ADMINISTERED BY

JUDY BAAR TOPINKA

ILLINOIS STATE TREASURER

REQUEST FOR PROPOSALS

FOR THE ILLINOIS FUNDS E-PAY
FINANCIAL TRANSACTION CARD/E-CHECK PAYMENTS
VIA TOUCH-TONE, INTERNET AND IN-OFFICE SERVICES

November 25, 2002

Responses due by 4:00 p.m., December 9, 2002

The Honorable Judy Baar Topinka
Treasurer of the State of Illinois
Attn: Mr. Edward Buckles
Chief Procurement Officer
300 West Jefferson Street
Springfield, IL  62702
Phone (217) 782-6540
Fax (217) 524-3822
Email Address ebuckles@treasurer.state.il.us
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1.0  GLOSSARY

**ABA Number** - the routing number to the financial institution holding a particular checking account

**Applicant** - any entity in the process of signing up for the Illinois Funds E-PAY program

**DDA Number** - the checking account number needed to direct credits and debits

**ACH** - electronic transfer of funds with settlement the next business day

**Cardholder** - the person whose credit card information is used to make a payment

**Charge Back** - a payment reversed to credit back the cardholder’s card/e-check account

**Constituent** - any cardholder or customer who uses the Illinois Funds E-PAY services to make payments to their participating local governmental or public office

**Convenience Fee** - a fee charged to the customer to cover the cost of processing a transaction over the IVR and Internet systems; the fee may vary for different payment types and amounts

**Credit** - deposit into account

**Customer** - any constituent who uses the Illinois Funds E-PAY services to make payments to their participating local governmental or public office; typically the cardholder

**Debit** - withdrawal from account

**E-Check** - electronic check processed via ACH through a customer’s checking account using an electronic routing number and checking account number

**E-PAY** - the Illinois Funds Electronic Payment Services program

**In-Office** - service at the counter for credit/debit cards and e-checks

**IVR** - Interactive Voice Response System available via Touch-Tone phone

**Merchant** - participant using any of the three Illinois Funds E-PAY services

**Participant** - an entity who extends any of the three Illinois Funds E-PAY services to their constituents

**POS** - Point of Sale service for credit/debit cards and e-checks

**RFP** - request for proposals

**Wire Transfer** - electronic transfer of funds with settlement the same business day
2.0 INTRODUCTION

The Treasurer of the State of Illinois is issuing this Request for Proposals (RFP) for: credit/debit card and electronic check processing as an In-Office service, and credit card and electronic check processing as both an Internet and Interactive Voice Response (IVR) system. With the exception of electronic checks (e-checks), this is currently a pilot program designed exclusively for Illinois Funds participants. The Treasurer seeks information from proposers interested in providing financial transaction card/e-check acceptance and processing via Touch-Tone, Internet and In-Office services for current and future Illinois Funds participants. The Treasurer, in her discretion, reserves the right to select an optimum number of service providers to process the following applications based on a variety of factors as outlined in this RFP for a period of four years. The vendor shall secure and maintain relationships with all subcontractors to perform all data processing procedures. Participants will benefit from the economies of scale in pricing, and administration should be simplified by making acceptance procedures more consistent. This RFP is not intended to replace existing processing contracts, although local governments and public agencies will be welcome to join the program and use the selected proposer after their existing contracts expire.

As part of this RFP, several local governmental and public agency processes are being identified to proposers as representative of payment collection/processing opportunities. Appendix A is a list of current pilot participants whose processes are included in this RFP at this time and will be the first processes to be implemented by the successful proposer(s) under a financial transaction card/e-check scenario, if the participant elects to do so. The Treasurer has worked with these entities to establish specifications for their processing requirements. The specifications contained in this RFP describe the majority of the current and proposed process flows for payments/data processing, as well as estimated current transaction volumes and average transaction amounts. Upon availability of the new Illinois Funds E-PAY program services, our goal is to mass market the program to additional Illinois Funds participants and non-participants across the state.

This request does not create any obligation on the part of the Treasurer to have discussions or negotiations or to enter into a contract with any proposer.

The Treasurer may modify this RFP, any of its key action dates, and/or any of its attachments, prior to the date fixed for submission of proposals, by issuance of an amendment to all prospective proposers who are known to have received a copy of this RFP.

This procurement of professional services is subject to the applicable provisions of the Treasurer’s Procurement Rules (44 Ill. Adm. Code 1400).

3.0 THE ILLINOIS FUNDS E-PAY PROGRAM OBJECTIVES

The Treasurer has identified the following needs of local governmental and public agencies as the primary objectives to be met by a contract for Touch-Tone, Internet and In-Office financial transaction card/e-check acceptance and processing services:

- Enhance customer convenience
- Achieve operational efficiencies
Expedite funds availability
Reduce bad check losses
Increase collection rates

In addition, specific pilot participant needs are addressed in sections 26.0 - 28.0. The Treasurer’s Electronic Payment Services program (Illinois Funds E-PAY) will be offered to all Illinois Funds participants as an established umbrella program of enhanced services otherwise available to governmental and public officials. Participants may sign up for one, two or all three of the IVR, Internet, and In-Office services.

There are 102 Counties in the State of Illinois and 79 currently participate in the Illinois Funds. Of these 79, 19 county treasurers and 6 county circuit clerks are currently participating in the Illinois Funds E-PAY pilot program. There are over 1,300 municipalities in Illinois, and over 500 of these participate in the Illinois Funds, while 31 are participating in the Illinois Funds E-PAY program. In addition, there are three state universities, seven public utilities, one school district, one community college, and one other public agency currently participating in the Illinois Funds E-PAY pilot program. While the program has been introduced to a limited number of participants and non-participants, interest in the Illinois Funds E-PAY program is increasing by word of mouth throughout the state. Vendors must be able to meet the potential high volume on all three systems. A list of these pilot participants is included as Appendix A.

The Treasurer’s Office has secured a toll free number and domain name, 1-877-ILL-EPAY and www.illinoisepay.com, respectively. The Office of the State Treasurer has already implemented a significant portion of the project and has made the enhancement of The Illinois Funds E-PAY program a priority issue.

With the appropriate functions, customers will be able to:

a) call the toll free number 1-877-ILL-EPAY to make credit card and electronic check payments to their participating local governmental and public offices;

b) access the State Treasurer’s Illinois Funds E-PAY website www.illinoisepay.com to make credit card and electronic check payments to their participating local governmental and public offices;

c) make credit/debit card and e-check payments at the counter to their participating local governmental and public offices;

d) and access these transactions through consolidated, online reporting

Part of the scope of the Illinois Funds E-PAY program is to always make room for improvement based on feedback from participants, customers, and the Illinois Funds division. As more entities become interested in joining the program, the vendor will accommodate all reasonable needs and necessary detailing that would allow for more participants to extend these services to their constituents.

4.0 RFP OBJECTIVES

The Treasurer is issuing this RFP to replace and enhance the Touch-Tone, Internet and In-Office payment services previously implemented for Illinois Funds participants and their constituents. The Treasurer’s objectives in issuing this RFP are to:
• establish a master services agreement for The Illinois Funds with a selected service provider that will provide for and govern acceptance of all major financial transaction cards and e-checks for individual local governmental and public agencies, and that will eliminate the need for additional procurement processes by those agencies;
• solicit information and proposals specific to the implementation and support of financial transaction card and e-check payment acceptance to Illinois local governmental and public agencies via Touch-Tone, Internet, and In-Office services;
• provide solutions to the particular requirements of individual agencies regarding accounting practices, information requirements associated with some payments and recovery of costs associated with card/e-check acceptance;
• take advantage of the combined charge volumes of several local government and public agencies that may use a single service provider, and establish a pricing structure that takes into account these combined volumes;
• and establish a relationship or relationships with a service provider under The Illinois Funds master agreement that will enable the Treasurer to enhance and expand the electronic card/e-check acceptance program to new areas and implement new technologies and payment applications on a pilot or production basis.

5.0 PROPOSAL PROCESS AND SCHEDULE

This section outlines the process and schedule associated with this RFP.

5.1 Proposal Due Date

All responses must be submitted no later than 4:00 p.m., December 9, 2002 to:

The Honorable Judy Baar Topinka
Treasurer of the State of Illinois
Attn: Amanda Baylor
E-Pay Program Manager
Office of the State Treasurer
300 West Jefferson Street
Springfield, IL  62702

5.2 Mandatory Requirements

Proposers must answer all the questions in this RFP relating to the specific services they are seeking to provide to the Treasurer and will be advised of any amendments to this RFP before submitting their responses.

Responses to this request should set forth the specific manner in which proposers will satisfy each requirement noted in this RFP. In addition, proposers may include a supplementary narrative describing the general conceptual approach to the delivery of specific services, and any other information they believe is relevant.

Proposers must submit the name, address and telephone number of an individual with authority to answer questions or provide clarification regarding their responses.

Proposers must provide a list of previous and current governmental clients or accounts for which they provide financial transaction card and e-check acceptance services, which
are considered identical or similar in nature to the specifications and requirements described herein.

Proposers must, at the time of this proposal, or prior to that time if required by law, be an established business firm with all required licenses, bonding, facilities, equipment, and trained personnel necessary to perform the work as specified in this RFP. The Treasurer reserves the right to require proof of said requirements within ten calendar days from the date of request.

The proposer must have two years of experience performing like services as described in this RFP for like volumes of payment processing.

All RFP responses must be on standard 8 1/2 x 11-size paper. Responses must be submitted in a sealed envelope or package bearing the title "State Treasurer Request For Proposals for Illinois Funds E-PAY Services Via Touch-Tone, Internet and In-Office" and the proposer’s name and address. The package must include ten copies of the response in the specified format and other supporting documents.

5.3 Schedule

On November 25, 2002, RFP will be published on the Treasurers website, www.state.il.us/treas. All RFP responses shall be due by 4:00 p.m. on December 9, 2002. Bids will be reviewed and finalists selected during December 10-13, 2002. Finalists will be invited to an in-person interview during the week of December 16-20, 2002. The contract award will be granted in a timely manner after the interview process.

5.4 Office of the State Treasurer Issues RFP

The Treasurer is the sole point of contact concerning this RFP. Questions or requests for clarification about this RFP should be in writing and directed to:

Amanda Baylor
E-Pay Program Manager
Office of the State Treasurer
300 West Jefferson Street
Springfield, IL  62702
Telephone:   (217) 557-8235
Fax:         (217) 524-1269
E-Mail:      abaylor@treasurer.state.il.us

5.5 Internet/E-mail Communications

The Treasurer may also communicate with proposers via e-mail. Each proposer should provide an e-mail address (if available) with their proposal for ease of communication throughout this RFP process.

5.6 Verbal Communications
Any verbal communication from the Treasurer’s employees or its contractors concerning this RFP is not binding on the State, and shall in no way alter a specification, term or condition of this RFP.

5.7 Amendments

If it is necessary to amend this RFP, the Treasurer will send e-mailed amendments to all prospective proposers who are known to have received a copy of this RFP. These amendments will also be posted on the web site at www.state.il.us/treas.

5.8 Proposers’ Costs

The cost of developing a proposal is each proposer’s responsibility and may not be charged to the State.

5.9 Withdrawal/Modification

A proposer may, by a letter to the Contact Persons, withdraw or modify a submitted proposal prior to the Proposal Submission Date.

5.10 Proposal is an Offer

A proposal submitted in response to this RFP is a binding offer valid from the proposal opening date until 120 days thereafter. (Include language re: any proposals submitted prior to RFP are also binding unless vendor explains otherwise.)

5.11 PreviouslySubmitted Unsolicited Proposals

Any proposer who has previously submitted an unsolicited proposal regarding The Illinois Funds E-PAY Financial Transaction Card/E-Check Payments Via Touch-Tone, Internet and In-Office Services is required to re-submit their proposal in compliance with this RFP. All information and terms previously submitted as unsolicited proposals shall be deemed incorporated into the response to this RFP and are a binding offer, unless otherwise designated. Any changes to previously submitted terms shall be clearly noted and explained.

5.12 Proposals Are State Property

On the proposal submission date all proposals and related material submitted in response to this RFP become the property of the State of Illinois.

5.13 Treasurer May Cancel RFP

If the Treasurer determines it is in the State’s best interest, she reserves the right to do any of the following:
- cancel this RFP,
- modify this RFP as needed, or
- reject any or all proposals received in response to this RFP.

5.14 Evaluation of Proposals
To evaluate all proposals the Treasurer will organize an Evaluation Committee. After opening the proposals, the Committee will check each proposal in detail to determine its compliance with the RFP requirements. Specifically, the Committee will check proposals for compliance with the mandatory requirements included in Section 5.2 and the format requirements outlined in Section 6.0, and for the presence of the experience, functional and pricing components submitted in response to the requirements of this RFP. Non-responsive proposals - defined as proposals not meeting this initial compliance test - will not be evaluated and will be eliminated from consideration.

The Evaluation Committee will then evaluate and score the proposers’ qualifications, technical proposals and price components in accordance with the criteria described below in Section 5.16. The Committee may use a professional independent consulting firm to evaluate, score and rank the technical proposals and offer such other advice as the Committee deems appropriate on other sections of the proposals.

5.15 Site Visits

Subsequent to the initial ranking of proposals, the Evaluation Committee may invite the most qualified proposers to demonstrate their technical infrastructure and introduce their proposed implementation team in a presentation to the Evaluation Committee at a "live" public sector client site agreed to by the Evaluation Committee. Proposers may be asked to submit more detailed information on their financial transaction card/e-check services at the time of the presentation.

5.16 Evaluation Criteria

The Committee will objectively score proposals. Evaluation of proposals will be scored on the basis of the following criteria:

- ability to perform the required services, determined by general and specific experience in providing these services, a record of past performance of similar work, and the qualifications and training of proposed personnel;
- a plan for performing the services;
- technical ability to provide the services during the term of the contract, including the availability of personnel, equipment and facilities;
- financial stability;
- pricing; and
- references.

The Evaluation Committee’s initial scoring will determine the proposer(s) selected to provide service demonstrations. The Committee’s final scoring will determine the proposer(s) that will be invited to enter into contract negotiations.

6.0 PROPOSAL FORMAT

All proposals must be submitted within the prescribed format to facilitate objective review. Any proposal that materially deviates from this format will be rejected without further consideration of its content. Proposals that contain false or misleading statements, or that provide references that do not support an attribute or condition claimed by the vendor, may also be rejected. All proposals shall be submitted in two parts. The first
part shall cover all items except price and the second part shall cover price only. All required cost figures must be clearly stated.

6.1 Cover Letter

The proposal must be accompanied by a transmittal letter that designates the name, address and telephone number of the person or persons available for contact concerning the proposal, and who are authorized to make representations on behalf of the proposer’s organization. Each bidder must submit a cover letter that includes:

- a summary of the proposer’s ability to perform the services described in this RFP;
- a statement that the proposer is willing to perform those services and enter into a contract with the Treasurer; and
- the signature of a person having the authority to commit the proposer to a contract.

6.2 General Structure

Proposals must include all information requested. Failure to submit all information may result in a lower ranking of the proposal. Proposals that are substantially incomplete or lack key information may be rejected.

a. Proposals must address each of the requirements noted in this document in the same order as listed to be considered responsive. Proposals should reference each identified requirement (including paragraph number), explaining how the proposer’s solution meets the specified requirement.

b. Narratives should provide a concise description of capabilities to satisfy the requirements of this RFP. Emphasis should be on clarity, brevity and completeness of response.

c. Where practical, each copy of the proposal should be bound or contained in a single volume. All documentation submitted with the proposal should be contained in that single volume.

6.3 Table of Contents

Include a listing of the main chapters and paragraph headings contained in the proposal, including page numbers.

6.4 Introduction

Include any introductory remarks deemed appropriate. Briefly discuss such topics as company background, management and facilities, staffing, related experience, and financial stability.

