Office of the Illinois State Treasurer
Michael W. Frerichs

Request for Proposals
Electronic Payment Processing Services
370-300-24-009

Addendum 1
March 21, 2024

Below are the questions received by the Office of the Illinois State Treasurer ("Treasurer") and the Treasurer's responses. But for the removal of identifying information, the questions listed herein are intended to be accurate representations of the questions received; as such, any errors in usage or spelling have not been corrected. Any capitalized terms that are not defined herein have the meaning set forth in the Request for Proposals Electronic Payment Processing Services 370-300-24-009 ("RFP") published by the Treasurer on February 29, 2024.

1. Will the awarded vendor be serving all 500+ participants in the ePAY program?

    Yes, the Contractor will be serving any Participants currently enrolled in ePAY as well as any that enroll in the future.

2. Will this be a phased implementation, with different agencies going live at different times? If so, does the Treasurer's Office know which agencies would go live first?

    Yes, it will be a phased implementation. Determination of which Participants are onboarded at what time will be made by the Treasurer and discussed with the Contractor before the process begins.

3. What is the goal date for go-live (i.e., all agencies live with the new ePAY program) if the Treasurer's Office selects a different vendor than the incumbent?

    The goal date for all Participants to be converted to a new Contractor, in the event one is chosen, is January 30, 2025.

4. Can the Treasurer's Office please provide the number (or an estimate) of agencies using a convenience fee pass-through model, and the number using an absorbed model?

    ePAY currently has 1,049 Merchant IDs in operation for Passing Participants and 1,640 Merchant IDs in operation for Absorbing Participants.

5. Can the Treasurer's Office please provide the annual dollar volume (or an estimate) processed by agencies using a convenience fee pass-through model, and for agencies using an absorbed model?

Volume Totals:

Row Labels	Dollar Volume			Transactions			Total Dollar Volume	Total Transactions
	Credit	Debit	E-Check	Credit	Debit	E-Check		
2023	$1,269,364,286.50	$36,212,727.07	$1,059,122,398.45	13,785,936	378,452	968,340	$2,364,699,412.02	15,132,728

Breakdown of Credit/Debit card Volume:
Passing Participants: $305,746,572 (rounded to nearest dollar)
Absorbing Participants: $994,375,544 (rounded to nearest dollar)

Electronic Check Volume was $1,059,122,398 for 2023 (breakdown between Passing and Absorbing is not available).

6. Can the Treasurer's Office please provide the annual number of transactions (or an estimate) processed by agencies using a convenience fee pass-through model, and for agencies using an absorbed model?

   Credit Card transactions processed for Passing Participants - 7,840,815
   Credit Card transactions processed for Absorbing Participants- 4,298,936
   eCheck transactions for Passing Participants– 101,078
   eCheck transactions for Absorbing Participants – 658,189

7. Can the Treasurer's Office please provide a list of the third-party integration partners the awarded vendor must work with, if available?

   The Contractor should have the ability to work with the below list of third-party integration partners. Red font indicates processing gateways currently in use.

Accela	Fike & Fike	NiCUSA
ACS Financial	FreedomPay (**CBORD**, MICROS, NCR Aloha)	NMI Gateway
Aims Parking	GovQA	PayPal – Payflow Pro Gateway
Appriss	Harris MSI	ParkMobile
Aspen (Follet)	Harris Fexbill Software	People Soft (Oracle)
Authorize.net Gateway	InHANCE Harris Utility	Polaris
BridgePay Gateway	Harris Advanced Utility Solution	QT Technologies
BS&A Software or Online (custom file exchange)	Harris – BIS Partnership	Quikwaters
Caselle Clarity	I.2file	RecPro
CashNet	IBID	SirsiDynix
CentralSquare	Iii-Sieraa ILS	Springbrook
CivicRec	Kelmar	STARS Campus Solutions
CloudPermit	LAMA	Today's Business Solutions (TBS)
CommunityCore	LOCIS	TIX
Computer Aid	LRS	Total Parking
Cvent	Micropact (formerly IronData)	Touchnet Gateway
Cybersource	Morneau Shapell (Custom file to ePAY)	Transaction Warehouse (Water Utility payments)

DACRA	MSFW USTS	Tyler Incode and Tyler Munis
DevNet	MuniLink	Vermont Systems/RecTrac/GolfTrac/WebTrac/MainTrac
EProval	Nelnet	TSYS gateway

8. If a vendor has a remote call center based in the United States, with some employees based in Illinois, will this be acceptable to meet the requirement for an "Illinois-based call center"?

