

Reference No.	Questions: (All Questions are presented in the format received.)	Board of Deposit Answer
General		
1	Question, when can we expect the Application and Agreement for Deposit of Public Funds to be updated on the Treasurer’s web site? It currently is dated through July 3, 2022.	The Application and Agreement for Deposit of Public Funds for the designation period of July 4, 2022 through June 30, 2024, will be updated and placed on the Treasurer's website on January 19, 2022.
2	Will we need to submit the Application and Agreement for Deposit of Public Funds for the period of July 4, 2022 through June 30, 2024 by December 15th? If so when will it be available?	The Application and Agreement for Deposit of Public Funds for the designation period of July 4, 2022, through June 30, 2024, will be updated and placed on the Treasurer's website on January 19, 2022.
3	Is the State looking to focus on any strategic priorities throughout the next 2 years?	While the Treasurer's Office cannot speak on behalf of other state agencies, it is important to the Treasurer's Office to have awareness and/or utilize new banking services that assist our customers in the efficiency and safety of receiving and disbursing state revenue. For that reason, Sections 5.1, 5.8 and 5.9 provide the opportunity to describe innovative and upcoming trends in the best practices of revenue collection and disbursement.
4	Will the State be making any system updates/changes in the next two years?	While the Treasurer's Office cannot speak on behalf of other state agencies, the Treasurer's Office does plan on piloting new warrant processing services as discussed in Section 8 of the RFP. In addition, over the next two years, it is anticipated that state agencies will be interested in services such as EBPP, mobile banking, account validation, API, etc.
RFP Organization		
5	Please confirm where you prefer us to include information requested in “Section 11 – Other Information”? It is currently not included in the Technical Response outline on page seven (7) of the RFP.	Please provide the response to Section 11 - Other Information, as part of Section III of the Technical Response following the responses to questions posed in Sections 4 - 9.
6	Regarding the format of the RFP, where is the best place to make recommendations for products and services not currently being utilized?	Section 11 of the RFP requests that Respondents discuss anything that has not been addressed in the RFP. In addition, Sections 5.8 and 5.9 specifically ask for information regarding new/trending financial services. Please feel free to use those sections to provide information on services not currently being utilized.

7	We respect the State’s desire for a page limit. In order to provide comprehensive responses, would the State consider increasing the page limit? Alternatively, would you consider accepting a smaller font size or page margins? Does the 150 page limit include the responses to Exhibit 2 and Exhibit 3?	Section 1.7 sets out the required format of the Response including the font requirement of Times New Roman 12 point. The 150-page limit does not include information provided in Exhibit 2 or Exhibit 3.
8	Regarding submitting responses to ohiobod@tos.ohio.gov, are there any file size limitations for need to be aware of? If there are file size limitations, will you permit submission using multiple emails? For example, sending two emails appropriately marked “email one of two” and “email two of two”? To reduce file size, are we permitted to submit zipped files, provided the original files are still sent in the required formats?	The Treasurer's Office is not aware of any file submission limits. If a Respondent has a problem submitting the response in one email, then it may be broken into multiple emails for transmission.
9	Please confirm that documents which are <u>not</u> marketing materials or financial reports, e.g. <u>requested</u> branch lists, organizational charts, sample statements/reports, availability schedules, etc. are permitted to be included in an Appendix without counting against the 150 page limit	Additional information requested in an Appendix will not be counted toward the 150-page limitation.
Section 5.1 - Digital and Mobile Banking Services		
10	Please define the mobile banking network for payment-to-payment (aka peer-to-peer) processing, the parties involved – i.e. who is the biller and who is the payer?	A small number of state agencies are utilizing mobile payments, however, no agencies are utilizing payment-to-payment processing such as the examples listed in Section 5.1, Question 6, on Page 28. The purpose of Section 5.1 (Digital and Mobile Banking) of the RFP is to gather information on new and/or evolving fintech capabilities for state agencies to meet the needs of their customers.
11	Please describe how the mobile banking network for payment-to-payment (aka peer-to-peer) processing differs from EBPP.	The difference between EBPP and mobile banking is that EBPP may initiate from an electronic statement or invoice that is provided for payment. Mobile banking entails a customer-initiated payment via ACH or image check deposit that is directed to a specific entity and bank account.
Section 5.9 EBPP		
12	Please provide the # and \$ value of Total Payments accepted currently (monthly or annualized) by payment type (Card and ACH/e-Check) for each EBPP Biller/Agency/Department in scope of the RFP.	The BOD and the Treasurer's Office do not have this information. Currently, no state agency that we are aware of utilizes EBPP for online billing statements and payments. The purpose of Sections 5.8 (API) and 5.9 (EBPP) of the RFP is to gather information on new and/or evolving fintech capabilities for state agencies to utilize in the future.