6.5 Vendor Profile
In this section, please describe the proposer’s company ownership and structure and provide a summary organization chart. Annotate the chart with the number of total staff assigned to each major business function. Please provide additional information on the proposing team as follows:

a. Submit a copy of the proposer’s annual report and a report of its credit rating (if applicable) by at least two nationally recognized rating agencies for each of the past five years including the present year.

b. Briefly describe any other companies under the same ownership, and their products and services. Identify any of these companies that provide services directly to your organization, which are mission-critical to the delivery of the services referenced in this RFP. An example would be an acquiring bank or a processor. Identify and describe any of these companies which provide related services to the same markets that your organization serves. An example would be interactive voice response (IVR) services.

c. Describe all proposed subcontracted functions, and identify the company that will deliver each service, such as authorization and capture processing. Note: The proposed acceptance and deposit process must provide for settlement of transactions in an Illinois Funds Money Market account.

d. Describe the structure and tenure of the proposer’s relationships with all financial transaction card/e-check associations and networks.

e. Provide a list of five client organization references. References must be those governmental clients for whom the proposer has provided merchant financial transaction card/e-check processing services within the last two years. Please include the two largest customers in terms of transaction volume processed. Your organization must be the primary contractor on all projects for which references are provided.

Provide the following information for each reference:

- Name of governmental agency and location
- Principal contact person and telephone number
- Specific processing services supported
- Length of time you have supported the customer
- Other factors that you believe are relevant to the relationship with these customers
- A copy of the proposer’s CRA ratings (if applicable) for the past five years including the present year

6.6 Implementation Team

Provide an organization chart and resumes for the proposed implementation team for the initial deployment of card/e-check services.

6.7 Administrative and Contractual Requirements
Include a precise statement of compliance or exception to each of the contractual requirements as specified in Section 7.0 of this RFP. Sample copies of standard contract forms may also be included. Please state your acknowledgment that any contract must conform with the requirements of the Treasurer’s Procurement Rules.

6.8 **Functional and Technical Presentation**

Present all aspects and details of the proposed fulfillment of specific functional, technical, performance and support requirements as delineated in Sections 26.0 - 28.0 of this RFP. For ease of evaluation, please refer to the numbered paragraphs as presented in this RFP. Reference each identified requirement (including paragraph number), indicating that the specified requirement is currently supported, is planned to be supported, or will not be supported, with a brief explanation as appropriate.

6.9 **Pricing Schedule**

Include a price schedule as described in section 33.0 of this RFP. Unless otherwise indicated, it is assumed that the cost of all development necessary to meet the stated requirements is included in the pricing. In addition, the service provider will not be compensated separately for its marketing costs. If specific services are not to be included in this pricing, such items and the associated cost must be indicated and clearly identified. The pricing schedule must depict fully bundled pricing for each level of service indicated, or similar alternatives.

6.10 **Unique Capabilities**

Provide a summary of any unique expertise, products or services that distinguish your organization.

6.11 **State Certifications**

A fully executed State Certification Form (Appendix N) must accompany all responses.

6.12 **Financial and Potential Conflicts of Interest Disclosure**

A fully executed Financial and Potential Conflicts of Interest Disclosure Form (Appendix O) must accompany all responses and be submitted under separate, sealed cover.

6.13 **Contract Disclosure**

A fully executed Contract Disclosure Form (Appendix P) must accompany all responses.

7.0 **ADMINISTRATIVE AND CONTRACTUAL REQUIREMENTS**

7.1 **Contractual Responsibility**
The Treasurer intends to select a service provider to supply financial transaction card and electronic check acceptance services as specified in this RFP. Providers will be contractually responsible for all services provided.

7.2 Illinois Law

Any agreement made in connection with this RFP is governed in all respects by the laws of the State of Illinois.

7.3 Terms of Contract

Financial transaction card and e-check acceptance and processing services shall be the responsibility of the service provider awarded the contract for a four-year term. Performance monitoring will occur during the course of the contract and in a post-performance review. The contract will contain a provision, which permits the Treasurer to extend the contract at her discretion at terms mutually agreed to in writing. The selected financial institution/service provider shall be required to cooperate fully in any transition process.

7.4 Pledge of Acceptable Securities

The Treasurer has general statutory authority to deposit state funds in financial institutions throughout the state, which includes deposits made as the result of financial transaction card/e-check processing on the State’s behalf at financial institutions. All deposits must be secured by the Pledge of Acceptable Securities, as provided for in Sections 11, 11.1 of the Deposit of State Moneys Act (15 ILCS 520/11,11.1), the Treasurer’s Investment Policy, which is attached hereto and incorporated herein as Appendix L, and any amendments to the Treasurer’s Investment Policy. Any costs or expenses incurred as a result of the pledging of collateral to secure end of day demand deposit account balances shall be borne by the financial institution/service provider.

7.5 Deposit Processing Liability

The financial institution/service provider assumes full liability to credit the Treasurer’s account(s) on a timely basis for deposits received. The financial institution/service provider agrees to compensate the Treasurer for any loss of revenue, including investment income potentially earned on delayed deposits. Such compensation will be determined on the basis of the daily federal funds rate during the period which funds were unavailable.

7.6 Internal Controls

The financial institution/service provider shall annually provide the Treasurer with a copy of a mutually acceptable audit attesting to the adequacy of internal controls utilized in the delivery of services pursuant to the master services agreement.

7.7 Disaster Recovery and Backup Facilities

The selected financial institution/service provider shall prepare and test a plan for recovery of financial transactions and related information in the event of a disaster or system failure. The financial institution/service provider shall furnish a copy of plans,
test results, and the results of the annual audit of the disaster recovery plan to the Treasurer. The financial institution/service provider represents and warrants that it has adequate backup and recovery of data facilities to provide uninterrupted continuous deposit operation should catastrophic events render the provider’s primary facility inoperable.

7.8 Records Retention

The selected financial institution/service provider shall maintain, for a minimum of three years after the termination of this agreement, adequate books, records, and supporting documents to verify the amounts, recipients, and uses of all disbursements of funds passing in conjunction with this agreement; this agreement and all books, records, and supporting documents related to this agreement shall be available for review and audit by the Auditor General and the Treasurer; the selected financial institution/service provider must agree to cooperate fully with any audit conducted by the Auditor General or the Treasurer and to provide full access to all relevant materials. Failure to maintain the books, records and supporting documents required by this section shall establish a presumption in favor of the State for the recovery of any funds paid by the State under this Agreement for which adequate books, records, and supporting documentation are not available to support their purported disbursement.

7.9 Confidentiality and Security Requirements

The selected financial institution/service provider shall be prohibited from using or disclosing confidential information received while providing financial transaction card/e-check acceptance and processing services. Confidential information includes all information but the following: (i) information already known or independently developed by the recipient; (ii) information required to be released by law; (iii) information in the public domain through no wrongful act of the recipient; and (iv) information received by the recipient from a third party who was free to disclose it.

7.10 Subcontracting

Any proposer which intends to enter into a subcontract for the provision of any of the required services shall disclose such intention in its response to this RFP. Responses to all sections must also be completed for subcontractors. Subcontractors must also execute a copy of the required State Certifications.

Section 1400.3520 of the Treasurer’s Procurement Rules requires identification of the subcontractor to be used, disclosure of what portion of the total fees associated with the contract are expected to be allocated to the subcontractor, and the name and address of the subcontractor. Subcontracting relationships must have prior written approval of the Treasurer. All requirements in this RFP apply to subcontractors.

7.11 Indemnification

Proposers will be required to indemnify, save and hold harmless, the Treasurer, her officers, agents and employees against any liability, including costs and expenses, for
violation of general, proprietary right, copyrights or rights of privacy of third parties
arising out of the publications, translation, reproduction, delivery, use or disposition of
any data furnished in response to this request, or based upon any libelous or any unlawful
matter contained therein.

The financial institution/service provider shall indemnify and hold the Treasurer harmless
from and against any and all losses, including but not limited to losses due to the
negligent acts or omissions, or willful acts of the financial institution/service provider its
employees or agents. The financial institution/service provider has a duty to select, with
due diligence, all other entities which shall be necessary to implement this Agreement.

The financial institution/service provider shall establish and enforce reasonable
procedures to assure the Treasurer of the performance by all other entities of the services
necessary to implement this Agreement.

Neither the Treasurer nor the State of Illinois is liable for any unauthorized use of
financial transaction cards or e-checks arising from the services solicited herein. In the
event of card loss or theft, cardholders may be liable for the unauthorized use of cards/e-
checks that occurs prior to their notifying the card issuing institution, based on applicable
federal law and rules of the card/e-check issuing entity.

7.12 Assignment

No rights or obligations under any agreement for the provision of financial transaction
card/e-check acceptance and processing services may be transferred or assigned by a
service provider without the Treasurer’s prior written consent. Any attempt by a
financial institution/service provider to transfer or assign any rights or obligations related
to the provision of financial transaction card/e-check services without the consent of the
Treasurer shall render the processing relationship voidable by the Treasurer.

The Treasurer may unilaterally bind any successor of the provider to the terms and
conditions of any agreement between the parties.

7.13 Multi-Year Contracts Subject to Reappropriation

All contracts entered into by the State of Illinois are subject to termination and
cancellation in any year for which the General Assembly fails to make an appropriation
to make payments under the terms of the contract.

7.14 Disclaimer

The estimates of volume activity referred to in the individual agency specifications herein
are based on historical information or projections and may change as a result of future
technological advancements, related statutory or administrative changes, agency
initiatives, consumer behavior, or other developments. Proposers shall be bound by
pricing schedules submitted in response to this RFP regardless of future fluctuations in
volume activity during the contract period.

7.15 Compensation
The proposer chosen to provide systems development will be compensated by State of Illinois warrant based upon a review of account statement and contractual compliance. The proposer providing infrastructure services, account maintenance, customer services, problem resolution and support on an ongoing basis during the contract period will be compensated solely by convenience fees paid by the customers. These fees are to be developed by the vendor and approved by the State Treasurer’s Chief Procurement Officer on behalf of the Illinois Funds E-PAY division. No convenience fees charged to the customers or portions thereof will be collected in participants’ Illinois Funds accounts or any account owned by the State Treasurer’s Office. The participant may elect to absorb the convenience fees, rather than passing these fees along to the customer. In this case, the fees may be debited once a month from a checking account designated by the participant. All convenience fees paid by customers will be paid directly to the vendor by directing the settlement of these fees into a separate checking account designated by the vendor. The vendor shall allow for direct debit from this same checking account the portion of fees that are earned by any other vendor or subcontractor, mainly American Express, Discover, Master Card, Visa, and any other vendor whose services are to be paid for through these convenience fees. Participants may not be charged a fee for start-up, program enrollment, account maintenance, minimum or maximum transaction volumes, account or report access, or any other fees, or charges, either as a one-time, or recurring charge, other than those proposed under Section 23 of this RFP entitled Advanced Services.

7.16 Most Favorable Terms

If more favorable terms are granted by the selected service provider to any similar governmental agency in any state in a contemporaneous agreement let under the same or similar financial terms and circumstances for comparable services, the more favorable terms will be applicable under the contractual agreement.

7.17 Services

The financial institution/service provider shall not modify any service or the manner of providing such service required under this Agreement without the prior written authorization of the Treasurer. Modification means any change to an existing service or the addition of a new service.

7.18 Additional Information

The Treasurer, or her designee, reserves the right to request additional information and to meet with representatives from proposers to discuss their responses before and after submission.

8.0 OWNERSHIP AND CUSTODY OF PROGRAM RECORDS, MATERIALS, AND RELATED INFORMATION

The Treasurer will have full rights of ownership to the toll-free number 1-877-ILL-EPAY, the web site domain name, www.illinoisepay.com, and all program records, materials and related information including, but not limited to the following items:
a) all written and electronic records, books, documents, reports, forms, analyses, designs, drawings, correspondence, papers and files for or relating solely or primarily to the Illinois Funds E-PAY program;

b) the logo, any slogan developed for and any trade names, trademarks, or service marks developed for or in connection with the Illinois Funds E-PAY program;

c) any copyrighted materials relating solely or primarily to the Illinois Funds E-PAY program;

d) all documents, including reports, produced by the vendor;

e) the IVR scripts and web screens developed for the Illinois Funds E-PAY program and

f) all other work produced by the vendor pursuant to a contract or subcontract, including any marketing materials created for E-PAY.

9.0 STATUTORY REQUIREMENTS

As indicated in Section 7.2 of this Request for Proposal, the laws of the State of Illinois shall govern any agreement as a result of this RFP. The requirement that the successful proposer(s) and merchants using the Illinois Funds E-Pay program services comply with all of the laws of the State of Illinois. The successful proposer(s) and merchants must observe the compliance parameters provided in the Local Government Acceptance of Credit Cards Act (15 ILCS 520/11,11.1) attached as Appendix B, and the Clerks of Court Act (705 ILCS 105/27.5) attached as Appendix C. The successful proposer will also be required to comply with all these laws, and all other laws including federal laws, rules and any local ordinances

10.0 CARDS TO BE ACCEPTED

The Treasurer is seeking to accept all card types, Visa, MasterCard, American Express, Discover/Novus and debit cards for all three services, which include the IVR, Internet and In-Office programs. Participants will have the option to offer their constituents one or more of these cards. Due to Visa regulations, our current convenience fee schedule does not allow the program to accept Visa cards. Suggest how Visa can be implemented in an IVR and Internet program, given the directions of the current Visa guidelines, i.e. flat fee pricing based on applications, etc. Also, describe how future changes to the Visa rules and regulations may be implemented into the proposed program.

11.0 24/7 CUSTOMER SERVICE AND SUPPORT

The vendor will secure and maintain a toll-free number dedicated for customer service on a 24/7 basis. Please describe the support in terms of staffing and resources that will be made available to efficiently handle all customer service issues for participants, constituents, and the Treasurer’s Office.

11.1 Participant Customer Service and Support

a) equipment/software installment

b) IVR script design (see Appendix F)

c) web page set up/maintenance (see Appendix I)

d) testing (see Appendices G,J)

e) reporting (see Appendix D)
f) technical support  
g) problem resolution such as reconciliation with Illinois Funds monthly account statements, etc.

11.2 Constituent Customer Service and Support

a) authorization/settlement, charges, credits and other transactions  
b) personal assistance for using the IVR and Internet payment systems  
c) verification of payment via verbal confirmation numbers over the IVR system, confirmation screens and emails via the Internet system and receipts for In-Office transactions  
d) problem resolution  
e) any and all requests of system users, including both cardholders and customers

11.3 Treasurer’s Office Customer Service and Support

a) immediate assistance to the Illinois Funds E-PAY staff regarding system operations, participant needs, application and enrollment processes, participant and constituent customer services and problem resolution  
b) handle requests and needs to change, alter or update participant IVR scripts, Internet pages, daily and monthly transaction logs and other necessary matters  
c) inform the Illinois Funds E-PAY division of any and all problems, complaints, concerns, requests, and the manner in which they are handled for participants and constituents in a daily summary via email to the Illinois Funds E-Pay Division  
d) assist with participant database reconciliation  
e) vendor shall mark and keep on file universal customer service sheets to document all customer service requests and the manner in which they were handled; this information must be available for review by the Treasurer’s Office/Illinois Funds E-Pay Division upon request  
f) vendor must maintain database sorting capabilities in order to quickly sort out all Illinois Funds E-Pay participants

12.0 REPORTING TO PARTICIPANTS

a) Participants shall receive a daily and monthly transaction log for all transactions including credits. If there are no transactions on a particular date, participants must receive a report stating there were no transactions. 

b) At the participant’s option, transaction logs must be made available from the vendor via fax, email, or regular mail.

c) Vendor shall limit all email, voice and web screen confirmations to participants to one per transaction, including both the payment and the fee. If the shopping cart technique is used, participants shall receive one confirmation for all payments combined. All forms of visual confirmations shall be itemized by payment types, payment amounts and convenience fees.

d) Vendor will accommodate online access to transaction reports with sorting capabilities as follows:

   1) Standard Report – displays all transaction details for each participant; will typically list the current month’s totals unless other dates are chosen; must be able to be saved as a tab or comma delimited file.
2) Customized Report – allows for data sorting, including user-defined fields, and changes to the order in which they are displayed in the standard report.

3) Statistics – displays statistical summary of transactions by payment type and card type or e-check, including count, average, minimum, maximum, and total payments collected.

4) Batch Detail – displays a list of settlements by batch; must be able to view transaction details.

5) Transaction Audit – displays the lifecycle of each transaction from authorization to settlement.

e) Transaction logs and reports should be customized for participant accounting purposes. Transaction logs and other reports will allow for at least 30 user-defined fields in addition to the standard data capturing for cardholder information. Standard cardholder information to be captured and included on the daily transaction reports includes:
   1) name
   2) address
   3) city, state, zip code
   4) country
   5) day time phone number
   6) email address (Internet only)
   7) card type or e-check
   8) last four digits of the credit card number
   9) payment amount
   10) convenience fee paid (IVR and Internet only)
   11) receipt/confirmation number

f) Transaction logs and reports will include payment type codes. Participants should be able to sort reports by: payment type (including credits); sum of payment types; total transactions for the day, and settlement amounts, less credit transactions; card type and e-checks.

g) See Appendix D for details regarding current Illinois Funds E-PAY participant reports.