   This type of call center solution would be acceptable to the Treasurer.

9. RFP p. 24, #43: What is meant by "enrollment process"? Is this for Participants (i.e., participating IL agencies) or customers (i.e., citizens/payers)?

   This question is in reference to the application process for Participants, which is currently available online and provided by the Current Vendor. "Enrollment process" means the collection of data necessary for enrollment as well as collection of signatures on the ePAY Agreement and Terms & Conditions.

10. If a vendor is submitting our proposal via email, will electronic signatures such as DocuSign be accepted on forms requiring signatures?

    Yes, any such signature shall have the same legal validity and enforceability as a manually executed signature or use of a paper-based recordkeeping system to the fullest extent permitted by applicable law, including the Uniform Electronic Transactions Act, 815 ILCS 333.

11. In Appendix B, ePAY Processing Volume, there is no data provided for month 12. Is this data available?

	Column Labels							
	Dollar Volume			Transactions			Total Dollar Volume	Total Transactions
Row Labels	Credit	Debit	E-Check	Credit	Debit	E-Check		
2023	$1,269,364,286.50	$36,212,727.07	$1,059,122,398.45	13,785,936	378,452	968,340	$2,364,699,412.02	15,132,728
12	$90,696,862.80	$3,246,181.02	$84,729,491.11	972,478	34,152	68,011	$178,672,534.93	1,074,641

12. Appendix C, Cost Proposal: What does the Treasurer's Office determine to be "low volume" vs. "high volume"? Which agencies and how much processing volume would fall into each category?

    Respondents should provide the volume amounts that relate to their own pricing tiers, if Respondent proposes tiered pricing. If a Respondent is not proposing tiered pricing. then Respondent may leave the volume field blank.

13. Appendix C, Cost Proposal, 2A and 2B: Should vendors only provide prices in one category in tables 2A and 2B? Should the other boxes be marked N/A?

    Please see the answer to Question #12 and note the Treasurer requests pricing for both Passing Participants and Absorbing Participants.

14. I was on the call yesterday and was wanting to communicate my questions regarding the existing NCR set up: I was trying to explain on the phone that NCR has several payment gateways that are "open" or have "gateway

only" options, and we were wondering which ones might be used with the states ePAY program. These are examples of the NCR gateways:

NCR Advanced Restaurant (fka Compris)
NCR Aloha - EDC
NCR Aloha - terminal capture
NCR Aloha- Connected Payments Gateway
NCR Cinema
NCR Connected Payments (formerly Retalix)
NCR CounterPoint
NCR Hospitality (fka Radiant)
NCR Retalix (formerly known as MTXEPS and Retalix)
NCR Retalix (formerly known as MTXEPS and Retalix)
NCR Silver
NCR Silver EMV

My sales engineer explained: There aren't any specific POS software or payment gateways mentioned in the RFP doc.

NCR does more than just provide their own POS software and "open" payment gateway services (NCR Connected Payments, NCR Secure Pay).

> The listing provided in this question pertains to NCR's retail/hardware solutions. There are a few Participants that utilize the Aloha or Hospitality equipment solutions, however, this is governed by a separate agreement between the relevant Participants and the Current Vendor, to which the Treasurer is not a party.

15. Also, there were check readers mentioned but none shown under the devices section. Do you enter the electronic check information manually into ePAY now?

> Electronic check information is not entered manually. Check scanners are provided by the Current Vendor.

16. What percentage of cards/checks are present versus, online(or app) or over the phone?

> Online/Web/IVR - 64% and Card Present – 36%.

17. How many Participants use the processor's hosted payment acceptance portal? Of these Participants, how many require an account to be validated (either with files provided by Participant or API calls to Participant's billing system of record) prior to accepting a payment?

    Approximately 97% of Participants utilize the hosted payment acceptance portal provided by the Current Vendor. 85 Participants utilize account verification/file uploads and 47 utilize API.

18. How many Participants connect to the processor using the processor's API's?

    Please see the answer to Question #17.

19. What are the software systems that integrated to the processor using the processor's API?

     Please see answer to Question #7.

20. Of the EMV terminals, how many are standalone and how many are semi-integrated with the processor's payment acceptance portal?

