NYSIF
New York State Insurance Fund
Procurement Unit

March 16, 2017

The following (Q&A) will serve as Amendment #1 to NYSIF's Request for Proposals (RFP) for Electronic Payments, bid number 2017-11-INS. Material in this Amendment supersedes any contradictory material in the RFP.

In addition, the following attachments have been added as supporting documentation to inquiries received from bidders outlined in the Q&A.

- NYSIF Test Payment Process
- NYSIF IVR Upgrade EP 7.0

Finally, Section 4.B.10 Mandatory Requirements: "NYSIF's bank account may not be debited for chargebacks. The vendor must submit a weekly invoice for payment" has been **revised** to "NYSIF's bank account may not be debited for chargebacks. Invoices can be generated on a weekly or longer schedule for payment."

Please note that the due date for the submission of bids **remains unchanged**.

All bids are due 3/30/17, by 2:00 p.m.(eastern).

Sincerely,

Alexandria Romano

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#	Question	NYSIF Response
1	In Section 4 of the Bid request document in C. Functional/Technical Requirements number 6, can you please clarify a couple of things How does NYSIF distinguish between a telephone as a data processing terminal and IVR?	The NYSIF IVR directs\transfers calls to the payment vendor for payment processing.
2	In Section 4 of the Bid request document in C. Functional/Technical Requirements number 6, can you please clarify a couple of things - How does NYSIF define a web-based point of sale at the counters in the NYSIF departments via the web? a. Are these devices owned/leased by NYSIF and will need to interface with the vendor payment processing system to process payments? i.e. Are these swipe POS devices for customers to use in person while at NYSIF departments? b. Are these customer facing applications that customers access directly to make payments while in-person? For example, is there a monitor with internet access that a customer can log into directly for access to make payments in person or c. Are these web-based terminals or machines that a NYSIF CSR logs into and uses while a customer is in-person to make a payment ON BEHALF OF this customer?	These are locked down computers that have limited web access to get to NYSIF.COM and other authorized sites to process transactions. A. Yes, per our website. B. Yes c. No
3	The RFP states on page 21, Question 10, that chargebacks shall be invoiced weekly to the agency. Does this mean the face value will be invoiced or just fees associated with processing a chargeback (for example, if there is a $1000 chargeback, do we invoice the $1000 amount or just the fee)?	The invoice should be $1,000 for the chargeback.
4	Does the NYS Insurance Fund require invoicing for returned checks on a weekly basis?	Invoices can be generated on a weekly or longer schedule.
5	The RFP refers on page 21, Question 13, to PIN-less debit transactions. Attachment A no PINless debit volume. Is the processor for the state processing through STAR, PULSE or NYCE EFT/PINless debit networks for the fund? If so what is the volume of transactions?	This information is not available.
6	Attachment A has data in one column it calls OPC Chargeback. Is this the monthly chargeback volume for the agency? If it is not how many chargebacks does the fund receive annually?	It is total chargebacks by month.
7	How many electronic check returns did the fund have on the volume quoted in Attachment A (NSF and administrative returns)?	2,578 transactions were returned, totaling $6,543,390.
8	Does NYSIF plan to absorb “e-Check” processing fees or will such fees be passed to the payer?	NYSIF intends to absorb e-check fees.
9	Regarding method used to process and fund e-Check transactions – is this handled by the current payment processing vendor or does NYSIF manage this internally by submitting a daily NACHA file through a bank? What are the current per-transaction costs for this service?	The vendor submits the NACHA file and remits payment to NYSIF.
10	What is the approximate annual total or percentage and average amounts for credit card chargebacks and NSF e-Checks?	In 2015 we had 2,578 returns totaling $6,543,390.
11	Does NYSIF desire a “guaranteed” e-Check processing option?	No.
12	Will the “Post In and Post Back” discussed on Page 21 – section 4-B – item 15 be used when payers who are logged into their NYSIF account and are ready to pay?	Yes, they are logged in session transactions.
13	For payer not logged into a NYSIF account is there still a way to facilitate a Post Back for updating their record?	Yes, there are also no session transactions.

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14	Recurring payments are specified on page 8 – section 1-C. Can NYSIF describe their preferred/desired method for initiating a payment for an account that has opted-in for recurring/scheduled payments with a stored payment method.	We would expect the vendor to initiate the payment based upon the recurring schedule established by our policyholder.
15	What is the approximate number of payers that maintain active NYSIF online accounts?	There are currently approximately 24,000 policy holder online accounts.
16	Once a contract award is made, what is the earliest date NYSIF will be ready to begin the project and what is the desired go-live date?	NYSIF will be prepared to kick off the project once a contract has been signed.
17	Can NYSIF provide an example of the existing workflow or a sample site for an online consumer payment site to provide visibility of current process?	The nysif.com has the no session payment via Pay MY Bill. http://ww3.nysif.com/Home/Employer/WCpolicyholder/AboutYourBill/PayMyBill
18	If no workflow or sample payment site is available, can NYSIF provide screen shots as to the process a consumer goes through to make an online payment?	See NYSIF Payment Process.PDF
19	How is a consumer directed to the online payment site?	Via the nysif.com website - Pay My Bill.
20	Can NYSIF provide a sample letter, email, or hyperlink that the consumer uses to access the payment page?	http://ww3.nysif.com/Home/Employer/WCpolicyholder/AboutYourBill/PayMyBill https://www.officialpayments.com/pc_template_cobrand.jsp?body=pc_step2_amount_body.jsp
21	Does NYSIF have an existing merchant account that the selected vendor will be using to process payments or will selected vendor be providing merchant account for NYSIF?	No, vendor will act as the merchant.
22	If selected vendor will be required to provide NYSIF with a merchant account as part of this service can NYSIF provide two (2) consecutive monthly billing statements for your existing merchant account for review?	NYSIF does not have a merchant account
23	Who is the current merchant account providing the services to NYSIF? Are they open to improving their existing rate?	Not material to this RFP.
24	Does NYSIF have an existing gateway to pass information from the site to the merchant account? If yes, who provides this service and what is NYSIF paying for the gateway to process a transaction?	Not material to this RFP.
25	Please provide clarification on Section B #10 please (p 21)?	Chargebacks or returns cannot be debited from our funding account. We require an invoice and we will remit payment.
26	Please provide clarification on Section B #15 (p 21) – can NYSIF provide examples of what data fields would need to be posted in and Posted Back?	This would be specific policy related items; such as Policy Number, Amount, Name, and other information to payment process.
27	Please provide clarification on Section C #3 (p21) – When NYSIF says marketing support, what support does NYSIF require or prefer?	We are seeking assistance in creating marketing programs that will assist in promoting electronic payments.
28	Please provide clarification on Section C#4 (p21) – Does NYSIF allow for convenience fees to be charged to the consumer?	Currently a convenience fee is charged to our policyholders for credit card transactions.
29	If NYSIF allows convenience fees to be charged are these fees being charged the consumer and how much are these fees currently?	Not material to the RFP.
30	Is convenience fee model ideal for NYSIF or would a model be preferred where no fees were charged the consumer?	See Appendix Z; we have requested pricing using both models.
31	Can NYSIF provide a copy of existing or required IVR call flow?	See Visio-NYSIF-IVR Callflow Design v1.18.pdf for IVR workflow.
32	What processing platform will the transactions be sent to? Please provide API documentation if available.	NYSIF currently does not use APIs.
33	Can NYSIF provide Call Center call flow and hand off to the IVR if needed? What if any data will be sent to the IVR when the caller is transferred?	Yes, Customer Service will transfer the call to the IVR, no data is sent with the transfer.
34	What if any data will be posted back to the NYSIF systems?	Here are some of the sample fields; Unique Payment Identifier, Result Code, Result text, Custom Data Elements, Date, Time, Payment Amounts, Transaction Fee, Total Charge, Account Type, Authorization Code, Receipt Number, Traffic School Flag, Payment ID, Phone Number, ANI, First Name, Middle Name, Last Name, Suffix, Street Address 1, Street Address 2, City, County, State/Province, Zip/Postal Code, Country Code, Email Address, Payment Channel.
35	Does NYSIF require integration certification to any NYSIF system? If yes, please provide details including documentation and certification script.	NYSIF integrates into the payor system.

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36	Can NYSIF clarify if two-way SSL required to access the API? If yes, please provide client SSL certificates, passwords for key stores (if applicable) and installation instructions. Please be sure to include the above for both TEST and LIVE environments if applicable.	This is done via HTTPS & SFTP.
37	Can NYSIF Indicate the type of API – ReST or SOAP	No API is currently used.
38	Can NYSIF provide API endpoints for TEST and LIVE environments along with the respective credentials required to access the API?	NYSIF has separate environments for DEV, TEST for integration and testing purposes.
39	Can NYSIF provide Specific methods / endpoint operations required for IVR integration?	NYSIF IVR transfers callers to Payment vendor.
40	Can NYSIF provide sample requests/responses in XML or JSON?	No, these are defined by the vendor system.
41	Can NYSIF indicate required field and field types with acceptable values? Can NYSIF also indicate any necessary validations that need to be performed on fields before submission?	See list of potential sample fields in Question #34. No.
42	Does NYSIF have any available test data for each method / operation?	Yes, NYSIF uses the Test system of the vendor to validate processing. It will also conduct an internal production test on go live event.
43	Can NYSIF indicate expected error response from API and how to address them per business requirements?	No APIs are currently used, only Post & Postback.
44	Does NYSIF have any other API related documentation it can provide to better understand the technical requirements for providing this service?	No APIs are currently used, only Post & Postback.
45	RFP Section 1.H. Page 11 - Please confirm given the 0% goal for MWBE participation that Form 104 does not need to be completed or a MWBE subcontractor waiver.	Bidders do not need to complete Form 104.
46	RFP Section 4.B.10. Page 21 - Will NYSIF remove the weekly invoice for payment of credit card charge backs from the minimum requirements? Similar to check returns automatic credit card charge backs are industry standard for merchant processing. We understand that this could be a historical process yet given other NYS entities are using direct debit for credit card chargebacks and the ability for proper reporting on such items we feel invoicing could be removed as a requirement.	No.
47	RFP Section 4.B.13. Page 21 - Regarding questions 3, 4, 5 & 6, please confirm if the data provided, as shown below, on the previous RFP remains the same or if it has changed. If the information has changed, please provide updated information. What is the average payment amount for the worker compensation policies? AMEX: $2,600; Discover: $1,100; MC: $1,000; Visa $900; eCheck: $2,600	See Schedule A.
48	RFP Section 4.B.13. Page 21 - What is the average payment amount for the disability benefit policies? AMEX: $200; Discover: $100; MC: $100; Visa $100; eCheck: $200	See Schedule A.
49	RFP Section 4.B.13. Page 21 - For the current program please confirm the number of ACH payments vs. credit/debit card payments. WCF (By Transactions): ACH 83%; Cards: 17% DBF (By Transactions): ACH 74%; Cards 26%	See Schedule A.
50	RFP Section 4.B.13. Page 21 - For current card payments please confirm breakdown by card type (Visa, MC, Discover, etc.). WCF (out of the above 17%): Visa 8%; MC 4%; AMEX 5%) DBF (out of the above 26%): Visa11%; MC	See Schedule A.
51	Appendix F/G - Bidder will not be subcontracting for this contract, please provide guidance on if appendix G should be completed?	Both Appendix F & G needs to be completed.
52	Appendix F/G - Bidder's legal parent entity is headquartered in New York State, should we list our firm as a New York State Business, and what dollar value should be used?	Bidders are required to submit a copy of their certification to do business in NYS. The certification must be the same entity as the bidder submitting a proposal. Appendix G is to demonstrate a Bidders commitment to the use of NYS businesses. The dollar value should be based on estimated expenditures to NYS businesses.
53	Can the NYSIF provide explanation as to why bidders are required to obtain a Money Transfer License?	Certain types of companies are required to have a money transfer license. Proof of the license or exemption must be provided.

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54	Will the NYSIF consider an extension to the due date of proposals? Note: Our rationale is an extension would provide bidders added time to define required partnerships and further develop a competitive and compelling bid.	NYSIF does not anticipate a proposal extension. Please continue to check our website (www.nysif.com/procurement) for any RFP updates.
55	3. Section H, General Information states, "NYSIF has established a goal of 0% MWBE participation for its contracts" however, on page 17, Method of Evaluation & Criteria, Section A – Evaluation Criteria, Item #3 states, MWBE status accounts for 5% of the overall bid score. With this understand, we have the following questions: a. Is it correct to assume bidders that do not utilize a MWBE entity are only eligible to receive a maximum score of 95% for their bid? b. Can NYSIF please clarify its MWBE utilization goal/objectives for this contract?	a. Bidders who are NOT an MWBE are only eligible to receive a maximum score of 95%. b. There is a 0% MWBE goal for this procurement.
56	Page 17 and 18, Method of Evaluation & Criteria, Section A – Evaluation Criteria, Item #3 states, MWBE status accounts for 5% of the overall bid score and bidders that are NYS Certified MWBE/SBE will receive an additional 5% points for such status, however within the same section in the note on page 18 NYSIF states "although a bidder may meet more than one category the bidder will only be awarded for one (1) category, not multiple." With this conflicting information in mind we have the following question: a. Is correct to assume a bidder with more than one (1) MWBE/SBE certifications listed will not realize the additional 5% points as stated in the evaluation criteria and that the maximum potential points to be awarded for a MWBE entity is not 105% rather, 100%?	a. Bidders with more than one MWBE/SBE certification will only receive an additional 5%. The maximum potential points a bidder can be awarded is 100%.
57	Appendix E - Will the New York State Insurance Fund accept a vendor's online submission of the Vendor Responsibility Questionnaire on the State's VendRep System in lieu of submitting the paper version included in this RFP?	Yes.
58	Appendix Z - Will you provide a current analysis statement?	Not material to this RFP.
59	Appendix Z – How many checking accounts will be utilized for this RFP?	NYSIF has 2 bank accounts that will be funded from these transactions.
60	Can NYSIF state who the current contractor for these services is?	Not material to this RFP.
61	Attachment A Volume is referenced in several places in the RFP, however we could not locate an Attachment A. Can NYSIF supply Attachment A?	Attachment A can be located on our website under the 2017-11-INS procurement (www.nysif.com/procurement).
62	RFP Section 4.C.6. - Page 21 - Could you clarify what is meant by "telephone as a data processing terminal"? Is this the same as IVR or is it a reference to a Point of Sale terminal that is connected via phone line or something else?	Yes, this the payment vendor's IVR to process payments.
63	Attachment A - What is the percentage or volume that is credit card vs debit card?	See Attachment A.
64	Attachment A - What is OPC Chargeback?	Credit card chargebacks we received from our current vendor.
65	Attachment A - What is eApplication?	Our online policy application process.
66	Attachment A - It appears that eApplication only started since Sept 2015. What is the volume now? What is the expectation of growth overtime?	February 2017 had approximately 615 transactions.
67	Attachment A - Are you open to removing American Express as an option of credit card payment if it can enable cost savings to NYSIF and the policyholders?	No.
68	Attachment A - How many bank accounts does NYSIF need for the deposits and returns?	See answer to question 59.
69	How many customers receive electronic invoice on the online portal?	Currently bills are mailed and duplicates may be printed from our website.
70	What is the average payment amount for the worker compensation policies?	See Attachment A.
71	Are there any payment limits for customers paying by card?	No, however, this is subject to change.
72	NYSIF has not mentioned a mobile option in its requirements. Given current state of technology and user preference, shall bidders assume ability to transact from a mobile device (smartphone/tablet, etc.) is also a requirement given the 5 year contract length?	Yes, and their site should be responsive HTML5 & CSS3.

