



**RETURN BIDS TO:
RETOURNER LES SOUMISSIONS À:**

**Bid Receiving - PWGSC / Réception des
soumissions - TPSGC**
11 Laurier St. / 11, rue Laurier
Place du Portage , Phase III
Core 0B2 / Noyau 0B2
Gatineau, Québec K1A 0S5
Bid Fax: (819) 997-9776

**REQUEST FOR PROPOSAL
DEMANDE DE PROPOSITION**

**Proposal To: Public Works and Government
Services Canada**

We hereby offer to sell to Her Majesty the Queen in right of Canada, in accordance with the terms and conditions set out herein, referred to herein or attached hereto, the goods, services, and construction listed herein and on any attached sheets at the price(s) set out therefor.

**Proposition aux: Travaux Publics et Services
Gouvernementaux Canada**

Nous offrons par la présente de vendre à Sa Majesté la Reine du chef du Canada, aux conditions énoncées ou incluses par référence dans la présente et aux annexes ci-jointes, les biens, services et construction énumérés ici sur toute feuille ci-annexée, au(x) prix indiqué(s).

Comments - Commentaires

Vendor/Firm Name and Address

**Raison sociale et adresse du
fournisseur/de l'entrepreneur**

Issuing Office - Bureau de distribution

Business Management and Consulting Services Division /
Division des services de gestion des affaires et de
consultation
11 Laurier St. / 11, rue Laurier
10C1, Place du Portage
Gatineau, Québec K1A 0S5

Title - Sujet Foreign Banking Services	
Solicitation No. - N° de l'invitation EN891-161475/B	Date 2016-10-20
Client Reference No. - N° de référence du client 20161475	
GETS Reference No. - N° de référence de SEAG PW-\$\$ZG-411-30539	
File No. - N° de dossier 411zg.EN891-161475	CCC No./N° CCC - FMS No./N° VME
Solicitation Closes - L'invitation prend fin at - à 02:00 PM on - le 2016-12-19	Time Zone Fuseau horaire Eastern Standard Time EST
F.O.B. - F.A.B. Plant-Usine: <input type="checkbox"/> Destination: <input checked="" type="checkbox"/> Other-Autre: <input type="checkbox"/>	
Address Enquiries to: - Adresser toutes questions à: Baker(411zg), Roxane	Buyer Id - Id de l'acheteur 411zg
Telephone No. - N° de téléphone (873) 469-4960 ()	FAX No. - N° de FAX (819) 956-2675
Destination - of Goods, Services, and Construction: Destination - des biens, services et construction: DEPARTMENT OF PUBLIC WORKS AND GOVERNMENT SERVICES CANADA PORTAGE III 11 LAURIER ST Gatineau Quebec K1A0S5 Canada	

Instructions: See Herein

Instructions: Voir aux présentes

Delivery Required - Livraison exigée See Herein	Delivery Offered - Livraison proposée
Vendor/Firm Name and Address Raison sociale et adresse du fournisseur/de l'entrepreneur	
Telephone No. - N° de téléphone Facsimile No. - N° de télécopieur	
Name and title of person authorized to sign on behalf of Vendor/Firm (type or print) Nom et titre de la personne autorisée à signer au nom du fournisseur/ de l'entrepreneur (taper ou écrire en caractères d'imprimerie)	
Signature	Date



Item Article	Description	Dest. Code Dest.	Inv. Code Fact.	Qty Qté	U. of I. U. de D.	Unit Price/Prix unitaire		Del. Offered Liv. offerte
						Destination	FOB/FAM Plant/Usine	
1	Foreign Banking Services	EN891	EN891	1	LOT	\$	XXXXXXXXXXXX	See Herein

Solicitation No. - N° de l'invitation
EN891-161475/B
Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.
File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
CCC No./N° CCC - FMS No./N° VME