    2696 terminals are set up as stand-alone and 284 terminals are set up as semi-integrated.

21. On page 22, Respondents are asked to provide information on equipment capabilities for POS including card swipe/eCheck terminals. How many POS terminals that support eCheck conversion/processing are utilized? How many Participants are using POS terminals that support eCheck conversion/processing?

    The Treasurer currently provides the option to process eChecks via a POS system, but no Participants currently utilize this feature.

22. How many Participants, and what was their credit card processing volume in 2023, that absorb the transaction or service fee? How many Participants, and what was their credit card volume in 2023, that pass the transaction or service fee to customers?

    Please see the answers to Questions #4 and #5.

23. Given that the Interchange cost to process a business or corporate credit card is significantly higher than the Interchange cost to process a personal or individual credit card, can a Respondent propose pricing which is different for payments on bills or accounts that are in the name of a business or corporation, and another pricing for payments on bills or accounts that are in the name of an individual? Permitting such pricing will enable a Respondent to propose pricing that reflects the cost of processing for these two disparate groups and importantly, from an equality perspective, to eliminate the subsidy that businesses would be receiving from Individuals when all payments are charged the same fee.

    Respondents shall complete the specific Cost Proposal format included as Appendix C to the RFP and as explained in Section IV.C of the RFP, without further breakout of costs. However, if in addition, a Respondent would like to offer alternatives, the Treasurer will review, but is under no obligation to agree to, such alternatives.

24. Will the Illinois State Treasurer's Office assume ownership of the ePAY dashboard hosted by NCR - JetPay? If a new vendor is awarded, is the expectation for the contractor to develop and host a similar solution?

    The Contractor will be required to develop and host a similar solution that meets the requirements of the RFP.

25. Please provide the % of credit and debit card volume that is convenience fee and % of ACH volume that is convenience fee?

    Please see answer to Question #5.

26. How many transactions are PayPal transactions across your participants? Of these participant merchant accounts; how many are also supporting PayPal in convenience fee model?

    PayPal transactions that are processed go through a gateway and are imported into the ePAY Dashboard and not recorded as PayPal transactions so specific data is not available at this time.

27. Please provide the quantity of in-person credit card terminals-devices that are deployed and if possible, how many are convenience fee vs. absorbed?

    There are 2,980 active devices. 1,469 are for Passing Participants and 1,511 are for Absorbing Participants.

28. Can the Illinois State Treasurer's Office provide the full list of the approximately (30) third-party integrations currently in use that the contractor would need to integrate?

    Please see answer to Question #7.

29. Is Lighthouse the Illinois State Treasurer's Office preferred Help Desk provider, if yes, is this provider funded by the State or by the contractor?

    The Lighthouse Call Center is funded by the Current Vendor. The Treasurer welcomes Proposals that meet the requirements of the RFP and does not require any particular provider.

30. What % of the calls into the Lighthouse Call Center Help Desk are simply to make a payment vs. helping resolve a technical matter?

    In 2023, Chicago Lighthouse ("CLH") took 3,550 calls. Of those calls, 2,750 (77%) were answered immediately by the CLH staff and 800 calls resulted in a ticket for technical support or for the ePAY team to otherwise address.

31. How many calls does the Lighthouse Call Center Help Desk receive and what is the average call handle time? Has the Illinois State Treasurer's Office experienced any trends up or down from calls into the Call Center Help Desk or call handle times?

The average number of calls answered by CLH is 3550 per year. The average call time is 2 minutes, 50 seconds. This has been a steady average for the last three years.

32. What percentage of entities are using the government service fee and/or convenience fee pricing structure?

Please see answer to Question #5.

33. What is the structure of the convenience/government service fee today?

The Treasurer is not sure what is meant by "structure." However, please refer to the answer to Question #5 for information related to Passing Participants and Absorbing Participants.

34. Is the service fee a percentage or flat fee or both?

The service fee is calculated as a percentage of the transaction amount.

35. Who are the current entities contracted with today or other 3rd party providers?

NCR Payment Solutions, LLC is the Current Vendor. The Treasurer does not have any other payment processing contracts related to ePAY.

36. What is your current P2PE solution?

Both PAX and Verifone equipment are being offered to Participants and both are P2PE-certified.

37. What % of entities are using P2PE?

All Participants are currently using P2PE-certified equipment.