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73	As NYSIF recently awarded this contract and is now looking for possible new vendors, is there a transition time or transition plan from the current vendor? We want to understand any expectations NYSIF might have but there are some unknowns without being able to discuss current implementation that might impact the transition timelines	Not material to this RFP.
74	Page 20, Question B/2 - For the IVR channel, when customers opt out to speak with a CSR is the call being transferred to a NYSIF call center? Or does NYSIF require third party customer service support?	If they are in the third party provider queue they will be transferred to a customer service rep at the third party. If they are in the NYSIF queue they will be transferred to a NYSIF rep.
75	Page 20, Question B/3 -What is the difference in your requirements for eChecks Business vs eChecks Personal?	There is no difference.
76	Page 20, Question B/3 -Similarly, is there difference in requirements for the Worker Compensation Policies (WCP) and Disability Benefit Policies (DBP)?	No.
77	Page 21, Question B/10. -In the spirit of exploring a best value solution, please elaborate on your current charge back process. Specifically we appreciate that card chargebacks and ACH returns are currently billed to you on a monthly basis. While the industry standard is for charge backs to be debited to the same deposit account, some credit card providers are not able to support such standard. Is your current process driven by the limitation of certain providers, or is it driven by your internal business requirements? If it is the latter, please outline your internal processes that could be impacted should we leverage the industry standard.	The chargeback process is an internal process.
78	Page 21 Question C/6 - Can NYSIF provide better clarity on the transaction flow for the web point of sale at the counter. Is this a computer operated by a NYSIF agent at a counter, or in an attended manner where the payor will give their card to pay or is there a publicly available computer where a payee can use to pay their bill in the office or some other flow?	See Question # 2
79	Page 21, Question C/6 - What is the number of POS devices required? In how many locations?	Not material to this RFP.
80	Page 21, Question C/6 - If leveraging existing devices, please confirm the model currently being used by NYSIF.	Not material to this RFP.
81	NYSIF Exhibit B, 12. Extraneous Terms, p 3-4 - Given that Banks operate under various laws and regulations that are unique to the banking industry, there are specific service descriptions and terms and disclosures related to treasury services that are significant to the final contract but not addressed in the RFP. Will the State allow the Bank to submit a customized Selected Treasury Services Terms & Conditions and Deposit Agreement, Disclosures & Signature Cards with our Bid Proposal to be incorporated into the final contract and falling last in order of precedence? This has been an acceptable approach for all NYS Contracts we have worked on within the past 5 + years. Most banks would likely be unable to bid if such an approach were not allowed. Notably, we can use as a starting place the Customized Terms & Conditions documents in place now with NYSIF, updated to reflect the services under consideration in this RFP. We know the existing document was cleared by OSC and AG therefore using it will be a time-saving and efficient approach.	Only those extraneous terms that meet all the following requirements may be considered as having been submitted as part of the Bid: a. Each proposed extraneous term (addition, deletion, counter-offer, deviation, or modification) must be specifically enumerated in a writing which is not part of a pre-printed form; and b. The writing must identify the particular specification requirement (if any) that Bidder rejects or proposes to modify by inclusion of the extraneous term; and c. The Bidder shall enumerate the proposed addition, counter offer, modification or deviation from the Bid Document, and the reasons therefore. This information should be included in the "Comments and Limitations" section of the bid response.

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82	NYSIF Exhibit B, 12. Extraneous Terms - Use of standard, pre-printed forms…shall not be considered - We understand why this approach is taken. However it does present issues when taken too literally. Inevitably, some form or other is not thought of at this early stage but ultimately needs inclusion. Perhaps NYS could allow for inclusion post contract award of form(s) so long as to do so is mutually agreeable? It is through extensive experience that we offer this suggestion. This clause is hard on all parties post contract award due to its restrictive language.	Only those extraneous terms that meet all the following requirements may be considered as having been submitted as part of the Bid: a. Each proposed extraneous term (addition, deletion, counter-offer, deviation, or modification) must be specifically enumerated in a writing which is not part of a pre-printed form; and b. The writing must identify the particular specification requirement (if any) that Bidder rejects or proposes to modify by inclusion of the extraneous term; and c. The Bidder shall enumerate the proposed addition, counter offer, modification or deviation from the Bid Document, and the reasons therefore. This information should be included in the "Comments and Limitations" section of the bid response.
83	What deposit levels (high, average, low), if any, should a bidder expect to come with this contract?	Not material to this RFP.
84	NYSIF Exhibit C, 38. Performance Bond/ Bid Bond - Performance bonds / bid bonds are not traditionally used for banking services RFP. Would NYSIF respectfully consider agreeing this term in N/A for this RFP?	NYSIF does not anticipate a performance bond/ bid bond requirement.
85	NYSIF will provide answers on 3/16. Proposals are due 3/30 by 2 PM. This time line provides bidders with 9 business days after receipt of important answers that will allow banks to finish writing their proposals, finalize pricing approvals, finalize legal approvals, send the proposal to the printer and ultimately deliver or mail the proposal. Although the amount of time may appear adequate it is challenging. Would NYSIF consider extending the due date by one week to April 31st? NYSIF will receive better/more thorough proposals from all by allowing the additional time.	NYSIF does not anticipate a proposal extension. Please continue to check our website (www.nysif.com/procurement) for any RFP updates.
86	As an acquirer member and processor of transactions using cards branded by Visa®, MasterCard® and Discover® ("Card Organizations"), we are subject to the rules and procedures of the Card Organizations. The contract for Merchant Services will be different and separate from the contract for banking services. In addition, we must ask that contract negotiations start from our agreement, which would take precedence over the RFP (including Exhibit B (General Specifications) and Exhibit C (Contract Provisions)) and our Proposal. Would this be acceptable to NYSIF? We and likely other providers will not be able to bid unless this approach is deemed acceptable. We realize this is a difficult change to agree to without seeing the contract but also felt it was too much to submit a sample contract in the Q&A. Perhaps NYSIF tentatively allows this approach noting that if contract negotiations cannot ultimately be reached, NYSIF will proceed to the next bidder?	All contracts resulting from this RFP will be developed in accordance with the specifications set forth in the RFP and the requirements of New York State law and New York State contracting procedures. Bidders must respond to the RFP's requirements for evaluation before any award is made and any contract negotiations commence. If contract negotiations are unsuccessful with the selected bidder, NYSIF has the right to conduct negotiations with the next responsible bidder.
87	What type of Merchant Service Fees are you looking for? A blended Brand % rate or Brand Interchange pass through fees with the Acquirer Discount rate?	Per Appendix Z we are seeking a blended rate.
88	Would it be acceptable to invoice NYS on a monthly basis?	Invoices can be generated on a weekly or longer schedule.
89	Please define and provide an example of "Money Transmitter License." It is our understanding that this is not applicable to banks, but may apply to non-financial organizations that are involved in transmitting money.	See Question 53.
90	What is the time frame of your current funding for payment of your settlement items? How are you funded – wire or ACH? What bank provides your funding?	We are paid via ACH. Echecks and credit cards are +2, AX +3.
91	What are the various methods that you accept payments? Walk-in/face-to-face, MOTO, Call Center, Internet, IVR, kiosk?	Walk-ins, IVR, internet.

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92	Please confirm if there is any NYS business other than convenience fee, gateway transactions (for example POS transactions)?	No.
93	Do you currently utilize terminals? If so, what is your annual number of transactions by card type and PIN Debit?	No.
94	Can you provide us information on your point-of-sale terminals by location? What are the makes and models?	Not material to this RFP.
95	What PIN pads are used today, the number of each, manufacturer, make and model and if owned, rented or leased?	Not material to this RFP.
96	What check readers are used today, the number of each, manufacturer, make and model and if owned, rented or leased?	Not material to this RFP.
97	Do you have an EMV strategy? Was EMV the driver for your recent implementation? If not, what is your timeframe to implement and what solution and EMV devices (manufacturer and model name and number) are you considering?	Not material to this RFP.
98	Can you provide us information on your Internet payment gateway by location? What is the name of your gateway(s)?	Not material to this RFP.
99	Do you have communications needs such as MPLS Circuits, VPN connectivity or Secure FTP, if so please identify specific needs?	No, uses HTTPS & SFTP via Internet.
100	Do you currently have a recurring billing process in place?	No.
101	If accepting Discover today, who funds for Discover transactions?	The third party vendor.
102	If accepting American Express today, who funds for American Express transactions?	The third party vendor.
103	Are you PCI compliant today? If so, what is your PCI level (1, 2, 3, or 4)?	NYSIF does not currently need to be PCI compliant since we don't accept credit cards internally. NYSIF does not accept credit card payments via our internal systems.
104	Does any location utilize tokenization today, if so please provide the tokenization method and product used?	No.
105	Does any location utilize point-to-point (P2P) or end-to-end (E2E) encryption today, if so please provide the encryption method and product used?	NYSIF uses HTTPS & SFTP.
106	Section 4.B, #14 pp 21 - All data files must be transferred either by SFTP (SSH File Transfer Protocol) or by standard FTP with the files being encrypted with PGP. Is this requirement in reference to the processing of transactions or reporting of transactions processed?	SFTP is for the transferring of files and HTTPS for website transactions.
107	Section 4.B, #15 pp 21 - Payment website must have the ability to Post In and Post Back specific data fields for the electronic payment processing to and from NYSIF (www.nysif.com) website. What specific data fields are required?	See Question 34 for sample fields.
108	Section 4.C, #3 pp 21 - Describe the marketing support that your firm will provide to increase awareness and drive utilization. Please expand on the marketing support NYSIF plans? What marketing support is provided today by your current vendor?	See Question 27.
109	How many merchant accounts (MID's) are processed under today?	Zero.
110	Does NYSIF accept pinless debit today, if so what is the annual sales volume and transaction count of the pinless debit acceptance?	Yes. Also, see response to Question 5.
111	Is NYSIF's echeck volume processed with the current merchant acquirer or with a third-party provider, please provide company name and product name?	Third party provider. The third party provider is not material to this RFP.
112	Is NYSIF's ACH volume processed directly with your depository bank or is it processed through your merchant services provider or a third-party provider? Please provide company name and product name?	Third party provider. The third party provider is not material to this RFP.
113	Is any of NYSIF's the echeck volume warranted or guaranteed and if not are you looking for a warranty/guarantee program?	We are not looking for a guarantee program.

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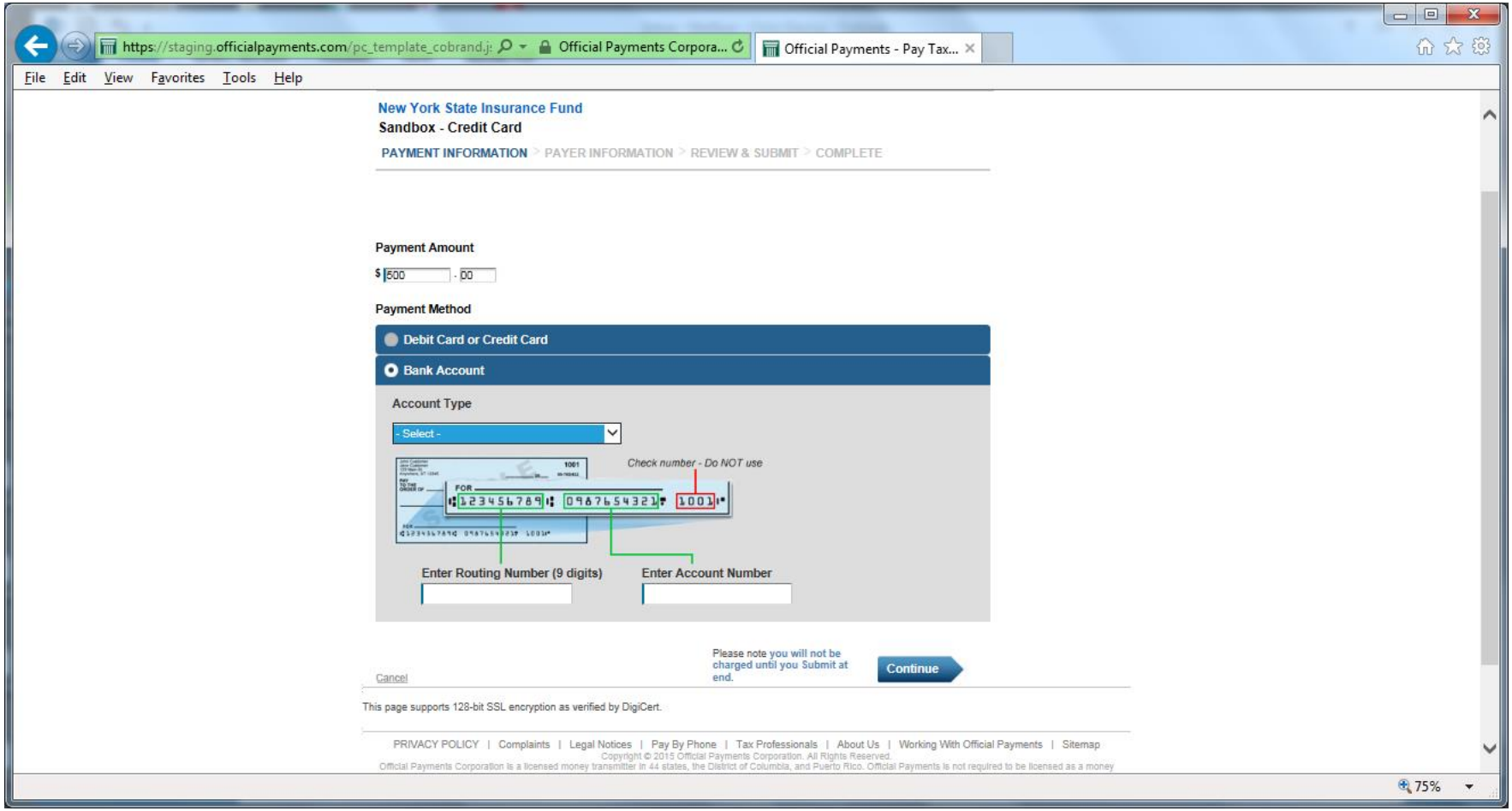
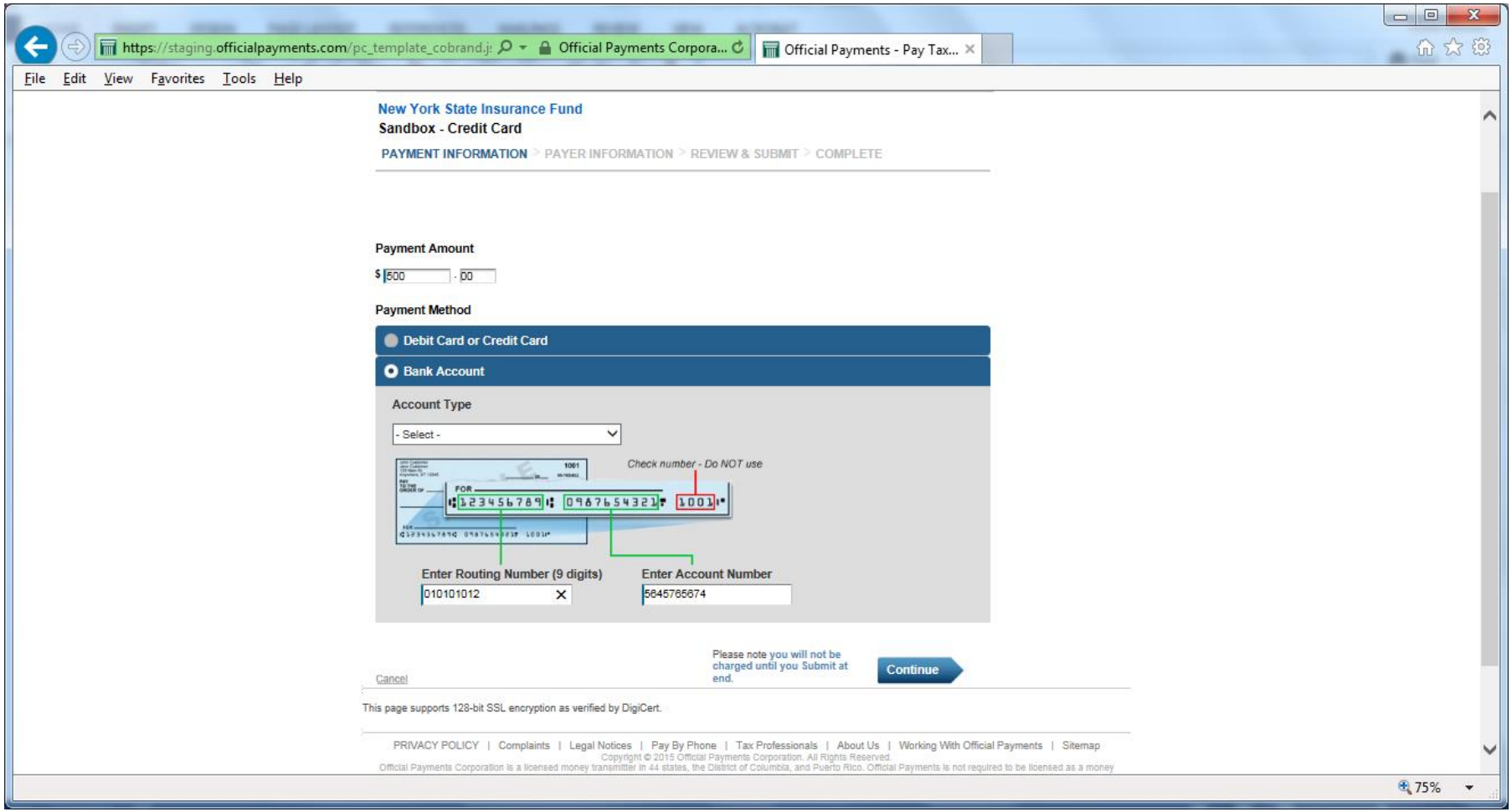
114	Does NYSIF require the responder to host and automatically process recurring and installment payments or does NYSIF prefer to submit batch files to the responder? If submitting batch files today how often are files submitted and how many transactions are in each file? Is the cardholder primary account number tokenized in NYSIF's database or is full PAN stored? Approximately how many PANS are stored?	The vendor will host the solution.
115	If there is a requirement for IVR for touchtone acceptance of cards is it for the responder to provide a fully hosted IVR solution or to provide a payment interface for the current IVR?	The NYSIF IVR will transfer callers to payment vendor IVR for payment processing.
116	Is the website payment interface via a hosted order page or application programming interface?	Via HTTPS Post & Postback communication.
117	If planning on accepting convenience fees does NYSIF anticipate a two transaction model and if so who receives funding for the second transaction?	Vendor receives the convenience fee and NYSIF receives the payment.
118	What is the time frame of your current funding for payment of your settlement items?	E-checks and credit cards are +2, AX +3.
119	Are you funded via ACH?	Yes.
120	What depository bank are your funds settled into?	Bank of America.
121	What is your settlement cutoff time?	Midnight Pacific.
122	Does NYSIF offer accept payments at the Point Of Sale; if so, is this to be included as part of this RFP?	NYSIF does not currently facilitate payments at POS; customers are directed to a phone or computer.
123	If yes, what does NYSIF hope to experience differently as a result of a successful RFP process?	Not material to this RFP.
124	The RFP mentions "integration"; is this in reference to the operation or software application? What CIS is NYSIF currently using?	The processing of our website and IVR with the payment vendor system.
125	Appendix Z includes a note which states that bidders may not edit the fee schedule, including removal of any lines/columns. Additionally, the spreadsheet is protected with a password to prevent modification. At issue is Column C rows 27 – 28, and 31 – 32 which include transaction counts. Based on the intent of this section, the amount in column C should be the transaction dollar volume. Could the State provide an updated Fee Schedule or the password?	Lines 27, 28, 31 and 32 will automatically calculate based on the percent vendors provide in Column D. All other items are purposely locked.
126	Pg. 20 – Section A. - Do we have to have ADA compliance (508) for the website?	Yes.
127	Pg. 20 – Section A. - What is the multi-language support requirement for the website?	Please see NYSIF's Language Access Policy at: http://ww3.nysif.com/Home/FooterPages/Column3/LanguageAccessPolicy
128	Pg. 20 – Section A. - Is there any restrictions for the end users from any specific country to use the website?	Refer to Exhibit A, B & C.
129	Pg. 20 – Section B.2 - What is the page response time requirement for the website?	Response time will be negotiated with the awarded bidder.
130	Pg. 20 – Section B.2 - What is the uptime requirement of the website not included the planned maintenance windows?	Uptime requirement will be negotiated with awarded bidder.
131	Pg. 21 – Section B.2 - What is the Recovery Point Objective (RPO) in case of disaster?	Refer to Exhibit C, Clause 7.
132	Pg. 21 – Section B.2 - What is the Recovery Time Objective (RTO) in case of disaster?	Refer to Exhibit C, Clause 7.

