

COUNTY of KANE
PURCHASING DEPARTMENT
KANE COUNTY GOVERNMENT CENTER

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Director of Purchasing

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January 2, 2015

ADDENDUM 1

Bid No. & Title: 04-015 Electronic Payment Card and ACH Tax Collection Services

The attention of bidders is called to the following changes, clarifications and/or additions/deletions to the original bid document and they shall be taken into account in preparing the BID and shall be part of the contract.

CLARIFICATION

1. Attachment A and B were mistakenly not included with the Request for Proposal packet. Both attachments are included with Addendum 1.

Please respond accordingly and confirm your receipt of Addendum 1. If you have any additional questions, please fax to (630) 208-5107 or via e-mail.

Sincerely,

Theresa Dobersztyn, C.P.M., CPPB
Assistant Director of Purchasing

Attachments: (2)

Attachment A

PAYMENT PROCESSING REPORT
10/28/2014

TWP	Total Due	Total Paid	%	First Installment Due	First Installment Paid	%	Second Installment Due	Second Installment Paid	%
AU	177,615,367	177,456,794	100%	88,860,633	88,782,498	100%	88,754,734	88,674,296	100%
BA	103,890,603	103,870,115	100%	51,997,946	51,987,746	100%	51,892,657	51,882,369	100%
BR	5,684,517	5,681,949	100%	2,843,295	2,842,011	100%	2,841,222	2,839,938	100%
BB	50,092,477	50,086,895	100%	25,055,851	25,053,059	100%	25,036,627	25,033,835	100%
BU	6,799,830	6,799,830	100%	3,401,822	3,401,822	100%	3,398,009	3,398,009	100%
CA	60,779,432	60,747,320	100%	30,404,254	30,392,171	100%	30,375,178	30,355,149	100%
DU	150,423,483	150,201,838	100%	75,262,823	75,153,411	100%	75,160,660	75,048,427	100%
EL	165,797,404	165,688,106	100%	82,937,764	82,885,601	100%	82,859,640	82,802,505	100%
GE	109,902,311	109,899,802	100%	54,997,815	54,996,560	100%	54,904,497	54,903,242	100%
HA	20,618,917	20,591,801	100%	10,314,953	10,301,395	100%	10,303,963	10,290,405	100%
KA	4,155,399	4,155,375	100%	2,077,959	2,077,959	100%	2,077,440	2,077,416	100%
PL	24,870,050	24,855,404	100%	12,447,275	12,442,147	100%	12,422,775	12,413,257	100%
RU	51,885,251	51,874,764	100%	25,960,363	25,955,119	100%	25,924,889	25,919,645	100%
SC	189,358,407	189,315,260	100%	94,708,969	94,687,411	100%	94,649,438	94,627,849	100%
SG	55,447,216	55,437,965	100%	27,735,430	27,730,804	100%	27,711,787	27,707,161	100%
VI	5,801,889	5,798,458	100%	2,904,746	2,903,030	100%	2,897,144	2,895,428	100%
Total	1,183,122,554	1,182,461,675	100%	591,911,896	591,592,745	100%	591,210,658	590,868,931	100%
		99.94%			99.95%			99.94%	

Attachment A

2013 PAYABLE 2014
INTERNET CHECK/ACH PAYMENTS

DATE	TAX AMOUNT PAID	NUMBER
APRIL	1,050,130.03	233
MAY	10,134,723.78	2286
JUNE	6,523,275.90	1694
JULY	1,595,025.45	403
AUGUST	12,339,130.95	3446
SEPTEMBER	9,517,607.44	1989
OCTOBER		

TOTALS	\$	41,159,893.55	10051
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Attachment A

**2013 PAYABLE 2014
INTERNET CREDIT & DEBIT CARD PAYMENTS**

MONTH	TAX AMOUNT PAID	NUMBER
APRIL	64,052.25	24
MAY	1,692,390.09	573
JUNE	1,444,168.43	469
JULY	279,199.33	100
AUGUST	1,711,067.26	550
SEPTEMBER	1,849,721.69	587
OCTOBER	363,754.09	135

TOTALS	\$ 7,404,353.14	2438
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Attachment A

