

# OFFICE OF THE ARIZONA STATE TREASURER

1700 WEST WASHINGTON STREET  
PHOENIX, ARIZONA  
85007

## STATE SERVICING BANK AND MERCHANT CARD PROCESSING REQUEST FOR PROPOSAL #16-01

ISSUED: APRIL 4, 2016

PRE-BID QUESTION/ANSWER CONFERENCE: 10 A.M. - 12 P.M., APRIL 14, 2016

DUE: 2:00 P.M. MST, MAY 16, 2016

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**OFFICE OF THE ARIZONA STATE TREASURER**

**REQUEST FOR PROPOSAL**

**SERVICING BANK CONTRACT AND**

**MERCHANT CARD PROCESSING**

This document constitutes a Request for Proposal via competitive sealed bids, from qualified organizations to perform the Scope of Work set forth herein.

Any bank qualified to act as the state servicing bank pursuant to A.R.S. 35-315(A) is hereby invited to submit a bid (Appendix A) to provide services as contained in this Request for Proposal and by virtue of its bid agrees to abide by all terms and conditions contained herein. The qualified bank meeting the qualifications set forth herein and providing the highest value to the state, may be designated as the servicing bank pursuant to A.R.S. 35-315(C). Any merchant card processing firm is invited to submit a bid for only merchant card processing services, and by virtue of its bid agrees to abide by all terms and conditions contained herein as they relate to merchant card processing.

The successful proposer to be the State's Servicing Bank and/or Merchant Card Processor will enter into a contract with the State Treasurer for the period from January 1, 2017 through December 31, 2019 (initial contract term is three years), with two possible one-year extensions thereafter by mutual agreement. All formal inquiries or requests for significant or material clarification or interpretation must be directed in writing or by e-mail to: Lorraine Jones, Arizona State Treasurer's Office, 1700 West Washington, Phoenix, Arizona 85007, [lorrainej@aztreasury.gov](mailto:lorrainej@aztreasury.gov).

**OFFER AND ACCEPTANCE**

**Offer**

The undersigned hereby offers and agrees to furnish the material, service or construction in compliance with all terms, conditions, scope of work and amendments to the solicitation.

**Merchant Card Processing**

**Servicing Bank**

By: \_\_\_\_\_

By: \_\_\_\_\_

Title \_\_\_\_\_

Title \_\_\_\_\_

Company \_\_\_\_\_

Company \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

By signature in the offer section above, the bidder certifies:

1. The submission of the offer did not involve collusion or other anti-competitive practices.
2. The bidder shall not discriminate against any employee or applicant for employment in violation of Federal Executive Order 11246, State Executive Order 2009-09 or A.R.S. 41-1461 through 1465.
3. The bidder has not given, offered to give, nor intends to give at any time hereafter any economic opportunity, future employment, gift, loan, gratuity, special discount, trip, favor, or service to a public servant in connection with the submitted offer. Failure to provide a valid signature affirming the stipulations required by this clause shall result in rejection of the offer. Signing the offer with a false statement shall void the offer, any resulting contract and may be subject to legal remedies provided by law.
4. None of the provisions of the Agreement may be waived, changed or altered except in writing signed by both parties.

**Acceptance**

The Offer is hereby accepted.

**Board of Investment**

**Office of the State Treasurer**

By: \_\_\_\_\_

By: \_\_\_\_\_

Title \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

## SPECIAL INSTRUCTIONS TO BIDDERS

### 1 Pricing

- 1.1 During the course of the contract period, bank accounts will be added and deleted according to the business requirements of the State Treasurer and state agencies. All current accounts and any new accounts will be charged for services using the bid prices contained herein for the term of the contract. The bid allows for two methods of compensation, and implementation will be determined by the State Treasurer, with a minimum 60-day notice prior to any change. Bid A is payment for services by a compensating balance left in a collateralized account at the servicing bank; and, Bid B is based upon monthly cash payments for services and will be used to pay for merchant card and cash services. Under a Bid B scenario, a compensating balance will not be left overnight in servicing accounts. Service volumes provided on the bid form reflect actual service usage during the last year and are for computational purposes only. They are not an estimate of future volumes.

Each bank shall submit with their bid a description of the method used to calculate earnings credit on compensating balances. Each bank shall submit with their bid a copy of a current deposit availability schedule and shall immediately institute any acceleration made available by their institution or the Federal Reserve during the course of the contract.

### 2 Bid Submittals

- 2.1 Bids are due at the address listed below on or before 2:00 p.m. (MST) on Monday, May 16, 2016. Responses must include one original, seven (7) additional copies and a digital copy on CD-ROM that will be used in the evaluation process. The original copy of the bid should be clearly labeled "ORIGINAL". The material should be in sequence and related to the Request for Proposal. Bids received after the date and time specified herein will not be considered. Bids shall be opened publicly at the time and place designated on the cover page of this document. The name of each bidder shall be read publicly and recorded. All other information contained in the bids shall be confidential. Prices will **NOT** be read. Bids will not be subject to public inspection until after contract award. Bids shall be irrevocable offers for sixty (60) days after the due date.

Office of the State Treasurer  
Attn: Lorraine Jones, Deputy Treasurer of Operations  
1700 W. Washington  
Phoenix, AZ 85007  
[LorraineJ@aztreasury.gov](mailto:LorraineJ@aztreasury.gov)

- 2.2 There will be a pre-bid question/answer conference held on April 14, 2016 at 10 am – 12 pm. This will be held at;  
Office of the State Treasurer  
1700 W. Washington  
Phoenix, AZ 85007  
Conference Room

### 3 Evaluation

In accordance with the A.R.S. 35-315(C), award(s) shall be made to the responsible bidder whose bid is determined in writing to meet the qualifications, provide the highest value to the state and conforms to the requirements and criteria set forth in this document. *The bidder is cautioned that it is the bidder's sole responsibility to submit all required information and that the State of Arizona is under no obligation to solicit such information if it is not included with the bidder's bid. Failure of the bidder to submit such information*

may cause an adverse impact on the evaluation of the bidder's bid as to the responsiveness of the bid and the responsibility of the bidder.

Cost	30%
Conformance to Scope of Work	25%
Method of Approach	25%
Experience	20%

3.1 Cost. The bidder must provide a firm, fixed price for all requirements set forth in this Request for Proposal. A merchant card processing firm may submit a bid for only merchant card processing services. All firm, fixed prices must be shown on the pricing schedule of this RFP which must be completed, signed, and returned with bidder's bid.

3.1.1 Pricing

- a. Provide a price schedule for this service using those items listed on the bid form (Appendix A). The only fees that will be accepted as a valid bid are those called for on the bid form.

3.2 Conformance to Scope of Work. The bidder must present a written narrative which demonstrates the method or manner in which the bidder proposes to satisfy the requirements of the Scope of Work. The language of the narrative should be straight forward and limited to fact, solutions to problems and plans of proposed action. The written narrative should include specific responses to the items listed below in addition to addressing the requirements contained in the Scope of Work.

3.2.1 Transaction Reporting

- a. What report options are available?
- b. What online system is available?
- c. What type of transaction reporting service do you provide?
- d. What type of output media is available for transaction reporting?

3.2.2 Transaction Reconciliation Report

- a. What is your business' standard cut-off for statements/reports?
- b. How soon after the cut-off date will the following be made available?
  - 1. Statements
  - 2. Reconciliation information

3.3 Method of Approach.

3.3.1 Competitive Position and Future Commitment

- a. What differentiates your service from other providers?
- b. How do you plan to keep services current and competitive?
  - 1. What approach is the business taking in the development of new services?
  - 2. What new services or features does the business plan to offer, and within what time frame?

3.3.2 Outsourcing

- a. Are any applications outsourced to a third party? If so, name the vendor(s), and describe the application(s).
- b. Describe the role of any third-party vendor used by the business to provide this service.

- 3.3.3 Cut-off Times
  - a. What are the open hours and cut-off times in Mountain Standard Time for processing transactions?
- 3.3.4 Technical Capabilities
  - a. What security procedures are in place (e.g., encryption/authentication)?
  - b. How do you plan to keep this product current and competitive as it relates to changes in technology?
  - c. Does the bank utilize Internet capabilities as a method of information delivery? If yes, explain. If no, are there plans to introduce Internet capabilities?
  - d. What technical capabilities can be utilized throughout state government to improve the efficiency, effectiveness, and productivity of transactional processes?
- 3.3.5 Disaster Recovery
  - a. What disaster recovery plans does the bank have to avoid interruptions in service?
  - b. Describe the business' disaster recovery plan in detail.
  - c. Where are the off-site facilities located? Are they "hot" sites? Describe the location and capabilities. Is there an alternative backup site? If yes, describe the location and capabilities.
  - d. How quickly can the hot site be implemented in the event of an emergency?
- 3.3.6 Customer Service and Quality
  - a. Indicate your business' customer service organizational structure.
  - b. Will a specific customer service representative be assigned to handle this business?
  - c. Describe the responsibilities of customer service personnel, including the chain of command for problem resolution.
  - d. What are the hours of operation of the customer service unit in Mountain Standard Time?
  - e. Does your business provide technical customer support for application and communication problems?
  - f. Does the business have a formal quality improvement program for this service? If yes, please describe.
- 3.3.7 Implementation
  - a. Provide a copy of all agreements that will be required to initiate services.
  - b. Provide a detailed description of the implementation process, including testing, and a sample implementation schedule.
  - c. What is the average lead time required for implementation?
  - d. Describe materials available and/or any on-site training that you provide.
  - e. Do you assign an implementation team?
- 3.4 Experience and reliability. Please submit any information which documents successful and reliable experience in past performances related to the required services contained herein. Also provide any information which documents unsuccessful efforts within the past 36 months.
  - 3.4.1 Personnel
    - a. Please list names, titles, phone numbers, and e-mail address and provide brief biographies of business contact personnel.
    - b. Identify the primary contact assigned to our account.
    - c. How many employees do you have in key areas providing the service?

3.4.2 Experience

- a. How long has your business offered the service being requested?
- b. Specify the number of government/business customers using this service.
- c. Provide names and phone numbers of three references, preferably governments who are currently using the service requested. Select a mix of long-standing and recent customers.
- d. Provide any additional information which you believe to be relevant to your capabilities to provide the services requested, e.g., product brochures, articles in trade journals, etc.

3.5 Submittal Requirement. All responses to specific questions contained within the RFP shall be submitted as a separate document together with the bid form (Appendix A).

## UNIFORM INSTRUCTIONS TO BIDDERS

### A. **Definition of Terms.** As used in these Instructions, the terms listed below are defined as follows:

1. *“Attachment”* means any item the Solicitation requires a Bidder to submit as part of the Offer.
2. *“Contract”* means the combination of the Solicitation, including the Uniform and Special Instructions to Bidders, the Uniform and Special Terms and Conditions, and the Specifications and Statement or Scope of Work; the Offer and any Best and Final Offers; and any Solicitation Amendments or Contract Amendments.
3. *“Contract Amendment”* means a written document signed by the State Treasurer that is issued for the purpose of making changes in the Contract.
4. *“Contractor”* means any person who has a Contract with the State.
5. *“Days”* means calendar days unless otherwise specified.
6. *“Exhibit”* means any item labeled as an Exhibit in the Solicitation or placed in the Exhibits section of the Solicitation.
7. *“Offer”* means bid, proposal or quotation.
8. *“Bidder”* means a vendor who responds to a Solicitation.
9. *“Solicitation”* means an Invitation for Bids (“IFB”), a Request for Proposals (“RFP”), or a Request for Quotations (“RFQ”).
10. *“Solicitation Amendment”* means a written document that is signed by the State Treasurer and issued for the purpose of making changes to the Solicitation.
11. *“Subcontract”* means any Contract, express or implied, between the Contractor and another party or  
between a subcontractor and another party delegating or assigning, in whole or in part, the making or furnishing of any material or my service required for the performance of the Contract.
12. *“State”* means the State of Arizona and Department or Agency of the State that executes the Contract.

### B. **Inquiries**

1. Duty to Examine. It is the responsibility of each Bidder to examine the entire Solicitation, seek clarification in writing (inquiries), and examine its’ Offer for accuracy before submitting the Offer. Lack of care in preparing an Offer shall not be grounds for modifying or withdrawing the Offer after the Offer due date and time, nor shall it give rise to any Contract claim.
2. Solicitation Contact Person. Any inquiry related to a Solicitation, including any requests for or inquiries regarding standards referenced in the Solicitation shall be directed solely to the Solicitation contact person. The Bidder shall not contact or direct inquiries concerning this Solicitation to any

other State employee unless the Solicitation specifically identifies a person other than the Solicitation contact person as a contact.

3. Submission of Inquiries. The State Treasurer or the person identified in the Solicitation as the contact for inquiries requires that an inquiry be submitted in writing or email. Any inquiry related to a Solicitation shall refer to the appropriate Solicitation number, page and paragraph. Do not place the Solicitation number on the outside of the envelope containing that inquiry, since it may then be identified as an Offer and not be opened until after the Offer due date and time. *The State shall consider the relevancy of the inquiry but is not required to respond in writing.*
4. Timeliness. Any inquiry or exception to the solicitation shall be submitted as soon as possible and should be submitted at least seven days before the Offer due date and time for review and determination by the State. Failure to do so may result in the inquiry not being considered for a Solicitation Amendment.
5. No Right to Rely on Verbal Responses. A Bidder shall not rely on verbal responses to inquiries. A verbal reply to an inquiry does not constitute a modification of the solicitation.
6. Solicitation Amendments. The Solicitation shall only be modified by a Solicitation Amendment.
7. Pre-Offer Conference. If a pre-Offer conference has been scheduled under this Solicitation, the date, time and location shall appear on the Solicitation cover sheet or elsewhere in the Solicitation. Bidders should raise any questions about the Solicitation or the procurement at that time. A Bidder may not rely on any verbal responses to questions at the conference. Material issues raised at the conference that result in changes to the Solicitation shall be answered solely through a written Solicitation Amendment.
8. Persons with Disabilities. Persons with a disability may request a reasonable accommodation, such as a sign language interpreter, by contacting the Solicitation contact person. Requests shall be made as early as possible to allow time to arrange the accommodation.

### **C. Offer Preparation**

1. Forms: No Facsimile, Telegraphic or Electronic Mail Offers. An Offer shall be submitted either on the forms provided in this Solicitation or their substantial equivalent. Any substitute document for the forms provided in this Solicitation must be legible and contain the same information requested on the forms, unless the solicitation indicates otherwise. A facsimile, telegraphic, mailgram or electronic mail Offer shall be rejected if submitted in response to requests for proposals or invitations for bids.
2. Typed or Ink; Corrections. The Offer shall be typed or in ink. Erasures, interlineations or other modifications in the Offer shall be initialed in ink by the person signing the Offer. Modifications shall not be permitted after Offers have been opened except as otherwise provided under applicable law.
3. Evidence of Intent to be Bound. The Offer and Acceptance form within the Solicitation shall be submitted with the Offer and shall include a signature (or acknowledgement for electronic submissions, when authorized) by a person authorized to sign the Offer. The signature shall signify the Bidder's intent to be bound by the Offer and the terms of the Solicitation and that the information provided is true, accurate and complete. Failure to submit verifiable evidence of intent to be bound, such as an original signature, shall result in rejection of the Offer.

4. Exceptions to Terms and Conditions. All exceptions included with the Offer shall be submitted in a clearly identified separate section of the Offer in which the Bidder clearly identifies the specific paragraphs of the Solicitation where the exceptions occur. Any exceptions not included in such a section shall be without force and effect in any resulting Contract unless such exception is specifically accepted by the State Treasurer in a written statement. The Bidder's preprinted or standard terms will not be considered by the State as a part of any resulting Contract.
  - i. Invitation for Bids. An Offer that takes exception to a material requirement of any part of the Solicitation, including terms and conditions, shall be rejected.
  - ii. Request for Proposals. All exceptions that are contained in the Offer may negatively affect the State's proposal evaluation based on the evaluation criteria stated in the Solicitation or result in rejection of the Offer. An offer that takes exception to any material requirement of the solicitation may be rejected.
5. Subcontracts. Bidder shall clearly list any proposed subcontractors and the subcontractor's proposed responsibilities in the Offer.
6. Cost of Offer Preparation. The State will not reimburse any Bidder the cost of responding to a Solicitation.
7. Solicitation Amendments. Each Solicitation Amendment shall be signed with an original signature by the person signing the Offer and shall be submitted no later than the Offer due date and time. Failure to return a signed copy of a Solicitation Amendment may result in rejection of the Offer.
8. Federal Excise Tax. The State of Arizona is exempt from certain Federal Excise Tax on manufactured goods. Exemption Certificates will be provided by the State.
9. Provision of Tax Identification Numbers. Bidders are required to provide their Arizona Transaction Privilege Tax Number and/or Federal Tax Identification number in the space provided on the Offer and Acceptance Form.
  - 9.1 Employee Identification. Bidder agrees to provide an employee identification number or social security number for the purposes of reporting to appropriate taxing authorities, monies paid under this contract. If the federal identifier of the Bidder is a social security number, this number is being requested solely for tax reporting purposes and will be shared only with appropriate state and federal officials. This submission is mandatory under 26 U.S.C. § 6041A.
10. Identification of Taxes in Offer. The State of Arizona is subject to all applicable state and local transaction privilege taxes. All applicable taxes shall be included in the pricing offered in the solicitation. At all times, payment of taxes and the determination of applicable taxes are the sole responsibility of the contractor.
11. Disclosure. If the firm, business or person submitting this Offer has been debarred, suspended or otherwise lawfully precluded from participating in any public procurement activity, including being disapproved as a subcontractor with any Federal, state or local government, or if any such preclusion from participation from any public procurement activity is currently pending, the Bidder shall fully explain the circumstances relating to the preclusion or proposed preclusion in the Offer. The Bidder shall include a letter with its Offer setting forth the name and address of the governmental unit, the effective date of this suspension or debarment, the duration of the suspension or debarment, and the relevant circumstances relating to the suspension or debarment. If suspension or debarment is

currently pending, a detailed description of all relevant circumstances including the details enumerated above shall be provided.

12. Solicitation Order of Precedence. In the event of a conflict in the provisions of this Solicitation, the following shall prevail in the order set forth below:

- 12.1 Special Terms and Conditions;
- 12.2 Uniform Terms and Conditions;
- 12.3 Statement or Scope of Work;
- 12.4 Specifications;
- 12.5 Attachments;
- 12.6 Exhibits;
- 12.7 Special Instructions to Bidders;
- 12.8 Uniform Instructions to Bidders;
- 12.9 Other documents referenced or included in the Solicitation.

13. Delivery. Unless stated otherwise in the Solicitation, all prices shall be F.O.B. Destination and shall include all freight, delivery and unloading at the destination(s).

**D. Submission of Offer**

1. Sealed Envelope or Package. Each Offer shall be submitted to the submittal location identified in this Solicitation. Offers should be submitted in a sealed envelope or container. The envelope or container should be clearly identified with name of the Bidder and Solicitation number. The State may open envelopes or containers to identify contents if the envelope or container is not clearly identified.
2. Offer Amendment or Withdrawal. An Offer may not be amended or withdrawn after the Offer due date and time except as otherwise provided under applicable law.
3. Public Record. All Offers submitted and opened are public records and must be retained by the State. Offers shall be open to public inspection after Contract award, except for such Offers deemed to be confidential by the State. If a Bidder believes that information in its Offer should remain confidential, it shall indicate as confidential the specific information and submit a statement with its Offer detailing the reasons that the information should not be disclosed. Such reasons shall include the specific harm or prejudice which may arise. The State shall determine whether the identified information is confidential pursuant to the Arizona Procurement Code.
4. Non-collusion, Employment, and Services. By signing the Offer and Acceptance Form or other official contract form, the Bidder certifies that:
  - i. The Bidder did not engage in collusion or other anti-competitive practices in connection with the preparation or submission of its Offer; and
  - ii. The Bidder does not discriminate against any employee or applicant for employment or person to whom it provides services because of race, color, religion, sex, national origin, or disability, and that it complies with all applicable Federal, state and local laws and executive orders regarding employment.

**E. Evaluation**

1. Unit Price Prevails. In the case of discrepancy between the unit price or rate and the extension of that unit price or rate, the unit price or rate shall govern.
2. Prompt Payment Discount. Prompt payment discounts of thirty (30) days or more set forth in an Offer shall be deducted from the offer for the purposes of evaluating that price.
3. Late Offers. An Offer submitted after the exact Offer due date and time shall be rejected.
4. Disqualification. A Bidder (including each of its principals) who is currently debarred, suspended or otherwise lawfully prohibited from any public procurement activity shall have its offer rejected.
5. Offer Acceptance Period. A Bidder submitting an Offer under this Solicitation shall hold its Offer open for the number of days from the Offer due date that is stated in the Solicitation. If the Solicitation does not specifically state a number of days for Offer acceptance, the number of days shall be one hundred-twenty (120). If a Best and Final Offer is requested pursuant to a Request for Proposals, a Bidder shall hold its Offer open for one hundred-twenty (120) days from the Best and Final Offer due date.
6. Waiver and Rejection Rights. Notwithstanding any other provision of the Solicitation, the State reserves the right to:
  - 6.1 Waive any minor informality;
  - 6.2 Reject any and all Offers or portions thereof; or
  - 6.3 Cancel the Solicitation.

**F. Award**

1. Number or Types of Awards. The State reserves the right to make multiple awards or to award a Contract by individual line items or alternatives, by group of line items or alternatives, or to make an aggregate award, or regional awards, whichever is most advantageous to the State. If the State Treasurer determines that an aggregate award to one Bidder is not in the State's best interest, "all or none" Offers shall be rejected.
2. Contract inception. An Offer does not constitute a Contract nor does it confer any rights on the Bidder to the award of a Contract. A Contract is not created until the Offer is accepted in writing by the State Treasurer's (or designee) signature on the Offer and Acceptance Form. A notice of award or of the intent to award shall not constitute acceptance of the Offer.
3. Effective Date. The effective date of this Contract shall be the date that the State Treasurer (or designee) signs the Offer and Acceptance form or other official contract form, unless another date is specifically stated in the Contract.

**G. Protests.**

A protest shall comply with and be resolved according to Arizona Revised Statutes Title 41, Chapter 23, Article 9 and rules adopted there under. Protests shall be in writing and be filed with the State Treasurer. A protest of a Solicitation shall be received by the State Treasurer before the Offer due date. A protest of a proposed award or of an award shall be filed within ten (10) days after the

protester knows or should have known the basis of the protest. A protest shall include:

- 1.1 The name, address and telephone number of the protester;
- 1.2 The signature of the protester or its representative;
- 1.3 Identification of the purchasing agency and the Solicitation or Contract number;
- 1.4 A detailed statement of the legal and factual grounds of the protest including copies of relevant documents; and
- 1.5 The form of relief requested.

## **SPECIAL TERMS AND CONDITIONS**

### **1 Term of Contract**

- 1.1 The term of contract shall commence from January 1, 2017 and shall remain in effect for a period of three (3) years thereafter unless terminated, canceled or extended as otherwise provided herein.
- 1.2 The State reserves the right to extend contract up to a maximum of twenty-four (24) months.
- 1.3 The contract shall not bind nor purport to bind, the State for any contractual commitment in excess of the original contract period. The State Treasurer shall have the right, at its sole option, to renew the contract for two (2) one-year renewals. If the State Treasurer exercises such rights, all terms, conditions and provisions of the original contract shall remain the same and apply during the renewal period.