NYSIF TEST PAYMENT PROCESS

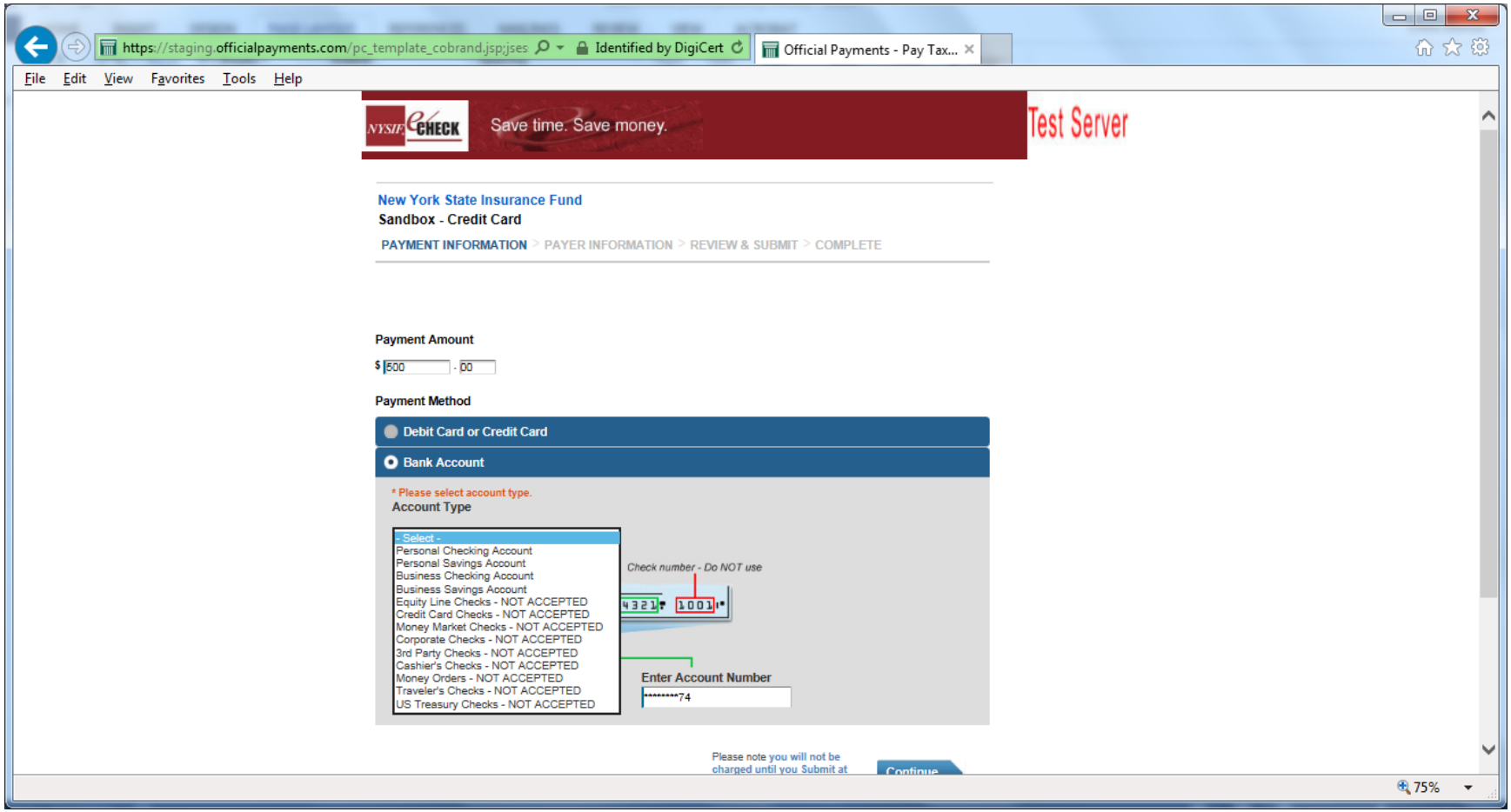
VIA SANDBOX SETUP



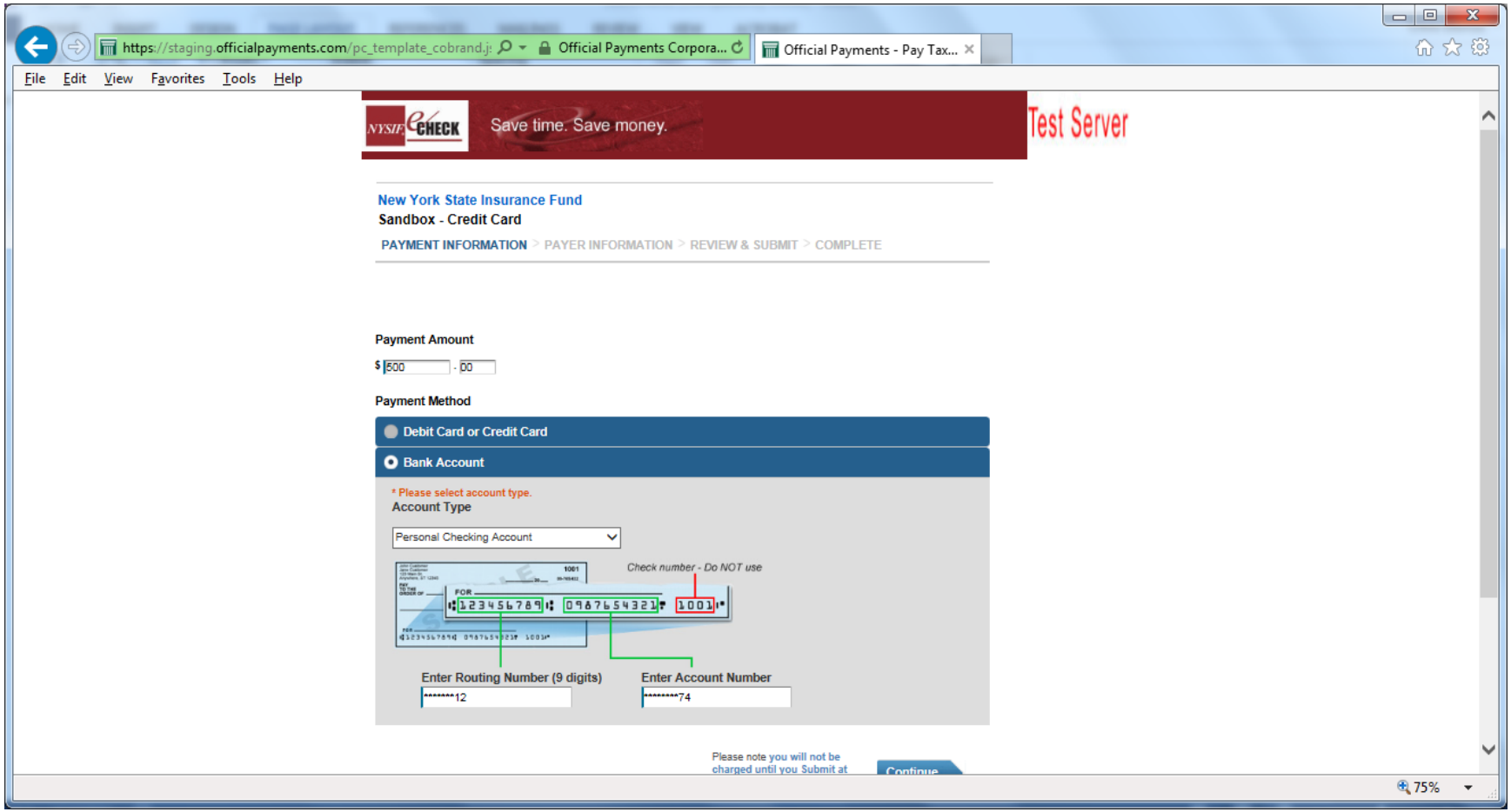
NYSIF TEST PAYMENT PROCESS



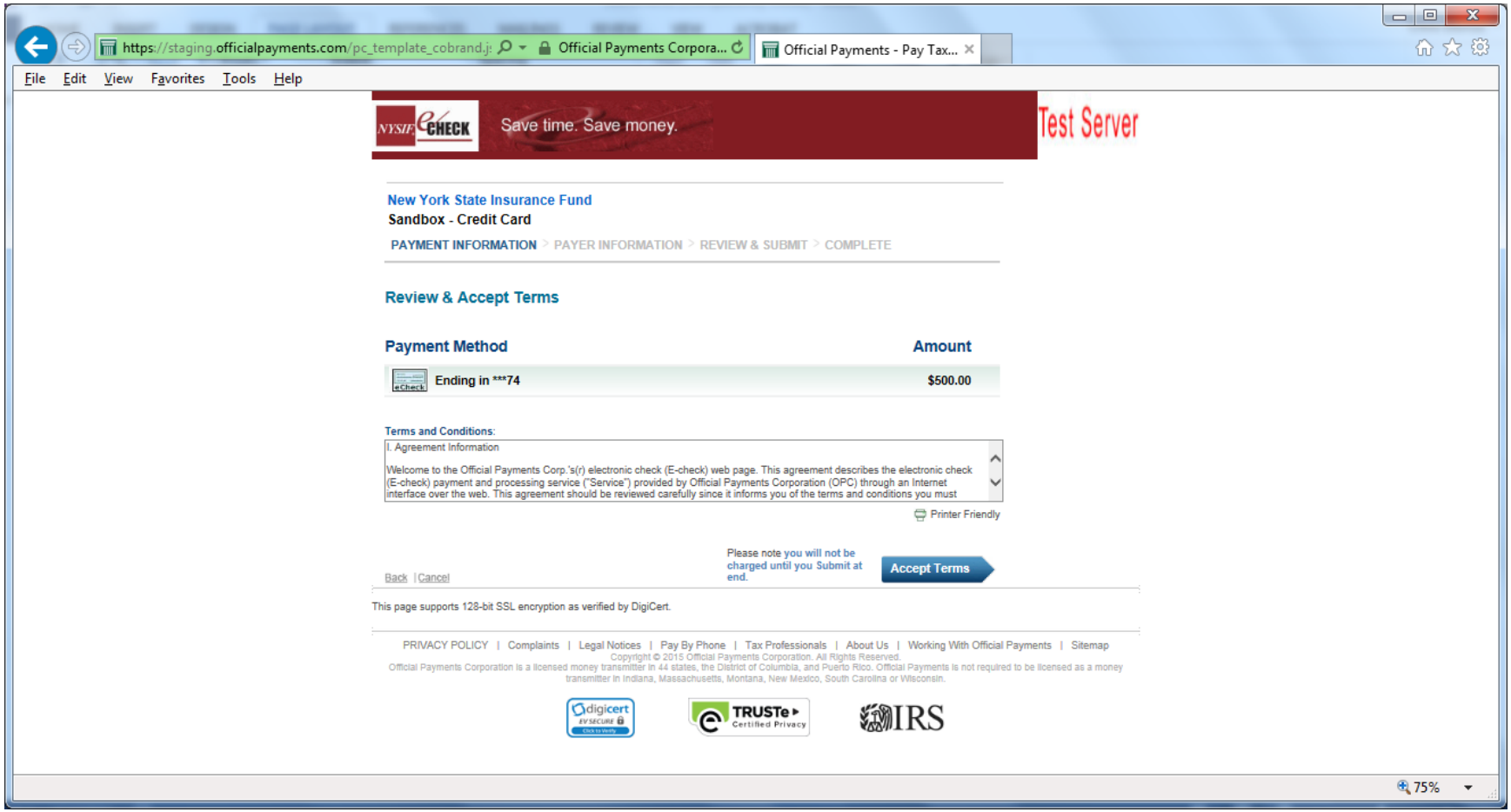
NYSIF TEST PAYMENT PROCESS



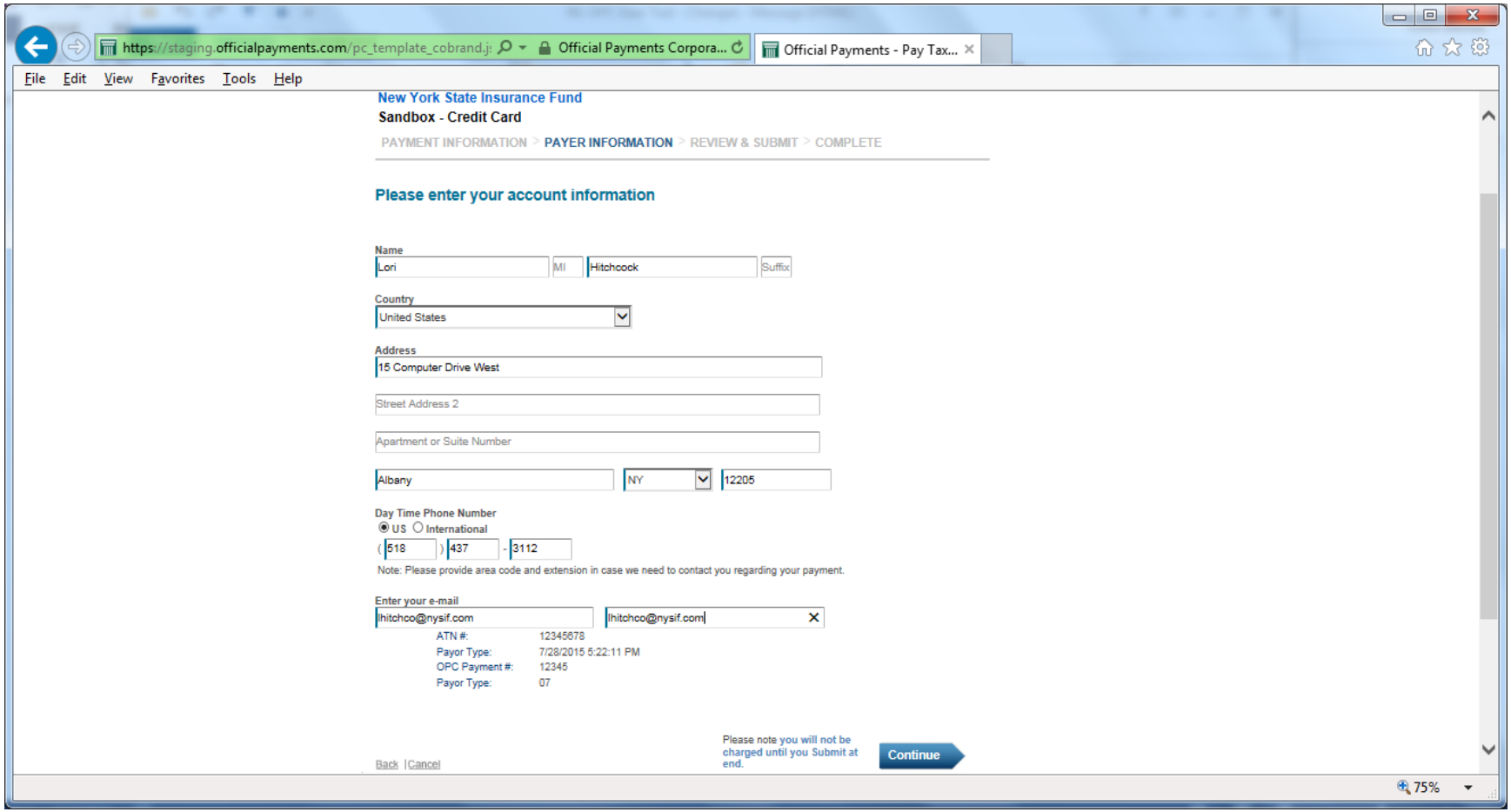
NYSIF TEST PAYMENT PROCESS



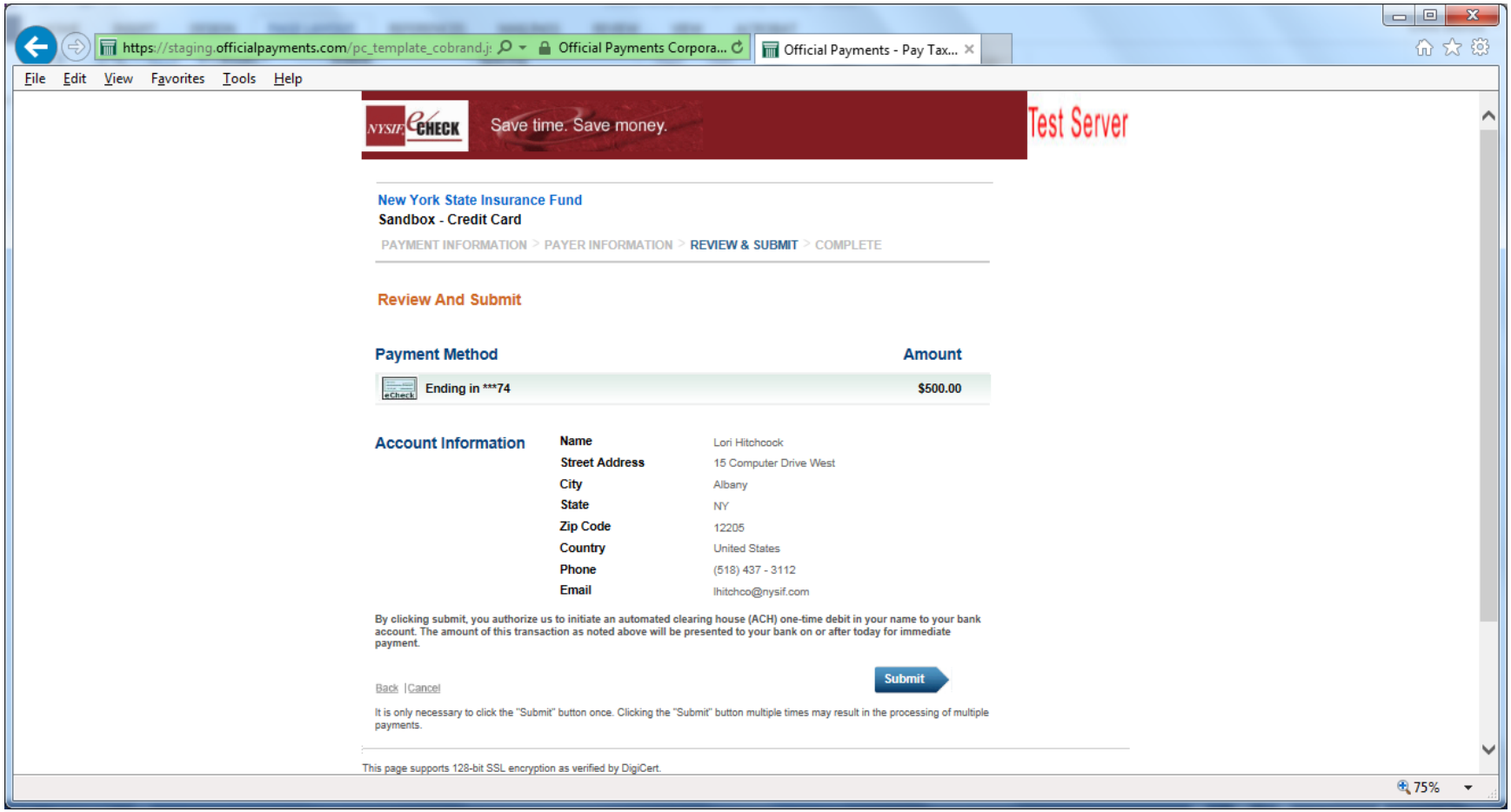
NYSIF TEST PAYMENT PROCESS



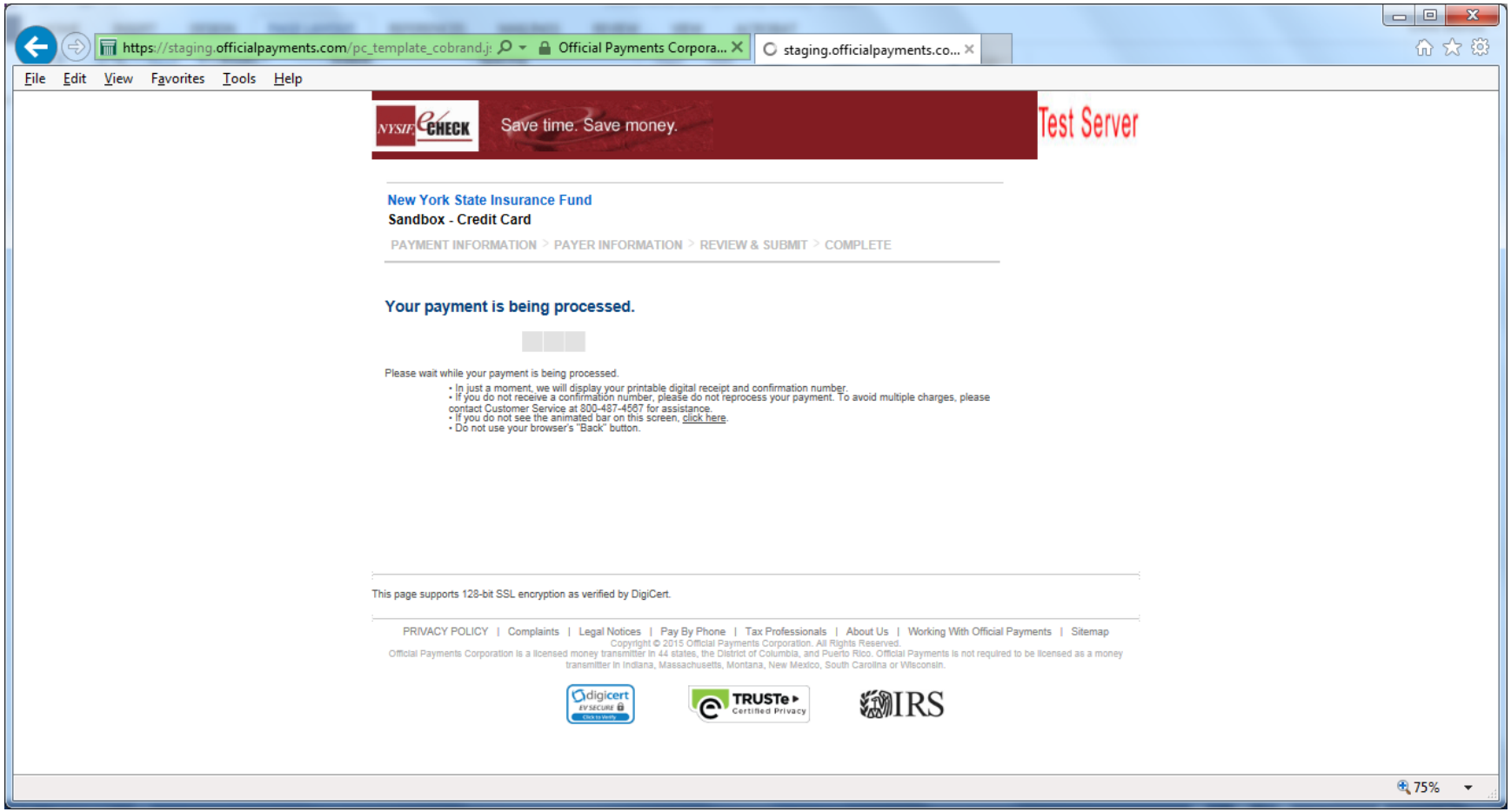
NYSIF TEST PAYMENT PROCESS



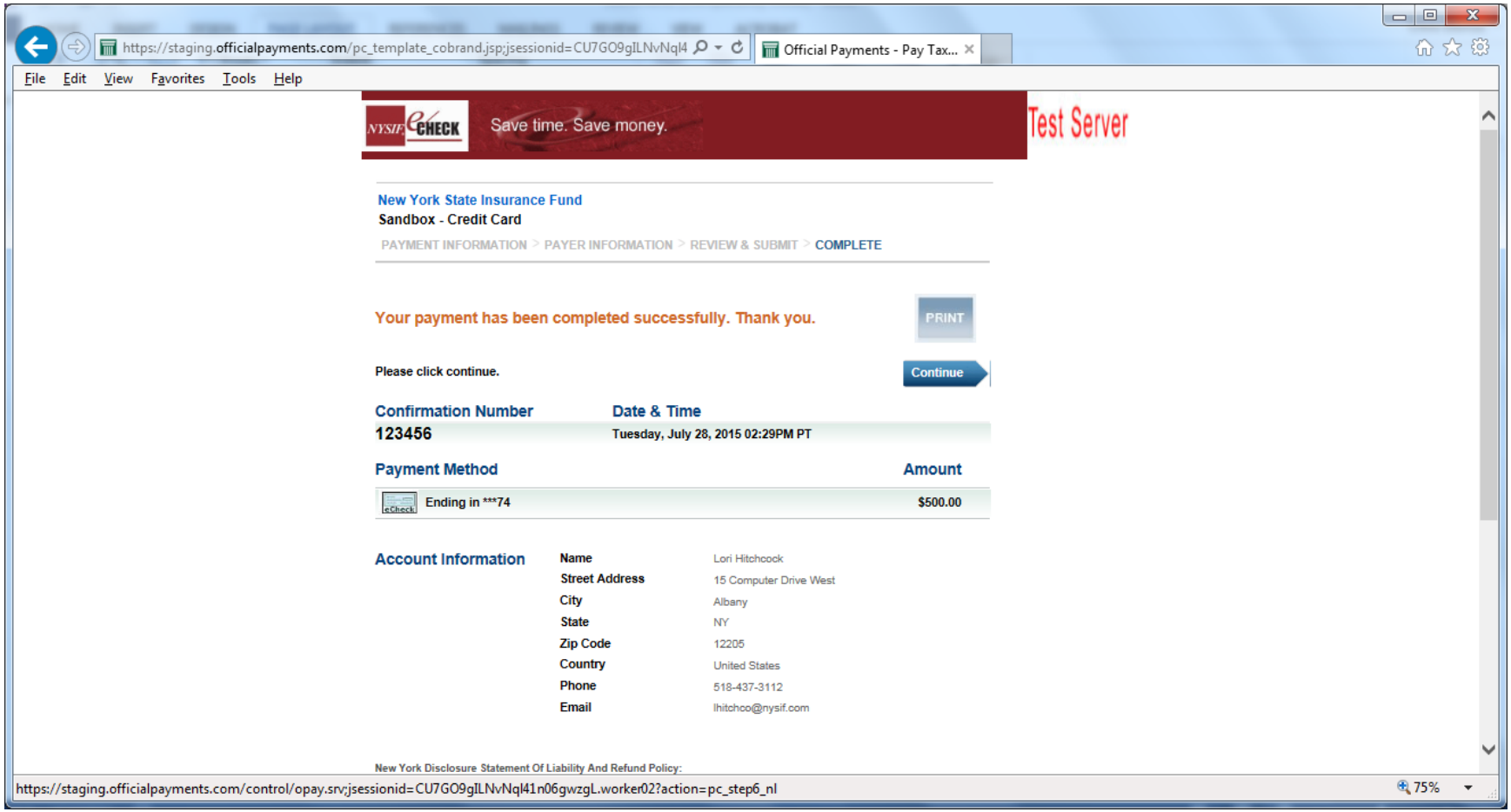
NYSIF TEST PAYMENT PROCESS



NYSIF TEST PAYMENT PROCESS



NYSIF TEST PAYMENT PROCESS



NYSIF:

IVR Upgrade EP 7.0
Call Flow Design

Revision: v1.18

Revision Date: September 1, 2015

Revisions

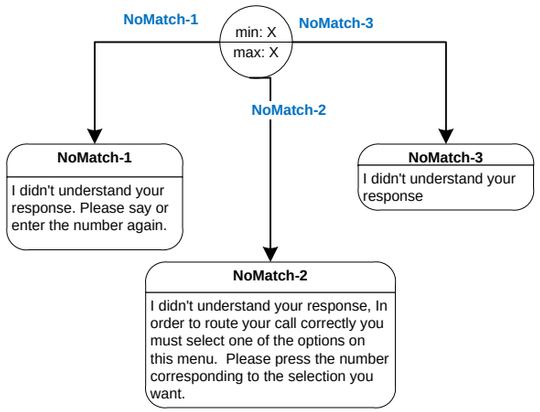
Version: v.1.18

Version	Rev Date	Updated By	Description
0.0	01/22/14	P. Rochard	- Initial Version
0.1	01/22/14	P. Rochard	- Added Outbound Updated various transfer VDNs
0.2	01/24/14	P. Rochard	- Modifications after 01/24/14 design review
0.3	01/27/14	P. Rochard	- Modifications after 01/27/14 design review
