

EXHIBIT F TECHNICAL CRITERIA

Instructions: Offerors will provide a concise proposal that addresses the below criteria and Exhibit C, Scope of Work requirements in the order listed. Proposal should contain sufficient detail to allow evaluation without additional clarification. Any proposal that deviates may risk being non-responsive. Exhibit C contains minimum technical requirements. The offeror must display in their technical approach, an understanding and capability of the requirements in Exhibit C and address the following areas:

Part I. Technical Expertise

1. Based on FTP with PGP or SFTP with PGP encryption method of file transmission, provide a full and complete description of the bank's technical requirements as it relates to communication, file layout, and hardware/software.
2. Describe the bank-provided technical customer support for computer hardware, software and communication problems. Provide the hours in which technical support is available.
3. Describe the bank's test system that the Exchange would use to test transaction data before production data goes live.
4. Describe the bank's automatic file receipt acknowledgments.
5. Describe the role of any third-party processor used by the bank to provide ACH services.
6. Describe the controls in place at the bank to protect data against loss, duplication and other processing errors.
7. Describe the disaster recovery plans of the bank to avoid interruptions in service. Describe specific occasions in the past year when these plans were utilized.

Part II. Technical Approach

1. Provide a list of hardware and/or software needed to utilize the system.
2. Provide the methods of initiation. Include each method's process of initiation, approval, and release.
3. Provide the methods for adjustments. Include each method's process of initiation, approval, and release.
4. Provide the cut off-times for customer initiated transactions/adjustments for direct deposit.
5. Provide the procedures for tracing payments after the direct deposit file has been released to ACH network.
6. Provide the types of settlement advice the bank provides on originating payments: paper advice, balance reporting system, web-based, and others.

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7. Provide information on file dollar limits and/or transaction limits for direct deposit. Describe procedures if a customer exceeds those limits.
8. Provide the type of information that can be reported through the bank's online balance/information reporting system. Include sample reports and indicate whether the reports can be transferred into Microsoft Excel.
9. Describe procedures used to verify accurate and secure receipt of transmission files.
10. Describe ability to provide daily BAI files for the Exchange's bank reconciliation process.
11. Describe ability to provide monthly 822 files for our bank fee analysis process.
12. Describe the retention capabilities for payment data. Include ability to store and research payment transactions and online inquiry availability. Provide the length of time data will be stored.
13. Provide a timeline for modifying a transaction that has originated prior to releasing into the ACH system. Identify who can modify the transaction and what modifications can be made.
14. Describe the ACH return process and notification process. Include timeline of when the funds will be posted.
15. Provide information on the customer notification methods for notification of change and return items. Provide sample reports to show what information is provided.
16. Describe the process for re-deposited items. Include specific circumstances for each type of re-deposit.
17. Provide the methods of confirming deletions and reversals.
18. Describe the supporting information/documentation that will be provided to the Exchange for reconciling transactions. Include information about returns and incoming transactions list-post to statements.
19. Provide the number of times current day detail information is updated and available for online viewing.
20. Provide the time and day the Exchange must fund disbursements.
21. Describe the advisory process with NACHA rule changes and their impacts.
22. Provide your list of ACH member institutions.
23. Describe the bank's recommendations regarding pre-notifications for direct deposit.

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Part III. Customer Service/Support

1. Indicate your customer service organizational structure for Direct Deposit services and describe how it fits into your organization as a whole.
2. Describe the bank's chain of command for problem resolution.
3. Provide the biography of the specific customer service representative/team assigned to handle the Exchange Direct Deposit account. (Include the implementation team)
4. Provide the hours of operation for the customer service unit for Direct Deposit services. (Specify time zone)
5. Provide the established turn-around times for research and adjustment items. Include statistics and response times.
6. Provide all key performance measures the bank tracks and its last three performance levels for each measure.
7. Describe the bank's quality improvement program for Direct Deposit services.
8. Provide statistics for the ACH Failed/Late Delivery rates.

Part IV. Security

1. Describe the levels and types of security safeguards when initiating and releasing direct deposit transactions/adjustments for each method available (e.g. voice, touch-tone phone, web, other).
2. Describe the service the bank offers to protect the Exchange's account from unauthorized ACH debits. Describe notification methods, bank experience, and measures to prevent ACH fraud.
3. Describe system requirements for the segregation of duties for direct deposit adjustments. Provide user roles and their functions that separate duties in the system.
4. Provide information on encrypting or authorizing security access codes (passwords).
5. Describe reports available that show all sign-ins over a given period of time.
6. Describe the Exchange's access to the bank's ACH systems.
7. Describe audit processes and control features available through the bank's system.
8. Describe Security Administrator security measures for adjustments made through an online system. Describe the Security Administrators functions.
9. Describe procedures when security codes are violated.

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10. Describe any automatic log off security features.

Part V. Experience

1. Provide a description of employee resources available and the length it takes for each of the following phases of implementation.
 - a. Planning
 - b. Testing
 - c. Evaluation of testing
 - d. Implementation
 - e. Post implementation debrief
 - f. On-going consulting and support
2. Provide a detailed description of the implementation process, including testing, and a sample implementation schedule.
3. Describe support provided during implementation, including training, technical assistance, user manuals and on-site visits.
4. Provide a copy of all agreements that will be required to initiate Direct Deposit for US Dollar payroll services, via file transfer, online services, treasury services, etc.
5. Provide the bank's current ACH originating payment volumes, for direct deposit, in terms of dollars and the number of transactions.

Part VI. Organization and Personnel

1. Discuss the bank's Direct Deposit background.
2. Provide name, phone number and email address of one (1) point of contact (POC) for the Exchange's use during the contract period of performance.
3. Key Personnel: Provide a list of key personnel with resumes which demonstrate ability to perform successfully. Resumes shall clearly show years of experience with direct deposit services. Key Personnel should be those persons that would most likely have day to day contact with the Exchange participants and the Exchange point of contact (POC).
4. Provide three (3) references of customers using the Direct Deposit services with the bank, including name and phone numbers, preferably within the retail industry or with comparable volumes, who are currently using the service requested in this RFP. Select a mix of long-standing and recent customers.
5. Discuss any Direct Deposit payments the bank currently makes for other retail customers (number of customers, number of payments made, total dollar volume, average per item, etc.).

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