### **2 Project Management**

- 2.1 The Contractor shall appoint a project manager to be responsible for the planning, progress, and successful completion of all activities during the contract period.
- 2.2 The Contractor shall, within seven (7) days after the award of the contract, submit a written identification and notification to the Office of the State Treasurer of the name, title, address, and telephone number of one (1) individual within its organization as a duly authorized representative to whom all correspondence, official notices, and requests related to the contractor's performance pursuant to the contract shall be addressed. The Contractor shall have the right to change or substitute the name of the individual described above as deemed necessary with written approval of the State Treasurer.
- 2.3 The Office of the State Treasurer shall provide the contractor with the name of a contact person who will coordinate all information to and/or from the Contractor.

### **3 Insurance**

- 3.1 The servicing bank and merchant card processor shall procure and maintain until all of their obligations have been discharged, including any warranty periods under this Contract, are satisfied, insurance against claims for injury to persons or damage to property which may arise from or in connection with the performance of the work hereunder by the Contractor, his agents, representatives, employees or subcontractors.

The insurance requirements herein are minimum requirements for this Contract and in no way limit the indemnity covenants contained in this Contract. The State of Arizona in no way warrants that the minimum limits contained herein are sufficient to protect the Contractor from liabilities that might arise out of the performance of the work under this contract by the Contractor, its agents, representatives, employees or subcontractors, and Contractor is free to purchase additional insurance. The servicing bank shall furnish the State certification from insurer(s) for coverage of bank employees with limits of liability not less than those stated below.

Commercial General Liability (Policy shall include bodily injury, property damage, personal injury and broad form contractual liability coverage.)

General Aggregate	\$2,000,000
Products – Completed Operations Aggregate	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Blanket Contractual Liability – Written and Oral	\$1,000,000
Fire Legal Liability	\$ 50,000
Damage to Rented Premises	\$ 50,000
Each Occurrence	\$1,000,000

The policy shall be endorsed to include the following additional insured language:

“The State of Arizona, its departments, agencies, boards, commissions, universities and its officers, agents, and employees shall be named as additional insureds with respect to liability arising out of the activities performed by or on behalf of the Contractor”.

Policy shall contain a waiver of subrogation against the State of Arizona, its departments, agencies, boards, commissions, universities and its officers, officials, agents, and employees for losses arising from work performed by or on behalf of the Contractor.

**4 Deposit Collateral**

4.1 Prior to deposit of State monies, the servicing bank shall have executed a Collateral Security Agreement (CSA) with the Pooled Collateral Administrator in the State Treasurer’s office as part of the statewide collateral pool program that will provide collateral for public entity deposits in the State of Arizona. If the servicing bank already has a CSA on file with the State Treasurer, the servicing bank shall ensure the proper level of collateral is in place to cover deposits under this contract and notify the pooled collateral administrator.

Rules, forms and instructions for the Statewide Pooled Collateral program are available on the State Treasurer’s website at: <http://www.aztreasury.gov/pooled-collateral-reports/>.

**5 Federal Immigration and Nationality Act**

5.1 The contractor shall comply with all federal, state and local immigration laws and regulations relating to the immigration status of their employees during the term of the contract. This includes but is not limited to the compliance requirements contained ARS 41-4401 and E-Verify. Further, the contractor shall flow down this requirement to all subcontractors utilized during the term of the contract. The State shall retain the right to perform random audits of contractor and subcontractor records or to inspect papers of any employee thereof to ensure compliance. Should the State determine that the contractor and/or any subcontractors be found noncompliant, the State may pursue all remedies allowed by law, including, but not limited to; suspension of work, termination of the contract for default and suspension and/or debarment of the contractor.

**6 Designated State Accounts Manager**

6.1 The servicing bank shall designate a local primary contact representative for the State Treasurer’s account; in addition, two secondary contacts shall be identified. The bank shall provide an organizational chart with the names, titles, departments, e-mail addresses and telephone numbers of the manager and other departmental personnel assigned to the State Treasurer under this contract, and bank departments performing any of the required services as contained in the

contract. The servicing bank shall not substitute key personnel assigned to the performance of the required services without written approval of the Office of the Arizona State Treasurer. The bank's staff shall provide:

- Collection assistance with letters of credit drawn on the U.S. Treasury.
- Incoming wire confirmation assistance and provide same day notice of deposit receipt.
- Timely research and response to inquiries relating to deposit corrections, i.e., 24-hour notification of deposit differences.
- Return failed deposit items for the servicing account to the State Treasurer, after presenting them for deposit a second time. The physical items will be returned to the State Treasurer for payment together with an electronic listing the items the bank is presenting for payment.
- Any other banking services deemed necessary by the State Treasurer.

## **7 Optional Services**

The State of Arizona is interested in evaluating the possibility of utilizing the services listed below. If these services are available, the bidder should describe the services in detail and present a separate cost proposal for each. The optional services will not be used in the evaluation process or in determining the award for core services outlined in the scope of work section of this document.

7.1 Advanced Remittance Lockbox Services

7.2 Digital person to person payments

7.3 Purchasing Card

7.4 Travel Card

7.5 EBT (Electronic Benefit Transfer)

7.6 E - Check

## **8 Authority**

8.1 Pursuant to A.R.S. 35-315(F), **any** additional banking services (not covered in the servicing bank contract) must be authorized by the State Treasurer's Office prior to obtaining/performing such services. Any services requiring amendment(s) to the State servicing bank contract require prior authorization by the State Treasurer.

## **9 Third Party Arrangements**

9.1 Third party arrangements are not acceptable for core banking services. Core banking services shall be provided by the Bidder. Third party arrangements are acceptable for services such as armored car, merchant card processor. Any third party arrangements or outsourcing shall be pre-approved by the State Treasurer's Office. A description of the role for any third party vendor/processor shall be provided.

## **10 Technical Capabilities**

- 10.1 The successful bidder is required to ensure that the State receives electronic access to banking information via a properly secured method. Such a method must include encryption methods to ensure the confidentiality of information during transit; a method to provide for non-repudiation of transaction information; and an authentication mechanism sufficient to ensure use of the system is restricted to authorized persons. Usage of the system must create sufficient audit trail to provide the information necessary to identify specific transactions, their source, affect and modification.

Any electronic banking system provided by the successful bidder must remain current with changes in the security protocols.

The electronic banking system provided by the successful bidder must be capable of reporting on information from other banks (either domestic or international). This information must be made available to the State of Arizona in the same format and utilizing the same interfaces as information for accounts held by the successful bidder directly.

The successful bidder must be able to provide the State of Arizona with various reporting formats for banking information. These formats must include reports available in the following formats: BAI; ANSI; NACHA; Comma-Separated Value; and formatted reports.

## **11 Disaster Recovery**

- 11.1 The successful bidder is required to maintain a tested disaster recovery and business continuity plan throughout the term of the contract resulting from this RFP. This plan, along with any modifications or testing results will be available for review by the Arizona State Treasurer's Office with notice.

At a minimum, such disaster recovery plan will include information regarding the steps taken to avoid interruptions in service availability to the State of Arizona. The plan must address the recovery time objective (RTO), the recovery point objective (RPO), the establishment of a minimum level of critical support, and a maximum tolerable downtime. Additionally, the plan will include information regarding at least one alternative processing facility, its capacity and capability levels, along with specific methods to provide access to banking information if the primary electronic banking system is out of service.

## **12 Pandemic Contractual Performance**

- 12.1 The State shall require a written plan that illustrates how the contractor shall perform up to contractual standards in the event of a pandemic. The state may require a copy of the plan at any time prior or post award of a contract. At a minimum, the pandemic performance plan shall include:

- a) Key succession and performance planning if there is a sudden significant decrease in contractor's workforce.
- b) Alternative methods to ensure there are products in the supply chain.
- c) An up to date list of company contacts and organizational chart.

- 12.2 In the event of a pandemic, as declared by the Governor of Arizona, U.S. Government or the World Health Organization, which makes performance of any term under this contract impossible or impracticable, the State shall have the following rights:

a) After the official declaration of a pandemic, the State may temporarily void the contract(s) in whole or specific sections if the contractor cannot perform to the standards agreed upon in the initial terms.

b) The State shall not incur any liability if a pandemic is declared and emergency procurements are authorized pursuant to § 41-2537 of the Arizona Procurement Code.

c) Once the pandemic is officially declared over and/or the contractor can demonstrate the ability to perform, the State, at its sole discretion may reinstate the temporarily voided contract(s).

12.3 The State, at any time, may request to see a copy of the written plan from the Contractor. The contractor shall produce the written plan within 72 hours of the request.

**13 Locations**

The Bidder shall have the capacity to provide services to a substantial number of State locations (Exhibit 1) and shall include Phoenix and Tucson. The bidder shall have a banking center within a 25 mile radius of the following locations: State Capitol in Phoenix, 1700 W. Washington Phoenix, Arizona 85007 and the DOA Building at 400 W. Congress Tucson, Arizona 85701.

**14 SAS-70**

14.1 The successful bidder must provide the most current report by its independent auditors of its internal controls. The SAS-70 report must cover the services provided by the contractor resulting from this document.

## UNIFORM TERMS AND CONDITIONS

### 1 Definition of Terms.

As used in this Solicitation and any resulting Contract, the terms listed below are defined as follows:

- 1.1 "Attachment" means any item the Solicitation requires the Bidder to submit as part of the Offer.
- 1.2 "Contract" means the combination of the Solicitation, including the Uniform and Special Instructions to Bidders, the Uniform and Special Terms and Conditions, and the Specifications and Statement of Scope of Work; the Offer and any Best and Final Offers; and any Solicitation Amendments or Contract Amendments.
- 1.3 "Contract Amendment" means a written document signed by the State Treasurer that is issued for the purpose of making changes in the Contract.
- 1.4 "Contractor" means any person who has a Contract with the State.
- 1.5 "Days" means calendar days unless otherwise specified.
- 1.6 "Exhibit" means any item labeled as an Exhibit in the Solicitation or placed in the Exhibits section of the Solicitation.
- 1.7 "Gratuity" means a payment, loan, subscription, advance, deposit of money, services, or anything of more than nominal value, present or promised, unless consideration of substantially equal or greater value is received.
- 1.8 "Materials" means all property, including equipment, supplies, printing, insurance and leases of property but does not include land, a permanent interest in land or real property or leasing space.
- 1.9 "Procurement Officer" means the person, or his or her designee, duly authorized by the State to enter into and administer Contracts and make written determinations with respect to the Contract.
- 1.10 "Services" means the furnishing of labor, time or effort by a contractor or subcontractor which does not involve the delivery of a specific end product other than required reports and performance, but does not include employment agreements or collective bargaining agreements.
- 1.11 "Subcontract" means any Contract, express or implied, between the Contractor and another party or between a subcontractor and another party delegating or assigning, in whole or in part, the making or furnishing of any material or any service required for the performance of the Contract.
- 1.12 "State" means the State of Arizona and Department or Agency of the State that executes the Contract.
- 1.13 "State Fiscal Year" means the period beginning with July 1 and ending June 30.

### 2 Contract Interpretation

- 2.1 Arizona Law. Arizona law applies to this Contract including, where applicable, the Uniform

Commercial Code as adopted by the State of Arizona and the Arizona Procurement Code, Arizona Revised Statutes (A.R.S.) Title 41, Chapter 23, and its implementing rules, Arizona Administrative Code (A.A.C.) Title 2, Chapter 7.

- 2.2 Implied Contract Terms. Each provision of law and any terms required by law to be in this Contract are a part of this Contract as if fully stated in it.
- 2.3 Contract Order of Precedence. In the event of a conflict in the provisions of the Contract, as accepted by the State and as they may be amended, the following shall prevail in the order set forth below:
- 2.3.1 Special Terms and Conditions;
  - 2.3.2 Uniform Terms and Conditions;
  - 2.3.3 Statement or Scope of Work;
  - 2.3.4 Specifications;
  - 2.3.5 Attachments;
  - 2.3.6 Exhibits;
  - 2.3.7 Documents referenced or included in the Solicitation.
- 2.4 Relationship of Parties. The Contractor under this Contract is an independent Contractor. Neither party to this Contract shall be deemed to be the employee or agent of the other party to the Contract.
- 2.5 Severability. The provisions of this Contract are severable. Any term or condition deemed illegal or invalid shall not affect any other term or condition of the Contract.
- 2.6 No Parole Evidence. This Contract is intended by the parties as a final and complete expression of their agreement. No course of prior dealings between the parties and no usage of the trade shall supplement or explain any terms used in this document and no other understanding either oral or in writing shall be binding.
- 2.7 No Waiver. Either party's failure to insist on strict performance of any term or condition of the Contract shall not be deemed a waiver of that term or condition even if the party accepting or acquiescing in the nonconforming performance knows of the nature of the performance and fails to object to it.

### **3 Contract Administration and Operation.**

- 3.1 Records. Pursuant to A.R.S. 35-214 and 35-215, the Contractor shall retain and shall contractually require each subcontractor to retain all data and other "records" relating to the acquisition and performance of the Contract for a period of five years after the completion of the Contract. All records shall be subject to inspection and audit by the State at reasonable times. Upon request, the Contractor shall produce a legible copy of any or all such records.
- 3.2 Non-Discrimination. The Contractor shall comply with State Executive Order No. 2009-09 and all other applicable Federal and State laws, rules and regulations, including the Americans with Disabilities Act.
- 3.3 Audit. Pursuant to A.R.S. 35-214, at any time during the term of this Contract and five (5) years thereafter, the Contractor's or any subcontractor's books and records shall be subject to audit by the State and, where applicable, the Federal Government, to the extent that the books and records

relate to the performance of the Contract or Subcontract.

- 3.4 Facilities Inspection and Materials Testing. The Contractor agrees to permit access to its facilities, subcontractor facilities and the Contractor's processes or services, at reasonable times for inspection of the facilities or materials covered under this Contract. The State shall also have the right to test, at its own cost, the materials to be supplied under this Contract. Neither inspection of the Contractor's facilities nor materials testing shall constitute final acceptance of the materials or services. If the State determines noncompliance of the materials, the Contractor shall be responsible for the payment of all costs incurred by the State for testing and inspection.
- 3.5 Notices. Notices to the Contractor required by this Contract shall be made by the State to the person indicated on the Offer and Acceptance form submitted by the Contractor unless otherwise stated in the Contract. Notices to the State required by the Contract shall be made by the Contractor to the Solicitation Contact Person indicated on the Solicitation cover sheet, unless otherwise stated in the Contract. The State Treasurer and an authorized Contractor representative may change their respective person to whom notice shall be given by written notice to the other and an amendment to the Contract shall not be necessary.
- 3.6 Advertising, Publishing and Promotion of Contract. The Contractor shall not use, advertise or promote information for commercial benefit concerning this Contract without the prior written approval of the State Treasurer.
- 3.7 Property of the State. Any materials, including reports, computer programs and other deliverables, created under this Contract are the sole property of the State. The Contractor is not entitled to a patent or copyright on those materials and may not transfer the patent or copyright to anyone else. The Contractor shall not use or release these materials without the prior written consent of the State.
- 3.8 Ownership of Intellectual Property. Any and all intellectual property, including but not limited to copyright, invention, trademark, trade name, service mark, and/or trade secrets created or conceived pursuant to or as a result of this contract and any related subcontract ("Intellectual Property"), shall be work made for hire and the State shall be considered the creator of such Intellectual Property. The agency, department, division, board or commission of the State of Arizona requesting the issuance of the contract shall own (for and on behalf of the State) the entire right, title and interest to the Intellectual Property throughout the world. Contractor shall notify the State, within thirty (30) days, of the creation of any Intellectual Property by it or its subcontractor(s). Contractor, on behalf of itself and any subcontractor(s), agrees to execute any and all document(s) necessary to assure ownership of the Intellectual Property vests in the State and shall take no affirmative actions that might have the effect of vesting all or part of the Intellectual Property in any entity other than the State. The Intellectual Property shall not be disclosed by contractor or its subcontractor(s) to any entity not the State without the express written authorization of the agency, department, division, board or commission of the State of Arizona requesting the issuance of this contract.
- 3.9. Federal Immigration and Nationality Act. The contractor shall comply with all federal, state and local immigration laws and regulations relating to the immigration status of their employees during the term of the contract. Further, the contractor shall flow down this requirement to all subcontractors utilized during the term of the contract. The State shall retain the right to perform random audits of contractor and subcontractor records or to inspect papers of any employee thereof to ensure compliance. Should the State determine that the contractor and/or any subcontractors be found noncompliant, the State may pursue all remedies allowed by law, including, but not limited to;

suspension of work, termination of the contract for default and suspension and/or debarment of the contractor.

3.10 E-Verify Requirements. In accordance with A.R.S. § 41-4401, Contractor warrants compliance with all Federal immigration laws and regulations relating to employees and warrants its compliance with Section A.R.S. § 23-214, Subsection A.

3.11 Offshore Performance of Work Prohibited. Any services that are described in the specifications or scope of work that directly serve the State of Arizona or its clients and involve access to secure or sensitive data or personal client data shall be performed within the defined territories of the United States. Unless specifically stated otherwise in the specifications, this paragraph does not apply to indirect or 'overhead' services, redundant back-up services or services that are incidental to the performance of the contract. This provision applies to work performed by subcontractors at all tiers.

#### **4 Costs and Payments**

4.1 Payments. Payments shall comply with the requirements of A.R.S. Titles 35 and 41, Net 30 days. Upon receipt and acceptance of goods or services, the Contractor shall submit a complete and accurate invoice for payment from the State within thirty (30) days.

4.2 Delivery. Unless stated otherwise in the Contract, all prices shall be FOB Destination and shall include all freight delivery and unloading at the destination.

4.3 Applicable Taxes.

4.3.1 Payment of Taxes. The Contractor shall be responsible for paying all applicable taxes.

4.3.2 State and Local Transaction Privilege Taxes. The State of Arizona is subject to all applicable state and local transaction privilege taxes. Transaction privilege taxes apply to the sale and are the responsibility of the seller to remit. Failure to collect such taxes from the buyer does not relieve the seller from its obligation to remit taxes.

4.3.3 Tax Indemnification. Contractor and all subcontractors shall pay all Federal, state and local taxes applicable to its operation and any persons employed by the Contractor. Contractor shall, and require all subcontractors to hold the State harmless from any responsibility for taxes, damages and interest, if applicable, contributions required under Federal, and/or state and local laws and regulations and any other costs including transaction privilege taxes, unemployment compensation insurance, Social Security and Worker's Compensation.

4.3.4 IRS W9 Form. In order to receive payment, the Contractor shall have a current IRS W9 Form on file with the State of Arizona, unless not required by law.

4.4 Availability of Funds for the Next State fiscal year. Funds may not presently be available for performance under this Contract beyond the current state fiscal year. No legal liability on the part of the State for any payment may arise under this Contract beyond the current state fiscal year until funds are made available for performance of this Contract.

4.5 Availability of Funds for the current State fiscal year. Should the State Legislature enter back into session and reduce the appropriations or for any reason and these goods or services are not funded, the State may take any of the following actions:

- 4.5.1 Accept a decrease in price offered by the, contractor;
- 4.5.2 Cancel the Contract;
- 4.5.3 Cancel the Contract and re-solicit the requirements.

## **5 Contract Changes**

- 5.1 Amendments. This Contract is issued under the authority of A.R.S. 35-315 and the State Treasurer (or designee) who signed this Contract. The Contract may be modified only through a Contract Amendment within the scope of the Contract. Changes to the Contract, including the addition of work or materials, the revision of payment terms, or the substitution of work or materials, directed by a person who is not specifically authorized by the State Treasurer in writing or made unilaterally by the Contractor are violations of the Contract and of applicable law. Such changes, including unauthorized written Contract Amendments shall be void and without effect, and the Contractor shall not be entitled to any claim under this Contract based on those changes.
- 5.2 Subcontracts. The Contractor shall not enter into any Subcontract under this Contract for the performance of this contract without the advance written approval of the State Treasurer (or designee). The Contractor shall clearly list any proposed subcontractors and the subcontractor's proposed responsibilities. The Subcontract shall incorporate by reference the terms and conditions of this Contract.
- 5.3 Assignment and Delegation. The Contractor shall not assign any right nor delegate any duty under this Contract without the prior written approval of the State Treasurer (or designee). The State shall not unreasonably withhold approval.

## **6 Risk and Liability**

- 6.1 Risk of Loss. The Contractor shall bear all loss of conforming material covered under this Contract until received by authorized personnel at the location designated in the purchase order or Contract. Mere receipt does not constitute final acceptance. The risk of loss for nonconforming materials shall remain with the Contractor regardless of receipt.
- 6.2 Indemnification
  - 6.2.1 Contractor/Vendor Indemnification (Not Public Agency). The parties to this contract agree that the State of Arizona, its' departments, agencies, boards and commissions shall be indemnified and held harmless by the contractor for the vicarious liability of the State as a result of entering into this contract. However, the parties further agree that the State of Arizona, its' departments, agencies, boards and commissions shall be responsible for its' own negligence. Each party to this contract is responsible for its' own negligence. Notwithstanding any provision of the Agreement to the contrary, a department of the State of Arizona is not authorized to indemnify Bank.
  - 6.2.2 Public Agency Language Only. Each party (as 'indemnitor') agrees to indemnify, defend, and hold harmless the other party (as 'indemnitee') from and against any and all claims, losses, liability, costs, or expenses (including reasonable attorney's fees) (hereinafter collectively referred to as 'claims') arising out of bodily injury of any person (including death) or property damage but only to the extent that such claims which result in vicarious/derivative liability to the indemnitee, are caused by the act, omission, negligence, misconduct, or other fault of the indemnitor, its' officers, officials, agents, employees, or volunteers.
- 6.3 Indemnification - Patent and Copyright. The Contractor shall indemnify and hold harmless the State

against any liability, including costs and expenses, for infringement of any patent, trademark or copyright arising out of Contract performance or use by the State of materials furnished or work performed under this Contract. The State shall reasonably notify the Contractor of any claim for which it may be liable under this paragraph. If the contractor is insured pursuant to A.R.S. 41-621 and A.R.S. 35-154, this section shall not apply.

6.4 Force Majeure.

6.4.1 Except for payment of sums due, neither party shall be liable to the other nor deemed in default under this Contract if and to the extent that such party's performance of this Contract is prevented by reason of force majeure. The term "force majeure" means an occurrence that is beyond the control of the party affected and occurs without its fault or negligence. Without limiting the foregoing, force majeure includes acts of God; acts of the public enemy; war; riots; strikes; mobilization; labor disputes; civil disorders; fire; flood; lockouts; injunctions-intervention-acts; or failures or refusals to act by government authority; and other similar occurrences beyond the control of the party declaring force majeure which such party is unable to prevent by exercising reasonable diligence.

6.4.2 Force Majeure shall not include the following occurrences:

6.4.2.1 Late delivery of equipment or materials caused by congestion at a manufacturer's plant or elsewhere, or an oversold condition of the market;

6.4.2.2 Late performance by a subcontractor unless the delay arises out of a force majeure occurrence in accordance with this force majeure term and condition; or

6.4.2.3 Inability of either the Contractor or any subcontractor to acquire or maintain any required insurance, bonds, licenses or permits.

6.4.3 If either party is delayed at any time in the progress of the work by force majeure, the delayed party shall notify the other party in writing of such delay, as soon as is practicable and no later than the following working day, of the commencement thereof and shall specify the causes of such delay in such notice. Such notice shall be delivered or mailed certified-return receipt and shall make a specific reference to this article, thereby invoking its provisions. The delayed party shall cause such delay to cease as soon as practicable and shall notify the other party in writing when it has done so. The time of completion shall be extended by Contract Amendment for a period of time equal to the time that results or effects of such delay prevent the delayed party from performing in accordance with this Contract.

