. Per Section V.C of the RFP, the Respondent should provide a single convenience fee amount for each of its proposed volume thresholds, the election of a settlement bank, and equipment financing options, among other proposed factors.

Furthermore, the convenience fees should be adjusted for all Participants (regardless of above mentioned options) to provide the Treasurer with marketing support and administrative fees.

- II. That choose a separate Settlement Bank for their E-Pay solution deposits?

Please see the answer provided for question 19.k.I.

- m. Or, is it expected that there will be a convenience fee structure that may be different for each individual Participant, based on their volumes?

Please see the answer provided for question 19.k.I.

- I. That chooses the combined Fund and E-Pay solution?

Please see the answer provided for question 19.k.I.

- II. That chooses a separate Settlement Bank for their E-Pay solution deposits?

Please see the answer provided for question 19.k.I.

- n. Or, is it expected that there will be a set of template convenience fee structures (perhaps three) from which Participants may choose?

Please see the answer provided for question 19.k.I.

- I. That chooses the combined Fund and E-Pay solution?

Please see the answer provided for question 19.k.I.

- II. That chooses a separate Settlement Bank for their E-Pay solution deposits?

Please see the answer provided for question 19.k.I.

- o. Is American Express acceptance currently offered with a convenience fee program?

Yes, American Express acceptance is currently offered with a convenience fee program.

20. Regarding “E-Check”:

- a. Please confirm whether E-Check (as written within the RFP) is intended to mean ACH Debit? If E-Check is intended to mean anything other than ACH Debit solution, please explain.

E-Check processes using ACH Debit and/or electronic funds transfer (“EFT”).

- b. Currently, through what avenues are E-Checks initiated for Participants’ customers? (e.g. Only through website and telephone solutions?, Other?)

A majority of the E-Check transactions are initiated via internet and telephone solutions. However, a few Participants have POS check scanners.

- c. Is the State looking to expand electronic payment solutions through other avenues? (i.e. Remote Deposit Capture/Scanning Equipment services, etc?)

Yes, the Treasurer is interested in exploring integration of E-Pay services with mobile payment applications. Please see Section V.B.26 of the RFP. The Treasurer welcomes all other proposed avenues.

- d. If yes, should Remote Deposit capabilities be included as part of our RFP response?

The Treasurer has a contract with a separate vendor for remote deposit capabilities for State agencies, however the Treasurer may

be interested in offering such capabilities to other Participants.
Please see Section V.B.26, of the RFP.

- e. Currently, to what bank(s) are “E-Check” transactions originated/transmitted for deposit into Participants’ accounts? Only INB?

Participant E-Check funding is only delivered to the Settlement Bank.

- f. Per Participant, how many E-Check transmissions per month to the bank (for deposit) to Participant’s bank will there be? Daily? Weekly? One per month? Other? If this varies by Participant, please provide an estimated *average* number of transmissions per month per Participant.

E-Check funding occurs each business day. Please see Attachment 2 of this document for more detail on the Treasurer’s E-check transaction volume.

- g. What will be the estimated maximum dollar amount per transmission per Participant?

Please see Attachment 2 for more details on the Treasurer’s E-check transaction volume.

- h. What is the return rate (NSF and administrative returns) or number of returns on E-Check transactions referenced in Appendix A?

Please see data provided in Attachment 2.

21. On page 10 of the RFP, it states: “*Pay the Settlement Bank’s \$10 service fee for every Participant who uses the Settlement Bank.*”

- a. Is this a monthly fee?

Yes, the Settlement Bank’s \$10 maintenance fee is charged monthly.

- b. How is the \$10 currently charged? (e.g. direct debit to Participant’s account by the Settlement Bank?)

The \$10 fee is currently direct debited from the Participant’s settlement account balance at INB. However, Participants can elect to be invoiced, resulting in an increase of the fee to \$12 a month.

- c. Would it be acceptable for a Participant to “pay” the service fee by maintaining sufficient balances in a non-interest bearing account at the Settlement Bank?

The Settlement Bank does not allow the fee to be waived by maintaining a minimum balance.

- d. Is this the only fee the Settlement Bank charges each Participant?

Please see the answer provided for question 14.b.II.

- e. If not, what other fees are currently charged by the Settlement Bank to Participants?
Please list all fees that are currently charged.

Please see the answer provided for question 14.b.II.

22. On page 13 of the RFP, "*The Customer Service Team shall be able to provide assistance on the following topics*":

- a. "*c. E-Pay marketing.*" - Please give some examples of how you envision the Team would provide marketing assistance?

Examples of how the Customer Service Team will provide the Treasurer marketing assistance include, but are not limited to, the following: assisting the Treasurer in identifying target markets and developing messaging, design, and copy for marketing programs, as needed.

- b. "*6. Provide monthly contributions to the Treasurer's E-Pay marketing budget.*" - Does the Current Vendor provide monthly contributions to the Treasurer's E-Pay marketing budget? If so, how much?

No, the Current Vendor does not provide monthly contributions to the Treasurer for marketing support.

- c. Page 13 mentions that the Vendor should provide customer service to both Participants and Customers. In another section, it states that the Treasury provides support for Participants and Customers. Please clarify what customer service the Vendor should provide as compared to the Treasurer's Office?

The Contractor shall assist the Treasurer on providing customer service for E-Pay Participants, not the Customers. In addition, if the Contractor is willing to provide Participant customer service pursuant to Section III.E.1 of the RFP, the Treasurer will consider these capabilities.

23. On page 14 of the RFP, E. Optional Services, does the Current Vendor provide:

- a. #1. a. through e?

Yes, the Current Vendor provides all of the Services listed in Section III.E.1.a-e, except for the 24-hours a day, 7-days a week, 365-days a year toll-free line.

- b. #2: It is our understanding that Forte is the current service provider. Does Forte provide the front-end payment websites and IVR's accepting the payments and capturing payment details or do they simply connect to a State hosted system and process the payments that are transferred to them?

For the E-Pay e-commerce application as well as IVR, the Current Vendor captures and authorizes payment details. For some Participant integrations, the Current Vendor handles authorizations for payments passed to it.

- c. #3. Provides the Treasurer and Participants the ability to integrate mobile payment applications?

The Current Vendor provides multiple web services that can be utilized by a mobile payment application.

- d. #4. Analyze Participants' databases to identify usage trends and marketing opportunities?

No, the Current Vendor does not analyze Participants' databases to identify usage trends and marketing opportunities.

- e. #5 Facilitate a marketing segmentation analysis to better target existing or potential Participants?

No, the Current Vendor does not facilitate a marketing segmentation analysis to better target existing or potential Participants.

24. On page 22 the RFP mentions that Participants can have multiple settlement accounts. Can these accounts be at different banks? What is the purpose of having multiple settlement accounts?

Currently, all settlement accounts are housed at the Settlement Bank. In the future, the Treasurer will allow Participants to settle to any bank of their choosing. There are no restrictions on the number of settlement accounts a Participant can elect to have, if it subscribes to multiple E-Pay services. Typically, Participants elect to have more than one settlement account to simplify reconciliation or to comply with statutory requirements that require certain funds to be kept separate.

25. On page 34, “*Work Product, I. Ownership of work product...*” We have a concern if the system we operate is considered work for hire. Our system should remain the property of us (i.e. the Vendor). Will this cause our proposal to be rejected?

The Contractor’s current proprietary system would not be considered “Work Product,” as defined in Section VII.R.1 of the RFP, because it was not developed or designed pursuant to the Agreement. Moreover, Section VII.R.1 permits the parties to agree otherwise in writing.

26. It was mentioned in the bidder’s conference that the State has contracted with a third party to provide internal portals for Participants to use in conjunction with this RFP’s bill payment services. Do these portals capture the credit card and E-Check/ACH information or is that done exclusively by Forte?

The E-Pay e-commerce application does not collect credit card or e-check/ACH information. It transfers transactions to the Current Vendor, who collects and authorizes payment information.

27. It is our understanding that public colleges and universities in the State are covered by this RFP. Are there any state colleges and universities, including local community colleges, enrolled in the current program?

Yes, E-Pay Participants include State colleges, universities, and local community colleges.

28. Please expand on the requirement for local (Springfield) staff presence. What roles/responsibilities are envisioned for this local staff?

Most of the Treasurer’s staff, including management, is located in Springfield and therefore a local presence would make it easier to meet and discuss management of the E-Pay program as needed. A local staff presence is not required but is preferred. In your response please detail your proposed approach for working with the Treasurer’s staff in absence of staff presence.

29. What upfront integration fees are budgeted/planned/expected?

For the E-Pay transition, any expected and/or planned integration fees will be borne by the Contractor.

