NEW YORK STATE | **Department of Taxation and Finance**

July 15, 2021

Request for Proposals (RFP) 20-100
Electronic Payment Processing Services

Response to Round Two Bidder Questions and Amendment #2

To All Potential Bidders:

Attached are the Department's Responses to Round Two of Bidder Questions received for the above referenced RFP.

Additionally, the Department is issuing Amendment #2 as clarification to:

➢ Amend RFP Table 1. Qualifying Entity Requirements, Requirement 1.5
➢ Amend RFP Exhibits to add new Exhibit U – XML Schema Definitions

Corrected pages are attached to this document. All deletions are shown as green strikethrough text and additions are made in underlined purple text.

All other requirements and conditions remain as indicated in the RFP.

New York State Department of Taxation and Finance
Request for Proposals (RFP) 20-100
Electronic Payment Processing Services

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	REQUIREMENT	PAGE		
1	General	General	N/A	After logging in to their secure DTF Online Services ("OLS") account, the taxpayer will be passed (through a secure exchange) from DTF's site to a Contractor-hosted Payment Application. Does DTF expect the Contractor to use Single Sign-On (SSO) for the taxpayer to move from DTF Online Services ("OLS") site all the way through the Contractor-hosted Payment Application?	**The intent is to use the SSO to pass the taxpayer off to the Contractor-hosted Payment Application.**
2	General	General	N/A	Is there a test environment or user experience flow diagram for the current state experience that we can review?	**DTF is unable to provide a flow diagram for either the test environment or the user experience.**
3	General	General	N/A	Are there any hosting specific requirements necessary for the solution to be in compliance with NY State Regulation? (e.g.: Fedramp Rating, Uptime and/or failover SLA's, etc.)?	**All Requirements for these Services are included in the RFP.**
4	General	General	N/A	Is there a limit to the number of sub-contractors that could be used as part of this contract?	**The use of multiple Subcontractors is not prohibited, however only one Subcontractor can be used to perform the services of a Processor Sub. See RFP Amendment #2 for clarification of the term "Processor Sub."**
5	General	General	N/A	Does the state understand that they would need to sign a separate contract for credit and debit card transactions as this is required by the card networks (Mastercard/Visa/Amex)?	**The Department does not find this to be a substantive question and respectfully declines to respond to it.**
6	Overview	-	10	What is the XML format that DTF will be sending the ACH Debit file to the Contractor? Can you provide the information in an XML ISO format?	**See Amendment #2 for new Exhibit U – XML Schema Definitions.**
7	Overview	-	11	Is the IVR number that the taxpayer calls DTF owned by DTF or by the website contractor?	**The IVR telephone number is owned by the Contractor.**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	**REQUIREMENT**	**PAGE**		
8	Overview	B	12	Could you please share us with us the anticipated timeline for the implementation of Phase A, B and C?	**The Contractor is responsible for developing an implementation plan acceptable to the Department with milestones and timeframes to achieve the 18-month implementation done in three phases.** **See RFP Table 2.3, Implementation Requirements.**
9	1	1.2	13	Will you consider also accepting ratings from S & P, Moodys or Fitch , and if so please provide an acceptable rating for each?"	**The Department will only accept ratings as published in the most current report of the Kroll Bond Rating Agency. Bidders may have a rating without subscribing to the Kroll service.**
10	1	1.5	14	Question: Will a bid be immediately disqualified if bidder's reference does not meet the three-year threshold highlighted below? "The Bidder and any subcontractor must have, and be able to demonstrate, its relevant operational experience by submitting two (2) reference contracts each demonstrating the following required experience. Within five (5) years immediately preceding the submission of its proposal, the Bidder and any subcontractor must have provided at least three (3) years of continuous electronic payment services. Such services must be of comparable scope to the Services of this RFP."	**A bid will be disqualified if the Bidder cannot meet the mandatory requirements of the RFP. Please note that the language quoted by the potential bidder in this question is not reflective of the language contained in the current Requirement. See RFP Amendment #1.** **Bidders are reminded that all amendments, clarifications, updates, and announcements related to this RFP will be posted on the Department's website at: http://www.tax.ny.gov/about/procure.** **It is the responsibility of the Bidder to check the website for any amendments, clarifications, updates or announcements. All applicable such information must be incorporated into the Bidder's proposal. Failure to include this information may result in the Bidder's proposal being deemed non-responsive.**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	REQUIREMENT	PAGE		
11	1	1.5	14	If the Contractor uses a Subcontractor that is an enterprise architect and platform solution provider with experience building hosted web applications for tax payments; but is not an electronic payment processor, would DTF consider allowing the Contractor to use a reference from that Subcontractor as a representation of those qualifications?	**The Department further clarifies the definition of a Processor Sub as the entity collecting all of the information from the taxpayer, storing that information, and making it available to the Department for inquiry and reporting and to the Bank for processing the Nacha files and Payment Card transactions.** **See RFP Amendment #2.**
12	1	1.5	14	We are concerned that the current wording of the requirement for references may preclude or exclude potential bidders. If a Contractor is building a new consortium of qualified partners to build a solution but does not meet the current reference requirements, is DTF willing to consider allowing all parties to the RFP solution to provide individual references to their component parts? Additionally, the current ask is only asking for references for the Contractor and the Processor Sub acting as an electronic payments processor, is DTF willing to accept references from the Contractor and all Subcontractors?	**The Department's reference contract requirements are not changing. If a Processor Sub is proposed, DTF requires that at least one reference contract demonstrate that the Bidder and Processor Sub have worked together successfully on a project of comparable scope, acting in those respective service roles. See RFP Amendment #2 clarifying the definition of a Processor Sub.**
13	1	1.6	14	In regards to your amended change adding 1.6 to the "Qualifying Entity Requirements", does this include if a Subcontractor, is using a Subcontractor?"	**This Requirement relates to a Processor Sub. The Department has clarified the definition of Processor Sub in RFP Amendment #2.** **The Department will not accept more than one Processor Sub.**
14	1	1.6	33 (14)	*If the Proposal includes a Processor Sub, there must be no more than one Processor Sub.* The Amended Qualifying Entity Requirements #1.6 states: If the Proposal includes a Processor Sub, there must be no more than one Processor	**This Requirement relates to a Processor Sub. The Department has clarified the definition of Processor Sub in RFP Amendment #2.** **The Department will not accept more than one Processor Sub.**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	**REQUIREMENT**	**PAGE**		
				Sub. Our subcontractor will be responsible for merchant payment processing. The subcontractor will be using a financial institution other than the Contractor as their sponsor bank. There is no direct contact with either taxpayers or DTF in this role. We do not believe that this would represent an additional subcontractor. Since this is an industry standard practice, does this meet your requirement?	
15	2.1	1.1	15	Please confirm that the ACH Debit and the payment card transactions are the only payment types that will be submitted through the web application?	**ACH Debit and Payment Card transactions are the only payment types that will be submitted through the Contractor-hosted Payment Application, however the Contractor-hosted Payment Application must also allow for no-remit transactions as specified in this Requirement.**
16	2.1	1.8	18	*The Contractor must have a process in place to support International ACH Transactions ("IAT").* How is the data collected from individual and business taxpayers to determine the need to format ACH payments using international ACH formats? Will the IAT formatting requirement be included as part of the secure exchange for a specific taxpayer from the DTF's site to a Contractor-hosted Payment Application? Or will the Prompt tax Contractor hosted application need to query each tax payor to determine if full payment amount is funded from	**The Contractor-hosted Payment Application must collect the additional required data elements.** **No.** **For each payment, the Contractor-hosted Payment Application will ask each taxpayer if the funds are from an account outside the U.S. If the taxpayer selects Yes, the additional data elements required for IAT will be**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	**REQUIREMENT**	**PAGE**		
				another country to determine if IAT formatting applies?	**collected by the Contractor-hosted Payment Application.**
17	2.1	1.11	19	Regarding the real time validation tool, will DTF allow a bidder to include additional documentation (i.e. Fact Sheets/Insights Document) regarding how their solution works? If so, can we include those documents in the Appendix?	**Bidders may include additional documentation that is relevant to the response requested by the Department for that particular Requirement. This additional documentation should be clearly referenced in a Bidder's response to the applicable Requirement(s). Any information included in this additional documentation that is not directly relevant to the information requested for that Requirement may be deemed extraneous and therefore may not factor into the Bidder's score for that Requirement.**
18	2.1	1.11	19	Regarding the real time validation tool, DTF lists the volume at 1700. Is DTF considering using the validation tool for more use cases which would increase that volume? If so, what would be a good estimate of the increased volume annually?	**At this time there are no other use cases being considered for the validation tool.**
19	2.1	1.14	20	The Contractor must have the ability to securely warehouse electronic payment transaction requests, where payments are scheduled in advance and the payment transaction is executed automatically on the date scheduled. Taxpayers must be able to schedule payments in advance to execute anywhere from one day up to one year after the transaction is submitted. Please specify which type of electronic payment. ACH and/or Credit card.	**Warehousing is only applicable to ACH Debit transactions.**
20	2.1	1.14.A	20	*"The Department prefers payment transaction warehousing capabilities for longer than one year."*	**The Department wants to know if the Bidder has the capability of warehousing in excess of the one year requirement. If so, we are**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	**REQUIREMENT**	**PAGE**		
				As tax liabilities for taxpayers often changes annually as do tax laws, please provide expected use cases for payment transaction warehousing for longer than one year. Please share if the concern is about annual payments and if a slightly longer period would be acceptable. If warehousing longer than one year meets a taxpayer need, please set a limit, for example, 18 or 24 months.	**requesting Bidders to provide their maximum length of warehousing.**
21	2.1	1.14.A	20	As tax liabilities for taxpayers often changes annually as do tax laws, please provide expected use cases for payment transaction warehousing for longer than one year. Please share if the concern is about annual payments and if a slightly longer period would be acceptable. If warehousing longer than one year meets a taxpayer need, please set a limit, for example, 18 or 24 months.	**See Response to Question #20.**
22	2.1	1.14.A	20	As tax liabilities for taxpayers often changes annually as do tax laws, please provide expected use cases for payment transaction warehousing for longer than one year. Please share if the concern is about annual payments and if a slightly longer period would be acceptable. If warehousing longer than a	**See Response to Question #20.**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	**REQUIREMENT**	**PAGE**		
				taxpayer need, please set a limit, for example, 18 or 24 months.	
23	2.1	1.19	22	*The Contractor must charge the Payment Card convenience fee separate from the DTF liability payment amount within each transaction. The fee will be paid by the Cardholder and must be displayed as a separate transaction on the Cardholder's payment statement.* *The Contractor must, without disclosing the fee in the Technical Proposal, agree to charge Cardholders only a percentage-based convenience fee (with no minimum fee) for Payment Card transactions.* **ROUND 1 QUESTION:** Should we charge the convenience fee in Name of "NY State" or "Contractor"? If the fee should be charged in name of "Contractor" then is it ok to charge it in name of "Sub-Contractor"? **DTF ROUND 1 RESPONSE:** from **20_100_rd1_qa_and_amendment_one** *DTF does not impose the convenience fee and therefore it must not be charged in the name of New York State or the Department.* *Please see the payment card disclaimer located on our website at: https://www.tax.ny.gov/pay/all/wells_fargo_ card_payment_information.htm* In Round 1 questions, we asked about the name of the entity charging the convenience fee. Your response was helpful, but could you further elaborate if the name of the Contractor's sub-	DTF has not imposed any restrictions on the name to be associated with charging the convenience fee other than that set forth in DTF's Round One responses, i.e., the fee must not be charged in the name of New York State or the Department. As far as DTF is concerned, the Contractor may identify the "charging entity" as it sees fit but (1) must charge the convenience fee as a separate charge from the tax liability payment and (2) should identify the convenience fee in such manner that the taxpayer will understand it is being charged for the electronic processing of the related, but separately stated, taxpayer Card Payment amount (e.g. "ABC Company Fee for NYS Tax payment").

