



**STATE OF NEW YORK
DEPARTMENT OF TAXATION AND FINANCE
Office of Budget & Management Analysis
Bureau of Fiscal Services
Building 9, Room 234
W.A. Harriman Campus
Albany, NY 12227**

Patricia Mitchell, Chief Financial Officer
Eric Mostert, Assistant Director, Budget & Accounting Services
Catherine Golden, Assistant Director, Procurement Services

February 16, 2010

Dear Bidder,

Attached is the following:

- Response to Bidder questions;
- Amendment to the Key Events Timetable to correct the time that proposals are due;
- Amendment to Section IV – Qualifying Requirements for both Module 1 and Module 2;
- Amendment to Section VI – Functional Requirements;
- Amendment to Section VII – Program Development and Support Requirements for Module 1;
- Amendment to Section IX – Cash Management Requirements;
- Amendment to Section X – Financial Requirements; and
- Daily Volumes for Direct Deposits and Checks for 2009.

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

Request for Proposal 10-02 – PIT Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
1				Though we are very interested in submitting a Proposal, I reviewed the RFP over the weekend and read that the deadline for filing the “Offerer Affirmation and Understanding of, and Compliance with, Procurement Lobbying Guidelines” (Appendix D-6) was due on 1/21/2010. Can you tell me if that deadline has possibly been extended, and if so, to what new date?	While it was preferred that the Offerer Affirmation and Understanding of, and Compliance with, Procurement Lobbying Guidelines and the Notification of Intent to Bid be submitted by January 11, 2010, it was not a mandatory requirement. These forms, however, must be included with your bid proposal.
2	1.1	Module 2	page 56	This relates to the requirement about the Contractor or Subcontract, if they are a bank, needing to have at least one branch in the state of New York. Can this be considered synonymous with the Contractor or Subcontractor being a Qualified Public Depository (QPD) as determined by the State Treasurer's office? If not, can a more exact definition of "branch" be provided?	No, this is not synonymous with a QPD. See Amendment.
3	Sections VI, VII, VIII, and IX	Module 2		In the Introduction of the RFP, the State indicates several different potential uses of debit cards as well as defines three different types (Reloadable, Single Load, and Stored Value) As a practical matter, Bidders may have different debit card solutions to offer depending on type, and for which there may	Yes, the NYS requirements do apply to all the cards. Where NYS has made distinctions among those cards, those distinctions are detailed in the RFP, where applicable. Any variations among the cards should be detailed in Bidder’s proposal.

Request for Proposal 10-02 – PIT Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
				be variations in how those products are administered. Is it the State's expectation that these requirements apply to all intended debit card types (unless otherwise specified), or should multiple responses be provided to each requirement if the Bidder is proposing different product solutions for each type?	
4	Section IV – Qualifying Requirements, Module 2 – Debit Cards, 1.1	Module 2	56	<p>Item 1 of this requirement ends with the statement, “regardless of any contingencies which may occur.”</p> <p>Would the State be willing to delete this part of the requirement since it is very open ended and would require Contractors to add additional risk contingencies into their solution resulting in higher costs to cardholders?</p> <p>If the State is not willing to remove this part of the requirement, could the State modify it to say “as outlined in the mutually agreed upon contract”.</p>	<p>No.</p> <p>No.</p>
5	Section XI.B.4 – Confidentiality	Module 1 and 2	180	Because these two forms must be signed by all officers, employees, agents, partners, and	Appendix H and Appendix I must be signed by an authorized person on behalf of the bidder and be included with the bid submission.

Request for Proposal 10-02 – PIT Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
	of Tax Information, Item (b) and (c)			subcontractors is it correct to assume Appendix H (RFP pg 305) and Appendix I (RFP pg 306) do not have to be signed by the Contractor and included with the proposal? If they are required as part of the proposal, would the State want them included with the Bid Documents?	Upon contract award, all officers, employees, agents, partners, and sub contractors assigned to this contract would be required to sign the forms.
6	Section III.D.2 – Section 3 – Responses to Requirements	Module 2	43	Should the reference to Section 3 be Section 2 or is Section 2 missing from the RFP? If missing, can the State provide?	The reference to Section 3 for Module 1 (page 42) and Module 2 (page 43) should reference Section 2.
7	Module 2; Page 176 AND Module 1 and 2; Page 256			Would the State prefer the response to the good faith effort for MBE participation be included within our response to RFP Section XI or within the Bid Documents?	This response should be included in the bid documents.
8	Section IX – Cash Management Requirements, Module 2 –	Module 2	120	The response column for this requirement is numbered 2.2. Was this supposed to be 2.1 or is there be a 2.2 requirement that is missing?	This should be response requirement 2.1.

Request for Proposal 10-02 – PIT Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
	Statewide Debit Card, 2.1				
9	Appendix B – General Specifications, Section 58 Performance/ Bid Bond	Module 1 and 2	242-243	<p>This section is referencing that "a performance, payment or bid bond or negotiable irrevocable letter of credit or other form of security for the faithful performance of the Contract" but there was no mention of providing these with the proposal in the body of the RFP. Can the State confirm that these are not required for this proposal/contract?</p> <p>If they are required, please specify the types and amounts of the items required for this proposal/contract.</p>	As indicated in the Table of Contents (page 2) Appendix B applies to Module 2 only. Each Agency or Authorized User would work directly with the Contractor to set up their individual programs, therefore the information referenced in this section of Appendix B may be required at that time.
10	Appendix B – General Specifications, Section 77 Insurance	Module 1 and 2	249	<p>This section is referencing that the "Contractor shall secure and maintain insurance coverage as specified in the Bid Documents and shall promptly provide documentation of specified coverages to the Authorized User." It does not appear that there were any specific insurance requirements and limits listed in this RFP</p>	There are no specific insurance requirements for this RFP other than the Workers Compensation and Disability Insurance.

Request for Proposal 10-02 – PIT Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
				<p>other than the one reference to Workers' Compensation in Appendix A. Can the State confirm that no insurance requirements are required for this proposal/contract?</p> <p>If there are requirements can the State please specify type and amounts?</p>	
11	Section IX – Cash Management Requirements, Module 2 – Statewide Debit Card, 3.1	Module 2	120	<p>ACS carries commercial crime/fidelity bond insurance: It basically provides coverage to employees of ACS involved in the handling of money, checks, or securities while such money, checks, or securities are in its care, custody, or control. Some of the coverage items included are employee dishonesty, forgery or alteration, theft, disappearance and destruction, computer fraud, and burglary and robbery. However, this is considered insurance and not a type of surety bond. Evidence of this type of insurance may be provided via a standard ACORD form certificate of insurance post contract ward.</p>	<p>This would not satisfy the requirements of the RFP. It would not be in compliance with State Finance Law, would not be held at the NYS fiscal agent and is not considered a surety bond at a level deemed appropriate.</p>

Request for Proposal 10-02 – PIT Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
				Would this type of insurance currently being carried by ACS satisfy the requirement outlined in RFP Section 3.1 if such money, checks, or securities will be handled by ACS.	
12	VI B.1.15	1	73	This requirement refers to “A. 1.3 above”. Please confirm that this reference should be to requirement B.1.1 on Page 68?	The reference should be to B.1.1.
13	VI B.1.18	1	74	The requirement and associated SLA for 4.A.4 paid draft retention was removed from Section II. Can the State confirm that requirement B.1.18 of section VI is also removed?	See Amendment.
14	VII E 2	1	92	The State requires “A description of a recently developed, automated, high-volume transaction system,....” With significant requirements a-e, starting on page 93: a-d on page 93 and a-e on page 94 of the RFP including the proposed conceptual design, the proposed workload estimates etc. Much of the information requested is commercially sensitive – Therefore can the Department please provide more guidance on the information they wish to learn from these requirements?	No. All responses can be provided without being specific as to the entity for whom the service was provided. Additionally, during the evaluation process, the content of each Bid will be held in confidence and details of any Bid will not be revealed (except as may be required under the Freedom of Information Law or other State law). The Freedom of Information Law provides for an exemption from disclosure for trade secrets or information the disclosure of which would cause injury to the

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
					<p>competitive position of commercial enterprises. This exception would be effective both during and after the evaluation process. If the Bid contains any such trade secret or other confidential or proprietary information, it must be accompanied in the Bid with a written request to the Commissioner to not disclose such information. Such request must state with particularity the reasons why the information should not be available for disclosure and must be provided at the time of submission of the Bid. Notations in the header, footer or watermark of the Bid Document will not be considered sufficient to constitute a request for non-disclosure of trade secret or other confidential or proprietary information. Where a Freedom of Information request is made for trademark or other confidential or proprietary information, the Commissioner reserves the right to determine upon written notice to the Bidder whether such information qualifies for the exemption for disclosure under the law. Notwithstanding the above, where a Bid tabulation is prepared and Bids publicly opened, such Bid tabulation shall be available upon request.</p>

Request for Proposal 10-02 – PIT Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
15				For documents requiring a bidder signature, will electronic signatures suffice?	As indicated in Section III. B, Submission of Sealed Proposals, three original signature pages are required.
16	XI		181	Can the State provide a comprehensive list of all required contract deliverable documents? For example, there are listed requirements for a Turnover Plan and an Implementation Plan. Can the State provide a complete list of all required plans? In our review of this RFP, the State requires respondents to provide both a Transition Plan and an Implementation Plan. The purpose of our question was to obtain a complete list of all required plans. Besides the Transition and Implementation Plans previously referenced, are any other plans required? If so, would the State please provide us with an inventory of all Plans required?	All requirements are identified in the RFP.
17	Equality Regarding Financial Condition – RFP Page 12,			How will the department ensure that “document processors” will be held to the same level of scrutiny as applied to the banks regarding financial condition? DTF will be using an unbiased third party rating (LACE) as	The Commercial Bank acting as sub contractor to the Document processor will be subject to the LACE requirements.