30. Please provide a list of the individual participants in scope, with indication of their associated requirements (POS vs web, IVR). Please provide a volume breakout by POS vs web/IVR payments for each participant.

Given the sensitivity of the data requested, the Treasurer will provide a breakdown by service and by government type. Please see Attachment 3 of this Addendum for a breakdown of volume by Participant type. The Treasurer shall provide the Contractor a detailed list of the Participants.

31. Please identify which participants absorb fees vs. pass through processing fees. The assumption is the pass-through fees would be assessed via a convenience fee.

The Treasurer shall provide the Contractor a detailed list of the Participants. To clarify, pass-through fees are currently assessed via a service fee due to credit card regulations regarding convenience fees.

32. For the participants that require POS capability, please provide an inventory list that includes make & model of installed equipment per participant.

Please see Attachment 4.

33. **Internet Solutions (pg 4)** - Please confirm if there a common Website design or template for the payment information gathering page/s across all participants. If no, describe the customization required.

The Treasurer's e-commerce application creates basic templates that allow for customization of the payables, fields within each payable, payment options, and confirmation notification options. The Treasurer seeks to modernize these front end templates.

The Current Vendor's checkout product creates individual checkout pages for each merchant ID. These checkout pages allow for customization of billing/shipping fields, integration options, as well as the banner, logo, and color scheme.

34. **Telephone Solutions (pg. 5)** - For IVR, what is the expectation for support when a customer opts out and requires human dialogue? Will the opt out be to a customer care group at each State of Illinois participant? Or, is the customer care to be furnished by the selected Vendor?

If an IVR opt-out option is provided, customer service would be furnished by the Contractor.

35. **Telephone Solutions (pg. 5)** - For Customer Service acceptance of payment instructions, will this function be performed by individual participant customer care groups, or by the Vendor?

Participants shall maintain their own call centers for the acceptance of payment instructions.

36. **POS Solutions (pg. 6)** - What is the annual transaction volume and USD value of Euro payments received?

\$0.00 have been processed for Euro payments to-date.

37. **Funding and Settlement (pg. 6)** - What is PayFac processing? Would the Participant/s be willing to manage this function themselves going forward?

“PayFac processing” refers to a payment facilitator processing model where one entity acts as a “Merchant of Record” for a group of sub-merchants. PayFac model processing is not a requirement for this RFP.

38. **Funding and Settlement (pg. 6)** - What is the annual volume of chargebacks?

Please see Attachment 5 for 2016 chargeback volumes.

39. **Objectives (pg. 8-9)** - Does the Treasurer’s Office have an existing administrative fee structure? If so, please provide details and amounts.

No, the Treasurer does not have an administrative fee structure currently.

40. **Electronic Processing Services (pg. 9-10)** - “Pay the settlement Bank’s \$10 service fee for every participant who uses the settlement bank...” Are the Settlement Bank fees being absorbed in the current environment and by whom?

The Settlement Bank’s \$10 maintenance fee is currently being charged directly to the Participant.

41. **Customer Service (pg. 13)** - Does the current Vendor contribute funds to the Treasurer’s E-Pay marketing budget? If so how much, and how is the contribution calculated?

No, the Current Vendor does not contribute to the Treasurer’s E-Pay marketing budget currently.

42. **Mandatory Requirements (pg. 27)** - Would the Treasurer consider awarding this business to a Respondent who outsourced the POS service/equipment to a 3rd party, or would this result in the Respondent’s automatic disqualification?

Use of subcontractors and outsourced services are not grounds for automatic disqualification. However, all subcontractors must be

disclosed and approved by the Treasurer pursuant to Section VII.K of the RFP.

43. **Subcontracting (pg. 32)** - Please confirm the process of getting subcontractors approved by the Treasurer. Is this required to be done pre or post Vendor selection?

Pursuant to Section VII.K of the RFP, as part of its Proposal, a Respondent must disclose the Services that will be performed by any subcontractor. In addition, the subcontractor must complete separate State Certifications and Disclosure Forms, which are then submitted with the Proposal. The Treasurer reviews all of this information when reviewing the Proposal.

44. For participants that will assess a convenience fee to customers, please provide the following data on payment volumes.

- a. What is the mix of ACH vs. card

Please see Appendix A of the RFP.

- b. What is the card mix (annual value per card type)

2015		
Card Type	Transaction Count	Volume
AMEX	431,843	\$63,800,987
DISCOVER	352,502	\$32,046,976
MASTERCARD	2,643,077	\$206,808,634
VISA	5,447,745	\$377,883,266

- c. Credit vs. debit

Please see Appendix A of the RFP.

- d. Qualified for Durbin vs. Non-Qualified

Please see Attachment 1 for volumes by interchange category.

- e. What is the average payment amount

Please see Attachment 3.

- f. What sort of fee model does the participant (or Treasurer) prefer?

- I. Percentage based

The Treasurer has no preference between a percentage based versus a flat fee model.

II. Flat fee

It is the Treasurer's understanding that flat fees are generally better for VISA acceptance, however the Treasurer has no preference between a percentage based versus a flat fee model.

- g. Is there a cap on the amount that can be paid via card?

Individual merchant accounts can be capped.

45. It says on the E-Pay website that there are currently 36 state agencies that are participants. If at all possible I would like to obtain a list of all of those agencies.

Please see Attachment 6.

46. **Background Section** - How likely is it that the legislation allowing participants to use their own banking arrangements will pass?

The legislation discussed in Section II of the RFP would have no effect on a Participant's ability to use its own settlement bank pursuant to the Agreement.

47. **Funding and Settlement** - Are all participant funds co-mingled in one bank account prior to distribution to funding accounts, or does each participants have an incoming settlement account and an outgoing distribution account?

For PayFac model processing, the Current Vendor maintains a single account for initial funding then distributes those funds to the appropriate Participant. For non-PayFac model processing, each Participant maintains individual account(s) for fund settlement/distribution.

48. **Current Cost Structure** - Is it possible to be provided a list of POS terminal brands used along with the number of each?

Please see Attachment 4 for point-of-sale device numbers.

49. **Current Cost Structure** - Should pricing or lease information be included in proposal?

Yes. If Respondent offers both models, please provide both of them in the Cost Proposal.

50. **Scope of Work Secion A, number 11** - Should the \$10.00 service fee described be in addition to the Admin Fee included in the pricing matrix?

Yes, the \$10 maintenance fee assessed by the Settlement Bank is in addition to the administrative fee.

51. Reporting Services 1 - Does the State Treasurer desire to be able to view all participant activity and generate reporting information on demand from a secure portal?

Yes, in accordance with Sections III.B.1.c-d and f the Treasurer must be able to view all Participant activity and generate reports.

52. Reporting Services 2 B. - If filtered reports are available on demand, please describe an example of a customizable report? Does it require Sorting and collating as well?

At a minimum, the Treasurer expects the Participants to be able to pull reports on transactions across a dynamic date range, based on transaction receipt or settlement date. The Participant should be able to select desired report fields from all non-sensitive data fields associated with the transmission, authorization, and settlement of the transaction. These reports should be able to be filtered by merchant ID and transaction type (*i.e.*, authorized, declined, etc.). Yes, the Treasurer prefers for the reports to be sortable and able to be collated. All of these reports must be pulled in the formats outlined in the RFP.

53. What do you like about your current payment processing services?

The Treasurer is able to offer economies of scale to smaller Participants across the state through our Current Vendor contract. Other competitive factors include both a convenience fee and absorption pricing model, 48-hour settlement and funding timeframes, and POS help desk support.

54. Is there anything you dislike about your current payment processing services?

No, there is nothing the Treasurer dislikes about the E-Pay services it receives from the Current Vendor.

55. Is there a dollar amount that the state is budgeting to perform PCI compliance for all participants under this contract?

No, the Treasurer has not budgeted a specific amount for PCI compliance.

56. Is there a dollar amount that the state is budgeting to perform marketing for all participants under this contract?

No, the Treasurer has not budgeted a specific amount for marketing.

57. **Table 4 – Marketing assistance:** The RFP asks for a monthly per participant dollar amount. Can this be submitted as a basis point (same as the admin and PCI compliance fees in tables 2A & 2B)?

Respondents must provide the marketing assistance as a monthly per Participant dollar amount. In addition, Respondents may provide the marketing assistance as a basis point.

58. How many participants are currently subject to the Settlement Bank’s \$10 monthly service fee?

Currently, approximately 600 Participants are subject to the Settlement Bank’s \$10 monthly maintenance fee.

59. Can the State provide a list of the 80 third party integration partners which work with the current vendor?

Please see Attachment 7.

60. Of the ‘annual activity’ provided (number of transactions and volume) please provide the split between convenience fee and absorbed transactions.