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	REQUIREMENT	PAGE		
				contractor (which will be collecting the convenience fee) could appear on the Cardholders' statement.	
24	2.1	2.1.A	24	Does the IFLOW need to integrate dynamically with the application or is it used more as a guide/reference for the style and assets to use?	**IFLOW would need to be integrated directly into the application. IFLOW is our own internal version of Bootstrap/Foundation, and is the Department's standard for publicly facing web applications. The Department will provide HTML mockups of all screens built using IFLOW that can be consumed into any target platform.**
25	2.1	2.4.D	29	Do the flat files sent to Contractor need to be retained for a specific time period?	**No.**
26	2.1	2.4.G	30	Is DTF able to provide control file with flat file feeds sent to Contractor?	**We do not send control files with the flat files.**
27	2.1	2.5.C	34	Is DTF looking for call center staff members that can speak languages other than English and Spanish or just a translated document or script? If you are looking for staff members to translate can these additional language (excluding English, Spanish and French) calls be scheduled?	**The Department is not looking for call center staff members that can speak languages other than English and Spanish.** **However, the Requirement speaks to over-the-phone live interpretation translation services being provided for other languages as identified in Table 2.1, Requirement 2.5.C.** **The calls cannot be scheduled.**
28	2.1	2.5.C	34	How many people are in the call center taking payments over the phone?	**It is the responsibility of the Bidder to determine the appropriate level of call center staff to meet the Requirement. See Response to Question 9 in Round One of this Question and Answer period relating to the volume of calls.**
				How many calls are received monthly that are not English/Spanish?	**The Department is unable to provide this information.**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	**REQUIREMENT**	**PAGE**		
29	2.1	2.6.C	36	Do you have chargebacks today? If so, what is the average number of chargebacks you have on a monthly basis?	**Yes. DTF receives an average of 10 chargebacks per month.**
30	2.1	3.1	37	*The Contractor must provide the State with an online banking portal to be administered by approximately 10 State Administrators who will assign access to at least 30 regular concurrent users to access standard bank account information.* *The online banking portal must include, but not be limited to: Bank Statements, deposits, transfers, and bank adjustments.* *Access to the previous day's transactions must be available to the Department no later than 7:00 a.m. ET on the next Banking Day. Information must be available on the online banking portal for a minimum of 90 days from the date of settlement.* DTF refers to transmission for the sending of your payment files in Table 2.1 Section 2.4, but only refers to the web for IR data in Table 2.1 Question 3.1, is DTF open to receiving the IR data via transmission to your ERP/TMS?	**Table 2.1, Requirement 3.1 requires that information must be available on an online banking portal.**
31	2.1	3.5	40	Is a single reporting/dashboard tool required?	**No.**
32	2.1	4.4	42	Requirements states The Contractor must provide the ability for DTF staff to initiate funds transfers to send misdirected payments to the correct bank account, ensuring that such transactions appear on the Data Output Files transmitted to DTF.:	**This Requirement relates to moving funds between the DTF bank accounts established for the Services in this RFP.**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	REQUIREMENT	PAGE		
				Does this relate to moving between taxpayers or DTF accounts?	
33	2.1	5.1	43	Are RR services required to be on a distinct, hosted environment separate from the payment portal or can it be hosted as a component of the payment portal environment?	**RR services are not required to be on a distinct, hosted environment separate from the payment portal.**
34	2.1	5.2	44	Does the RR site need to allow users to reset password/user id, etc. (full function parity with primary site)?	**No, it will not provide full function parity with the primary site. The required functionality is fully described in RFP Table 2.1, Section 5.**
35	2.1	5.4	45	For the RR website - page 45 section 5.4 - "The Contractor's RR solution must include:....custom data input fields that match up to unique data collection items for the applicable DTF programs;"	**This Requirement pertains to data required for standard payment processing, e.g. payment amount, bank account, routing number, etc.**
				Question: Does this pertain to data being collected for standard payment processing transactions or is this specific to other DTF website capabilities ?	
36	2.2	3.1	48	Would the DTF please clarify what those actual confidentiality policies and procedures are specifically, or let Bidders know that compliance with the FFIEC guidelines, and banking confidentiality norms including such applicable laws as the Privacy Act, the Bank Secrecy Act, and GLBA is complying with the Department's confidentiality policies?	**Table 2.2, Requirement 3.1 (Operational Controls) contains multiple components but Question 36 only asks about the "policies and procedures" set forth in the second bullet point thereof. DTF acknowledges the applicability of the laws and regulations recited by the Bidder to various aspects of the operational controls discussed in this Requirement. However, to the extent that the question requests clarification on the part that requires the Contractor, its employees, directors, officers, and Subcontractors who may receive or have access to confidential information to "abide by all Department confidentiality policies and procedures," the**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	**REQUIREMENT**	**PAGE**		
					Bidder is directed to review the RFP at Section 4.2.15 (Tax Secrecy; Unauthorized Disclosure; DTF-202 Form) and the RFP at Exhibit T (Preliminary Base Contract at Article VII – Tax Secrecy and Confidentiality Provisions). As described therein, Tax Secrecy requirements are set forth in various provisions of the New York State Tax Law and the Internal Revenue Code and Bidders must review, understand and agree to comply with those requirements as well.
37	2.2	4.1	49	Please update Requirement 4.1: The Contractor's network security must include but not be limited to: network firewall provisioning, intrusion detection, and regular third party vulnerability assessments, which shall be available for the Department to review upon request. Contractor must report ~~attempted or potential and~~ actual unauthorized accesses, unauthorized disclosure, or unauthorized use of DTF data to DTF as soon as practicable and, in any event, within the timeframe as required by applicable law ~~as soon as possible after the incident or event, but in no event later than twelve (12) hours from~~ after confirmation of the same. All incident ~~or event related~~ notifications shall be sent to the DTF contact for Information Security Incident Notifications set forth in the Contract. Contractor shall provide the Department with a summary of such analysis, which will include: (i) a description of the security incident and the source thereof, along with a summary of the investigation, diagnosis and analysis undertaken	**The Department declines to do so.** **The Department controls its RFP Requirements. It does not negotiate them with Bidders (in Q&A or otherwise). The Bidder must agree to all mandatory Requirements and should also provide additional information on a subject when requested to do so.** **Additionally, the potential Bidder did not raise any issues with this Requirement that they could not meet or that would preclude them from submitting a bid.**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	**REQUIREMENT**	**PAGE**		
				by Contractor in support of its conclusions; (ii) the action(s) Contractor took to respond to the security incident and the actions, if any, needed for enhanced or additional controls to limit the frequency, damage or cost of future occurrences; and (iii) any other information reasonably requested by the Department relating to the security breach incident.	
38	2.2	14.1	58	Could you please provide further examples on data to be collected and maintained.	**The data being referred to is that from the payment transactions stored in the Contractor-hosted Payment Database. While the Department may occasionally request data on any information collected and maintained as a result of performing the Services required by this RFP, some representative examples include:** • **Count of PrompTax ACH Debit transactions that used a personal bank account** • **Count of PrompTax ACH Debit transactions that used a saved bank account** • **Count of ACH returns with specific reason codes**