1.0	01/27/14	P. Rochard	- Modifications after 01/27/14 design review Submitted for approval
1.1	01/30/14	P. Rochard	- Modifications after 01/30/14 design review
1.2	02/01/14	M. Ciochetto	- Minor cleanup PBM/WC
1.3	02/03/14	P. Rochard	- Modification after 02/03/14 DB/Outbound Review Added ??? On Disability:3
1.4	02/07/14	M. Ciochetto	- Modified based on B.Garvey email 2/7/14
1.5	02/10/14	P. Rochard	- Modifications after 02/10/14 design review
1.6	02/11/14	P. Rochard	- Minor typo corrections
1.7	02/21/14	M. Ciochetto	
1.8	04/16/14	P. Rochard	- Removed ExpressScripts
1.9	05/01/14	P. Rochard	
1.10	05/05/14	P. Rochard	
1.11	05/06/14	M. Ciochetto	- Outbound: Added Payment Transfer Message
1.12	05/07/14	M. Ciochetto	
1.13	05/07/14	P. Rochard	- Changed Disability Pmt History returns to previous menu
1.14	05/07/14	P. Rochard	- Changed Disability Pmt History returns to Payment Menu
1.15	05/08/14	M. Ciochetto	- Disability: Payment Menu option 2 grammar=”payment”
1.16	05/14/14	B. Garvey	- Updated location of screen pop’s for workman’s comp 7.
1.17	09/29/14	B. Garvey	- Updated transfers pages with new transfer VDNs.