Please see Appendix A of the RFP. In the Appendix, “passing” refers to Participants that pass on a service fee to the Customer.

61. Please provide an estimated value for the “Monthly Monetary Contributions”, e.g. 0.1 cent per transaction goes to the fund.

The Treasurer does not have an estimated value for the monthly monetary contributions for use in providing Participant PCI compliance services in Section III.B.7 of the RFP.

62. Is the “Settlement Bank’s \$10 service fee” monthly?

Yes, the Settlement Bank’s \$10 fee is charged monthly.

63. Does the selected vendor have to use Global Payments as the processor for all card payments, or would Vantiv be acceptable?

The Treasurer is open to considering all processors.

64. What is the number of POS devices currently?

Please see the answer provided for question 48

65. **Appendix A** - Would the State please provide the breakdown by card type for the transaction volume provided in Appendix A.

Please see the answer provided for question 44b.

66. Please provide Appendix D referred to in the RFP document but not included in the materials previously provided. Appendix D is referred to on page 8 of the RFP.

Please see Addendum 1, which was issued on June 30, 2016.

67. Please provide the current convenience fee pricing for credit/debit and ACH transactions

Please see the answer provided for question 19f.

68. Please provide the names of the various applications that the Vendor will be asked to integrate with for operation of the program/

Please see the answer provided for question 59.

69. Please provide the details of the type of payments the participants in the Fund are collecting (e.g., % from citations, % from fees and fines, % from licenses, % from permits, % from taxes, % from utilities etc.) I believe this was referred to as the payables listing.

A full payable analysis is not available. However, the following table provides the most prevalent payable types within E-Pay and their occurrences:

Number of Most Prevalent Payable Types	
Certificates	56
Utility	270
Donations	140
Fines and Fees	751
School Fees	227
Tax	104
Building	33
Registration	134
License	77
Permits	40
Vehicle Stickers	156

70. Is the state aware that under Visa regulations, convenience fees or service fees on utility payments must be a flat fee regardless of the amount of the bill being paid? A percentage based fee structure is not permitted under Visa regulations for utility payments. Given this regulation, would the State like the Vendor to propose separate pricing for Fund participants who obtain funds for deposit in the Fund through utility payment receipts?

Yes, the Treasurer is aware of this restriction, and it has prevented VISA acceptance for E-Pay utility payments that pass a service fee.

71. Has the state considered requesting a revision in the monthly fee charged by the Settlement bank for each Participant who uses the Settlement Bank?

No, the Treasurer has not requested a revision in the Settlement Bank's monthly fee at this time.

72. Please provide the number of EMV enabled card readers that will be required by location.

Please see Attachment 4. All POS devices listed within Attachment 4 must be EMV capable.

73. Please provide the detail of the number of transactions and dollar volume of transactions where the convenience fees are paid by the citizen/customer versus being absorbed by the Participant.

Please see the answer provided for question 60.

74. Please provide the detail of the forecasted volume of transactions and dollar volume you expect from participants in the Program who will NOT use your Settlement Bank (if such forecast exists).

Please see the answer provided for question 17b.

75. Is the state interested in a solution that provides live, bilingual call center services versus IVR?

The Treasurer would prefer bilingual telephonic solutions.

76. Does the state want the Vendor to include POS equipment (EMV enabled card readers) in the response?

Yes, please see Section III.A.5 of the RFP. Please see Section V.C.2.a-f for the cost of the POS equipment.

77. Does the current Vendor indemnify the state for chargebacks? Page 6 of the RFP seems to indicate they do not. Please confirm. Is the State seeking a vendor who will provide a 100% funds guarantee (chargeback indemnification)?

Yes, the Current Vendor indemnifies Participants for chargebacks that are related to the Current Vendor's lack of EMV compliant hardware. Chargeback indemnification is not a requirement of this RFP but it can be included in your Proposal. Please see Sections V.A.4, 7 and V.B.26 of the RFP.

78. Why is the State issuing this RFP? Is the State committed to replacing the current Vendor?

Please see the answer provided for question 1.

79. Will marketing materials and programs be required for non-Fund participants?

Marketing pursuant to Section V.E.6 of the RFP is not a required service; it is optional. However, the Treasurer intends to market to both E-Pay and non-E-Pay participants.

80. Please provide the chargeback rates by Fund participant for the past twelve months in both dollars and percent of funds collected

Please refer to Attachment 5G.

81. Page 31 of the RFP includes the contractual terms related to non-competition. Can you please elaborate on how you envision this working under this arrangement? For example, if a Vendor is awarded this agreement, would it preclude the Vendor from performing any electronic payment processing services throughout the state for the term of the Agreement? Is the use of the Vendor selected under this RFP mandated by law across the state for all electronic payment processing services, or are only agencies who wish to participate in the Fund required to use the services contemplated in this RFP?

No, the Contractor will not be precluded from providing Services throughout Illinois. During the term of the Agreement and for one (1) year afterwards, the Contractor will be prohibited from entering into any new contracts to provide any of the Services to any unit of State or local government in Illinois (*i.e.*, the entities that are eligible to participate in The Fund). However, should the Contractor have a pre-existing contract to provide any of the Services to a unit of State or government in Illinois, the Contractor may continue such relationship. For example, if the Contractor has a contract with the County X but no contract with the City Z when the Contractor and Treasurer enter into the Agreement, the Contractor may extend the contract it has with County X or enter into a new contract with County X. However, the Contractor

would be precluded from entering into any contract with City Z for any of the Services during the term of the Agreement and for one (1) year thereafter. There is no mandate for units of State or local government to use E-Pay.

82. **Appendix A – E-Check volume** - What is the expected 3 day e-Check/ACH exposure over the next 12 months (for both ACH Debits and ACH Credits, if applicable)? If that is not available, what is the historical e-Check/ACH exposure over the past 12 months?

The Treasurer cannot project the 3-day E-check exposure over the next 12 months. For historical E-check volumes, please see Attachment 2.

83. **Appendix A – E-Check volume** - Is there any seasonality based on collections? If so, are there months that have a larger number of transactions and/or amounts for both e-check/ACH and credit card processing?

Yes, there is seasonality in transaction volumes, but it varies by Participant groups and is difficult to calculate. As an example, university/school volumes peak during the months of August through October and County Treasurer Participants have two peak seasons a year, typically April through May and July through August.

84. **Appendix A – E-Check volume** - Can you provide your current e-Check/ACH exposure limits?

E-check transaction limits are currently set per merchant ID. Please see Attachment 2 for more details on E-check transactions.

85. **Appendix A – E-Check volume** - Will funds be collected from individuals, companies, other banks, a combination? As much detail as possible is greatly appreciated.

Payments will be accepted from a combination of individuals, companies, institutions, and others. Participants accept payments from a variety of customers.

86. **Appendix A – E-Check volume** - What, if any, type of disbursement activity is expected within the scope of this RFP?

No non-electronic payment disbursement activity is expected within the scope of this RFP.

87. **Appendix B - Optional Services** – For all requested optional services in the body of the RFP, please advise where bidders should enter this pricing on Appendix B? Can we attach a separate pricing proposal for optional service?

Yes, for the optional services in Section III.E of the RFP only, Respondent may make additions to the Cost Proposal provided in Appendix B of the RFP.

88. **Customer Service p. 12** - We understand that 24-7 customer service is required for the Treasurer. Is 24-7 customer service required or optional for the participant?

No, 24-7 customer service is not required for Participants, but it is an optional service under Section III.E.1 of the RFP.

89. **Electronic Processing Services p. 9** - Please provide the following information for each processing location:

a. What equipment is being used? (terminal – including make/model, software, gateway, point-of-sale, mobile, swipers, etc.)

Please see Attachment 4 for a list of POS equipment.

b. How many are at each location?

Please see Attachment 4 for a list of POS equipment.

c. The connection of each at each location? (dial, internet, frame)

Please see Attachment 4 for a list of POS equipment.

90. **Funding and Settlement p. 6** - Please clarify the current settlement process. Is the current settlement/custodial bank required to receive all E-pay activity by State law?

State law currently requires Participant to have an Illinois Funds account to participate in E-Pay. The legislation mentioned in question #2 above would allow Participants to participate in E-Pay without having an Illinois Funds account.

The Settlement Bank is the only settlement option available today. Additional options are welcome.

91. **Funding and Settlement p. 6** - Would the State consider a proposal that would allow a portion of the activity to settle at the existing settlement/custodial bank and the remaining e-check/ACH activity to settle with the processing bank? (pending all funds are transferred to the settlement bank by 5p CT daily)

The Treasurer would accept a Proposal that allows a portion of the activity to settle at the Settlement Bank and the remaining E-check

activity to settle with a processing bank as long as funds are transferred to Participants' settlement accounts daily.