6.4.4 Any delay or failure in performance by either party hereto shall not constitute default hereunder or give rise to any claim for damages or loss of anticipated profits if, and to the extent that such delay or failure is caused by force majeure.

6.5 Third Party Antitrust Violations. The Contractor assigns to the State any claim for overcharges resulting from antitrust violations to the extent that those violations concern materials or services applied by third parties to the Contractor, toward fulfillment of this Contract.

**7 Warranties**

7.1 Liens. The Contractor warrants that the materials supplied under this Contract are free of liens and shall remain free of liens.

7.2 Quality. Unless otherwise modified elsewhere in these terms and conditions, the Contractor

warrants that, for one year after acceptance by the State of the materials, they shall be:

- 7.2.1 Of a quality to pass without objection in the trade under the Contract description;
  - 7.2.2 Fit for the intended purposes for which the materials are used;
  - 7.2.3 Within the variations permitted by the Contract and are of even kind, quantity, and quality within each unit and among all units;
  - 7.2.4 Adequately contained, packaged and marked as the Contract may require; and
  - 7.2.5 Conform to the written promises or affirmations of fact made by the Contractor.
- 7.3 Fitness. The Contractor warrants that any material supplied to the State shall fully conform to all requirements of the Contract and all representations of the Contractor, and shall be fit for all purposes and uses required by the Contract.
- 7.4 Inspection/Testing. The warranties set forth in subparagraphs 7.1 through 7.3 of this paragraph are not affected by inspection or testing of or payment for the materials by the State.
- 7.5 Compliance With Applicable Laws. The materials and services supplied under this Contract shall comply with all applicable Federal, state and local laws, and the Contractor shall maintain all applicable licenses and permit requirements.
- 7.6 Survival of Rights and Obligations after Contract Expiration or Termination.
- 7.6.1 Contractors Representations and Warranties. All representations and warranties made by the Contractor under this Contract shall survive the expiration or termination hereof. In addition, the parties hereto acknowledge that pursuant to A.R.S. 12-510, except as provided in A.R.S. 12-529, the State is not subject to or barred by any limitations of actions prescribed in A.R.S. Title 12, Chapter 5.
  - 7.6.2 Purchase Orders. The Contractor shall, in accordance with all terms and conditions of the Contract, fully perform and shall be obligated to comply with all purchase orders received by the Contractor prior to the expiration or termination hereof, unless otherwise directed in writing by the State Treasurer, including, without limitation, all purchase orders received prior to but not fully performed and satisfied at the expiration or termination of this Contract.

## **8 State's Contractual Remedies**

- 8.1 Right to Assurance. If the State in good faith has reason to believe that the Contractor does not intend to, or is unable to perform or continue performing under this Contract, the State Treasurer (or designee) may demand in writing that the Contractor give a written assurance of intent to perform. Failure by the Contractor to provide written assurance within the number of Days specified in the demand may, at the State's option, be the basis for terminating the Contract under the Uniform Terms and Conditions or other rights and remedies available by law or provided by the contract.
- 8.2 Stop Work Order.
- 8.2.1 The State may, at any time, by written order to the Contractor, require the Contractor to stop all or any part, of the work called for by this Contract for period(s) of days indicated by the State after the order is delivered to the Contractor. The order shall be specifically identified as a stop work order issued under this clause. Upon receipt of the order, the Contractor shall immediately comply with its terms and take all reasonable steps to minimize the incurrence of costs allocable to the work

covered by the order during the period of work stoppage.

8.2.2 If a stop work order issued under this clause is canceled or the period of the order or any extension expires, the Contractor shall resume work. The State Treasurer shall make an equitable adjustment in the delivery schedule or Contract price, or both, and the Contract shall be amended in writing accordingly.

8.3 Non-exclusive Remedies. The rights and the remedies of the State under this Contract are not exclusive.

8.4 Nonconforming Tender. Materials or services supplied under this Contract shall fully comply with the Contract. The delivery of materials or services or a portion of the materials or services that do not fully comply constitutes a breach of contract. On delivery of nonconforming materials or services, the State may terminate the Contract for default under applicable termination clauses in the Contract, exercise any of its rights and remedies under the Uniform Commercial Code, or pursue any other right or remedy available to it.

8.5 Right of Offset. The State shall be entitled to offset against any sums due the Contractor, any expenses or costs incurred by the State, or damages assessed by the State concerning the Contractor's non-conforming performance or failure to perform the Contract, including expenses, costs and damages described in the Uniform Terms and Conditions.

## **9 Contract Termination**

9.1 Cancellation for Conflict of Interest. Pursuant to A.R.S. 38-511, the State may cancel this Contract within three (3) years after Contract execution without penalty or further obligation if any person significantly involved in initiating, negotiating, securing, drafting or creating the Contract on behalf of the State is or becomes at any time while the Contract or an extension of the Contract is in effect an employee of or a consultant to any other party to this Contract with respect to the subject matter of the Contract. The cancellation shall be effective when the Contractor receives written notice of the cancellation unless the notice specifies a later time. If the Contractor is a political subdivision of the State, it may also cancel this Contract as provided in A.R.S. 38-511.

9.2 Gratuities. The State may, by written notice, terminate this Contract, in whole or in part, if the State determines that employment or a Gratuity was offered or made by the Contractor or a representative of the Contractor to any officer or employee of the State for the purpose of influencing the outcome of the procurement or securing the Contract, an amendment to the Contract, or favorable treatment concerning the Contract, including the making of any determination or decision about contract performance. The State, in addition to any other rights or remedies, shall be entitled to recover exemplary damages in the amount of three times the value of the Gratuity offered by the Contractor.

9.3 Suspension or Debarment. The State may, by written notice to the Contractor, immediately terminate this Contract if the State determines that the Contractor has been debarred, suspended or otherwise lawfully prohibited from participating in any public procurement activity, including but not limited to, being disapproved as a subcontractor of any public procurement unit or other governmental body. Submittal of an offer or execution of a contract shall attest that the contractor is not currently suspended or debarred. If the contractor becomes suspended or debarred, the contractor shall immediately notify the State.

9.4 Termination for Convenience. The State reserves the right to terminate the Contract in whole or in part at any time, when in the best interests of the State without penalty or recourse. Upon receipt of the written notice, the Contractor shall stop all work, as directed in the notice, notify all subcontractors of the effective date of the termination and minimize all further costs to the State. In the event of termination under this paragraph, all documents, data and reports prepared by the Contractor under the Contract shall become the property of and be delivered to the State upon demand. The Contractor shall be entitled to receive just and equitable compensation for work in progress, work completed and materials accepted before the effective date of the termination. The cost principles and procedures provided in A.A.C. R2-7-701 shall apply.

9.5 Termination for Default.

9.5.1 In addition to the rights reserved in the contract, the State may terminate the Contract in whole or in part due to the failure of the Contractor to comply with any term or condition of the Contract, to acquire and maintain all required insurance policies, bonds, licenses and permits, or to make satisfactory progress in performing the Contract. The State Treasurer shall provide written notice of the termination and the reasons for it to the Contractor.

9.5.2 Upon termination under this paragraph, all goods, materials, documents, data and reports prepared by the Contractor under the Contract shall become the property of and be delivered to the State on demand.

9.5.3 The State may, upon termination of this Contract, procure, on terms and in the manner that it deems appropriate, materials or services to replace those under this Contract. The Contractor shall be liable to the State for any excess costs incurred by the State in procuring materials or services in substitution for those due from the Contractor.

9.6 Continuation of Performance through Termination. The Contractor shall continue to perform, in accordance with the requirements of the Contract, up to the date of termination, as directed in the termination notice.

## **10 Contract Claims**

All contract claims or controversies under this Contract shall be resolved according to A.R.S. Title 41, Chapter 23, Article 9, and rules adopted thereunder.

## **11 Arbitration.**

The parties to this Contract agree to resolve all disputes arising out of or relating to this contract through arbitration, after exhausting applicable administrative review, to the extent required by A.R.S. 12-1518, except as may be required by other applicable statutes (Title 41).

## SCOPE OF WORK

### **1 Statewide Deposit Requirements**

- 1.1 The State Treasurer requires that the servicing bank operate a branch banking system in Arizona that will facilitate banking services statewide for state agencies. State facilities are located throughout Arizona (Exhibit 1).

### **2 Dedicated Bank Account Services**

- 2.1 For each participant receiving inbound payments, servicing bank shall provide a separate Deposit Demand Account (DDA) to settle the electronic payments received (ACH and wire transfers). In most cases of State participants, the DDA will be a zero balance account (ZBA) that sweeps to the master account.
- 2.2 For each participant requiring a revolving account, servicing bank shall provide a separate Deposit Demand Account (DDA). Statements will vary depending on needs of participant.
- 2.3 Servicing bank shall provide ACH debit blocks or filtering on the DDA accounts to prevent fraudulent transactions as well as optional positive or reverse positive pay.

### **3 Information Reporting Services**

- 3.1 Provide previous day DDA account transaction activity, both summary and detailed depending on need.
- 3.2 Provide previous day ACH origination transaction activity.
- 3.3 Provide ACH returns/rejects report including notifications of change.
- 3.4 Provide current day EFT transactions reports, both ACH and wire transfers. Reporting shall allow for multiple reporting periods per day.
- 3.5 Provide access for historical transaction inquires.
- 3.6 Provide global access to the State Treasurer for all accounts established for State participants. In addition, provide individual access for each State participant account.

### **4 Warrant Reconciliation**

- 4.1 The servicing bank shall act as the clearing bank for all warrants drawn against the State Treasurer. There are 13 distinct warrant types (Exhibit 2).
- 4.2 The servicing bank shall send by electronic data transmission (EDT) daily, information related to paid warrants from the previous business day in the format specified by the State Treasurer's Office (see appendix G). This EDT must be electronically transmitted to the State of Arizona Department of Administration, General Accounting Office via Secure File Transfer Protocol (SFTP) each business day, no later than 7:00 a.m. (MST).
- 4.3 The balance information on daily warrants paid, together with ledger and collected balance must be available to the State Treasurer by electronic report or electronic retrieval system no later

than 5:00 a.m. (MST) each business day. The report (Appendix B or equivalent) that contains the following information: date cleared; warrant type; warrant number; amount paid and bank reference number for all paid warrants from the previous business day. The report must list the warrants and provide totals, by account, for each of the thirteen warrant types. The account recap must provide the following information:

- a. The number of output items by warrant type
- b. The total amount of all output items

All totals within the report must be reconciled to the EDT mentioned earlier. Neither the warrant report nor the EDT shall contain warrants listed with either zero warrant numbers or zero dollar amounts.

The servicing bank must prepare and submit a daily warrant report transmittal to the State Treasurer after reconciling the processed warrants, the EDT and the daily report. The warrant transmittal must be in a form substantially similar to the one illustrated in Appendix C. The warrant transmittal must indicate the following information:

- a. Separate totals for all warrant types
- b. Combined totals for all warrant types

4.4 The servicing bank will be required to handle the daily cancellation and sorting of all warrants. The following procedures must be strictly adhered to in the processing and returning of warrants:

- a. All warrants must be canceled with the proper paid date.
- b. Cancellation dates and warrant numbers must be legible on electronic data imaging.
- c. Warrants must be sorted by type in serial number sequence.
- d. Rejected warrants must be merged with those above.
- e. Mutilated items must be taped and placed in separate envelopes.

Warrants appearing on the EDT and daily report that have been incorrectly encoded will be returned to the servicing bank (Appendix D or equivalent) to be credited for the amount charged on the report/EDT. The bank shall correct the encoding and resubmit them to the State Treasurer for payment in the next warrant EDT.

4.5 The state's servicing bank shall cash all state warrants at no cost to payee. All state warrants paid by the servicing bank must be presented to the State Treasurer's Office prior to the void date on the face of the warrant. The servicing bank may be required to provide a monthly listing by EDT of all expired warrants.

In accordance with the provisions of the Arizona Revised Statutes, warrants that have been destroyed, damaged or lost; may be replaced with duplicates upon notice to the Department of Administration, General Accounting Office.

4.6 The current servicing bank shall provide a listing of current "warrant stop payments" to the new servicing bank for processing use in any transition period.

The servicing bank must provide an online service to process warrant stop payments and reporting. In processing the "warrant stop payments", the entire nine-digit warrant number must be utilized.

The servicing bank shall have online reports available to the State within 12 hours of receipt of the warrant stop payment and release of stop payment of EDT items accepted or rejected.

- 4.7 The servicing bank must document the release and acceptance of EDT files to/from the State of Arizona. The documentation must include the date, time, and location. This will acknowledge receipt and sending of EDT files. Mutually agreeable procedures for EDT control and documentation will be formalized prior to utilizing EDT. Automatic electronic feedback is desired on successful and unsuccessful file transfers.

## **5 Insufficient Funds Items**

Within 24 hours of servicing bank charging the State's account for an insufficient funds item, the bank shall provide to the State Treasurer the following:

1. An electronic file that can be downloaded showing check amount, reason for return, deposit total and deposit date for the item. File format to include BAI2.
2. The state shall receive the certified copies of all returned items by the next business day.

## **6 Direct Deposit of State Employee Paychecks**

- 6.1 The servicing bank shall provide for the direct deposit of State employees' paychecks in accordance with the National Automated Clearing House Association specifications, as adopted by the Arizona Bankers Association (SUREPAY). A direct deposit file must be processed per NACHA guidelines allowing member banks to timely credit the applicable employee's account. On that date the State Treasurer shall pay by a warrant or an authorized debit to the bank in the amount of the file.

- 6.2 The servicing bank must provide the option of a payroll card program for employees who refuse direct deposit information for their regular pay.

## **7 Warrant Imaging**

- 7.1 The servicing bank must provide online access to view images of paid warrants. Some agencies may require the images for specific warrant types to be placed on either a CD or DVD. The quality of these images must be acceptable to be used in court in place of the original warrant. The CD, DVD or electronic file will be tested by the State for quality and accuracy.

During the interim period, the bank shall retain the physical warrant. The State will notify the bank that the CD, DVD or electronic file is satisfactory and the warrants can be destroyed.

The servicing bank must be "Check 21" compliant and provide those images to the state in the same file, CD or DVD that all other warrants are in for that specific cancellation date.

Images must also be retained by the servicing bank for 7 years.

## **8 ACH -Vendor Payments**

- 8.1 The State's operating system generates three types of ACH transactions:
- a. Pre-notes,

- b. ACH Payments (in the following possible formats; CTX, CCD+, PPD ARC, BOC, POP, TEL, WEB, RCK or IAT format),
- c. ACH Reversals

The state will send through secure FTP (SFTP) to servicing bank (following a processing schedule) a file containing these ACH transactions. The file will also include CTX and CCD+ format records. The servicing bank will verify the data is readable and will either send a confirmation file (Appendix I or equivalent) back to the state or notify the state of problems within 15 minutes of the transmission via SFTP. The servicing bank is responsible for converting the transmitted data into proper format and processing the transactions through the ACH network.

If the bank accesses the State's file prior to 5:00 p.m., the disbursements can be posted to the State's bank account the next banking day. If the bank accesses the State's file after 5:00 p.m., the posting of the disbursements must be delayed one additional banking day.

Two separate bank accounts are established to handle the transaction types for which they are named:

- a. ACH Disbursements (regular vendor payments),
- b. ACH Returned Items and Reversals

The servicing bank must submit an email to [vendors@azdoa.gov](mailto:vendors@azdoa.gov) of ACH Returned Items and Reversals, ACH Refused Reversals and rejected pre-note information to the State of Arizona, General Accounting Office (602.542.5749).

## 8.2 ACH Return Item Processing

8.2.1 ACH returns shall be processed within 24 hours of sent receipt.

8.2.2 ACH reversals shall be processed within 24 hours of receipt of the item. If a reversal cannot be completed, notification shall be received within 24 hours with the reason of the uncompleted transaction.

8.2.3 The State shall receive a separate record for each returned and reversed item, which shall include the type of item being returned or reversed and the following information:

- a. Transaction number
- b. Transaction date
- c. Transaction amount
- d. Reason and code
- e. Account and ABA number
- f. Full name on transaction
- g. Original deposit date

8.2.4 Upon request the bank shall provide the depositing location.

## 8.3 Transaction Research

8.3.1 Transaction correction adjustments shall include the following information:

- a. correction amount
- b. total transactions amount

- c. date
- d. account number
- e. reason for correction
- f. copy of the source document
- g. copy of any vault or processor backup documentation
- h. agency name if known

8.3.2 The State shall receive requested copies or documentation within 48 hours.

## 9 Prepaid Card

The servicing bank must provide prepaid card services

## 10 Electronic Funds Transfers

All electronic fund transfers provided shall be in accordance with and governed by the National Automated Clearing House Association (NACHA) Operating Rules, Federal Reserve Bank Regulations and Uniform Commercial Code.

10.1 Outgoing. The bank shall process repetitive and non-repetitive outgoing wire transfers from the servicing bank account. The bank must follow the following procedures:

- a. All wires shall be executed by the servicing bank within 15 minutes of receipt, unless other instructions are provided. Notification to the bank shall be by electronic data transmission and it is mandatory that the bank accept this transmission via a PC or web based system. Emergency notification may also be made by telephone contact from authorized personnel in the Treasurer's Office.
- b. Transfers designated as "repetitive" by the Treasurer's Office may be submitted for delayed processing to the servicing bank using PC Data Transmission by 4:00 p.m. (MST), to be executed no later than 10:00 a.m. (MST), the following working day. Intra-bank transfers presented in repetitive format may be processed in the same manner.
- c. The amount, source, and destination of wire transfers shall be verified by the servicing bank. Errors shall be reported to the Treasurer's Office within 15 minutes of discovery and shall be corrected the same day. If the servicing bank makes the error, the bank shall pay any interest earning loss incurred by the correct payee. Interest shall be earned at the current Local Government Investment Pool (LGIP) rate.
- d. The servicing bank shall provide confirmation of paid wires via a PC or web based system or FAX. The PC or web based system or FAX must provide the following information for each transfer:
  - 1. The date and time of execution
  - 2. The state's transfer number
  - 3. The amount paid
  - 4. The destination account
  - 5. The fed or bank wire reference number

10.2 Incoming. The bank shall process incoming wire transfers for the servicing bank account. The bank must strictly adhere to the following procedures:

- a. Within 15 minutes of receipt of any incoming wire transfers, transaction information will be made available to the State Treasurer electronically or by real time bank link, and incoming wire transfers shall be immediately credited to the servicing bank account, with immediate availability.

10.3 ACH Payments. It is the intention of the State Treasurer's Office to use ACH payments as the primary method of electronic disbursement. The bid sheet calls for a bid on each ACH transmission.

In order to comply with the Cash Management Improvement Act (CMIA), the State Treasurer must have next day notification of Federal ACH receipts. The bank shall notify the State of each specific ACH payment to be memo posted to the State's account no later than 8:00 a.m. (MST) of each business day. Upon notification of a memo post, the State will immediately initiate a wire out of funds.

10.4 Debit ACH Requirements. Provide debit ACH touch-tone collection of payments due to the State to be deposited in a separate account. Allow the addition of new remittance processing as required statewide for state agencies through the State Treasurer.

10.5 Data Exchange. The bank shall have the electronic capability to transmit encrypted ACH files to the State Department of Revenue (DOR) and other State agencies at the current best practices for the banking industry. It shall also be capable of downloading or accepting ACH files from the state and state authorized vendors for electronic revenue processing in a secured environment.

## **11 Armored Car Service**

11.1 The bidder shall provide armored car service with pickup at various state locations (Exhibit 3). Pickups shall be Monday through Friday, unless otherwise indicated. Armored car service requirements are subject to change during the contract period.

## **12 Merchant and Debit Card Processing Services**

12.1 Credit and Debit Card Deposit Activity. The State Treasurer requires merchant bank card accounts for various state agencies. Separate merchant identification is required for each agency.

12.2 Credit Card Discount Rate and Debit Card per Transaction Fee. Provide a schedule of discount rates and all other fees associated with processing credit card payments on the BID FORM.

12.3 Purchase/Rental of EDC Terminals. The State currently uses EDC terminals throughout the year at various agency locations.

12.4 Touch Tone Credit Card Payment Systems. The State may employ telephone systems to allow citizens to make payments by phone with credit or debit cards. The systems will be connected on-line with the servicing bank with agencies as separate merchants.

12.5 Return Item Processing

12.5.1 ACH returns shall be processed within 24 hours of sent receipt.

12.5.2 ACH reversals shall be processed within 24 hours of receipt of the item. If a reversal cannot be completed, notification shall be received within 24 hours with the reason of the uncompleted transaction.

12.5.3 The State shall receive a separate record for each returned and reversed item, which shall include the type of item being returned or reversed and the following information:

- a. transaction number
- b. transaction date
- c. transaction amount
- d. reason and code
- e. account and ABA number
- f. full name on transaction
- g. original deposit date

12.5.4 Upon request the bank shall provide the depositing location.

12.6 Transaction Research

12.6.1 Transaction correction adjustments shall include the following information:

- a. correction amount
- b. total transactions amount
- c. date
- d. account number
- e. reason for correction
- f. copy of the source document
- g. copy of any vault or processor backup documentation
- h. agency name if known

12.6.2 The State shall receive requested copies or documentation within 48 hours.

12.7 Transaction Processing and Settlement

12.7.1 The bidder shall be able to process VISA and MasterCard, Discover, American Express and Diners Club.

12.7.2 The bidder shall arrange for and support any agreements required to process debit transactions.

12.7.3 The bidder shall provide for the authorization and settlement of transactions through the appropriate authorization and settlement network.

12.7.4 The bidder shall provide research and problem resolution related to transaction and or settlement discrepancies. Customer service shall be available 24 hours seven days a week.

12.8 Transaction Reporting

12.8.1 Daily reporting shall provide totals and count by card type, by terminal ID and or Merchant ID, total summary transaction count by card type rolling up all terminal ID and or Merchant ID numbers to an association level.

12.8.2 Daily reporting shall identify any transactions activity considered miscellaneous.

12.8.3 Daily reporting shall give total transaction count and amount by card type for all locations.

12.8.4 Daily settlement reporting by terminal ID and or merchant ID and or association level.

12.9 Deposit and Reporting of Credit Card and Debit Card Transactions. All accepted credit and debit card transactions are to be deposited into credit card accounts located in Arizona with the state servicing bank. All bids are to indicate the availability of deposits from credit card transactions, e.g., all EDC paperless transactions before a specified time credited to the Treasurer’s account that day.

On-line daily statements of credit sales must be available for downloading. Vendor must identify each batch by State agency. The last four (4) digits of a State agency identification number and where applicable, the three digit state agency AFIS code shall appear in the on-line daily statements to identify the State agency.

Credit and debit card sales processed in the same batch should be posted to the credit card account as a single batch amount. Any splitting of these batches for purposes of charging the “per transaction debit card fee” should be accomplished separately as part of the billing process and not through the deposit process. Detailed backup must be provided for all miscellaneous credits and debits. All fees shall be charged on a monthly basis.

12.10 Other Credit Cards. The State Treasurer may enter into separate arrangements for the acceptance of credit/charge cards with MasterCard/Visa, Discover, American Express, or Diners Club.

12.11 Safety and Soundness. All service providers shall identify key measures of the business financial strength, e.g. capital ratios, market capitalization, total assets.

12.12 The merchant card processor shall provide:

A bundled bid (inclusive of the interchange costs) resulting in a single rate for VISA/MC transactions. This requirement directly impacts existing third party contracts where reimbursement agreements exist.

An alternative unbundled bid pricing structure.

Electronic access by the State Treasurer globally to statewide merchant account activity reported daily and monthly.

Electronic access by the responsible agency to the merchant account activity of their field sites reported daily and monthly.