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
	Section I; RFP Page 51, Section IV Item 2.1 and 2.2 Letter F; RFP Page 58 Section IV Item 2.1; RFP Page 61 Section IV Item 2.2 Number 6; RFP Page 64 Section V Item E; RFP Page 67 Section V Item D and RFP Page 182 Section XI Item 9.D			<p>guidance for evaluating banks; DTF will also be using LACE as a tool for setting minimum standards (a minimum LACE rating of C- is required). What unbiased outside benchmark will be used for “document processors”?</p> <p>DTF is relying on LACE as a recheck during the bid process. If a bank bidder falls below C- during the process and they would have been awarded the contract, the award will go to the next bidder. What process will be used by DTF to re-evaluate “document processors” prior to award (if they had the winning bid) so as to ensure equal treatment of all bidders?</p>	
18	RFP Page 72, Section VI,			<p>It is understood that the contract DTF has with the incumbent provider did not include</p>	

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
	Item B.1.12.			<p>as part of its scope “on us” checking cashing and related fees, etc. Nevertheless, there is key data that the incumbent can provide other bidders to ensure all bidders have common information so that we can all assess branch impact and the best approach to cashing “on us” checks. The incumbent can provide, and we respectfully ask for, the following information:</p> <p>a) In 2010 how many “on us” checks (just those where the check casher did not have a consumer account at the incumbent bank) were cashed at the incumbent’s branches, check cashing centers or other locations where the incumbent has a check cashing agreement or contract.</p> <p>b) For these same checks, what fees were charged?</p>	<p>None</p> <p>N/A</p>
19	RFP Pages 204 – 209, Exhibits			Can bidders assume that the field constraints and formats used in RM38IN,	Yes, the field constraints and formats are expected to be similar in size, format and field constraints. However we reserve the

Request for Proposal 10-02 – PIT Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
	B-1, B-2, B-3 and B-4, PIT File Formats:			as well as the Direct Deposit Initiation File Layout, the Direct Deposit Reject File Layout, and RM33CM will be similar in size, format and field constraints as those which will be disclosed to the awardee?	right to modify as necessary during program development.
20	RFP Pages 221 – 255, Appendix B:			General question regarding Appendix B: Is Appendix B, and the terms incorporated therein, negotiable or are the provisions contained therein invariable contract provisions?	Although there may be discussions, for clarification purposes, no substantive changes to the terms and conditions can be made other than those referenced in the RFP.
21	Module 2 – Debit Cards Financial Tables for Fund Recipient Fees			Can the State confirm that the on-line/off-line references refer to PIN vs. signature based transactions?	This is correct.
22				Please provide dollar value for checks issued, checks paid and ACH direct deposit transactions for 2009	See Attached.
23				If the bidder wins module 2, have the Juror,	There is no commitment of debit card usage

Request for Proposal 10-02 – PIT Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
				Workers Comp and Corrections Release Agencies agreed to implement a card program?	at this time; this information was provided as examples of potential future usage only.
24				Since the 3 programs in Module 2 do not exist today, would the state include in the RFP timeline an opportunity for oral presentations by a short list of bidders?	There is no oral presentation component for this RFP.
25	Sec. 1	Module 2	Page 8	<p>The state has provided several examples of potential usages for debit cards. One such example is the per diem juror payments, in which 272,000 checks were issued in FY 2008. Using this as an example, please clarify:</p> <ul style="list-style-type: none"> • Will these payments be administered centrally as in the case of PIT? • If decentralized, how many different locations/jurisdictions will be issuing cards • Will jurisdictions have the option to issue cards in lieu of checks, or will there be a mandate to use cards? • Will card program and package customization be required by 	Each agency or Authorized User would work directly with the Contractor to set up their individual program, therefore these questions cannot be answered at this time.

Request for Proposal 10-02 – PIT Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
				location?	
26	Section VII, A.4	Module 1	Page 88,	<p>What is the criteria that will be applied to score facility floorplans relative to each other?</p> <p>If specific criteria will not be applied to score one plan vs another, would the State consider changing the requirement to a description of the square footage with an actual floorplan submitted on award?</p>	<p>The Department does not evaluate bids relative to each other. Therefore floorplans will not be compared to each other for evaluation purposes.</p> <p>See Amendment.</p>
27	Section 2.3	Module 1	Page 116	<p>This section appears to describe availability for receivables, lockbox and other incoming payments to the state. Can you please clarify how this applies to this bid? What items you are expecting to receive under this contract that would require an availability schedule? Item D indicates Saturday availability, what items are you desiring credit for on Saturdays? If this section does not apply can it be removed?</p>	See Amendment.
28	Appendix K	Module 2	Page 313	<p>NY Social Security Number Protection Law restricts the use of Social Security numbers as</p>	<p>Section 96-a of the Public Officers Law permits the use of the last four digits of an individual's Social Security Number.</p>

Request for Proposal 10-02 – PIT Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
				a means of identification, including derivatives of Social Security Numbers. These obligations became effective January 1, 2008. The authorized set up form appears to require last 4 of social can you confirm this is permissible and allowed as an identifier under NY State law? If not, can you kindly provide an alternate means of identification?	
29	Appendix K	Module 2	Page 313	Regarding the Authorized User setup form, would the state consider some enhancements to the user set up form if deemed to create a better user experience?	Yes, this is a sample form and can be negotiated at the time of contract award.
30	Section II	2	29	Performance Standards. Throughout the table, the liquidated damages refer to the DTF. Does this section refer solely to the DTF PIT card program, or also the OGS programs?	Only the DTF usage under module 2 will be subject to liquidated damages.
31	Section X	2	139	Can the state clarify what it means by “balance replenishment fees”?	This refers to funds that are added to a reloadable card after the initial issuance of funds. For example, a reloadable debit card for unemployment insurance benefits where there will be subsequent fund loads to the

Request for Proposal 10-02 – PIT Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
					card.
32	Section III		43	Alternate pricing - How would the State like bidders to submit alternate pricing provided the bidder wins module 1 and module 2? Where should this pricing be listed? What volumes do we assume for this submission?	<p>The Alternate pricing should be reflected on Financial Tables 3 and 4 for Module 1 and Financial Tables 7 and 8 for Module 2. Please see correction to requirement 1.5 in the attached Amendment.</p> <p>Exhibit A provides the aggregate historical volumes and the historical trends which point to growth in direct deposits. The Department's direction has also been stated as eliminating paper checks. Bidders should make their own assessments as to future volumes.</p>
33				Should a bidder only intend to bid on Module 1. submitting debit card pricing with Module 2 creates an appearance of a bid on Module 2. Can a separate schedule of debit card pricing be included in Module 1?	As stated in the response to the first round of questions issued February 2, 2010, question #44, Module 1 contains the requirements for Direct Deposit and Checks. Module 2 contains the requirements for Debit Cards. The requirements for tax refunds are included, along with the requirements for other agencies and Authorized Users' Debit Card Requirements. To provide a bid for debit card pricing, a Bidder must provide a bid for Module 2.
34	Section X	Module	123-130	A) There are some distinct financial	No. The bids will be evaluated based on

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
		1		<p>advantages to a "fee only" proposal, (i.e. one that does not include compensating balances). Allowing one group of bidders (document processors) to bid fee only when they in fact have bank partners does not create a level playing field. It will create a potential inequity among bidders. Can you allow ALL bidders the option to bid direct fee only? Having the option to avoid the cost of the required collateral for compensating balances is a distinct pricing advantage for non-bank bidders.</p> <p>B) Document processors are bidding with a bank. The bank partner should be able to apply income created from balances to pay earnings credits. The policy of not requiring document processors to submit ECR pricing offers appears to favor document processors and create inequity among bidders. Can you require document processors to submit</p>	<p>direct fees only.</p> <p>No. Our contractual relationship in this scenario would be with the document processor.</p>

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
				<p>proposals for payment via compensating balances as well so the State has the option to pay via compensating balances from all bidders?</p> <p>C) If compensating balances will not be scored as you indicate in the addendum, it is unclear why any bank would have incentive to exceed the minimum stated earnings credit rate given that it is not scored? Can you please further explain how earnings credit rate will be used to determine best value among those who supply it?</p>	<p>Bidders will determine their own pricing strategies. As indicated in the response above, bids will be evaluated on direct fees. The earnings credit will not be scored.</p>
35	Section X	Module 2	135	<p>The state requests that any potential fees not currently included in Section X be addressed during the Q&A period. To that end, we request the inclusion of several potential fees that may apply depending on the card application (juror, workers comp, payroll) and associated features. These may include:</p> <div data-bbox="695 1284 1207 1359" style="border: 1px solid black; padding: 2px;"> <p>Fees to the Cardholder</p> </div>	<p>The fees included in the Bidder question have been reviewed by the State; however, these fees will not be added to the current Financial tables 5 through 8. As stated in the RFP, Bidders are encouraged to propose no fees/costs to Authorized Users and Fund Recipients. Bidder’s financial scores will be reduced where fees / costs are imposed.</p>