92. **Funding and Settlement p. 6** - Would the State consider a proposal that would allow all E-pay processing (credit card, debit card and e-Check/ACH) activity to settle with the processing bank? (pending all funds are transferred to the settlement bank by 5p CT daily)

The Treasurer would accept a Proposal that allows all E-Pay activity to settle at the processing bank as long as funds are transferred to Participants' settlement accounts daily

93. **Funding and Settlement p. 6** - Does each participant have an account at the settlement/custodial bank?

The E-Pay processing funds of all Participants settle at the Settlement Bank. However, not all Participants have individual settlement bank accounts. Most state agencies fund to one of five accounts at the Settlement Bank.

94. **Objectives p. 8** - The RFP states - "In the event the legislation that expands E-Pay eligibility is passed, the Participants may elect to have E-Pay activity fund to a bank/bank account of their choosing. " Please advise on the timing of this legislation change.

Please see the answer provided for question 2.

95. **Funding and Settlement p. 6** - Can you provide a diagram the process flow of the money movement?

See Attachment 8.

96. **Funding and Settlement p. 6** - The RFP states – "Settlement account balances over a designated target are swept daily by the Settlement bank into the Participant's associated investment account(s) at the Investment Bank." How do the funds move from the Settlement Bank to the Participants investment account? Is the Treasurer responsible for settling up these accounts with the investment sweep?

The Settlement Bank sends a wire to the Investment Bank with corresponding deposit instructions for each daily sweep. The Treasurer works with the Settlement Bank and Investment Bank to establish appropriate sweep instructions when the settlement account is opened.

97. **Funding and Settlement p. 6** - Please describe the type of investments in the investment accounts.

The investment accounts contain the following types of investments: repurchase agreements, commercial paper, U.S. Treasury securities, and money market funds. The Treasurer posts a weekly schedule of investments at [http://www.illinoistreasurer.gov/Local Governments/The Illinois Funds/Schedule of Investments/Weekly Investments](http://www.illinoistreasurer.gov/Local_Governments/The_Illinois_Funds/Schedule_of_Investments/Weekly_Investments)

98. **Objectives p. 9** - Treasurer administration/usage fee - how will these be charged or absorbed to the Participant and how will the funds flow back to the Treasurer?

Please see the answer provided for question 18.b.

99. **Funding and Settlement p. 6** - Chargebacks - Please diagram how the PayFac model money moves? Does the current vendor debit the Participants settlement account?

Please see Attachment 8 for an overview of the PayFac model.

For PayFac model processing, the Current Vendor acts as the Merchant of Record and receives all initial funding then disburses funds to the appropriate Participant settlement account. The Current Vendor also receives all retrieval/chargeback requests. If the chargeback cannot be disputed or declared valid, the Current Vendor debits the appropriate Participant settlement account. Typically, these debits net settle with incoming credits against the Participant's settlement account.

100. **Current Cost Structure p. 8** - Please clarify the process for ordering new equipment. How is processing equipment purchased from the current vendor? What are the billing options

To order equipment, a Participant submits a request on an enrollment form or a change request form. Once finalized, the equipment request is sent to the appropriate vendor. The vendor then builds and ships the equipment directly to the Participant. The Participant is then invoiced for the cost of the equipment.

101. **Appendix A – Return/NOC Volume** - Can the State please provide e-Check/ACH return and NOC volume?

Please see Attachment 2.

102. **Appendix B** - Please confirm the definition of “Pass Through Fees”. Does this correspond to a service fee charged by the participant to their customer for processing?

Yes, with a “Pass Through Fee” the service fee covers the costs associated with payment processing and is passed on to the customer.

103. **Appendix B** - Please confirm the definition of “Absorbed Fees”. Does this correspond to the participant paying the fees for all processing services?

Yes, with “Absorbed fees” the Participant is charged for all fees associated with payment processing.

104. **RFP Schedule p. 5** - We would like to respectfully request an extension of the RFP response date. Please advise if this is possible.

The Treasurer granted an extension to the RFP response date via Addendum 2, which was issued on July 28, 2016.

105. **Funding and Settlement p. 6** - Please describe PayFac processing in more detail.

Please see the answers provided for questions 37, 47, and 99.

106. **Objectives p. 9** - Please clarify what the administrative fee represents. Where is the fee held?

Administrative fees will not be used by the Treasurer for any other purpose, except to operate E-Pay. The fee will be held by the Treasurer.

107. **Electronic Processing Services p. 9** - Please clarify the requirement of the EMV device. Will this be used for virtual card present transactions, or is the virtual terminal to be used in a call center environment for MOTO transactions?

The Treasurer requires EMV capability for all card-present transactions. The Treasurer intends for E-Pay to be EMV compliant across all applicable payment channels.

108. **Scope of Work p. 9** - Are there any limitations on the locations where the services may be performed?

The Services may be performed anywhere, however the Proposal will be evaluated pursuant to Section VI.C.7.

109. **Contractual Terms p. 29** - If there are contractual provisions in Section VII that the Respondent would like to negotiate with the Treasurer, may the Respondent agree to the contractual provisions subject to an opportunity to negotiate specific terms identified in the Proposal?

In general, the Treasurer does not negotiate the contractual provisions in Section VII, as many of them are required by statute, and Respondent’s Proposal constitutes an acceptance of the terms.

Nonetheless, the Treasurer reserves the right to negotiate non-material provisions, subject to the approval of the CPO.

110. **Internal Controls and Disaster Recovery and Backup Facilities p. 29** - Will subcontractors be required to provide the documents required by this section?

No, the subcontractors will not be required to provide the documents required by Section VII.C of the RFP.

111. **Internal Controls and Disaster Recovery and Backup Facilities p. 29** - The documents that must be provided under these sections contain information that would jeopardize the safety and security of our systems if publicly disclosed. Can the Treasurer provide any assurance that such documents will not be subject to public disclosure? In lieu of providing copies of these documents, would it be acceptable to allow the Treasurer an on-site audit of the documents?

If the documents fall under an exemption to the Freedom of Information Act (“FOIA”), 5 ILCS 140/7, the Treasurer would not automatically release the documents pursuant to a FOIA request. The Treasurer would accept an on-site audit of the documents in lieu of receiving documents, however the Treasurer cannot state what the Illinois State Auditor General would accept.

112. **Review p. 31** - Can the Treasurer clarify what falls within the scope of periodic performance reviews? Is this intended to include audits of the Contractor’s procedures?

Periodic reviews may be performed by the Treasurer and would consist of a review and assessment of its compliance with all aspects of the Agreement.

113. **Non-Compete p. 31** - Does the prohibition in this section apply to subcontractors or affiliates of subcontractors?

Yes, Section VII.I shall apply to subcontractors. However, it will not apply to second-tier subcontractors (*i.e.*, affiliates of subcontractors).

114. **Privacy Policy p. 31** - Can the Treasurer provide a copy of the privacy policy with which the Contractor will be required to comply?

Currently, the Treasurer does not have a privacy policy with respect to E-Pay.

115. **Subcontracting p. 31** - Does the advance approval apply to second tier subcontractors, in other words, subcontractors of Contractor’s subcontractors?

No, advance approval is not required for second-tier subcontractors.

116. **Subcontracting p. 31** - To improve efficiency we use third-party contractors on an enterprise-wide basis across multiple clients. These vendors often operate in a staff-augmentation role providing support for functions such as application development, maintenance, or testing and trouble-shooting of hardware and software. It is not feasible for us to give each one of our clients prior approval rights for our use of such vendors, and we believe that many large payments processors will have similar concerns. Can the Treasurer clarify whether the requirements of this section would extend to such third-party contractors/vendors?

Pursuant to Section VII.K of the RFP, the Treasurer must approve any subcontractor to the Agreement.

117. **Most Favorable Terms p. 33** - Since this is a competitive procurement, this requirement should not be necessary. Can this provision be removed from the proposed terms and conditions?

No, Section VII.O will not be removed from the Agreement.

118. **Work Product p. 33** - We plan to use our proprietary solution to provide the proposed services under the contract. We do not expect that the Treasurer will acquire any rights to our intellectual property as a result of the contract. Can the Treasurer be more specific about what will make up the Work Product that the Treasurer expects to own and the Contractor must transfer to the Treasurer at the end of the contract?

Please see the answer provided for question 25.

119. **Appendix C. 3.0. c.** - If we make the statement required by Section (a) available to employees via our employee intranet, is that an acceptable means of providing a copy and posting the statement in a prominent place in the workplace?

The posting of the statement required by Section 3 of the Drug Free Workplace Act, 30 ILCS 580/3, must be in done in a manner that is in compliance with such section.

120. **Appendix C. 6.0 Americans with Disabilities Act** - Can the Treasurer provide more specific information about the standards the services must meet to be in compliance with the ADA?