Electronic access by the field site to their activity reported daily and monthly.

Reporting must meet or exceed current service levels.

Same day settlement on merchant card activity processed on the same day.

(VISA, MC, Discover, AMEX), or a mutually agreeable settlement arrangement.

Electronic access to all activity including sales, discounts, equipment charges, and miscellaneous credit/debit items for use in reconciling site and merchant activity.

A designated primary accounts manager with two secondary personnel designated. An organization chart shall be provided with the bid listing names, titles, department(s), e-mail addresses and telephone numbers.

## 13 Technology

13.1 Definitions. In this Request for Proposal, technology, system and security methods are used as a common point of reference. They should be interpreted to include the use of any newer technology, system or security enhancements available.

13.2 Transmission Methods. The State of Arizona currently utilizes various bank account and transactional information methods. These include user-to-machine and machine-to-machine access methods.

The successful respondent shall provide the State of Arizona with web-based user-to-machine access. Such access shall provide for the following:

- a. Direct real-time access to banking information.
- b. The ability to segregate access and service availability by user, department, account and application, with access approval being administered and controlled by an authorized Arizona State Treasurer's Office official.
- c. The use of appropriate security and encryption technologies.
- d. The availability of system user support (e.g., telephone help line).
- e. Support of any standard current web-browser software.

The successful bidder shall provide the State of Arizona with machine-to-machine data access methods. Such access methods shall include the following methods:

- a. SFTP (Secure File Transfer Protocol)
  1. Must use additional encryption technology
- b. HTTPS (Hypertext Transfer Protocol with SSL)
- c. CD/DVD

All methods must include security technologies sufficient to provide for the confidentiality of the information during transmission and for non-repudiation. Any additional software required to provide this security must be made available to the State of Arizona by the successful bidder.

13.3 Technology Enhancements. Due to the nature of technological advancement in the financial services area, the successful bidder is expected to have a commitment to ongoing service innovation using new technologies. The State of Arizona is interested in obtaining service and cost information on these new services and technologies as they become available, for possible use during the contract period. If the State of Arizona makes the determination that a new service will be used, the services and charges as stipulated in the bid will be applied and they will be provided pursuant to this servicing bank contract.

Bidders are encouraged to demonstrate how its technological capabilities can be utilized to improve the efficiency, effectiveness, and productivity of a variety of statewide transaction processes.

13.4 Transition. The successful bidder shall make reasonable efforts to ensure a smooth transition from the current servicing bank provider. In order to facilitate this transition, the successful bidder shall make such personnel as needed available to complete the conversion plan.

During this process, the State of Arizona and the Bank will discuss and agree upon the data exchange methods, connectivity, transmission schedules, testing and implementation dates. The successful

bidder will establish and manage the transition project plan to ensure minimal disruption of services.

## EXHIBIT 1

### State Facility Locations

Ajo	Anthem	Arizona City	Ashfork	Apache Junction
Avondale	Benson	Bisbee	Black Canyon	Buckeye
Bullhead City	Camp Verde	Casa Grande	Chandler	Chinle
Chino	Clarkdale	Clifton	Colorado City	Coolidge
Cottonwood	Dewey	Douglas	Duncan	Eager
Ehrenberg	El Mirage	Eloy	Flagstaff	Florence
Fountain Hills	Fredonia	Ft. Defiance	Glendale	Ganado
Gila Bend	Gilbert	Globe	Goodyear	Green Valley
Guadalupe	Heber	Higley	Holbrook	Kayenta
Kearny	Kykotsmovi	Kingman	Lake Havasu	Lakeside/Pinetop
Litchfield Park	Littlefield	Lukeville	Mammoth	Marana
Mesa	Naco	New River	Nogales	Oak Creek
Oro Valley	Overgaard	Page	Paradise Valley	Parker
Patagonia	Payson	Peoria	Peridot	Phoenix
Polacca	Prescott	Prescott Valley	Quartzite	Queen Creek
Riviera	Sacaton	Safford	Sanders	San Carlos
San Luis	San Manual	San Simon	Sasabe	Scottsdale
Sedona	Seligman	Sells	Show Low	Sierra Vista
Snowflake	Somerton	Springerville	St George	St Johns
Sun City	Superior	Surprise	Taylor	Tec Nos Pos
Tempe	Tolleson	Tombstone	Topock	Tuba City
Tucson	Wellton	Wickenburg	Whippoorwill	Whiteriver
Wilcox	Williams	Window Rock	Winslow	Yuma

## EXHIBIT 2

### Warrant Types

07	Arizona Industrial Commission
08	Economic Security Clearing
21	General Expenditures
22	Payroll
23	DOR Tax Refund
25	U of A Payroll
26	ASU Payroll
28	DES Energy, Employment, and Rehabilitation
29	DES Day Care
30	Aging and Adult Assistance
31	Rehabilitation Services Administration
32	DCYF – Division of Child, Youth and Families
33	Jobs – Employment & Training

**EXHIBIT 3**  
**Armored Car Pick Up Locations**

LOCATION	ADDRESS	CITY	ZIP	SERVICE SCHEDULE
AZ DEPARTMENT OF TRANSPORTATION	1850 S MILTON	FLAGSTAFF	86001	WEEKDAYS
DES CHILD SUPPORT BISBEE	7 BISBEE RD STE D	BISBEE	85603	FRIDAYS
DES CHILD SUPPORT CUSTOMER SVC	3443 N CENTRAL 1ST FL	PHOENIX	85010	WEEKDAYS
DEPARTMENT OF CORRECTIONS	1675 W JEFFERSON	PHOENIX	85001	TUESDAYS
DES CHILD SUPPORT EAST	2290 W GUADALUPE RD BLDG 3	GILBERT	85233	WEEKDAYS
DES CHILD SUPPORT FLAGSTAFF	2323 N WALGREENS ST STE 100	FLAGSTAFF	86004	TUES & FRI
DES CHILD SUPPORT FLORENCE	30 N FLORENCE ST BLDG D	FLORENCE	85132	WEDNESDAYS
DES CHILD SUPPORT KINGMAN	519 E BEALE ST 110	KINGMAN	86401	TUES & FRI
DES CHILD SPORT SERVICES	1032 HOPI AVE	PARKER	85344	TUES & FRI
DES CHILD SUPPORT 2	11420 N 19TH AVE	PHOENIX	85001	WEEKDAYS
DES CHILD SUPPORT PRESCOTT	3262 BOB DR	PRESCOTT VALLEY	86314	TUES & FRI
DES CHILD SUPPORT SAFFORD	333 N 8TH AVE	SAFFORD	85546	TUESDAYS
DES CHILD SUPPORT TUCSON	1455 S ALVERNON WAY	TUCSON	85711	WEEKDAYS
DES CHILD SUPPORT YUMA	1185 S REDONDO CENTER DR	YUMA	85365	TUES & FRI
		APACHE		
AZ STATE DOT APACHE JCT	575 N IDAHO	JUNCTION	85119	WEEKDAYS
AZ STATE PRISON SAFFORD	896 S COOK ROAD	SAFFORD	85546	ON CALL
AZ STATE ENVIROMENTAL QUALITY	4040 E 29TH ST	TUCSON	85711	WEEKDAYS
AZ STATE MVD PHOENIX	1801 W JEFFERSON ST	PHOENIX	85007	WEEKDAYS
AZ STATE CORP COMMISSION	400 W CONGRESS STE 221	TUCSON	85701	WEEKDAYS
AZ STATE MVD COTTONWOOD	525 S 12TH ST	COTTONWOOD	86326	WEEKDAYS
AZ STATE DEPT OF REVENUE GILBERT	1840 S MESA DR	MESA	85201	WEEKDAYS
AZ STATE DEQ PHOENIX	1110 W WASHINGTON	PHOENIX	85008	WEEKDAYS
AZ STATE DOT DL AVONDALE	950 E VAN BUREN ST	AVONDALE	85323	WEEKDAYS
AZ STATE DOT MESA DR	1840 S MESA DR	MESA	85210	WEEKDAYS
AZ STATE DOT DL COURTS	300 W WASHINGTON	PHOENIX	85006	WEEKDAYS
AZ STATE DEPT OF REVENUE TUCSON	402 W CONGRESS ST	TUCSON	85701	WEEKDAYS
AZ STATE DEPT OF REVENUE WASHINGTON	5330 E WASHINGTON ST	PHOENIX	85034	WEEKDAYS
AZ STATE FAIR & COLISEUM	1826 W MCDOWELL	PHOENIX	85007	TUES - FRI
AZ STATE GAME & FISH FLAGSTAFF	3500 S LAKE MARY RD	FLAGSTAFF	86001	MON/WED/FRI
AZ STATE GAME & FISH KINGMAN	5325 N STOCKTON HILL RD	KINGMAN	86409	MON/WED/FRI
AZ STATE GAME & FISH MESA	7200 E UNIVERSITY DR	MESA	85207	MON/WED/FRI
AZ STATE GAME & FISH PINETOP	2878 E WHITE MOUNTAIN BLVD	PINETOP	85935	MON/WED/FRI
AZ STATE GAME & FISH TUCSON	555 N GREASEWOOD RD	TUCSON	85745	MON/WED/FRI
AZ STATE GAME & FISH YUMA	9140 E 28TH ST	YUMA	85365	MON/WED/FRI
AZ STATE GAME & FISH PHOENIX	5000 W CAREFREE HWY	PHOENIX	85085	WEEKDAYS
AZ STATE DOT DL GLENDALE	16380 N 59TH AVE	GLENDALE	85306	WEEKDAYS
AZ STATE DEPT OF VITAL RECORDS	1818 W ADAMS ST	PHOENIX	85007	WEEKDAYS
AZ STATE DOT VALLEY	4123 E VALLEY AUTO DR	MESA	85206	WEEKDAYS
AZ STATE MVD SAN MANUEL	190 REDINGTON RD	SAN MANUEL	85631	MONDAYS
AZ STATE DOT MARYVALE	4005 N 51ST AVE	PHOENIX	85031	WEEKDAYS
AZ STATE DOT GOODYEAR	14370 W VAN BUREN ST	GOODYEAR	85338	WEEKDAYS
			85260-	
AZ STATE DOT SCOTTSDALE	7339 E PARADISE LN	SCOTTSDALE	2447	WEEKDAYS
			85281-	
AZ STATE DOT TEMPE	1703 E LARKSPUR	TEMPE	1690	WEEKDAYS
AZ STATE DOT 26TH AVE	20626 N 26TH AVE	PHOENIX	85027	WEEKDAYS
AZ STATE DOT AVONDALE	950 E VAN BUREN ST	AVONDALE	85323	WEEKDAYS
AZ STATE DOT BUCKEYE	100 N APACHE RD	BUCKEYE	85326	WEEKDAYS
AZ STATE DOT CHANDLER	50 S BECK ST	CHANDLER	85226	WEEKDAYS
			85042-	
AZ STATE DOT OLYMPIC	221 E OLYMPIC DR	PHOENIX	6564	WEEKDAYS
AZ STATE DOT SURPRISE	13009 W BELL RD	SURPRISE	85374	WEEKDAYS

LOCATION	ADDRESS	CITY	ZIP	SERVICE SCHEDULE
AZ STATE LOTTERY PHOENIX	4740 E UNIVERSITY DR	PHOENIX	85034-7400	WEEKDAYS
AZ STATE DEPT OF REVENUE PHOENIX	1600 W MONROE ST	PHOENIX	85007	WEEKDAYS
AZ STATE PC YUMA	7125 E JUAN SANCHEZ	SOMERTON	85350	ON CALL
AZ STATE FAIR	1826 W MCDOWELL RD	PHOENIX	85007	ON CALL
AZ STATE TREASURER	1700 W WASHINGTON ST	PHOENIX	85007	WEEKDAYS
AZ STATE LOTTERY TUCSON	2900 E BROADWAY BLVD STE 190	TUCSON	85716	WEEKDAYS
AZ STATE YUMA T&R 1800	2165 E GILA RIDGE RD	YUMA	85365	WEEKDAYS

## **APPENDICES**

**Appendix A - Consolidated Bid Form**

**Appendix B - Two Part Daily Warrant Printout**

**Appendix C - Reconciled Warrant Transmittal**

**Appendix D - Returned Warrants Form**

**Appendix E - Deposit Slips Volume**

**Appendix F - Endorsement Stamps Volume**

**Appendix G - Bank Paid Warrant Record Layout**

**Appendix H - ACH File Format**

**Appendix I - Forgery Transmittal**

**Appendix J - Daily Settlement of Warrants and Returned Checks**

**Appendix A – Servicing Bank Consolidated Bid Form**

<b>Service Description</b>	<b>Approx. Monthly Units</b>	<b>Bid A Unit Price</b>	<b>Bid B Unit Price</b>	<b>Bid A Price</b>	<b>Bid B Price</b>
<b>Balance Related Services</b>					
Coll Overdraft interest charge	0				
FDIC Assessment	133,542,769				
Other required costs					
<b>Depository Services</b>					
Setup	0				
Account Maintenance	314				
Banking Center Deposit	2,902				
QBD/Night Drop Deposit	64				
Bank By Mail Deposit	2				
Vault Deposit	3,327				
Item Processing Deposit	60				
Debits Posted-Other	57				
Deposit Correction-Non-Cash	100				
General Checks Paid Truncated	17,134				
General Check Paid Not Truncated	25,561				
Direct DDA Statement Per Account	195				
Gen Disb Cks Pd – IS Front IMG	227				
Direct Stop Pay Inquiry	1				
Direct Paid Item Inquiry	50				
ZBA master Account Maintenance	4				
ZBA Subsidiary Account Maintenance	186				
ZBA Per Transaction	1,561				
Returns-ERIN	446				
Returns-ERIN +	405				
Returns-ERIN + Keystrokes	33,826				
Returns-Chargeback	168				
Returns-Reclear	150				
Returns-Buyback	2				
Returns-Email Images	186				
Returns-Single Item Advice Fee	1				
Returns-Maker Required	186				
Returns-Alternate Charge	24				
Returns-Single Item Advice	85				
Returns-Special Delivery	34				

Returns-Notification Fax Fee	1				
Returns-Notification Photocopy Fee	1				
Returns-Special Delivery Fee	2				
Checks Deposit Pre-Encoded Items	4,293				
Checks Deposited	80,214				
Checks Deposited Rejects	1				
Checks Deposited Foreign Items	132				
Image Deposit	390				
IRD Deposited Items - ICL	1				
Image Deposited Items - ICL	253,851				
Transmission Maintenance	5				
IRD Deposited Items - RDSO	3				
Image Deposited Items - RDSO	61,863				
Electronic Check Deposit	1				
Stop Pay Automated<=12 Months	314				
Stop Pay Automated>12 Months	8				
Debits Posted-Electronic	1,211				
Credits Posted-Other	1				
Credits Posted-Electronic	262,025				
Additional Paper Statements	0				
Stop Pay Manual<=12 months	2				
Facsimile Transmission	2				
Direct Account Transfer	140				
Other required costs					
<b>Lockbox Services</b>					
Setup	0				
WLBX Cash Transaction	5				
WLBX Image Web Maintenance	3				
WLBX Image LBX Maintenance	2				
WLBX Negotiability Review	1,441				
WLBX Deposit Prep per Deposit	66				
WLBX STD US Mailout per Item	7,534				
WLBX Overnight Courier	3				
WLBX Package Prep Per Month	1				
WLBX Correspondence	141				
WLBX Data Tran Maint 1 <sup>st</sup> Box	2				
WLBX Data Trans Per Item	4,137				
WLBX Data Capture	140,992				
WLBX Image Process Per Item	4,023				
WLBX Scannable Sort Per Item	472				
WLBX Scannable Sort Maint	1				

WLBX Unidentified Mail Proc	1				
WLBX 11-20 Acceptable Payees	3,665				
WLBX 21-40 Acceptable Payees	472				
WLBX Cash/Gift Cert/Coupon	1				
WLBX Walk In Deposit	16				
WLBX Scannable Process per Item	269				
WLBX Scannable Process per Invoice	269				
WLBX Image Documents Imaged	16,625				
WLBX Image CD ROM per Disk	38				
WLBX Scannable LBX Maint	2				
WLBX Image Web per Image	16,625				
WLBX Non-depositable Trans	36				
Other required costs					
<b>Commercial Deposits-Cash Vault</b>					
Setup	0				
Currency/Coin Depo/\$100-QBD-ND	1,119				
Currency/Coin Depo/\$100-Banking Center	23,668				
Currency/Coin Depo/\$100-Vault	42,447				
Dep Conditioning – Surchg – Vault	189				
Coin Deposit-Non Standard Bag-Vault	3				
Change Order – Standing VLT	22				
Currency Supply/\$100-NonStandard-Vault	774				
Deposit Correction-Cash	8				
Coin Supplied/Roll-Box-Vault	125				
Fax Notification – Receipt – VLT	46				
Fax Notification – DCN – VLT	3				
Mail Notification – Receipt – VLT	311				
Coin Supplied-Roll-Banking Center	221				
Change Order Vault	1				
Change Order Banking Center	80				
Currency Supplied/\$100-Standard-Vault	915				
Currency Supplied/\$100-Banking Center	244				
Currency Supplied/\$100-NonStd-Vault	774				
Other required costs					
<b>General ACH Services</b>					
Setup	0				
ACH Optional Reports-Electronic	293				
ACH Optional Reports-Fax	33				
ACH Delete/Reversal	143				

ACH Return Item	3,625				
ACH Output file	13				
ACH Monthly Maintenance	94				
ACH Input – Echannel	147				
ACH Input File	166				
ACH Blocks Auth Instructions	606				
ACH Input Batch	27				
ACH Blocks Authority Maintenance	97				
ACH Originated Addenda	90,092				
ACH Output File Posted Items	277,124				
ACH Delete/Reversal Batch/File	143				
ACH Notif of Change (NOC)	2,363				
ACH Standard Reports – Fax	50				
ACH Standard Reports – Mail	1				
ACH Standard Reports – Electronic	171				
ACH Consumer On US Credits	251,750				
ACH Consumer Off US Credits	201,009				
ACH Consumer On US Debits	711				
ACH Consumer Off US Debits	4,661				
ACH Corporate On US Credits	25,276				
ACH Corporate Off US Credits	114,155				
ACH Corporate On US Debits	12,199				
ACH Corporate Off US Debits	69,869				
ACH Corporate Off US Debits					
ACH Corporate Off US Debits					
ACH Credit Received Item	260,994				
ACH Debit Received Item	1,880				
Other required costs					
<b>Wire Transfer</b>					
Setup	0				
Wire Module Maintenance Services	8				
Electronic Wire Out-Domestic	212				
Electronic Wire Out-Book DB	293				
Electronic Wire Out-Dom Repair	3				
Incoming Domestic Wire	252				
Wire Advice-Mail	1				
Wire Advice-Fax	4				
Phn Wire Rept Template Storage	1				
Elec Wire BK MNT Temp Storage	582				
Incoming FX Intl Wire – Chg Our	2				
Book Credit	339				

Manual Account Transfers	26				
Other required costs					
<b>Account Reconciliation</b>					
Setup	0				
ARP Full Recon Input File	57				
Arp Full Recon Maint – PPR Rpts	5				
ARP Partial Maint – Paper Rpts	1				
Check Sorting Maintenance	8				
Deposit Recon Maintenance	3				
Check Sorting Per Item	24,583				
ARP Online Stmt Long Term	9				
Deposit Recon Per Item	19,104				
ARP Full PPay Account	3				
ARP Full PPay Paid Item	14,337				
ARP Partial PPay Account	1				
ARP Partial PPay Per Item	1,229				
ARP Full Recon Input Per Item	17,124				
ARP Recon Transmission	58				
ARP Output Processing per Item	13,359				
ARP Dep Rec Output – Transm	2				
ARP Partial Recon Output File	33				
Other required costs					
<b>Information Services</b>					
Setup	0				
CPO Subscription Online	21				
GCS Transaction History	4				
Network Maintenance	2				
Direct Previous Day Acct	266				
Direct Current Day Acct	212				
Direct Previous Day Max Item	377,387				
Mainframe Trans – CDR Item	29				
Mainframe Trans – PDR Item	312,993				
Mainframe Trans – PDR Acct	236				
Direct IDX Previous Day Acct	16				
Direct Previous Day Std Item	83,119				
Direct Current Day Std Item	267,755				
Direct Previous Day Ext Item	38,140				
Direct IDX Previous Day Ext Item	4,555				
Direct IDX Current Day Acct	1				
Mainframe Trans – CDR Acct	132				

Mainframe Trans – IDX PDR Acct	10				
Mainframe Trans – IDX PDR Item	8,124				
Security Access	1				
Other required costs					
<b>Payable Thru Drafts</b>					
Setup	0				
PTD Maintenance	1				
PTD Warrant Stop Payments	15				
PTD Per Item	117,848				
Other required costs					
<b>EDI Services</b>					
Setup	0				
RPO Maintenance	7				
RPO Transaction Pricing	6,027				
RPO MAM File Support	3				
RPO Notification - Postcard	1				
RPO Notification - Email	871				
Direct EDI Report Per Acct	14				
Receiving – Advising – Fax – Maint	1				
ECM-ACH Maintenance	1				
EDI Invoices Received	648				
PCG Monthly Maintenance	1				
PCG Billing File Maintenance	3				
PCG Transactions	2,160				
PCG Touch Tone IVR Charges	7,099				
PCG V+bills Enrolled Maintenance	1				
PCG V+tps Monthly Maintenance	1				
Receivables Network Maint	2				
The Payment Network Maint	2				
Elec Transaction Reported	954				
Rcvg Remit Adv – Online Trans	855				
Receiving – Advising – Online	6				
Orig – Payment – Per Item	5,159				
Other required costs					
<b>International</b>					
Setup	0				
Electronic Wire Out-USD International	6				
Elec Wire Out-International FX-Charge Our	3				
Electronic Wire Out-International FX	0				

Manual Wire Out-International FX	0				
Other required costs					
<b>CashPay Services</b>					
Setup	1				
CashPay Web User Fee	1				
Cashpay Elec – Enrollment	26				
Other required costs					
<b>Remote Deposit Services</b>					
Setup	1				
Remote Dep – Account Maintenance	3				
Remote Dep CK Image Processing	61,872				
RDSOL – Item Storage	3,002,716				
Med Volume Scanner Maint	1				
Scanner Maintenance	1				
Other required costs					
<b>Image Services</b>					
Setup	1				
CD ROM Maintenance	8				
CD ROM Per Image	31,177				
CD ROM Disk	123				
PP Image Requested – Direct	53				
Image Archive – 90 days	4,379				
Image Maintenance - Direct	17				
Bulk Image Trans Per Item	81,679				
Image Retrieval BA Direct	648				
Other required costs					
<b>Miscellaneous</b>					
Courier Charges	4				
Check Copy	210				
Cashier Checks/Official Checks	5				
Check Printing/Supplies	5				
Check Order Fee	1				
Money Orders	1				
CPA Confirmations Per Request	1				
Other required costs					

**Appendix A – Merchant Card Processing Consolidated Bid Form**

<b>Description</b>	<b>Bid Amount</b>
Monthly Service/Maintenance Charge	
On-Line Debit Card – Regional Interchange	
On-Line Debit Card – National Interchange	
Other?	
<b>Special Merchant Card Services</b>	
Merchant Card Imprinters	
Merchant Card Point-of-Sale (POS) Terminal	
Merchant Card Printer	
Debit Card Personal Identifications Number Keypad	
Merchant Card Service – Leased Line	
Keyboard Swipe	
Other?	
<b>Merchant Card Software</b>	
Merchant Card Software - Maintenance	
Merchant Card Software - Usage	
Merchant Card Software – Sale/License	
Merchant Card Software - Upgrades	
Other?	