Request for Proposal 10-02 – PIT Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question			Answer
				International Transaction Fee	Per transaction, charged for international card use at Point of Sale		
				ACH Transfer to Bank Account	Per transfer, charged for requesting an ACH transfer from a prepaid card to any bank account		
				POS Declines	Per decline, charged for transaction denial at Point of Sale		
				For certain programs (i.e. payroll or workers			

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question			Answer
				compensation) in Module 2, if the program requires check access to funds in the card account, certain cardholder fees for addl. access might be applicable such as:	<ul style="list-style-type: none"> - Usage fee - Stop Payment Fee - Check replenishment 		<ul style="list-style-type: none"> - Fee for usage of the check after one or more checks have been used per payment - Stopping a payment after the check has been processed - Fulfilling and mailing replenishment check booklets to the

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question		Answer
				<ul style="list-style-type: none"> - Insufficient funds 	<p>cardholder after a pre-determined number of checks from the original set are used</p> <p>- Writing out a check in an amount that is in excess of what is in the card account</p>	
				Fees to the Client/Authorized User		
				Custom Reporting Development	Fee charged for developing customized reporting capabilities for additional authorized	

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question		Answer
					programs (hourly development fee).	
				Card Package Customization	Fee charged for developing customized card package materials for additional authorized programs. May include card design/logo, customized language, inserts, etc.	
				Bulk Shipping Fee	Fee charged for overnight shipping of instant issue card packages via	

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question		Answer
					courier.	
				Authorized User Web Site Setup Fee	Per authorized user, charged for web site setup	
				Authorized User Web Site Usage Fee	Monthly maintenance fee for authorized user sites	
36	Response to bidder Questions – Section 1 # 23		12	The State describes single load, reloadable and stored value card products for accessibility to Authorized Users. The stored value debit card definition stipulates that a chip is used to “store” funds on the card. The practice in the U.S. is to provide an instant-issue prepaid debit card product (access to an underlying account). An instant issue card meets the requirements to: be held in inventory without funds, be assigned to a recipient, and be loaded with funds at the time of distribution to recipient. What is the desired functionality you are seeking by		<p>The intent is to cover situations where Agencies or Authorized Users would need to load funds on site.</p> <p>As long as the card meets the minimum requirements, NYS is open to alternative solutions.</p>

Request for Proposal 10-02 – PIT Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Question and Answers – round 1

#	RFP Section	Module	RFP Page #	Question	Answer
				requesting a chip embedded in card? If the desired functionality can be delivered without the need for a chip, would that be acceptable?	
37	Response to Bidder Questions # 47 Section VI A.2.2		81	Can the state provide the number of PIT paid checks that were delivered to joint accounts (joint refunds)?	<p>Joint refunds paid by check - 1,130,777</p> <p>Joint refunds paid by direct deposit - 1,280,134</p> <p>Joint refunds initiated as Direct Deposit that flipped to check - 13,619</p>
38				In amendment sent on February 2, 2010 - Exhibit B-4 - Direct Deposit Reject(Return) File layout. Please define each field (provide field comments) in the Type 7 record.	See Amendment.

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Key Events Timetable

Issuance of RFP	1/13/2010
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Deadline for filing the “Offerer Affirmation and Understanding of, and Compliance with, Procurement Lobbying Guidelines” (Appendix D-6, see also Section III C6)	1/21/2010
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Deadline for Submission of Questions	1/21/2010 (by 4:00 PM EST)
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Department Response to Bidder Questions	2/02/2010
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Deadline for Submission of Follow-up Questions	2/9/2010
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Department Response to Bidder Follow-up Questions	2/16/2010
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Deadline for Filing the “Notification of Intent to Bid” (Appendix D-1)	2/22/2010 (by 4:00 PM EST)
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Proposals Due	3/22/2010 (by 4:00 PM EDT)
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Notification of Intent to Award	5/17/2010
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Deadline for Contract Signature	6/16/2010
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Department User Acceptance Testing Begins	9/3/2010
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Certification Date	12/3/2010
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Implementation Date	1/3/2011

SECTION I - INTRODUCTION

A. Purpose

This Request for Proposal (RFP) is being issued for two (2) separate modules that will result in the award of two (2) separate contracts. The New York State Department of Taxation and Finance (the Department or DTF) is seeking an agency specific contract for the issuance and payment of Personal Income Tax (PIT) refunds, under Module 1. The New York State Office of General Services (OGS) is seeking a statewide agreement for use by all agencies and other authorized users for debit card services under Module 2. Bidders are invited to submit bids for Module 1, Module 2 or both Modules. The New York State Department of Taxation and Finance will serve as the anchor agency for this RFP and as such will receive all bidder submissions. Bidder questions regarding this proposal should be directed to the designated contacts identified in the Preface.

Module 1: The New York State Department of Taxation and Finance (the Department) is requesting proposals from state or federally chartered commercial banks with at least one branch **or office with a physical location** in New York State **where banking services can be provided (see also Section VII. Program Development and Support Requirements, I. Cooperation with Department Investigations)** or document processors **with an office in New York State where services can be provided** subcontracting with such a commercial bank to provide banking services associated with the issuance and payment of Personal Income Tax (PIT) refunds (the Program) through paper drafts and direct deposits.

Module 2: The New York State Office of General Services (OGS) is requesting proposals from state or federally chartered commercial banks with at least one branch **or office with a physical location** in New York State **where banking services can be provided (see also Section VII. Program Development and Support Requirements, I. Cooperation with Department Investigations)** or document processors **with an office in New York State where services can be provided** subcontracting with such a commercial bank to provide banking services associated with debit card services. These services may include single use cards, reloadable debit cards for disbursement of funds from an Authorized User to an individual(s) or entity, or stored value cards for instant on-site payments to individuals or entities and any equipment that may be necessary to activate these cards. Other examples where debit cards may be necessary are for payment to government employees (e.g. payroll, travel reimbursement, retirement benefits, etc.); this listing is not all-inclusive.

B. Program Overview

Module 1: The Department issues PIT refunds each year to taxpayers that are overpaid on their PIT liabilities. Currently, the refunds may be issued as paper drafts or as an ACH direct deposit. (See tables in Exhibit A - volumes.) However, the Department is seeking to begin issuing Debit Cards, as of the 2011 processing year (January 2011). Two reasons cause the Department to move in this direction – the cost of issuing and processing paper checks and the need to provide alternative refund access to persons

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

without bank accounts. The Department intends to offer the Debit Card option in lieu of check processing to minimize the number of paper checks issued annually.

In 2008, the Department issued approximately 7.2 million PIT refunds, valued at \$7.5 billion. This included approximately 4 million paper drafts and approximately 3.2 million ACH direct deposits. The

SECTION IV – QUALIFYING REQUIREMENTS

MODULE 1 – PIT Controlled Disbursement and Direct Deposit

An initial review will determine if a bidder meets the minimum qualifications necessary to bid as stated in this Section. A bidder not meeting such minimum qualifications will be disqualified without further evaluation.

REQUIREMENT	RESPONSE
<p>1.0 Technical Qualifications</p>	<p>Affirm understanding of, and agreement with requirements 1.1 and 1.2 below. The bidder must provide a detailed description of how each requirement will be met, including, but not limited to the specific details identified below.</p>
<p>1.1</p> <p>The Contractor must be a state or federally chartered commercial bank with at least one branch or office with a physical location in New York State where banking services can be provided (see also Section VII. Program Development and Support Requirements, I. Cooperation with Department Investigations) (see Section VII – Program Development and Support) or a document processor with an office in New York State where services can be provided subcontracting with such a commercial bank and must possess the technical qualifications to develop, implement and operate the program defined herein.</p>	<p>Respond to 1.1 by providing, at a minimum, the following information:</p> <ol style="list-style-type: none"> 1. Statement of capacity and willingness of the Contractor to perform the work set forth in Section VI - Functional Requirements, and Section VII - Program Development and Support Requirements, regardless of any contingencies which may occur. 2. Evidence of the bidder’s recent experience in providing services such as those required by this RFP and of comparable scope. Such evidence should include: <ol style="list-style-type: none"> a. Description of the project(s) (e.g., client served, application, daily volumes, and duration). b. Names and telephone numbers of client staff who administered the bidder’s contract (s) and/or supervised the bidder during the course of the project. These persons may be contacted in order to validate bidder’s

SECTION IV – QUALIFYING REQUIREMENTS

MODULE 2 – Debit Cards

An initial review will determine if a bidder meets the minimum qualifications necessary to bid as stated in this Section. A bidder not meeting such minimum qualifications will be disqualified without further evaluation.