TITLE	2
PART 1 – GENERAL INFORMATION	2
1.1 INTRODUCTION	2
1.2 SUMMARY	2
1.3 DEBRIEFINGS.....	3
PART 2 – BIDDER INSTRUCTIONS	4
2.1 STANDARD INSTRUCTIONS, CLAUSES AND CONDITIONS.....	4
2.2 SUBMISSION OF BIDS.....	4
2.3 FORMER PUBLIC SERVANT.....	4
2.4 INQUIRIES - BID SOLICITATION	6
2.5 APPLICABLE LAWS	6
2.6 IMPROVEMENT OF REQUIREMENT DURING SOLICITATION PERIOD.....	6
PART 3 – BID PREPARATION INSTRUCTIONS	7
3.1 BID PREPARATION INSTRUCTIONS.....	7
SECTION I: TECHNICAL BID.....	7
SECTION II: FINANCIAL BID	7
SECTION III: CERTIFICATIONS	8
SECTION IV: ADDITIONAL INFORMATION.....	8
ATTACHMENT 1 TO PART 3, PRICING SCHEDULE	9
PART 4 – EVALUATION PROCEDURES AND BASIS OF SELECTION	23
4.1 EVALUATION PROCEDURES	23
4.2 BASIS OF SELECTION.....	24
ATTACHMENT 1 TO PART 4, TECHNICAL CRITERIA	25
PART 5 – CERTIFICATIONS AND ADDITIONAL INFORMATION	33
5.1 CERTIFICATIONS AND ADDITIONAL INFORMATION REQUIRED WITH THE BID.....	33
5.2 CERTIFICATIONS AND INFORMATION REQUIRED PRECEDENT TO CONTRACT AWARD	33
PART 6 – SECURITY, FINANCIAL AND OTHER REQUIREMENTS.....	34
6.1 SECURITY REQUIREMENT	34
6.2 FINANCIAL CAPABILITY.....	34
PART 7 – RESULTING CONTRACT CLAUSES	35
7.1 STATEMENT OF WORK.....	35
7.2 STANDARD CLAUSES AND CONDITIONS	35
7.3 SECURITY REQUIREMENT	36
7.4 TERM OF CONTRACT	36
7.5 AUTHORITIES.....	37
7.6 PAYMENT	38
7.7 INVOICING INSTRUCTIONS	39
7.8 CERTIFICATIONS AND ADDITIONAL INFORMATION	39
7.9 APPLICABLE LAWS	39
7.10 PRIORITY OF DOCUMENTS	39
7.11 INSURANCE	39
7.12 PROTECTION OF INFORMATION	40
7.13 COMPLIANCE WITH LAWS FOR FOREIGN CURRENCY BANK NOTES.....	40
ANNEX A	41
ANNEX B	42
ANNEX C.....	46

Solicitation No. - N° de l'invitation
EN891-161475/B
Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.
File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
CCC No./N° CCC - FMS No./N° VME

TITLE

Bid solicitation EN891-161475/B for the provision of Foreign Banking Services.

MS Word versions of Attachment 1 to Part 3 and Attachment 1 to Part 4 are available upon request. Please contact the Contracting Authority to obtain the MS Word versions.

Bidders who submit a bid agree to be bound by the instructions, clauses and conditions of the bid solicitation and accept the clauses and conditions of the resulting contract.

PART 1 – GENERAL INFORMATION

1.1 Introduction

The bid solicitation is divided into seven parts plus attachments and annexes, as follows:

- Part 1 General Information: provides a general description of the requirement;
- Part 2 Bidder Instructions: provides the instructions, clauses and conditions applicable to the bid solicitation;
- Part 3 Bid Preparation Instructions: provides bidders with instructions on how to prepare their bid;
- Part 4 Evaluation Procedures and Basis of Selection: indicates how the evaluation will be conducted, the evaluation criteria that must be addressed in the bid, and the basis of selection;
- Part 5 Certifications and Additional Information: includes the certifications and additional information to be provided;
- Part 6 Security, Financial and Other Requirements: includes specific requirements that must be addressed by Bidders; and
- Part 7 Resulting Contract Clauses: includes the clauses and conditions that will apply to any resulting contract.

The Attachments include Pricing Schedule, Technical Criteria and Additional Certifications Precedent to Contract Award.

The Annexes include the Statement of Work, Basis of Payment and Security Requirements Check List.

1.2 Summary

1.2.1 The Department of Public Works and Government Services (PWGSC) on behalf of the Receiver General (RG) for Canada has a requirement for Foreign Banking Services. The scope of the requirement covers payments in foreign currency with a foreign or Canadian destination as well as acceptance, processing and settlement of foreign currency receipts.

Foreign Banking Services are required for the initial period of five years commencing from date of contract award with an irrevocable option to extend the period of the Contract by up to three additional one-year periods plus a one-year transition period.

1.2.2 The resulting Contract is not to be used for deliveries within a Comprehensive Land Claims Settlement Area (CLCSA). All requirements for delivery within a CLCSA are to be processed individually.

Solicitation No. - N° de l'invitation
EN891-161475/B
Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.
File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
CCC No./N° CCC - FMS No./N° VME

1.3 Debriefings

Bidders may request a debriefing on the results of the bid solicitation process. Bidders should make the request to the Contracting Authority within fifteen (15) working days from receipt of the results of the bid solicitation process. The debriefing may be in writing, by telephone or in person.