13	Please provide the Average Transaction \$ amount by payment type (Card and ACH/e-Check) for each EBPP Biller/Agency/Department in scope of the RFP.	Please refer to the response to Question 12, above.
14	Please provide the # and \$ value of Chargebacks>Returns currently (monthly or annualized) by payment type (Card and ACH/e-Check) for each EBPP Biller/Agency/Department in scope of the RFP.	Please refer to the response to Question 12, above.
15	Please provide the incumbent provider / payment solution for each EBPP Biller/Agency/Department in scope of the RFP.	Please refer to the response to Question 12, above.
16	Please provide the Billing (ERP or Accounting) system for each EBPP Biller/Agency/Department in scope of the RFP.	Please refer to the response to Question 12, above.
17	Please provide the desired billing model (State absorbed/paid, Convenience Fee/user paid or Hybrid by Payment type) for each EBPP Biller/Agency/Department in scope of the RFP.	Please refer to the response to Question 12, above.
18	Regarding the one-time credit card payment with a convenience fee assessed, does the Board intend to manage the fee or do you expect the respondent to manage/collect fee?	Currently, no state agency that we are aware of utilizes EBPP for online billing statements and payments. The purpose of Section 5.9 (EBPP) of the RFP is to gather information on new and/or evolving fintech capabilities for state agencies to utilize in the future. Please provide any capability that the Respondent would have to manage/collect the convenience fees or how a state agency would manage the convenience fees while utilizing Respondent's EBPP.
19	Regarding your request for "Presentment of attachments", what examples / use cases do you have regarding the attachment other than a statement/invoice? Is this something the Board would attach or a customer making payments? Are these generic in nature or specific to the customer and their account?	The BOD and the Treasurer's Office do not have this information. Currently, no state agency that we are aware of utilizes EBPP for online billing statements and payments. The purpose of Sections 5.8 (API) and 5.9 (EBPP) of the RFP is to gather information on new and/or evolving fintech capabilities for state agencies to utilize in the future. Please provide any capability that the Respondent would have to attach a document on the Respondent's site when a customer would be making a payment. Include both the capability of the state to attach a document such as an invoice or statement, and the customer to attach a document in addition to the payment. Any attachments would be specific to the state agency utilizing the service.

20	Regarding your question “Can attachment(s) be viewed online with the bills? Please discuss the process”, what examples / use cases do you have regarding the attachment other than a statement/invoice? Is this something the board would attached or customer making payments? Are these generic in nature or specific to the customer and their account?	The BOD and the Treasurer's Office do not have this information. Currently, no state agency that we are aware of utilizes EBPP for online billing statements and payments. The purpose of Sections 5.8 (API) and 5.9 (EBPP) of the RFP is to gather information on new and/or evolving fintech capabilities for state agencies to utilize in the future. Please provide any capability that the Respondent would have to attach a document on the Respondent's site when a customer would be making a payment. Include both the capability of the state to attach a document such as an invoice or statement, and the customer to attach a document in addition to the payment. Any attachments would be specific to the state agency utilizing the service.
21	The Board asks for the “Ability to send text-based payment information.” What information are you expecting to be sent via text? Is it bill amount and due date information?	Currently, no state agency that we are aware of utilizes text-based payment information for EBPP. The purpose of Section 5.9 (EBPP) of the RFP is to gather information on new and/or evolving fintech capabilities for state agencies to utilize in the future. Please provide any capability that the Respondent would have for a customer to include text-based payment information to a state agency while utilizing Respondent's EBPP.
22	For your online retail shopping cart, can you share examples or use cases regarding this customer experience?	Currently, no state agency that we are aware of utilizes EBPP shopping cart capabilities. However, examples of shopping cart capabilities would include the Ohio Statehouse Gift Shop or the Department of Natural Resources for online items to purchase such as gifts, calendars, park maps, etc. The purpose of Section 5.9 (EBPP) of the RFP is to gather information on new and/or evolving fintech capabilities for state agencies to utilize in the future. Please provide any capability that the Respondent would have with regard to retail shopping carts while utilizing Respondent's EBPP.
23	Regarding your question “Describe the ability to add multiple accounts to a single user account. Is there a limit to the number of accounts assigned per user ID?”, can you explain what this requirement entails? Is this different accounts owned by an individual or others, that a customer would want to see statement / pay, etc? Would the requirement involve paying multiple accounts at one time under same payment method or separate?	This question is asking for information on the capability of bill pay systems that would allow an account holder (individual or business) to have the flexibility to make one payment for one or more statements/invoices. For example, a business could receive multiple invoices with different accounts from a state agency. This would allow for a central accounts payable office (single user) to pay for multiple business division's or subsidiary's expenses.
Section 7.0 - Lockbox Services		
24	Please clarify what information the State may or may not require beyond a list and description of the Lockbox environments offered by a respondent.	Please reference Section 7 (Lockbox Services) for requested information on lockbox processing. If Respondent has additional information they would like to provide regarding their lockbox processing services, they may incorporate it into Section 7 or may include the information in Section 11 (Other Information).