REQUIREMENT	RESPONSE
1.0 Technical Qualifications	Affirm understanding of, and agreement with requirements 1.1 and 1.2 below. The bidder must provide a detailed description of how each requirement will be met, including, but not limited to the specific details identified below.
<p>1.1</p> <p>The Contractor must be a state or federally chartered commercial bank with at least one branch or office with a physical location in New York State where banking services can be provided (see also Section VII. Program Development and Support Requirements, I. Cooperation with Department Investigations) (see Section VII – Program Development and Support) or a document processor with an office in New York State where services can be provided subcontracting with such a commercial bank and must possess the technical qualifications to develop, implement and operate the program defined herein.</p>	<p>Respond to 1.1 by providing, at a minimum, the following information:</p> <ol style="list-style-type: none"> 1. Statement of capacity and willingness of the Contractor to perform the work set forth in Section VI - Functional Requirements, and Section VII - Program Development and Support Requirements, regardless of any contingencies which may occur. 2. Evidence of the bidder’s recent experience in providing services such as those required by this RFP and of comparable scope. Such evidence should include: <ol style="list-style-type: none"> a. Description of the project(s) (e.g., client served, application, daily volumes, and duration). b. Names and telephone numbers of client staff who administered the bidder’s contract (s) and/or supervised the bidder during the course of the project.

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

FUNCTIONAL REQUIREMENT	REQUIRED RESPONSE
<p>with access for the Department and NYS OSC including, but not limited to the following functionality:</p> <ul style="list-style-type: none"> a. Notification of total presented drafts. b. Notification of paid drafts. c. Inquiry into the status of an issued draft. d. Draft cancellation status. e. Access to images of all paid drafts by, at a minimum, draft number. In addition, it would be desirable to have additional access to the images by taxpayer name, draft amount, issuance date, paid date, and date ranges. <p>Access to this data must be available for at least seven years, of which thirty-six months (from the paid date) worth must be accessible via the online application.</p>	<p>capabilities, including, but not limited to:</p> <ul style="list-style-type: none"> 1) Access hours. 2) Access options, including any limitations (i.e., maximum number of characters allowed in fields, etc.) 3) Data retention and retrieval timeframe <p>b. Provide proposed sample screens and reports.</p> <p>Describe any necessary equipment and connectivity for access.</p>
<p>B.1.18</p> <p>The Contractor must maintain original paper drafts or paper IRD's when available for at least one year from the paid date, and must provide requested original drafts within one business day (of the agreed upon cut-off time).</p>	<p>B.1.18</p> <p>Provide a detailed description of the proposed paper draft storage location and associated security controls. Also, describe the proposed process for providing original paid drafts to the Department, including the proposed request cut-off time.</p>
<p>B.1.19</p> <p>The Contractor must provide for the confidential destruction of any original paper drafts or paper IRD's after the required one year retention period.</p>	<p>B.1.19</p> <p>Describe the proposed method of destruction.</p>
<p>B. 1.20 DRAFT IMAGE OUTPUT</p>	<p>B 1.20 The Contractor must affirm understanding of and agreement with requirements B.1.21 – B.1.23. In addition, describe the proposed approach including, but</p>

Section VII – Program Development and Support Requirements

Module 1 – PIT Controlled Disbursement and Direct Deposit Services

Note: For each required response state whether the proposed actions/solutions are currently in existence, based on modification to existing functionality or whether they will require new development. Bidders must respond to each of the Guiding Principles in this section.

Guiding Principles	Required Response
<p>A. Processing Site and Electronic Funds Origination Site</p> <p>The Contractor must establish and maintain a controlled disbursement processing clearance site. The Department’s preference is for the draft clearance site to be located within New York State. Furthermore,</p> <ul style="list-style-type: none"> • The bank must be a state or federally chartered commercial bank and must have a branch in New York State. • The bank must agree, if the draft processing site is located outside of the state, that the face of the draft will contain only the bank’s name and will not include the draft processing location. • In the case of forgeries, if the drafts are processed outside of the state, the bank must be able to accept a subpoena served on a New York State branch. <p>In addition, an EFT origination site is required which must be located in the continental United States. The proposed schedule and method of transmission must incorporate times and frequencies that support DTF Direct Deposit standards (as stated in Section II – Performance Standards, Liquidated Damages and Reimbursements).</p>	<p>A. Affirm understanding with and agreement to meet the Guiding Principle, and provide details including, but not limited to the:</p> <ol style="list-style-type: none"> 1. Proposed site for controlled disbursement processing operations. 2. Proposed location for EFT originations. 3. The direct deposit transmission strategy/proposal which supports processing. 4. Floor plan of the physical location for each Controlled Disbursement processing function (e.g., draft presentment, draft storage) during peak and non-peak periods. 5. Daily and weekly peak and non-peak processing capacity for PIT Refund drafts and direct deposits. The bidder should address this in terms of the volumes and performance standards (Section II – Performance Standards, Liquidated Damages and Reimbursements). 6. Percentage that DTF issuances would represent when compared to the total number and dollar value of issuances processed by the Contractor for all clients; and the details regarding the

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Guiding Principles	Required Response
The processing site(s) must comply with applicable building codes, regulations and laws.	ownership of the processing site - is it to be owned or leased, and if leased, the term of the lease.

SECTION IX – CASH MANAGEMENT REQUIREMENTS

Module 1 – PIT Controlled Disbursement and Direct Deposit

REQUIREMENT	RESPONSE
	Respond to Section IX by affirming understanding of, and agreement with, each requirement. In addition, provide the individual requirement detail requested below.
1.0 Reporting	
1.1 The Contractor must agree and sign (subsequent to award and prior to implementation) the Undertaking for Bank Deposits and Assignment of Securities agreement (see Appendix J of this RFP).	1.1 Affirm understanding and agreement with requirement 1.1.
2.0 Funds Processing and Availability	
2.1 The Contractor must ensure the prevention of unauthorized debits, both paper remittance and EFT, presented against a Department account, and must report any such unauthorized debits to the Department.	2.1 Describe how unauthorized debits, including paper remittance and EFT, presented against a Department account will be prevented and reported.
2.2 The bidder must provide their standard banking and/or service agreement(s). Submission of such agreement(s) is for informational purposes. The bidder must be willing to negotiate the terms of such agreement(s) prior to their inclusion in any subsequent contract for the services in this RFP.	2.2 Provide any standard banking and/or service agreement(s) with the proposal response.
2.3 The Contractor must inform NYS Office of the State Comptroller (OSC) and the Department of any changes	2.3 Affirm agreement to inform NYS OSC and the Department of any changes that affect

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

REQUIREMENT	RESPONSE
<p>that affect individual check end point and availability schedules. Any changes and/or revised availability schedules must be transmitted to NYS OSC and the Department in a timely manner.</p>	<p>individual check end points and availability schedules. In addition, address other issues affecting availability, including, but not limited to the following issues/questions:</p> <ul style="list-style-type: none"> A. If availability is determined by individual check endpoint, provide latest availability schedule that will apply to the NYS OSC and the Department (include a separate weekend schedule, if applicable). If this schedule does not pertain to checks of all dollar sizes, explain. Specify any charge for this service. B. Is availability assignment made continuously as the Department's checks are released for collection, or is assignment made at specific times during the day? If at specific times, state these times. C. List the transit deadlines for availability assignment to the Department accounts. Include both weekday and weekend deadlines. D. State the willingness and capacity to provide Saturday availability. E. State the level of willingness to negotiate funds availability. F. Quantify the direct send program for a normal weekday, as follows: <ul style="list-style-type: none"> 1. Direct sends to Correspondents. 2. Direct sends to Federal Reserve Bank. 3. Direct sends to Regional Check Processing Centers. G. State how frequently updated availability schedules are published and confirm willingness to provide revised availability schedules to NYS

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

REQUIREMENT	RESPONSE
	OSC and the Department in a timely manner.
3.0 Collateral	
<p>3.1</p> <p>Sections 105 and 106 of the State Finance Law require financial institutions holding deposits of State monies to pledge collateral with OSC to the extent deemed appropriate by the OSC. As required by such law, the Bidder must agree to pledge securities as outlined in Section 105 of the State Finance Law or to obtain a surety bond by an insurance company with an AAA rating to secure the State’s interest in any depository account and any “pass through” accounts to the extent deemed appropriate by OSC. OSC shall establish and periodically review and adjust, as necessary, the amounts held as collateral. Collateral must be held at the NYS fiscal agent. DTF reserves the right to periodically verify the amount of collateral held.</p>	<p>3.1</p> <p>Affirm understanding of and agreement with requirement 3.1.</p>
4.0 Wire Transfers	
<p>4.1</p> <p>The Contractor must agree (subsequent to award and prior to implementation) with a NYS OSC Funds Transfer Agreement (see Appendix F of this RFP). The Contractor must also agree to wire transfer funds from any accounts associated with the Program to a NYS OSC designated account.</p>	<p>For 4.1 and 4.2 affirm agreement and willingness to comply with the requirement and/or provide comments regarding the NYS OSC Funds Transfer Agreement, along with changes the commercial bank would request.</p>
<p>4.2</p> <p>The Contractor must provide a system for OSC to initiate/release wire transfers from the State's general account.</p>	<p>4.2</p> <p>Affirm understanding of and agreement to requirement 4.2.</p>
5.0 Automated Clearing House (ACH) Network Rules and Regulations	