2013 PAYABLE 2014
CREDIT CARD PAYMENTS AT TREASURER'S OFFICE

DATE	TAX AMOUNT PAID	FEE AMT	NUMBER
04/23/14	3,409.00	77.38	3
04/28/14	4,267.49	96.87	1
04/30/14	3,914.92	88.86	3
05/02/14	1,933.32	43.88	1
05/06/14	9,095.27	206.45	2
05/12/14	11,066.01	251.19	3
05/13/14	536.79	12.18	1
05/14/14	3,157.35	71.67	2
05/15/14	1,269.88	28.82	1
05/16/14	1,892.77	42.96	1
05/19/14	1,000.00	22.70	1
05/19/14	4,526.07	102.74	1
05/20/14	1,586.68	36.01	1
05/22/14	5,620.86	127.58	2
05/23/14	11,175.07	253.66	2
05/27/14	4,257.18	96.62	4
05/27/14	6,517.10	147.92	3
05/28/14	37,280.63	846.24	10
05/28/14	15,931.28	361.61	5
05/29/14	26,474.69	600.94	9
05/29/14	19,457.95	441.67	4
05/30/14	17,924.34	406.87	5
05/30/14	32,117.58	729.02	12
05/30/14	5,026.24	114.09	1
06/02/14	76,400.18	1,734.18	26
06/02/14	27,364.49	621.11	12
06/03/14	1,527.44	34.67	1
06/04/14	2,210.80	50.18	2
06/05/14	6,118.31	138.87	2
06/06/14	58.40	1.32	1
06/06/14	2,960.59	67.20	1
06/09/14	6,890.87	133.72	1
06/10/14	3,419.61	77.42	1
06/16/14	1,411.52	32.04	1
06/18/14	1,999.07	45.37	1
06/19/14	1,132.83	25.71	1
06/23/14	1,781.90	40.44	1
06/25/14	2,615.45	82.07	1
06/26/14	7,770.50	176.38	2
06/27/14	1,832.91	41.60	1
06/30/14	5,684.64	129.03	2
07/02/14	5,600.00	127.12	2
07/22/14	3,000.00	68.10	1
07/25/14	4,267.49	96.87	1
07/28/14	1,419.41	32.22	1
07/29/14	2,370.93	53.82	1
07/31/14	3,548.38	80.54	1
08/01/14	501.22	11.37	1
08/04/14	4,100.11	93.07	1
08/05/14	1,969.53	44.70	1

Attachment A

08/06/14	2,428.17	55.11	2
08/07/14	3,271.42	74.25	1
08/08/14	94.91	2.15	1
08/11/14	4,747.67	107.76	3
08/13/14	4,842.12	109.91	1
08/14/14	3,142.44	71.32	2
08/19/14	23,001.98	522.13	4
08/20/14	1,742.10	39.54	1
08/21/14	3,050.93	69.25	1
08/21/14	2,709.26	61.50	1
08/22/14	7,742.84	175.75	3
08/25/14	10,960.59	248.79	4
08/25/14	20,093.81	456.09	8
08/26/14	3,958.17	89.85	1
08/26/14	32,773.01	743.91	9
08/27/14	11,205.54	254.35	3
08/27/14	18,057.72	409.89	4
08/27/14	6,045.61	137.22	2
08/28/14	34,208.94	776.52	6
08/28/14	17,144.98	389.17	5
08/28/14	6,192.01	140.53	4
08/29/14	24,789.85	562.71	6
08/29/14	53,787.18	1,220.90	14
08/29/14	24,106.62	547.17	11
09/02/14	1,136.72	25.80	1
09/02/14	84,523.26	1,918.57	26
09/02/14	34,326.98	779.18	11
09/02/14	21,220.08	481.65	7
09/03/14	6,289.13	142.74	3
09/03/14	3,168.93	71.92	2
09/03/14	49.77	1.12	1
09/04/14	5,021.68	113.99	1
09/05/14	6,566.85	149.06	2
09/05/14	72.98	1.65	1
09/08/14	585.71	13.28	2
09/09/14	42.09	0.95	1
09/12/14	1,098.46	24.93	1
09/16/14	16,159.62	366.82	2
09/24/14	9,850.85	223.59	3
09/25/14	2,471.83	56.11	1
09/26/14	5,536.90	125.68	2
10/01/14	4,138.10	93.93	4
10/02/14	14,187.53	322.04	6
10/03/14	2,577.14	58.49	2
10/06/14	5,096.99	115.69	2
10/08/14	2,043.43	46.37	2
10/09/14	3,275.87	74.35	3
10/10/14	24,397.94	553.80	7
10/14/14	5,936.29	134.74	2
10/14/14	881.77	20.01	1
10/15/14	2,234.25	50.71	1
10/16/14	2,963.38	67.26	1
10/17/14	14,235.27	323.12	4
10/17/14	15,688.35	356.12	3
10/20/14	28.33	0.64	1