The Contractor shall comply with all applicable requirements of the Americans with Disabilities Act.

121. **Appendix C. 30.0 Most Favorable Terms** - Since this is a competitive procurement, it should not be necessary for contractors and subcontractors to make this certification. Can this certification be withdrawn from the RFP?

Please see the answer provided for question 117.

Attachment 1

<i>Transaction Breakdown</i>	<i>Count of Transactions</i>	<i>% of Card</i>	<i>% of Total</i>	<i>Dollar Volume</i>	<i>% of Dollar Volume</i>	<i>% of Total Dollar Volume</i>
Visa						
Credit	1,424,068	26.07%	16.20%	115,348,975.49	33.52%	20.12%
Debit	3,422,926	62.66%	38.95%	140,928,898.68	40.95%	24.58%
Commercial	336,201	6.15%	3.83%	53,512,323.84	15.55%	9.33%
Signature	279,270	5.11%	3.18%	34,355,873.48	9.98%	5.99%
Visa Platinum	-	0.00%	0.00%	-	0.00%	0.00%
Visa Infinite	-	0.00%	0.00%	-	0.00%	0.00%
Subtotal	5,462,465	100.00%	62.16%	344,146,071.49	100.00%	60.03%
MasterCard						
Credit	389,990	14.65%	4.44%	32,437,493.90	17.14%	5.66%
Debit	1,631,121	61.25%	18.56%	70,293,257.68	37.15%	12.26%
Commercial	202,749	7.61%	2.31%	34,919,528.37	18.46%	6.09%
Business	57,583	2.16%	0.66%	9,475,444.31	5.01%	1.65%
Corporate	-	0.00%	0.00%	-	0.00%	0.00%
World	217,878	8.18%	2.48%	21,760,645.37	11.50%	3.80%
World Elite	154,378	5.80%	1.76%	18,859,991.03	9.97%	3.29%
World High						
Value	9,142	0.34%	0.10%	1,456,998.86	0.77%	0.25%
Subtotal	2,662,841	100.00%	30.30%	189,203,359.52	100.00%	33.00%
Discover						
Core	585	0.2%	0.01%	8,788.96	0.03%	0.00%
Debit	13,782	3.9%	0.16%	665,210.46	2.18%	0.12%
Rewards	235,112	66.0%	2.68%	16,886,601.55	55.37%	2.95%
Premium	64,974	18.2%	0.74%	8,301,372.84	27.22%	1.45%
Commercial	41,819	11.7%	0.48%	4,637,752.56	15.21%	0.81%
Subtotal	356,272	100.00%	4.05%	30,499,726.37	100.00%	5.32%
Pin Debit	306,322		3.49%	9,481,513.55		1.65%
Total	8,787,900		100.00%	\$ 573,330,670.93		100.00%

<i>Percentage of Transactions at:</i>	<i>Number of Transactions</i>	<i>Percentage</i>
Best	8,627,111	98.17%
Mid	135,258	1.54%
Standard	25,531	0.29%
Total	8,787,900	100.00%

<i>Percentage of Volume at:</i>	<i>Dollar Volume</i>	<i>Percentage</i>
Best	560,541,356.19	97.77%
Mid	9,748,603.33	1.70%
Standard	3,040,711.41	0.53%
Total	\$ 573,330,670.93	100.00%

Attachment 2

Non-Large Dollar Participant E-Check Merchant ID				
Year	Month	Maximum Dollar Amount	Average Dollar Amount	Minimum Dollar Amount
2016	1	\$ 3,383.00	\$ 93.21	\$ 4.02
2016	2	\$ 2,295.05	\$ 94.29	\$ 1.60
2016	3	\$ 49,001.00	\$ 131.00	\$ 1.23
2016	4	\$ 4,170.70	\$ 95.84	\$ 1.00
2016	5	\$ 88,713.55	\$ 169.60	\$ 1.64
2016	6	\$ 46,115.78	\$ 273.60	\$ 1.00
2016	7	\$ 86,479.75	\$ 157.90	\$ 1.83
2015	1	\$ 578.10	\$ 76.38	\$ 6.00
2015	2	\$ 2,493.14	\$ 78.19	\$ 3.00
2015	3	\$ 4,080.70	\$ 81.47	\$ 4.55
2015	4	\$ 3,715.00	\$ 93.71	\$ 3.12
2015	5	\$ 291,305.25	\$ 6,447.15	\$ 1.48
2015	6	\$ 277,901.80	\$ 4,247.67	\$ 5.25
2015	7	\$ 76,382.48	\$ 1,073.09	\$ 1.57
2015	8	\$ 277,901.80	\$ 6,713.61	\$ 4.00
2015	9	\$ 277,901.80	\$ 2,468.86	\$ 4.59
2015	10	\$ 114,904.00	\$ 464.41	\$ 1.75
2015	11	\$ 277,901.80	\$ 1,176.38	\$ 1.00
2015	12	\$ 42,517.00	\$ 122.29	\$ 4.20
Large Dollar Participant E-Check Merchant ID*				
Year	Month	Maximum Dollar Amount	Average Dollar Amount	Minimum Dollar Amount
2016	1	\$ 4,057,287.00	\$ 543,298.71	\$ 855.00
2016	2	\$ 4,057,287.00	\$ 549,784.84	\$ 855.00
2016	3	\$ 4,057,287.00	\$ 546,494.28	\$ 855.00
2016	4	\$ 4,057,287.00	\$ 549,543.43	\$ 855.00
2016	5	\$ 4,057,287.00	\$ 546,066.63	\$ 300.00
2016	6	\$ 4,057,290.00	\$ 536,622.26	\$ 859.00
2016	7	\$ 4,057,287.00	\$ 542,113.37	\$ 60.00
2015	10	\$ 4,057,287.00	\$ 535,912.03	\$ 855.00
2015	11	\$ 4,057,287.00	\$ 570,289.31	\$ 855.00
2015	12	\$ 4,057,287.00	\$ 540,932.90	\$ 855.00

* There is a single E-Pay participant that processes high dollar volume e-checks. These were separated from the general data as to not skew reporting.

E-Check Transaction Numbers Per MID Per Month

Year	Month	Maximum Transaction Count	Average Transaction Count	Minimum Transaction Count
2016	1	1319	36	1
2016	2	1392	35	1
2016	3	1348	33	1
2016	4	1314	31	1
2016	5	1387	35	1
2016	6	1421	37	1
2016	7	757	26	1
2015	1	237	24	1
2015	2	206	32	1
2015	3	233	30	1
2015	4	210	18	1
2015	5	234	38	1
2015	6	989	64	1
2015	7	665	36	1
2015	8	1007	41	1
2015	9	631	28	1
2015	10	895	32	1
2015	11	1199	35	1
2015	12	1181	33	1

E-Check Transaction Counts Per MID Per Day

Year	Month	Maximum Transaction Count	Average Transaction Count	Minimum Transaction Count
2016	1	123	3	1
2016	2	153	3	1
2016	3	113	3	1
2016	4	116	3	1
2016	5	149	3	1
2016	6	185	3	1
2016	7	119	3	1
2015	1	42	3	1
2015	2	32	3	1
2015	3	28	3	1
2015	4	29	2	1
2015	5	48	4	1
2015	6	223	6	1
2015	7	314	4	1
2015	8	187	5	1
2015	9	188	3	1
2015	10	108	3	1
2015	11	153	4	1
2015	12	97	3	1

E-Check Return Volume

Year	Return Count	Return Volume	Transaction Count	Transaction Volume	Return Count as % of Transaction Count	Return Volume as % of Transaction Volume
2016	2256	\$ 3,171,119.17	243806	\$ 505,389,264.11	0.925%	0.627%
2015	6070	\$ 9,558,734.56	346059	\$ 1,243,100,359.00	1.754%	0.769%
2014	8118	\$ 5,929,266.67	293056	\$ 1,018,173,394.00	2.770%	0.582%