38. What % of entities are expected to use IVR solution?

Currently, 70 Merchant IDs (approximately 13%) utilize the IVR solution, with each Participant having their own phone number and script.

39. Why are you looking to accept gift cards?

The Treasurer feels this would be a great capability to offer Participants or potential Participants that more frequently use gift cards. This may include, but would not be limited to, park districts (there are approximately 350 park districts in the State of Illinois), libraries, and municipalities.

40. Will accepting gift cards be by entity or open to all entities program wide?

The Treasurer expects that only a handful of current Participants would be interested in this type of service but sees adding it as an option for all Participants or potential Participants as a tool for expansion of ePAY.

41. What % of entities will be taking PIN Debit?

    Currently, approximately 25% of Participants are set up with PIN Debit.

42. What type of marketing for the participants?

    Marketing efforts include attendance at conferences, partnerships/sponsorships of associations such as Illinois Municipal League, Illinois Association of County Officials, etc. The Treasurer also utilizes email campaigns and some in-person meetings with potential Participants.

43. What type of marketing for the end consumers?

    Marketing is directed towards Participants, not Customers.

44. What type of point-of-sale hardware/software is being used today by all entities?

    Please see Appendix D of the RFP for the listing of point-of sale equipment.

45. What % of entities have an existing ecommerce presence or desire to have an ecommerce presence in the future?

    Please see answer to Question #17.

46. Is the processor to cover the integration to ePay?

    The Contractor would be responsible for creating integration capabilities.

47. What is the time frame for current participants to move from the existing processor to the new processor?

    Please see answers to Questions #3 and #89.

48. Do the current participants in the existing program have any contractual obligations to the old provider?

    Only two or three Participants have a separate agreement with NCR directly, but it is only in regard to the Aloha or Hospitality equipment solutions (see Question #14).

49. Regarding integration efforts, will the state be making development resources available to work in conjunction with vendors solution engineering team to certify integrations or is it expected that the vendor will be providing all development resources on behalf of the state?

    It is expected that the Contractor will be providing all development resources to integrate Participants with Contractor's system.

50. Can the Illinois State Treasurer's Office please break down the processing volume totals in Appendix B to be totals for each participating entity in scope?

    No.

51. Can the Illinois State Treasurer's Office please identify all participating entities that absorb fees?

   No, but please see answer to Question #5 for the number of such Participants.

52. Can the Illinois State Treasurer's Office please provide the latest 3 merchant statements for the participating entities that absorb fees?

   No.

53. Can the Illinois State Treasurer's Office please provide the number of terminals/POS devices required for each participating entity in scope?

   No, but the total number of terminals is provided in Question #27.

54. Can the Illinois State Treasurer's Office please provide the number of chargebacks (credit/debit card disputes) incurred annually?

   There were approximately 1,200 chargebacks in 2023, and approximately 900 in 2022 (representing about 0.0086% of all transaction volume, which is well below industry standards).

55. Can the Illinois State Treasurer's Office please provide further clarification around the Diversity section on page 26 of the RFP. We recognize there is a goal to achieve at least 25%, but what is the percentage and/or dollar amount specific to this RFP?

   The 25% listed in the RFP represents an overall aspirational goal of the Treasurer as laid out in the State Treasurer Act, 15 ILCS 505/30. It is not a goal specific to this RFP, and while as more specifically laid out in Questions 80 and 81 of the RFP the Treasurer would welcome confirmation of MWVD ownership or control, the Treasurer intends to evaluate that portion of the RFP based on Respondent's answers to the listed questions, with that opening paragraph simply provided as background for Respondents' benefit.

56. Can the Illinois State Treasurer's Office please extend the RFP deadline by two (2) weeks in order for [Vendor} to provide a comprehensive proposal response?

   Please see Addendum 2 to the RFP, which is being published concurrently with this Addendum 1 and contains an updated RFP schedule.

57. Section II(A), 1-3 and III(A), 2: Would the Treasurer (and ePAY Participants) be willing to use the payment processing vendor's API to integrate with the solutions/channels described in the RFP?

   The Treasurer would consider this option as long as ePAY participants can collect payments securely and efficiently.

58. Section III(H), 2.a: Is the Treasurer open to considering devices that are not listed in Appendix D? Or is the payment processing vendor required to support/deploy the specific equipment described in Appendix D (i.e., only PAX, Verifone and NCR-CX hardware)?