Attachment A

10/21/14	144.86	3.28	1
10/21/14	4,516.82	102.53	3
10/21/14	3,622.12	82.47	1
10/22/14	8,623.63	195.74	4
10/23/14	3,750.71	85.14	1
10/23/14	6,248.02	141.82	3
10/24/14	12,787.79	290.27	4
10/24/14	17,689.30	401.54	2
10/24/14	16,373.94	371.67	5

TOTALS	\$	1,097,056.59	\$	24,901.59	372
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Functional Requirements

This section contains the specific service and response requirements. The Functional requirements are critical to successful project implementation. Responses to these requirements are **mandatory**.

Each Bidder's response will be evaluated to determine if it meets these functional requirements. Therefore, Bidders must provide the Department with all of the information requested to establish that they meet the minimums identified in the functional requirements. Failure to provide sufficient detail to the functional requirement topics of this section will result in the Bidder being determined non-responsive and removed from further consideration. Bidder responses that meet those minimums will gain evaluation points in the scoring process to the extent the response exceeds the requirement.

#	Functional Requirement	Yes	No	Explanation
Section 1 - General				
1.1	The Contractor must provide a payment solution that allows for the processing of electronic payments via the following methods: <ul style="list-style-type: none"> - Web (ACH Debit, Credit Card, & Checks) - Merchant equipment (Debit Card, Credit Card, and optionally Apple Pay and check payments) -ACH Credit 			
1.2	The Contractor must be willing to develop, extend or expand payment methods to accommodate other KANE COUNTY programs not currently identified. (e.g. Legislative changes, fields on applications and screens may require change in an acceptable amount of time determined by KANE COUNTY).			
1.3	The Contractor must maintain controls to ensure all ACH Debit and Credit Card payment transactions received are processed and transmitted to KANE COUNTY within agreed upon time frames.			

Attachment B

#	Functional Requirement	Yes	No	Explanation
	<p>Note: Frequency and volumes of transactions may vary on any given day, based on processing peaks.</p>			
<p>1.4</p>	<p>The Contractor must maintain controls to ensure all ACH Credit payment transactions received are processed and transmitted to KANE COUNTY within agreed upon time frames.</p>			
<p>1.5</p>	<p>The Contractor must have the ability to accept Credit Card transaction authorizations received via secured transfer through the various filing methods (e.g. Web and approved merchant equipment). Credit Card payment transaction data fields will vary by program area. Required data elements will be provided during implementation.</p> <p>Note: Contractor must be able to accept Credit Card transactions electronically, whether a taxpayer is passed to the Contractor payment portal through a link that verifies the taxpayer, or if the taxpayer goes directly to Contractor payment website without prior taxpayer verification.</p>			
<p>1.6</p>	<p>The Contractor must have the ability to support the following Credit Card payment methods:</p> <ul style="list-style-type: none"> • Visa • Master Card • Discover • American Express 			

Attachment B

#	Functional Requirement	Yes	No	Explanation
	The Contractor must accept Branded Debit Cards and pre-paid cards as Credit Cards.			
1.7	<p>The Contractor should have the ability to support the following mobile payment methods:</p> <ul style="list-style-type: none"> • Apple Pay • iPay 			
1.8	Complete support for EuroPay, MasterCard, and Visa (EMV), which will become the required standard in October 2015.			
1.9	<p>The Contractor must not consider any transaction complete until successful conclusion of the Call Processing Script or web submission. Incomplete transactions must be retained, however must not appear on any outputs (e.g., screens, reports or data files) provided to KANE COUNTY.</p> <p>Note: Incomplete transactions are not to be assigned a transaction number. However, records of such attempts are to be maintained for trend analysis review.</p>			
1.10	<p>The Contractor must adhere to all applicable NACHA Rules and/ appropriate Association Rules during the processing of electronic payment transactions.</p> <p>Note: Controls must be in place to reject transactions that do not meet applicable NACHA or Association Rules.</p>			