13.0 REPORTING TO CONSTITUENTS

a) Constituents will receive a verbal confirmation number at the end of an approved IVR payment. If the payment is not approved, a message will indicate the cause of the decline.

b) Constituents will receive a written confirmation number at the end of an approved Internet payment. If the payment is not approved, a message will indicate the cause of the decline.

c) All submitted Internet payments are followed by an immediate email back to the constituent indicating whether their payment has been approved or declined (see Appendix K – Internet Confirmation Email.) Cardholder and additional data is included in the email for receipt purposes.

d) Vendor shall limit all email, voice and web screen confirmations to cardholders to one per transaction, including both the payment and the fee. If the shopping cart technique is used, cardholders shall receive one confirmation for all payments combined. All forms of visual confirmations shall be itemized by payment types, payment amounts and convenience fees.
14.0 REPORTING TO THE TREASURER’S OFFICE

Daily reporting to the Illinois Funds E-PAY division will be available in several formats, including but not limited to the following:

a) all reporting available to participants;
b) aggregate daily and monthly reporting for all participants sorted into payment types, card type and e-checks, IVR, Internet, and In-Office payments.

In addition to financial transaction reporting, the vendor shall report to the Treasurer’s Office any change in personnel that potentially would affect the relationship between the vendor and the Treasurer’s Office. Such change in personnel shall include but not be limited to: tech support, customer service representatives, marketing advisors, legal staff working with the E-Pay program, etc.

15.0 SETTLEMENT REQUIREMENTS

The Treasurer, as facilitator, will require that Illinois Funds Accounts be used for the clearing and settlement of all credit card and e-check payments. All convenience fees must settle to a vendor account(s.)

16.0 WEBSITE INTERFACE

The State Treasurer has secured the domain name www.illinoisepay.com. This site currently has several payment screens designed to accept credit card payments over the Internet for 26 Illinois Funds E-PAY participants. Vendor shall interface with current and proposed capabilities of the Illinois E-PAY program website. The interface to the vendor’s payment processing system must be accessible from a pure Java™ platform. Specifically, the interface must be callable from a Java™ servlet and must return status codes or messages to indicate the success or failure of the call. This interface must be an SSL-encrypted call. Propose how this integration will flow, or propose other alternatives.

17.0 IVR SCRIPT AND TOLL-FREE NUMBER 1-877-ILL-EPAY

17.1 The current toll-free number used by the Illinois Funds E-PAY program is 1-877-ILL-EPAY. This number will remain in use. The phone costs and charges are to be paid by the proposer. Describe the process for achieving this.

17.2 A sample script in use during the E-PAY pilot program is included in Appendix F. Touch-tone (IVR) scripts are customized for each participant. Periodically, a participant will need to update or change their customized IVR script. Following are examples of script changes:
   a) start/stop collection dates
   b) payment due dates
   c) penalty fees and late interest charges
d) participant contact numbers

e) participant contact names

18.0 SYSTEM DEVELOPMENT AND COST REBATES

18.1 Identify what services of the current and proposed Illinois Funds E-PAY program
can now be met by proposer’s existing capabilities.

18.2 Identify what services of the Illinois Funds E-PAY program cannot be met without
system development by the proposer. Describe in detail what that system development
will entail. Include a detailed pricing schedule over the term of this contract for the
payment of system development costs.

18.3 Identify what capabilities developed as a result of an agreement from this RFP may be
marketable, leveraged, or otherwise available to other clients. Include a detailed
development cost rebate to the Treasure’s Office for the use by other clients of systems
development to be paid by the Treasurer’s Office.

19.0 CONVENIENCE FEE NOTIFICATION

The vendor shall provide means of displaying up-front notification of convenience fees. For
both the Internet and IVR services, cardholders must have immediate means to verify the
convenience fee based on the payment amount before any other information is submitted. The
vendor will need to deposit the payment into the participant’s Illinois Funds Money Market Fund
account.

20.0 ELECTRONIC CHECKS

Addition of electronic checks will be an enhancement to the Internet, IVR and In-Office services
of the Illinois Funds E-PAY program. The proposer must indicate what vendors may be
subcontracted for this service, or whether the service will be provided without subcontracting.
Describe the processes for including e-checks to the program.

21.0 MARKETING

The Treasurer’s Office will mass market and direct market the Illinois Funds E-PAY program to
local governments, public and state agencies in Illinois. Describe vendor willingness to assist
with marketing efforts, or to perform joint marketing initiatives to increase participation and
constituent usage. Service providers shall not be allowed to market programs or services of the
Treasurer’s Office without express written consent and agreement of the Treasurer.

The marketing of E-PAY by the vendor to Public Agencies must meet with the approval of the
Treasurer, including but not limited to the content of both the IVR message and the Internet site.
For purposes of this RFP, Public Agencies” shall mean those agencies that are defined as public
agencies by Section 1 of the Public Funds Investment Act (30 ILCS 235/2).
22.0 RECURRING PAYMENT SERVICES

Provide an online, or PC based dial-up system to allow participants the ability to offer their constituents a monthly, or periodic, recurring payment service. The cost for this system is to be borne by the proposer.

23.0 ADVANCED SERVICES

Describe any advanced software, hardware or technologies related to other electronic payment systems, not listed in the above request for proposal, but under development and applicable to this request for proposal to the State Treasurer’s office. This would include, but not be limited to: commercially available software not contemplated by this request; proprietary systems under development by the proposer; any new industry standard developing in the electronic payment processing market; or any other commercial development likely of affect the electronic payment processing market in the near future.

24.0 CURRENT PARTICIPANTS

Existing participants’ processes are listed in sections 26.0 - 28.0 and shall initially be incorporated into the proposed contract if they elect to continue with the program. These sections contain instructions and descriptions for some specialized needs of Illinois Funds participants to accommodate financial transaction card/e-check acceptance. The information you provide in response to these requirements will enable the Treasurer to understand and evaluate your capabilities for assessing convenience fees and processing card/e-check payment deposits in accordance with the State’s requirements.

25.0 CURRENT APPLICATION AND ENROLLMENT PROCESS

The current Illinois Funds E-PAY Clearing Account application and enrollment forms are included in Appendix E. The application covers all three service options and banking information. As procedures may change, a new Illinois Funds E-PAY application will be developed with the help of the vendor. The vendor must propose an efficient, systematic application process so that the status of a participant’s application can be tracked at all times.

26.0 CURRENT AND PROPOSED IVR PROCEDURES AND SYSTEM PROCESSES

IVR scripts shall remain uniform with the exception of information specific to the participant (i.e. names, due dates, etc.) All start/stop dates indicating when the participants are accepting payments shall be programmed into the IVR system. If a participant is not currently collecting payments, a message on the IVR system shall so indicate.

The option to make another payment using the same credit card or e-check information shall be offered in the IVR system. The system should limit the repetitiveness of data input by capturing the necessary data for an additional transaction. The option to make another payment using different credit card or e-check information shall also be included without having to dial into the
system again. For those participants who assess late penalties, the vendor will arrange for simple interest calculations and late fees to be added on top of the convenience fee. Sample scripts shall be provided for applicants to help in determining what necessary wording and logistical flow may be needed for the most efficient collection process. A current sample IVR script is included as Appendix F. IVR system testing should be available for participants at least a week prior to their requested live date, providing the participant and vendor enough time to make any necessary final changes. Appendix G indicates the current IVR testing instructions for participants. A procedural time frame shall be developed by the vendor beginning with the receipt of application, followed by testing and live dates, in order for applicants to meet all deadlines for printing and advertising needs. Participants shall be able to request and have made changes at any time to their IVR script, in the event the change or addition would create a more efficient payment collection process. After a test mode has been approved by the participant and the IVR system is live, additional changes to the script (i.e. change of payment due date) will be made in a timely manner, not to impede the processing of other applications waiting to test or go live.

27.0 CURRENT AND PROPOSED INTERNET PROCEDURES AND SYSTEM PROCESSES

Development and maintenance of the Illinois Funds E-PAY Internet payment screens shall remain with the current web developers. Current sample Internet payment screens are included as Appendix H. The vendor will capture the customer data entered on the web screens to process the transactions, create reporting, and send confirmation emails to the customer. The vendor will work with the current web developers to coordinate the appropriate messages that shall appear to the customer throughout the payment process. Section 16.0 explains the website interfacing requirements.

Internet service administrative pages are available online (Appendix I.) These include templates for entering applicant information used to build the web pages. Entering the information to build the web pages will be the responsibility of the vendor. These pages are subject to approval by the Illinois Funds E-PAY division. Once the web page is approved, Internet system testing should be available for participants at least a week prior to their requested live date, providing the participant and vendor enough time to make any necessary final changes. Appendix J explains the current Internet testing instructions for participants. The vendor will develop a procedural time frame for the Internet application process, beginning with the receipt of application, followed by test and live dates. These timelines must be followed in order to accommodate other deadlines such as printing and advertising needs. Participants shall be able to have changes made to their Internet payment screens at any time, in the event the change or addition would create a more efficient payment collection process. After a test mode has been approved by the participant and the Internet system is live, additional changes to the script (i.e. change of payment due date) will be made in a timely manner, not to impede the processing of other applications waiting to test or go live.

28.0 CURRENT AND PROPOSED IN-OFFICE PROCEDURES AND SYSTEM PROCESSES

28.1 The vendor must make available all equipment/items necessary to applicants for new In-Office service or system upgrades, including but not limited to:
28.2 All equipment installation and programming must be done by the vendor, as well as subsequent training for all personnel involved with the In-Office payment processing.

29.0 INTERNET SECURITY

All traffic between www.illinoisepay.com and the vendor must be encrypted using an SSL connection. Access to reports and other Participant information must require authentication and a secure connection using SSL. Any email containing confidential information must use email encryption.

30.0 PAYMENT AUTHORIZATION AND PROCESSING

The proposer must have financial transaction card/e-check processing software compatible with all major processing platforms, providing only live authorizations. The proposer must indicate what vendors may be subcontracted for live authorization of payments, or whether the service will be provided without subcontracting.

31.0 CURRENT AND PROPOSED PARTICIPANT NEEDS

31.1 County Treasurers

County Treasurers collect real estate/property taxes in two installments per year. Billing cycles typically range from May and end in October. Itemized bills are mailed to the taxpayers. Specific customer information to be captured and reported from each IVR and Internet payments to County Treasurers must include:
   a) name on ticket
   b) name of payee
   c) payment identification number (i.e. property lot number)
   d) 1st or 2nd installment or full payment
This information is found on the bill. Based on our current participants, the average ticket amount County Treasurers collect is $1500.00. Thousands of dollars in property taxes are processed daily and millions are processed annually.

31.2 Circuit Clerks

Types of payments collected by Circuit Clerks include: fines and fees for civil, criminal, and traffic violations, as well as probate and passport fees. Most of these payments are below $100, and the daily transaction volumes are high. Child support and bail bond
payments are also collected, and are usually higher ticket items. Currently, two Circuit Clerks are participating in the Illinois Funds E-PAY pilot program. We are reviewing the detailed information involved in their payment collection systems. For example, sample customer information in reporting to Circuit Clerks for traffic violations must include:

a) ticket number  
b) case number (if applicable)  
c) county and township written on ticket  
d) driver’s license number, expiration date  
e) date of birth  
f) amount of citation or bond posted  
g) court information such as address, city, zip code, date and time

Because some traffic violation payments require a guilty plea (i.e. traffic tickets), the customer will have to mail in certain required forms with their original signatures in order for the payment to be processed completely. Circuit Clerks will have a great need for user-defined fields to include additional instructions in the IVR script and Internet payments screens. For example, both the IVR and Internet systems shall prompt the customer for a series of questions such as “Is this a ‘must appear in court’ ticket?” If the customer answers yes, the payment must be denied with instructions to appear in court, unless the participant makes other provisions. Otherwise, if the customer wishes to plead guilty, no ticket will be marked as paid until receipt of the customer’s guilty plea is received by the Circuit Clerk’s Office within a certain amount of time designated by the participant; otherwise, the transaction will be voided and the fine reinstated. The Internet system shall provide the option of printing certain forms (i.e. a plea of guilt) that are otherwise available and necessary to complete the payment process.

31.3 County Clerks

County Clerks collect a range of payments for items such as: birth, death, marriage, and divorce certificates, liquor licenses, raffle and firework permits. Some of these require proper identification to be shown at the time of purchase. The payments not requiring identification would be acceptable for the Illinois Funds E-PAY program. Payment amounts are generally below $50 with high volumes of daily transactions.

31.4 Municipalities and Other Public Agencies

Customer information to be captured and reported from each IVR and Internet payment for these will include:

a) payment type  
b) identifying number

Examples of payment types for municipalities include utility bills, building permits, parking fines, golf course green fees, cemetery costs, and city/municipal ordinance fines. Several other payment types are possible. Payment ranges vary with an average ticket size of $125.00. Recurring payments service will be very useful for municipalities collecting utility bills.
Park districts collect program and usage fees from residents and non-residents. Currently, one park district is using the Illinois Funds E-PAY pilot program for class registration. Over the Touch-Tone system, park districts envision the capability of entering a class number and having it check against their own database. When a customer registers, the class number must be responded back to confirm the class they have entered. The Internet must have a ‘help’ box customers can click on to see a listing of all the classes and their corresponding class number listed. The registrant will still be required to mail in their hard copy application including their confirmation number provided through either the IVR or the Internet system. Customers must be able to register for a number of classes using the same or different payment information.

Currently, two sanitary districts are using the Illinois Funds E-PAY program for water/sewer bill payments. Sanitary districts have a large need for recurring payments.

### 31.5 Universities

Currently, we have three Universities signed up for the Illinois Funds E-PAY pilot program. Examples of payment types include: student account and Federal Perkins Loan payments. Several other payment titles may be added with varying payment ranges. To date, the average ticket size is $700. Data captured in the reporting must include and differentiate between the cardholder and the actual student for which the payment is made. One area of exploration has been to “hotlink” from an existing IVR system to the Illinois Funds E-PAY IVR system. This is an example of an advanced service to be extended to participants at their cost. Universities must have the ability to extend this service to students with out-of-state residences and students abroad who do not have a USA residence.

### 31.6 Narrative Response

Please provide a narrative response to each type of participant proposed payment process for all three services by describing:

- type of service to be provided;
- hardware, software, and training to be provided;
- settlement and clearing process for financial transaction card-e-check payments;
- frequency and formats of accounting transaction data to be provided;
- method for assessing and collecting convenience fees for both IVR and Internet services; and
- ad hoc look-up and reporting capabilities.

### 32.0 INTEGRITY OF PUBLIC RECORDS AND SERVICES

The Treasurer has made the Illinois Funds E-PAY services available to local governmental units to extend to their constituents. For both the Treasurer and local public officials who offer these services, the integrity of their public records is contingent upon the accurate and efficient administration of services contracted with the vendor. For those participants who experience problems with the services due to vendor error, the vendor shall provide reimbursements as follows:
a) Vendor will pay a penalty fee to participants equal to three percent of the participant’s daily revenue for each day their transaction logs are unavailable, late, or incorrect.

b) Vendor will pay a penalty fee to participants equal to three percent of the participant’s daily revenue plus lost interest for all deposit delays or incorrect deposit amounts.

c) Vendor will rebate to the Treasurer’s Office a $100 penalty fee per day for system problems and delays, including but not limited to:
   1) system failure,
   2) unavailable online reporting,
   3) unavailable customer service.

d) Vendor will rebate to the Treasurer’s Office a $150 penalty fee per day for untimely resolution of all system problems.

33.0 PRICING

The pricing schedule will cover a four-year period. Stated prices are valid from the date of proposal submission. The cost of advanced services will be the responsibility of the participant. Examples of services that shall be made available to participants upon request include but are not limited to:

a) rapid Response/Verification Confirmation of Transactions
b) multiple location tracking
c) integration of flat files with current accounting systems
d) software or provisions for On-line recurring payments
e) links to and from existing web pages
f) links to and from existing IVR systems
g) upon termination of merchant services, provide reasonable buyback services for POS equipment purchased from the vendor solely for the use of E-Pay services

Vendor shall provide notification to the Illinois Funds E-Pay Division prior to any change in pricing, whether an increase or decrease. This shall include, but not be limited to, all convenience fees, discount fees, surcharge fees, maintenance fees, equipment and software costs, statement fees, charge back costs, etc.