**Appendix A – Merchant Card Processing**

**Worksheet for Credit Card Discount Rate**

	Visa/MasterCard	Discover	American Express
Information Interchange			
Credit Card Assessment Rate			
Unbundled Price			
Estimated % Sales			
Bundled Price			
Bank's Processing Transaction Fee			
Modified Bundled Price			
Bank Contract-Credit Card Settlement Service- Automated Transmission			
Acquirer Fees			
Settlement Institution Fee			
Other?			

## Appendix A - Merchant Card Processing Activity

<u>Merchant Name</u>	<u>Number of Monthly Transactions</u>	<u>Monthly \$ totals</u>
NOGALES FEDERAL MVD/POE	84	9,354
DEPT. OF AG (PESTICIDE)	1	440
AZ HIGHWAYS MAG	1,443	49,721
AZ GAME-FISH CTC	2,496	223,063
AZ GAME & FISH DEPT	106,461	5,127,233
AZ GAME-FISH, BASF	2,079	52,348
AZ GAME FISH RGN IV	245	17,345
AZ GAME FISH RGN VI	773	46,162
AZ GAME FISH RGN V	476	29,274
AZ GAME FISH RGN II	358	22,602
AZ GAME-FISH RGN I	191	12,528
AZ GAME FISH HQ-FC	1,243	84,783
AZ GAME FISH RGN III	370	29,344
LAKE HAVASU CITY MVD	1,950	258,913
BULLHEAD CITY MVD	1,395	187,397
KINGMAN MVD	1,668	171,198
SURPRISE MVD	2,901	201,757
PRESCOTT MVD	2,380	188,005
COTTONWOOD MVD	1,162	98,777
FLAGSTAFF MVD	1,819	136,443
APACHE JUNCTION MVD	1,896	143,884
TEMPE MVD	3,875	244,125
AVONDALE MVD	3,936	277,582
TITLE PRODUCTION MVD	21	6,237
WICKENBURG MVD	589	58,762
PARKER MVD	635	66,751
S. E. REGIONAL MVD	5,078	357,747
SIERRA VISTA MVD	1,183	87,918
ABANDONEDVEHICLE MVD	192	78,820
CASA GRANDE MVD	1,630	162,797
CHANDLER MVD	3,883	289,198
PHX COURTHOUSE MVD	398	16,772
SOUTH MOUNTAIN MVD	2,494	145,834
WEST PHOENIX MVD	3,965	253,403
YUMA MVD	2,596	226,843
TUCSON NORTH MVD	3,883	299,636
TUCSON EAST MVD	3,926	253,781
PHX COMM UNIT MVD	0	0
TUCSON COMM UNIT MVD	0	0
COLL TAX TYPE MVD	14	10,056
COLL MC MVD (4513)	11	12,349
MVRRS MVD	120	9,880
SIERRA VISTA MVD/CDL	27	701
AIRCRAFT REG WEB MVD	1,113	708,160
DOUGLAS MVD	627	56,455

PAGE MVD	403	26,808
GLOBE MVD/CDL/ENF	604	38,003
PAYSON MVD	738	70,779
SAFFORD MVD	1,255	113,012
CLIFTON MVD	151	19,066
BUCKEYE MVD	767	77,333
HOLBROOK MVD	363	20,818
SHOW LOW MVD	1,181	94,693
WINSLOW MVD	396	31,878
GREEN VALLEY MVD	1,323	128,567
DAVISMONTAN AFB MVD	369	19,359
TUCSON MTR CAR MVD/IRP	0	0
TUCSON CITY CRT MVD	468	21,681
SAN MANUEL MVD	388	41,540
COOLIDGE MVD	861	77,785
NOGALES MVD	1,383	150,866
SANDERS MVD/POE	634	46,540
PAGE MVD/POE	36	4,271
TOPOCK MVD/POE	259	20,524
ST GEORGE MVD/POE	597	31,887
TEEC NOS POS D/L	38	679
TUCSON MVD/CDL	429	8,909
GOODYEAR MVD/CDL	854	19,760
CASA GRANDE MVD/CDL	28	679
FLAGSTAFF MVD/CDL	79	2,281
KINGMAN MVD/CDL	93	2,537
YUMA MVD/CDL	164	3,246
MVR DESK MVD	309	9,805
MTR CARRIER MVD/IRP	95	172,807
FLEET / MVD	85	88,295
COLL DCK MVD (4516)	47	12,397
IFTA / MVD	351	95,645
MESA MVD	3,331	196,334
TUCSON MVD	4,638	264,090
OUT OF STATE DSK/MVD	5	70
GLENDALE MVD	4,574	277,702
NORTHWEST MVD	3,359	195,053
SCOTTSDALE MVD	5,357	554,747
AZ BOARD OF PHARMACY	551	37,098
ACI	42	147,597
AZ DEPT HLTH SVCS MEDMAR	10,198	1,475,535
ADHS OFFICE OF VITAL RCD	471	13,850
AZ STATE CAPITL MUSEUM	290	5,061
STATEWIDE GIFT SHOP 1616	73	6,007
PHOENIX GIFT SHOP 1300	9	788
ORACLE STATE PARK	36	1,999
SLIDE ROCK STATE PARK	10	887
ROPER LAKE STATE PARK	659	52,966

ALAMO LAKE STATE PARK	994	71,314
LOST DUTCHMAN STATE PARK	2,356	114,918
PICACHO PEAK STATE PARK	1,292	64,355
HOMOLOVI STATE PARK	156	5,550
KARTCHNER CAVERNS ST PK	5,824	397,131
DEAD HORSE RANCH ST PK	1,610	136,534
CATTAIL COVE STATE PARK	565	73,728
RIVER ISLAND STATE PARK	395	36,899
FOOL HOLLOW LAKE ST PARK	519	65,356
BUCKSKIN MT STATE PARK	840	102,710
CATALINA STATE PARK	2,638	160,221
PATAGONIA LAKE ST PARK	1,654	108,195
LAKE HAVASU STATE PARK	1,089	114,201
JEROME STATE PARK	737	14,849
OPM (LICENSE RENEWALS)	1	250
OPM (E-TARF)	404	26,000
OFFICE OF PEST MANAGEMEN	48	3,844
MMA FIRE BUILDING & LIFE	155	58,211
ARIZONA GEOLOGICAL SURVE	146	4,929
ARIZONA SUPREME COURT	41	16,440
AZ DEPT OF REAL ESTATE	2,640	257,876
AZ CORP COMMISSION	146	9,678
ARIZONA CORP COMM	13,201	732,630
AZ CORP COMM	1,278	151,524
AZ DEPT OF REAL ESTATE	93	13,024
AZ DEPT OF REAL ESTATE	7	655
AZ CONTRACTORS REGISTRAR	95	50,471
AZ RGA REG OF CONTRACTOR	676	432,460
AZ BOARD OF COSMETOLOGY	2,740	198,848
ARIZONA DEPT OF HOUSING	13	13,506
AZ DEPT OF HEALTH SVCS	356	118,534
AZ DEPT OF ECONOMIC SEC	2,671	494,712
STATE OF AZ DEPT OF	170	36,983
STATE OF ARIZONA	308	18,744
AZ SUPREME COURT	164	108,520
AZ OPTOMETRY BOARD	20	7,406
DCSS MAIN OFFICE	3,951	1,246,070
AZGU WEB PORTAL CC	14	350
NATUROPATHIC PHYS MED BD	8	1,984
AZ HIGHWAYS MAG	63	2,239
EHRENBERG MVD/POE	418	41,517
GOODYEAR PERMITS/CDL OFF	56	29,655
DOUGLAS FED MVD/POE	3	1,333
DOUGLAS STATE MVD/POE	4	389
NACO MVD/POE	0	0
SAN LUIS MVD/POE	23	1,170
SAN SIMON MVD/POE	631	43,034
YUMA MVD/POE I-8.	573	58,340

RED ROCK STATE PARK	649	15,876
FORT VERDE STATE HISTORI	127	2,792
TONTO NATURAL BRIDGE LOD	951	18,246
TEACHER CERTIFICATION	539	29,310
AZ DEPARTMENT OF EDUCATI	153	18,315
AZ STATE BOARD OF DENTAL	0	0
AZ DEPT OF ENVIRON QUAL	224	164,832
AZ SB RESPIRATORY CARE	171	26,433
BOARD OF BEHAVIORAL HEAL	397	115,933
ARIZONA INDUSTRIES FOR T	1	62
AZDFI	106	41,965
SECRETARY OF STATE	938	28,184
DOUGLAS INTERNATIONAL PO	0	0
DOUGLAS INTERNATIONAL MV	0	0
CHINLE MVD	268	11,726
LITTLEFIELD MVD	131	18,027
ST JOHN MVD	99	6,189
TUBA CITY MVD	264	10,826
WINDOW ROCK MVD	356	15,235
COLORADO CITY MVD	147	16,021
ADOTepro PERMITTING SYST	4,664	262,637
MESA PERMITS/CDL OFFIC	0	0
AZ HISTORICAL SOCIETY	616	24,788
AHA AZ LEAFY GREEN SAFET	0	0
DEPARTMENT OF AGRICULTUR	7	290
DEPARTMENT OF AGRICULTUR	31	1,550
GLENDALE ENFORCEMENT	216	10,225
MESA ENFORCEMENT	171	8,295
SCOTTSDALE ENFORCEMENT	122	6,060
TEMPE ENFORCEMENT	89	4,265
PAYSON ENFORCEMENT	3	150
FLAGSTAFF ENFORCEMENT	14	645
COTTONWOOD ENFORCEMENT	3	120
CASA GRANDE ENFORCEMENT	0	0
CLAYPOOL ENFORCEMENT	0	0
KINGMAN MVD/POE	85	6,152
PRESCOTT ENFORCEMENT	25	1,150
DEPARTMENT OF AGRICULTUR	7	410
TUCSON ENFORCEMENT	177	7,945
DEALER LICENSING	53	7,463
YUMA ENFORCEMENT	11	425
TEEC NOS POS POE	20	1,032
YUMA POE B-8	24	2,643
MVD/DDI CENTRAL PROC	886	48,570
STA-CAPITOL MUSEUM STORE	8	810
AZ DEPT OF INSURANCE	256	34,107
STATE OF AZ DEPART TP	24	1,932
STATE OF AZ DEPT ADMIN	0	0

STATE OF AZ DEPT TGP	5	1,275
AZ HIGHWAYS MAG	886	24,050
AZ HIGHWAYS MAG	9	3,275
G. CANYON ST LOGO SIGN	15	14,823
G. CANYON ST LOGO SIGN	40	22,291
LYMAN LAKE STATE PARK	60	7,114
OPM (NEW LICENSE)	109	8,175
SLIDE ROCK STATE PARK	1,734	17,798
<b>Totals</b>	<b>287,615</b>	<b>\$22,114,336</b>

**Appendix B – Two Part Daily Warrant Printout**

Name of Bank - State Warrants	Warrant Account	Date	Page No.
Arizona State Treasurer's Warrants			

Serial	Amount	Lookup-ID	Serial	Amount	Lookup ID
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Number of Items	00000	Amount	00.00
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Account Recap	Number	Amount
Total Warrant	00000	00.00
Stop Payments		00.00
Expired Warrant		00.00
Total to State	00000	00.00

**Appendix B – Two Part Daily Warrant Printout**

Grand Total Recap

	Number	Amount
Total Warrants	00000	00.00
Stop Payments		
Expired Warrants		
Rejected Warrants		
Total to State	00000	00.00

Appendix B  
Sample

- RUN DATE: 03/16/06		BANK: 333		DAILY WARRANTS REPORT		PAGE 90	
- AS-OF-DATE: 03/15/06				00000000033 - STATE DES JOBS			
- WARRANT	AMOUNT	REF NUMBER	WARRANT	AMOUNT	REF NUMBER	WARRANT	AMOUNT
02267575	5.00	813003250436279	02270529	60.00	813003250064116	02270671	2,500.00
02268093	10.00	813003250075220	02270531	25.00	813003250039461	02270672	515.34
02268275	46.00	813003150286794	02270533	60.00	813003250379604	02270673	103.40
02268421	50.00	813003250436280	02270534	25.00	813003150187375	02270674	81.73
02269376	15.00	813003150175655	02270542	129.00	813003150403188	02270676	94.64
02269689	15.00	813003150175656	02270547	230.00	813003250384314		
02269730	6.00	813003250075219	02270554	310.00	813003250076818		
02269998	90.00	813003250241346	02270556	400.00	813003250393352		
02270002	42.00	813003150191335	02270560	253.99	813003250233540		
02270025	15.00	813003250047681	02270562	222.86	813003150355110		
02270157	1,096.00	813003250092368	02270573	43.43	813003150189412		
02270243	277.23	813003250075652	02270574	234.01	813003250480772		
02270258	180.00	813003250092496	02270576	219.97	813003250040970		
02270324	140.00	813003250065495	02270578	83.93	813003150355111		
02270324	175.00	813003250035918	02270584	98.37	813003150171601		
02270331	15.00	813003150201185	02270585	449.71	813003150183725		
02270340	15.00	813003250027584	02270586	1,678.50	813003250237575		
02270346	6.00	813003250074689	02270589	91.45	813003150368861		
02270349	15.00	813003250203354	02270590	305.05	813003150189411		
02270357	9.00	813003150195467	02270591	184.55	813003250087341		
02270362	30.00	813003150195595	02270594	200.00	813003150171600		
02270372	9.00	813003150195433	02270605	115.00	813003150189140		
02270379	30.00	813003150370706	02270608	332.48	813003250226748		
02270382	15.00	813003250208530	02270612	1,078.52	813003250043848		
02270386	12.00	813003150199621	02270618	968.53	813003250248465		
02270393	12.00	813003150175658	02270619	1,084.28	813003250093804		

Appendix B  
Sample

02270394	15.00	813003150199620	02270620	2,000.00	813003250052456
02270417	15.00	813003250237733	02270621	144.15	813003150167720
02270423	15.00	813003250237792	02270622	198.58	813003250045250
02270428	24.00	813003150167199	02270624	646.38	813003250047925
02270433	15.00	813003150373437	02270627	697.24	813003250416044
02270439	15.00	813003250208012	02270630	820.92	813003250210274
02270455	30.00	813003150373607	02270645	192.00	813003250037451
02270456	15.00	813003250069615	02270647	198.74	813003250402499
02270481	650.00	813003150185357	02270649	732.39	813003250491473
02270483	4,543.48	813003250087267	02270655	900.00	813003150173376
02270484	1,543.00	813003250489602	02270658	1,300.00	813003150185358
02270492	95.99	813003250065536	02270659	2,175.00	813003150185359
02270496	1,287.00	813003250072755	02270660	8,711.50	813003150185360
02270497	4,455.00	813003250047715	02270663	849.00	813003250489898
02270501	30.00	813003250047714	02270664	16,736.87	813003250087266
02270503	500.00	813003250094608	02270666	300.00	813003250093647
02270518	265.00	813003250195185	02270667	14,133.76	813003750201854
02270522	50.00	813003250091184	02270668	18,480.00	813003250047767
02270523	736.50	813003250230981	02270669	52,475.00	813003150183739
02270527	35.00	813003150237207	02270670	1,490.00	813003250489901
** ACCOUNT RECAP TOTALS:				97	ITEMS TOTALING
				152,145.47	

Appendix B  
Sample

1	RUN DATE: 03/16/06	BANK: 333		DAILY WARRANTS REPORT		PAGE
	AS-OF-DATE: 03/15/06			STATE OF ARIZONA ACCOUNTS GRAND TOTALS		91
-	WARRANT	AMOUNT	REF NUMBER	WARRANT	AMOUNT	REF NUMBER
0	**** GRAND TOTALS:		1172	ITEMS TOTALING	28,517,977.41	
0	**** TOTAL ON TAPE:		1132	ITEMS TOTALING	28,489,654.05	(ACCTS 21-33)
0	**** TOTAL NOT ON TAPE:		40	ITEMS TOTALING	34,323.36	(ACCTS 06-08)

**Appendix C – Reconciled Warrant Transmittal**

	Number	Amount
Total Accounts 21-33	0000	00.00
Total on File		
Total Accounts 07-08		
Grand Total		
Total not on File		

**Appendix D - Returned Warrant**

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**Arizona State Treasurer's Office**

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**To:** Bank of America Arizona  
**From:** Cathy Elias  
**Date:** March 11, 2016  
**Subject:** Warrant Error Corrections

Page 1

We are sending the following original documents with a request for credit. The reason for each request is explained to the right of each item. Please verify and acknowledge the receipt of these items by signing on the signature line provided at the bottom of this form.

Bank listing of: 03/04/2016

Date deleted: 03/11/2016

<b>Warrant #</b>	<b>Amount</b>	<b>Reason Failed</b>	<b>Remarks</b>
000015580	72.38	Warrant Number Incorrect	0015880
210478808	3.00	Warrant Number Incorrect	217478808
210753485	10.04	Warrant Number Incorrect	217532485
222732493	19.53	Warrant Number Incorrect	322732493
233383959	100.00	Warrant Is Expired	11/07/2011
236864264	25.00	Warrant Is Expired	09/08/2014
237033139	1.00	Warrant Is Expired	10/13/2014
237682526	12.16	Warrant Is Expired	10/12/2015
237794078	13.00	Warrant Is Expired	11/02/2015
237837842	400.00	Warrant Is Expired	11/16/2016
237922247	17.24	Warrant Is Expired	01/25/2016
237945187	6,252.98	Warrant Number Incorrect	237954187
238109395	11.00	Amount Incorrect	7.00
238115284	234.60	Amount Incorrect	234.00
238132410	21.00	Amount Incorrect	25.00
250005564	74.20	Not State Warrant	NOT OURS
260366233	116.62	Paid Two Times	01/19/2016
260367360	134.98	Paid Two Times	01/19/2016
310000236	2,000.00	Warrant Number Incorrect	315170236
	<b>9,518.73</b>		

\_\_\_\_\_  
 Authorized Signature  
 Bank of America Arizona

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Printed Name

## Appendix E - Deposit Slips Volume

<u>Account</u>	<u>Annual Volume</u>	<u>Specifications</u>
All Accounts	80,000	2 or 3 part Carbonless Copy- most with site locations imprinted in the MICR line

**Appendix F - Endorsement Stamps Volume**

All Accounts

Volume = 200

Appendix G - Bank Paid Warrant Record Layout

IMPACS ACCOUNTS M2M PREVIOUS DAY TRANSMISSION  
BAI2 FORMAT (AFTER NOVEMBER 2003)

01,INFIMPGA,061000052,031223,0530,04,110,1,2/  
02,061000052,061000052,1,031222,0530,,/  
03,00111111111111,USD/  
88,010,000000003369971,,/  
88,015,000000003743368,,/  
88,020,000000016944486,,/  
88,040,000000003743368,,/  
88,045,000000003743368,,/  
88,050,000000016877182,,/  
88,072,000000000000000,,/

88,073,000000000000000,,/  
88,074,000000000000000,,/  
88,075,000000000000000,,/  
88,079,000000000000000,,/  
88,080,000000000000000,,/  
88,081,000000000000000,,/  
88,100,000000000373397,,/  
88,105,000000000000000,,/  
88,110,000000000000000,,/  
88,120,000000000000000,,/  
88,140,000000000373397,,/  
88,150,000000000000000,,/  
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88,180,000000000000000,,/  
88,186,000000000000000,,/  
88,190,000000000000000,,/  
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88,210,000000000000000,,/  
88,215,000000000000000,,/  
88,230,000000000000000,,/  
88,239,000000000000000,,/  
88,250,000000000000000,,/  
88,260,000000000000000,,/  
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88,280,000000000000000,,/  
88,294,000000000000000,,/  
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88,412,000000000000000,,/  
88,416,000000000000000,,/  
88,420,000000000000000,,/  
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88,490,000000000000000,,/  
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88,530,000000000000000,,/

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88,580,0000000000000000,,/  
88,594,0000000000000000,,/  
88,596,0000000000000000,,/  
88,650,0000000000000000,,/  
88,690,0000000000000000,,/  
16,165,000000000373397,Z,902333532725412,000000000000/  
88,MERCHANT SERVICE;DES=DEPOSIT ;ID=303163148 00008  
88,EFF DATE: 031222;INDN:GREAT PRODUCTS-THIRD R  
49,000000049541934,000063/  
98,000000049541934,000001,000065/  
02,063100277,063100277,1,031229,0507,,/  
**03,002222222222,USD/**  
88,015,000000198249095,,/  
88,040,000000183162595,,/  
88,045,000000149595495,,/  
88,072,000000033567100,,/  
88,074,000000015086500,,/  
88,400,000000064370305,0000016,/  
**88,100,000000005109277,0000027,S,000000000879139,000000000331400,000000000150700**  
**/**  
16,172,000000000037500,Z,813101600071263,000000000000,/  
16,172,000000000030000,Z,813100200471520,000000000000,/  
16,172,000000000010000,Z,813100100638103,000000000000,/  
16,172,000000000002000,Z,813100800186630,000000000000,/  
16,172,000000000005400,Z,813106860091253,000000000134/  
88,122603  
16,301,0000000000212673,Z,813103250624476,000000000026/  
88,122603  
16,301,0000000000316771,Z,813106660105748,000000000033/  
88,122603  
16,301,0000000000268839,Z,813106560484681,000000000033/  
88,122603  
16,301,0000000000702711,Z,813106160276225,000000000038/  
88,122603  
16,301,0000000000487280,Z,813101260076837,000000000044/  
88,122603  
16,301,0000000000347041,Z,813106160275159,0000000000894/  
88,122603  
16,301,0000000000333635,Z,813102250789934,0000000000898/  
88,122603  
16,301,0000000000216235,Z,813100960151835,0000000000911/  
88,122603  
16,301,000000000090782,Z,813109980832183,0000000000929/  
88,122603  
16,301,0000000000334809,Z,813106660116065,0000000000947/  
88,122603  
16,301,0000000000206520,Z,813106660116140,0000000000947/  
88,122603  
16,357,000000000005000,Z,945012296000708,000003861285/  
88,122603  
88, TX UNPOSTED CREDIT  
88, W/O.122603  
88, PAPER BRIDGE CR  
88, SEQ.6860087851  
  