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Requirements	Response
<p>1.4 Alternative Fully Loaded Transaction Fee - Paid Drafts</p> <p>In the event that a bidder is awarded Module 1 and Module 2, bidders are invited to provide an alternate fee for paid drafts.</p>	<p>1.4</p> <p>Complete Financial Tables 3 and 4 of this Section.</p>
<p>1.5 Alternative Fully Loaded Transaction Fee – Direct Deposits</p> <p>In the event that a bidder is awarded Module 1 and Module 2, bidders are invited to provide an alternate fee for paid drafts direct deposits.</p>	<p>1.5</p> <p>Complete Financial Tables 3 and 4 of this Section.</p>
<p>2.0 System Enhancement Rates</p>	
<p>2.1 System Enhancement Programming Rates</p> <p>Indicate any hourly programming rates for systems enhancement services.</p>	<p>2.1</p> <p>Complete Financial Tables 1 and 2 of this Section, as applicable.</p>
<p>2.2 System Enhancement Testing Rates</p> <p>Identify the hourly user acceptance testing (UAT) rates for systems enhancement services. The rates provided shall be applicable to both testing performed in connection with the development of an agreed upon enhancement, as well as resources necessary to support the Department’s testing of any such agreed upon enhancement.</p>	<p>2.2</p> <p>Complete Financial Tables 1 and 2 of this Section, as applicable.</p>
<p>3.0 Other Fees</p>	
<p>3.1 FDIC Fees</p> <p>FDIC fees must be stated separately, and should not be included within the operational fees. FDIC fees must be a pass-through cost only and no additional fees may be added. The State may elect to pay for FDIC fees as an add on to this contract or include the fees in any</p>	<p>3.1</p> <p>Provide the proposed FDIC fees within Financial Tables 1 and 2 of this Section.</p>

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

2009 Monthly Refund Counts

	Check Issuance		Checks Paid		Direct Deposit	
	Volumes	\$ Amounts	Volumes	\$ Amounts	Volumes	\$ Amounts
January	342	\$ 330,268.90	17,103	\$ 93,824,317.46	1,038	\$ 1,358,604.27
February	325,716	\$ 262,502,262.75	125,201	\$ 138,039,523.95	854,913	\$ 790,334,861.10
March	540,599	\$ 438,895,405.96	591,661	\$ 445,273,646.77	558,023	\$ 665,353,301.55
April	1,622,718	\$ 1,232,416,158.66	1,127,079	\$ 884,040,960.09	1,531,861	\$ 1,520,977,142.73
May	840,675	\$ 883,589,708.16	1,041,885	\$ 930,928,801.11	429,118	\$ 498,369,006.37
June	50,717	\$ 88,028,091.13	309,928	\$ 380,019,035.11	19,740	\$ 28,564,990.87
July	111,411	\$ 193,028,275.08	139,038	\$ 195,174,503.31	40,579	\$ 67,821,890.85
August	67,269	\$ 134,184,299.95	92,226	\$ 164,650,978.43	23,521	\$ 44,852,610.76
September	38,790	\$ 112,148,768.45	67,441	\$ 129,009,839.84	16,270	\$ 42,532,176.65
October	78,937	\$ 255,252,370.91	69,739	\$ 195,266,164.03	29,189	\$ 73,101,046.70
November	909,085	\$ 428,507,180.34	90,401	\$ 363,281,642.61	24,176	\$ 126,311,113.55
December	51,705	\$ 453,341,000.85	46,188	\$ 300,305,772.36	9,571	\$ 84,079,050.96
Totals	4,637,964	\$ 4,482,223,791.14	3,717,890	\$ 4,219,815,185.07	3,538,099	\$ 4,328,198,229.99

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Direct Deposit Daily Issuance 2009

Date	Direct Deposit Record	Amount
1/28/2009	28	\$ 6,400.00
1/30/2009	1,010	\$ 1,352,204.27
2/3/2009	1,194	\$ 1,832,368.85
2/4/2009	27,378	\$ 38,310,418.91
2/4/2009	42	\$ 94,356.14
2/10/2009	18,975	\$ 22,306,836.60
2/11/2009	35,975	\$ 41,161,459.41
2/12/2009	29,970	\$ 34,312,857.08
2/13/2009	49,447	\$ 56,841,595.72
2/13/2009	34	\$ 23,752.23
2/18/2009	73,943	\$ 83,815,471.92
2/19/2009	107,562	\$ 103,279,411.80
2/20/2009	71,512	\$ 63,684,909.78
2/20/2009	507	\$ 1,251,302.17
2/24/2009	120,597	\$ 101,780,528.95
2/26/2009	215,692	\$ 153,617,369.66
2/27/2009	101,668	\$ 87,635,075.36
2/27/2009	417	\$ 387,146.52
3/4/2009	61,602	\$ 115,940,443.65
3/6/2009	37,551	\$ 46,435,099.14
3/6/2009	2,292	\$ 4,044,951.08
3/11/2009	12,670	\$ 12,277,823.88
3/13/2009	111,542	\$ 104,610,360.17
3/13/2009	1,963	\$ 5,081,964.10
3/16/2009	49,077	\$ 45,192,243.08
3/17/2009	11,682	\$ 12,667,250.49
3/17/2009	10,346	\$ 9,931,968.11
3/18/2009	41,452	\$ 61,569,756.75
3/19/2009	10,591	\$ 9,695,985.32
3/20/2009	9,219	\$ 9,687,790.62
3/20/2009	995	\$ 1,278,558.63
3/23/2009	44,286	\$ 51,315,885.94
3/23/2009	88,726	\$ 101,656,123.02
3/26/2009	32,770	\$ 29,187,202.04
3/27/2009	29,001	\$ 41,471,632.70
3/27/2009	2,258	\$ 3,308,262.83
4/1/2009	73,966	\$ 77,099,014.79
4/1/2009	65,852	\$ 63,640,711.59

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Date	Direct Deposit Record	Amount
4/1/2009	69,645	\$ 61,954,690.00
4/1/2009	70,421	\$ 67,028,143.46
4/3/2009	8,506	\$ 7,277,354.94
4/3/2009	80,761	\$ 80,861,483.83
4/3/2009	668	\$ 670,716.24
4/6/2009	63,782	\$ 60,573,310.53
4/6/2009	44,001	\$ 42,824,747.50
4/6/2009	94,317	\$ 92,376,242.95
4/10/2009	18,070	\$ 15,511,506.70
4/10/2009	1,230	\$ 803,628.06
4/14/2009	143,233	\$ 135,282,265.52
4/16/2009	120,822	\$ 142,145,072.80
4/17/2009	2,016	\$ 1,939,593.84
4/21/2009	120,237	\$ 121,249,568.89
4/22/2009	86,032	\$ 82,986,118.25
4/23/2009	135,708	\$ 133,904,246.29
4/24/2009	19,247	\$ 19,467,268.79
4/24/2009	1,567	\$ 1,590,475.31
4/28/2009	88,241	\$ 93,032,213.55
4/29/2009	88,006	\$ 89,357,473.58
4/30/2009	46,421	\$ 47,153,126.19
5/1/2009	22,044	\$ 23,103,290.29
5/1/2009	1,462	\$ 1,278,510.93
5/5/2009	106,571	\$ 107,219,283.56
5/6/2009	51,188	\$ 52,574,455.03
5/6/2009	3,196	\$ 4,023,996.64
5/6/2009	19,212	\$ 16,289,348.47
5/7/2009	18,416	\$ 16,971,743.02
5/8/2009	26,500	\$ 24,716,481.56
5/8/2009	1,644	\$ 1,276,142.84
5/8/2009	29,497	\$ 41,834,806.43
5/12/2009	22,304	\$ 25,857,495.77
5/13/2009	151	\$ 80,645.82
5/14/2009	48,813	\$ 52,398,564.96
5/15/2009	16,568	\$ 17,951,637.56
5/15/2009	1,667	\$ 1,370,658.41
5/20/2009	163	\$ 2,275,678.98
5/21/2009	5,299	\$ 9,110,623.44
5/22/2009	9,192	\$ 13,853,286.82