With the exception of the In-office services, pricing must be assessed as convenience fees and shall cover all variable and fixed costs (such as developmental and maintenance costs.) A list of current participants, the current convenience fee schedule and volume spreadsheet is attached, in Appendix A. Vendor shall suggest any changes (if required) that need to be made to the current fee schedule or vendor may propose a different fee schedule. The Treasurer also expresses the desire to implement Visa into the IVR and Internet programs. The vendor shall also propose a flat convenience fee charge for each type of payment, i.e. fines, utilities, taxes, etc.

Vendor shall provide credit card processing fees for In-office participants in a “pass through or cost plus method”. This method should be demonstrated as direct Interchange fees and
assessments from Visa and MasterCard, plus the vendor’s applicable processing fees (per item and mark up fee in basis points). Include the following pricing if applicable:

Voice Authorization Fee
Statement Fee
Chargeback Fee
Monthly Minimum
Debit Processing Fee
*Discover/American Express Per Item Fees
(*This fee would be any charges that are outside of their direct fees to the participant.)

Please include any additional fees not listed above that may be charged.

Vendor shall also provide pricing for In-Office check processing.

Vendor should also provide pricing for proposed In-Office equipment and/or software. This equipment should have credit card acceptance and check processing capabilities. Also include any monthly maintenance and set up fee charges.
## Current Participants:

<table>
<thead>
<tr>
<th>County:</th>
<th>Office:</th>
<th>Touch-Tone</th>
<th>Internet</th>
<th>Over the Counter</th>
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<tbody>
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Total Participants - 72

*Pilot IVR Participants marked with "X" piloted a past IVR system.
**Participants marked "hold" in the IVR column are interested in a new IVR system.

Current Convenience Fee Schedule:

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<th>From</th>
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<th>Fee</th>
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<th>High %</th>
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Appendix B - Local Government Acceptance of Credit Cards Act / HB 3576:

Notice

The Illinois Compiled Statutes database was last updated on October 20, 1998. The list of Sources at the end of each Section indicates the Public Acts included in the text of the Section.

CHAPTER 50
LOCAL GOVERNMENT
(50 ILCS 345/) (Local Government Acceptance of Credit Cards Act.)

Title: An Act concerning the acceptance by local governmental entities of payment by credit card.
Cite: 50 ILCS 345/1 et seq.
Source: P.A. 90-518, eff. 8-22-97.
Date: Approved August 22, 1997.
Short title: Local Government Acceptance of Credit Cards Act.

(50 ILCS 345/1)
Sec. 1. Short title. This Act may be cited as the Local Governmental Acceptance of Credit Cards Act.
(Source: P.A. 90-518, eff. 8-22-97.)

(50 ILCS 345/10)
Sec. 10. Definitions.
"Authorized obligation" means, in connection with a county, city, town, or other similar form of local municipal government, any fine, fee, charge, tax, or cost imposed by, owing to, or collected by or on behalf of a unit of local government. In connection with a community college district, "authorized obligation" means tuition costs, books, charges for meals, and other education or college-related fines, fees, charges, or costs imposed upon or incurred by students or pupils; "Credit card" means an instrument or device, whether known as a credit card, bank card, charge card, debit card, automated teller machine card, secured credit card, smart card, electronic purse, prepaid card, affinity card, or by any other name, issued with or without fee by an issuer for the use of the holder to obtain credit, money, goods, services, or anything else of value.
(Source: P.A. 90-518, eff. 8-22-97.)

(50 ILCS 345/15)
Sec. 15. Local government credit card acceptance program.
(a) Any unit of local government and any community college district that has the authority to accept the payment of funds for any purpose is authorized, but not required, to accept payment by credit card.
(b) This Act shall be broadly construed to authorize, but not require, acceptance of credit card payments by all units of local government and community college districts.
(c) This Act authorizes the acceptance of credit card payments for all types of authorized obligations.
(d) This Act does not limit the authority of clerks of court to accept payment by credit card
pursuant to the Clerks of Court Act or the Unified Code of Corrections.

(c) local governmental entity may not receive and retain, directly or indirectly, any convenience fee, surcharge, or other fee in excess of the amount paid in connection with the credit card transaction. In addition, a financial institution or service provider may not pay, refund, rebate, or return, directly or indirectly, to a local governmental entity for final retention any portion of a surcharge, convenience fee, or other fee paid in connection with a credit card transaction.

(Source: P.A. 90-518, eff. 8-22-97.)

(50 ILCS 345/20)

Sec. 20. Election by local governmental entities to accept credit cards.

(a) The decision whether to accept credit card payments for any particular type of obligation shall be made by the governing body of the local governmental entity that has general discretionary authority over the manner of acceptance of payments. The governing body may adopt reasonable rules governing the manner of acceptance of payments by credit card. No decision to accept credit card payments under this Act shall be made until the governing body has determined, following a public hearing held not sooner than 10 nor later than 30 days following public notice of the hearing, that the acceptance of credit card payments for the types of authorized obligations specified in the public notice is in the best interests of the citizens and governmental administration of the local governmental entity or community college and of the students and taxpayers thereof.

(b) The governing body of the entity accepting payment by credit card may enter into agreements with one or more financial institutions or other service providers to facilitate the acceptance and processing of credit card payments. Such agreements shall identify the specific services to be provided, an itemized list of the fees charged, and the means by which each such fee shall be paid. Such agreements may include a discount fee to cover the costs of interchange, assessments and authorizations, a per item processing fee for the service provider, and any other fee, including a payment of a surcharge or convenience fee, that may be applicable to specific circumstances. Any agreement for acceptance of payments by credit cards may be canceled by the governmental entity upon giving reasonable notice of intent to cancel.

(c) An entity accepting payments by credit card may pay amounts due a financial institution or other service provider by (i) paying the financial institution or other service provider upon presentation of an invoice or (ii) allowing the financial institution or other service provider to withhold the amount of the fees from the credit card payment. A discount or processing fee may be authorized whenever the governing body of the entity determines that any reduction of revenue resulting from the discount or processing fee will be in the best interest of the entity. Items that may be considered in making a determination to authorize the payment of fees or the acceptance of a discount include, but are not limited to, improved governmental cash flows, reduction of governmental overhead, improved governmental financial security, a combination of these items, and the benefit of increased public convenience. No payment to or withheld by a financial institution or other service provider may exceed the amounts authorized under subsection (b) of Section 25.

(d) Unless specifically prohibited by an ordinance or rule adopted by the governing body of the local governmental entity, a person may pay multiple tax bills in a single transaction.

(Source: P.A. 90-518, eff. 8-22-97.)

(50 ILCS 345/25)
Sec. 25. Payment of fees by cardholders.
(a) The governing body of a local governmental entity authorizing acceptance of payment by credit card may, but is not required to, impose a convenience fee or surcharge upon a cardholder making payment by credit card in an amount to wholly or partially offset, but in no event exceed, the amount of any discount or processing fee incurred by the local governmental entity. This convenience fee or surcharge may be applied only when allowed under the operating rules and regulations of the credit card involved. When a cardholder elects to make a payment by credit card to a local governmental entity and a convenience fee or surcharge is imposed, the payment of the convenience fee or surcharge shall be deemed voluntary by the person and shall not be refundable.

(b) No fee, or accumulation of fees, that exceeds the lesser of $20 or 5% of the principal amount charged may be imposed in the issuance of any license, sticker, or permit, or with respect to any other similar transaction. No fee, or accumulation of fees, that exceeds the lesser of $5 or 5% of the transaction involved may be imposed in connection with the payment of any fine. No fee, or accumulation of fees, in excess of the lesser of $40 or 3% of the principal amount charged may be imposed in connection with the payment of any real estate or other tax.

(c) Notwithstanding the provisions of subsection (b), a minimum fee of $1 may be imposed with respect to any transaction.
(Source: P.A. 90-518, eff. 8-22-97.)

(50 ILCS 345/30)
Sec. 30. Relief from underlying obligation. A person who makes a payment by credit card to a local governmental entity shall not be relieved from liability for the underlying obligation except to the extent that the local governmental entity realizes final payment of the underlying obligation in cash or the equivalent. If final payment is not made by the credit card issuer or other guarantor of payment in the credit card transaction, then the underlying obligation shall survive and the local governmental entity shall retain all remedies for enforcement that would have applied if the credit transaction had not occurred. A person making payment by credit card is not liable for any discount or fee paid to a credit card issuer or other party by a local governmental entity.
(Source: P.A. 90-518, eff. 8-22-97.)

(50 ILCS 345/35)
Sec. 35. Liability of local governmental employees. A local governmental employee who accepts payment by credit card in accordance with this Act and applicable rules shall not incur personal liability for the final collection of the payment.
(Source: P.A. 90-518, eff. 8-22-97.)

(50 ILCS 345/95)
Sec. 95. (Amendatory provisions; text omitted).
(Source: P.A. 90-518, eff. 8-22-97; text omitted.)

(50 ILCS 345/99)
Sec. 99. Effective date. This Act takes effect upon becoming law.
(Source: P.A. 90-518, eff. 8-22-97.)
HB 3576:

SENATE AMENDMENT NO. 2.

(Became Public Act on July 20, 2001)

Adds reference to: 50 ILCS 345/25 Amends the Local Government Acceptance of Credit Cards Act. Provides that a local governmental entity may impose fees on credit card transactions that are greater than the amounts specified in the Act if (i) the fee imposed by the local governmental entity is no greater than a fee charged by the financial institution or service provider accepting and processing credit card payments on behalf of the local governmental entity; (ii) the financial institution or service provider accepting and processing the credit card payments was selected by competitive bid and, when applicable, in accordance with the provisions of the Illinois Procurement Code; and (iii) the local governmental entity fully discloses the amount of the fee to the cardholder.
Appendix C – Clerks of Court Act:

105/27.3b. Credit card payments

§ 27.3b. The clerk of court may accept payment of fines, penalties, or costs by credit card approved by the clerk from an offender who has been convicted of or placed on court supervision for a traffic offense, petty offense, ordinance offense, or misdemeanor or who has been convicted of a felony offense. The clerk of the court may also accept payment of statutory fees by a credit card. The clerk of the court may also accept the credit card for the cash deposit of bail bond fees up to $300.

The Clerk of the circuit court is authorized to enter into contracts with credit card companies approved by the clerk and to pay those companies fees normally charged by those companies for allowing the clerk of the circuit court to accept their credit cards in payment as authorized herein. Where the offender pays fines, penalties, or costs by credit card, or anyone paying statutory fees of the circuit court clerk or the posting of cash bail, the clerk shall collect a service fee of up to $5 or the amount charged to the clerk for use of its services by the credit card issuer. This service fee shall be in addition to any other fines, penalties, or costs.


## Appendix D – Participant Report Requirements Information:

Champaign County Treasurer's Office
Daily IVR Log

**Payment Type:** Champaign County Property Taxes  
**Date of Transactions:** Monday, December 4, 2000

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<th>Name on Card/E-Check:</th>
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</table>

VISA and MasterCard funds will be deposited two business days after the date of transaction.  
American Express and Discover/Novus funds will be deposited three business days after the date of transaction.  
E-Check funds will be deposited the next business day after the date of transaction.
Appendix E – Enrollment Forms:

ILLINOIS FUNDS ELECTRONIC PAYMENT CLEARING ACCOUNT APPLICATION

Date ______________ Application to participate in the Illinois Funds Electronic Payment Program

The Public Agency described herein seeks to participate in the Electronic Payment Services Program within the Illinois Funds Money Maker Fund, pursuant to Section 17 of the State Treasurer Act (15 ILCS 505/17) which authorizes the State Treasurer to establish a Public Treasurers' Investment Pool. (Formerly known as IPTIP and now the Illinois Funds.)

For Office Use Only:
Account # __________________________ Type Code XX. __________ Jurisdiction Code# _________

Describe Your Public Agency:

(Name of Agency) __________________________ (FEIN Number/TIN Number) __________
Electronic Payment Clearing Account
(Subtitle of Account) __________________________ (Contact Person and Title) __________________________

(Street Address) __________________________ (City) __________________________ (County) __________ (Zip Code) __________

(Telephone Number) __________________________ (FAX Number) __________________________ (Email Address) __________________________

Type of service requested:
□ Touch-Touch Phone ☐ Internet
☐ Debit Cards Only (Verifone terminal/printer and pin pad)
☐ ✲ Credit/Debit Cards - (Verifone terminal/printer and pin pad)
☐ Discover Brand Cards Exclusively - (no-cost terminal and printer)

*These services will accept VISA, MASTER CARD, AMERICAN EXPRESS, DISCOVER BRAND, and DEBIT cards.

What is your gross revenue on an annual basis?

Withdrawal Options: (You may use more than one option.)
By Check ______ By Wire Transfer ______ By ACH Transfer ______
(standard business checks)
Transfer Instructions: (If more than one transfer path is needed, please submit a separate instruction sheet.)
(Bank Name) __________________________ (Further Credit to Your Account #) __________
(ABA/ Routing #) __________________________ (Contact Name/ Phone at Receiving Bank) __________

(Name on Account if Different Than Above)

Authorizations to sign checks or execute Transfers (If more than five, submit a separate sheet.)
Printed Name(s) __________________________ Authorized Signature(s) __________________________
Sign Checks __________________________ Execute Transfers __________________________

Interest Income Will Be Posted To Your Account(s) on the Last Business Day of the Month
The undersigned hereby certifies that he/she is authorized to open an account(s) in the Illinois Funds and further certifies that said authority is statutory, or approval of the governing body of the above described Government.

Signatures __________________________ Position/Title: __________________________
I, ________________________________, certify that all legal prerequisites for ________________________________ to participate in the Treasurer’s Electronic Payment Services Program have been met.

_____________________________
Name

_____________________________
Title

Subscribed and Sworn to before me this

__________ day of _____________, 2002

_____________________________
Notary Public
In addition to an Illinois Funds E-PAY Clearing Account Application, it is necessary to complete and return this form with original signatures to the address at the bottom of the third page. This information will be used to implement the Illinois Funds E-PAY service(s) you have selected. Please type or print legibly.

**Internet Photo/Graphic and Titles**

For the Internet service, please include with this form a colored picture of the public official, or an official seal/agency logo, or any other graphic that best represents your office or community. If you are already online, you can provide us with a link to your graphic. Otherwise, please send us your graphic on disk as a jpg or gif file, or include a hard copy with this form in the mail. Please provide on the lines below the correct names of the office accepting payments and the official/office holder.

Name of Office: ___________________________________________________________________________________________
(For example, Lincoln County Treasurer’s Office)

Name of office holder/official and official title: _________________________________________________________________
(For example, John Smith, Lincoln County Treasurer)

**Internet Welcome Message**

For the Internet service, if you are on-line, you will be provided with the means to fill out the information we need to build your web page, and then submit the information electronically to our office. Also, any changes or updates to your web page can be made online and submitted to our office for approval. If you are not online, please include below a quote (3-4 sentences) from your office holder that promotes the Illinois Funds E-PAY services you have chosen to extend to your constituents. You may also include important information from your office such as payment due dates, address, phone number, special payment instructions, announcements, etc. This text can be changed quarterly unless circumstances warrant otherwise. For example, Champaign County Treasurer Dan Welch says,

“Welcome to the Champaign County Treasurer’s tax payment web site. In an effort to offer the most innovative payment options to the taxpayers of Champaign County, I hope that you will find this service convenient and easy to use. Thank you for your payment!”