88, FDES NTX 0008600 NBDACQ1 EFFECTIVE DATE 12/26/03

16,357,000000000108806,Z,945012296000709,000003863856/  
88,122603  
88, TX UNPOSTED CREDIT  
88, W/O.122603  
88, PAPER BRIDGE CR  
88, SEQ.7160212599  
88, FDES NTX 0008600 NBDACQ1 EFFECTIVE DATE 12/26/03  
16,937,00000000002036,Z,813103150575662,000000000236,/  
16,937,000000000030000,Z,813008240444689,000000006901,/  
16,475,000000000010000,Z,813109030797029,000000000642,/  
**16,495,000000063825332,Z,903712290002659,000000000000/**  
**88,WIRE TYPE:WIRE OUT DATE:122903 TIME:0721 ET**  
**88,TRN:031229002659 FDREF/SEQ:031229002659/000036**  
**88,BNF:ATLANTA STORES OF GEORGIA ID:2014153044813**  
**88,BNF BK:WACHOVIA BANK NA OF NJ/ ID:031208191**  
16,555,000000000140996,Z,995812290200440,0000000000000/  
88, RETURN ITEM CHARGEBACK  
16,555,000000000086651,Z,990812290100202,0000000000000/  
88, RETURN ITEM CHARGEBACK  
16,555,000000000047988,Z,941612290001540,0000000000000/  
88, RETURN ITEM CHARGEBACK  
16,555,000000000035211,Z,941112290000251,0000000000000/  
88, RETURN ITEM CHARGEBACK  
16,555,000000000020513,Z,959812290005375,0000000000000/  
88,RETURN ITEM CHARGEBACK  
16,695,000000000003966,Z,813106740621790,000000000474,/  
16,695,000000000008000,Z,813109980004294,000000000603/  
88,122603  
16,695,000000000005000,Z,813106100603886,000000000631,/  
16,695,0000000000115700,Z,813106540048650,000000000661,/  
16,695,000000000023743,Z,813106300373112,000000000683,/  
16,695,000000000010000,Z,813105860114694,000000000688,/  
16,695,000000000020000,Z,813107360188399,000000000861/  
88,122603  
16,695,000000000015200,Z,813106230089900,000000088436,/  
**16,695,000000000002005,Z,813103410525160,000000433840, /**  
**16,172,000000000218038,S,000000000140538,000000000060600,000000000016900,8131008**  
**00198052,000000000000, /**  
16,172,000000000153044,S,000000000002844,000000000066200,000000000084000,8131006  
00374193,000000000000, /  
16,301,000000000337511,S,000000000228011,000000000076100,000000000033400,8131060  
60217376,000000000010, /  
16,301,000000000332345,S,000000000252545,000000000075000,000000000004800,8131060  
60217402,000000000010, /  
16,301,000000000184289,S,000000000158789,000000000016300,000000000009200,8131060  
60217394,000000000010, /  
16,301,000000000136012,S,000000000096412,000000000037200,000000000002400,8131056  
60135573,000000000010, /  
**49,000000718619949,000086/**  
**98, 000000718619949,000001,000088/**  
02,111000025,111000025,1,031222,0530,, /  
03,00333333333333,USD/  
88,010,000000000572228,, /  
88,015,000000000564510,, /  
88,020,000000001630664,, /  
88,040,000000000564510,, /  
88,045,000000000564510,, /  
88,050,000000001630664,, /  
88,072,000000000000000,, /  
88,073,000000000000000,, /  
88,074,000000000000000,, /

88,075,0000000000000000,,/  
88,079,0000000000000000,,/  
88,080,0000000000000000,,/  
88,081,0000000000000000,,/  
88,100,0000000000000000,,/  
88,105,0000000000000000,,/  
88,110,0000000000000000,,/  
88,120,0000000000000000,,/  
88,140,0000000000000000,,/  
88,150,0000000000000000,,/  
88,170,0000000000000000,,/  
88,180,0000000000000000,,/  
88,186,0000000000000000,,/  
88,190,0000000000000000,,/  
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88,294,0000000000000000,,/  
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88,390,0000000000000000,,/  
88,400,000000000007718,,/  
88,406,0000000000000000,,/  
88,412,0000000000000000,,/  
88,416,0000000000000000,,/  
88,420,0000000000000000,,/  
88,450,0000000000000000,,/  
88,470,0000000000000000,,/  
88,480,0000000000000000,,/  
88,486,0000000000000000,,/  
88,490,0000000000000000,,/  
88,500,0000000000000000,,/  
88,510,0000000000000000,,/  
88,515,0000000000000000,,/  
88,530,0000000000000000,,/  
88,539,0000000000000000,,/  
88,550,0000000000000000,,/  
88,570,0000000000000000,,/  
88,580,0000000000000000,,/  
88,594,0000000000000000,,/  
88,596,0000000000000000,,/  
88,650,0000000000000000,,/  
88,690,000000000007718,,/  
16,661,000000000007718,Z,940312220000001,000000000000/  
88,NOV 03 ACCT ANALYSIS CHARGE  
49,000000005550240,000062/

03,00444444444444,USD/  
88,010,000000000307086,,/  
88,015,000000000108726,,/  
88,020,000000000747036,,/  
88,040,000000000108726,,/  
88,045,000000000108726,,/  
88,050,000000000747036,,/  
88,072,0000000000000000,,/

88,073,0000000000000000,,/  
88,074,0000000000000000,,/  
88,075,0000000000000000,,/  
88,079,0000000000000000,,/  
88,080,0000000000000000,,/  
88,081,0000000000000000,,/  
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88,105,0000000000000000,,/  
88,110,0000000000000000,,/  
88,120,0000000000000000,,/  
88,140,000000000108726,,/  
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88,180,0000000000000000,,/  
88,186,0000000000000000,,/  
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88,350,0000000000000000,,/  
88,390,0000000000000000,,/  
88,400,000000000307086,,/  
88,406,0000000000000000,,/  
88,412,0000000000000000,,/  
88,416,0000000000000000,,/  
88,420,0000000000000000,,/  
88,450,0000000000000000,,/  
88,470,0000000000000000,,/  
88,480,0000000000000000,,/  
88,486,0000000000000000,,/  
88,490,000000000307086,,/  
88,500,0000000000000000,,/  
88,510,0000000000000000,,/  
88,515,0000000000000000,,/  
88,530,0000000000000000,,/  
88,539,0000000000000000,,/  
88,550,0000000000000000,,/  
88,570,0000000000000000,,/  
88,580,0000000000000000,,/  
88,594,0000000000000000,,/  
88,596,0000000000000000,,/  
88,650,0000000000000000,,/  
88,690,0000000000000000,,/  
16,165,000000000108726,Z,902533563719728,000000000000/  
88,SLOW MOTION HEALTH;DES=XYZ B PAY ;ID=00RF75  
88,EFF DATE: 031222;INDN:DALLAS MEDICAL CLIN  
88,PMT INFO:THIS IS A MEDICARE PART B PAYMENT. INTERN  
88,AL CHECK NUMBER = 881817654.  
16,491,000000000307086,Z,903712220007311,000000000000/  
88,WIRE TYPE:BOOK OUT DATE:122203 TIME:0605 CT  
88,TRN:031222007311  
88,BNF:XY THS YJES FUNDING INC ID:002605874039  
88,PMT DET:ATTENTION HTHS HEALTH CARE AGENTS AC9687409

88,2 REFERENCE DALLAS MEDICAL CLINIC ASSOCIATION

49,000000003374772,000071/  
98,000000008925012,000002,000135/  
02,122101706,122101706,1,031222,0529,,/  
03,005555555555,USD/  
88,010,000000001941240,,/  
88,015,000000002115264,,/  
88,020,000000001331673,,/  
88,040,000000002115264,,/  
88,045,000000002111364,,/  
88,050,000000001304677,,/  
88,072,000000000003900,,/  
88,073,000000000000000,,/  
88,074,000000000000000,,/  
88,075,000000000000000,,/  
88,079,000000000000000,,/  
88,080,000000000000000,,/  
88,081,000000000000000,,/  
88,100,000000000180000,,/  
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88,539,000000000000000,,/  
88,550,000000000000000,,/  
88,570,000000000000000,,/  
88,580,000000000000000,,/  
88,594,000000000000000,,/  
88,596,000000000000000,,/

88,650,0000000000000000,,/  
 88,690,0000000000005976,,/  
 16,301,000000000180000,Z,813003550998705,000000000587,/  
 16,661,000000000005976,Z,940312220000001,000000000000/  
 88,NOV 03 ACCT ANALYSIS CHARGE  
 49,000000011481310,000063/  
 98,000000011481310,000001,000065/  
 99,000000788568205,000004,000355/

01 File Header Record  
 INFIMPGA Sender Identification. This is normally a USER ID that we  
 would set up when implementing each client (8 spaces).  
 061000052 Receiver Identification. State ABA on file (9 spaces).  
 031223 File Create Date (6 spaces).  
 0530 File Create Time (Central) (4 spaces).  
 04 File Identification Number. Random number (2 spaces).  
 110 Physical Record Length. Always 110 for Mainframe to Mainframe  
 1 Block Size. Number of physical records in a block Always 1 for  
 M2M.  
 2 Version Number. Always (BAI) 2 for Mainframe to Mainframe  
 / End of record.

02 Group Header Record  
 061000052 Receiver Identification. ABA Number on Account (9 spaces).  
 061000052 Originator Identification. ABA Number on Account (9 spaces).  
 1 Group Status. Always 1 for M2M.  
 031222 As-of-Date (6 spaces).  
 0530 As-of-Time (Central) (4 spaces).  
 ,, Two optional fields we leave blank. They are Currency Code and  
 As-ofDate Modifier. Each "," denotes an empty field.  
 / End of record.

03 Account Identifier and Summary Status/Continuation Record  
 002222222222 Account Number (12 spaces).  
 USD Currency Code (3 spaces).  
 100 Summary/Balance BAI Code (3 spaces).  
 000000005109277 Dollar Amount (15 spaces).  
 0000027 Item Count (7 spaces). May be blank based upon client setup.  
 S Float (1 space). May be blank based upon client setup.  
 000000000879139 If Float is reported, Zero Day Float (15 spaces).  
 000000000331400 If Float is reported, One Day Float (15 spaces).  
 000000000150700 If Float is reported, Two Plus Day Float (15 spaces).  
 / End of record.

16/88 Transaction Detail/Continuation  
 495 Detail BAI Code (3 spaces).  
 000000063825332 Dollar Amount (15 spaces).  
 Z Float. May be Z (Immediately Available on Credit or  
 No Float on a Debit ) or S (Next three spaces  
 Distributed Float).  
 903712290002659 Bank Reference Number (15 spaces).  
 000000000000 Customer Reference Number (12 spaces).  
 / End of Detail Record  
 88 Continuation Record (Free Form Text with Additional  
 Data ).

16 Transaction Detail  
 695 Detail BAI Code (3 spaces).

000000000153044 Dollar Amount (15 spaces)  
Z Float. May be Z (Immediately Available on Credit or No Float  
On a Debit) or S (Next three spaces Distributed Float).  
813103410525160 Bank Reference Number (15 spaces).  
000000433840 Customer Reference Number (12 spaces).  
/ End of record.

16 Transaction Detail  
172 Detail BAI Code (3 spaces).  
000000000153044 Dollar Amount (15 spaces).  
S Float. May be Z (Immediately Available on Credit or No Float  
On a Debit) or S (Next three spaces Distributed Float).  
000000000002844 If Float is reported, Zero Day Float (15 spaces).  
000000000066200 If Float is reported, One Day Float (15 spaces).  
000000000016900 If Float is reported, Two Plus Day Float (15 spaces).  
813100800198052 Bank Reference Number (15 spaces).  
000000000000 Customer Reference Number (12 spaces).  
/ End of record.

49 Account Trailer Record  
000000718619949 Algebraic sum of all amounts in record codes 03, 16, and 88  
associated with this account (15 spaces).  
000086 Total number of records in the account, including the 03, 16,  
88, and 49 records (6 spaces).  
/ End of record.

98 Group Trailer Record  
000000718619949 Algebraic sum of all Account Control Totals  
(Record 49). (15 spaces).  
000001 Total number of 03 records in the file (6 spaces).  
000088 Total number of records in the file, including the 02, 03, 16,  
49, 88 and 98 records (6 spaces).  
/ End of record.

99 File Trailer Record  
000000788568205 Algebraic sum of all Group Control Totals  
(Record 98). (15 spaces).  
000004 Total number of group records in the file, represented by  
either the 02 or 98 records (6 spaces)  
000355 Total number of records in the file, including the 01, 02, 03,  
16, 49, 88, 98 and 99 records (6 spaces).  
/ End of record.

## Appendix H - ACH CONFIRMATION FILE LAYOUT

### ISA Interchange Control Header Record

This record is not utilized.

ELEMEN T	REQ.	SIZE	DESCRIPTION	CONTENTS
ISA	M	3/3	ISA Record Identifier	<b>ISA</b>
ISA01	M	2/2	Authorization information qualifier	<b>00</b>
ISA02	M	10/10	Authorization information	<b>10 spaces</b>
ISA03	M	2/2	Security qualifier	<b>00</b>
ISA04	M	10/10	Security information	<b>10 spaces</b>
ISA05	M	2/2	Sender identification qualifier	
ISA06	M	15/15	Sender identification	
ISA07	M	2/2	Receiver identification qualifier	
ISA08	M	15/15	Receiver identification	
ISA09	M	6/6	Interchange creation date	YYMMDD
ISA10	M	4/4	Interchange creation time	HHMM
ISA11	M	1/1	Interchange standard identifier	<b>U</b>
ISA12	M	5/5	Interchange version	<b>00304</b>
ISA13	M	9/9	Sender's control number	Sequential control number
ISA14	M	1/1	Acknowledgement request	<b>0</b>
ISA15	M	1/1	Status indicator	<b>P</b> (Production) <b>T</b> (Test)
ISA16	M	1/1	Sub-element separator	<b>&gt;</b>

**GS Functional Group Header Record**

This record is not utilized.

<b>ELEMEN T</b>	<b>REQ.</b>	<b>SIZE</b>	<b>DESCRIPTION</b>	<b>CONTENTS</b>
GS	M	2/2	GS Record Identifier	<b>GS</b>
GS01	M	2/2	Information type identification	<b>AG</b>
GS02	M	2/12	Application sender's id	
GS03	M	2/15	Application receiver's id	
GS04	M	6/6	Group date	YYMMDD
GS05	M	4/6	Group time	HHMM
GS06	M	1/9	Group control number	
GS07	M	1/2	Responsible agency code	<b>X (ASC X12)</b>
GS08	M	1/12	Ver/Release id code	<b>003040</b>

21-66

**ST Transaction Set Header Record**

This record is not utilized.

<b>ELEMEN T</b>	<b>REQ.</b>	<b>SIZE</b>	<b>DESCRIPTION</b>	<b>CONTENTS</b>
ST	M	2/2	ST Record Identifier	<b>ST</b>
ST01	M	3/3	Transaction Set Identification	<b>824</b>
ST02	M	4/9	Sender's Control Number	

9-14

**BGN Beginning Segment Record**

This record is not utilized.

<b>ELEMEN T</b>	<b>REQ.</b>	<b>SIZE</b>	<b>DESCRIPTION</b>	<b>CONTENTS</b>
BGN	M	3/3	BGN Record Identifier	<b>BGN</b>
BGN01	M	2/2	Transaction Set Purpose Code	<b>11</b>
BGN02	M	1/30	Reference Number	<b>NV</b>
BGN03	M	6/6	Date	<b>YYMMDD</b>

12-41

**OTI Original Transaction Identification Record**

<b>ELEMENT</b>	<b>REQ.</b>	<b>SIZE</b>	<b>DESCRIPTION</b>	<b>CONTENTS</b>
OTI	M	3/3	OTI Record Identifier	<b>OTI</b>
OTI01	M	1/2	Application Acknowledgement Code	<b>TA (Transaction accepted)</b> <b>TC (Transaction accepted with data content change)</b> <b>TR (Transaction rejected)</b>
OTI02	M	2/2	Reference Number Qualifier	<b>TN</b>
OTI03	M	1/30	Reference Number	ACH Payment #, ACH Payment # plus 'REV', or Vendor Number plus Mail Code
OTI04	O	2/15	Field Not Used	
OTI05	O	2/15	Field Not Used	
OTI06	O	6/6	Field Not Used	
OTI07	O	4/6	Field Not Used	
OTI08	C	1/9	Group Control Number	
OTI09	O	4/9	Transaction Set Control Number	

26-97

And

<b>ELEMENT</b>	<b>REQ.</b>	<b>SIZE</b>	<b>DESCRIPTION</b>	<b>CONTENTS</b>
OTI	M	3/3	OTI Record Identifier	<b>OTI</b>
OTI01	M	1/2	Application Acknowledgement Code	<b>GA (Func. Group Accepted)</b> <b>GC (Func. Group Accepted with data content change)</b> <b>GR (Func. Group Rejected)</b> <b>GP (Func Group Partially Accepted)</b>
OTI02	M	2/2	Reference Number Qualifier	<b>ZZ</b>
OTI03	M	1/30	Reference Number	<b>NV</b>
OTI04	O	2/15	Field Not Used	
OTI05	O	2/15	Field Not Used	
OTI06	O	6/6	Field Not Used	
OTI07	O	4/6	Field Not Used	
OTI08	C	1/9	Group Control Number	
OTI09	O	4/9	Transaction Set Control Number	

26-97

**REF Reference Record**

This record is not utilized.

<b>ELEMEN T</b>	<b>REQ.</b>	<b>SIZE</b>	<b>DESCRIPTION</b>	<b>CONTENTS</b>
REF	M	3/3	REF Record Identifier	<b>REF</b>
REF01	M	2/2	Reference Qualifier	<b>1K</b>
REF02	M	9/9	Company ID	

14

**DTM Date/Time Reference Record**

<b>ELEMEN T</b>	<b>REQ.</b>	<b>SIZE</b>	<b>DESCRIPTION</b>	<b>CONTENTS</b>
DTM	M	3/3	DTM Record Identifier	<b>DTM</b>
DTM01	M	3/3	Date/Time Qualifier	<b>007</b>
DTM02	C	6/6	Date	<b>YYMMDD</b>

12

**TED Technical Error Description Record**

<b>ELEMEN T</b>	<b>REQ.</b>	<b>SIZE</b>	<b>DESCRIPTION</b>	<b>CONTENTS</b>
TED	M	3/3	TED Record Identifier	<b>TED</b>
TED01	M	1/3	Application Error Condition Code	
TED02	O	1/60	Free Form Message	

5-66

**AMT Amount Record**

This record is not utilized.

<b>ELEMEN T</b>	<b>REQ.</b>	<b>SIZE</b>	<b>DESCRIPTION</b>	<b>CONTENTS</b>
AMT	M	3/3	AMT Record Identifier	<b>AMT</b>
AMT01	M	1/2	Amount Qualifier	<b>OP Original Pymt Total BT Bank Reject Total NP Net to Pay Total</b>
AMT02	M	1/15	Monetary Amount	<b>(Functional Group Level)</b>

5-20

**QTY Quantity Record**

ELEMEN T	REQ.	SIZE	DESCRIPTION	CONTENTS
QTY	M	3/3	QTY Record Identifier	QTY
QTY01	M	2/2	Quantity Qualifier	53 Original Payment Count 54 Bank Reject Item Count 55 Net to Pay Item Count
QTY02	M	1/15	Quantity	(Functional Group Level)

6-20

**SE Transaction Set Trailer Record**

This record is not utilized.

ELEMEN T	REQ.	SIZE	DESCRIPTION	CONTENTS
SE	M	2/2	SE Record Identifier	SE
SE01	M	1/6	Number of segments in transaction set	
SE02	M	4/9	Transaction set control number	Same as ST02

7-17

**GE Functional Group Trailer Record**

This record is not utilized.

ELEMEN T	REQ.	SIZE	DESCRIPTION	CONTENTS
GE	M	2/2	GE Record Identifier	GE
GE01	M	1/6	Number of transaction sets in functional group	
GE02	M	1/9	Functional group control number	Same as GS06

4-17

**IEA Interchange Control Trailer Record**

This record is not utilized.

ELEMENT	REQ.	SIZE	DESCRIPTION	CONTENTS
IEA	M	3/3	IEA Record Identifier	IEA
IEA01	M	1/5	Number of functional groups in the interchange	
IEA02	M	9/9	Interchange control number	Same as ISA13

13-17

**SE Transaction Set Trailer Record**

This record is not utilized.

<b>ELEMEN T</b>	<b>REQ.</b>	<b>SIZE</b>	<b>DESCRIPTION</b>	<b>CONTENTS</b>
SE	M	2/2	SE Record Identifier	SE
SE01	M	1/6	Number of segments in transaction set	
SE02	M	4/9	Transaction set control number	Same as ST02

**7-17****GE Functional Group Trailer Record**

This record is not utilized.

<b>ELEMEN T</b>	<b>REQ.</b>	<b>SIZE</b>	<b>DESCRIPTION</b>	<b>CONTENTS</b>
GE	M	2/2	GE Record Identifier	GE
GE01	M	1/6	Number of transaction sets in functional group	
GE02	M	1/9	Functional group control number	Same as GS06

**4-17****IEA Interchange Control Trailer Record**

This record is not utilized.

<b>ELEMENT</b>	<b>REQ.</b>	<b>SIZE</b>	<b>DESCRIPTION</b>	<b>CONTENTS</b>
IEA	M	3/3	IEA Record Identifier	IEA
IEA01	M	1/5	Number of functional groups in the interchange	
IEA02	M	9/9	Interchange control number	Same as ISA13

**13-17**

**ACH Payment File Layout (CTX FORMAT)**

Layout begins on next page

# 820 Payment Order/Remittance Advice

Functional Group ID=**RA**

## Introduction:

This Draft Standard for Trial Use contains the format and establishes the data contents of the Payment Order/Remittance Advice Transaction Set (820) for use within the context of an Electronic Data Interchange (EDI) environment. The transaction set can be used to make a payment, send a remittance advice, or make a payment and send a remittance advice. This transaction set can be an order to a financial institution to make a payment to a payee. It can also be a remittance advice identifying the detail needed to perform cash application to the payee's accounts receivable system. The remittance advice can go directly from payer to payee, through a financial institution, or through a third party agent.

## Notes:

**IMPLEMENTATION NOTE:** Table 1, N1 segment loop is mapped in this document to show use of multiple N1 segments. It is recommended that, if an N1 segment is used at position T1/065, then an N1 segment at position T1/070 should also be present.