39	2.2	15.1	59	While some design, development and delivery Changes may be approved at no additional cost, it is a concern that Req 15.1 allows only DTF to determine when additions, deletions, modifications, enhancements (i.e., Changes) or otherwise would result in Changes "made at no additional cost to DTF." In good faith, we respectfully request that the	**The Department declines to do so. This Requirement pertains to Changes that "need to be reworked prior to Final Certification to achieve the RFP Requirements."**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	**REQUIREMENT**	**PAGE**		
				clause "and made at no additional cost to DTF" be removed allowing all Change Requests to follow the Change Control Procedure set forth in Appendix C; including those that may result in no additional cost to DTF.	
40	2.2	15.1	60	*During implementation of the Services required by RFP 20-100, Contractor and DTF will refer to Contractor's Proposal in response to the Requirements and discuss and refine the proposed design approach, development and delivery of the Services in live production.* *In the event that proposed and preliminarily agreed to designs, concepts, methods, approaches, etc. are determined by DTF to require additions, deletions, modifications, enhancements (i.e., Changes) or otherwise need to be reworked prior to Final Certification to achieve the RFP Requirements, such Changes will be documented via the **Change Control Procedure set forth in Appendix C**, and made at no additional cost to DTF.* While some design, development and delivery Changes may be approved at no additional cost, it is a concern that Req 15.1 allows only DTF to determine when additions, deletions, modifications, enhancements (i.e., Changes) or otherwise would result in Changes "made at no additional cost to DTF." In good faith, we respectfully request that the clause "and made at no additional cost to DTF" be removed allowing all Change Requests to follow the Change Control Procedure set forth in	**See Response to Question 39.**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	REQUIREMENT	PAGE		
				Appendix C; including those that may result in no additional cost to DTF.	
41	2.2	15.4	61	*During the term of the Agreement, the Contractor must work in good faith with the Department and any other party engaged to assist in the design, development and/or implementation of any Changes using the Change Control Procedure (Appendix C) and timely develop and implement any approved Change.* *The Department may request that the Contractor provide it information concerning Changes but DTF is not obligated to proceed with any such Changes, and may decide to* *• develop and/or implement Changes internally at the Department; and/or* *• seek out and engage a third party to perform* ***Changes.*** Requirement 15.4 only asks for "The Bidder must affirm understanding of, and agreement to comply with, this Requirement." Many components of the Electronic Payment Processing Solution are proprietary products that would prevent us from allowing Department or third party staff from modifications or development of the underlying modules. Please clarify and update Requirement 15.4 to exclude development activities by Department or third party staff of proprietary products used by the Contractor or its Subcontractor as part of the NYS EPP Solution.	**The Department declines to update this Requirement, however, clarifies that RFP Table 2.2, Requirement 15.4, does not include any Department or third-party staff developing, accessing, or modifying proprietary code/products of the Contractor or Subcontractor.**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	**REQUIREMENT**	**PAGE**		
42	2.2	15.4	60	Requirement 15.4 only asks for "The Bidder must affirm understanding of, and agreement to comply with, this Requirement." Many components of the Electronic Payment Processing Solution are proprietary products that would prevent us from allowing Department or third party staff from modifications or development of the underlying modules. Please confirm that third-party solutions may call or are callable by the NYS EPP Solution (for example, via API or web service). Also, we ask the State to confirm that there is no expectation that a third party will gain access to our code in our proprietary systems.	**DTF can confirm that if any third-party integrations were needed, they would happen via API calls and not a third-party gaining access to the Contractor's codebase.** **Confirmed.**
43	2.2	15.4	61	Requirement 15.4 only asks for "The Bidder must affirm understanding of, and agreement to comply with, this Requirement." Many components of the Electronic Payment Processing Solution are proprietary products that would prevent us from allowing Department or third party staff from modifications or development of the underlying modules. Please confirm that third-party solutions may call or are callable by the NYS EPP Solution (for example, via API or web service). Also, we ask the State to confirm that there is no expectation that a third party will gain access to our code in our proprietary systems.	**See Response to Question #42.**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	REQUIREMENT	PAGE		
44	2.2	16.1	61	How many times has the DTF system been offline and required Revenue Resiliency in the past two years?	**The current Revenue Resiliency solution has not been utilized in live production.**
45	2.4	5.1	71	DTF notes it requires checks be available for immediate withdrawal within one business day. [The potential bidder] will provide our availability schedule which considers the different deposit channels; Schedules vary based on those different channels. Additionally, availability schedules are similar across the board for most, if not all, financial institutions. We recommend DTF change this requirements to "prefer" and then allow bidders to put forth their availability schedules. Is this acceptable to DTF?	**This is a requirement of OSC and cannot be changed. The volume of checks to be processed hereunder was two in the year 2020, totaling $5,479.99.** **These checks are related to the following note from Table 2.1, Requirement 2.7.B:** ***Note: On occasion, a paper check is received by DTF for one of the tax programs, commonly to replace a returned electronic payment. The Contractor must be able to receive and deposit paper checks in the specified bank account. No data will need to be processed for these check deposits.***
46	2.4	5.1	71	DTF notes it requires checks be available for immediate withdrawal within one business day. What is the largest dollar amount that would clear the account via a check?	**See Response to Question 45.** **The largest dollar amount deposited via in 2020 was $4,495.58.**
47	3.3	-	83	There are 2 methods listed for Methods of Compensation. How would NY State determine which method to use or do the Banks have a choice? Would this method be used throughout the life of the contract, or would it be subject to change and, if yes, how frequently?	**DTF provided OSC's comprehensive responses to questions about the Methods of Compensation fully in Round One of this Question and Answer period. See the Department's response to Q&A Round One, Question 90.** **OSC reserves the right to determine the method to be used to compensate the Contractor for Services. See RFP Section 3.3 (Method of Compensation).** **DTF currently pays for the services by Direct**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	REQUIREMENT	PAGE		
					Fee but maintains the right to change the method of compensation to Compensating Balance using earnings credits. OSC includes the Compensating Balance method of compensation as an option to be considered in times when it would be more cost effective for NYS to utilize such payment method, and intends to retain that capability in any contract that is awarded in connection with RFP 20-100.
48	3.3	3.3.2	84	Would NY State consider negotiating this section on 'Payment by Compensating balances'? The industry-accepted indexed rate (Treasury Bills) is one of the clauses that we can agree to, however the other is an internal rate to NY State dependent on the risk return portfolio set by NY State internally and the banks would not have visibility into it. The Short Term Investment Pool rate fluctuates based on NY State investments and is not a widely known industry benchmark.	**No. See Response to Question 47.**
49	5.1	-	102	Can you please clarify the shipping instructions using a delivery service such as FedEx? You've requested the proposals be addressed to the Campus address but have FedEx deliver it to the Green Island, NY address.