25	Please describe the State's Lockbox remittance address requirements, if any for each Biller/Agency/Department in scope of the RFP.	There is no lockbox remittance address requirement that the BOD or the Treasurer's Office is aware of, however, post office location, pick-up, and processing are considerations analyzed by agencies when acquiring lockbox services. The individual state agencies determine the lockbox processing parameters that best fit their needs. A specific example of the decision for remittance address requirements is not available. The BOD and the Treasurer's Office do not have this information.
26	Please provide samples of all current Lockbox coupons/documents for each Biller/Agency/Department in scope of the RFP.	The individual state agencies determine the lockbox processing parameters that best fit their needs including what documentation will be submitted to the lockbox. Specific examples of the coupons/documents are not available. The BOD and the Treasurer's Office do not have this information.
27	Please provide the Lockbox instructions for each Biller/Agency/Department in scope of the RFP.	The individual state agencies determine the lockbox processing parameters that best fit their needs. A specific example of customized instructions is not available. The BOD and the Treasurer's Office do not have this information.
28	Can the state clarify the following statement: "List all current lockbox services provided to every Account Holder and indicate whether the service is a retail or wholesale environment"	The State of Ohio would like to know the state agency Account Holders that have lockbox services tied to their DDA bank account and what type of lockbox processing it is.
Section 8.0 - Warrant Processing Services		
29	Is there supplemental printed remittance documentation included with warrant payments when they are distributed to payees? If so, can you provide a sample remittance document in addition to the warrant image that was already provided?	Each state entity that issues disbursements through the utilization of state warrants can include additional documentation at their discretion. A specific example of such documentation is not available. The BOD and Treasurer's Office do not have this information.
Exhibit 1		
30	Is an electronic signature sufficient for this document or does the state require an original signature?	An electronic signature will be sufficient for the RFP Response.
Appendix 3		
31	Ohio Tuition Trust Fund Account: Can the state define the following:	
	INTG PAY-MAINT FEE PER SENDER ID	This fee refers to integrated pay/maintenance fees per sender (initiating party) ID number.
	PINACLE CHECK INQUIRIES RANGE	This refers to check research dependent upon a volume range provided by one of our active depositories.
	Are these transactions vendor payments?	Yes, if vendor is defined as inclusive of businesses, governments and consumers.
32	AOS Collateral Account	

	Can the state define EPA Admin/Fee?	This fee refers to Electronic Payment Authorization (EPA) service fees.
33	BWC SIGF	
	Can the state define KEYNAV Domestic?	This means any banking conducted within the United States by one of our active depositories.
34	TOS Bond Clearance Acct	
	Can the state define PINACLE CHECK MANAGEMENT MONTHLY?	This is a monthly fee for managing online check services by one of our active depositories.
	PINACLE CASH LOGISTICS MONTHLY?	This is a monthly fee for the physical movement and handling of cash by one of our active depositories.
35	OH Def Comp Program (Admin)	
	Can the state define FED CREDIT S/T? Is this a wire transaction?	This fee refers to Incoming Fedwire Transfers
	FED TRANSFER FEE	This fee refers to Fedwire Funds Service wire fees.
36	OH Def Comp Program (Receiving)	
	Can the state define?	
	FW SURCHARGE \$10 MILLION+ D/C	This fee is a surcharge for Fedwire Transfers above \$10 million.
	FW SURCHARGE \$100 MILLION+ D/C	This fee is a surcharge for Fedwire Transfers above \$100 million.
37	Preneed Recovery Fund	
	Can the state define?	
	EPA AUTHORIZE FEE	This is a per authorization fee for ACH filters.
38	Ohio Lottery Commission Retail Acct	
	Can the state define?	
	SUMMARY BILLS LOADED	This is a per item fee for loading summary invoices/bills specific to an online service provided by one of our active depositories.
39	Ohio Lottery-Video Lottery	
	Can the state define?	
	FILE PROC SURCHARGE-OVER LIMIT	This fee refers to processing a file larger than the specified size limit.
40	PERS	
	Can the state define?	
	CHIPS MESSAGE FEE	This fee refers to Clearing House Interbank Payment System (CHIPS) payment message fees.
41	Development Volume Cap Account	
	Can the state define both of these line items, they appear to be the same	
	Can the state define ?	

	INFO RPT-TRANS - MONTHLYMAINT	This refers to transactional information reporting with regard to monthly maintenance.
	Can the state define INFO RPT-TRANS - PREV DAY DETL?	This refers to transactional information reporting with regard to prior/previous day reporting information.
	Appendix 4	
42	TOS Consolidation Acct	
	Can the state define the following?	
	H2H FILES TRANSMITTED OVER 67 What does files transmitted over 67 mean?	Over 67 refers to volume.
	CLOSED LBX IMAGE VIEWING 781166	Closed lockbox image viewing allows for an entity to view items that have been processed through a lockbox that has since been closed/deactivated.
43	State Accounts	
	Can the state define?	
	KEYNAV CORP BANKING STATEMENT	This is a statement provided by KeyBank Navigator online banking system.