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Date	Direct Deposit Record	Amount
5/22/2009	1,622	\$ 1,602,364.88
5/22/2009	3,474	\$ 3,276,071.83
5/26/2009	17,468	\$ 30,102,970.26
5/29/2009	8,892	\$ 31,239,073.10
5/29/2009	10,032	\$ 15,223,727.45
5/29/2009	3,017	\$ 4,046,980.12
5/29/2009	726	\$ 691,168.20
6/3/2009	1,033	\$ 2,000,498.02
6/5/2009	2,293	\$ 3,571,134.43
6/5/2009	379	\$ 675,812.61
6/10/2009	7,584	\$ 9,874,070.25
6/26/2009	7,642	\$ 11,761,497.33
6/29/2009	809	\$ 681,978.23
7/1/2009	10,589	\$ 17,409,552.45
7/7/2009	4,167	\$ 4,949,555.71
7/7/2009	1,316	\$ 1,453,354.09
7/9/2009	6,924	\$ 11,647,595.87
7/16/2009	5,509	\$ 11,248,757.36
7/16/2009	728	\$ 877,935.26
7/24/2009	239	\$ 338,308.14
7/27/2009	10,982	\$ 19,832,924.88
7/29/2009	125	\$ 63,907.09
8/5/2009	504	\$ 620,012.40
8/6/2009	8,005	\$ 15,512,291.74
8/20/2009	9,989	\$ 19,409,420.03
8/20/2009	611	\$ 658,751.98
8/27/2009	4,158	\$ 8,340,163.37
8/27/2009	254	\$ 311,971.24
9/3/2009	4,950	\$ 8,595,311.88
9/3/2009	248	\$ 479,444.11
9/18/2009	8,689	\$ 21,011,276.67
9/30/2009	2,383	\$ 12,446,143.98
10/1/2009	10,860	\$ 19,570,976.61
10/1/2009	532	\$ 941,827.80
10/14/2009	1,481	\$ 2,363,512.06
10/20/2009	880	\$ 1,062,654.32
10/21/2009	10,087	\$ 35,154,081.87
10/22/2009	1,047	\$ 2,118,496.29
10/30/2009	4,076	\$ 11,600,146.30

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Date	Direct Deposit Record	Amount
10/30/2009	226	\$ 289,351.45
11/9/2009	17,546	\$ 58,839,130.19
11/9/2009	425	\$ 849,203.18
11/12/2009	5,377	\$ 44,925,766.35
11/12/2009	95	\$ 76,995.26
11/20/2009	1	\$ 71,321.85
11/30/2009	732	\$ 21,548,696.72
12/4/2009	852	\$ 24,029,039.67
12/15/2009	104	\$ 333,949.86
12/23/2009	548	\$ 18,002,315.92
12/30/2009	8,067	\$ 41,713,745.51
TOTAL	3,538,099	\$ 3,943,655,796.35

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

PIT Check Count By Daily Issuance Dates 2009

Date	Regular	Amount	Adjusted	DD reiss'd as			Total	Amount
				Amount	Ck	Amount		
1/30/2009	342	\$330,268.96	-	\$0.00	-	\$ -	342	\$330,268.96
2/3/2009	374	\$436,151.50	-	\$0.00		\$ -	374	\$436,151.50
2/4/2009	12,398	\$13,928,897.40	-	\$0.00	8	\$ 5,603.00	12,406	\$13,934,500.40
2/4/2009	93	\$141,084.14	17	\$9,663.85		\$ -	110	\$150,747.99
2/10/2009	12,323	\$12,413,059.96	-	\$0.00	76	\$ 98,989.49	12,399	\$12,512,049.45
2/11/2009	15,991	\$15,643,296.87	-	\$0.00	-	\$ -	15,991	\$15,643,296.87
2/12/2009	8,989	\$8,783,193.20	-	\$0.00	155	\$ 207,040.79	9,144	\$8,990,233.99
2/13/2009	-	\$0.00	-	\$0.00	68	\$ 95,217.03	68	\$95,217.03
2/13/2009	111	\$363,327.61	75	\$37,738.71	-	\$ -	186	\$401,066.32
2/18/2009	48,895	\$45,003,373.40	10	\$7,970.21	270	\$ 285,826.61	49,175	\$45,297,170.22
2/19/2009	35,770	\$29,695,865.72	-	\$0.00	222	\$ 190,273.34	35,992	\$29,886,139.06
2/20/2009	6,070	\$24,917,138.62	646	\$433,277.18	-	\$ -	6,716	\$25,350,415.80
2/24/2009	72,298	\$48,789,207.24	-	\$0.00	643	\$ 680,382.55	72,941	\$49,469,589.79
2/26/2009	102,903	\$48,130,597.50	-	\$0.00	172	\$ 160,706.70	103,075	\$48,291,304.20
2/27/2009	-	\$0.00	-	\$0.00	754	\$ 723,658.76	754	\$723,658.76
2/27/2009	5,661	\$10,776,437.51	724	\$544,283.86	-	\$ -	6,385	\$11,320,721.37
3/4/2009	31,744	\$28,608,269.29	336	\$265,137.74	3,246	\$ 2,457,892.93	35,326	\$31,331,299.96
3/6/2009	67,858	\$43,089,301.15	1,998	\$1,895,831.84	2,364	\$ 1,654,902.85	72,220	\$46,640,035.84
3/6/2009	10,301	\$14,630,404.19	4,191	\$2,688,549.14	-	\$ -	14,492	\$17,318,953.33
3/10/2009	63,923	\$33,067,741.06	1,997	\$1,442,529.06	-	\$ -	65,920	\$34,510,270.12
3/11/2009	5,744	\$3,816,243.28	1,997	\$1,890,412.99	298	\$ 465,128.42	8,039	\$6,171,784.69
3/12/2009	-	\$0.00	9,849	\$8,075,011.61	437	\$ 742,048.01	10,286	\$8,817,059.62
3/13/2009	84,721	\$51,708,145.41	7,004	\$4,440,499.42	-	\$ -	91,725	\$56,148,644.83
3/13/2009	12,081	\$26,511,876.48	3,523	\$6,254,149.82	-	\$ -	15,604	\$32,766,026.30
3/17/2009	518	\$383,823.34	-	\$0.00	263	\$ 278,118.32	781	\$661,941.66
3/16/2009	-	\$0.00	-	\$0.00	1,301	\$ 1,243,488.90	1,301	\$1,243,488.90

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Date	Regular	Amount	Adjusted	DD reiss'd as			Total	Amount
				Amount	Ck	Amount		
3/18/2009	47,133	\$28,587,374.09	-	\$0.00	-	\$ -	47,133	\$28,587,374.09
3/19/2009	1	\$145.00	3,433	\$2,062,025.99	2	\$ 989.00	3,436	\$2,063,159.99
3/20/2009	21,636	\$24,320,987.77	7,083	\$5,076,747.63	972	\$ 773,139.34	29,691	\$30,170,874.74
3/20/2009	4,043	\$10,717,282.55	1,781	\$2,132,279.88	-	\$ -	5,824	\$12,849,562.43
3/23/2009	13,643	\$13,429,950.20	7,468	\$5,079,873.96	1,448	\$ 1,302,086.56	22,559	\$19,811,910.72
3/24/2009	37,976	\$31,572,512.51	1,956	\$1,585,723.73	296	\$ 299,431.55	40,228	\$33,457,667.79
3/26/2009	54,719	\$36,667,715.75	199	\$145,547.70	473	\$ 616,415.02	55,391	\$37,429,678.47
3/27/2009	6,000	\$6,214,519.37	-	\$0.00	213	\$ 208,441.49	6,213	\$6,422,960.86
3/27/2009	10,958	\$28,324,273.32	3,472	\$4,168,438.30	-	\$ -	14,430	\$32,492,711.62
4/1/2009	34,387	\$28,579,395.83	363	\$395,765.25	-	\$ -	34,750	\$28,975,161.08
4/1/2009	36,788	\$22,961,541.80	2,076	\$1,384,282.15	405	\$ 378,753.95	39,269	\$24,724,577.90
4/1/2009	63,065	\$33,716,024.89	6,228	\$3,834,274.67	1,125	\$ 1,250,947.93	70,418	\$38,801,247.49
4/1/2009	88,013	\$55,806,119.77	6,893	\$4,767,066.74	72	\$ 78,412.61	94,978	\$60,651,599.12
4/1/2009	79,299	\$52,022,958.31	8,399	\$6,766,062.17	6	\$ 3,541.00	87,704	\$58,792,561.48
4/3/2009	18,535	\$11,001,631.68	2,624	\$1,780,046.91	191	\$ 165,676.43	21,350	\$12,947,355.02
4/3/2009	67,844	\$46,490,595.69	6,496	\$5,679,372.46	516	\$ 487,419.30	74,856	\$52,657,387.45
4/3/2009	4,718	\$14,859,244.54	1,186	\$2,052,275.93	-	\$ -	5,904	\$16,911,520.47
4/6/2009	57,875	\$38,717,688.46	4,743	\$3,217,666.83	7	\$ 12,848.00	62,625	\$41,948,203.29
4/6/2009	40,814	\$27,517,600.38	3,718	\$2,326,433.21	2,131	\$ 1,895,152.24	46,663	\$31,739,185.83
4/6/2009	49,716	\$37,203,101.94	1,239	\$990,401.88	-	\$ -	50,955	\$38,193,503.82
4/10/2009	39,521	\$26,989,183.14	4,926	\$3,091,474.25	-	\$ -	44,447	\$30,080,657.39
4/10/2009	4,641	\$6,285,963.78	1,916	\$4,238,387.45	-	\$ -	6,557	\$10,524,351.23
4/14/2009	119,497	\$83,582,882.45	11,786	\$8,561,193.02	6,313	\$ 5,602,558.86	137,596	\$97,746,634.33
4/16/2009	115,790	\$90,985,715.88	10,811	\$9,254,857.19	-	\$ -	126,601	\$100,240,573.07
4/17/2009	6,670	\$4,909,063.44	3,358	\$3,424,871.73	-	\$ -	10,028	\$8,333,935.17
4/21/2009	111,796	\$84,246,384.37	8,484	\$7,085,014.59	1,290	\$ 1,183,729.67	121,570	\$92,515,128.63
4/22/2009	112,907	\$84,098,652.47	13,063	\$8,527,104.89	-	\$ -	125,970	\$92,625,757.36