FedEx will only deliver to the address on the shipping label – so can we use the Green Island, NY address for the shipping label and then include an additional label on the package that includes the Campus address? | **This is acceptable as long as the information identified in RFP Section 5.2, Proposal Submission, is visible on the outside of the package.** |

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	REQUIREMENT	PAGE		
50	Attachments	Attachment 21 - Financial Response Form	37	In Attachment 21 - Financial Response Form, would DTF consider allowing Contractors to provide two separate One-Time for Development of all Phases cost. One cost would represent the transition and updates to the existing platform. The second cost would represent building a brand new platform.	**No.**
51	Exhibits	Exhibit T - Preliminary Base Contract Article VII. Tax Secrecy and Confidentiality Provisions D. Information Security Breach and Notification	96	Please update Section D. Information Security Breach and Notification as follows: The RFP contains information security and breach notification Requirements at Table 2.2, Requirement 4 – Network Security, which is incorporated herein in its entirety by reference thereto. In addition to the information security Requirements in the RFP, the Contractor expressly agrees to ~~comply~~ align with the provisions of the State Technology Law § 208 (the "Law") and any future amendments thereto, as applied to any computerized "private information" (as defined in the Law) received, handled, processed, uploaded, or maintained by the Contractor on behalf of the Department under this Agreement (hereinafter, the "Department Information"). In the event of a "breach of the security of the system" (as defined by the Law), the Contractor, as soon as practicable and, in any event, within any time period required under State Technology Law Section 208 and/or General Business Law Section 899-aa, and regulations thereunder, or other applicable laws, rules or regulations, ~~after shall promptly~~ notify the Department upon ~~discovery or notification~~ confirmation of such	**The Department declines to do so. Refer to RFP at Section 4.2.19 (Bidder-Proposed Changes to Preliminary Base Contract Terms).** **The Department will negotiate only non-material changes proposed in accordance with the requirements set forth in RFP Section 4.2.19 with the successful bidder after the Notification of Intent to Award.**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	REQUIREMENT	PAGE		
				breach. Such notice to the Department shall be provided by contacting the Department's Information Security Office by email to: ISO.Mail@tax.ny.gov and phone call to the DTF Information Security Office at 518-898-0749. The Contractor, within the timeframe as required by applicable law, shall ~~promptly~~ commence an investigation, ~~in cooperation with the Department,~~ to determine the scope of the breach and use commercially reasonable efforts to restore the security of the system. ~~Upon completion of the Contractor's investigation, the Contractor shall promptly notify DTF of the results.~~ ~~If the Department determines that notifications are required to be sent out pursuant to the Law, the Contractor shall be responsible for providing such notifications to all required recipients including, in accordance with New York State policy, non-New York State residents whose private information is reasonably believed to have been exposed as a result of the breach, and all costs associated with providing such notices shall be borne by the Contractor. It is expressly agreed that the Contractor shall be obligated to receive authorization from the Department prior to making any notifications to any individuals, the State Office of Information Technology Services, the Department of State – Division of Consumer Protection, the Attorney General's Office or any consumer reporting agencies concerning a breach of the security of the system, or prior to making any determination whether or not to delay notifications due to law enforcement investigations. The Contractor~~	

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	REQUIREMENT	PAGE		
				~~agrees that the Department shall have final approval over the form, content, mode of transmission, and timing of any notice to be provided concerning a breach of the security of the Department Information.~~ ~~Notwithstanding any other provision of this Agreement, the State shall provide notice to Contractor's designated project manager under this Agreement within the time period required by applicable law following the discovery thereof by, or actual knowledge thereof provided to, the State's designated project manager, of any successful NYS DTF security breach incident that has compromised the confidentiality, integrity or availability of NYS DTF confidential information relating to this Agreement.~~ ~~Nothing contained herein shall be interpreted as reducing or altering Contractor's own information security breach notification obligations under General Business Law § 899-aa.~~	
52	Exhibit T - Preliminary Base Contract	E	97	Please update Section E. Additional Remedies Related to a Security Breach as follows: The Contractor shall, ~~in conjunction with the State~~, reasonably cooperate with any federal or State agencies that may investigate a security breach. To the extent required by applicable law, the ~~The~~ Contractor shall be liable for the costs associated with a security breach, including but not limited to, remediation cost, fees and all reasonable out of pocket costs and expenses reasonably	**The Department declines to do so.** **Refer to RFP at Section 4.2.19 (Bidder-Proposed Changes to Preliminary Base Contract Terms).** **The Department will negotiate only non-material changes proposed in accordance with the requirements set forth in RFP Section 4.2.19 with the successful bidder after the Notification of Intent to Award.**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	REQUIREMENT	PAGE		
				incurred by the State arising or resulting from a security breach. ~~including cost of any forensic investigation, replacement or restoration required due to any virus, information security breach or any other incident compromising the availability, privacy, security, integrity or usability of any State and/or taxpayer data, and any financial loss suffered by the State and, where applicable, the non-State data subject(s).~~ ~~At the State's option, where a security breach involves "private information" (as defined in State Technology Law § 208), the Contractor shall, at no additional cost to the State:~~ ~~1. Pay the cost of providing required notices to all three credit bureaus.~~ ~~2. Provide affected individuals with identity monitoring services, including credit monitoring, for a period of no less than 36 months.~~ ~~3. Provide affected individuals with identity theft insurance for a period of no less than 36 months.~~ ~~4. Provide identity restoration services to affected individuals who, within 36 months of a security breach, have their identity compromised as a result of a security breach; and~~ ~~5. Provide call center support to assist affected individuals for a period of no less than 90 days after notice of a security breach has been distributed to all affected individuals.~~	

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	**REQUIREMENT**	**PAGE**		
53	Exhibits	Exhibit T - Preliminary Base Contract Article VII.E. Tax Secrecy and Confidentiality Provisions E. Additional Remedies Related to a Security Breach	97	DTF is requiring that Bidders agree to 36 months of credit monitoring services, ID theft, ID restoration insurance, when the industry standard is 12 to 24 months. Industry set the 12-24 month standard because based upon research if the data hasn't been used within 24 months there is no proof of additional benefit from providing credit monitoring services to individuals beyond 24 months. Would the DTF please consider sharing with Bidders how DTF determined the request for the non-standard 36 months of monitoring?	**DTF declines to do so at this time.** **Refer to RFP at Section 4.2.19 (Bidder-Proposed Changes to Preliminary Base Contract Terms).** **The Department will negotiate only non-material changes proposed in accordance with the requirements set forth in RFP Section 4.2.19 with the successful bidder after the Notification of Intent to Award.**
54	Exhibits	Exhibit T - Preliminary Base Contract Article XXI. Indemnification and Limitation of Liability	108	Article XXI – Indemnification and Limitation of Liability Part C Limitation of Liability *"The Contractor's liability for any claim, loss or liability arising out of, or connected with the Services, and whether based upon default, or other liability such as breach of contract, warranty, negligence, misrepresentation or otherwise, shall in no case exceed Fifteen Million Dollars ($15,000,000); provided, however, that such dollar limitation shall not apply to direct damages resulting from the Contractor's (i) willful, malicious, intentional misconduct, (ii) intentional tortious conduct, or (iii) gross negligence."* Would NY State consider negotiating this clause? Would NY State consider negotiating the amount of liability ($15,000,000) mentioned in this clause?	**Refer to RFP at Section 4.2.19 (Bidder-Proposed Changes to Preliminary Base Contract Terms).** **The Department will negotiate only non-material changes proposed in accordance with the requirements set forth in RFP Section 4.2.19 with the successful bidder after the Notification of Intent to Award.**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	REQUIREMENT	PAGE		
55	Exhibits	Exhibit T - Preliminary Base Contract	-	Would you consider amending your Indemnification clause in your "Exhibit T – Preliminary Base Contract" to Gross Negligence instead of Negligence?	**Refer to RFP at Section 4.2.19 (Bidder-Proposed Changes to Preliminary Base Contract Terms).** **The Department will negotiate only non-material changes proposed in accordance with the requirements set forth in RFP Section 4.2.19 with the successful bidder after the Notification of Intent to Award.**
56	Follow up to Round One Q&A	Question 17	-	Follow up to Q17 of Round 1 with NY response as *"The Department has modified RFP Table 1, to add Requirement 1.6. See Amendment #1.* The use of multiple Subcontractors is not prohibited, however only one Subcontractor can do electronic payment processing." For electronic payment process processing - is the use of a subcontractor specifically for supporting web and IVR channels? If an additional subcontractor was used to handle the CSR calls in addition to web & IVR would that be permitted?	**Only one Processor Sub is allowed. The Processor Sub is the entity collecting all of the information from the taxpayer, storing that information, and making it available to the Department for inquiry and reporting and to the Bank for processing the Nacha files and Payment Card transactions. See Amendment #2 for amended Table 1, Requirement 1.5.** **An additional Subcontractor used to handle calls and enter payments into the Processor Sub's system is acceptable.**
57	Follow up to Round One Q&A	Question 68	-	Follow up to Q68 of Round 1 with NY response, as *"IVR and CSR are not being solicited for ACH transactions processing; only for Payment Card processing.* *The current IVR is not reflective of what has been requested in this RFP. What is reflective are the following figures:* *In 2020, there were 44 Payment Card CSR transactions and 61,631 Payment Card IVR transactions."*	**Contractor CSRs are only responsible for assisting with Payment Card transactions.** **The only calls that will be transferred to CSRs are IVR calls where taxpayers need assistance.** **In 2020, there were 44 IVR calls transferred to CSRs.**

#	RFP REFERENCE			QUESTION	RESPONSE
	SECTION	**REQUIREMENT**	**PAGE**		
				In addition to the 44 card payment card CSR transactions - are there additional call VR calls being transferred to CSRs? If so how many calls?	

TABLE 1: QUALIFYING ENTITY REQUIREMENTS		
#	**REQUIREMENT**	**RESPONSE**
1.5.	~~The Bidder must have, and be able to demonstrate, its relevant operational experience by submitting two (2) reference contracts each demonstrating the following required experience.~~ ~~Within five (5) years immediately preceding the submission of its proposal, the Bidder must have provided at least three (3) years of continuous electronic payment services. Such services must be of comparable scope to the Services of this RFP.~~ ~~If a Bidder's proposal includes a Subcontractor that will provide Services as identified in Table 2.1, Functional Requirements, the Subcontractor must have been used in at least one reference contract in the same respective service role.~~ ~~Bidders may submit a third reference contract that meets the experience requirement as an alternate reference in the event that one of the primary references fails to respond to DTF outreach.~~ Bidders must demonstrate that they and, if applicable, any Subcontractor proposed to act as_a Processor Sub ~~an electronic payments processor ("Processor Sub")~~, have relevant operational experience. The Processor Sub is the entity collecting all of the information from the taxpayer, storing that information, and making it available to the Department for inquiry and reporting and to the Bank for processing the Nacha files and Payment Card transactions. To do so, Bidders must submit information for two (2) reference contracts for work performed within five (5) years immediately preceding the submission of the Bidder's proposal, where the work consisted of at	The Bidder must affirm that it meets this Requirement, and supply the required reference information. ☐ Yes, the Bidder affirms that it meets this Requirement and has supplied the required reference information. The Bidder must provide reference information on **Attachment 5 (References)**. **NOTE:** The Bidder is solely responsible for providing contact information of clients that are readily available to be contacted by DTF and will respond to questions.