    The Treasurer would consider other devices if and only if they are offered as P2PE-certified solutions.

59. Section III(H), 2.a: How many pieces of hardware/devices are in use with ePAY Participants today?

    Please see the answer to Question #27.

60. Section II(A): Is the Treasurer seeking to keep existing third-party gateways in place? Or an objective of the RFP to consolidate gateways?

    Consolidation of gateways is not necessarily an objective, but the Treasurer is willing to consider consolidation as long as all Participants are able to be integrated.

61. Section II(B)(6) and (7): Can the State clarify whether or not these reimbursements apply only when settlement fails?

    Assuming that this question is referencing Section III(B)(6) and (7), these Sections are not intended to apply only in instances when settlement fails.

62. Section IV(B)(62): Can the Treasurer provide additional clarification/definition of the "Participant database" being referenced? E.g., is this database created and maintained by the Treasurer or the payment processing vendor?

    "Participant database" is referring to the collective list of all Participants that would be utilizing ePAY at any given time. The Treasurer expects that Contractor will maintain such a database and make it available to the Treasurer as requested.

63. Does IL have a complete listing of all third-party software integrations? (Page 4, Section A.)

    Please see answer to Question #7.

64. How is the $10 offset to Participants afforded to each participant as a credit? Is this provided on the back end of any payment? (Page 8, Section F.)

    The total for all $10 credits is provided to the Settlement Bank via a monthly credit file and is then deposited into each Participant's account.

65. What preference does the IL Treasurer have relating to the purchase or renting of equipment? Is one more desirable based on budgeting than the other? (Page 9, Section A-8.)

    Neither equipment purchasing nor equipment rental is more desirable than the other. However, the Treasurer would like equipment rental to be an option for Participants that might have a limited

need for an additional terminal, e.g., a special event. Currently, Participants purchase any equipment that has not been allocated for free as stated in Section II.F of the RFP.

66. Is this RFP a full replacement of NCR?

    Yes, this RFP is indeed intended to include all services currently provided by the incumbent Contractor.

67. Who is presently providing the IVR services, NCR or State?

    The Current Vendor is providing the IVR services.

68. Will the new vendor be responsible to provide IVR services?

    Yes, the Treasurer will expect the Contractor to be able to provide an IVR service to Participants.

69. Besides the hosted solution(s), is there a list of Customer Information Systems (CIS) used by participants to support a payment integration?

    The listing provided in the answer to Question #7 lists Customer Information Systems used by current Participants.

70. Of the 500 participants, what is the breakdown by public entity and department? e.g. Education, Colleges, Taxing, Utilities, Courts etc.

As of January 2024 ePAY Participants Include:

38 State Agencies	18 Universities/Colleges
31 County Agencies	68 Libraries & Library Districts
194 Cities & Villages	6 Parks & Rec Facilities
18 Water/Sewer Districts	7 Public Transportation
7 Soil & Water Conservation Districts	22 Public Health & Safety
92 Schools and Board of Education Offices	3 Townships

71. What is the volume breakout by department e.g. Education, Taxing, Utility, Courts etc.

    This information is not available as part of this RFP.

72. This is valuable data as there would be discounts based on department category.

    While a separately-stated question, this appears to simply be a continuation of the prior question and, therefore, please refer to the answer to Question #71.

73. Would the state accept a multi-rate structure that aligns with these discounts?

Please see the answer to Question #23.

74. In the RFP, the State addresses that 30 third-party integration partners are currently being used. Can you provide more information about your third-party partner list?

Please see answer to Question #7.

75. Do you have any mandatory partnerships?

While this question does not make clear what it deems a "partnership," the Treasurer does not believe it has any mandatory partnerships relevant to this RFP.

76. How many POS devices do you currently have in use?

Please see answer to Question #27.

77. What is your expected contract structure as it pertains to additional entities outside of state agencies?

ePAY is for State of Illinois governmental units which would include state agencies, universities and all other units of government within the state of Illinois. Respondents may, however, wish to review Illinois House Bill 4908 and Senate Bill 3157 which would create the potential for some expansion of ePAY.

78. Does the State allow non-participants to piggyback off this contract? If yes, please explain.

No.

79. Please provide the total number of chargebacks for 2023.

Please see answer to Question #54.