## Heading:

	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
	010	ST	Transaction Set Header	M	1		
	020	BPR	Beginning Segment for Payment Order/Remittance Advice	M	1		
Not Used	030	NTE	Note/Special Instruction	O	>1		
	035	TRN	Trace	O	1		c1
Not Used	040	CUR	Currency	O	1		c2
	050	REF	Reference Numbers	O	>1		
Not Used	060	DTM	Date/Time/Period	O	>1		
LOOP ID - N1						>1	
	065	N1	Name	O	1		
Not Used	067	N2	Additional Name Information	O	>1		
Not Used	068	N3	Address Information	O	>1		
Not Used	069	N4	Geographic Location	O	1		
LOOP ID - N1						>1	
	070	N1	Name	O	1		c3
Not Used	080	N2	Additional Name Information	O	>1		
Not Used	090	N3	Address Information	O	>1		
Not Used	100	N4	Geographic Location	O	1		
Not Used	110	REF	Reference Numbers	O	>1		
Not Used	120	PER	Administrative Communications Contact	O	>1		

## Detail:

	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
LOOP ID - ENT						>1	
	010	ENT	Entity	O	1		c4
LOOP ID - N1						>1	
	020	N1	Name	O	1		c5
Not Used	030	N2	Additional Name Information	O	>1		
Not Used	040	N3	Address Information	O	>1		
Not Used	050	N4	Geographic Location	O	1		
Not Used	060	REF	Reference Numbers	O	>1		
Not Used	070	PER	Administrative Communications Contact	O	>1		

			LOOP ID - ADX			>1	
Not Used	080	ADX	Adjustment	O	1		c6
Not Used	090	NTE	Note/Special Instruction	O	>1		
Not Used	100	PER	Administrative Communications Contact	O	>1		
Not Used	105	DTM	Date/Time/Period	O	1		
			LOOP ID - REF			>1	
Not Used	110	REF	Reference Numbers	O	1		
Not Used	120	DTM	Date/Time/Period	O	>1		
			LOOP ID - IT1			>1	
Not Used	130	IT1	Baseline Item Data (Invoice)	O	1		c7
			LOOP ID - REF			>1	
Not Used	140	REF	Reference Numbers	O	1		
Not Used	141	DTM	Date/Time/Period	O	1		
			LOOP ID - ITA			>1	
Not Used	142	ITA	Allowance, Charge or Service	O	1		
Not Used	143	TXI	Tax Information	O	>1		
			LOOP ID - SLN			>1	
Not Used	144	SLN	Subline Item Detail	O	1		
			LOOP ID - REF			>1	
Not Used	145	REF	Reference Numbers	O	1		
Not Used	146	DTM	Date/Time/Period	O	>1		
			LOOP ID - ITA			>1	
Not Used	147	ITA	Allowance, Charge or Service	O	1		
Not Used	148	TXI	Tax Information	O	>1		
			LOOP ID - RMR			>1	
	150	RMR	Remittance Advice Accounts Receivable Open Item Reference	O	1		c8
Not Used	160	NTE	Note/Special Instruction	O	>1		
	170	REF	Reference Numbers	O	>1		
Not Used	180	DTM	Date/Time/Period	O	>1		
			LOOP ID - IT1			>1	
Not Used	190	IT1	Baseline Item Data (Invoice)	O	1		c9
			LOOP ID - REF			>1	
Not Used	200	REF	Reference Numbers	O	1		
Not Used	201	DTM	Date/Time/Period	O	1		
			LOOP ID - ITA			>1	
Not Used	202	ITA	Allowance, Charge or Service	O	1		
Not Used	203	TXI	Tax Information	O	>1		
			LOOP ID - SLN			>1	
Not Used	204	SLN	Subline Item Detail	O	1		
			LOOP ID - REF			>1	
Not Used	205	REF	Reference Numbers	O	1		
Not Used	206	DTM	Date/Time/Period	O	>1		
			LOOP ID - ITA			>1	
Not Used	207	ITA	Allowance, Charge or Service	O	1		
Not Used	208	TXI	Tax Information	O	>1		
			LOOP ID - ADX			>1	
Not Used	210	ADX	Adjustment	O	1		c10
Not Used	220	NTE	Note/Special Instruction	O	>1		
Not Used	230	PER	Administrative Communications Contact	O	>1		
			LOOP ID - REF			>1	
Not Used	240	REF	Reference Numbers	O	1		
Not Used	250	DTM	Date/Time/Period	O	>1		
			LOOP ID - IT1			>1	
Not Used	260	IT1	Baseline Item Data (Invoice)	O	1		c11
			LOOP ID - REF			>1	
Not Used	270	REF	Reference Numbers	O	1		

Not Used	271	DTM	Date/Time/Period	O	1			
						LOOP ID - ITA		>1
Not Used	272	ITA	Allowance, Charge or Service	O	1			
Not Used	273	TXI	Tax Information	O	>1			
						LOOP ID - SLN		>1
Not Used	274	SLN	Subline Item Detail	O	1			
						LOOP ID - REF		>1
Not Used	275	REF	Reference Numbers	O	1			
Not Used	276	DTM	Date/Time/Period	O	>1			
						LOOP ID - ITA		>1
Not Used	277	ITA	Allowance, Charge or Service	O	1			
Not Used	278	TXI	Tax Information	O	>1			
						LOOP ID - TXP		>1
Not Used	280	TXP	Tax Payment	O	1			
Not Used	285	TXI	Tax Information	O	>1			
						LOOP ID - LX		>1
Not Used	290	LX	Assigned Number	O	1			
Not Used	295	REF	Reference Numbers	O	>1			
Not Used	300	TRN	Trace	O	>1			
						LOOP ID - NM1		>1
Not Used	305	NM1	Individual or Organizational Name	O	1			
Not Used	310	REF	Reference Numbers	O	>1			
Not Used	315	G53	Maintenance Type	O	1			
						LOOP ID - AIN		>1
Not Used	320	AIN	Income	O	1			
Not Used	325	QTY	Quantity	O	>1			
Not Used	330	DTP	Date or Time or Period	O	>1			
						LOOP ID - PEN		>1
Not Used	335	PEN	Pension Information	O	1			
Not Used	340	AMT	Monetary Amount	O	>1			
Not Used	345	DTP	Date or Time or Period	O	>1			
						LOOP ID - INV		>1
Not Used	350	INV	Investment Vehicle Selection	O	1			
Not Used	355	DTP	Date or Time or Period	O	>1			

### Summary:

Pos. No.	Seg. ID	Name	Req. Des.	Max. Use	Loop Repeat	Notes and Comments
010	SE	Transaction Set Trailer	M	1		

### Transaction Set Comments

1. The TRN segment is used to uniquely identify a payment order/remittance advice.
2. The CUR segment does not initiate a foreign exchange transaction.
3. The N1 loop allows for name/address information for the payer and payee which would be utilized to address remittance(s) for delivery.
4. ENT09 may contain the payee's accounts receivable customer number.
5. Allowing the N1 segment to repeat in this area allows the paying entity within a payer and the paid entity within a payee to be identified (not the payer and payee).
6. This ADX loop contains adjustment items which are not netted to an RMR segment in this transaction set.
7. Loop IT1 within the ADX loop is the adjustment line item detail loop.
8. Loop RMR is for open items being referenced or for payment on account.
9. Loop IT1 within the RMR loop is the remittance line item detail loop.
10. This ADX loop can only contain adjustment information for the immediately preceding RMR segment and affects the amount (RMR04) calculation. If this adjustment amount is not netted to the immediately preceding RMR, use the outer ADX loop (position 080).
11. Loop IT1 within the ADX loop is the adjustment line item detail loop.

**Segment:** **ST** Transaction Set Header  
**Position:** 010  
**Loop:**  
**Level:** Heading  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To indicate the start of a transaction set and to assign a control number  
**Syntax Notes:**  
**Semantic Notes:** 1 The transaction set identifier (ST01) is used by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 810 selects the Invoice Transaction Set).  
**Comments:**

**Data Element Summary**

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
ST01	143	Transaction Set Identifier Code Code uniquely identifying a Transaction Set 820 X12.4 Payment Order/Remittance Advice	M ID 3/3
ST02	329	Transaction Set Control Number Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set	M AN 4/9

**Segment:** **BPR** Beginning Segment for Payment Order/Remittance Advice

**Position:** 020

**Loop:**

**Level:** Heading

**Usage:** Mandatory

**Max Use:** 1

**Purpose:** (1) To indicate the beginning of a PaymentOrder/Remittance Advice Transaction Set and total payment amount or (2) to enable related transfer of funds and/or information from payer to payee to occur

**Syntax Notes:**

- 1 If either BPR06 or BPR07 is present, then the other is required.
- 2 If BPR08 is present, then BPR09 is required.
- 3 If either BPR12 or BPR13 is present, then the other is required.
- 4 If BPR14 is present, then BPR15 is required.
- 5 If either BPR18 or BPR19 is present, then the other is required.
- 6 If BPR20 is present, then BPR21 is required.

**Semantic Notes:**

- 1 BPR02 specifies the payment amount.
- 2 When using this transaction set to initiate a payment, BPR06 through BPR16 may be required, depending on the conventions of the specific financial channel being used. BPR06 and BPR07 relate to the originating depository financial institution (ODFI).
- 3 BPR12 and BPR13 relate to the receiving depository financial institution (RDFI).
- 4 BPR15 is the account number of the receiving company to be debited or credited with the payment order.
- 5 BPR17 is a code identifying the business reason for this payment.
- 6 BPR18, BPR19, BPR20 and BPR21, if used, identify a third bank identification number and account to be used for return items only.

**Comments:**

- 1 BPR09 is the account of the company originating the payment. This account may be debited or credited depending on the type of payment order.

#### Data Element Summary

Ref.	Data		
<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
BPR01	305	Transaction Handling Code	M ID 1/1
		Code designating the action to be taken by all parties	
		FMS recommends use of code C - Payment Accompanies Remittance Advice.	
		C Payment Accompanies Remittance Advice	
BPR02	782	Monetary Amount	M R 1/15
		Monetary amount	
		Any payment going through the ACH system cannot exceed \$99,999,999.99.	
		Any amount not including a decimal will be assumed to be a whole dollar amount.	
BPR03	478	Credit/Debit Flag Code	M ID 1/1
		Code indicating whether amount is a credit or debit	
		C Credit	
BPR04	591	Payment Method Code	M ID 3/3
		Code identifying the method for the movement of payment instructions	
		ACH Automated Clearing House (ACH)	
BPR05	812	Payment Format Code	O ID 1/10
		Code identifying the payment format to be used	
		CCP Cash Concentration/Disbursement plus Addenda (CCD+) (ACH)	
		CTX Corporate Trade Exchange (CTX) (ACH)	
		PPP Prearranged Payment and Deposit plus Addenda (PPD+) (ACH)	
BPR06	506	(DFI) ID Number Qualifier	X ID 2/2
		Code identifying the type of identification number of Depository Financial Institution (DFI)	
		01 ABA Transit Routing Number Including Check Digits (9 digits)	
BPR07	507	(DFI) Identification Number	X AN 3/12

Depository Financial Institution (DFI) identification number  
 Value in this position will be the Austin Financial Center's 9 digit RTN:  
 111036183.

	BPR08	896	<b>Account Number Qualifier Code</b> Code indicating type of bank account or other financial asset ZZ Mutually Defined ZZ will be used to indicate that the value in the following field will be the Agency Location Code.	O	ID 2/2
	BPR09	508	<b>Account Number</b> Account number assigned Agency Location Code (8 digits) of paying agency.	X	AN 1/35
Not Used	BPR10	509	<b>Originating Company Identifier</b> A unique identifier designating the company initiating the funds transfer instructions. The first character is one-digit ANSI identification code designation (ICD) followed by the nine-digit identification number which may be an IRS employer identification number (EIN), data universal numbering system (DUNS), or a user assigned number; the ICD for an EIN is 1, DUNS is 3, user assigned number is 9	O	AN 10/10
Not Used	BPR11	510	<b>Originating Company Supplemental Code</b> A code defined between the originating company and the originating depository financial institution (ODFI) that uniquely identifies the company initiating the transfer instructions	O	AN 9/9
	BPR12	506	<b>(DFI) ID Number Qualifier</b> Code identifying the type of identification number of Depository Financial Institution (DFI) 01 ABA Transit Routing Number Including Check Digits (9 digits)	X	ID 2/2
	BPR13	507	<b>(DFI) Identification Number</b> Depository Financial Institution (DFI) identification number Value in this position will be the receiving Financial Institution's 9 digit RTN.	O	AN 3/12
	BPR14	896	<b>Account Number Qualifier Code</b> Code indicating type of bank account or other financial asset DA Demand Deposit SG Savings	O	ID 2/2
	BPR15	508	<b>Account Number</b> Account number assigned Value in this position will be the vendor's account number at the above Financial Institution.	X	AN 1/35
	BPR16	513	<b>Effective Entry Date</b> Date the originating company intends for the transaction to be settled. Settlement date - mandatory for FMS use.	O	DT 6/6
	BPR17	1048	<b>Business Function Code</b> Code identifying the business reason for this payment	O	ID 1/3
Not Used	BPR18	506	<b>(DFI) ID Number Qualifier</b> Code identifying the type of identification number of Depository Financial Institution (DFI) Refer to 003040 Data Element Dictionary for acceptable code values.	X	ID 2/2
Not Used	BPR19	507	<b>(DFI) Identification Number</b> Depository Financial Institution (DFI) identification number	X	AN 3/12
Not Used	BPR20	896	<b>Account Number Qualifier Code</b> Code indicating type of bank account or other financial asset Refer to 003040 Data Element Dictionary for acceptable code values.	O	ID 2/2
Not Used	BPR21	508	<b>Account Number</b> Account number assigned	X	AN 1/35

**Segment:** **TRN** Trace  
**Position:** 035  
**Loop:**  
**Level:** Heading  
**Usage:** Optional  
**Max Use:** 1  
**Purpose:** To uniquely identify a transaction to an application  
**Syntax Notes:**  
**Semantic Notes:**

- 1 TRN02 provides unique identification for the transaction.
- 2 TRN03 identifies an organization.
- 3 TRN04 identifies a further subdivision within the organization.

**Comments:**

**Data Element Summary**

Ref.	Data			
<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>	
TRN01	481	Trace Type Code Code identifying which transaction is being referenced	M	ID 1/2
		1 Current Transaction Trace Numbers		
TRN02	127	Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.	M	AN 1/30
		Agency internal reference number.		
Not Used	TRN03	509 Originating Company Identifier A unique identifier designating the company initiating the funds transfer instructions. The first character is one-digit ANSI identification code designation (ICD) followed by the nine-digit identification number which may be an IRS employer identification number (EIN), data universal numbering system (DUNS), or a user assigned number; the ICD for an EIN is 1, DUNS is 3, user assigned number is 9	O	AN 10/10
Not Used	TRN04	127 Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.	O	AN 1/30

**Segment:** **REF** Reference Numbers  
**Position:** 050  
**Loop:**  
**Level:** Heading  
**Usage:** Optional  
**Max Use:** >1  
**Purpose:** To specify identifying numbers.  
**Syntax Notes:** 1 At least one of REF02 or REF03 is required.  
**Semantic Notes:**  
**Comments:**

**Data Element Summary**

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>		
REF01	128	<b>Reference Number Qualifier</b> Code qualifying the Reference Number. This data field indicates a payment schedule number will follow. 72 Schedule Reference Number Identifies a number for a program schedule (for example, a logic type of network) or working schedule to complete a specific task or set of tasks	M ID 2/2
REF02	127	<b>Reference Number</b> Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier. This data field is the schedule number submitted by the agency authorizing the payment. This number should appear in the 4th and/or 5th nodes of the dataset name of the payment file transmitted to AFC.	X AN 1/30
Not Used	REF03	<b>Description</b> A free-form description to clarify the related data elements and their content	X AN 1/80

**Segment:** **N1** Name  
**Position:** 065  
**Loop:** N1 Optional  
**Level:** Heading  
**Usage:** Optional  
**Max Use:** 1  
**Purpose:** To identify a party by type of organization, name, and code  
**Syntax Notes:** 1 At least one of N102 or N103 is required.  
2 If either N103 or N104 is present, then the other is required.  
**Semantic Notes:**  
**Comments:** 1 This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party.  
2 N105 and N106 further define the type of entity in N101.

**Data Element Summary**

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>	
<u>Des.</u>	<u>Element</u>			
N101	98	<b>Entity Identifier Code</b> Code identifying an organizational entity, a physical location, or an individual PE Payee	<b>M ID 2/2</b>	
N102	93	<b>Name</b> Free-form name Payee's name - the recipient of the Federal payment.	<b>X AN 1/35</b>	
N103	66	<b>Identification Code Qualifier</b> Code designating the system/method of code structure used for Identification Code (67) Per TFM Bulletin 95-10 use FI to indicate the following number is a Taxpayer Identification Number (TIN). FI Federal Taxpayer's Identification Number Either EIN or SSN.	<b>X ID 1/2</b>	
	N104	67	<b>Identification Code</b> Code identifying a party or other code TIN number - 9 digits.	<b>X AN 2/17</b>
Not Used	N105	706	<b>Entity Relationship Code</b> Code describing entity relationship Refer to 003040 Data Element Dictionary for acceptable code values.	<b>O ID 2/2</b>
Not Used	N106	98	<b>Entity Identifier Code</b> Code identifying an organizational entity, a physical location, or an individual Refer to 003040 Data Element Dictionary for acceptable code values.	<b>O ID 2/2</b>

**Segment:** **N1** Name  
**Position:** 070  
**Loop:** N1 Optional  
**Level:** Heading  
**Usage:** Optional  
**Max Use:** 1  
**Purpose:** To identify a party by type of organization, name, and code  
**Syntax Notes:** 1 At least one of N102 or N103 is required.  
 2 If either N103 or N104 is present, then the other is required.  
**Semantic Notes:**  
**Comments:** 1 This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party.  
 2 N105 and N106 further define the type of entity in N101.

**Data Element Summary**

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>		
N101	98	<b>Entity Identifier Code</b> Code identifying an organizational entity, a physical location, or an individual PR Payer	M ID 2/2
N102	93	<b>Name</b> Free-form name The FPA ID (up to 4 characters) and TREAS 220 (to indicate the disbursing Regional Financial Center). This field will be used for batching and will appear in Field 3 (Company Name) of the ACH Batch Header Record.	X AN 1/35
N103	66	<b>Identification Code Qualifier</b> Code designating the system/method of code structure used for Identification Code (67) Refer to 003040 Data Element Dictionary for acceptable code values.	X ID 1/2
N104	67	<b>Identification Code</b> Code identifying a party or other code	X AN 2/17
Not Used	N105	706 <b>Entity Relationship Code</b> Code describing entity relationship Refer to 003040 Data Element Dictionary for acceptable code values.	O ID 2/2
Not Used	N106	98 <b>Entity Identifier Code</b> Code identifying an organizational entity, a physical location, or an individual Refer to 003040 Data Element Dictionary for acceptable code values.	O ID 2/2

Segment: **ENT** Entity  
 Position: 010  
 Loop: ENT Optional  
 Level: Detail  
 Usage: Optional  
 Max Use: 1  
 Purpose: To designate the entities which are parties to a transaction and specify a reference meaningful to those entities

- Syntax Notes:
- 1 If any of ENT02 ENT03 or ENT04 is present, then all are required.
  - 2 If any of ENT05 ENT06 or ENT07 is present, then all are required.
  - 3 If either ENT08 or ENT09 is present, then the other is required.

Semantic Notes:

Comments:

- 1 This segment allows for the grouping of data by entity/entities at or within a master/masters. A master (e.g., an organization) can be comprised of numerous subgroups (e.g., entities). This master may send grouped data to another master (e.g., an organization) which is comprised of one or more entities. Groupings are as follows:
  - (1) Single/Single: Only ENT01 is necessary, because there is a single entity (the sending master) communicating with a single entity (the receiving master).
  - (2) Single/Multiple: ENT05, ENT06, and ENT07 would be used to identify the entities within the receiving master. The sending master is a single entity, so no other data elements need be used.
  - (3) Multiple/Single: ENT02, ENT03, and ENT04 would be used to identify the entities within the sending master. The receiving master is a single entity, so no other data elements need be used.
  - (4) Multiple/Multiple: ENT02, ENT03, and ENT04 would be used to identify the entities within the sending master. ENT05, ENT06, and ENT07 would be used to identify the entities within the receiving master.
 This segment also allows for the transmission of a unique reference number that is meaningful between the entities.

- Notes:
1. A single ENT01 should be the standard use to start Table 2 structure.

#### Data Element Summary

Ref.	Data		
<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
ENT01	554	Assigned Number Number assigned for differentiation within a transaction set Assigned by agency authorizing payment.	O N0 1/6
Not Used	ENT02	98 Entity Identifier Code Code identifying an organizational entity, a physical location, or an individual Refer to 003040 Data Element Dictionary for acceptable code values.	O ID 2/2
Not Used	ENT03	66 Identification Code Qualifier Code designating the system/method of code structure used for Identification Code (67) Refer to 003040 Data Element Dictionary for acceptable code values.	O ID 1/2
Not Used	ENT04	67 Identification Code Code identifying a party or other code	O AN 2/17
Not Used	ENT05	98 Entity Identifier Code Code identifying an organizational entity, a physical location, or an individual Refer to 003040 Data Element Dictionary for acceptable code values.	O ID 2/2
Not Used	ENT06	66 Identification Code Qualifier Code designating the system/method of code structure used for Identification Code (67) Refer to 003040 Data Element Dictionary for acceptable code values.	O ID 1/2
Not Used	ENT07	67 Identification Code Code identifying a party or other code	O AN 2/17
Not Used	ENT08	128 Reference Number Qualifier Code qualifying the Reference Number. Refer to 003040 Data Element Dictionary for acceptable code values.	X ID 2/2
Not Used	ENT09	127 Reference Number	X AN 1/30

Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.

**Segment:** **N1** Name  
**Position:** 020  
**Loop:** N1 Optional  
**Level:** Detail  
**Usage:** Optional  
**Max Use:** 1  
**Purpose:** To identify a party by type of organization, name, and code  
**Syntax Notes:**  
 1 At least one of N102 or N103 is required.  
 2 If either N103 or N104 is present, then the other is required.  
**Semantic Notes:**  
**Comments:**  
 1 This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party.  
 2 N105 and N106 further define the type of entity in N101.

**Data Element Summary**

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>		
N101	98	<b>Entity Identifier Code</b> Code identifying an organizational entity, a physical location, or an individual Use any code to cite an agency facility location - in relation to each ENT loop. Suggested codes listed below: 12 Regional Office 15 Accounts Payable Office 2P Public Health Service Facility 2Q Veterans Administration Facility 2S Public Health Service Indian Service Facility 2T Department of Justice Facility	M ID 2/2
N102	93	<b>Name</b> Free-form name Facility name.	X AN 1/35
N103	66	<b>Identification Code Qualifier</b> Code designating the system/method of code structure used for Identification Code (67) Refer to 003040 Data Element Dictionary for acceptable code values.	X ID 1/2
N104	67	<b>Identification Code</b> Code identifying a party or other code	X AN 2/17
N105	706	<b>Entity Relationship Code</b> Code describing entity relationship Refer to 003040 Data Element Dictionary for acceptable code values.	O ID 2/2
N106	98	<b>Entity Identifier Code</b> Code identifying an organizational entity, a physical location, or an individual Refer to 003040 Data Element Dictionary for acceptable code values.	O ID 2/2

**Segment:** **RMR** Remittance Advice Accounts Receivable Open Item Reference  
**Position:** 150  
**Loop:** RMR Optional  
**Level:** Detail  
**Usage:** Optional  
**Max Use:** 1  
**Purpose:** To specify the accounts receivable open item(s) to be included in the cash application and to convey the appropriate detail  
**Syntax Notes:** 1 If either RMR01 or RMR02 is present, then the other is required.  
**Semantic Notes:** 1 If RMR03 is present, it specifies how the cash is to be applied.  
**Comments:** 1 Parties using this segment should agree on the content of RMR01 and RMR02 prior to initiating communication.  
2 If RMR03 is not present, this is a payment for an open item. If paying an open item, RMR02 must be present. If not paying a specific open item, RMR04 must be present.  
3 RMR04 is the amount paid.  
4 RMR05 may be needed by some payees to distinguish between duplicate reference numbers.  
5 RMR06 may be used to specify discount taken.

**Notes:** The sum of all RMR04 segments in an 820 must equal the amount of the BPR02.

For payments including interest penalties, the Prompt Payment Act requires the following information:

- the amount of interest paid.
- the effective Prompt Payment Act interest rate.
- the number of days for which interest was calculated.

Please refer to chart for recommended methods to convey this information.

#### Data Element Summary

Ref.	Data		
<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
RMR01	128	Reference Number Qualifier Code qualifying the Reference Number. While any approved X12 code is valid, listed codes are recommended.	X ID 2/2
		AP Accounts Receivable Number	
		BM Bill of Lading Number	
		CT Contract Number	
		IV Seller's Invoice Number	
		PO Purchase Order Number	
		R7 Accounts Receivable Open Item	
		VV Voucher	
RMR02	127	Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.	X AN 1/30
RMR03	482	Payment Action Code Code specifying the type of accounts receivable open item(s) to be included in a cash application. This field is optional for standard payments. It is recommended for interest penalty payments or payments including discounts.	O ID 2/2
		AI Amount Paid Inclusive of Discounts and Adjustments	
		FL Final	
		PA Payment in Advance	
		PI Pay Item	
		PO Payment on Account	
		PP Partial Payment	
RMR04	782	Monetary Amount Monetary amount FMS requires this field.	O R 1/15

Any payment going through the ACH system cannot exceed \$99,999,999.99.  
Any amount not including a decimal will be assumed to be a whole dollar amount.

RMR05 777 **Total Invoice or Credit/Debit Amount** O R 1/15  
Amount of Invoice (including charges, less allowances) before terms discount  
(if discount is applicable) or debit amount or credit amount of referenced items.  
This field is optional. It is recommended for payments including interest  
penalties or discounts.