TABLE 1: QUALIFYING ENTITY REQUIREMENTS		
#	**REQUIREMENT**	**RESPONSE**

	least three (3) years of providing continuous services of comparable scope to the banking and electronic payments processing services solicited in this RFP, provided that:
	
	(1) If the Bidder will provide both the banking and electronic payments processing Services solicited in this RFP, then:
	
	   o the Bidder must provide two reference contracts demonstrating it has performed both the required banking and electronic payments processing services solicited.
	
	(2) If the Bidder proposes the use of a Processor Sub, then:
	
	   o at least one of the two reference contracts provided must be a joint reference contract that involved the Bidder acting as a bank and the Processor Sub acting in that role ~~as an electronic payments processor~~ on that reference contract (the Bidder need not have been the prime contractor on the joint reference contract).
	
	   o the other reference contract provided need not be joint between the Bidder and the Processor Sub; it can demonstrate the experience of either the Bidder (bank) or the Processor Sub providing the required banking or Processor Sub ~~electronic payments processing~~ services.
	
	Alternate References--Bidders may, but are not required to, submit an alternate reference contract for each of the contract types described in (1) or (2) above, as applicable. Such alternate reference(s) will	

TABLE 1: QUALIFYING ENTITY REQUIREMENTS		
#	REQUIREMENT	RESPONSE
	be contacted only in the event that any required contract reference(s) fails to respond to DTF outreach. Bidders are responsible for providing references that will respond to DTF outreach.	
1.6	If the Proposal includes a Processor Sub, there must be no more than one Processor Sub.	The Bidder must affirm understanding of, and agreement to comply with, this Requirement.
		☐ Yes, the Bidder affirms its understanding of, and agreement to comply with, this Requirement.
END OF TABLE 1: QUALIFYING ENTITY REQUIREMENTS		

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Exhibit U - XML Schema Definitions

ACHPaymentAdjBO

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Copyright Department of Taxation and Finance, State of New York. All rights reserved. -->
<!-- Last updated at 05/09/2016, 02:51 PM -->
<xsd:schema targetNamespace="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons0="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons1="http://www.nystax.gov/global/schema"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
<xsd:complexType name="ACHPaymentAdjBO">
<xsd:sequence>
        <xsd:element name="sourceCd" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Code to uniquely identify the type of file.
Required.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,2}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="extTpId" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>External taxpayer id.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,11}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="intTpId" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Internal taxpayer id.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,11}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="intTpSeqNmbr" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Internal taxpayer id sequence
number.</xsd:documentation>
                </xsd:annotation>
```

```xml
                    <xsd:restriction base="xsd:string">
                            <xsd:pattern value=".{0,2}"/>
                    </xsd:restriction>
            </xsd:simpleType>
    </xsd:element>
    <xsd:element name="busIndvInd" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                    <xsd:documentation>Business individual indicator. Valid values: "P" -
personal, "B" - business</xsd:documentation>
            </xsd:annotation>
                    <xsd:restriction base="xsd:integer">
                            <xsd:pattern value=".{0,1}"/>
                    </xsd:restriction>
            </xsd:simpleType>
    </xsd:element>
    <xsd:element name="taxTypeCd" minOccurs="1">
            <xsd:simpleType>
            <xsd:annotation>
                    <xsd:documentation>Tax type code. Values to be provided by
DTF.</xsd:documentation>
            </xsd:annotation>
                    <xsd:restriction base="xsd:string">
                            <xsd:pattern value=".{0,2}"/>
                    </xsd:restriction>
            </xsd:simpleType>
    </xsd:element>
    <xsd:element name="dcmtLctrNmbr" minOccurs="1">
            <xsd:simpleType>
            <xsd:annotation>
                    <xsd:documentation>Document locator number
(DLN).</xsd:documentation>
            </xsd:annotation>
                    <xsd:restriction base="xsd:string">
                            <xsd:pattern value=".{0,17}"/>
                    </xsd:restriction>
            </xsd:simpleType>
    </xsd:element>
    <xsd:element name="pymtTrxnTypeCd" minOccurs="1">
            <xsd:simpleType>
            <xsd:annotation>
                    <xsd:documentation>Identifies the type of transaction. Valid values: "'01"
= Payment, "02"= Dishonored Check, "03" = Debit Memo, "04" = Credit Memo.
Will map 5380, 6010 or 6020 to legacy.</xsd:documentation>
            </xsd:annotation>
                    <xsd:restriction base="xsd:integer">
                            <xsd:pattern value=".{0,2}"/>
                    </xsd:restriction>
            </xsd:simpleType>
    </xsd:element>
    <xsd:element name="pymtAmt" minOccurs="1">
```

```xml
<xsd:simpleType>
<xsd:annotation>
        <xsd:documentation>Adjustment amount.</xsd:documentation>
</xsd:annotation>
        <xsd:restriction base="xsd:decimal">
                <xsd:fractionDigits value="2"/>
                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
        </xsd:restriction>
</xsd:simpleType>
</xsd:element>
<xsd:element name="art12aPymtAmt" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
                <xsd:documentation>Adjusted article 12A amount.</xsd:documentation>
        </xsd:annotation>
                <xsd:restriction base="xsd:decimal">
                        <xsd:fractionDigits value="2"/>
                        <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                </xsd:restriction>
        </xsd:simpleType>
</xsd:element>
<xsd:element name="art13aPymtAmt" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
                <xsd:documentation>Adjusted article 13A amount.</xsd:documentation>
        </xsd:annotation>
                <xsd:restriction base="xsd:decimal">
                        <xsd:fractionDigits value="2"/>
                        <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                </xsd:restriction>
        </xsd:simpleType>
</xsd:element>
<xsd:element name="filPerEndDate" minOccurs="1">
        <xsd:simpleType>
        <xsd:annotation>
                <xsd:documentation>File period end date.</xsd:documentation>
        </xsd:annotation>
                <xsd:restriction base="xsd:date">
                        <xsd:pattern value=".{yyyy-mm-dd}"/>
                </xsd:restriction>
        </xsd:simpleType>
</xsd:element>
<xsd:element name="bankDt" minOccurs="1">
        <xsd:simpleType>
        <xsd:annotation>
                <xsd:documentation>Bank adjustment date.</xsd:documentation>
        </xsd:annotation>
                <xsd:restriction base="xsd:date">
                        <xsd:pattern value=".{yyyy-mm-dd}"/>
                </xsd:restriction>
        </xsd:simpleType>
```

```
        </xsd:element>
        <xsd:element name="origBankDt" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Original bank deposit date.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:date">
                                <xsd:pattern value=".{yyyy-mm-dd}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="recTypeInd" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Record type indicator. Valid values: "7" = Sales, "4"
= Fuel.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:integer">
                                <xsd:pattern value=".{0,1}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="rejectRsnCd" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Identifies reason why payment was
rejected.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,3}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="confrmNmbr" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Confirmation # of the
payment.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value="[A-Z a-z 0-9]{8,17}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="taxPrgmCd" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Identifies the tax program.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{2}"/>
```

```
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="pymtStatusCd" minOccurs="1">
            <xsd:simpleType>
            <xsd:annotation>
                <xsd:documentation>Status of the payment. Valid values: "SE" =
Scheduled, "PE" = Pending, "CA" = Cancelled, "PR" = Processed, "TR" = Transferred, "RE" =
Rejected (includes Recall and Chargeback).</xsd:documentation>
            </xsd:annotation>
                <xsd:restriction base="xsd:string">
                    <xsd:pattern value="[A-Z a-z 0-9]{2}"/>
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="cancelConfrmNmbr" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                <xsd:documentation>Confirmation # of the cancelled
payment</xsd:documentation>
            </xsd:annotation>
                <xsd:restriction base="xsd:string">
                    <xsd:pattern value=".{8,17}"/>
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="origSysId" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                <xsd:documentation>Used to link back to application or process used to
submit the payment.</xsd:documentation>
            </xsd:annotation>
                <xsd:restriction base="xsd:string">
                    <xsd:pattern value=".{0,20}"/>
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="filCd" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                <xsd:documentation>Identifies application/process through which
payment was submitted.</xsd:documentation>
            </xsd:annotation>
                <xsd:restriction base="xsd:string">
                    <xsd:pattern value=".{0,4}"/>
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
</xsd:sequence>
</xsd:complexType>
</xsd:schema>
```

ACHPaymentBO