Attachment 3

Participant	2014									
	Credit Transactions	Credit Volume	Average Credit Ticket	Debit Transactions	Debit Total	Average Debit Ticket	E-check Transactions	E-check Volume	Average E-check Ticket	Total Volume
AIRPORT AUTHORITY	270	\$11,730.15	\$43.45	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$11,730.15
COMMUNITY COLLEGE	93943	\$24,521,063.40	\$261.02	13237	\$326,152.55	\$24.64	788	\$317,002.05	\$402.29	\$25,164,218.00
CONSERVANCY DISTRICT	7816	\$1,020,931.69	\$130.62	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$1,020,931.69
COUNTY CIRCUIT CLERK	10065	\$1,300,599.98	\$129.22	2	\$510.00	\$255.00	164	\$13,801.00	\$84.15	\$1,314,910.98
COUNTY CLERK/RECORDER	15659	\$453,667.97	\$28.97	0	\$0.00	\$0.00	180	\$97,193.03	\$539.96	\$550,861.00
COUNTY NURSING HOME	54587	\$270,184.42	\$4.95	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$270,184.42
COUNTY TREASURER/COLLECTOR	18030	\$10,368,283.73	\$575.06	156	\$7,723.40	\$49.51	810	\$2,836,210.40	\$3,501.49	\$13,212,217.53
FIRE PROTECTION DISTRICT	67	\$9,010.00	\$134.48	0	\$0.00	\$0.00	4	\$2,755.00	\$688.75	\$11,765.00
LIBRARY SYSTEM	45	\$19,364.05	\$430.31	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$19,364.05
MASS TRANSIT AUTHORITY	4613	\$267,132.51	\$57.91	1	\$10.00	\$10.00	0	\$0.00	\$0.00	\$267,142.51
MUNICIPALITY	1004274	\$72,635,913.38	\$72.33	21831	\$2,096,606.12	\$96.04	17231	\$1,721,609.70	\$99.91	\$76,454,129.20
PARK & RECREATION DISTRICT	70509	\$3,508,567.05	\$49.76	7	\$606.95	\$86.71	0	\$0.00	\$0.00	\$3,509,174.00
PORT AUTHORITY/DISTRICT	574	\$750,792.54	\$1,308.00	0	\$0.00	\$0.00	12	\$20,149.75	\$1,679.15	\$770,942.29
PUBLIC AMBULANCE SERVICE	5	\$175.45	\$35.09	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$175.45
PUBLIC HEALTH & MENTAL HEALTH DISTRICT	8010	\$877,122.47	\$109.50	0	\$0.00	\$0.00	1	\$190.00	\$190.00	\$877,312.47
PUBLIC HOSPITAL DISTRICT	3908	\$590,724.77	\$151.16	0	\$0.00	\$0.00	36	\$2,645.22	\$73.48	\$593,369.99
PUBLIC LIBRARY	85114	\$1,093,070.09	\$12.84	2896	\$30,626.17	\$10.58	0	\$0.00	\$0.00	\$1,123,696.26
REGIONAL OFFICES OF EDUCATION	35995	\$1,633,902.00	\$45.39	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$1,633,902.00
SANITARY DISTRICT	22630	\$1,466,582.04	\$64.81	0	\$0.00	\$0.00	5202	\$335,785.00	\$64.55	\$1,802,367.04
SCHOOL DISTRICT	98557	\$9,983,470.98	\$101.30	148	\$15,486.25	\$104.64	779	\$67,742.65	\$86.96	\$10,066,699.88
SEWER, WATER DISTRICT	6978	\$545,718.34	\$78.21	0	\$0.00	\$0.00	1510	\$95,041.61	\$62.94	\$640,759.95
SOIL AND WATER CONSERVATION DISTRICT	257	\$22,836.49	\$88.86	0	\$0.00	\$0.00	1	\$59.99	\$59.99	\$22,896.48
STATE OF ILLINOIS – AGENCY (Locally Held)	729	\$88,687.25	\$121.66	0	\$0.00	\$0.00	402	\$27,160.00	\$67.56	\$115,847.25
STATE OF ILLINOIS – AGENCY (State Funds)	3690076	\$374,660,435.51	\$101.53	4	\$4,554.06	\$1,138.52	219287	\$994,208,466.88	\$4,533.82	\$1,368,873,456.45
TOWNSHIP	5416	\$339,167.76	\$62.62	0	\$0.00	\$0.00	1149	\$65,656.66	\$57.14	\$404,824.42
UNIDENTIFIED CATEGORY	9293	\$1,631,358.33	\$175.55	11	\$1,890.00	\$171.82	235	\$43,550.60	\$185.32	\$1,676,798.93
UNIVERSITY	3734349	\$216,953,249.58	\$58.10	219865	\$5,401,701.42	\$24.57	35823	\$5,695,811.85	\$159.00	\$228,050,762.85
VOCATIONAL, SPEC ED, ED SERVICE CENTER	10879	\$505,401.06	\$46.46	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$505,401.06
WATER RECLAMATION DISTRICT	2022	\$418,126.61	\$206.79	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$418,126.61
TOTAL	8994670	\$725,947,269.60	\$80.71	258158	\$7,885,866.92	\$30.55	283614	\$1,005,550,831.39	\$3,545.49	\$1,739,383,967.91

Participant	2015									
	Credit Transactions	Credit Volume	Average Credit Ticket	Debit Transactions	Debit Total	Average Debit Ticket	E-check Transactions	E-check Volume	Average E-check Ticket	Total Volume
AIRPORT AUTHORITY	299	\$14,120.57	\$47.23	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$14,120.57
COMMUNITY COLLEGE	131377	\$37,607,120.67	\$286.25	13740	\$347,704.83	\$25.31	980	\$400,675.53	\$408.85	\$38,355,501.03
CONSERVANCY DISTRICT	7765	\$945,320.14	\$121.74	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$945,320.14
COUNTY CIRCUIT CLERK	10443	\$1,459,894.66	\$139.80	0	\$0.00	\$0.00	245	\$23,312.89	\$95.15	\$1,483,207.55
COUNTY CLERK/RECORDER	18927	\$623,781.19	\$32.96	0	\$0.00	\$0.00	435	\$34,961.35	\$80.37	\$658,742.54
COUNTY NURSING HOME	59432	\$293,383.75	\$4.94	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$293,383.75
COUNTY TREASURER/COLLECTOR	18144	\$10,486,047.84	\$577.93	97	\$4,649.87	\$47.94	1146	\$4,941,132.12	\$4,311.63	\$15,431,829.83
FIRE PROTECTION DISTRICT	80	\$8,633.00	\$107.91	0	\$0.00	\$0.00	11	\$4,975.80	\$452.35	\$13,608.80
LIBRARY SYSTEM	46	\$28,815.22	\$626.42	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$28,815.22
MASS TRANSIT AUTHORITY	5465	\$291,927.51	\$53.42	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$291,927.51
MUNICIPALITY	1087177	\$86,741,794.62	\$79.79	24041	\$2,440,795.89	\$101.53	22794	\$2,362,020.35	\$103.62	\$91,544,610.86
PARK & RECREATION DISTRICT	90272	\$5,320,383.41	\$58.94	36	\$3,535.80	\$98.22	3	\$300.00	\$100.00	\$5,324,219.21
PORT AUTHORITY/DISTRICT	1023	\$1,352,035.20	\$1,321.64	0	\$0.00	\$0.00	12	\$9,578.00	\$798.17	\$1,361,613.20
PUBLIC AMBULANCE SERVICE	3	\$477.82	\$159.27	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$477.82
PUBLIC HEALTH & MENTAL HEALTH DISTRICT	8054	\$874,027.51	\$108.52	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$874,027.51
PUBLIC HOSPITAL DISTRICT	6000	\$907,883.69	\$151.31	0	\$0.00	\$0.00	94	\$9,960.88	\$105.97	\$917,844.57
PUBLIC LIBRARY	77029	\$986,850.55	\$12.81	2903	\$29,170.03	\$10.05	0	\$0.00	\$0.00	\$1,016,020.58
REGIONAL OFFICES OF EDUCATION	54365	\$2,676,676.00	\$49.24	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$2,676,676.00
SANITARY DISTRICT	35300	\$2,054,559.89	\$58.20	3	\$375.35	\$125.12	6300	\$385,184.18	\$61.14	\$2,440,119.42
SCHOOL DISTRICT	143347	\$15,079,273.29	\$105.19	130	\$11,611.54	\$89.32	1169	\$122,293.57	\$104.61	\$15,213,178.40
SEWER, WATER DISTRICT	11338	\$869,369.56	\$76.68	0	\$0.00	\$0.00	1916	\$124,072.16	\$64.76	\$993,441.72
SOIL AND WATER CONSERVATION DISTRICT	325	\$30,669.88	\$94.37	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$30,669.88
STATE OF ILLINOIS – AGENCY (Locally Held)	1254	\$117,741.00	\$93.89	0	\$0.00	\$0.00	648	\$47,220.00	\$72.87	\$164,961.00
STATE OF ILLINOIS – AGENCY (State Funds)	2618099	\$243,830,428.96	\$93.13	4	\$2,290.00	\$572.50	275265	\$1,211,621,810.73	\$4,401.66	\$1,455,454,529.69
TOWNSHIP	9233	\$517,274.96	\$56.02	0	\$0.00	\$0.00	1261	\$67,431.71	\$53.47	\$584,706.67
UNIDENTIFIED CATEGORY	10374	\$1,697,342.04	\$163.62	3	\$800.00	\$266.67	231	\$35,310.00	\$152.86	\$1,733,452.04
UNIVERSITY	4127268	\$204,910,525.96	\$49.65	247557	\$6,037,736.28	\$24.39	23044	\$2,346,965.34	\$101.85	\$213,295,227.58
VOCATIONAL, SPEC ED, ED SERVICE CENTER	14683	\$743,889.45	\$50.66	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$743,889.45
WATER RECLAMATION DISTRICT	2343	\$716,233.38	\$305.69	0	\$0.00	\$0.00	0	\$0.00	\$0.00	\$716,233.38
TOTAL	8549465	\$621,186,481.72	\$72.66	288514	\$8,878,669.59	\$30.77	335554	\$1,222,537,204.61	\$3,643.34	\$1,852,602,355.92