PART 2 – BIDDER INSTRUCTIONS

2.1 Standard Instructions, Clauses and Conditions

All instructions, clauses and conditions identified in the bid solicitation by number, date and title are set out in the [Standard Acquisition Clauses and Conditions Manual](https://buyandsell.gc.ca/policy-and-guidelines/standard-acquisition-clauses-and-conditions-manual) (<https://buyandsell.gc.ca/policy-and-guidelines/standard-acquisition-clauses-and-conditions-manual>) issued by PWGSC.

Bidders who submit a bid agree to be bound by the instructions, clauses and conditions of the bid solicitation and accept the clauses and conditions of the resulting contract.

The 2003 (2016-04-04), Standard Instructions - Goods or Services - Competitive Requirements, are incorporated by reference into and form part of the bid solicitation.

Subsection 5.4 of 2003, Standard Instructions - Goods or Services - Competitive Requirements, is amended as follows:

Delete: 60 days
Insert: 120 calendar days.

2.2 Submission of Bids

Bids must be submitted only to PWGSC Bid Receiving Unit by the date, time and place indicated on page 1 of the bid solicitation. Bids transmitted to PWGSC by electronic mail will not be accepted.

Due to the nature of the bid solicitation, bids transmitted by facsimile to PWGSC will not be accepted.

2.3 Former Public Servant

Contracts awarded to former public servants (FPS) in receipt of a pension or of a lump sum payment must bear the closest public scrutiny and reflect fairness in the spending of public funds. In order to comply with Treasury Board policies and directives on contracts awarded to FPS, bidders must provide in writing before contract award for each question below, the answer and, as applicable, the information required.

If the Contracting Authority has not received the answer to the question and, as applicable, the information required by the time the evaluation of bids is completed, Canada will inform the Bidder of a time frame within which to provide the answer and, as applicable, the information required. Failure to comply with Canada's request and meet the requirement within the prescribed time frame will render the bid non-responsive.

Definitions

For the purposes of this clause,

"former public servant" is any former member of a department as defined in the [Financial Administration Act](#), R.S., 1985, c. F-11, a former member of the Canadian Armed Forces or a former member of the

Royal Canadian Mounted Police. A former public servant may be:

- (a) an individual;
- (b) an individual who has incorporated;
- (c) a partnership made of former public servants; or

- (d) a sole proprietorship or entity where the affected individual has a controlling or major interest in the entity.

"lump sum payment period" means the period measured in weeks of salary, for which payment has been made to facilitate the transition to retirement or to other employment as a result of the implementation of various programs to reduce the size of the Public Service. The lump sum payment period does not include the period of severance pay, which is measured in a like manner.

"pension" means a pension or annual allowance paid under the [Public Service Superannuation Act \(PSSA\)](#), R.S., 1985, c. P-36, and any increases paid pursuant to the [Supplementary Retirement Benefits Act](#), R.S., 1985, c. S-24 as it affects the PSSA. It does not include pensions payable pursuant to the [Canadian Forces Superannuation Act](#), R.S., 1985, c. C-17, the [Defence Services Pension Continuation Act](#), 1970, c. D-3, the [Royal Canadian Mounted Police Pension Continuation Act](#), 1970, c. R-10, and the [Royal Canadian Mounted Police Superannuation Act](#), R.S., 1985, c. R-11, [the Members of Parliament Retiring Allowances Act](#), R.S., 1985, c. M-5, and that portion of pension payable to the [Canada Pension Plan Act](#), R.S., 1985, c. C-8.

Former Public Servant in Receipt of a Pension

As per the above definitions, is the Bidder a FPS in receipt of a pension?

Yes () No ()

If so, the Bidder must provide the following information for all FPS in receipt of a pension, as applicable:

- (a) name of former public servant; and
- (b) date of termination of employment or retirement from the Public Service.

By providing this information, bidders agree that the successful Bidder's status, with respect to being a former public servant in receipt of a pension, will be reported on departmental websites as part of the published proactive disclosure reports in accordance with [Contracting Policy Notice: 2012-2](#) and the [Guidelines on the Proactive Disclosure of Contracts](#).

Work Force Adjustment Directive

Is the Bidder a FPS who received a lump sum payment pursuant to the terms of the Work Force Adjustment Directive?

Yes () No ()

If so, the Bidder must provide the following information:

- a) name of former public servant;
- b) conditions of the lump sum payment incentive;
- c) date of termination of employment;
- d) amount of lump sum payment;
- e) rate of pay on which lump sum payment is based;
- f) period of lump sum payment including start date, end date and number of weeks; and
- g) number and amount (professional fees) of other contracts subject to the restrictions of a work force reduction program.

For all contracts awarded during the lump sum payment period, the total amount of fees that may be paid to a FPS who received a lump sum payment is \$5,000, including Applicable Taxes.