```xml
<?xml version="1.0" encoding="UTF-8"?>
<!-- Copyright Department of Taxation and Finance, State of New York. All rights reserved. -->
<!-- Last updated at 05/09/2016, 02:51 PM -->
<xsd:schema targetNamespace="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons0="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons1="http://www.nystax.gov/global/schema"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
<xsd:complexType name="ACHPaymentBO">
<xsd:sequence>
        <xsd:element name="dcmtLctrNmbr" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Document locator number (DLN).
Required.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,17}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="pstmrkDt" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Postmark date of the payment.
Required.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:date">
                                <xsd:pattern value=".{yyyy-mm-dd}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="dcmtRcvdDt" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Date the payment was received by the vendor.
Required.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:date">
                                <xsd:pattern value=".{yyyy-mm-dd}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="elcAuthEfctvDt" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Date the taxpayer authorized funds to be
withdrawn.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:date">
```

```xml
                        <xsd:pattern value=".{yyyy-mm-dd}"/>
                    </xsd:restriction>
            </xsd:simpleType>
    </xsd:element>
    <xsd:element name="achRqstDt" minOccurs="1">
            <xsd:simpleType>
            <xsd:annotation>
                    <xsd:documentation>Date the funds will be withdrawn based on business
rules.</xsd:documentation>
            </xsd:annotation>
                    <xsd:restriction base="xsd:date">
                            <xsd:pattern value=".{yyyy-mm-dd}"/>
                    </xsd:restriction>
            </xsd:simpleType>
    </xsd:element>
    <xsd:element name="pymtDueDt" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                    <xsd:documentation>Date the payment is due.</xsd:documentation>
            </xsd:annotation>
                    <xsd:restriction base="xsd:date">
                            <xsd:pattern value=".{yyyy-mm-dd}"/>
                    </xsd:restriction>
            </xsd:simpleType>
    </xsd:element>
    <xsd:element name="bankDt" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                    <xsd:documentation>Date the payment will be deposited and reflected in
account.</xsd:documentation>
            </xsd:annotation>
                    <xsd:restriction base="xsd:date">
                            <xsd:pattern value=".{yyyy-mm-dd}"/>
                    </xsd:restriction>
            </xsd:simpleType>
    </xsd:element>
    <xsd:element name="balDueAmt" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                    <xsd:documentation>Amount due.</xsd:documentation>
            </xsd:annotation>
                    <xsd:restriction base="xsd:decimal">
                            <xsd:fractionDigits value="2"/>
                            <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                    </xsd:restriction>
            </xsd:simpleType>
    </xsd:element>
    <xsd:element name="pymtAmt" minOccurs="1">
            <xsd:simpleType>
            <xsd:annotation>
```

```
                    <xsd:documentation>Total amount of payment.
Required.</xsd:documentation>
            </xsd:annotation>
                    <xsd:restriction base="xsd:decimal">
                            <xsd:fractionDigits value="2"/>
                            <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                    </xsd:restriction>
            </xsd:simpleType>
     </xsd:element>
     <xsd:element name="nysPymtAmt" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                    <xsd:documentation>NYS payment amount.</xsd:documentation>
            </xsd:annotation>
                    <xsd:restriction base="xsd:decimal">
                            <xsd:fractionDigits value="2"/>
                            <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                    </xsd:restriction>
            </xsd:simpleType>
     </xsd:element>
     <xsd:element name="nycPymtAmt" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                    <xsd:documentation>NYC payment amount.</xsd:documentation>
            </xsd:annotation>
                    <xsd:restriction base="xsd:decimal">
                            <xsd:fractionDigits value="2"/>
                            <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                    </xsd:restriction>
            </xsd:simpleType>
     </xsd:element>
     <xsd:element name="ynkPymtAmt" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                    <xsd:documentation>Yonkers payment amount.</xsd:documentation>
            </xsd:annotation>
                    <xsd:restriction base="xsd:decimal">
                            <xsd:fractionDigits value="2"/>
                            <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                    </xsd:restriction>
            </xsd:simpleType>
     </xsd:element>
     <xsd:element name="mtaAmt" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                    <xsd:documentation>MTA / PIT MCTMT distribution
amount.</xsd:documentation>
            </xsd:annotation>
                    <xsd:restriction base="xsd:decimal">
                            <xsd:fractionDigits value="2"/>
                            <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
```

```
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="pymtType" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                <xsd:documentation>1=return 2=estimated 3=extension 4=assessment
5=unassociated 6=collections 7=MFI 8=transfer in eMPIRE 9=transfer out eMPIRE
10=erroneous 11=COA 12=EFT Prepayment 13=Sales&Use 14=Monthly 15=Agent 99=Other.
Required for PI tax type.</xsd:documentation>
            </xsd:annotation>
                <xsd:restriction base="xsd:string">
                    <xsd:pattern value=".{0,2}"/>
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="abaNmbr" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                <xsd:documentation>Bank routing number.</xsd:documentation>
            </xsd:annotation>
                <xsd:restriction base="xsd:string">
                    <xsd:pattern value=".{0,9}"/>
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="bankAcctNmbr" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                <xsd:documentation>Bank account number.</xsd:documentation>
            </xsd:annotation>
                <xsd:restriction base="xsd:string">
                    <xsd:pattern value=".{0,17}"/>
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="acctTypeCd" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                <xsd:documentation>Account type code. Valid values: "1" = checking
account, "2" = savings account.</xsd:documentation>
            </xsd:annotation>
                <xsd:restriction base="xsd:integer">
                    <xsd:pattern value=".{0,1}"/>
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="bnkAcctAchInd" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
```

```
                <xsd:documentation>Account type code. Valid values: "1" = business
account, "2" = personal account.</xsd:documentation>
            </xsd:annotation>
                <xsd:restriction base="xsd:integer">
                    <xsd:pattern value=".{0,1}"/>
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="condCode1Nmbr" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                <xsd:documentation>Special condition code #1.</xsd:documentation>
            </xsd:annotation>
                <xsd:restriction base="xsd:string">
                    <xsd:pattern value=".{0,2}"/>
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="condCode2Nmbr" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                <xsd:documentation>Special condition code #2.</xsd:documentation>
            </xsd:annotation>
                <xsd:restriction base="xsd:string">
                    <xsd:pattern value=".{0,2}"/>
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="condCode3Nmbr" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                <xsd:documentation>Special condition code #3.</xsd:documentation>
            </xsd:annotation>
                <xsd:restriction base="xsd:string">
                    <xsd:pattern value=".{0,2}"/>
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="pymtHostInd" minOccurs="0">
            <xsd:simpleType>
            <xsd:annotation>
                <xsd:documentation>Location where payment originated. Valid values:
"D" = DTF, "V" = vendor.</xsd:documentation>
            </xsd:annotation>
                <xsd:restriction base="xsd:integer">
                    <xsd:pattern value=".{0,1}"/>
                </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="fileMethodCd" minOccurs="0">
            <xsd:simpleType>
```

```
<xsd:annotation>
        <xsd:documentation>Identifies the filing type that originated the payment.
"W" = Web, "M" = MeF, "P" = Paper E=EFT (ACH credits and fedwires), I=IVR,
C=CSR</xsd:documentation>
        </xsd:annotation>
                <xsd:restriction base="xsd:string">
                        <xsd:pattern value=".{0,2}"/>
                </xsd:restriction>
        </xsd:simpleType>
</xsd:element>
<xsd:element name="pymtMethodCd" minOccurs="1">
        <xsd:simpleType>
        <xsd:annotation>
                <xsd:documentation>Identifies the method of payment. Valid values: "00"
= Check, "01" = ACH Debit, "02" = Fed Wire,"03" = Amex, "04" = Visa, "05" = MasterCard,"06" =
Discover, "07" = No Remit  08= ACH Credit & DTF ENTRY Required.</xsd:documentation>
        </xsd:annotation>
                <xsd:restriction base="xsd:string">
                        <xsd:pattern value=".{0,2}"/>
                </xsd:restriction>
        </xsd:simpleType>
</xsd:element>
<xsd:element name="filCd" minOccurs="1">
        <xsd:simpleType>
        <xsd:annotation>
                <xsd:documentation>Identifies application/process through which
payment was submitted. Required.</xsd:documentation>
        </xsd:annotation>
                <xsd:restriction base="xsd:string">
                        <xsd:pattern value=".{0,4}"/>
                </xsd:restriction>
        </xsd:simpleType>
</xsd:element>
<xsd:element name="origSysId" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
                <xsd:documentation>Used to link back to application or process used to
submit the payment.</xsd:documentation>
        </xsd:annotation>
                <xsd:restriction base="xsd:string">
                        <xsd:pattern value=".{0,20}"/>
                </xsd:restriction>
        </xsd:simpleType>
</xsd:element>
<xsd:element name="confrmNmbr" minOccurs="1">
        <xsd:simpleType>
        <xsd:annotation>
                <xsd:documentation>Confirmation # from Web app.
Required.</xsd:documentation>
        </xsd:annotation>
                <xsd:restriction base="xsd:string">
```

```
                            <xsd:pattern value="[A-Z a-z 0-9]{8,17}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="rtnFormId" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Identifies the return form for which the payment is to
be applied (5 digit  value from FIRT table).</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,5}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="pymtFormId" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Identifies the actual form that was used to submit
the payment (5 digit value from FIRT table).</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,5}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="nysLiabAmt" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>NYS tax liability amount.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:decimal">
                                <xsd:fractionDigits value="2"/>
                                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="nycLiabAmt" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>NYC tax liability amount.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:decimal">
                                <xsd:fractionDigits value="2"/>
                                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="ynkLiabAmt" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
```