Participant Type	Number of Participants
AIRPORT AUTHORITY	2
AREA AGENCY ON AGING	1
COMMUNITY COLLEGE	9
CONSERVANCY DISTRICT	2
COUNTY CIRCUIT CLERK	12
COUNTY CLERK/RECORDER	17
COUNTY NURSING HOME	1
COUNTY TREASURER/COLLECTOR	23
FIRE PROTECTION DISTRICT	2
LIBRARY SYSTEM	1
MASS TRANSIT AUTHORITY	2
MUNICIPALITY	235
PARK & RECREATION DISTRICT	15
PORT AUTHORITY/DISTRICT	1
PUBLIC AMBULANCE SERVICE	1
PUBLIC HEALTH & MENTAL HEALTH DISTRICT	5
PUBLIC HOSPITAL DISTRICT	1
PUBLIC LIBRARY	100
REGIONAL OFFICES OF EDUCATION	37
SANITARY DISTRICT	10
SCHOOL DISTRICT	147
SEWER, WATER DISTRICT	10
SOIL AND WATER CONSERVATION DISTRICT	4
STATE OF ILLINOIS - AGENCY	2
STATE OF ILLINOIS - TREASURER'S OFFICE	5
TOWNSHIP	3
UNIDENTIFIED CATEGORY	13
UNIVERSITY	6
VOCATIONAL, SPEC ED, ED SERVICE CENTER	4
WATER RECLAMATION DISTRICT	2

Attachment 4

	Verifone Omni 3730	Verifone Omni 3750/3200	Verifone Vx510	Verifone Vx570	Verifone Vx610	Verifone 1000SE Pin Pad	VeriFone Vx520	Verifone Vx520 (Virtual Terminal Hybrid)	Verifone Vx805	Verifone Vx680	MagTek Dynamag SWP Wedge	MagTek Virtual Terminal Wedge	MagTek DB3 Wedge	MagTek Keyboard Wedge	TOTAL
Forte Passing	0	7	4	8	0	0	802*	7	0	12^	25	79	0	1	945
Forte Absorbing	1	0	0	0	0	0	3	0	0	0	13	120	1	2	140
Global Absorbing	0	20	4	272	3	9	651	0	119	46	0	3	0	0	1127
TOTAL	1	27	8	280	3	9	1456	7	119	58	38	202	1	3	

* 728 Verifone Vx520 terminals were procured outside of the E-Pay contract

^ 12 Verifone Vx680 terminals were procured outside of the E-Pay contract

	ETHERNET	DIAL
Forte Passing	945	0
Forte Absorbing	140	0
Global Absorbing	312	815
TOTAL	1397	815

Attachment 5

	Chargebacks Count	Chargeback Volume	2016 YTD Transaction Volume	Chargebacks as % of Total Volume
GLOBAL	643	\$ 89,613.42	\$ 230,733,770.90	0.0388%
AMEX	4952	\$ 1,168,281.51	\$ 14,976,056.00	7.8010%
FORTE	2264	\$ 179,388.86	\$ 189,460,788.00	0.0947%

Attachment 6

State Agency for E-Pay RFP	Absorbing	Passing	INT	POS	3rd Party Integration	E-Check
Illinois Abraham Lincoln Library	X		X	X	X	
Illinois Department of Agriculture	X	X	X	X	X	
Illinois Banks & Real Estate		X	X			X
Illinois Central Management Systems	X	X	X		X	
Illinois Department of Children & Family Services	X		X		X	X
Illinois Commerce Commission	X	X	X	X		X
Illinois Commerce & Economic Opportunity	X		X	X		X
Illinois Department of Corrections	X		X		X	
Illinois Deaf & Hard of Hearing	X	X	X			
Illinois Department of Insurance		X	X		X	X
Illinois Department of Professional Regulation		X	X		X	X
Illinois Emergency Management Agency	X	X	X	X	X	X
Illinois Environmental Protection Agency		X	X		X	X
Illinois Gaming Board		X	X			
Illinois Health Insurance Exchange		X	X			
Illinois Health & Family Services	X		X	X	X	X
Illinois Department of Human Rights		X	X			
Illinois Department of Labor		X	X			X
Illinois Military Affairs		X	X			
Illinois Department of Natural Resources	X	X	X	X	X	X
Illinois Pollution Control Board	X		X		X	
Illinois Power Agency		X	X			X
Illinois Department of Public Health		X	X		X	X
Illinois Racing Board		X	X	X		
Illinois Department of Revenue		X	X	X	X	
Illinois Secretary of State		X	X	X	X	X
Illinois State Board of Education		X	X		X	
Illinois State Board of Elections		X	X	X		
Illinois State Fire Marshall		X	X		X	X
Illinois State Police		X	X		X	X
Illinois State Toll Highway	X		X		X	
Illinois Student Assistance Commission	X			X		X
Illinois Clerk of the Supreme Court-see Admin of Courts		X	X		X	
Illinois Department of Transportation	X		X	X	X	X
Illinois Department of Veteran Affairs		X	X			
Illinois State Treasurer Unclaimed Property	X			X	X	

Attachment 7

Authorize.net	Envisionware
Webdatacorp	ISBE/Otis
Tender Retail	IBID
Six Card Solutions	RiverPoint
LINC	VisaNetVital Class
InCircuit	Prairie Cat
IC Verify	I.circ/PC Charge
ACS	MUNIS - Tyler Technologies
Catalyst Consulting	Polaris
New World Systems Logos	NeuLion/Authorize.net
	Merchant Link Micros 9700 3.6 DSL Cashiering System- Blue Fin
ALS - Sirsi/Dynix	Parkeon Cardease v2-Creditcall
CASHNET/Monetra	T2 Flex
Rectrac Plug'n Play	Micros Symphoney Freedom Pay
RecPro	Cashnet Monetra
Skyward	SIM API Authorize.net
Evanced Solutions	Raytex Cashiering System
Innovative Cash Registering	Cybersource
Polaris	PayPal
Alliance Library System	SDS
Vital VisaNet/Rectrac	Evanced
WebTrac/Plug-n-Play/Vital VisaNet	MBS-Lethoff-TSYS
Alliance Library System	Riverpoint Software
Comprise Technology PC Charge	Locis
Central Technology	NeuLion/Authorize.net
Monetra	Parkeon Strada Paystation/Credit Call Cardease
Iron Data	Micros/CBORD/Merchant Link
Computer Aid	Micros RES POS
King Tech C.R.A	Paciolan PAC7 WebPortal
GL Suites	TouchNet
Praeses, LLC	'iTransact Payment Gateway
Touchnet	Payflow Pro
i2.file	Verifone Payware
ITG	Ratex
Jenzabar	TrustCommerce
iCirc (pc charge)	Nelnet
Prairie Cat Consortium/Sirsi - INT	CVENT
TLC	Micros RES POS
Skyward	PC Charge Datawire
Class 6.0	Paciolan
Vermont Systems/Plug-n-Play	Verisign
RiverPoint	