80. Please provide a breakdown of the dollar volume processed for each channel (online, POS, and IVR).

The Treasurer does not have this data at this time. The Treasurer has provided its available information in answers to Question #5 and #27.

81. What percentage of participants pass the fee on to the customer vs absorb the fee themselves? Please provide volumes processed where the fee is passed to the customer vs volume absorbed/invoiced to the Participants.

Please see answer to Questions #4 and #5.

82. Please provide the number of settlement accounts that currently receive the $10 credit as mentioned on page 8.

Currently, there are 425 settlement accounts at the Settlement Bank that receive the $10 credit.

83. As it pertains to the IVR solution, is the State expecting one IVR for the entire program or each participant would have their own IVR?

IVR services are set up uniquely for each Participant. A specific toll free or local number is provided and an individualized script is created.

84. III.H.2.a: Can the State provide the total number of terminals that need to be provided by type?

Please see answer to Question #27, though please further note that Contractor shall provide any terminals needed by Participants.

85. V.A: Would the State consider a three-week extension for the proposal due date?

Please see answer to Question #56.

86. Appendix B: Can you provide a breakdown of Pricing Models for Transaction Counts and Transaction Volumes for Service Fees vs Absorbed Pricing Model across both Cards and ACH payment types?

Please see answer to Question #5 and #27.

87. Appendix D: May vendors modify Appendix D with certified devices that have like functionality?

Please provide the information requested for those specific devices listed. However, Respondents may add and describe any alternative devices to those listed in Appendix D, as long as P2PE certification is available for those devices listed.

88. Appendix B: Can the State provide further details around the transaction volumes provided in Appendix B? We'd like to know total transaction volumes and dollars by agency, by rate model type (absorbed, User/convenience fee) and a breakout by channel (web/IVR/POS). Any information the State can provide around this would help us in providing a better response.

The Treasurer has provided its available information in answers to Question #5 and #27.

89. What is the state's expectation for the timeline to transition the current ePay participants onto the new platform? Please be specific. Is the current provider willing to extend to accommodate an implementation?

Please see answer to Question #3. The Treasurer may consider seeking an extension of the Current Vendor's agreement in order to accommodate any brief and necessary extension of that goal date.

90. Can you please explain the state's expectation for migration of user history/stored accounts/wallets user profile? Is the State willing to start fresh with a new provider or are you expecting history and profiles to migrate?

The Treasurer will coordinate any migration directly with the Current Vendor and does not anticipate migrating any historical data to any Contractor selected through this RFP.

91. Section 16: Does the state require or prefer a specific user interface fully hosted/API or hybrid user experience? What is the current breakdown of interface type among participants?

The Treasurer does not require a specific interface as long as the Participants are provided a platform, site, or dashboard in which payments can be collected. As stated in the answer to Question #17, approximately 97% of Participants utilize the hosted payment acceptance portal provided by the Current Vendor; remaining Participants utilize either back-end integrations with the Current Vendor from sites created by the State or utilize POS machines alone.

92. Can you please provide the current pricing methodology? Is there consistent user pricing across all of the participating entities, please provide pricing schematic if it is not consistent.

Pricing is the same across all Participants, either a percentage of transaction amount or $1.00 minimum.

93. 3.C: As it relates to call center support is the State requiring C1 support, C2 support, or both?

The Treasurer is asking for call center support for both levels of support.

94. Appendix B:
    a. Can you please supply your 2022 and 2023 annual processing dollar volumes and the number of transactions and classify each agency or local government participant as, "Pass Through" or "Service Fee" cost structure. Please split these volumes by payment type: Credit/Debit ACH.
    b. Please split these volumes by payment channel: Online/In Person/Other.

The Treasurer has provided its available information in answers to Question #5 and #27.

95. Because of the complexity of the RFP, would the State of Illinois Treasurer consider an extension of this RFP to May 10, 2024?

Please see answer to Question #56.

96. Appendix D: Please provide a list of agencies using each supported device model from the RFP Appendix D Supported Devices.?

No.

97. What is the number of calls that come into the Call Center per month from participants?

Please see answer to Question #31.

98. For staffing purposes, please supply the average call handling time per call?

Please see answer to Question #31.

99. How does the current vendor access information to respond to chargebacks (such as a sales receipt)?

Please see answer to Question #107.