#	Functional Requirement	Yes	No	Explanation
1.11	As part of the program development effort, the Contractor must provide to the Department the most recent ACH Debit rejection reason codes, NOC codes and update as necessary.			
1.12	The Contractor must maintain quality controls to minimize the occurrence of unintended duplicate payment transactions being submitted by taxpayers, while allowing for taxpayers to submit multiple intended payments. Duplicate transactions occur when a taxpayer provides identical information for all required payment fields.			
1.13	<p>The Contractor and Subcontractors must not utilize any KANE COUNTY information for its own purposes. The data collected and maintained is solely for the purpose of KANE COUNTY</p> <p>All credit card and account data must be stored in accordance with all Illinois State and Federal laws, policy and procedure.</p> <p>Note: The Contractor must agree to return or destroy all KANE COUNTY data in accordance with KANE COUNTY instructions at the termination or expiration of the Agreement.</p>			
1.14	The Contractor must notify KANE COUNTY within sixty (60) days of becoming aware of any change that affects KANE COUNTY systems.			
Section II – Data Delivery and File Transmission				
Data Delivery				

Attachment B

#	Functional Requirement	Yes	No	Explanation
2.1	All data transmissions coming from the Contractor must be in Tab Delimited format with the format listed in section "File Format for Tax Paying Agents"			
2.2	<p>KANE COUNTY requires secure electronic data file exchange over the internet, to and from the Department and/or KANE COUNTY designee using protocols acceptable to the Department.</p> <p>Data file exchange processes that are specifically unacceptable are: magnetic tapes, paper, CD, DVD, floppy Disc, removable drives, and analog or digital dial up, Value Added Networks (VAN), or DSL connections.</p> <p>The Department has approved the use of the following secure file transfer protocols, which are listed by order of preference. Encryption algorithms must comply with current FIPS 140.x guidelines.</p> <ul style="list-style-type: none"> • HTTPS (browser or compatible clients - pickup and drop off at department servers only, port 443) • SFTP (SSH/FTP) using minimum 2048 bit key based authentication (port 22) • FTPS (FTP/SSL) Explicit FTPS allowed (port 21 and passive data ports range 3000-3999) • The Department also supports the optional use of email with PGP "Pretty Good Privacy" or the open source equivalent GPG "Gnu Privacy Guard" with public encryption key exchange. Testing is required to ensure that the encryption and 			

#	Functional Requirement	Yes	No	Explanation
	version of software used by the Contractor is compatible with Department software. This connection will need to meet all Department and industry standard security measures, including using standard TCP Ports.			
2.3	<p>The Contractor must propose a transmission schedule which is in coordination with standard industry cut off times and is consistent with KANE COUNTY standards for accepting data intake and reconciliation process. Contractor must support the following KANE COUNTY needs:</p> <ul style="list-style-type: none"> • timing of direct data transmission/data delivery • back up transmission strategy 			
Section III– Customer Service				
Customer Service for Taxpayers				
3.1	<p>The Contractor must provide, at a minimum, taxpayer access to telephone customer services 12 hours each Business Day (7am to 7pm ET) for assistance with making a payment.</p> <p>Assistance with making a payment - This assistance will be available for all taxpayers requiring assistance using the Contractor's web payment solution as well as those ACH Credit payments requiring Contractor support (e.g., payment not able to be received). Both an IVR and customer service representatives should be utilized for this assistance.</p>			

Attachment B

#	Functional Requirement	Yes	No	Explanation
3.2	The Contractor must provide telephone customer service in both Spanish and English speaking representatives to all taxpayers			
3.3	<p>The Contractor must monitor voice transactions in order to:</p> <ul style="list-style-type: none"> a) evaluate customer service performance; b) ensure accuracy of information given; and c) ensure compliance with performance standards. 			
3.4	<p>The Contractor must provide customer assistance within the Contractor's web services for taxpayers as follows:</p> <ul style="list-style-type: none"> 1. Help section on the Electronic Payment System, including Frequently Asked Questions (FAQs) and instructions on how to obtain additional information with any relevant website links; 2. Prompt the taxpayer if required fields are not populated; and, 3. Provide contact information (phone number) for Contractor's Help Desk. 			
Customer Service for KANE COUNTY Staff and Designees				