RMR06 780 **Amount of Discount Taken** O R 1/15  
Amount of discount taken, which may be less than or equal to the amount of  
discount permitted  
This field is required if the payment includes a discount.

**Segment:** **REF** Reference Numbers  
**Position:** 170  
**Loop:** RMR Optional  
**Level:** Detail  
**Usage:** Optional  
**Max Use:** >1  
**Purpose:** To specify identifying numbers.  
**Syntax Notes:** 1 At least one of REF02 or REF03 is required.  
**Semantic Notes:**  
**Comments:**  
**Notes:**

This REF segment may be used for any number of purposes. When using it to provide Prompt Payment Act information concerning an interest penalty, please use the following example.

#### Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
REF01	128	Reference Number Qualifier Code qualifying the Reference Number. Use code RB to indicate that the following number is the interest rate used to calculate the interest paid in the preceding RMR segment. RB Rate code number	M ID 2/2
REF02	127	Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier. Use this field to show the interest rate used to calculate the interest paid in the preceding RMR segment.	X AN 1/30
REF03	352	Description A free-form description to clarify the related data elements and their content Use this field to indicate the amount of interest being paid and the number of days for which it was paid.	X AN 1/80

**Segment:** **SE** Transaction Set Trailer  
**Position:** 010  
**Loop:**  
**Level:** Summary  
**Usage:** Mandatory  
**Max Use:** 1  
**Purpose:** To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments).  
**Syntax Notes:**  
**Semantic Notes:**  
**Comments:** 1 SE is the last segment of each transaction set.

#### Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>		
SE01	96	Number of Included Segments Total number of segments included in a transaction set including ST and SE segments	M N0 1/10
SE02	329	Transaction Set Control Number Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set	M AN 4/9

**IDENTIFICATION RECORD**

Column	Size	Type	Description	Contents
1-3	3	Pic X	Tag Identification	"CRF"
4-9	6	Pic X	Set Identification	"BAF820"
10-19	10	Pic X	Company ID	"8660047910"
20-54	35	Pic X	Ordering Bank Account Number	"252850337"
55-57	3	Pic X	Payment Method Code	"ACH"
58-65	8	Pic 9	Payment Due Date	YYYYMMDD - Determined as 2 Business Days from the System Management Current Effective Date
66-68	3	Pic X	Currency	"USD"
69-70	2	Pic X	Production/Test File Indicator	"P0" or "T1"
71-77	7	Pic X	File Layout Version Number	"GLB01.1"
78-80	3	Pic X	Filler	Spaces

**P20 RECORD**

Column	Size	Type	Description	Contents
1-3	3	Pic X	Record Type	"P20"
4-13	10	Pic X	Company ID	"8660047910"
14-21	8	Pic 9	Payment Creation Date	YYYYMMDD (System Date)
22-24	3	Pic X	Payment Method Code	"ACH"
25-39	15	Pic X	Message/Payment Ref No.	VW_PAYMENT_WORK (CL_WARRANT_NO)
40-47	8	Pic 9	Payment Due Date (Effective Entry Date)	YYYYMMDD - Determined as 2 Business Days from the System Management Current Effective Date
48-65	18	Pic X	Payment Amount	VW_PAYMENT_WORK (CL_PMT_AMOUNT) Format 'szzzzzzzzzzzz.zz' where s=sign (+) and z=integer (0 - 9)
66-68	3	Pic X	Payment Currency Code	"USD"
69-71	3	Pic X	Payment Handling Code	"C"
72-74	3	Pic X	Payment Debit/Credit Code	"C"
75-77	3	Pic X	Payment Format	"CTX"
78-80	3	Pic X	Filler	Spaces

**P40 RECORD**

Column	Size	Type	Description	Contents
1-3	3	Pic X	Record Type	"P40"
4-38	35	Pic X	Originator Bank Account Number	"252850337"
39-49	11	Pic X	Originator Bank ID Code	"122101706"
50-52	3	Pic X	Originator Bank Account	"USD"

			Currency Code	
53-54	2	Pic X	Originator Bank ISO Country Code	"US"
55-56	2	Pic X	Financial Charges Allocation Code	"15"
57-80	24	Pic X	Filler	Spaces

#### P41 RECORD

Column	Size	Type	Description	Contents
1-3	3	Pic X	Record Type	"P41"
4-6	3	Pic X	Vendor Bank Code Qualifier	"EFT"
7-17	11	Pic X	Vendor Bank Sort (ID) Code	VW_PAYMENT_WORK (CL_TRANSIT_CODE)
18-20	3	Pic X	Vendor Bank Account Type	VW_PAYMENT_WORK (CL_ACCT_TYPE)
21-55	35	Pic X	Vendor Bank Account Number	VW_PAYMENT_WORK (CL_ACCT_NO)
56-74	19	Pic X	Vendor Bank Account Name or Bank Society Roll Number	Spaces
75-76	2	Pic X	Vendor Bank ISO Country Code	"US"
77-80	4	Pic X	Filler	Spaces

#### P50 RECORD

Column	Size	Type	Description	Contents
1-3	3	Pic X	Record Type	"P50"
4-38	35	Pic X	Ordering Party (Payer) Name	"State of Arizona"
39-80	42	Pic X	Filler	Spaces

**P53 RECORD**

Column	Size	Type	Description	Contents
1-3	3	Pic X	Record Type	"P53"
4-38	35	Pic X	Vendor Name 1	VW_PAYMENT_WORK (CL_NAME)
39-73	35	Pic X	Vendor Name 2	Spaces
74-75	2	Pic X	Vendor ISO Country Code of Residency	"US"
76-80	5	Pic X	Filler	Spaces

**P70 RECORD - Value 1A**

Column	Size	Type	Description	Contents
1-3	3	Pic X	Record Type	"P70"
4-6	3	Pic X	Remittance Detail Item Qualifier	"INV"
7-36	30	Pic X	Remittance Detail Item Reference	* See P70 Remittance Detail Item Reference Value - 1A Layout Below
37-44	3	Pic 9	Remittance Detail Item Date	YYYYMMDD VW_PAYMENT_WORK (CL_WW_WRITTEN_DATE)
45-57	13	Pic X	Remittance Detail Item Amount Paid	VW_PAYMENT_WORK (CL_TRANS_AMT) Format 'szzzzzzzz.zz' where s=sign (+ or -) and z=integer (0 - 9)
58-70	13	Pic X	Remittance Detail Item Original Amt	VW_PAYMENT_WORK (CL_TRANS_AMT + CL_DISCOUNT_AMT) Format 'szzzzzzzz.zz' where s=sign (+ or -) and z=integer (0 - 9)
71-80	10	Pic X	Filler	Spaces

**\*P70 Remittance Detail Item Reference Value - 1A**

Column	Size	Description	Contents
7-8	2	Identifier	"1A"
9	1	Filler	Space
10-12	3	Agency Code	VW_PAYMENT_WORK (CL_DEPARTMENT)
13	1	Filler	Spaces
14-21	8	Document Number	VW_PAYMENT_WORK (CL_DOCNO)
22	1	Filler	Spaces
23-30	8	Reference Document Number	VW_PAYMENT_WORK (CL_REF_DOC_NO)
31-36	6	Filler	Spaces

**P70 RECORD - Value 1B****(This record is conditional on the Invoice Number and Invoice Date containing data.)**

Column	Size	Type	Description	Contents
1-3	3	Pic X	Record Type	"P70"
4-6	3	Pic X	Remittance Detail Item Qualifier	"INV"
7-36	30	Pic X	Remittance Detail Item Reference	** See P70 Remittance Detail Item Reference Value - 1B Layout Below
37-44	3	Pic 9	Remittance Detail Item Date	Zeroes
45-57	13	Pic X	Remittance Detail Item Amount Paid	'+000000000.00'
58-70	13	Pic X	Remittance Detail Item Original Amt	'+000000000.00'
71-80	10	Pic X	Filler	Spaces

**\*\*P70 Remittance Detail Item Reference Value - 1B**

Column	Size	Description	Contents
7-8	3	Identifier	"1B"
9	1	Filler	Space
10-23	14	Invoice Number	VW_PAYMENT_WORK (CL_INVOICE_NO)
24	1	Filler	Spaces
25-32	8	Invoice Date	VW_PAYMENT_WORK (CL_INVOICE_DATE)
33-36	4	Filler	Spaces

**P71 RECORD**

Column	Size	Type	Description	Contents
1-3	3	Pic X	Record Type	"P71"
4-6	3	Pic X	Remittance Detail Item Adjustment Coded	Spaces
7-19	13	Pic X	Remittance Detail Item Discount Amt	VW_PAYMENT_WORK (CL_DISCOUNT_AMT) Format 'szzzzzzzz.zz' where s=sign (+ or -) and z=integer (0 - 9)
20-80	61	Pic X	Remittance Detail Item Adjustment Note	Spaces

**ACH PAYMENT FILE LAYOUT (CCD+ FORMAT)**

**Annotated NACHA Record Layouts for PPD and CCD Files**

**File Header Record – PPD & CCD+ Formats**

The File Header Record designates physical file characteristics. It also identifies the Bank as the immediate destination and your company as the immediate origin of the file.

<b>Field</b>	<b>Position</b>	<b>Size</b>	<b>Contents</b>	<b>Field Name</b>	<b>Entry Information</b>	<b>M,R, O</b>
1	01-01	1	"1"	Record Type Code	Code identifying the File Header Record is "1"	M
2	02-03	2	"01"	Priority Code	Currently, only "01" is used	R
3	04-13	10	bNNNNNNNNN	Immediate Destination	Number that identifies the Bank site where we will process your files. Bank will assign this. Possible values are: b111000025 = Dallas b051000017 = Richmond b121108250 = San Francisco b011900254 = Northeast You will be instructed with the correct Immediate Destination Field for your file. ( <b>"b"</b> indicates a blank space)	M
4	14-23	10	NNNNNNNNNN	Immediate Origin	Your 10-digit company number assigned by Bank as part of your setup.	M
5	24-29	6	YYMMDD	File Creation Date	The date you create or transmit the input file: "YY" = Last two digits of the Year "MM" = Month in two digits "DD" = Day in two digits	M
6	30-33	4	HHMM	File Creation Date	Time of day you create or transmit the input file. This field is used to distinguish among input files if you submit more than one per day: "HH" = Hour based on a 24 hr clock "MM" = Minutes in two digits	O
7	34-34	1	UPPER CASE A-Z (or 0-9)	File ID Modifier	Code to distinguish among multiple input files sent per day. Label the first (or only) file "A" (or "0") and continue in sequence.	M

8	35-37	3	"094"	Record Size	Number of bytes per record-always 94.	M
9	38-39	2	"10"	Blocking Factor	Number of records per block	M
10	40-40	1	"1"	Format Code	Currently only "1" is used	M
11	41-63	23	Alphanumeric	Destination	Identifies your Bank processing site as the destination. Values are: DAL = Dallas RIC = Richmond SFO = San Francisco NE = Northeast	M
12	64-86	23	Alphanumeric	Origin or Company Name	Your company's name, up to 23 characters including spaces.	M
13	87-94	8	Alphanumeric	Reference Code	You may use this field to describe the input file for internal accounting purposes or fill with spaces. Blanks are not allowed.	O

#### Company/Batch Header Record - PPD & CCD Formats

A batch is a collection of like entries within a file. You must use a separate batch if any of the batch-level information, such as effective date or company name or company description changes.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"5"	Record Type Code	Code identifying the Company/Batch Header Record is "5"	M
2	02-04	3	"200" or "220" or "225"	Service Class Code	Identifies the type of entries in the batch. Code "200" indicates a mixed batch, i.e., one containing debit and/or credit entries; "220" is for credits only; "225" is for debits only.	M
3	05-20	16	Alphanumeric	Company Name	Your company name. NACHA rules require the RDFI to print this value on the receiver's statement so you will want to make this value as clear as possible.	M
4	21-40	20	Alphanumeric	Company	For your company's internal use. If you	O

				Discretionary Data	include a value in this field we will report the value in the settlement entries we create, when you are setup to settle at the batch level or are setup to settle for returns on a one-for-one basis.	
5	41-50	10	NNNNNNNNNN	Company Identification	Your 10-digit company number assigned by Bank.	M
6	51-53	3	"PPD" or "CCD"	Standard Entry Class Code	Identifies the specific computer record format used to carry payment and payment-related information. Use "PPD" (Prearranged Payment and Deposit) when the receiver is a consumer and "CCD" (Cash Concentration or Disbursement) when the receiver is a corporate, nonprofit or government entity. See the Appendix for other SEC codes.	M
7	54-63	10	Alphanumeric	Company Entry Description	Description of the purpose of the entries, such as "PAYROLL" for consumer entries or "TRADE PAY" for corporate receivers. NACHA Rules require that RDFI's print the value you use on the receiver's account statement so you should make the description as clear as possible.	M
8	64-69	6	Alphanumeric	Company Descriptive Date	Description you choose to identify the date. NACHA recommends, but does not require, that RDFIs print this value on the receiver's statement.	O
9	70-75	6	YYMMDD	Effective Entry Date	Date you desire funds to post to receiver's account in YYMMDD format.	R
10	76-78	3	Blank fill.	Settlement Date	The ACH Operator will indicate the actual settlement date in this field.	R

11	79-79	1	"1"	Originator Status Code	Identifies the originator as a non Federal Government.	M
12	80-87	8	NNNNNNNN	Originating DFI Identification	Bank assigned number based on where you will deliver your files for processing: 11100002 = Dallas	M

					05100001 = Richmond 12110825 = San Francisco 011900254 = Northeast	
13	88-94	7	Numeric	Batch Number	Assign batch numbers in ascending order within each file.	M

Entry Detail Record - PPD & CCD Formats

One Entry Detail Record is created for each entry. This record contains the information required to post the entry to the receiver's account.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"6"	Record Type Code	Code identifying the Entry Detail Record is "6."	M
2	02-03	2	Numeric	Transaction Code	Two-digit code that identifies checking and savings account credits/debits or prenotifications. Valid codes are: 22 = Automated deposit (checking credit) 23 = Prenotification of checking credit authorization (non-dollar) 24 = Zero dollar checking credit with remittance data (CCD & CTX entries only) 27 = Automated payment (checking debit) 28 = Prenotification of checking debit authorization (non-dollar) 29 = Zero dollar checking debit with remittance data (CCD & CTX entries only) 32 = Automated deposit (savings credit) 33 = Prenotification of savings credit authorization (non-dollar)	M

					<p>34 = Zero dollar savings credit with remittance data (CCD &amp; CTX entries only)</p> <p>37 = Automated payment (savings debit)</p> <p>38 = Prenotification of savings debit authorization (non-dollar)</p> <p>39 = Zero dollar savings debit with remittance data (CCD &amp; CTX entries only)</p>	
3	04-11	8	TTTTAAAA	RDFI Transit Routing/ABA Number	Transit Routing/ABA number of the receiver's financial institution.	M
4	12-12	1	Numeric	Transit Routing Check Digit	The ninth character in the Transit Routing/ABA number. Used to check for transpositions.	M

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
5	13-29	17	Alphanumeric	DFI Account Number	Receiver's account number at the RDFI, a value generally found on the MICR line of a voided check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number.	M
6	30-39	10	\$\$\$\$\$\$\$cc	Amount	Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenotification entries.	M
7	40-54	15	Alphanumeric	Individual Identification Number	Company's identification number for the receiver. NACHA Rules recommend but do not require the RDFI to print the contents of this field on the receiver's statement so be sure to make this number as meaningful as possible to your Receiver.	O
8	55-76	22	Alphanumeric	Individual Name / Company	Name of Receiver.	R

				Name		
9	77-78	2	Alphanumeric	Bank Draft Indicator	Use this field <i>only</i> if you are setup to create paper drafts and <i>only</i> if the Transaction Codes are "27" or "37". If you plan on using this feature, please contact Customer Service. Values are: "1?" = Bank to choose best way - Electronic or preauthorized check. "bb" = Electronic only "1*" = Preauthorized check only Leave this field blank for all other entries.	M
10	79-79	1	Numeric	Addenda Record Indicator	"0" = No addenda supplied. "1" = One addenda included.	M
11	80-94	15	Numeric	Trace Number	The field is constructed as follows: Positions 80-87 are the first 8 digits of the immediate destination. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. We will report these trace numbers to you whenever we report information on an entry you have originated, including entries that have been returned. If you do not wish to assign a value to this field, then it should be zero-filled. We will assign an ODFI trace number when we send entries to the clearing house, unless you have a special set up for the "Retain Trace Number Option".	M

#### Optional Addenda Record – CCD+ Format

One optional Special Addenda Record may be associated with each Entry Detail Record. The addenda should **not** be used with prenotification entries. The Special Addenda Record contains additional payment-related information about the immediately preceding Entry Detail Record. If you include an addenda record, then you must include it in the item count that is entered into the Company/Batch Control or "Trailer" Record. The addenda format provided here format may also be used for PPD as well as CCD records, but inclusion of this record is not normally recommended for PPD transactions.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01	1	"7"	Record Type Code	Code identifying the Addenda Record is "7."	M
2	02-03	2	"05"	Addenda Type Code	Code identifying the type of Addenda is "05."	M
3	04-83	80	Alphanumeric	Payment Related Information	Payment information associated with the immediately preceding Entry Detail Record. Must contain NACHA endorsed ANSI ASC X12 data segments or NACHA endorsed banking conventions. The asterisk ("*") must be the delimiter between the data elements, and the back slash ("\") must be the terminator between the data segments.	O
4	84-87	4	"1"	Special Addenda Sequence Number	Sequence number assigned to each Special Addenda Record is "1." Zero fill to the left.	M
5	88-94	7	Numeric	Entry Detail Sequence Number	If you insert trace numbers in the "6" or Entry Detail Record, then you must insert them in the addenda record as well. Again, the formatting is: Positions 80-87 are the first 8 digits of the immediate destination. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. We will report these trace numbers to you whenever we report information on an entry you have originated, including entries that have been returned. If you do not wish to assign a value to this field, then it should be zero-filled.  We will assign an ODFI trace number when we send entries to the clearing house, unless you have a special set up for the "Retain Trace Number Option".	M

Batch Control Record- PPD & CCD Formats

The Company/Batch Control or "Trailer" Record concludes the batch and contains the item count and dollar totals for the Entry Detail and Addenda Records in the batch.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"8"	Record Type Code	Code identifying the Company/ Batch Header Record is "8"	M
2	02-04	3	"200" or "220" or "225"	Service Class Code	Identifies the type of entries in the batch. Must match the value you used in the Batch Header Record, above.	M
3	05-10	6	Numeric	Entry / Addenda Count	Total number of Entry Detail Records plus addenda records (Record Types "6" and "7") in the batch. Requires 6 positions, right-justify, left zero-fill.	M
4	11-20	10	Numeric	Entry Hash	Total of eight-character Transit Routing/ABA numbers in the batch (field 3 of the Entry Detail Record). Do <b>not</b> include the Transit Routing Check Digit. Enter the ten low-order (right most) digits of this number. For example, if the sum were 112233445566, you would enter 2233445566.	M
5	21-32	12	\$\$\$\$\$\$\$\$\$cc	Total Debit Entry Dollar Amount in Batch	Dollar total of debit entries in the batch. If none, zero-fill the field. Do <b>not</b> enter a decimal point. Right-justify, left zero-fill.	M
6	33-44	12	\$\$\$\$\$\$\$\$\$cc	Total Credit Entry Dollar Amount in Batch	Dollar total of credit entries in the batch. If none, zero-fill the field. Do <b>not</b> enter a decimal point. Right-justify, left zero-fill.	M
7	45-54	10	NNNNNNNNNN	Company Identification	Your 10-digit company number assigned by Bank. Must match Field 5 of the Company/ Batch Header Record.	M
8	55-73	19	Message Authentication Code	Alphanumeric	Leave this field blank.	O
9			Alphanumeric	Reserved	Leave this field blank.	N/A
10	80-87	8	NNNNNNNN	Originating DFI Identification	Bank assigned number based on where you will deliver your files for processing: 11100002 = Dallas 05100001 = Richmond	M

					12110825 = San Francisco	
11	88-94	7	Numeric	Batch Number	Number of the batch for which this is a control record. Number the batches sequentially within each file. Must match Field 13 of the Company/Batch Header Record.	M

**File Control Record (PPD & CCD Format) . . .**

The File Control record contains dollar, entry, and hash totals from the file's Company/Batch Control Records. This record also contains counts of the blocks and batches in the file.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"9"	Record Type Code	Code identifying the File Control Record is "9"	M
2	02-07	6	Numeric	Batch Count	Total number of Company/Batch Header Records (Record Type "5") in the file.	M
3	08-13	6	Numeric	Block Count	Total number of physical blocks in the file, including the File Header and File Control Records.	M
4	14-21	8	Numeric	Entry/Addenda Count	Total number of Entry Detail and Addenda Records (Record Types "6" and "7") in the file.	M
5	22-31	10	Numeric	Entry Hash	Total of eight character Transit Routing/ABA numbers in the file (Field 3 of the Entry Detail Record). Do <b>not</b> include the Transit Routing Check Digit. Enter the 10 low-order (right most) digits of this number. For example, if this sum is 998877665544, enter 8877665544.	M
6	32-43	12	\$\$\$\$\$\$\$\$\$c c	Total Debit Entry Dollar Amount in	Dollar total of debit entries in the file. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill.	M

				File		
7	44-55	12	\$\$\$\$\$\$\$\$c	Total Credit Entry Dollar Amount in File	Dollar total of credit entries in the file. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill.	M
8	56-94	39	Blank	Reserved	Leave this field blank.	N/A

**Appendix I – Forgery Transmittal**

**ARIZONA STATE TREASURER'S OFFICE**

TO : BANK OF AMERICA ARIZONA  
FROM : Alfa Mae Pollock  
TODAY'S DATE : 1/26/2015  
SUBJECT : WARRANT ITEMS FOR ACTION

We are sending the following documents with a request for action as indicated and explained to the right of each item. Please verify and acknowledge the receipt and of these items by signing on the signature line provided at the bottom of this form.

<u>Document No.</u>	<u>Amount</u>	<u>Action Required</u>	<u>Reason</u>
322195128	63.30	Credit	Forgery

TOTAL 63.30

\_\_\_\_\_  
Date

\_\_\_\_\_  
Authorized Signature  
Bank of America Arizona

**Appendix J – Daily Settlement of Warrants and Returned Checks**

BankofAmerica-East3 3/15/2016 1:21:33 PM PAGE 1/001 888-294-5658 RECEIVED 03/15/2016 10:17



OFFICE OF THE  
**ARIZONA STATE TREASURER**  
**JEFF DEWIT**  
TREASURER



**SETTLEMENT OF WARRANTS AND RETURNED CHECKS**

Settlement Date: 3/15/2016

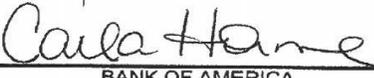
Work of Date: 3/14/2016

PAGE 1

Bank of America  
Arizona Commercial Accounts

<u>WARRANTS</u>	<u>DEBIT/OFFSET ACCOUNT</u>	<u>AMOUNT</u>
General - Bank Types 7, 21 - 33	985	32,820,069.96
DES Clearing - Bank Type 8	2569	1,106.19
Total Warrants		<u>32,821,176.15</u> =====
 <u>RETURNED CHECKS</u>		
General	985	59,731.96
DES Clearing	2569	0.00
Total Returned Checks		<u>59,731.96</u> =====

Approved by:   
ARIZONA STATE TREASURER'S OFFICE

Bank Confirmation:   
BANK OF AMERICA

Fax Confirmation to:  
Arizona State Treasurer's Office  
Fax No: 602-258-8627  
or 602-542-7853