100. B. Funding and Settlement: Please supply a report listing chargeback counts per month by chargeback reason code, this is useful for staffing this for chargebacks. We would like to see the percentage of transactions that are charged back in 2022 and 2023 to understand the headcount needed to meet your requirement

This listing is not available, but please refer to the answer to Question #54 for recent annual total chargebacks.

101. II.A: Electronic Payments Processing: Will the State please provide a list of the third-party integration partners?

Please see answer to Question #7.

102. II.B: Funding and Settlement: Is Illinois National Bank also the Acquiring (Sponsor) Bank?

No, Illinois National Bank is utilized only for settlement of ePAY payments.

103. II.D: Marketing: For marketing, you state the current Vendor pays the Treasurer's office for marketing and advertising. Will you provide what is typically charged for this advertisement? How much is typically reimbursed on a monthly basis by the current Vendor?

The Current Vendor provides $50,000 annually for marketing support.

104. II.D: Marketing: Will you share how much monthly funding your current vendor provides or what your minimum expectation is?

The Treasurer has no specific expectation to offer, please see answer to question #103 for current support and please provide Respondent's proposal as requested in the RFP.

105. II.F: Cost Structure, paragraph 3: Please provide detail, how do the state agencies purchase point-of-sale (POS) terminals?

Generally, if a terminal is not provided for free as stated in the answer to Question #65, then the Participant is invoiced for the equipment.

106. G: Please elaborate on the acceptance of Gift cards. Is this when a customer uses a stored value card to use for services? Is this physical and or digital cards? Ex: customer buys a gift card for public golf course to use for a round of play? How is this to be used in County governments, municipalities, township, education, college, taxes? Is this for meals in schools? How is this to be used in County?

Please see answers to Questions #39 and #40 for more information relating to acceptance of gift cards.

107. III.A.13: A chargeback requires the following information to address a Chargeback:
    - Signed sales receipt
    - Copy of receipt showing AVS/CVV validation or EMV chip read
    - Proof of shipping
    - Direct communication with a cardholder?

    This potentially required information would not be in our possession. How is this information presently shared with the Current Vendor?

    The Current Vendor utilizes automated systems, merchant input, cardholder data and case management tools.

108. III.B.2: Settlement Services: Where it says, "For applicable Passing Participants, the Contractor shall settle fees on a monthly basis in accordance with the Cost Proposal". Can you please clarify this statement? Are you asking that the Service Fee be deposited to the Participant's settlement account and then invoiced by the vendor monthly instead of having it deposited to the vendor's own settlement account daily?

    To be clear, for Passing Participants, the fees would be retained by the Contractor and only the remaining payment amount would be settled to the Participant.

109. III.B.4: Settlement Services: Please tell us how many participants currently pay via auto debit vs. invoice?

    All local government Participants are set up for "auto debit" for monthly fees. At this time only state agencies and universities are set up for invoicing.

110. III.F: Transition Plan: What is the desired contract start date?

    The Treasurer intends to finalize an Agreement with sufficient time to complete the transition on the timeline noted in the answer to Question #3. To that end, the Treasurer may seek an Agreement no later than August 1, 2024.

111. III.F: Transition Plan: When do all Participants have to be converted?

    Please see answers to Questions #3 and #89.

112. III.H: Annual Equipment Allowance and Participation Equipment: Will you please provide a count of the devices that are currently in use?

    Please see the answer to question #27.

113. VII: Contractual Terms: Can we provide exceptions to Section VII. Contractual Terms?

    Respondents can feel free to propose any adjustments to the Contractual Terms; however, the Treasurer is under no obligation to accept any such adjustments.

114. How many annual transactions in 2023?

Please see the answer to Question #5.

115.   What type of fraud are you experiencing?

Ta   The Treasurer is unsure of the desired information to be provided in response to this question, but
        is always diligent in identifying and eliminating opportunities for fraud and expects its selected
        Contractor to do the same.

116.   How many terminals are in use?

        Please see answer to Question #27.

117.   RFP Question #17: Is this meant to say ePay or is it meant to be State of Illinois. If it is ePay, can you
        expand on the size of ePay?

        This reference is intended to say ePAY which is available to all governmental entities within the
        state of Illinois. ePAY currently has 529 Participants with 2,689 Merchant IDs active and
        processing and 2,980 active POS devices.

118.   Do you have a proposed transition strategy?

        Please see the answers to Question #3 and #89 for more information related to transition.