_______________________________________________________________________________________
_______________________________________________________________________________________
_______________________________________________________________________________________
_______________________________________________________________________________________

**Indicate Payments to Be Accepted**

Listed on the following page are examples of payment types for any service, Touch-Tone, Internet, and In-Office. For the payments you wish to collect in the first column, please circle only the revenue payment title that best describes the official title used by your office. If you want to title payments differently, or if the list does not include the payments you will offer, please print your payment titles on the lines marked “Other.” This is the title that will appear on printed announcements, read on the Touch-Tone script, and/or listed on the web page. Please list in the second column any specific start/stop dates for collection cycles. The third column is for the Internet service only. It will be used to describe an Internet “What’s This?” button, next to the prompt for payment information. Please describe the payment identification title and the number of digits in the identification number. Also, please reference the location of which this is found on your bill or statement so that your constituents will be able to locate and reference the payment identification number. For example, you may use a 12-digit permanent index number for a property tax payment, which can be found in the upper right hand corner of your billing statement.
<table>
<thead>
<tr>
<th>Payment Title:</th>
<th>Start/Stop Dates:</th>
<th>Internet “What’s This?” Button:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Tax</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Tax</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Drainage/Assessment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Traffic Citation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parking Ticket</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utility Bill</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water/Sewer Bill</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas/Electric Bill</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Late Fees and Penalties**

If you normally assess a late fee for any of your payments, the Illinois Funds E-PAY programming can include a message to alert the customer of any late fees that apply (i.e. flat late fee, interest penalty, etc.) in addition to the convenience fee. Simply include on a separate piece of paper the instructions for your penalty assessments and indicate the time frame and amount (or percentage) of fee. Special instructions may be updated for annual/seasonal payments.

**Advanced Services/Special Needs**

Would you like more information about advanced services such as payments at multiple sites, recurring/periodic payments, and other special needs? If so, please explain:

____________________________________________________________________________________________________

____________________________________________________________________________________________________

____________________________________________________________________________________________________

**In-Office Discount / Surcharge Fees and Statements**

For the debit/credit option, you have been provided with discount rates for your office. The debit only option carry’s a flat rate of $0.30 per swipe. You have also been provided with the Discover Card Brand Exclusively surcharge fee schedule for your constituents. All of these rates are subject to change at any time. If in the event these rates change, you will receive notification by mail of the new rates. For the credit/debit or debit only options, all credit card discount fees, debit fees, and a $5.00 monthly statement fee will be debited monthly (via ACH) from your Illinois Funds E-PAY Clearing Account by the card processing providers, unless another account is indicated. (No fees will be debited from your account for the Discover Card Brand Exclusively option.) If you wish to have all monthly discount and statement fees debited out of another account, please indicate the account below:

____________________________________________________________________________________________________

____________________________________________________________________________________________________

____________________________________________________________________________________________________

(Bank Name)

(ABA/Route #)

(Contact Name/Phone at Receiving Bank)

(Name on Account if Different Than Above)

Otherwise, you will see three debits made to your account for: Discover, American Express, and Visa/MasterCard. Each participant will receive a monthly statement reflecting all discount and monthly statement fees charged. These statements will be mailed to the contact person and address as listed on the application unless another address is indicated on the following page:
Please indicate by signing on the line below that you have read this statement and are aware that the discount and surcharge rates are subject to change at any time:

Sign: ____________________________________________  Date:  _____________________________________

Internet and Touch-Tone Convenience Fees May Change Annually
All monthly card statements summarizing convenience fees for Internet services will go to National City and all monthly card statements summarizing convenience fees for Touch-Tone service will go to Official Payments Corporation. Please know that prices are subject to change annually beginning July 1, 2001, and every July 1st thereafter. Standard credit card industry procedures are such that prices are reviewed annually, and this is not unique to the Illinois Funds E-PAY program. Please indicate by signing on the line below that you have read this statement and are aware that these rates are subject to change annually.

Sign: ____________________________________________  Date:  _____________________________________

Please complete and mail to:
Illinois State Treasurer’s Office
Illinois Funds E-PAY Program
300 West Jefferson Street
Springfield, IL  62702

*Or fax to:
Illinois State Treasurer’s Office
Illinois Funds E-PAY Program
217-524-1269

(*If you wish to fax your forms in, please include the original in the mail.)
CHECK LIST FOR FACE TO FACE ACCEPTANCE:

- List your Illinois Funds E-PAY account number for In-Office payment DEPOSITS:

- List the account number from which your monthly FEES should be debited:

- List the routing and transit numbers for debiting your FEES, if not Firstar:

- Do you currently accept credit/debit cards? If so, which ones?

- Current American Express Merchant number (if applicable):

- Current Discover Merchant Number (if applicable):

- What type of equipment are you using (if applicable)? (i.e. Tranz 330, Zon Jr XL, Verifone 250 printers, etc.)

- Do you need a debit pin pad?

- What is the contact name for arranging equipment installation?

- Do you need to dial a 9 or any other number for the equipment to dial out?

- How many locations do you want to accept credit/debit cards at?

- Please list all location names, addresses and phone numbers as you want them to appear on the printout that comes out of the credit card printer.

- What address, mailing name, and contact name (for EACH location) should we use for mailing monthly merchant statements?
Appendix F – Sample Touch-Tone (IVR) Script:

Illinois Funds E-PAY 877-ILL-EPAY General Script

“Welcome to 877-ILL-EPAY” message by Illinois State Treasurer Judy Baar Topinka

Please enter your four-digit jurisdiction code now.
If you do not know your jurisdiction code, press the star key.

For Sangamon County, enter one-zero-zero-zero
For Champaign County, enter one-zero-zero-one
(cont.)

If jurisdiction code not found….
If jurisdiction code is 1000…….
Sorry, that jurisdiction code is invalid.

You have selected…
Champaign County Treasurer’s Office…
If that is correct, press 1.
To re-enter, press 9.

Descriptive message for Champaign County Treasurer’s Office

You may use any of the following types of credit cards to make your payment…
   …American Express…
   …Discover/Novus cards…
   …MasterCard…
   …VISA…

To make a property tax payment, press 1 now.
Otherwise………..
Sorry, that selection is not valid.

The first half of your property taxes are due on or before June 15th, 2000; the second half is due on or before September 15th, 2000. After the due date, you must pay the amount due plus interest.

You may now select which installment you would like to pay.
   For the 1st installment, press 1.
   For the 2nd installment, press 2.
   For both installments, press 3.

To hear the amount of interest you owe on your property tax payment, press 1 now.
   Otherwise………..
Champaign County taxpayers will be unable to use this system after September 30th. For more information, please call the Champaign County Treasurer’s Office at (XXX) XXX-XXXX. We will now need your bill number, which consists of 10-15 digits and is located in the upper right hand corner of your bill. Please enter your entire Permanent Index Number, followed by the pound key.

**If invalid input…**
**If valid input……**
Sorry, that entry is not valid.
You have entered…
If that is correct, press 1.
To repeat, press 2.
Or to re-enter, press 9.

To ensure an accurate and timely payment, please enter a ten digit telephone number where you can best be reached. Please enter your direct access work number or your home telephone number beginning with the area code.

**If invalid phone number……**
**If valid phone number……**
Sorry, we did not receive a complete area code and phone number.

You have entered...
If that is correct, press 1.
To repeat, press 2.
Or to re-enter, press 9.

Please enter the amount you are paying, including cents, followed by the pound key. For example, a payment of seventy-five dollars and eighteen cents would be entered as seven-five-one-eight, followed by the pound key.

You have entered...
If that is correct, press 1.
To repeat, press 2.
Or to re-enter, press 9.

Your <1st installment> payment amount is…<play back the amount entered>

A convenience fee of…<play back the convenience fee>…will be charged to your credit card if you wish to continue with this transaction, bringing the total to…<play back the total charge amount>

If you wish to continue, press 1. *(If live goto….., if test mode goto…..)*
To repeat the amounts, press 2.
If you wish to cancel this transaction, press the star key.
If the credit card info has been collected.....
Otherwise.....
Please enter your credit card number, followed by the pound key.

If 2nd attempt, if same card number entered......
If non-supported card entered......
If Invalid card number......
If not enough digits entered......
If valid credit card......

That credit card is invalid......

If less than 3 attempts......
If third attempt......

Sorry, this system only accepts.....
    ...American Express...
    ...Discover/Novus cards...
    ...MasterCard...
    ...VISA....

Sorry, you must enter a different credit card number in order to make another attempt.
Your credit card issuer may charge a finance charge that will accrue immediately for this payment.

You have entered...
If that is correct, press 1.
To repeat, press 2.
Or to re-enter, press 9.

Please enter the month of the expiration date in two-digit format. For example, for April enter zero-four.

If invalid month.....
If valid month.....
You have entered an invalid expiration month.

Please enter all four digits of the year of the expiration date. For example, for 2006 enter two-zero-zero-six.

If valid expiration year.....
If expired month/year.....
If invalid expiration year.....
You have entered an invalid expiration year.
You have entered....
If that is correct, press 1.
To repeat, press 2.
Or to re-enter, press 9.
You have entered an invalid expiration date.

Please enter the five digit zip code of where you receive your monthly credit card bill.
You have entered...

If that is correct, press 1.
To repeat, press 2.
Or to re-enter, press 9.

You must stay on the line while we authorize your credit card transaction. You will be given a confirmation number to confirm that your payment has been authorized. Please write this number down and keep it with your records.

If authorization denied or zip code does not match……
If verbal authorization is needed……
If time out occurred during authorization attempt…..
If lost or stolen…..
If valid authorization……

We can not complete processing this transaction. Please contact your credit card company for further information.

This transaction requires verbal authorization; therefore, this automated system cannot accept this card. Please contact your credit card company for further information.

Due to technical difficulties, we are unable to process your payment at this time. Your credit card will not be charged for this transaction. Please try again later.

If you would like to use another card, press 1 now, or press the star key to end this call.

Authorization of your credit card transaction is complete. Please allow three days for your payment to be posted. Your confirmation number is....<play back the confirmation number>
Please keep this confirmation number with your records.

To repeat the confirmation number, press 1.
To make another payment using the same credit card, press 2.
To make another payment using a different credit card, press 3.
To end this call, press the star key.

The information you provided is incorrect. Please check your records for the correct information and you may call again to process your credit card payment.

Thank you for calling 877-ILL-E-PAY. (Hang-up)
Appendix G – Touch-Tone (IVR) Testing Instructions:

Demo Mode – Instructions for Testing

When ready to test the IVR system while it is in demo mode, you do not call the 888-ILL-EPAY number your constituents will call when your system is live. Instead, we have another number which gives you access to our test server. Everything will work exactly the same, except for the fact that no monies are transferred from the test credit card to the account you are paying. You’ll use this number to do all your testing. Only when you are satisfied that the IVR is working to your specifications, will you let an Illinois Funds E-PAY Representative know you have completed testing and are ready to have your system turned live.

Phone Number to Call: 877-278-2444

Working in demo mode allows you to test your IVR without actually affecting any accounts (your credit cards or the client using this service).

Demo mode works exactly like non-demo mode except when you authorize a transaction, the software does not call the bank for authorization of the card - it just “pretends” to.

Please note: when you are in demo mode, transactions are stored normally and there is no distinguishing factor other than how the transaction is authorized. You should not intermix the two during normal working procedures. Otherwise, you run the risk of mixing real transactions with demo mode transactions.

When you authorize a transaction while in demo mode, the software puts in a canned response depending on the penny amount:

- 2 cents will return a Decline
- 3 cents will return a Referral
- 4 cents will return an Error
- 5 cents will return a Hold-card
- All others will be Approved

Note: only the last two digits of the cents will be the criteria. For example, $1.02 and $235.42 will both be declined.

You must use a regular credit card; however, we do have a “dummy” MasterCard account number you can use to test with:

5499-7400-0000-0123  (Use any expiration date)

If you have any questions, please feel free to contact an Illinois Funds E-PAY Coordinator at 1-800-346-7414. We'll be able to help you.
Appendix H – Current Internet Screens:

Welcome from Illinois State Treasurer
Judy Baar Topinka

"It's my pleasure to offer the E-PAY service to local governments and their constituents. Now Illinois communities will be able to offer a more efficient way of conducting business at a faster pace while maintaining a high quality of service."

Using The Illinois Funds E-PAY site:

1. In the box to the left, enter the name, or partial name, of the government entity to which you wish to make a payment, OR enter the jurisdiction code for that government entity. These entities can include: county treasurers, municipalities, circuit clerks, school districts, community colleges, etc.
2. If you entered a name or partial name, select the Entity Name button. If you entered a jurisdiction code, select the Jurisdiction Code button.
3. Click the Search button.
4. If you entered a name or partial name, you will get a list of available entities that match your entry. For example, if you enter "Champaign", the search will return "City of Champaign", "Champaign County", etc. Select the appropriate entry from the Search Results to view the Web page for that entity.
5. If you entered a valid Jurisdiction Code, you will be taken directly to the Web page for that entity.
6. The government entity's Web page will list the items that can be paid via E-PAY. Select the one you desire and follow the instructions on the following pages.
<table>
<thead>
<tr>
<th>Find Government Unit</th>
<th>Search Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any County</td>
<td>Judy Baar Topinka, State Treasurer</td>
</tr>
<tr>
<td>Christian County</td>
<td>Terry Ryan, County Clerk</td>
</tr>
<tr>
<td>City of Charleston Water Department</td>
<td>Patsy J. Loew, City Clerk/Treasurer</td>
</tr>
<tr>
<td>City of Springfield</td>
<td>Karen Hasara, Mayor</td>
</tr>
<tr>
<td>City of Taylorville</td>
<td></td>
</tr>
<tr>
<td>Grant's Ridge Homeowner's Assoc.</td>
<td>Elizabeth Dole, Association President</td>
</tr>
<tr>
<td>Illinois Department of Revenue</td>
<td>Mr. Revenue, Tax Man</td>
</tr>
<tr>
<td>Montgomery County</td>
<td>Mary Webb, Circuit Clerk</td>
</tr>
<tr>
<td>Village of New Holland</td>
<td>Jeff Mannen, Village President</td>
</tr>
<tr>
<td>Village of Riverdale</td>
<td>Joyce Forbes, Village Clerk</td>
</tr>
<tr>
<td>Village of Riverton</td>
<td></td>
</tr>
</tbody>
</table>

Illinois Funds | Illinois State Treasurer
Welcome from Mayor Karen Hasara

"Welcome to the City of Springfield's tax payment website. In an effort to offer the most innovative payment options to the taxpayers of Springfield, I hope that you will find this service convenient and easy to use.

Visit us at our website:  
http://www.springfield.il.us

Items payable via E-PAY to City of Springfield:

- CWLP Utility Bill
- Water Use Fee

For assistance, please contact us at:
City of Springfield
South 9th Street
Springfield, IL 62704
555-1212
support@springfield.il.us
City of Springfield
Karen Hasara, Mayor

CWLP Utility Bill Payment

CWLP Utility Bill Payment Information

Account #
What's This?
Payment Amount

There will be a convenience fee added to your payment amount.
For more information, please click "Help".

Personal Information

Name
(as it appears on the statement)
Address
City/State/Zip
Phone
E-Mail

Credit Card Information

Name
(as it appears on the Credit Card)
Card Type
- Visa
- MasterCard
- American Express
- Discover
Credit Card Number
Expiration Date

Submit Payment
City of Springfield
Karen Hasara, Mayor

Confirm CWLP Utility Bill Payment

Amount $125.35
Convenience Fee $5.75

Total Amount Charged to Your Card $131.10

Name John Doe
Address 123 Main Street
City/State/Zip Springfield, IL 62704
Phone 2175551111
E-Mail jdoe@isp.com

Change Payment Information Cancel Payment

Submit Payment For Processing
Appendix I – Internet Administrative Pages:

E-PAY Internet Administration

The Illinois Funds E-PAY system is a credit and debit card service program created by Treasurer Topinka exclusively for Illinois Funds participants. This document describes the steps necessary for the staff at Illinois Funds to set up an Illinois Funds participant for the Internet payment portion of the program. The Illinois Funds participating entity must complete an enrollment form for the Internet payment-processing portion of E-PAY.

Logon:
This is the first page seen when bringing up the E-PAY Administration site. After logging into the E-PAY Administration System, the Main Menu screen will appear. This screen is used to enter the E-PAY Administration System. After entering the User ID and Password, the Main Menu will appear. The first time an entity enters the system, they will use the User ID that has been assigned for them by an Illinois Funds E-PAY Coordinator. The Password field will be left blank. Once they click the Logon button the Change Password screen will appear for them to enter the desired password for their site. Enter the User ID that has been assigned to enter the E-PAY Administration System. Enter the Password for the User ID entered and click on Logon.

Menu:
The Main Menu screen is used to navigate in the E-PAY Administration System. After logging into the system, the menu screen is presented. From here, the different administration options may be selected. This screen does appear differently, depending on whether the user is an Illinois Funds E-PAY Coordinator or a Participating entity.

Locate an Entity:
On the Locate Entity page, a search for a particular entity can be done or the entire list of entities may be brought up for view. Clicking on this link will take you to a search page were you may search for a specific entity site by name. If only a partial name is entered, a list with the entered criteria will appear. By not filling in the Search for: field and clicking the Search button, a list of all the entity sites will be listed.