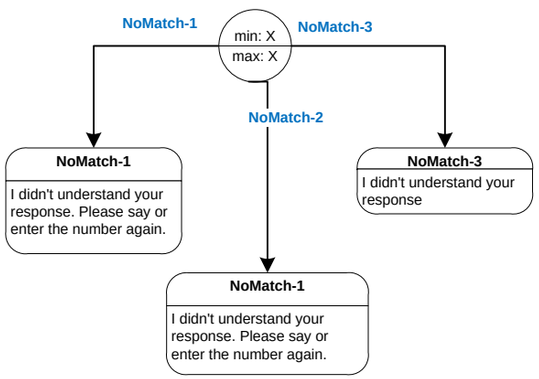
Global Actions

Version: v.1.18

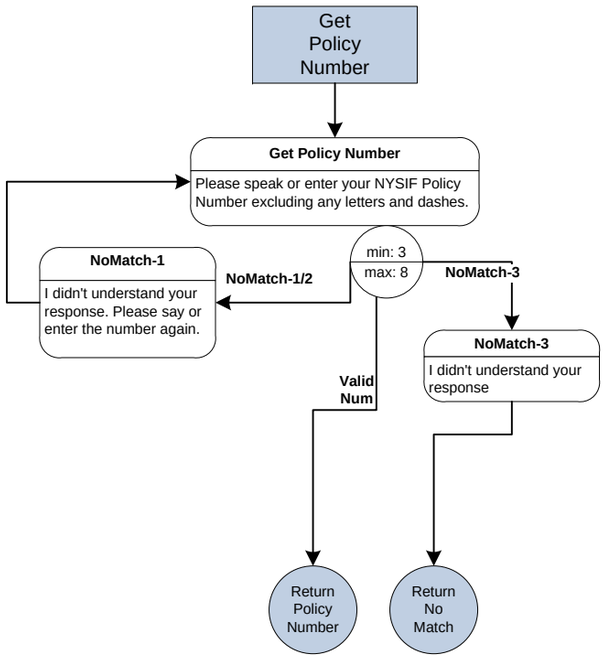
Default Collect Prompts: Menu



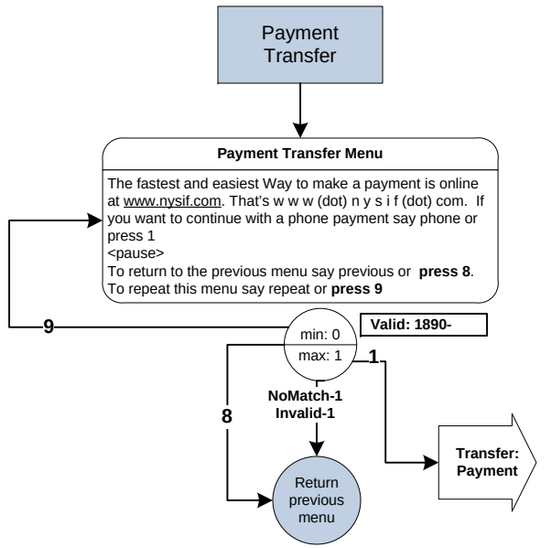
Default Collect Prompts: Data Entry



Get Policy Number

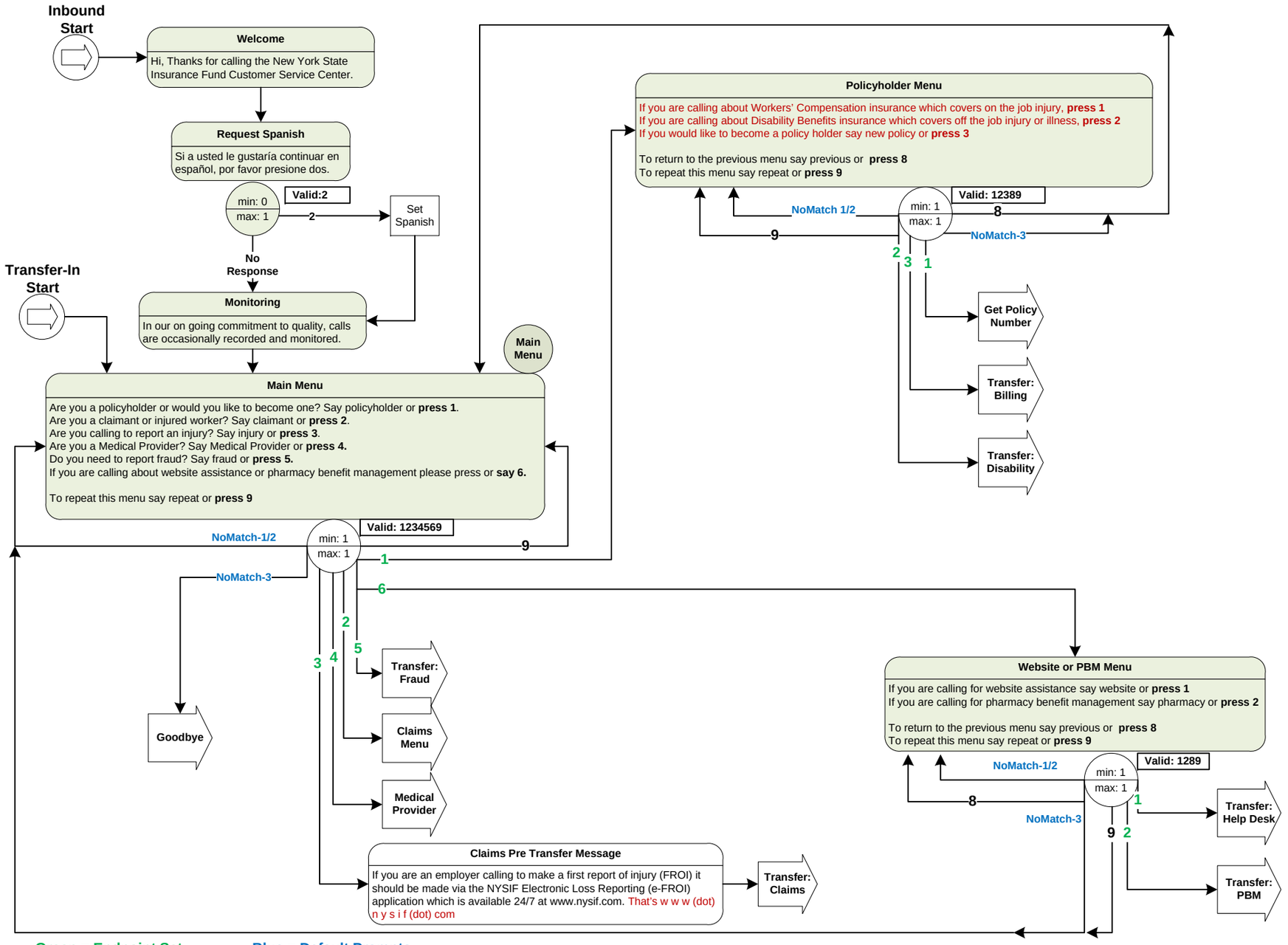


Payment Transfer



Workman's Comp: 1

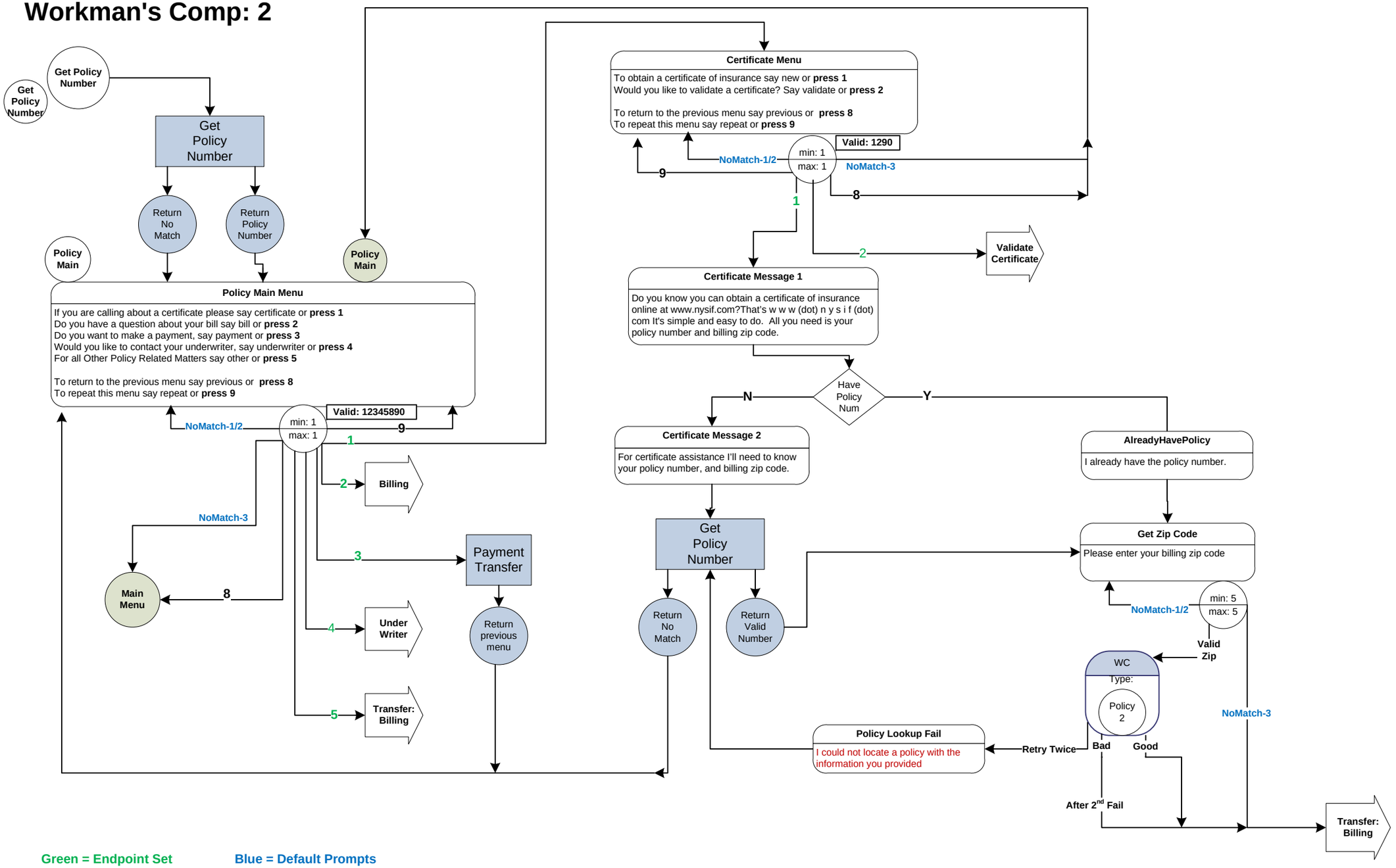
Version: v.1.18



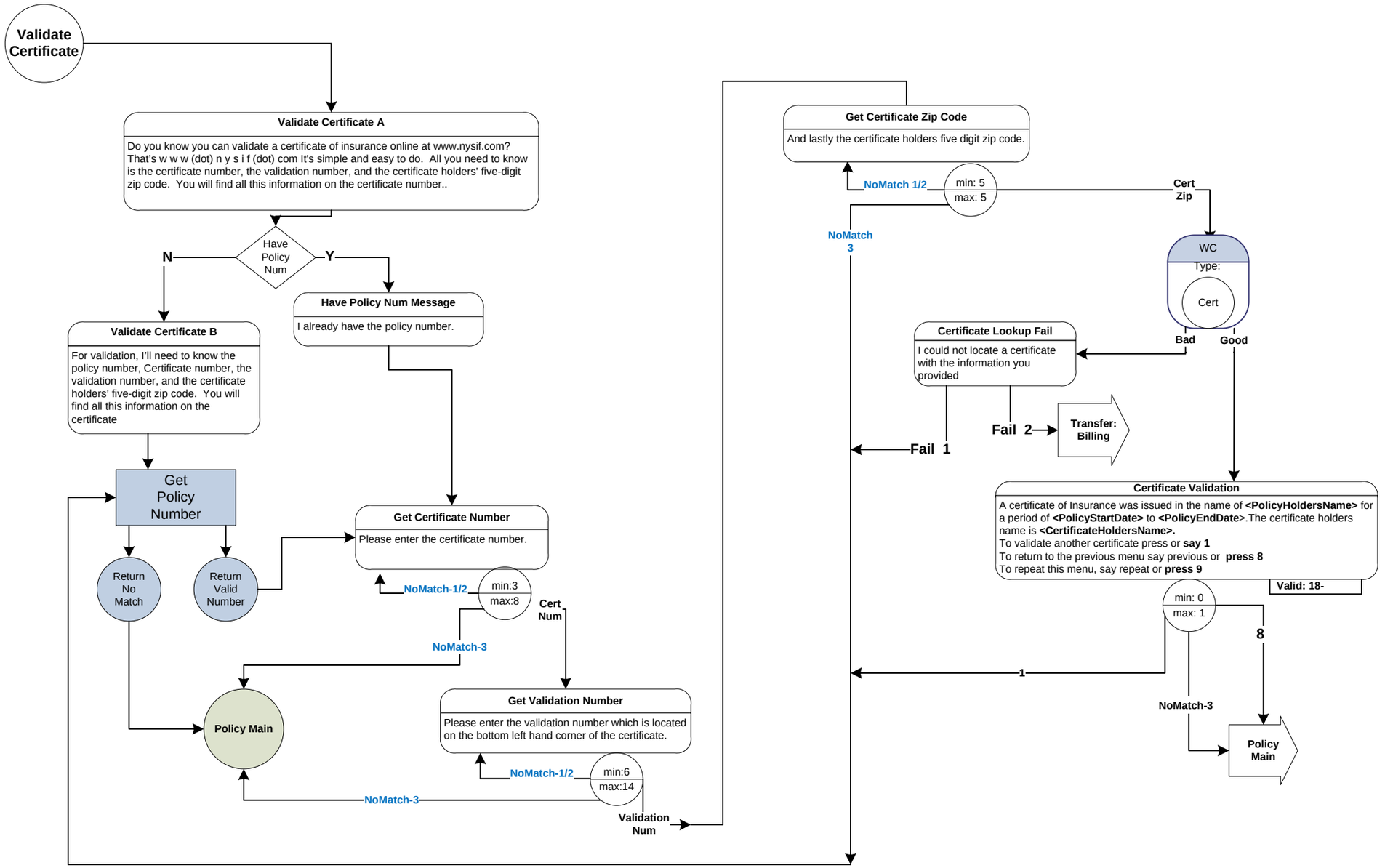
Green = Endpoint Set **Blue = Default Prompts**

Workman's Comp: 2

Version: v.1.18



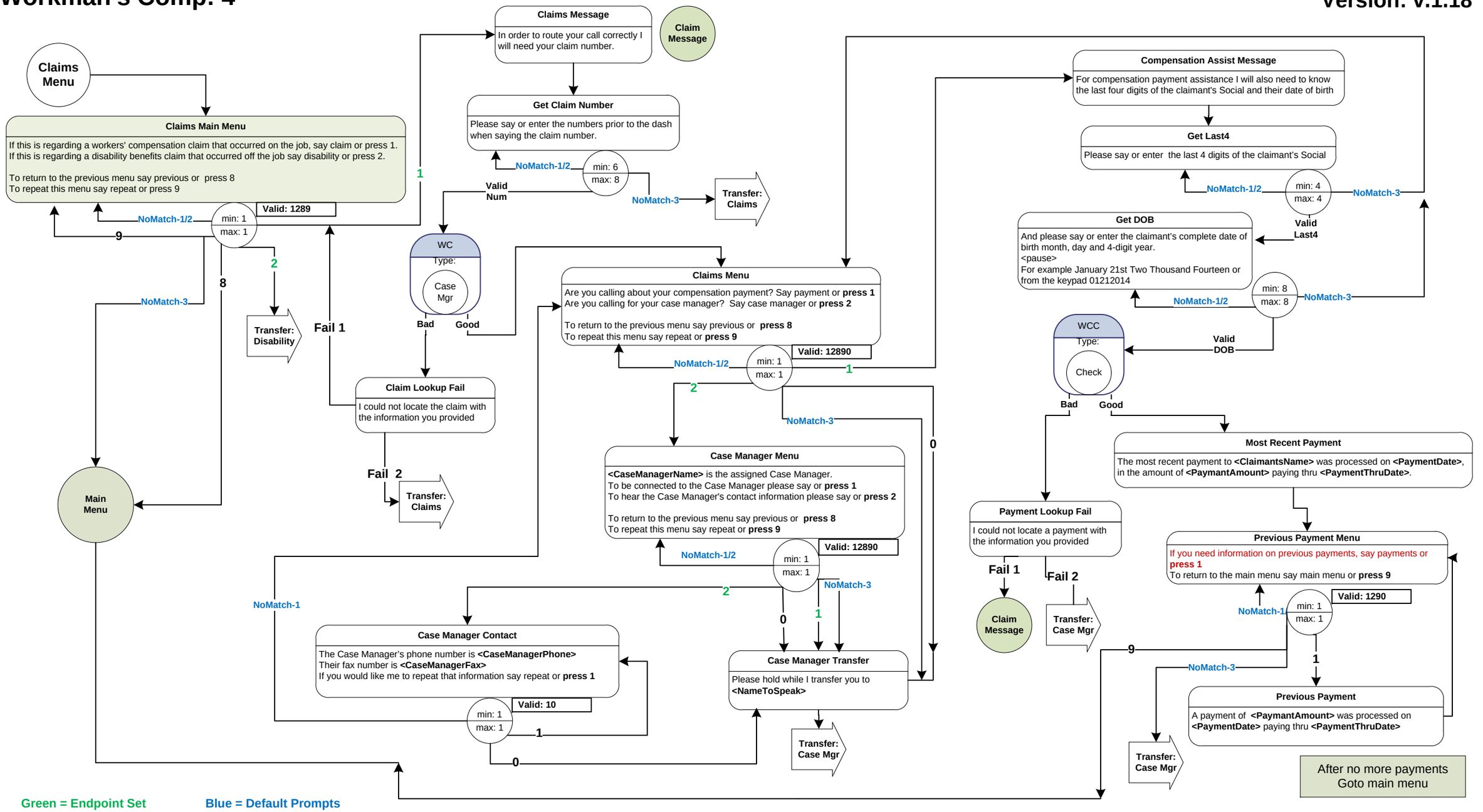
Green = Endpoint Set **Blue = Default Prompts**