#	Functional Requirement	Yes	No	Explanation
3.5	<p>The Contractor must designate a contact team for the clarification and resolution of ACH Debit, ACH Credit, and Credit Card payment issues. Minimally, a member of this team must be available Business Days 7am to 7 pm ET and available at other times as needed by KANE COUNTY.</p>			
3.6	<p>The Contractor must provide support to KANE COUNTY in order to assist with:</p> <ul style="list-style-type: none"> a) Researching payments received by the Contractor, but not applied to KANE COUNTY accounts; b) System, taxpayer and State inquiry support including internal bank (Contractor), and bank to bank research; c) Researching items appearing on the Bank Statement(s) and Contractor Hosted Administrative Site system; d) Researching and process support on ACH Credit recalls and ACH Debit returned/ dishonored items; and e) Providing notification of any changes in NACHA rules and regulations impacting KANE COUNTY operations or systems. 			
Section IV - Deposits				
General				

Attachment B

#	Functional Requirement	Yes	No	Explanation
4.1	The Contractor must have the ability to deposit ACH Debit, ACH Credit and Credit Card transactions into specified KANE COUNTY accounts.			
4.2	<p>The Contractor must agree to give full credit for deposit amounts without any payment holds.</p> <p>Funds must be credited to KANE COUNTY on the Effective Dates indicated on each transaction.</p>			
Transfers, Debits and Recalls				
4.3	The Contractor must provide the ability for KANE COUNTY staff to execute fund transfers to correct misdirected payments, ensuring that such transactions appear on the Data Output File transmitted to KANE COUNTY.			
4.4	The Contractor must immediately notify KANE COUNTY of any recalls or debits from any of KANE COUNTY, and develop a systematic method to provide KANE COUNTY the ability to review, approve, or reverse recalls/debits.			

#	Functional Requirement	Yes	No	Explanation
4.5	<p>The Contractor must have the ability to reverse transactions by debiting the appropriate KANE COUNTY accounts, if necessary, and react pursuant to KANE COUNTY guidance within a prescribed timeframe. Timeframes to be determined by KANE COUNTY during implementation.</p> <p>ACH Debit The Contractor must agree to work with the State to reverse erroneous ACH Debit transactions under conditions to be specified by the Department.</p> <p>Credit Card The Contractor must have the ability to process Credit Card charge back transactions.</p>			
Section V – Accounting and Reporting				
5.1	The Contractor must provide KANE COUNTY with account monitoring access; which shall include daily account activity, with transaction codes for all credit and debit activity for each account.			
5.2	The Contractor must have the ability to provide intraday online balance reporting for ACH Debit, ACH Credit and Credit Card deposits.			
5.3	The Contractor must give full credit for deposit amounts without any payment holds for ACH Debit and post ACH Credit, and Credit Card transactions for visibility on the on-line bank balance reporting system. At a minimum, report the ACH Credit, and Credit Card transactions individually and report the total			

Attachment B

#	Functional Requirement	Yes	No	Explanation
	amount of the ACH Debit transactions for each batch accepted.			
5.4	<p>The Contractor must have the ability to provide a daily, monthly and YTD totals deposit listing report by tax program for each payment type:</p> <ul style="list-style-type: none"> - ACH Debit - ACH Credit - Credit Card - Apple Pay 			
5.5	<p>The Contractor must have the ability to provide daily transaction reports by tax program. Listing each tax program's daily account activity which includes but is not limited to:</p> <ul style="list-style-type: none"> • Transaction codes for all credits; • Debit activity for each account; • Payment source (e.g., web or Merchant Equipment); and • Tax payment type. <p>The Daily Transaction Report for ACH Debit and Credit Cards should be structured as follows:</p> <p>Yesterday's balance</p> <p>+ New payments</p> <p>– dishonored/reversed payments</p> <p>= New daily balance</p>			
5.6	Daily account statements must be electronically received on the next			