Search Results:
The Search Results screen appears after a Locate an Entity or List Pending Websites has been done. From the Search Results screen, the Entity Configuration screen and Website Configuration screen may be accessed. On the Search Results page there is a list with three columns - the name of the entity, a link to the entities Edit Entity Configuration page, and a link to the entities Edit the Website's Homepage page. Click on the Edit Entity Configuration and the Entity Configuration page for that entity will appear so that updates or verifications may be made. Saving the changes on this page will not save it to the production table. This is done on the Website Configuration page when the Approve Site button is clicked. Click on the Edit the Website's Homepage and the Website for that entity will appear so that updates or verifications may be made. If changes are made to the website, they will need to be saved
and submitted for approval by an Illinois Funds E-PAY Coordinator. The page is approved by clicking on the Approve Site button, which updates the production table.

**List Pending Websites:**
After an entity has entered data to their Website Configuration, they will show up in the List Pending Websites list. Illinois Funds may access the Website Configuration page from this list and view for approval or disapproval. Once approved, the production table is updated with the new data. On the List Pending Sites page there is a list with three columns - the name of the entity, a link to the entities Edit Entity Configuration page, and a link to the entities Edit the Website's Homepage page. Click on the Edit the Website's Homepage link to approve or disapprove the entity website. This has a link to a list of websites waiting for approval.

**Website Configuration:**
The Website Configuration screen may be accessed and information can be entered by either the entity or Illinois Funds. The Website Configuration screen allows the local government entity to define the content which will appear on their portion of the Illinois Funds E-PAY site, and to define what items can be paid by their users. The site is comprised of an optional logo for the entity, a brief message, an optional photo of the government official, and the items payable for the entity.

**Preview:** Press the Preview button to see what the website will look like to the user.

**Approve Site:** To approve the site and add the entity to the production table, click on Approve Site.

**Disapprove Site:** Click for disapproval of the entities website. An E-Mail screen will appear. List the corrections that the entity needs to make to their website. When the Disapprove Site button is clicked, the entity is deleted from the Pending Websites list.

**Public Official's Name:** Enter the name of the Public Official. This field is optional.

**Public Official's Title:** Enter the title of the Public Official. This field is optional.

**Logo:** Click on the Browse button. A File Upload window will open use this to locate the logo file. Highlight the file and click on Open button. This field is optional.

**Homepage http:** Enter the URL of the official homepage. This field is optional.

**Image:** Click on the Browse button. A File Upload window will open and use this to locate the image file (e.g. image of the public official or building.) Hi-light the file and click on the Open button. This field is optional.

**Welcome Message:** The text that is entered in this area will be the message that shows up on your website for users to read. Put &lt;p&gt; between each paragraph.
Submit to Illinois Funds for Approval: When the information entered for the website is ready to be submitted for approval, choose this option before clicking the Save Changes button.

Save for later editing (do not submit): Choose this option when you want to save the information entered, yet the website is not ready to be submitted for approval. Then click the Save Changes button.

Preview: Press the Preview button to see what the website will look like to the user.

Save Changes: Click to save changes to the website. (You will need to save changes to the website before adding Payables.)

Reset Site: Resetting the site will set the information back to what it was when last saved.

Delete Changes: Will delete any changes made.
Remember to save the above changes before adding or editing Items Payable.

Adding and Editing Items Payable: The first box, beige in color, is used to add new payable items.

Title: Enter the name of the new payable item (i.e. Real Estate Tax.)

Account ID: Enter a descriptive name for the Account ID. This will be a label that shows up on the Payment Screen and will distinguish which item the user will be submitting for payment (i.e. Lot Number.)

Acct ID Help Text: Enter a detailed description of the new payable item. This help text will display when the user selects What's This? located to the right of the input box where the user will enter their Account ID (i.e. "Enter the Lot Number for your Real Estate Tax payment which is located in the upper left corner of your tax statement.")

Convenience Fee?: By default, this box will be checked. If a convenience fee is to be assessed, leave the box checked. If a convenience fee is not to be assessed, uncheck by clicking within the box.

Fee Cap: If a Convenience Fee is to be assessed, select the type of payable item this is: License/Permit - $20.00 or 5% Fine; $5.00 or 5% Real Estate/Taxes; $40.00 or 3%. If there is no Convenience Fee assessed, select None.

Add: When finished, click the Add button to save the new Items Payable record.

Save and Delete: In the blue boxes are previously added Items Payable records; there is a Save and a Delete button. Previously added Items Payable records may be either edited or deleted by simply making changes to the desired record and clicking the Save button to save the changes or clicking the Delete button to delete the record.
Add an Entity/Entity Configuration:

When the participating entity completes an enrollment form, Illinois Funds E-PAY will add the new entity to the system by entering the entity's data to the Entity Configuration screen. Once this information is saved and the entity is informed of their User ID, the entity may enter their website information to the system by logging into the E-PAY Administration System and adding their data to the Website Configuration screen.

**Entity:** Enter the name of the government entity. These entities can include: county treasurers, municipalities, circuit clerks, school districts, community colleges, etc.

**Address:** Enter the address of the government entity.

**City:** Enter the city where the government entity is located. IL is automatically entered by default.

**Zip Code:** Enter the zip code for the government entity.

**User ID:** Enter the User ID that will be used to access the E-PAY Administration System. This is a unique field. *No two entity's can have the same User ID.*

**Reset Password:** If an entity has forgotten their password, it can be reset by editing their Entity Configuration page. Pressing the Reset Password button will reset the password to reset. When the entity logs onto the E-PAY Administration System for the first time after having their password reset, they will be taken directly to the Change Password screen.

**Contact Person:** Enter the name of the contact person from the government entity.

**Phone:** Enter the phone number of the contact person of the government entity.

**E-Mail:** Enter the E-mail address of the government entity or the person to whom questions or comments are to be directed.

**Fee Charged:** Check the box if Convenience Fees are to be assessed. Uncheck if Convenience Fees are not to be assessed. The default is checked.

**IVR Available:** If the entity is using the IVR system, check the box. If not leave blank.

**Merchant ID:** Enter the Merchant ID/HTML Serial Number for the government entity.

**Fee Merchant ID:** If the entity is assessing a fee, enter the Fee Merchant ID/HTML Serial Number here.

**Save Changes:** Click Save Changes when ready to submit the form. After saving changes, the Main Menu appears.
**Reset Data:** Click Reset Data to reset the form to what it was at time of last save.

**Disapproval Notice:**
The Disapproval Notice e-mail screen appears when an entity’s website has been disapproved. When an entity website has been disapproved, a Disapproval Notice e-mail page will appear. The e-mail address of the entity being sent the disapproval message is already entered. List the items which the entity needs to change and resubmit for approval. Click on Send e-mail when ready to send the disapproval message.

**Convenience Fee Maintenance:**
Changes to the Convenience Fee schedule are entered on this screen.

**From:** Click on the dollar amount in the *From* field on the schedule that is to be edited. The amount will appear in the *From* box at the top of the screen. In the *Fee Amount:* field, enter the new fee amount for that range. Click on the *Save* button. The *From* amount may be changed in the same manner if the range of the dollar amounts need to be updated or deleted.

**Save:** Click to save any changes made to the schedule.

**Clear:** Click to clear the current amounts in the *From* and *Fee Amount* fields.

**Delete:** Click to delete the range and amount appearing in the *From* and *Fee Amount* fields from the schedule.

**Change Password:**
The Change Password page is used to change a Participant’s password. The first time an entity logs onto the system, they will be taken to this page immediately after logging onto the system.

**Old Password:** Enter old password to be changed.

**New Password:** Enter new password.

**Verify New Password:** Enter new password again for verification.

**Change Password:** Click button to submit the change.

The first time an entity logs into the system, the Change Password screen will appear so that the entity may enter a password for their site. Thereafter they will be taken immediately to the Website Configuration page for their site. Entities will only have access to the Website Configuration and Change Password pages for their site.
MAIN MENU

Website Configuration

Change Password
Website Configuration

City of Springfield

Public Official's Name: Karen Hasara
Public Official's Title: Mayor

Logo:

Homepage http://www.springfield.il.us

Welcome Message
Enter the text of your site below. Put <p> between each.

Image
Welcome Message

Enter the text of your site below. Put <p> between each paragraph.

Press the preview button below to see what your site will look like to the user.

"Welcome to the City of Springfields tax payment website. In an effort to offer the most innovative payment options to the taxpayers of Springfield, I hope that you will find this service convenient and easy to use.

Submit to IllinoisFunds for Approval  C  Save for later editing (do not submit)

Preview  Save Changes  Reset Site  Delete Changes
Edit Items Payable via E-PAY to City of Springfield:

Title: New Payable Item
Account ID: What is the account identifier called?
Acct Id Help Text: -- Enter a description of the account identifier here --

Title: CWLP Utility Bill
Account ID: Account #
Acct Id Help Text: Enter your CWLP account number. It can be found in the upper right corner of your statement.

Convenience Fee
Fee Cap: None
Save  Delete
Welcome from Mayor Karen Hasara

Welcome to the City of Springfield’s tax payment website. In an effort to offer the most innovative payment options to the taxpayers of Springfield, I hope that you will find this service convenient and easy to use.

Visit us at our website:
http://www.springfield.il.us

Items payable via E-PAY to City of Springfield:

Payable items do not display in PREVIEW MODE.

For assistance, please contact us at:
City of Springfield
South 9th Street
Springfield, IL 62704
555-1212
support@springfield.il.us
Change Password

Old Password
New Password
Verify New Password

Change Password
Appendix J – Internet Testing Instructions:

Once you are live on the Internet, you can run demo transactions. You use the same web address for demo transactions that your constituents will use for payments:

**Internet testing web site: www.illinoisepay.com**

Everything will work exactly the same, except for the fact that no monies are transferred from the test credit card to your Illinois Funds E-PAY account. You can use the test credit card information below to make test transactions. Only when you are satisfied that the Internet is working to your specifications will you let an Illinois Funds E-PAY Representative know you have completed testing and are ready to have your system use.

**Internet Test Credit Card Number 5-12121212121212-4 / Expiration Date 12/2001**

Working with this test credit card number allows you to test your Internet payment web site without actually affecting your Illinois Funds E-PAY account.

Demo mode works exactly like non-demo mode except when you authorize a transaction; you will get a “stolen card” error message, which disallows the transaction to process.

Please note - when you are in demo mode, transactions are stored normally and there is no distinguishing factor other than how the transaction is authorized. You should not intermix the two during normal working procedures. Otherwise, you run the risk of mixing real transactions with demo mode transactions.

When using the Internet system, the convenience fee is processed first. When you make a test transaction while in demo mode, the reporting software will reflect a declined attempt on the convenience fee account. If the convenience fee is declined, the actual payment will not be processed. Therefore, you will not see a test transaction on the payment account. This is also the case for live transactions.

To view your transaction reports, you will go to www.skipjack.com. Because the convenience fees do not hit your Illinois Funds E-PAY account, they are assigned a separate merchant number. Therefore, when you view the payments made to your office, you will not see the convenience fee associated with that payment. However, you will be provided with the information necessary to view the convenience fees paid by the customer. Here you will need to enter unique information, which will be assigned to you in the following layout.

<table>
<thead>
<tr>
<th>“Your entity name” Payments</th>
<th>“Your entity name” Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Login Serial #:</td>
<td>Login Serial #:</td>
</tr>
<tr>
<td>User Name:</td>
<td>User Name:</td>
</tr>
<tr>
<td>Password:</td>
<td>Password:</td>
</tr>
</tbody>
</table>

Once you get into the Skipjack reporting for Internet payments made to your office, you will have several options to view these transactions once they begin. If you have any questions, please feel free to contact an Illinois Funds E-PAY Coordinator at 1-800-346-7414. We’ll be able to help you.
Appendix K – Current Internet Confirmation Email:

Thank you for making your payment via the Illinois State Treasurer's E-PAY system. Your transaction was successful.

Payment Amount: 719.00
Fee Amount: 25.00
Total Payment: 744.0

Authorization Code: 002310

<table>
<thead>
<tr>
<th>Student Account</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>ISU ID #</td>
<td>1234567890</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Personal Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Name on Student Account:</td>
<td>Kay Jones</td>
</tr>
<tr>
<td>Address</td>
<td>7277 Damen Court</td>
</tr>
<tr>
<td>City/State/Zip</td>
<td>Rockford, IL 61234</td>
</tr>
<tr>
<td>Phone Number</td>
<td>8155551212</td>
</tr>
<tr>
<td>Email Address</td>
<td><a href="mailto:Kjones@abc123.com">Kjones@abc123.com</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Credit Card Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Name on Card</td>
<td>Kay Jones</td>
</tr>
<tr>
<td>Credit Card</td>
<td>Visa</td>
</tr>
<tr>
<td>Card Number:</td>
<td>**********1234</td>
</tr>
<tr>
<td>Expiration Date</td>
<td>03/2003</td>
</tr>
</tbody>
</table>
Appendix L – Illinois State Treasurer’s Illinois Funds Investment Policy:

1.0 POLICY:

Under this instrument, the Illinois State Treasurer's Investment Policy ("Policy"), it is the policy of the Treasurer of the State of Illinois ("Treasurer") to invest all funds under her control in a manner which will provide the highest investment return using authorized instruments, while meeting the State's daily cash flow demands and in conformance with all state statutes governing the investment of public funds.

This Policy shall apply to all investments entered into on or after the effective date of this instrument. Until the expiration of investments made prior to the effective date of this Policy, such investments shall continue to be governed by the policies in effect at the time such investments were made.

2.0 OBJECTIVE:

The primary objective in the investment of State funds is to ensure the safety of principal, while managing liquidity to pay the financial obligations of the State, and providing the highest investment return using authorized instruments.

2.1 Safety:

The safety of principal is the foremost objective of the investment program. State investments shall be undertaken in a manner which seeks to ensure the preservation of capital in the portfolio. To attain this objective, diversification, as defined in Section 8.0 of this Policy, is required to ensure that the Treasurer prudently manages market, interest rate and credit risk.

2.2 Liquidity:

The investment portfolio shall remain sufficiently liquid to enable the State to meet all operating requirements which might be reasonably projected.

2.3 Return On Investment:

The investment portfolio shall be designed to obtain the highest available return, taking into account the Treasurer's investment risk constraints and cash flow needs and the Treasurer's desire to promote economic development. The portfolio shall seek to obtain the highest investment return using authorized investments during budgetary and economic cycles as mandated in Section 1.0 of this Policy.

The rate of return achieved on the Treasurer's portfolio will be measured against relevant industry benchmarks at regular intervals to determine the effectiveness of investment decisions in meeting investment goals.
3.0 ETHICS AND CONFLICTS OF INTEREST:

Authorized investment officers and employees in policy making positions shall refrain from personal business activity that could conflict, or give the appearance of a conflict with proper execution of the investment program, or which could impair their ability to make impartial investment decisions. Such individuals shall disclose to the Treasurer any material financial interests in financial institutions which conduct business within the State, and they shall further disclose any personal financial investment positions that could be related to the performance of the investment portfolio. In addition, such individuals shall subordinate their personal investment transactions to those of the investment portfolio, particularly with regard to the time of purchases and sales.

4.0 AUTHORIZED BROKER/DEALERS AND FINANCIAL INSTITUTIONS:

Authorized investment officers shall utilize the Treasurer's approved list of financial institutions when selecting institutions to provide investment services. No public deposit shall be made except in a qualified public depository as defined by the Deposit of State Moneys Act (15 ILCS 520/0.01 et seq.).

In addition, a list shall be maintained of approved security broker/dealers selected according to their creditworthiness, and their financial significance in the State, which shall be measured in terms of the location of the broker/dealer's corporate office, the number of full-time employees, the size of its payroll, or the extent to which the broker/dealer has an economic presence in the State. The list may include "primary" dealers or regional dealers which qualify under Securities and Exchange Commission Rule 240.15c3-1 (Net Capital Requirements For Brokers Or Dealers).

All financial institutions and broker/dealers who want to qualify to bid for investment transactions must initially, and on a periodic basis upon request, provide to the Treasurer's authorized investment officers the following, where applicable:

   a) Audited financial statements;
   b) Proof of minority/female/disabled broker status;
   c) A trading resolution;
   d) Proof of State of Illinois registration;
   e) Completed Broker/Dealer Questionnaire;
   f) Certification of notice and knowledge of the Treasurer's Investment Policy;
   g) Published reports for brokers from rating agencies with investment grade ratings;
   h) Proof of emerging broker status; and
   i) Consolidated Reports of Condition and Income.