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Date	Regular	Amount	Adjusted	DD reiss'd as			Total	Amount
				Amount	Ck	Amount		
4/24/2009	165,508	\$132,760,836.86	-	\$0.00	3,190	\$ 3,096,434.74	168,698	\$135,857,271.60
4/24/2009	9,893	\$17,635,324.27	2,766	\$2,564,438.91	-	\$ -	12,659	\$20,199,763.18
4/28/2009	128,463	\$111,478,151.77	-	\$0.00	498	\$ 439,766.95	128,961	\$111,917,918.72
4/29/2009	96,431	\$78,676,380.72	-	\$0.00	63	\$ 50,108.57	96,494	\$78,726,489.29
4/30/2009	53,468	\$47,066,167.06	-	\$0.00	197	\$ 239,208.68	53,665	\$47,305,375.74
5/1/2009	29,941	\$25,305,063.80	-	\$0.00	2,043	\$ 2,121,294.91	31,984	\$27,426,358.71
5/1/2009	7,571	\$10,428,941.23	2,337	\$1,688,542.25	-	\$ -	9,908	\$12,117,483.48
5/5/2009	163,508	\$137,341,825.66	1	\$150.81	2,184	\$ 1,928,478.25	165,693	\$139,270,454.72
5/6/2009	40,375	\$38,200,076.17	-	\$0.00	1,057	\$ 1,134,188.67	41,432	\$39,334,264.84
5/7/2009	47,471	\$35,043,865.06	-	\$0.00	2,067	\$ 2,868,406.39	49,538	\$37,912,271.45
5/8/2009	74,737	\$64,721,631.64	-	\$0.00	-	\$ -	74,737	\$64,721,631.64
5/8/2009	7,993	\$11,193,241.44	2,774	\$1,579,027.29	-	\$ -	10,767	\$12,772,268.73
5/12/2009	38,189	\$37,846,535.24	10,689	\$8,734,880.70	1,061	\$ 920,884.30	49,939	\$47,502,300.24
5/13/2009	1,208	\$1,757,377.28	6,922	\$5,289,528.03	607	\$ 1,015,284.51	8,737	\$8,062,189.82
5/14/2009	110,164	\$117,151,265.41	12,688	\$9,762,527.32	382	\$ 438,611.02	123,234	\$127,352,403.75
5/15/2009	2,852	\$6,553,257.70	11,267	\$8,997,797.79	787	\$ 761,500.95	14,906	\$16,312,556.44
5/15/2009	29,828	\$33,031,467.28	16,319	\$10,629,432.11	2,628	\$ 2,586,995.65	48,775	\$46,247,895.04
5/15/2009	8,223	\$10,251,861.85	2,446	\$1,196,320.43	-	\$ -	10,669	\$11,448,182.28
5/19/2009	-	\$0.00	13,078	\$10,568,715.90	-	\$ -	13,078	\$10,568,715.90
5/20/2009	2,598	\$4,640,806.77	12,359	\$8,025,856.95	-	\$ -	14,957	\$12,666,663.72
5/21/2009	-	\$0.00	12,753	\$8,349,211.45	-	\$ -	12,753	\$8,349,211.45
5/22/2009	-	\$0.00	11,664	\$12,794,927.82	-	\$ -	11,664	\$12,794,927.82
5/22/2009	10,108	\$15,969,371.61	2,597	\$1,933,459.16	-	\$ -	12,705	\$17,902,830.77
5/26/2009	-	\$0.00	16,664	\$13,080,537.17	-	\$ -	16,664	\$13,080,537.17
5/22/2009	-	\$0.00	10,926	\$6,017,335.53	-	\$ -	10,926	\$6,017,335.53
5/26/2009	10,300	\$16,267,818.71	-	\$0.00	3,039	\$ 3,142,940.05	13,339	\$19,410,758.76
5/27/2009	4,496	\$6,864,357.71	-	\$0.00	-	\$ -	4,496	\$6,864,357.71

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Date	Regular	Amount	Adjusted	Amount	DD reiss'd as		Total	Amount
					Ck	Amount		
5/29/2009	28,099	\$57,630,441.10	12,699	\$15,467,519.77	41	\$ 34,029.11	40,839	\$73,131,989.98
5/29/2009	13,038	\$59,394,244.89	5,728	\$11,508,849.30	54	\$ 84,546.21	18,820	\$70,987,640.40
5/29/2009	17,921	\$26,861,560.13	6,460	\$7,493,420.76	78	\$ 115,533.47	24,459	\$34,470,514.36
5/29/2009	4,308	\$5,761,177.97	1,348	\$1,102,785.48	-	\$ -	5,656	\$6,863,963.45
6/3/2009	880	\$1,774,248.78	877	\$1,759,863.36	458	\$ 703,207.10	2,215	\$4,237,319.24
6/5/2009	2,567	\$3,971,628.90	1,511	\$2,938,263.80	67	\$ 360,861.70	4,145	\$7,270,754.40
6/5/2009	5,163	\$17,267,583.05	734	\$552,476.40	-	\$ -	5,897	\$17,820,059.45
6/10/2009	11,575	\$13,278,343.42	3,773	\$6,870,983.35	699	\$ 1,219,140.77	16,047	\$21,368,467.54
6/29/2009	8,477	\$13,745,829.91	4,603	\$9,457,634.04	288	\$ 298,299.55	13,368	\$23,501,763.50
6/29/2009	7,852	\$12,865,382.65	1,203	\$964,344.35	-	\$ -	9,055	\$13,829,727.00
7/1/2009	14,001	\$18,495,096.24	7,239	\$10,915,062.39	-	\$ -	21,240	\$29,410,158.63
7/7/2009	7,701	\$7,765,307.17	5,567	\$5,284,662.26	13	\$ 9,640.20	13,281	\$13,059,609.63
7/7/2009	14,882	\$36,437,638.21	2,542	\$1,429,268.25	-	\$ -	17,424	\$37,866,906.46
7/9/2009	7,695	\$11,848,204.79	1,308	\$2,099,494.46	147	\$ 226,937.47	9,150	\$14,174,636.72
7/16/2009	7,721	\$19,902,655.61	1,311	\$1,175,796.13	-	\$ -	9,032	\$21,078,451.74
7/19/2009	7,629	\$9,047,508.11	4,407	\$3,989,869.50	143	\$ 249,748.20	12,179	\$13,287,125.81
7/24/2009	3,286	\$11,747,478.47	600	\$1,419,976.69	-	\$ -	3,886	\$13,167,455.16
7/29/2009	14,115	\$32,914,816.10	9,676	\$16,559,805.06	630	\$ 834,292.81	24,421	\$50,308,913.97
7/29/2009	600	\$579,753.74	198	\$95,263.22	-	\$ -	798	\$675,016.96
8/5/2009	4,155	\$13,474,598.11	942	\$1,010,135.05	-	\$ -	5,097	\$14,484,733.16
8/6/2009	9,951	\$19,722,303.06	9,277	\$14,954,969.26	8	\$ 8,725.03	19,236	\$34,685,997.35
8/20/2009	13,803	\$31,706,866.47	7,354	\$11,281,742.10	484	\$ 787,787.62	21,641	\$43,776,396.19
8/20/2009	6,844	\$14,889,936.39	1,010	\$1,268,328.19	-	\$ -	7,854	\$16,158,264.58
8/27/2009	5,686	\$11,880,413.40	2,821	\$5,556,996.48	7	\$ 8,705.15	8,514	\$17,446,115.03
8/27/2009	4,048	\$7,251,438.25	879	\$381,355.39	-	\$ -	4,927	\$7,632,793.64
9/1/2009	-	\$0.00	5	\$7,319,415.00	-	\$ -	5	\$7,319,415.00
9/3/2009	6,484	\$12,440,085.18	2,903	\$4,818,789.64	312	\$ 479,065.42	9,699	\$17,737,940.24