Green = Endpoint Set **Blue = Default Prompts**

Workman's Comp: 4

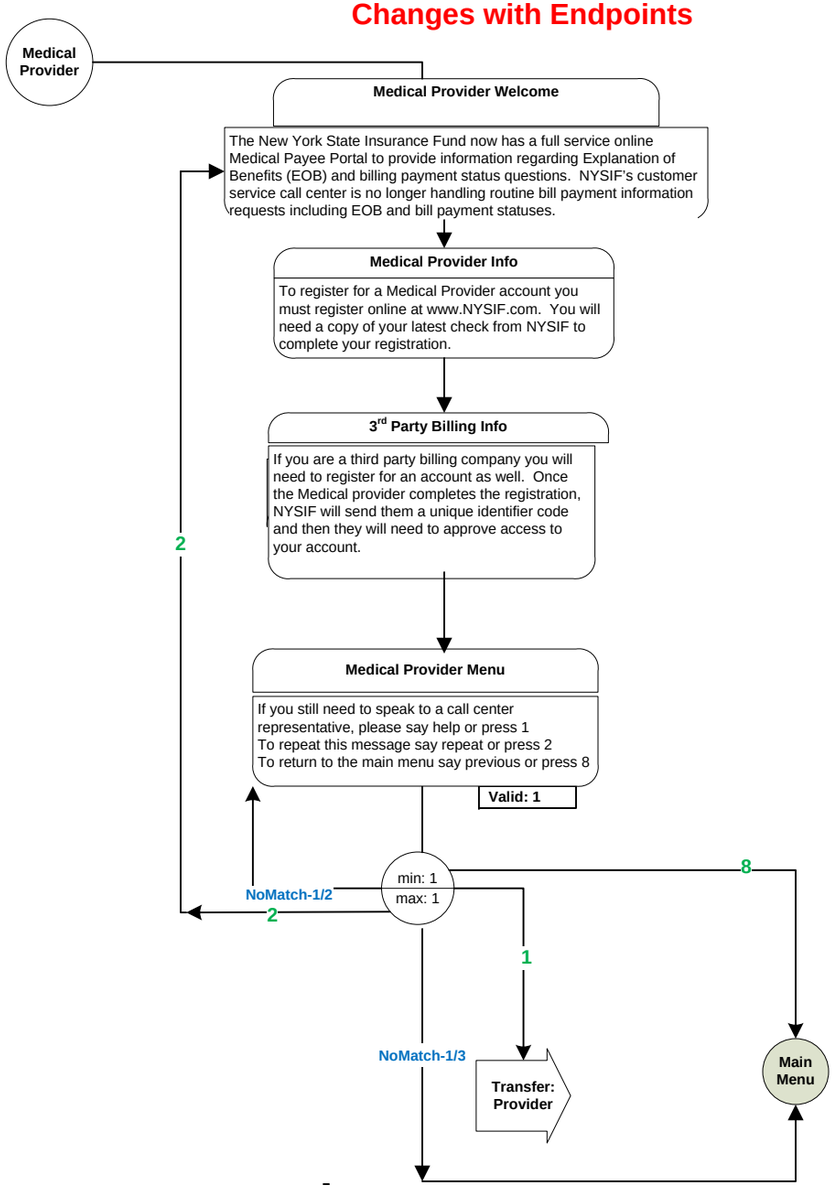
Version: v.1.18

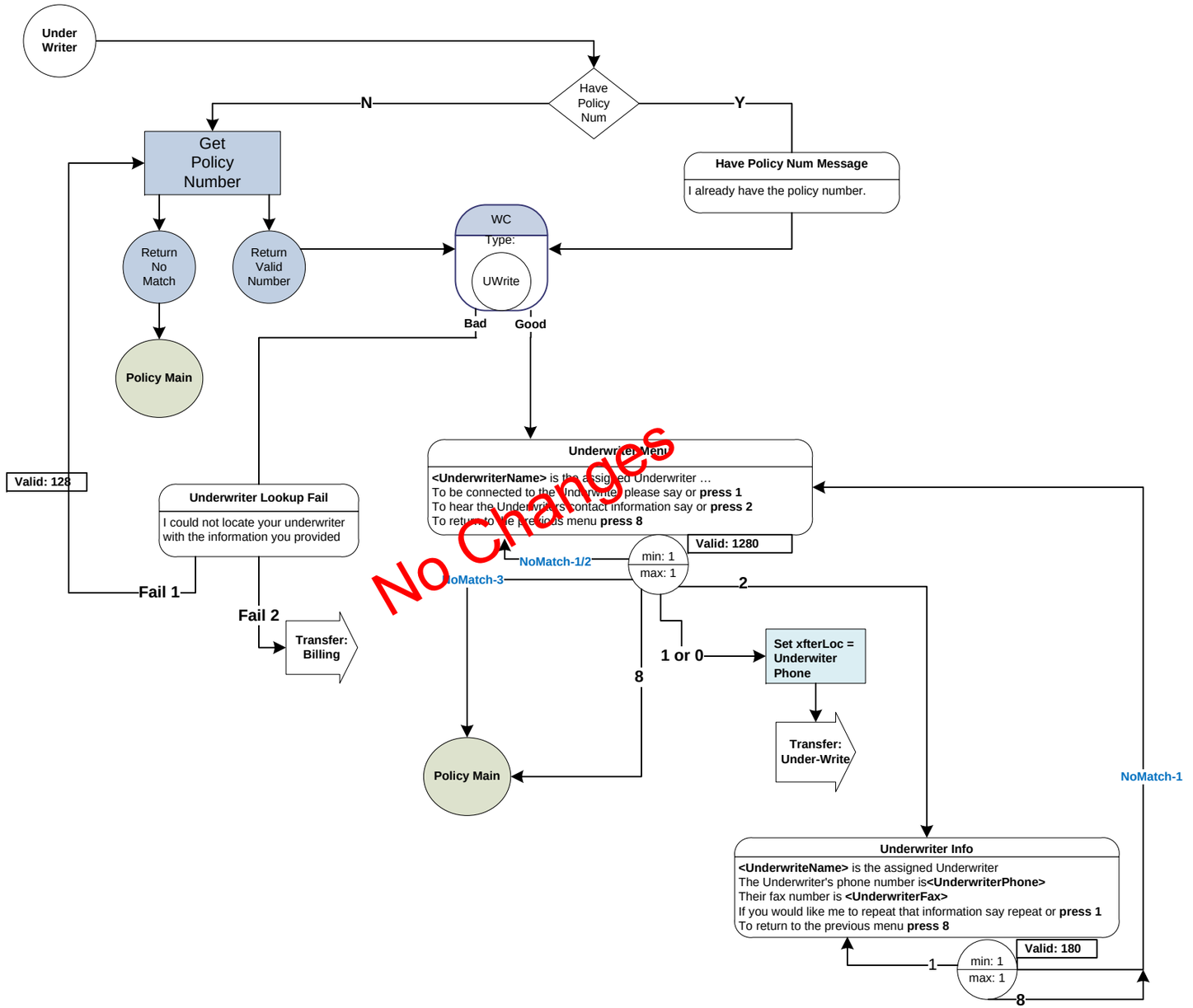


Workman's Comp: 5

Version: v.1.18

Changes with Endpoints

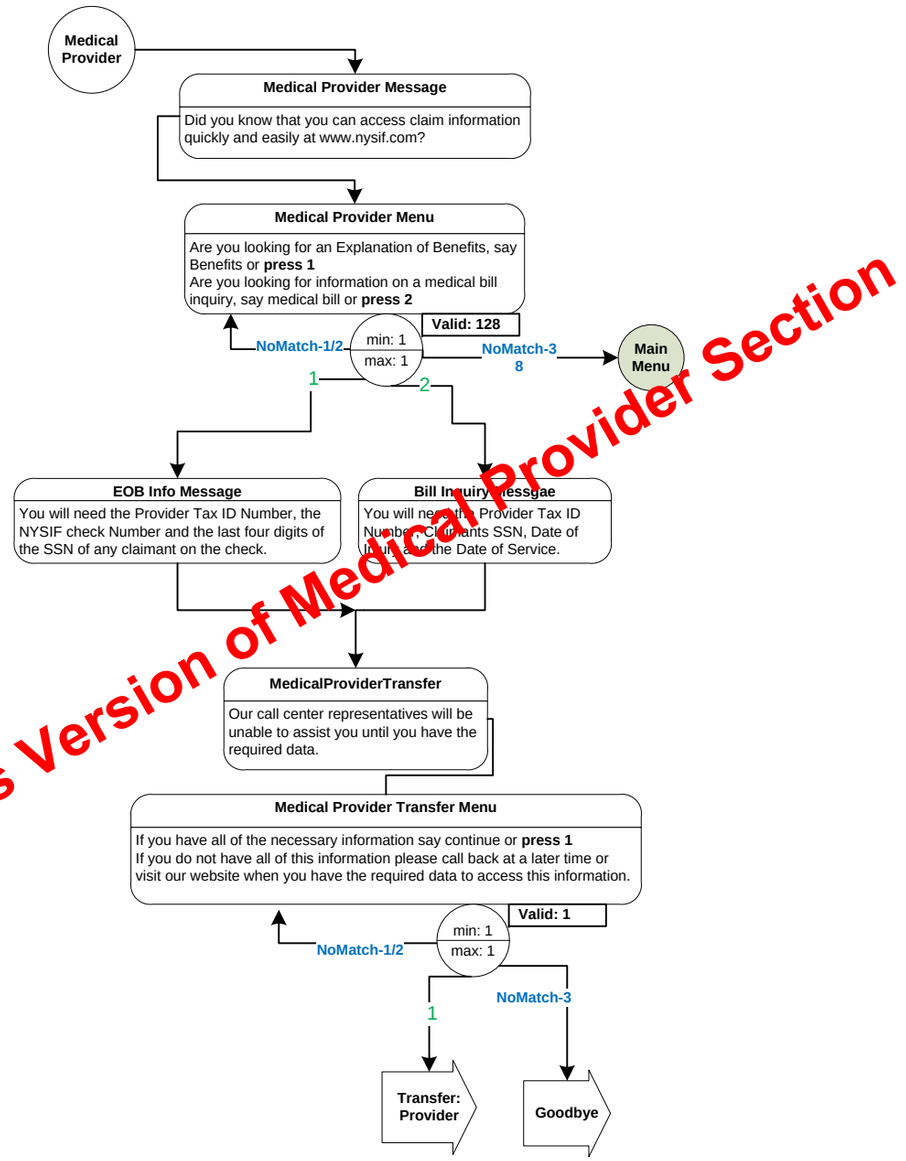




Green = Endpoint Set Blue = Default Prompts

Workman'sComp: 5B-Previous

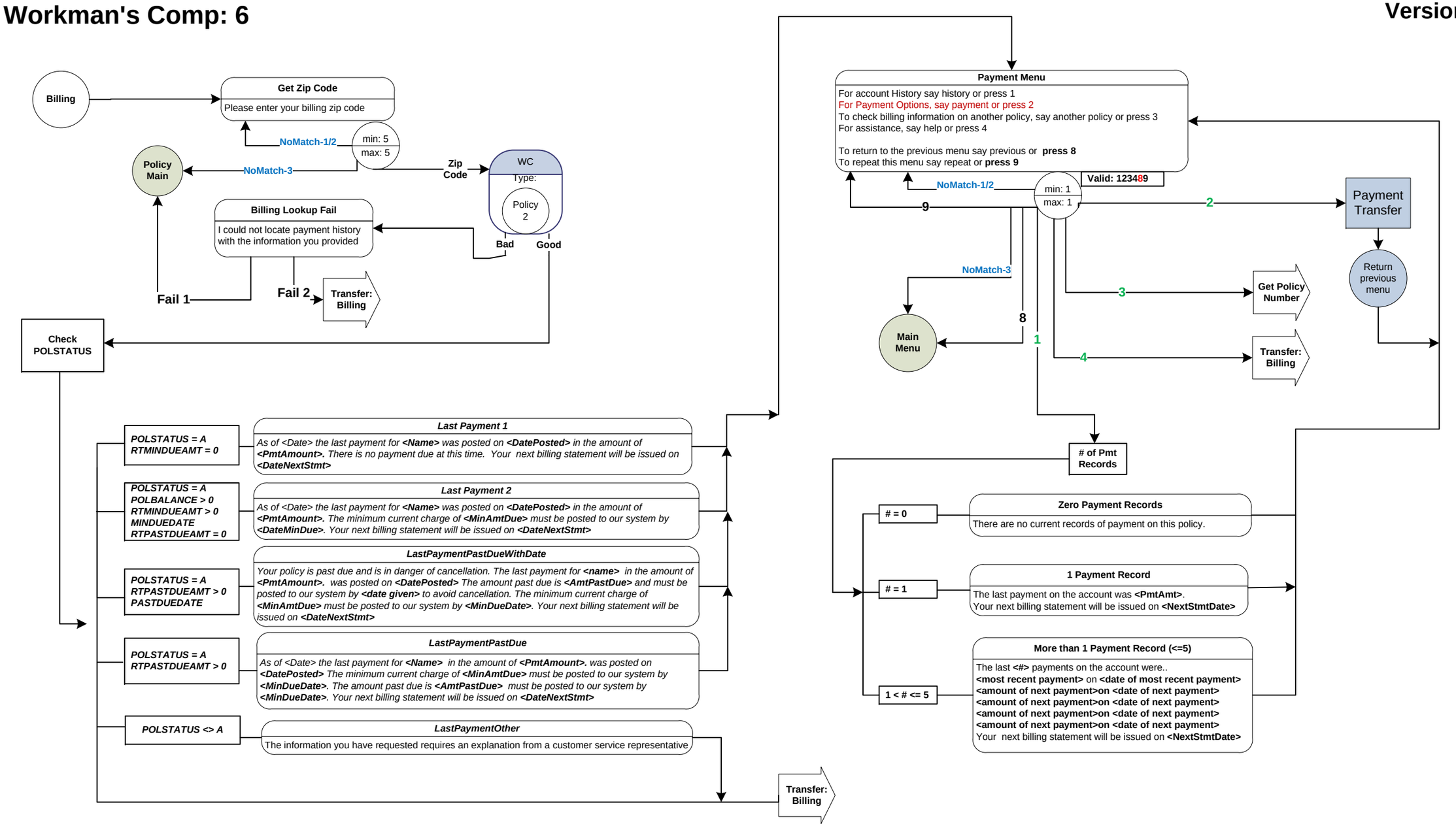
Version: v.1.18



Previous Version of Medical Provider Section

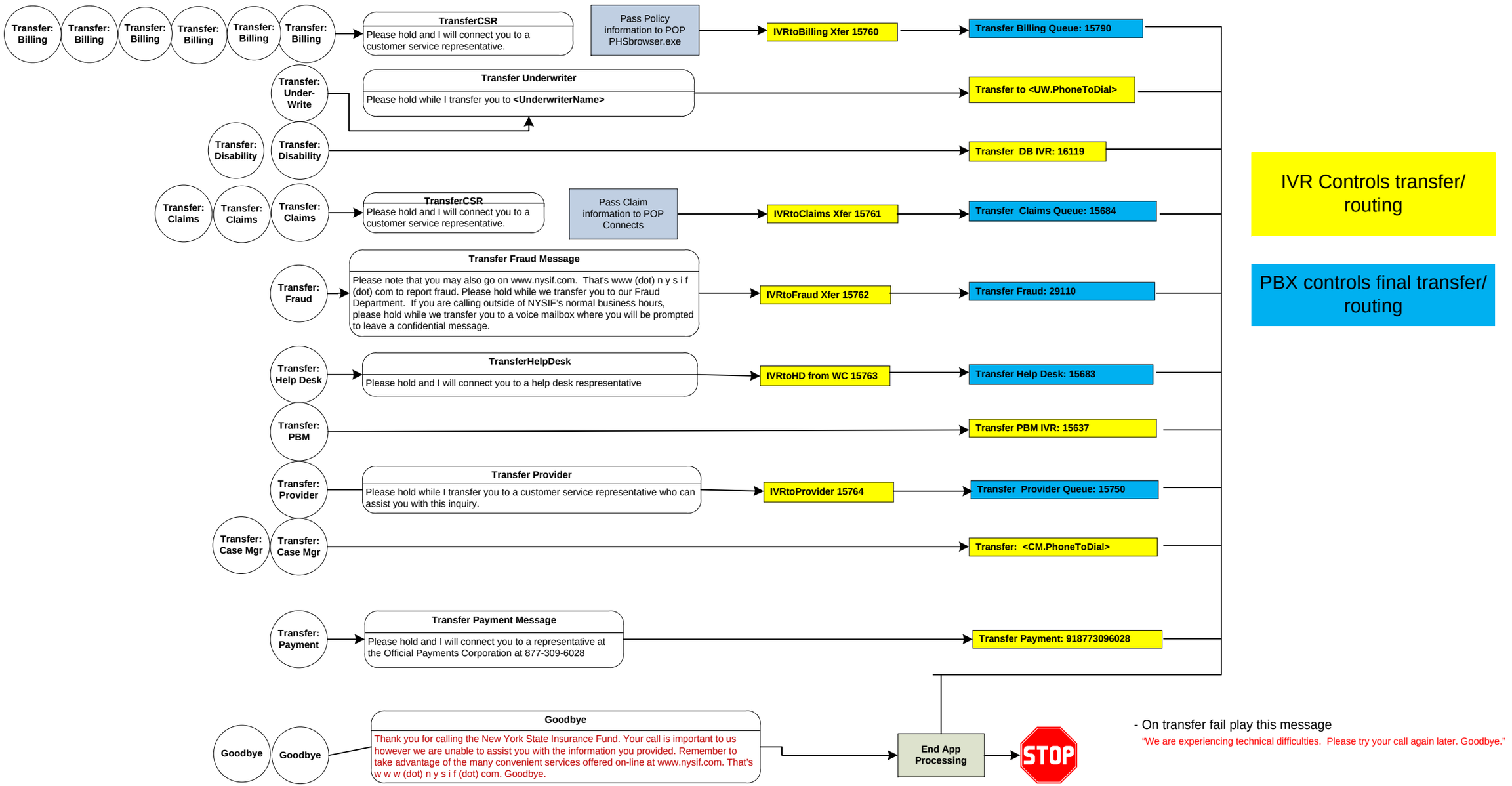
Workman's Comp: 6

Version: v.1.18



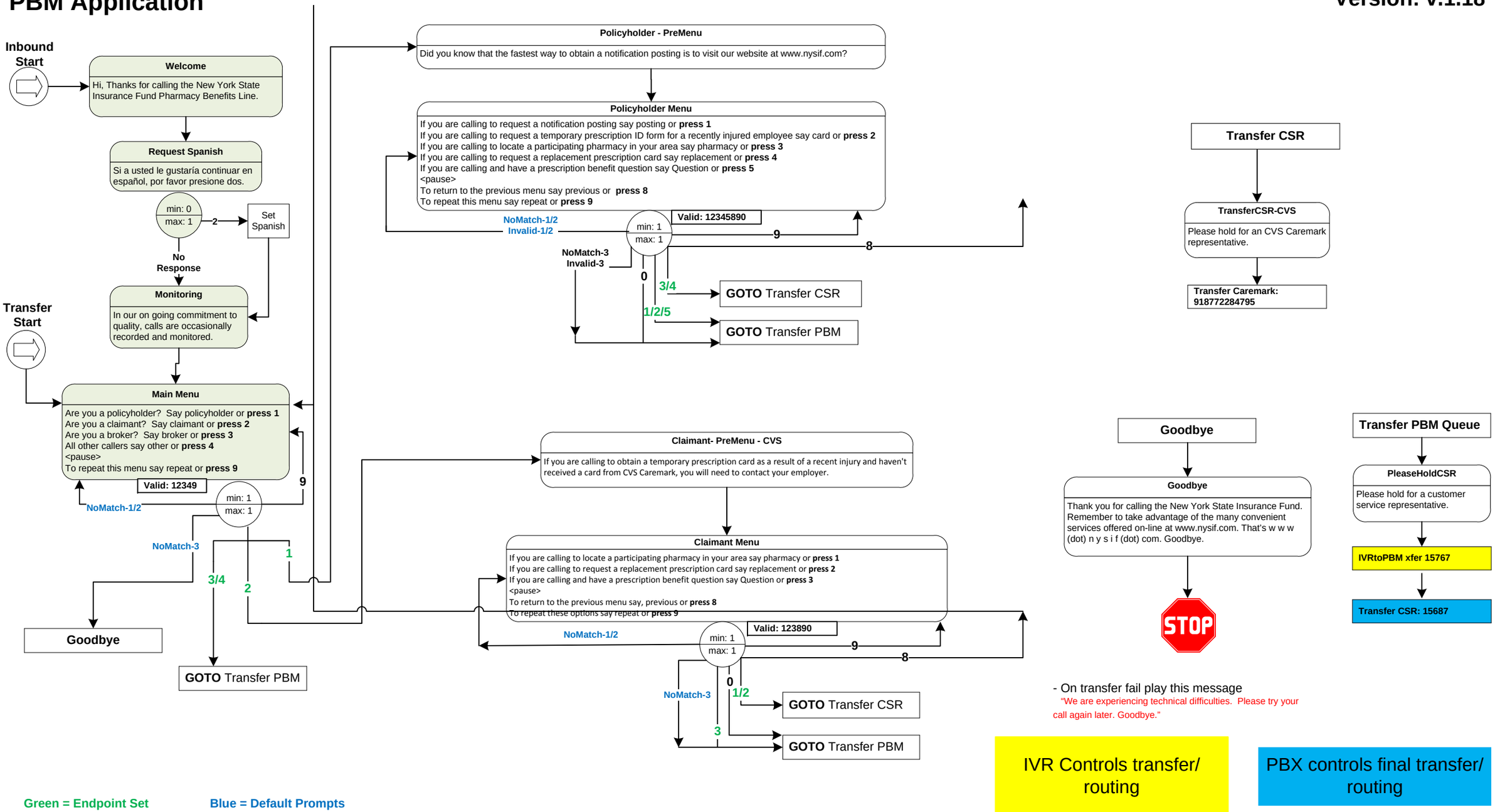
Green = Endpoint Set **Blue = Default Prompts**