An annual review of the financial condition and registration of qualified bidders will be conducted by the Treasurer's authorized investment officers. More frequent reviews may be conducted if warranted.
A current audited financial statement is required to be on file for each financial institution and broker/dealer with which the Treasurer establishes a depository, trading, or safekeeping relationship. Qualified bidders shall submit annual audited financial statements and shall submit financial statements when a material change occurs in the financial condition or registration of qualified bidders.

5.0 AUTHORIZED AND SUITABLE INVESTMENTS:

As of the effective date of this Policy, the list of authorized investments shall include the following as authorized by Section 22.5 of the Deposit of State Moneys Act (15 ILCS 520/22.5) and Section 2 of the Public Funds Investment Act (30 ILCS 235/2):

a) Bonds, notes, certificates of indebtedness, treasury bills, or other securities now or hereafter issued, that are guaranteed by the full faith and credit of the United States of America as to principal and interest;

b) Bonds, notes, debentures or other similar obligations of the United States of America, its agencies, and instrumentalities including:
   (i) the federal land banks, federal intermediate credit banks, banks for cooperatives, federal farm credit banks, or any other entity authorized to issue debt obligations under the Farm Credit Act of 1971 (12 U.S.C. 2001 et seq.) and Acts amendatory thereto;
   (ii) the federal home loan banks and the Federal Home Loan Mortgage Corporation;
   (iii) the Commodity Credit Corporation; and
   (iv) any other agency created by Act of Congress;

c) State bonds, provided that the purchase is made with money in the State Treasury that has been set aside and held for payment of the principal of and interest on the bonds;

d) Bonds issued by counties or municipal corporations of the State of Illinois at a price not to exceed par;

e) Interest-bearing savings accounts, interest-bearing certificates of deposit, interest-bearing time deposits, or any other investments constituting direct obligations of any bank as defined by the Illinois Banking Act (205 ILCS 5/1 et seq.);

f) Interest-bearing accounts, certificates of deposit, interest-bearing time deposits, or any other investments constituting direct obligations of any savings and loan as defined by the Savings & Loan Act of 1985 (205 ILCS 105/1-1 et seq.) and any savings bank as defined by the Savings Bank Act (205 ILCS 1001 et seq.);

g) Dividend-bearing share accounts, share certificate accounts, or class of share accounts of a credit union chartered under the laws of the State of Illinois or the laws of the United States; provided, however, the principal office of the credit union must be located within the State of Illinois;

h) Bankers' acceptances of banks whose senior obligations are rated in the top two rating categories by two national rating agencies and maintain that rating during the term of the investment;

i) Commercial paper, the short-term obligations of corporations organized in the United States with assets exceeding $500,000,000 if (i) such obligations are rated at the time of purchase at one of the three highest classifications established by at least two standard rating services and which mature not later than 180 days from the date of purchase, and (ii) such purchases do not exceed 10% of the corporation's outstanding obligations, will be determined to meet the Treasurer's established guidelines, which shall include the issuer's creditworthiness, its financial significance
in the State, which shall be measured in terms of the location of its corporate office, the number
of full-time employees, the size of its payroll, and the extent to which the issuer has an economic
presence in the State;
j) Money market mutual funds registered under the Investment Company Act of 1940 (15
U.S.C.A. § 80a-1 et seq.), provided that the portfolio of the money market mutual fund is limited
to obligations described in Section 22.5 of the Deposit of State Moneys Act (15 ILCS 520/22.5)
and to agreements to repurchase such obligations
k) The Public Treasurers' Investment Pool created under Section 17 of the State Treasurer Act
(15 ILCS 505/17) or in a fund managed, operated, and administered by a financial institution;
l) Repurchase agreements of government securities having the meaning set out in the
and the regulations issued thereunder, or such other repurchase agreements authorized in
subsection (h) of Section 2 of the Public Funds Investment Act (30 ILCS 235/2);
m) Obligations of the United States government or its agencies or of the National Mortgage
Associations established by or under the National Housing Act (1201 U.S.C. 1701 et seq.), or in
mortgage participation certificates representing undivided interests in specified, first-lien
conventional residential Illinois mortgages that are underwritten, insured, guaranteed, or
purchased by the Federal Home Loan Mortgage Corporation or in Affordable Housing Program
Trust Fund Bonds or Notes as defined in and issued pursuant to the Illinois Housing
Development Act (20 ILCS 3805/1 et seq.);
n) Participation in loans, the principal of which participation is fully guaranteed by an agency
or instrumentality of the United States government; provided, however, that such loan
participations are represented by certificates issued only by banks, savings and loans and savings
banks which are incorporated under the laws of the State of Illinois or any other state or under
the laws of the United States, and such banks, savings and loans and savings banks, but not the
loan participation certificates, are insured by the Federal Deposit Insurance Corporation; and
o) Securities may be lent in accordance with Federal Financial Institution Examination Council
guidelines if the securities are collateralized at a level sufficient to assure the safety of the
securities, taking into account market value fluctuation.

6.0 INVESTMENT RESTRICTIONS:

a) Authorized investment officers shall not invest in tri-party repurchase agreements or
derivative products, and will not leverage assets through reverse repurchase agreements.
b) Except for repurchase agreements of government securities which are subject to the
Government Securities Act of 1986, the Treasurer shall not purchase or invest in instruments
which constitute repurchase agreements, and no financial institution may enter into such an
agreement with or on behalf of the State of Illinois unless the instruments and the transaction
meet the requirements of Section 2(h) of the Public Funds Investment Act (30 ILCS 235/2(h)).
c) Repurchase agreements may be executed only with approved financial institutions or
broker/dealers meeting the Treasurer's established standards, which shall include mutual
execution of a Master Repurchase Agreement adopted by the Treasurer.
d) Investments may not be made in any savings and loan association unless a commitment by
the savings and loan association, executed by the president or chief executive officer of that
association, is submitted in the form required by Section 22.5 of the Deposit of State Moneys Act
(15 ILCS 520/22.5).
7.0 COLLATERALIZATION:

All state deposits and repurchase agreements shall be secured by instruments acceptable to the Treasurer as defined by Sections 11 and 11.1 of the Deposit of State Moneys Act (15 ILCS 520/11, 11.1). The Treasurer shall maintain a list of authorized collateral that may include the following as authorized by state law:

a) Provided that there has been no default in the payment of principal or interest thereon, the Treasurer may, in her discretion, accept the following as collateral for state deposits:
   i) Bonds, notes, or other securities constituting direct and general obligations of the United States, the bonds, notes or other securities constituting the direct and general obligation of any agency or instrumentality of the United States, the interest and principal of which is unconditionally guaranteed by the United States, and bonds, notes, or other securities or evidence of indebtedness构成 the obligation of a United States agency or instrumentality;
   ii) Direct and general obligation bonds of the State of Illinois or of any other state of the United States;
   iii) Revenue bonds of the State of Illinois or any authority, board, commission, or similar agency thereof;
   iv) Direct and general obligation bonds of any city, town, county, school district, or other taxing body of any state, the debt service of which is payable from general ad valorem taxes;
   v) Revenue bonds of any city, town, county, or school district of the State of Illinois; and
   vi) Obligations issued, assumed, or guaranteed by the International Finance Corporation, the principal of which is not amortized during the life of the obligation, but no such obligation shall be accepted at more than 90% of its market value.

b) The Treasurer may establish a system to aggregate permissible securities received as collateral from financial institutions in a collateral pool to secure state deposits of the institutions that have pledged securities to the pool;

c) The Treasurer may, in her discretion, accept a bond, executed by a company authorized to transact the kinds of business described in Clause (g) of Section 4 of the Illinois Insurance Code, in an amount not less than the amount of the deposits required by this Policy to be secured, payable to the Treasurer for the benefit of the State of Illinois, in a form that is acceptable to the Treasurer; and

d) The Treasurer may, in her discretion, accept as security for state deposits insured certificates of deposit or share certificates issued to the depository institution pledging them as security and may require security in an amount up to 125% of the value of the state deposit. Such certificate of deposit or share certificate shall:
   (i) be fully insured by the Federal Deposit Insurance Corporation, or the National Credit Union Insurance Fund, or issued by a depository institution which is rated within the three highest classifications established by at least one of the two standard rating services;
   (ii) be issued by a financial institution having assets of $30,000,000 or more; and
   (iii) be issued by either a savings and loan association having a capital to asset ratio of at least 2%, by a bank having a capital to asset ratio of at least 6% or by a credit union having a capital to asset ratio of at least 4%. The depository institution shall effect the
assignment of the certificate of deposit or share certificate to the Treasurer and shall agree, that in the event the issuer of the certificate fails to maintain the capital to asset ratio required by this Policy, such certificate of deposit or share certificate shall be replaced by additional security.

7.1 Deposit Collateralization:

Collateral securities approved by the Treasurer with a market value equal to at least 110% of deposits in excess of $100,000 per institution shall be required. The collateral shall be marked to market and adjusted, if necessary, to the 110% level on at least a weekly basis. Insured certificates of deposit, share certificates, surety bonds and letters of credit with a value of at least 102% of deposits in excess of $100,000 per institution shall be required.

7.2 Repurchase Agreement Collateralization:

Direct treasury securities with a market value equal to at least 102% of the value of the repurchase agreement shall be maintained at all times. Repurchase agreement collateral shall be marked to market at the time of execution, and daily thereafter.

8.0 DIVERSIFICATION:

The investment portfolio shall be diversified to eliminate the risk of loss resulting from concentration of assets in a specific maturity, a specific issuer or a specific class of securities. In order to properly manage any risk attendant to the investment of state assets, the portfolio shall not exceed the following diversification limits unless specifically authorized by the Treasurer:

a) The Treasurer shall seek to achieve diversification in the portfolio by distributing investments among authorized investment categories among financial institutions, issuers and broker/dealers;
b) The investment portfolio shall at no time hold time deposits constituting more than 10% of any single financial institution's total deposits;
c) No investment category shall exceed 40% of the State's portfolio, with the exception of cash equivalents and treasury securities as defined in Section 5.0 of this Policy; and
d) The Treasurer shall invest the majority of state funds in authorized investments of less than one (1) year maturity. No investment shall exceed two (2) years maturity, with the exception of community development projects described in Section 7 of the Deposit of State Moneys Act (15 ILCS 520/7).

9.0 SAFEKEEPING AND CUSTODY:

All security transactions entered into by the Treasurer shall be conducted on a delivery-versus-payment (DVP) or receipt-versus-payment (RVP) basis. Securities shall be held by a safekeeping agent designated by the Treasurer, and evidenced by safekeeping receipts.

10.0 INTERNAL CONTROLS:
The Treasurer shall establish a system of internal controls, which shall be documented in writing and filed with the Treasurer's Inspector General for review. The controls shall be designed to prevent losses of public funds arising from fraud, employee error, misrepresentation by third parties, unanticipated changes in financial markets or imprudent actions by authorized investment officers.

10.1 Asset Allocation:
The allocation of assets within investment categories authorized under Section 5.0 of this Policy shall be approved by the Treasurer.

10.2 Competitive Bidding:
Authorized investment officers shall obtain competitive bids from at least three (3) broker/dealers prior to executing the purchase or sale of any authorized investments. Certificates of deposit shall be purchased by authorized investment officers on the basis of a qualified financial institution's ability to pay a required rate of interest to the Treasurer set on a daily basis. Such rate is generally determined on the basis of treasury or other appropriate market rates for a comparable term.

11.0 LIMITATION OF LIABILITY:
The standard of prudence to be used by authorized investment officers shall be the "prudent person" standard and shall be applied in the context of managing an overall portfolio. Authorized investment officers acting in accordance with written procedures and this Policy and exercising due diligence shall be relieved of personal liability for an individual security's credit risk or market price changes, provided deviations from expectations are reported in a timely fashion and necessary action is taken to control adverse developments.

12.0 REPORTING:
Reports shall be presented quarterly to the Treasurer by the Portfolio Manager. The quarterly report shall contain the following:

a) Performance as compared to established benchmarks;
b) Asset allocation;
c) Any circumstances resulting in a deviation from the standards established in Section 9.0 of this Policy;
d) Impact of any material change in investment policy adopted during the quarter;
e) The average days to maturity; and
f) A listing of all investments in the portfolio marked to market value.

The Treasurer shall develop performance reports in compliance with established industry reporting standards within six (6) months following the adoption of this Investment Policy. Such reporting standards may include those sanctioned by the Association of Investment Management Research ("AIMR") in accordance with Generally Accepted Accounting Principles ("GAAP").

The Treasurer reserves the right to amend this Policy at any time upon the advice and consent of the Investment Policy Committee.

TREASURER OF THE STATE OF ILLINOIS

Judy Baar Topinka, Treasurer
Appendix M - The Illinois Funds Money Market Fund Investment Policy:

1.0 Policy: It is the policy of the Treasurer of the State of Illinois ("Treasurer") to invest funds pooled by local governments in the Money Market Fund within The Illinois Funds (previously referred to as the Illinois Public Treasurers' Investment Pool or IPTIP) in a manner which will provide the highest investment return using authorized instruments, while meeting the daily cash flow demands of participants and conforming to all state statutes governing the investment of public funds.

2.0 Objective: The primary objective in the investment of funds within the Money Market Fund is the safety of principal, while providing all participants a competitive rate of return and daily access to invested funds.

2.1 Safety: The safety of principal is the foremost objective of the investment program. Money Market Fund investments shall be undertaken in a manner, which seeks to ensure the preservation of capital in the portfolio. To obtain this objective, diversification is required to ensure that the Money Market Fund properly manages market, interest rate and credit risk.

2.2 Liquidity: The investment portfolio shall remain sufficiently liquid to enable the Money Market Fund to meet all operating requirements which might be reasonably anticipated.

2.3 Return on Investment: The investment portfolio shall be designed to obtain the highest available return, taking into account the Money Market Fund's investment risk constraints and cash flow needs.

The Treasurer will select an accepted industry benchmark which best reflects the Money Market Fund's portfolio and will measure performance against the benchmark over a market cycle. The benchmark will be periodically reviewed for suitability.

3.0 Ethics and Conflicts of Interest: Authorized investment staff and employees in policy making positions for the Money Market Fund shall refrain from personal business activity that conflicts with proper execution of the investment program, or which impairs their ability to make impartial investment decisions. Such individuals shall disclose to the Treasurer any material financial interests in financial institutions or broker/dealers that conduct business within the State. They shall further disclose any personal investments that are related to the performance of the Money Market Fund's portfolio. In addition, such individuals shall subordinate their personal investment transactions to those of the Money Market Fund, particularly with regard to the time of purchase and sales.

4.0 Authorized Broker/Dealers and Financial Institutions: Authorized investment staff shall utilize the Treasurer's approved list of financial institutions when selecting institutions to provide investment services. No public deposit shall be made except in a qualified public depository as defined by state statutes.

In addition, a list shall also be maintained of approved security broker/dealers selected according to their credit worthiness, and their financial significance in the State, which shall be measured in
terms of the location of the broker/dealer's corporate office and the extent to which the broker/dealer has a large labor or economic impact on the State. They may include "primary" dealers or regional dealers that qualify under Securities and Exchange Commission Rule 15C3-1 (uniform net capital rule).

All financial institutions and brokers/dealers interested in becoming qualified parties for investment transactions must supply the Treasurer's authorized investment staff with the following or equivalent acceptable to the Treasurer, where applicable:

- audited financial statements
- proof of National Association of Security Dealers certification
- trading resolutions
- proof of state registration
- completed broker/dealer questionnaire
- certification of having read the Money Market Fund's investment policy
- depository contracts
- published reports for brokers from rating agencies with investment grade ratings
- emerging broker status
- Consolidated Reports of Condition and Income

An annual review of the financial condition and registration of qualified parties will be conducted by the Treasurer's authorized investment staff. More frequent reviews may be conducted.

A current audited financial statement or equivalent acceptable to the Treasurer is required to be on file for each financial institution and broker/dealer with which The Illinois Funds establishes a depository, trading, or safekeeping relationship. Qualified parties shall submit updated financial statements or equivalent acceptable to the Treasurer when a material change in any of the above occurs.