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Date	Regular	Amount	Adjusted	DD reiss'd as			Total	Amount
				Amount	Ck	Amount		
9/3/2009	2,757	\$8,160,685.67	504	\$737,922.79	-	\$ -	3,261	\$8,898,608.46
9/1/2009	-	\$0.00	2	\$935,341.16	-	\$ -	2	\$935,341.16
9/1/2009	-	\$0.00	1	\$1,606,297.00	-	\$ -	1	\$1,606,297.00
9/18/2009	11,772	\$32,694,788.41	6,891	\$10,336,869.58	240	\$ 715,743.87	18,903	\$43,747,401.86
9/30/2009	4,784	\$25,297,628.56	1,971	\$6,219,590.02	164	\$ 386,546.15	6,919	\$31,903,764.73
10/1/2009	4,855	\$14,143,476.66	1,155	\$1,263,585.49	-	\$ -	6,010	\$15,407,062.15
10/1/2009	11,719	\$18,610,497.02	6,056	\$8,761,464.60	-	\$ -	17,775	\$27,371,961.62
10/15/2009	3,005	\$4,846,121.15	2,378	\$4,984,104.55	455	\$ 1,410,570.01	5,838	\$11,240,795.71
10/20/2009	8,396	\$29,996,695.52	2,194	\$1,402,192.09	-	\$ -	10,590	\$31,398,887.61
10/21/2009	18,170	\$91,807,039.14	4,976	\$16,400,982.21	-	\$ -	23,146	\$108,208,021.35
10/22/2009	1,061	\$5,697,030.23	1,015	\$11,637,407.93	80	\$ 123,258.86	2,156	\$17,457,697.02
10/30/2009	7,391	\$21,501,374.97	3,232	\$11,035,232.11	113	\$ 440,416.85	10,736	\$32,977,023.93
10/30/2009	2,058	\$10,357,143.79	628	\$833,777.73	-	\$ -	2,686	\$11,190,921.52
11/9/2009	33,513	\$113,966,629.64	10,752	\$21,059,995.29	139	\$ 359,561.64	44,404	\$135,386,186.57
11/9/2009	3,590	\$13,961,507.35	888	\$1,346,907.13	-	\$ -	4,478	\$15,308,414.48
11/12/2009	20,043	\$130,534,708.68	7,579	\$24,578,837.49	138	\$ 532,093.10	27,760	\$155,645,639.27
11/12/2009	798	\$2,344,982.85	207	\$229,261.05	-	\$ -	1,005	\$2,574,243.90
11/20/2009	2,214	\$6,883,907.76	930	\$1,021,237.80	-	\$ -	3,144	\$7,905,145.56
11/25/2009	-	\$0.00	1	\$84,628.00	565	\$ 3,477,042.77	566	\$3,561,670.77
11/25/2009	19	\$7,204.01	1	\$1,351.62	-	\$ -	20	\$8,555.63
11/30/2009	3,233	\$80,848,647.41	2,600	\$17,737,344.95	9	\$ 74,344.50	5,842	\$98,660,336.86
11/30/2009	2,016	\$8,536,573.31	860	\$920,413.99	-	\$ -	2,876	\$9,456,987.30
12/4/2009	2,460	\$76,537,851.90	1,646	\$18,973,318.96	2	\$ 1,428.00	4,108	\$95,512,598.86
12/4/2009	1,716	\$4,033,609.55	861	\$819,032.20	-	\$ -	2,577	\$4,852,641.75
12/7/2009	-	\$0.00	2	\$1,121,322.00	34	\$ 553,055.76	36	\$1,674,377.76
12/9/2009	2,770	\$10,128,566.59	831	\$726,277.93	-	\$ -	3,601	\$10,854,844.52
12/15/2009	900	\$449,544.89	273	\$66,737.82	30	\$ 1,846,074.30	1,203	\$2,362,357.01

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Date	Regular	Amount	Adjusted	Amount	DD reiss'd as		Total	Amount
					Ck	Amount		
12/15/2009	322	\$376,018.23	307	\$371,687.76	-	\$ -	629	\$747,705.99
12/17/2009	2,192	\$7,066,901.18	276	\$157,484.88	-	\$ -	2,468	\$7,224,386.06
12/22/2009	1,542	\$21,726,385.85	91	\$247,149.92	-	\$ -	1,633	\$21,973,535.77
12/23/2009	1965	\$45,167,527.66	3,538	\$28,623,304.86	15	\$ 45,848.00	5,518	\$73,836,680.52
12/23/2009	93	\$1,381,345.14	4	\$120,142.91	-	\$ -	97	\$1,501,488.05
12/30/2009	19,497	\$135,684,110.70	10,334	\$97,111,735.86	4	\$ 4,538.00	29,835	\$232,800,384.56
Totals	3,293,750	3,746,564,882.00	474,277	675,974,943.00	50,957	59,683,966.00	3,818,984	4,482,223,791.00

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Direct Deposit Reject File Layout

Exhibit B-4

DATA ITEM	CHAR.	PIC.	FIELD COMMENTS
File Header Record:			
FILLER	1	X(13)	VALUE '101 021000021'.
ORIGIN	14	X(10)	VALUE '9741270001'.
TransDate	24	9(6)	Format is YYMMDD
Trans Time	30	9(4)	Format is HHMM
ID Modifier	34	X	VALUE 'A'.
FILLER	35	X(6)	VALUE '094101'
Destination	41	X(23)	VALUE 'CHASE MANHATTAN BANK'. CONTRACTOR ACTOR
ORIGIN-Name	64	X(23)	VALUE 'NY STATE'.
Reference	87	X(8)	VALUE SPACES.
Batch Header Record:			
FILLER	1	X(4)	VALUE '5200'.
Company Name	5	X(16)	VALUE 'NY STATE'.
FILLER	21	X(20)	VALUE SPACE.
Company ID	41	X(10)	VALUE '9741270001'.
Entry Code	51	X(3)	VALUE 'PPD'.
Entry Type	54	X(10)	VALUE 'TAX REFUND'.
DESCR-DATE	64	X(6)	VALUE SPACE.
Effective Date	70	9(6)	Format YYMMDD
Settlement	76	X(3)	VALUE SPACE.
Status Code	79	X	VALUE '1'.
DFI ID	80	9(8)	VALUE 0.
Batch Number	88	9(7)	VALUE 1.
Entry DTL Record:			
FILLER	1	X	VALUE '6'.
Transx Code	2	9(2)	VALUE 22 for checking, 32 for savings
ABA No	4	9(9)	Bank routing number
DFI Acct No	13	X(17)	Taxpayer account number
Refund Amount	30	9(8)V99	
FILLER	40	X(15)	VALUE SPACE.
Taxpayer Name	55	X(22)	
FILLER	77	X(2)	VALUE SPACE.
Record Ind	79	X	VALUE '0'.
Trace Number			

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

Refno	80	9(8)	Voucher Number
Count	88	9(7)	Consecutive sequence number starting at 1
DTL -REC-7 Record			
05-WS-NACHS-ENTRY-DTL-REC-7.			
15 WS-EDR7-TYPE		X (01).	
15 WS-EDR7-TRNSX-CODE		X (02).	
15 WS- EDR7-BANK-CODE		X(03).	
15 WS-EDR7-ORIG-TRACE-NO.			
20 WS-EDR7-REFNO		X (08)	
20 WS-EDR7-CNT		9 (07)	
15 WS-EDR7-DATE-DEAD-OR-FILLER.			
20 WS-EDR7-DEAD-YY		XX	
20 WS-EDR7-DEAD-MM		XX	
20 ES-EDR7-DEAD-DD		XX	
15 WS-EDR7-ORIG-ABA-NO		X (08)	
15 WS-EDR7-ADDENDA		X (35)	Redefined as follows:
RXX	36	PIC X (35)	RXX Description
NXX	36	PIC X (23)	NXX Description
		PIC 9 (08)	
		V99	NXX ORIG AMOUNT
		PIC X (02)	FILLER
TXX	36	PIC X (23)	TXX DESCRIPTION
		PIC 9 (08)	
		V99	TXX ORIG AMOUNT
		PIC X (02)	FILLER
CO1	36	PIC X (17)	CO1 NEW ACCT
		PIC X (18)	FILLER
CO2	36	PIC X (09)	CO2 NEW ABA
		PIC X (26)	FILLER
CO3	36	PIC X (09)	CO3 NEW ABA
		PIC X (03)	FILLER
		PIC X (17)	CO3 NEW ACCT
		PIC X (06)	FILLER
CO4	36	PIC X (22)	CO4 NEW NAME
		PIC X (13)	FILLER
CO5	36	PIC X (02)	CO5 NEW TX CODE
		PIC X (33)	FILLER
CO6	36	PIC X (17)	CO6 NEW ACCT
		PIC X (03)	FILLER

NYS Department of Taxation and Finance
Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

		PIC X (02)	CO6 NEW TX CODE
		PIC X (13)	FILLER
CO7	36	PIC X (09)	CO7 NEW ABA
		PIC X (17)	CO7 NEW ACCT
		PIC X (09)	CO7 NEW TX CODE
		PIC X (07)	FILLER
FILLER	71	PIC X (24)	FILLER
Batch Control Record:			
FILLER	1	X(4)	VALUE '8200'.
Entry Count	5	9(6)	Record count of all direct deposits on the file
Entry Hash	11	9(10)	Cumulative total of 1st 8 char. of ABA no.
Debit Amount	21	9(10)V99	VALUE 0 - Not used -not used
Credit Amount	33	9(10)V99	Total refund amount on file
Company ID	45	X(10)	VALUE '9741270001'.
FILLER	55	X(25)	VALUE SPACE.
DFI No	80	9(8)	VALUE 0. - not used
Number Code	88	9(7)	VALUE 1.
File Control Record:			
FILLER	1	X	VALUE '9'.
Batch Count	2	9(6)	VALUE 1.
Block Count	8	9(6)	VALUE 1.
Entry Count	14	9(8)	Record count of all direct deposits on the file
Entry Hash	22	9(10)	Cumulative total of 1st 8 char. of ABA no.
Debit Amount	32	9(10)V99	VALUE 0. - not used
Credit Amount	44	9(10)V99	Total refund amount on file
FILLER	56	X(39)	VALUE SPACE.