Bibliotheca PC Charge
3M IC Verify

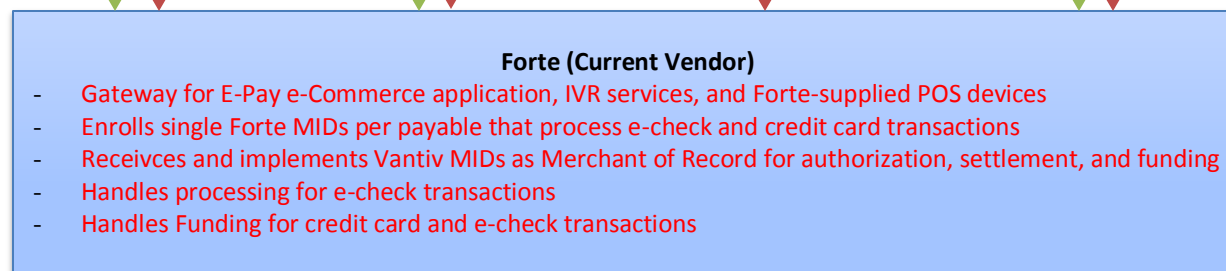
Aloha
Monaris
Skipjack

Attachment 8 PayFac Model Enrollments

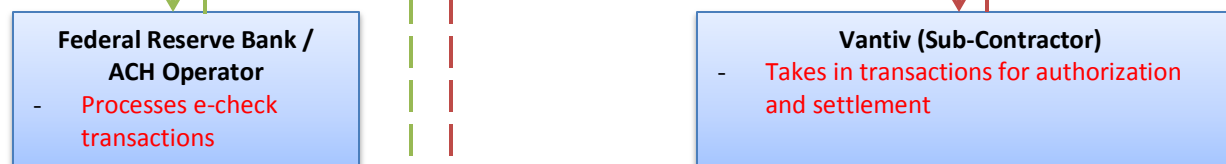
Points of Entry



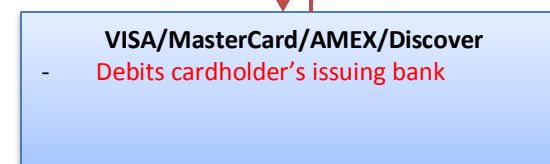
Gateway



Processors



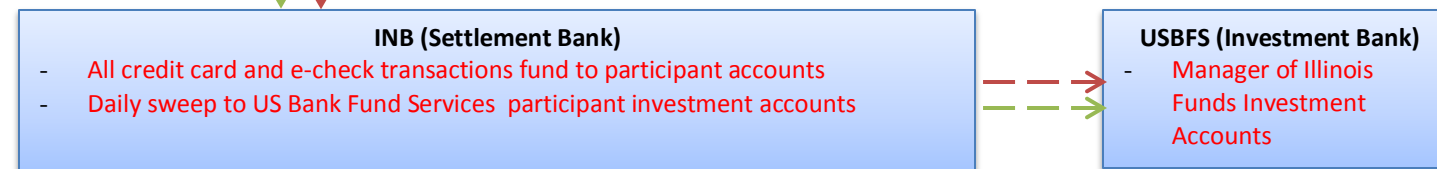
Card Brands



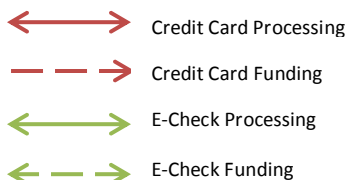
Issuing and Acquiring Banks



E-Pay Settlement/ Investment Banks

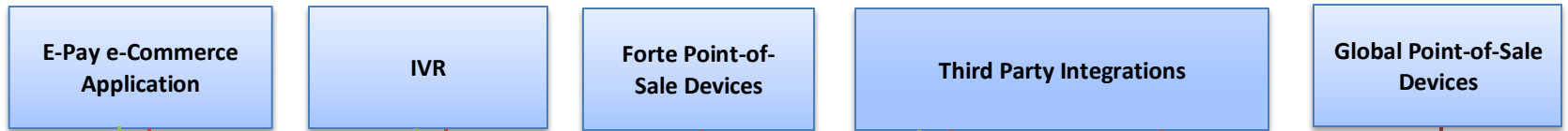


LEGEND

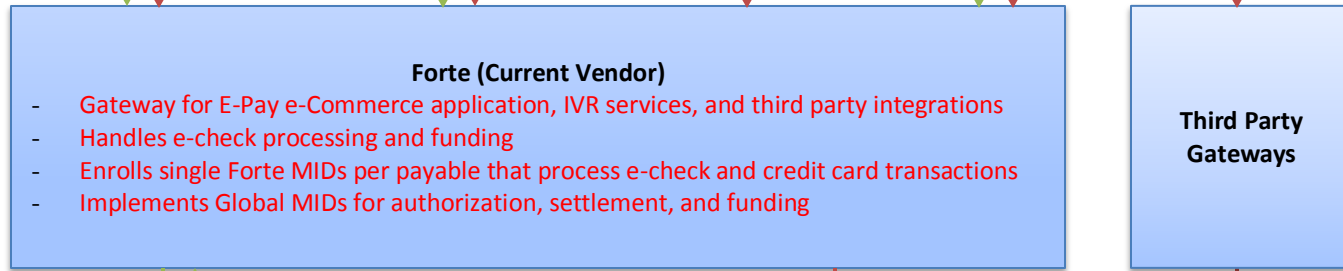


Standard Model Enrollments

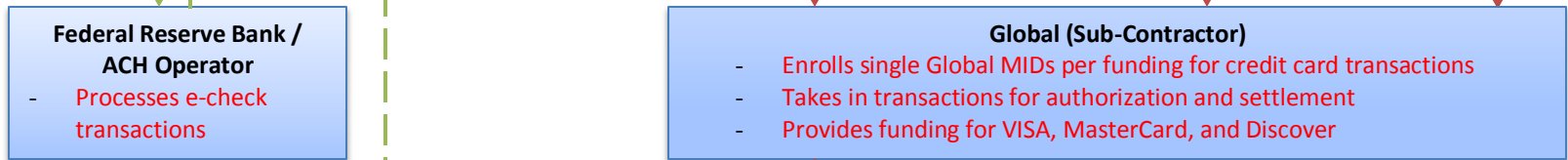
Points of Entry



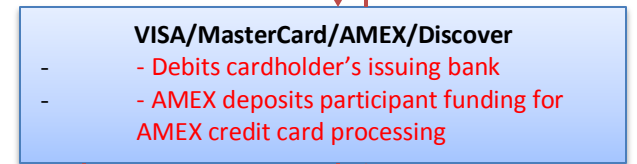
Gateway



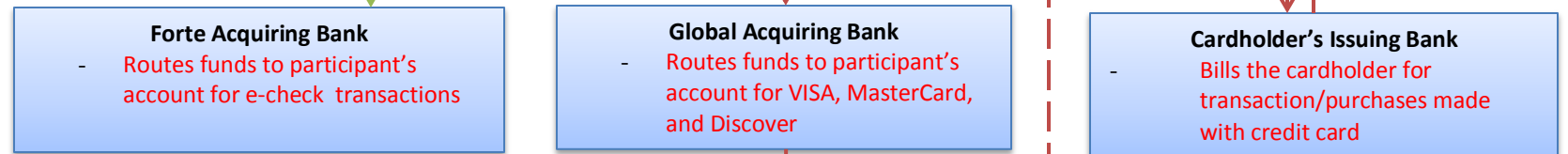
Processors



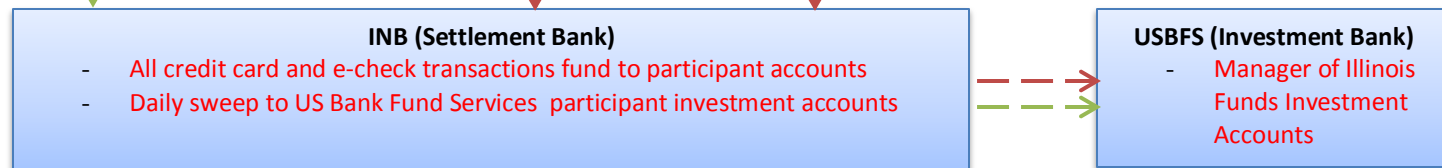
Card Brands



Issuing and Acquiring Banks



E-Pay Settlement/ Investment Banks



LEGEND

- Credit Card Processing
- Credit Card Funding
- E-Check Processing
- E-Check Funding

- Forte (Current Vendor)**
- Gateway for E-Pay e-Commerce application, IVR services, and third party integrations
 - Handles e-check processing and funding
 - Enrolls single Forte MIDs per payable that process e-check and credit card transactions
 - Implements Global MIDs for authorization, settlement, and funding

- Global (Sub-Contractor)**
- Enrolls single Global MIDs per funding for credit card transactions
 - Takes in transactions for authorization and settlement
 - Provides funding for VISA, MasterCard, and Discover

- VISA/MasterCard/AMEX/Discover**
- Debits cardholder's issuing bank
 - AMEX deposits participant funding for AMEX credit card processing

- Forte Acquiring Bank**
- Routes funds to participant's account for e-check transactions

- Global Acquiring Bank**
- Routes funds to participant's account for VISA, MasterCard, and Discover

- Cardholder's Issuing Bank**
- Bills the cardholder for transaction/purchases made with credit card

- INB (Settlement Bank)**
- All credit card and e-check transactions fund to participant accounts
 - Daily sweep to US Bank Fund Services participant investment accounts

- USBFS (Investment Bank)**
- Manager of Illinois Funds Investment Accounts