Workman's Comp: 7



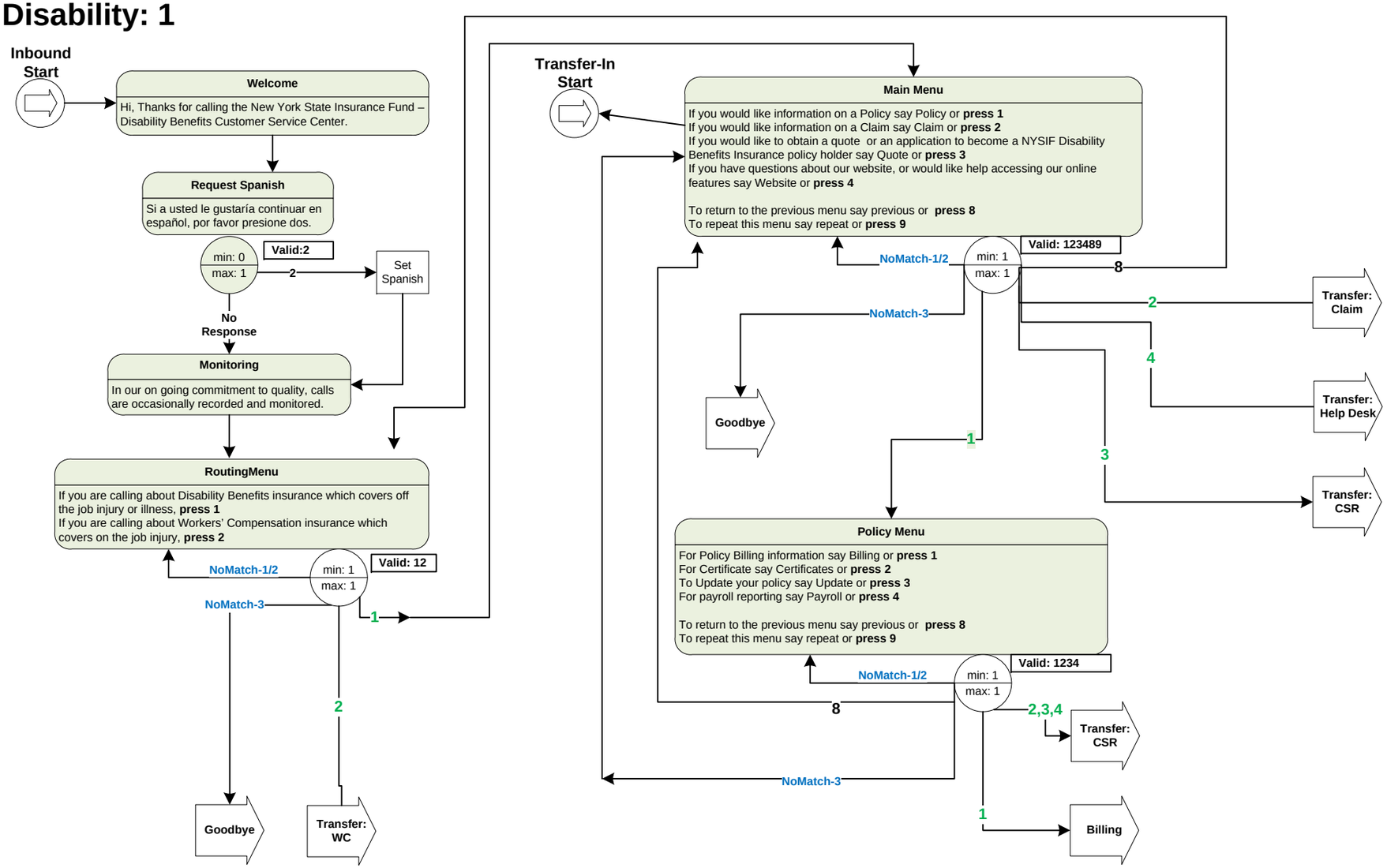
PBM Application

Version: v.1.18

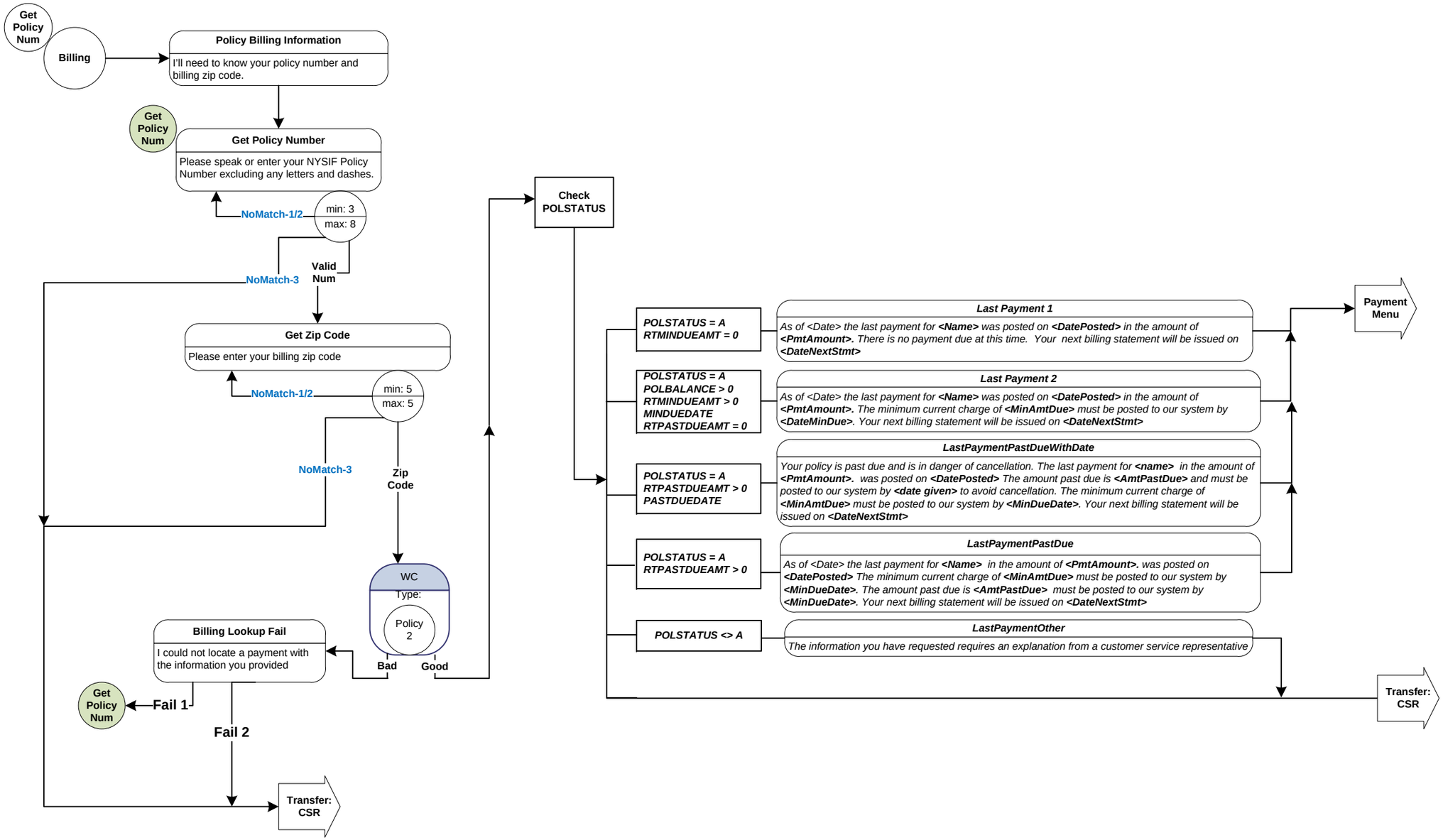


Disability: 1

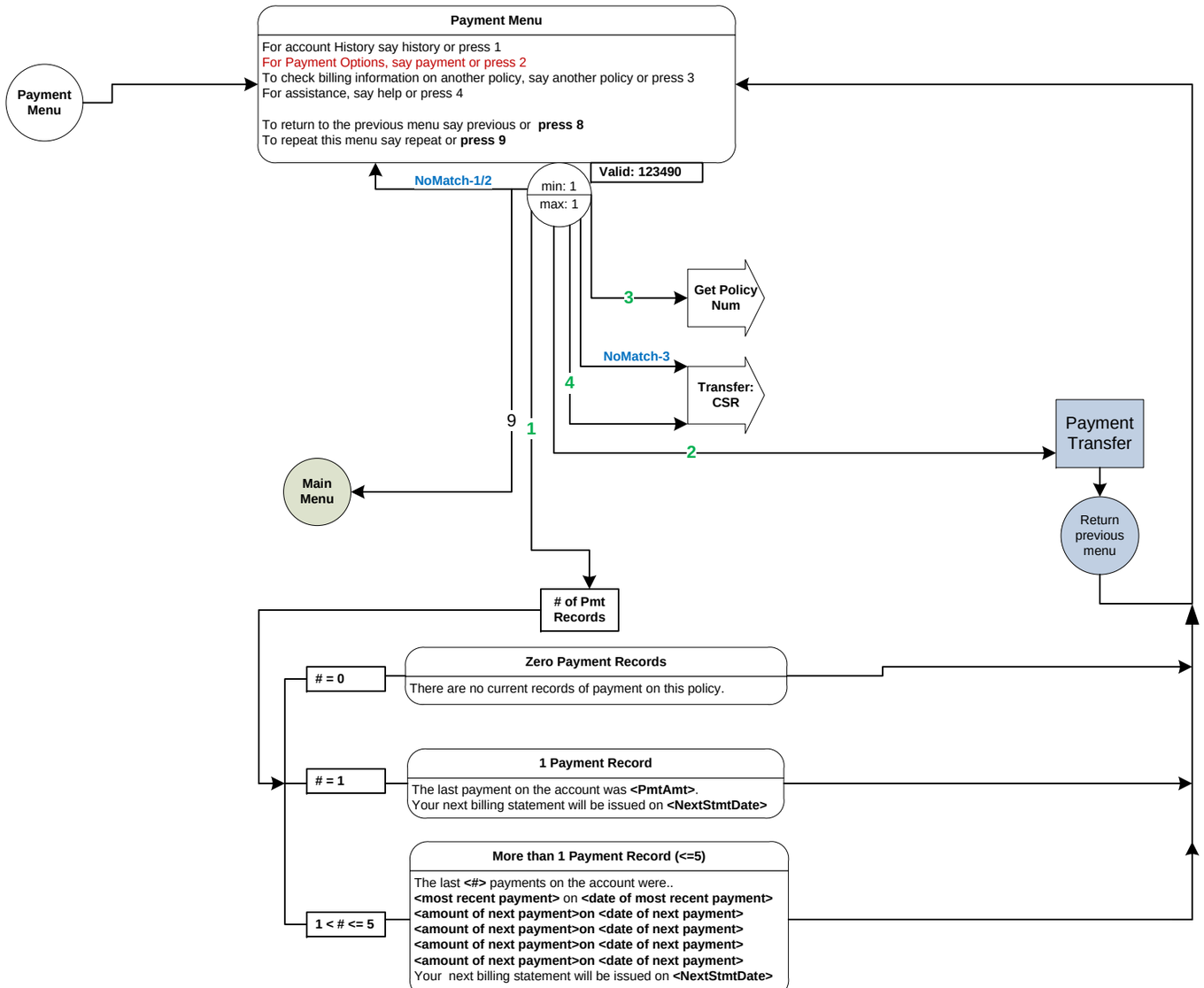
Version: v.1.18



Green = Endpoint Set **Blue = Default Prompts**



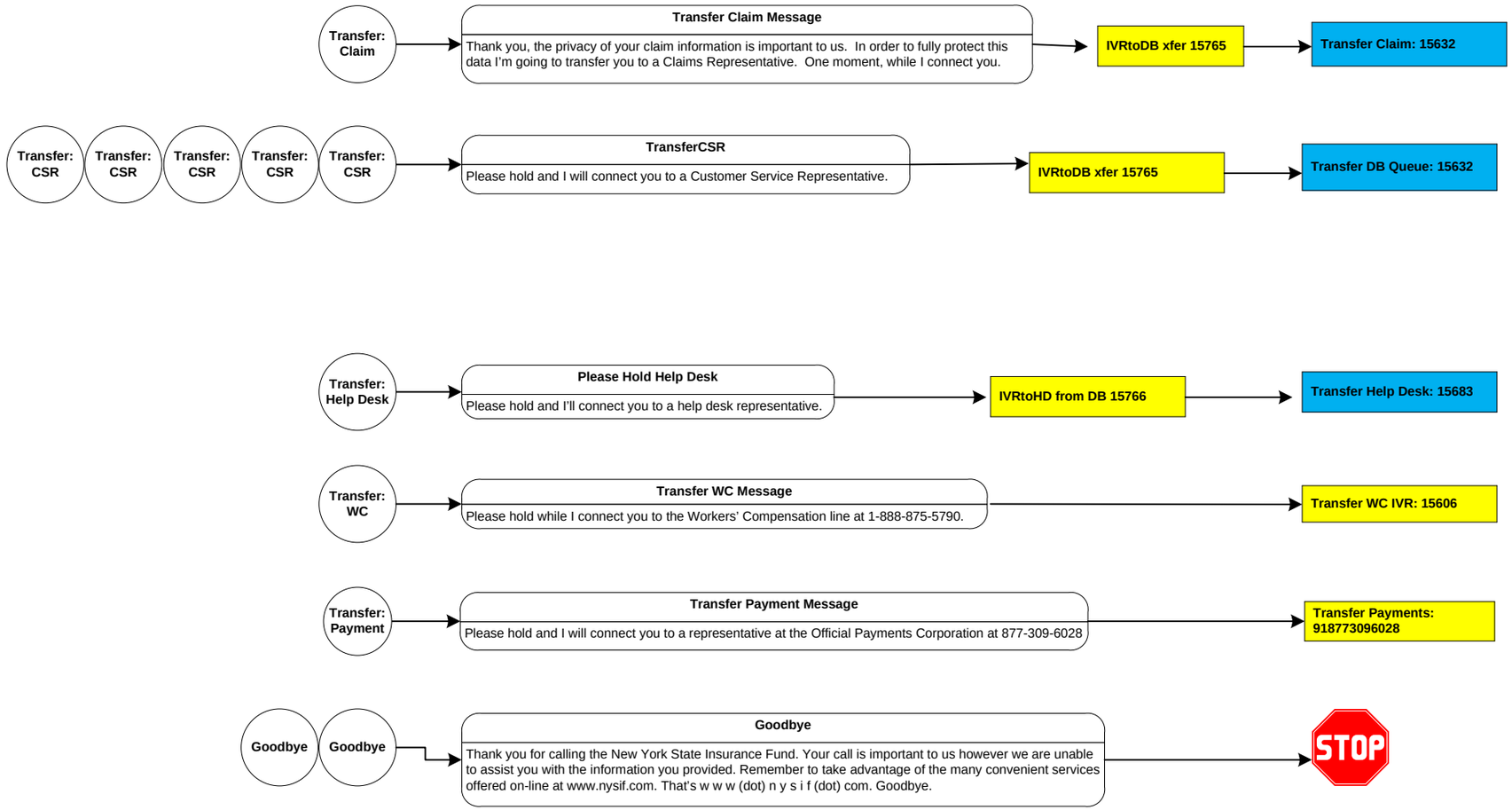
Green = Endpoint Set **Blue = Default Prompts**



Green = Endpoint Set **Blue = Default Prompts**

Disability: 4

Version: v.1.18



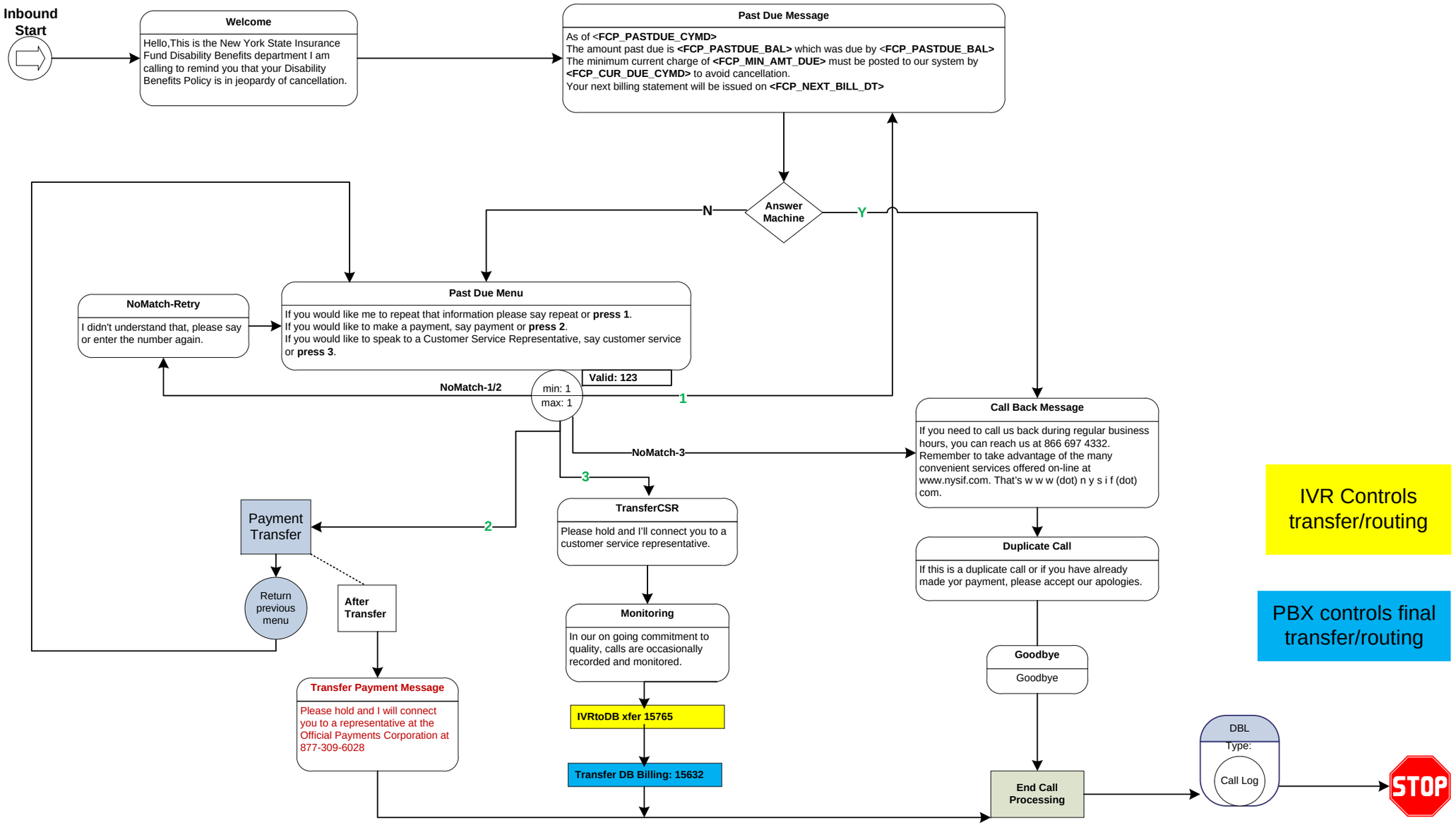
IVR Controls transfer/ routing

PBX controls final transfer/ routing

- On transfer fail play this message

"We are experiencing technical difficulties. Please try your call again later. Goodbye."

Green = Endpoint Set **Blue = Default Prompts**


Inbound Start
Welcome
Hello,This is the New York State Insurance Fund Disability Benefits department I am calling to remind you that your Disability Benefits Policy is in jeopardy of cancellation.
Past Due Message
As of <FCP_PASTDUE_CYMD>
The amount past due is <FCP_PASTDUE_BAL> which was due by <FCP_PASTDUE_BAL>
The minimum current charge of <FCP_MIN_AMT_DUE> must be posted to our system by <FCP_CUR_DUE_CYMD> to avoid cancellation.
Your next billing statement will be issued on <FCP_NEXT_BILL_DT>
Answer Machine
N
Y
NoMatch-Retry
I didn't understand that, please say or enter the number again.
Past Due Menu
If you would like me to repeat that information please say repeat or press 1.
If you would like to make a payment, say payment or press 2.
If you would like to speak to a Customer Service Representative, say customer service or press 3.
NoMatch-1/2
min: 1
max: 1
Valid: 123
1
NoMatch-3
Call Back Message
If you need to call us back during regular business hours, you can reach us at 866 697 4332. Remember to take advantage of the many convenient services offered on-line at www.nysif.com. That's w w w (dot) n y s i f (dot) com.
3
2
Payment Transfer
TransferCSR
Please hold and I'll connect you to a customer service representative.
Duplicate Call
If this is a duplicate call or if you have already made yor payment, please accept our apologies.
Return previous menu
After Transfer
Monitoring
In our on going commitment to quality, calls are occasionally recorded and monitored.
Goodbye
Goodbye
Transfer Payment Message
Please hold and I will connect you to a representative at the Official Payments Corporation at 877-309-6028
IVRtoDB xfer 15765
Transfer DB Billing: 15632
End Call Processing
DBL
Type:
Call Log
STOP
IVR Controls transfer/routing
PBX controls final transfer/routing

WCPolicyIVRServices

Type	Operation
CaseMgr	CaseManager_lookup
Policy2	getPolicy_details
UWrite	UnderWriter_lookup
Cert	validate_certificate

CaseManagerLookup

request:
- Claim_Num

result: **CaseManager_LookupResult**
- AccountDate
- CaseManagerCell
- CaseManagerFirstName
- CaseManagerLastName
- CaseManagerNTid
- CaseManagerPhone
- ClaimantFirstName
- ClaimantLastName
- ClaimNumber
- EmployeeDepartment
- FaxNumber
- NameToSpeak
- NTuserID