```
            <xsd:documentation>Yonkers liability amount.</xsd:documentation>
        </xsd:annotation>
            <xsd:restriction base="xsd:decimal">
                <xsd:fractionDigits value="2"/>
                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
            </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="recTypeInd" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
            <xsd:documentation>Record type indicator. Valid values: "7" = Sales, "4"
= Fuel.</xsd:documentation>
        </xsd:annotation>
            <xsd:restriction base="xsd:integer">
                <xsd:pattern value=".{0,1}"/>
            </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="lp23EomLiabAmt" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
            <xsd:documentation>Tax due from the 23rd to the end of the
month.</xsd:documentation>
        </xsd:annotation>
            <xsd:restriction base="xsd:decimal">
                <xsd:fractionDigits value="2"/>
                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
            </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="lp23EomPymtAmt" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
            <xsd:documentation>Tax paid from the 23rd to the end of the
month.</xsd:documentation>
        </xsd:annotation>
            <xsd:restriction base="xsd:decimal">
                <xsd:fractionDigits value="2"/>
                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
            </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="lp122LiabAmt" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
            <xsd:documentation>Tax due from the 1st to the 22nd of the
month.</xsd:documentation>
        </xsd:annotation>
            <xsd:restriction base="xsd:decimal">
                <xsd:fractionDigits value="2"/>
```

```
                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
            </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="lp122PymtAmt" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
            <xsd:documentation>Tax paid from the 1st to the 22nd of the
month.</xsd:documentation>
        </xsd:annotation>
            <xsd:restriction base="xsd:decimal">
                <xsd:fractionDigits value="2"/>
                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
            </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="grossIncAmt" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
            <xsd:documentation>Gross income / wages.</xsd:documentation>
        </xsd:annotation>
            <xsd:restriction base="xsd:decimal">
                <xsd:fractionDigits value="2"/>
                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
            </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="filPerEndDate" minOccurs="1">
        <xsd:simpleType>
        <xsd:annotation>
            <xsd:documentation>File period end date.</xsd:documentation>
        </xsd:annotation>
            <xsd:restriction base="xsd:date">
                <xsd:pattern value=".{yyyy-mm-dd}"/>
            </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="art12aLiabAmt" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
            <xsd:documentation>Article 12A - tax on gasoline or similar motor
fuels.</xsd:documentation>
        </xsd:annotation>
            <xsd:restriction base="xsd:decimal">
                <xsd:fractionDigits value="2"/>
                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
            </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="art12aPymtAmt" minOccurs="0">
        <xsd:simpleType>
```

```xml
        <xsd:annotation>
                <xsd:documentation>Article 12A - tax on gasoline or similar motor
fuels.</xsd:documentation>
        </xsd:annotation>
                <xsd:restriction base="xsd:decimal">
                        <xsd:fractionDigits value="2"/>
                        <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="art13aLiabAmt" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
                <xsd:documentation>Article 13A - tax on petroleum
businesses.</xsd:documentation>
        </xsd:annotation>
                <xsd:restriction base="xsd:decimal">
                        <xsd:fractionDigits value="2"/>
                        <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="art13aPymtAmt" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
                <xsd:documentation>Article 13A - tax on petroleum
businesses.</xsd:documentation>
        </xsd:annotation>
                <xsd:restriction base="xsd:decimal">
                        <xsd:fractionDigits value="2"/>
                        <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="crdtRecTxt" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
                <xsd:documentation>ACH Credit record 5, 6, 7
detail.</xsd:documentation>
        </xsd:annotation>
                <xsd:restriction base="xsd:string">
                        <xsd:pattern value=".{0,282}"/>
                </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="taxPrgmCd" minOccurs="1">
        <xsd:simpleType>
        <xsd:annotation>
                <xsd:documentation>Identifies the tax program.
Required.</xsd:documentation>
        </xsd:annotation>
```

```
                    <xsd:restriction base="xsd:string">
                            <xsd:pattern value=".{2}"/>
                    </xsd:restriction>
            </xsd:simpleType>
        </xsd:element>
        <xsd:element name="pymtStatusCd" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Status of the payment. Valid values: "SE" =
Scheduled, "PE" = Pending, "CA" = Cancelled, "PR" = Processed, "TR" = Transferred, "RE" =
Rejected (includes Recall and Chargeback). Required.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value="[A-Z a-z 0-9]{2}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="iatInd" type="bons1:switchIndicator" minOccurs="0"/>
</xsd:sequence>
</xsd:complexType>
                                    </xsd:schema>
```

FileHeaderBO

```xml
<?xml version="1.0" encoding="UTF-8"?>
<!-- Copyright Department of Taxation and Finance, State of New York. All rights reserved. -->
<!-- Last updated at 05/09/2016, 02:51 PM -->
<xsd:schema targetNamespace="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons0="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons1="http://www.nystax.gov/global/schema"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
<xsd:complexType name="FileHeaderBO">
<xsd:sequence>
        <xsd:element name="fileTypeCode" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Code to uniquely identify the type of file (payment,
adjustment and tax program). Values to be provided by DTF.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,2}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="fileNameDesc" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Name that identifies the vendor and file
type</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,20}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="createTs" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Time the file was created in CCYY-MM-DD-
HH.MM.SS.mmmmmm format</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value="[0-9]{4}-[01][0-9]-[0-3][0-9] [0-2][0-9]:[0-5][0-
9]:[0-6][0-9]:[0-9]{6}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="origTransTs" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Timestamp of the rejected original file if the current
file is a replacement.</xsd:documentation>
                </xsd:annotation>
```

```
<xsd:restriction base="xsd:string">
    <xsd:pattern value="[0-9]{4}-[01][0-9]-[0-3][0-9] [0-2][0-9]:[0-5][0-9]:[0-6][0-9]"/>
</xsd:restriction>
</xsd:simpleType>
</xsd:element>
</xsd:sequence>
</xsd:complexType>
</xsd:schema>
```

FileTrailerBO

```
<!-- Last updated at 05/09/2016, 02:51 PM -->
<xsd:schema targetNamespace="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons0="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons1="http://www.nystax.gov/global/schema"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
<xsd:complexType name="FileTrailerBO">
<xsd:sequence>
        <xsd:element name="totRecNmbr" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Total records in the file (payments or
adjustments).</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:integer">
                                <xsd:pattern value="[0-9]{1,10}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="totRemitAmt" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Total payment amount on the
file.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:decimal">
                                <xsd:fractionDigits value="2"/>
                                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="totAdjAmt" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Total adjustment amount on the
file.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:decimal">
                                <xsd:fractionDigits value="2"/>
                                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="totNysRemitAmt" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Total NYS remit amount on the
file.</xsd:documentation>
```

```xml
                </xsd:annotation>
                    <xsd:restriction base="xsd:decimal">
                        <xsd:fractionDigits value="2"/>
                        <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                    </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="totNycRemitAmt" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                    <xsd:documentation>Total NYC remit amount on the
file.</xsd:documentation>
                </xsd:annotation>
                    <xsd:restriction base="xsd:decimal">
                        <xsd:fractionDigits value="2"/>
                        <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                    </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="totYnkRemitAmt" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                    <xsd:documentation>Total Yonkers remit amount on the
file.</xsd:documentation>
                </xsd:annotation>
                    <xsd:restriction base="xsd:decimal">
                        <xsd:fractionDigits value="2"/>
                        <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                    </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="totMtaRemitAmt" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                    <xsd:documentation>Total MTA remittance.</xsd:documentation>
                </xsd:annotation>
                    <xsd:restriction base="xsd:decimal">
                        <xsd:fractionDigits value="2"/>
                        <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                    </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="totArt12aRemitAmt" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                    <xsd:documentation>Total Article 12A remittance.</xsd:documentation>
                </xsd:annotation>
                    <xsd:restriction base="xsd:decimal">
                        <xsd:fractionDigits value="2"/>
                        <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                    </xsd:restriction>
```

```
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="totArt13aRemitAmt" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Total Article 13A remittance.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:decimal">
                                <xsd:fractionDigits value="2"/>
                                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="tot122RemitAmt" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Total 1 - 22 remittance.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:decimal">
                                <xsd:fractionDigits value="2"/>
                                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="tot23EomRemitAmt" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Total 23 - EOM remittance.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:decimal">
                                <xsd:fractionDigits value="2"/>
                                <xsd:pattern value=".[\-+]?[0-9]{1,13}[.][0-9]{2}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
</xsd:sequence>
</xsd:complexType>
</xsd:schema>
```

FilingKeysBO

```xml
<?xml version="1.0" encoding="UTF-8"?>
<!-- Copyright Department of Taxation and Finance, State of New York. All rights reserved. -->
<!-- Last updated at 05/09/2016, 02:09 PM -->
<xsd:schema targetNamespace="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons0="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons1="http://www.nystax.gov/global/schema"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
<xsd:complexType name="FilingKeysBO">
<xsd:sequence>
        <xsd:element name="sourceCd" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Code to uniquely identify the type of file.
Required.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,2}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="mainFormId" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Main form id of the filing.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,5}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="extTpId" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>External taxpayer id.
Required.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,9}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="taxTypeCd" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Tax type code. Values to be provided by
DTF.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,2}"/>
```