5.0 Authorized and Suitable Investments: The following investments are authorized to the extent that they are permitted investments of state funds according to the Deposit of State Moneys Act (15 ILCS 520/22.5) and the Public Funds Investment Act (30 ILCS 235/2):

- direct United States Treasury obligations
- agreements to repurchase United States Treasury obligations
- certificates of deposit issued by Illinois financial institutions
- United States Treasury-only money market mutual funds.

6.0 Investment Restrictions: The following restrictions shall apply to all Money Market Fund investment transactions:

- investments in derivative products, leveraging of assets through reverse repurchase agreements, and direct investments in tri-party repurchase agreements are prohibited
- repurchase agreements may only be executed with financial institutions or broker/dealers meeting the Treasurer’s standards, which shall include mutual execution of a Master Repurchase Agreement adopted by the Treasurer.
- certificates of deposit may not be purchased from the Money Market Fund’s custodial institution or any of its subcontractors

7.0 **Collateralization:** All Money Market Fund investments and repurchase agreements shall be secured by direct U.S. Treasury obligations.

7.1 **Bank Deposit Collateralization:** Collateral with a market value equal to at least 110% of deposits in excess of $100,000 per institution shall be required. The collateral shall be marked to market and adjusted, if necessary, to the 110% level on at least a weekly basis.

7.2 **Repurchase Agreements Collateralization:** Collateral with a market value equal to at least 102% of the value of the repurchase agreement shall be maintained at all times. Repurchase agreement collateral shall be marked to market at the time of execution, and daily thereafter.

8.0 **Safekeeping and Custody:** All security transactions entered into by the Money Market Fund shall be conducted on a delivery-versus-payment (DVP) or receipt-versus-payment (RVP) basis. Securities shall be held by a safekeeping agent designated by the Treasurer, and evidenced by safekeeping receipts.

9.0 **Diversification:** The Money Market Fund portfolio shall be diversified to eliminate the risk of loss resulting from concentration of assets in a specific maturity, a specific issuer or a specific class of securities. In order to properly manage any risk attendant to the investment of Money Market Fund assets, the Money Market Fund portfolio shall not exceed the following diversification limits unless specifically authorized by the Treasurer:

1. The Money Market Fund shall seek to achieve diversification in the portfolio by reasonably distributing investments within authorized investment categories among financial institutions, issuers and broker/dealers.

2. The Money Market Fund shall at no time hold certificates of deposit constituting more than 10 percent of any single financial institution's total deposits.

3. No investment category shall exceed 25% of the Money Market Fund portfolio, with the exception of cash equivalents and U.S. Treasury securities.

4. The Money Market Fund shall invest a minimum of 75% of its assets in authorized investments of less than one-year maturity. No investment shall exceed two years maturity.

10.0 **Internal Controls:** The Treasurer shall establish a system of internal controls, which shall be documented in writing and filed with the Inspector General of the Treasurer’s Office for review as an adjunct to the annual independent examination of the financial statements of the Money Market Fund. The controls shall be designed to prevent losses of public funds arising from fraud, employee error, and misrepresentation by third parties, unanticipated changes in financial markets or imprudent actions by authorized investment staff of the Money Market Fund.
The Treasurer shall publish the current investment policy yearly in a newspaper of general circulation in both Springfield and Chicago.

10.1 Asset Allocation: The allocation of assets among investment categories authorized under Section 5.0 above shall be approved by the Treasurer.

10.2 Competitive Bidding: Authorized investment staff shall obtain competitive bids from at least three broker/dealers prior to executing repurchase agreements or purchasing treasury securities. Certificates of deposit shall be purchased by authorized investment staff on the basis of a financial institution's ability to pay the Treasurer's required interest rate. Such rate is generally determined on the basis of U.S. Treasury rates for a comparable term.

11.0 Limitations of Liability: Authorized investment staff, acting in accordance with written procedures and this investment policy and exercising due diligence, shall be relieved of personal responsibility for an individual security's credit risk or market price changes, provided deviations from expectations are reported in a timely fashion and appropriate action is taken to control adverse developments.

The Treasurer is bonded to a level of $150,000 for the faithful performance of duties in relations to the Illinois Public Treasurers' Investment Pool.

12.0 Reporting: Reports shall be presented quarterly by the Director of The Illinois Funds to the Treasurer and The Illinois Funds participants. The quarterly report shall contain the following:

- performance as compared to the established benchmark
- asset allocation
- any deviation from the standards established in Section 9.0 above
- any change in investment policy adopted during the quarter
- the average days to maturity

A listing of all investments in the portfolio marked to market shall be provided to the Treasurer and The Illinois Funds participants annually.

The Treasurer shall develop performance reports in compliance with established industry reporting standards within six months following the adoption of this investment policy. Such reporting standards may include those sanctioned by the Association of Investment Management Research (AIMR) in accordance with Generally Accepted.
Appendix N - State Certification Form:

1.0 Anti-Bribery.
___________ certifies that it is not barred from being awarded a contract or subcontract under Section 1400.5010 of the Treasurer’s Procurement Rules (44 Ill. Adm. Code 1400.5010).

2.0 Bid-Rigging/Bid-Rotating.
___________ certifies that it has not been barred from contracting with a unit of State or local government as a result of a violation of Section 33E-3 or 33E-4 of the Criminal Code of 1961 (720 ILCS 5/33E-3, 33E-4).

3.0 Drug Free Workplace.
This certification is required by Section 3 of the Drug Free Workplace Act (30 ILCS 580/3). The Drug Free Workplace Act, effective January 1, 1992, requires that ___________ shall not be considered for the purposes of being awarded a contract for the procurement of any services from the State unless ___________ has certified to the State that ___________ will provide a drug free workplace. False certification or violation of the certification may result in sanctions including, but not limited to, suspension of contract payments, termination of the contract and debarment of contracting opportunities with the State for at least one (1) year but not more than five (5) years.

___________ certifies and agrees that it will provide a drug free workplace by:

a. Publishing a statement:
   i. Notifying employees that the unlawful manufacture, distribution, dispensation, possession or use of a controlled substance, including cannabis, is prohibited in the grantee’s or contractor’s workplace.
   ii. Specifying the actions that will be taken against employees for violation of such prohibition.
   iii. Notifying the employee that, as a condition of employment on such contract or grant, the employee will:
      a. abide by the terms of the statement; and
      b. notify the employer of any criminal drug statute conviction for a violation occurring in the workplace no later than five (5) days after such conviction.

b. Establishing a drug free awareness program to inform employees about:
   i. the dangers of drug abuse in the workplace;
   ii. _____________’s policy of maintaining a drug free workplace;
   iii. any available drug counseling, rehabilitation, and employee assistance programs; and
   iv. the penalties that may be imposed upon an employee for drug violations.

c. Providing a copy of the statement required by Section (a) to each employee engaging in the performance of the contract or grant and to post the statement in a prominent place in the workplace.

d. Notifying the Treasurer’s Office within ten (10) days after receiving notice under part (b) of paragraph (iii) of Section (a) above from an employee or otherwise receiving actual notice of such conviction.
e. Imposing a sanction on, or requiring the satisfactory participation in drug abuse assistance or rehabilitation program by, an employee who is so convicted, as required by Section 5 of the Drug Free Workplace Act.

f. Assisting employees in selecting a course of action in the event of drug counseling, treatment, and rehabilitation is required and indicating that a trained referral team is in place.

g. Making a good faith effort to continue to maintain a drug free workplace through implementation of the Drug Free Workplace Act.

4.0 U.S. Export Act.
__________________ certifies that neither __________ nor any substantial-owned affiliated company is participating or shall participate in an international boycott in violation of the provisions of the U.S. Export Administration Act of 1979 (50 U.S.C.A. App. § 2401 et seq.) or the regulations of the U.S. Department of Commerce promulgated under that Act.

5.0 Americans with Disabilities Act.
__________________ certifies that it is in compliance with the Americans with Disabilities Act ("ADA") (42 U.S.C. 12101 et seq.) and the regulations thereunder (28 CFR 35.130) prohibit discrimination against persons with disabilities by the Treasurer, whether directly or through contractual arrangements, in the provision of any aid, benefit or service. As a condition of receiving the Agreement, _____________ represents or certifies that services, programs and activities provided under the Agreement are and will continue to be in compliance with the ADA.

6.0 Felony.
__________________ certifies that it has not been barred from being awarded a contract under Section 1400.5015 of the Treasurer’s Procurement Rules (44 Ill. Adm. Code 1400.5015).

7.0 Discriminatory Club.
___________________ agrees not to pay any dues or fees on behalf of its employees or agents or subsidize or otherwise reimburse them for payments of any dues or fees to a discriminating club as prohibited by Section 2 of the Discriminatory Club Act (775 ILCS 25/2).

8.0 Taxpayer Identification Number and Legal Status of _________________.
Under penalty of perjury, _________________ certifies that #___________________ is its correct Taxpayer Identification Number and that it is doing business as a (please check one):

____ Individual  _______ Real Estate Agent
____ Partnership  _______ Government Entity
____ Corporation  _______ Trust or Estate
____ Sole Proprietorship  _______ Tax Exempt Organization (IRS 501 as (a) only)
____ Not-for-Profit Corporation  _______ Medical and Health Care Services Provider
Corporation

9.0 Appropriation.
This Agreement is subject to termination and cancellation in any year for which the General Assembly fails to make an appropriation to make payments under the terms of the contract.
10.0 Records Retention.

_________ shall maintain, for as a minimum of three (3) years after the termination of this Agreement, adequate books, records, and supporting documents to verify the amounts, recipients, and uses of all disbursements of funds passing in conjunction with this Agreement; this Agreement and all books, records, and supporting documents related to this Agreement shall be available for review and audit by the Auditor General and the Treasurer; __________ agrees to cooperate fully with any audit conducted by the Auditor General or the Treasurer and to provide full access to all relevant materials. Failure to maintain the books, records and supporting documents required by this Section shall establish a presumption in favor of the State for the recovery of any funds paid by the State under this Agreement for which adequate books, records, and supporting documentation are not available to support their purported disbursement.

11.0 Illinois Human Rights Act.

____________________ certifies that it is presently in compliance with all of the terms, conditions and provisions of Section 5/2-105 of the Illinois Human Rights Act (775 ILCS 5/2-105), together with all rules and regulations promulgated and adopted pursuant thereto.

12.0 Conflicts of Interest.

____________________ certifies that this Agreement is in compliance with Section 1400.5020 of the Treasurer’s Procurement Rules (44 Ill. Adm. Code 1400.5020) prohibiting conflict of interest.

13.0 DEBT DELINQUENCY.

___________ certifies that it is not barred from being awarded a contract under 30 ILCS 500. Section 50-11 prohibits an entity from entering into a contract with the Treasurer’s Office if it knows or should know that it is delinquent in the payment of any debt to the State as defined by the Debt Collection Board. ____________ further acknowledges that the Treasurer’s Office may declare the contract void if this certification is false or if ________ is determined to be delinquent in payment of any debt during the term of the contract.

By: ____________________________________
Signature

____________________________________
Name

____________________________________
Title

____________________________________
Date

Subscribed and Sworn to before me
this ___ day of _____________, 200__.

___________________________________________
Notary Public
Appendix O - Financial and Potential Conflicts of Interest Disclosure Form:

DISCLOSURES

FINANCIAL INTEREST AND POTENTIAL CONFLICTS OF INTEREST

The Treasurer’s Procurement Regulations (44 Ill. Adm. Code 1400.5035) require that vendors/offerors desiring to enter into certain contracts with the State of Illinois must disclose the financial and potential conflicts of interest information as specified below.

Vendor/offeror shall disclose the financial interest and potential conflicts of interest information identified in Sections 1 and 2 below as a condition of receiving an award or contract. Submit this information along with your bid, proposal or offer.

This requirement applies to contracts with an annual value exceeding $10,000.

A publicly traded entity may submit its 10K disclosure in satisfaction of the disclosure requirements set forth in both Sections 1 and 2 below.

1.0 Disclosure of Financial Interest in the Vendor/Offeror

a. If any individuals have one of the following financial interests in the vendor/offeror (or its parent), please check all that apply and show their name and address:

   Ownership exceeding 5%   (_____)
   Ownership value exceeding $73,813.20   (_____)
   Distributive Income Share exceeding 5%   (_____)
   Distributive Income Share exceeding $73,813.20   (_____)

   Name: ____________________________________________________
   Address:__________________________________________________

b. For each individual named above, show the type of ownership/distributable income share: sole proprietorship _____ stock _____ partnership _____ other (explain) ____________________________________________

c. For each individual named above, show the dollar value or proportionate share of the ownership interest in the vendor/offeror (or its parent) as follows:

   If the proportionate share of the named individual(s) in the ownership of the vendor/offeror (or its parent) is 5% or less, and if the value of the ownership interest of the named individual(s) is $73,813.20 or less, check here (_____)

   If the proportionate share of ownership exceeds 5% or the value of the ownership interest exceeds $73,813.20, show either

   The percent of ownership ____________%
The value of the ownership interest  $_________

2.0 Disclosure of Potential Conflicts of Interest. For each of the individuals having the level of financial interest identified in Section 1 above, check "Yes" or "No" to indicate which, if any, of the following potential conflicts of interest relationships apply. If "Yes", please describe (use space under applicable section to explain your answers – attach additional pages as necessary).

a. State employment, currently or in the previous 3 years, including contractual employment of services. Yes"_____ or "No" _____

b. State employment for spouse, father, mother, son, or daughter, including contractual employment for services in the previous 2 years. Yes"_____ or "No" _____

c. Elective status; the holding of elective office of the State of Illinois, the government of the United States, any unit of local government authorized by the Constitution of the State of Illinois, or the statutes of the State of Illinois currently or in the previous 3 years. Yes"_____ or "No" _____

d. Relationship to anyone holding elective office currently or in the previous 2 years; spouse, father, mother, son, or daughter. Yes"_____ or "No" _____

e. Appointive office; the holding of any appointive government office of the State of Illinois, the United States of America, or any unit of local government authorized by the Constitution of the State of Illinois or the statutes of the State of Illinois, which office entitles the holder to compensation in excess of expenses incurred in the discharge of that office currently or in the previous 3 years. Yes"_____ or "No" _____

f. Relationship to anyone holding appointive office currently or in the previous 2 years; spouse, father, mother, son, or daughter. Yes"_____ or "No" _____

g. Employment, currently or in the previous 3 years, as or by any registered lobbyist of the State government. Yes"_____ or "No" _____
h. Relationship to anyone who is or was a registered lobbyist in the previous 2 years; spouse, father, mother, son, or daughter.

i. Compensated employment, currently or in the previous 3 years, by any registered election or re-election committee registered with the Secretary of State or any county clerk in the State of Illinois, or any political action committee with either the Secretary of State or the Federal Board of Elections.

j. Relationship to anyone; spouse, father, mother, son, or daughter, who is or was a compensated employee in the last 2 years of any registered election or re-election committee registered with the Secretary of State or any county clerk in the State of Illinois, or any political action committee registered with either the Secretary of State or the Federal Board of Elections.

This disclosure is submitted on behalf of

_______________________________________________
(Name of Vendor/Offeror)

Official authorized to sign on behalf of vendor/offeror:

Name (printed) ________________________________ Title __________________________

Signature ________________________________ Date __________________________
Appendix P - Contract Disclosure Form:

DISCLOSURES

OTHER CONTRACT AND PROCUREMENT RELATED INFORMATION

The Treasurer’s Procurement Regulations (44 Ill. Adm. Code 1400.5035) require that vendors/offerors desiring to enter into certain contracts with the State of Illinois must disclose the information as specified below.

Vendor/offeror shall disclose the information identified below as a condition of receiving an award or contract.

This requirement is applicable to only those contracts with an annual value exceeding $10,000.

You must submit this information along with your bid, proposal or offer.

a. Vendor/offeror shall identify whether it has current contracts (including leases) with other units of State of Illinois government by checking "Yes" _____ or "No" _____. If "Yes" is checked, identify each contract by showing agency name and other descriptive information such as purchase order or contract reference number (attach additional pages as necessary).

b. Vendor/offeror shall identify whether it has pending contracts (including leases), bids, proposals, or other ongoing procurement relationships with other units of State of Illinois government by checking "Yes" _____ or "No" _____.

   If "Yes" is checked, identify each such relationship by showing agency name and other descriptive information such as bid or project number (attach additional pages as necessary).

This disclosure is submitted on behalf of __________________________________________
(Name of Vendor/Offeror)

Official authorized to sign on behalf of vendor/offeror:

Name (printed) __________________________________ Title _________________________

Signature ________________________________ Date _____________________