Attachment B

#	Functional Requirement	Yes	No	Explanation
	Business Day while monthly account statements must be electronically received within two Business Days of the end of the month.			
5.7	<p>Credit card reports are to be broken down by card type. Timing of transmissions will be determined by KANE COUNTY during implementation.</p> <p>The Contractor must report out the credit card convenience fee separately from the amount being credited KANE COUNTY accounts.</p>			
5.8	<p>The Contractor must have the ability to reconcile (pursuant to Exhibit I, Wire Transfer Service Schedule), dishonorments and reversals that occur after an ACH Debit is credited to New York State's accounts.</p> <p>Note: Adjustments need to be transmitted to KANE COUNTY if the adjustment to the New York State bank account occurs after the payment was transmitted to KANE COUNTY.</p>			
5.9	The Contractor must immediately re-present an ACH transaction following notice of initial dishonorment. Only Non Sufficient Funds (NSF) should be re-presented. The Contractor should not notify KANE COUNTY after initial dishonorment and no entries should appear on the bank statement. If a second dishonorment occurs, the Contractor must not attempt to re-present the transaction.			
5.10	The Contractor must ensure that adjustments to the accounting reports will be made only under the direction and approval of KANE			

#	Functional Requirement	Yes	No	Explanation
	COUNTY.			

Implementation Requirements

This section contains the specific service and response requirements. The Implementation Requirements are critical to successful project implementation. Responses to these requirements are considered **mandatory**.

Each Bidder's response will be evaluated to determine if it meets these Implementation Requirements. Therefore, Bidders must provide the Department with all of the information requested to establish they meet the minimums identified in the Implementation requirements. Failure to provide sufficient detail to the Implementation requirement topics of this section will result in the Bidder being deemed non-responsive and removed from further consideration. Bidder responses that meet those minimums will gain evaluation points in the scoring process to the extent the response exceeds the requirement.

	Implementation Requirements	Yes	No	Explanation
1.0	Implementation Plan			
1.1	The Contractor must share Implementation Plans and details with KANE COUNTY. Such documentation must include a project charter, project plan documentation, and a project timeline.			
1.2	The Contractor must follow a comprehensive Implementation Plan which will support the required development activities within the specified timeframe.			
1.3	The Contractor must identify the key milestones, critical paths and associated timeframes required for the completion of all development activities in order to conform to KANE COUNTY's required certification and implementation dates.			

File Format for Tax Paying Agents

The following file format will be used to exchange information between the County and its Tax.

Field	Max Length	Description
parcel_number	CHAR 20	Parcel ID Number. Number is not masked (for example, 0101100001)
bill_number	CHAR 10	Tax Bill Number
loan_number	CHAR 30	Loan number (provided by the TPA) for the parcel
tpa_code	CHAR 10	Code identifying the TPA (assigned by the county)
owner_name	CHAR 255	Owner name as it appears on the parcel's tax bill
install_1_due	DECIMAL 15,2	Installment 1 tax due. Appears as an unformatted decimal (for example, 1234.56)
install_1_paid	DECIMAL 15,2	Installment 1 tax paid. Appears as an unformatted decimal.
penalty_1_paid	DECIMAL 15,2	Installment 1 penalty paid. Appears as an unformatted decimal.
install_2_due	DECIMAL 15,2	Installment 2 tax due. Appears as an unformatted decimal.
install_2_paid	DECIMAL 15,2	Installment 2 tax paid. Appears as an unformatted decimal.
penalty_2_paid	DECIMAL 15,2	Installment 2 penalty paid. Appears as an unformatted decimal.
paid_by	CHAR 50	Name of person paying the taxes.

The field lengths specified above are maximums: data may be less than the specified field length, but must not exceed the given length. Files with data that exceeds the specified field length will be truncated.

Files sent to TPAs will contain all of the above fields. TPAs may request the file in a variety of formats, including tab-delimited text files and DBF files. Files may not contain field headers. Files received from TPAs must contain all of the above fields and be in tab-delimited format. Not all fields are used by all TPAs. If you are not using a CHAR field, please insert a space in place of data. If you are not using a DECIMAL field, please place a 0 (zero) in place of data.

Attachment B