- NumberToDial
- PhoneNumber
- SSN
- TeamLeaderCell
- TeamLeaderFirstName
- TeamLeaderLastName
- Unit
- WasSuccess

UnderWriterLookup

request:
- sPolNumber
- sZipcode
- sSearchype

result: **UnderWriter_LookupResult**
- Active
- DepartmentDescription
- DepartmentNumber
- Email
- Fax
- FirstName
- LastName
- Name
- Office
- Phone
- PhoneToDial
- PolicyNumber
- SearchType
- UserHasTeam
- WasSuccess
- Zip

getPolicy_details

request:
- sPolNumber
- sZipCOde

result: **getpolicy_detailsResult** : string
- BillingInfo:AccountStatus
- BillingInfo:AsOfDate
- BillingInfo:BouncedCheck
- BillingInfo:Flag
- BillingInfo:LastPaymentAmount
- BillingInfo:LastPaymentDate
- BillingInfo:LessThan30
- BillingInfo:MinDueAmount
- BillingInfo:MinDueDate
- BillingInfo:NextStatementDate
- BillingInfo:PastDueAmount
- BillingInfo:PastDueDate
- BillingInfo:PolicyCancelDate
- BillingInfo:PolicyName
- BillingInfo:PolicyNumber
- BillingInfo:PolicyStatus
- BillingInfo:WasSuccess
- BillingInfo:ZipCode
- Amount1
- Amount2
- Amount3
- Amount4
- Amount5
- Date1
- Date2
- Date3
- Date4
- Date5
- PolicyNum
- TransactionCount
- WasSucces
- XmlString
- Zip

validate_certificate

request:
- sCertNumber
- sCertPIN
- sCertZip
- sPolNumber

result: **validate_certificatepResult**
- CertificateHoldersName
- CertificateNum
- Flags
- PolicyEndDate
- PolicyHolderName
- PolicyNum
- PolicyStartDate
- ValidationNum
- WasSuccess
- ZipCode

WCClaimServices

Type	Operation
Check	Clmnt_WCWheresmycheck

Clmnt_WCWheresmycheck

request:
- Claim_Num
- Clmnt_SSN
- Clmnt_DOB

result: **Clmnt_WCWheresmycheckResult**
- CheckAmount
- CheckDate
- CheckEndDate
- CheckType
- ClaimantName
- ClaimNumber
- CurrentCheck
- DOB
- NumberOfChecks
- SSN
- WasSuccess

All Web Services:
- 2 attempts at web service calls, then transfer to CSR
- Reduce timeout from 45 to 15
- On transfer fail play this message

  "We are experiencing technical difficulties. Please try your call again later. Goodbye."

DBLPolicyIVRServices

Type	Operation
DBLPolicy	getpolicy_details
CallLog	ProcessCall_log

getpolicy_details

request:
- sPolNumber
- sZipCOde
- sValidateZipCode

result: **getpolicy_detailsResult**
- BillingInfo:AccountStatus
- BillingInfo:AsOfDate
- BillingInfo:BouncedCheck
- BillingInfo:Flag
- BillingInfo:LastPaymentAmount
- BillingInfo:LastPaymentDate
- BillingInfo:LessThan30
- BillingInfo:MinDueAmount
- BillingInfo:MinDueDate
- BillingInfo:NextStatementDate
- BillingInfo:PastDueAmount
- BillingInfo:PastDueDate
- BillingInfo:PolicyCancelDate
- BillingInfo:PolicyName
- BillingInfo:PolicyNumber
- BillingInfo:PolicyStatus
- BillingInfo:WasSuccess
- BillingInfo:ZipCode
- Amount1
- Amount2
- Amount3
- Amount4
- Amount5
- Date1
- Date2
- Date3
- Date4
- Date5
- PolicyNum
- TransactionCount
- WasSuccess
- XmlString
- Zip

ProcessCall_log

request:
- Pol_Num
- Call_Date
- Call_Status_ID
- Digits_Dialed
- Phone_Ext

result: **Process_CallLogResult**

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