```
            </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="taxSubTypeCd" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
            <xsd:documentation>Tax sub type code. Values to be provided by
DTF.</xsd:documentation>
        </xsd:annotation>
            <xsd:restriction base="xsd:string">
                <xsd:pattern value=".{0,2}"/>
            </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="busIndvInd" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
            <xsd:documentation>Business individual indicator. Valid values: "P" -
personal, "B" - business</xsd:documentation>
        </xsd:annotation>
            <xsd:restriction base="xsd:integer">
                <xsd:pattern value=".{0,1}"/>
            </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="intTpId" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
            <xsd:documentation>Internal taxpayer id.</xsd:documentation>
        </xsd:annotation>
            <xsd:restriction base="xsd:string">
                <xsd:pattern value=".{0,11}"/>
            </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="intTpSeqNmbr" minOccurs="0">
        <xsd:simpleType>
        <xsd:annotation>
            <xsd:documentation>Internal taxpayer id sequence
number.</xsd:documentation>
        </xsd:annotation>
            <xsd:restriction base="xsd:string">
                <xsd:pattern value=".{0,2}"/>
            </xsd:restriction>
        </xsd:simpleType>
    </xsd:element>
    <xsd:element name="liabPrdBegDt" type="xsd:date" minOccurs="1"/>
    <xsd:element name="liabPrdEndDt" type="xsd:date" minOccurs="1"/>
    <xsd:element name="taxYear" type="bons1:taxYear" minOccurs="1"/>
    <xsd:element name="processYear" type="bons1:processingYear" minOccurs="0"/>
    <xsd:element name="extTpIdSfx" minOccurs="0">
```

```
<xsd:simpleType>
<xsd:annotation>
        <xsd:documentation>External taxpayer id suffix.</xsd:documentation>
</xsd:annotation>
        <xsd:restriction base="xsd:string">
                <xsd:pattern value=".{0,2}"/>
        </xsd:restriction>
</xsd:simpleType>
</xsd:element>
</xsd:sequence>
</xsd:complexType>
                        </xsd:schema>
```

ProcessBO

```xml
<?xml version="1.0" encoding="UTF-8"?>
<!-- Copyright Department of Taxation and Finance, State of New York. All rights reserved. -->
<!-- Last updated at 05/09/2016, 02:51 PM -->
<xsd:schema targetNamespace="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons0="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons1="http://www.nystax.gov/global/schema"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
<xsd:import namespace="http://www.nystax.gov/global/schema"
schemaLocation="../../../../../../CommonSchemaLibrary/www/nystax/gov/global/schema/FilingKeysBO.xsd"/>
<xsd:include schemaLocation="TIPrimeBO.xsd"/>
<xsd:include schemaLocation="TISpouseBO.xsd"/>
<xsd:include schemaLocation="ACHPaymentBO.xsd"/>
<xsd:include schemaLocation="ACHPaymentAdjBO.xsd"/>
<xsd:complexType name="ProcessBO">
<xsd:sequence>
        <xsd:element name="filingKeys" type="bons1:FilingKeysBO" minOccurs="0"/>
        <xsd:element name="tiPrime" type="bons0:TIPrimeBO" minOccurs="0"/>
        <xsd:element name="tiSpouse" type="bons0:TISpouseBO" minOccurs="0"/>
        <xsd:element name="ACHPayment" type="bons0:ACHPaymentBO" minOccurs="0"/>
        <xsd:element name="ACHPaymentAdj" type="bons0:ACHPaymentAdjBO"
minOccurs="0"/>
</xsd:sequence>
</xsd:complexType>
</xsd:schema>
```

TIPrimeBO

```xml
<?xml version="1.0" encoding="UTF-8"?>
<!-- Copyright Department of Taxation and Finance, State of New York. All rights reserved. -->
<!-- Last updated at 05/09/2016, 02:51 PM -->
<xsd:schema targetNamespace="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons0="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons1="http://www.nystax.gov/global/schema"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
<xsd:complexType name="TIPrimeBO">
<xsd:sequence>
        <xsd:element name="firstName" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Taxpayer/account holder first name. (IAT
only)</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,16}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="miName" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Taxpayer/account holder middle initial. (IAT
only).</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,1}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="lastName" minOccurs="1">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Taxpayer/account holder last name. (IAT
only).</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,138}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="permLn1Adr" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Permanent/physical address Line 1. (IAT
only).</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
```

```
                        <xsd:pattern value=".{0,30}"/>
                    </xsd:restriction>
                </xsd:simpleType>
            </xsd:element>
            <xsd:element name="permLn2Adr" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                    <xsd:documentation>Permanent/physical address Line 2. (IAT
only).</xsd:documentation>
                </xsd:annotation>
                    <xsd:restriction base="xsd:string">
                        <xsd:pattern value=".{0,30}"/>
                    </xsd:restriction>
                </xsd:simpleType>
            </xsd:element>
            <xsd:element name="permCtyAdr" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                    <xsd:documentation>Permanent/physical city address. (IAT
only).</xsd:documentation>
                </xsd:annotation>
                    <xsd:restriction base="xsd:string">
                        <xsd:pattern value=".{0,18}"/>
                    </xsd:restriction>
                </xsd:simpleType>
            </xsd:element>
            <xsd:element name="permStAdr" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                    <xsd:documentation>Permanent/physical state address. (IAT
only).</xsd:documentation>
                </xsd:annotation>
                    <xsd:restriction base="xsd:string">
                        <xsd:pattern value="[A-Z]{0,2}"/>
                    </xsd:restriction>
                </xsd:simpleType>
            </xsd:element>
            <xsd:element name="permZipAdr" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                    <xsd:documentation>Permanent/physical zip code. (IAT
only).</xsd:documentation>
                </xsd:annotation>
                    <xsd:restriction base="xsd:string">
                        <xsd:pattern value="[0-9]{1,9}"/>
                    </xsd:restriction>
                </xsd:simpleType>
            </xsd:element>
            <xsd:element name="permCountryCd" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
```

```
                    <xsd:documentation>Permanent/physical country code. (IAT
only).</xsd:documentation>
              </xsd:annotation>
                    <xsd:restriction base="xsd:string">
                         <xsd:pattern value="[A-Z]{2}"/>
                    </xsd:restriction>
              </xsd:simpleType>
       </xsd:element>
</xsd:sequence>
</xsd:complexType>
                              </xsd:schema>
```

TISpouseBO

```xml
<?xml version="1.0" encoding="UTF-8"?>
<!-- Copyright Department of Taxation and Finance, State of New York. All rights reserved. -->
<!-- Last updated at 05/09/2016, 02:51 PM -->
<xsd:schema targetNamespace="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons0="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons1="http://www.nystax.gov/global/schema"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
<xsd:complexType name="TISpouseBO">
<xsd:sequence>
        <xsd:element name="spSsnNmbr" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Secondary taxpayer's SSN.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{9}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="spseBusIndvInd" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Secondary taxpayer's business individual
indicator.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:integer">
                                <xsd:pattern value=".{0,1}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="spIntTpId" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Secondary taxpayer's internal taxpayer
id.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,11}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="spIntTpSeqNmbr" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Secondary taxpayer's internal taxpayer id sequence
number.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,2}"/>
```

```
                              </xsd:restriction>
                          </xsd:simpleType>
                  </xsd:element>
          </xsd:sequence>
          </xsd:complexType>
                                          </xsd:schema>
```

TransmissionBO

```xml
<?xml version="1.0" encoding="UTF-8"?>
<!-- Copyright Department of Taxation and Finance, State of New York. All rights reserved. -->
<!-- Last updated at 05/09/2016, 02:51 PM -->
<xsd:schema targetNamespace="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons0="http://www.nystax.gov/ach/pymt/schema"
xmlns:bons1="http://www.nystax.gov/global/schema"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
<xsd:include schemaLocation="FileHeaderBO.xsd"/>
<xsd:include schemaLocation="ProcessBO.xsd"/>
<xsd:include schemaLocation="FileTrailerBO.xsd"/>
<xsd:complexType name="TransmissionBO">
<xsd:sequence>
        <xsd:element name="sourceCd" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>Code to uniquely identify the type of file.
Required.</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,2}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="fileNameDesc" minOccurs="0">
                <xsd:simpleType>
                <xsd:annotation>
                        <xsd:documentation>File name description (to be provided by
DTF)</xsd:documentation>
                </xsd:annotation>
                        <xsd:restriction base="xsd:string">
                                <xsd:pattern value=".{0,20}"/>
                        </xsd:restriction>
                </xsd:simpleType>
        </xsd:element>
        <xsd:element name="fileHeader" type="bons0:FileHeaderBO" minOccurs="0"/>
        <xsd:element name="ProcessBO" type="bons0:ProcessBO" minOccurs="0"
maxOccurs="unbounded"/>
        <xsd:element name="fileTrailer" type="bons0:FileTrailerBO" minOccurs="0"/>
</xsd:sequence>
</xsd:complexType>
</xsd:schema>
```