Solicitation No. - N° de l'invitation
EN891-161475/B
Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.
File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
CCC No./N° CCC - FMS No./N° VME

2.4 Inquiries - Bid Solicitation

All enquiries must be submitted in writing to the Contracting Authority no later than ten (10) calendar days before the bid closing date. Enquiries received after that time may not be answered.

Bidders should reference as accurately as possible the numbered item of the bid solicitation to which the enquiry relates. Care should be taken by Bidders to explain each question in sufficient detail in order to enable Canada to provide an accurate answer. Technical enquiries that are of a proprietary nature must be clearly marked "proprietary" at each relevant item. Items identified as "proprietary" will be treated as such except where Canada determines that the enquiry is not of a proprietary nature. Canada may edit the question(s) or may request that the Bidder do so, so that the proprietary nature of the question(s) is eliminated and the enquiry can be answered to all bidders. Enquiries not submitted in a form that can be distributed to all bidders may not be answered by Canada.

2.5 Applicable Laws

Any resulting contract must be interpreted and governed, and the relations between the parties determined, by the laws in force in Ontario .

Bidders may, at their discretion, substitute the applicable laws of a Canadian province or territory of their choice without affecting the validity of their bid, by deleting the name of the Canadian province or territory specified and inserting the name of the Canadian province or territory of their choice. If no change is made, it acknowledges that the applicable laws specified are acceptable to the bidders.

2.6 Improvement of Requirement During Solicitation Period

Should bidders consider that the specifications or Statement of Work contained in the bid solicitation could be improved technically or technologically, bidders are invited to make suggestions, in writing, to the Contracting Authority named in the bid solicitation. Bidders must clearly outline the suggested improvement as well as the reason for the suggestion. Suggestions that do not restrict the level of competition nor favour a particular bidder will be given consideration provided they are submitted to the Contracting Authority at least fifteen (15) days before the bid closing date. Canada will have the right to accept or reject any or all suggestions.

PART 3 – BID PREPARATION INSTRUCTIONS

3.1 Bid Preparation Instructions

Canada requests that bidders provide their bid in separately bound sections as follows:

Section I: Technical Bid: 4 hard copies;
Section II: Financial Bid: 2 hard copies;
Section III: Certifications: 1 hard copy; and
Section IV: Additional Information: 1 hard copy.

Prices must appear in the financial bid only. No prices must be indicated in any other section of the bid.

Canada requests that bidders follow the format instructions described below in the preparation of their bid:

- (a) use 8.5 x 11 inch (216 mm x 279 mm) paper; and
- (b) use a numbering system that corresponds to the bid solicitation.

In April 2006, Canada issued a policy directing federal departments and agencies to take the necessary steps to incorporate environmental considerations into the procurement process [Policy on Green Procurement](#).

To assist Canada in reaching its objectives, bidders should:

1. use paper containing fiber certified as originating from a sustainably-managed forest and containing minimum 30% recycled content; and
2. use an environmentally-preferable format including black and white printing instead of color printing, printing double sided/duplex, using staples or clips instead of cerlox, duo tangs or binders.

Section I: Technical Bid

In their technical bid, bidders should demonstrate their understanding of the requirements contained in the bid solicitation and explain how they will meet these requirements. Bidders should demonstrate their capability and describe their approach in a thorough, concise and clear manner for carrying out the work.

The technical bid should address clearly and in sufficient depth the points that are subject to the evaluation criteria against which the bid will be evaluated. Simply repeating the statement contained in the bid solicitation is not sufficient. In order to facilitate the evaluation of the bid, Canada requests that bidders address and present topics in the order of the evaluation criteria under the same headings. To avoid duplication, bidders may refer to different sections of their bids by identifying the specific paragraph and page number where the subject topic has already been addressed.

Part 4, Evaluation Procedures, contains additional instructions that bidders should consider when preparing their technical bid.

Section II: Financial Bid

- A.** Bidders must submit their financial bid in Canadian funds and in accordance with the pricing schedule detailed in Attachment 1 to Part 3. The total amount of Applicable Taxes must be shown separately.
- B.** Bidders must submit their prices and or rates FOB destination; Canadian customs duties and excise taxes included, as applicable; and Applicable Taxes excluded.
- C.** When preparing their financial bid, Bidders should review clause 4.1.2, Financial Evaluation, of Part 4 of the bid solicitation; article 7.6, Payment, of Part 7 of the bid solicitation and Annex B, Basis of Payment.

Solicitation No. - N° de l'invitation
EN891-161475/B
Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.

File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
CCC No./N° CCC - FMS No./N° VME

D. SACC Manual Clauses

C3011T (2013-11-06), Exchange Rate Fluctuation

Section III: Certifications

In Section III of their bid, bidders should provide the certifications required under Part 5 and, as applicable, any associated additional information.

Section IV: Additional Information

In Section IV of their bid, bidders should provide:

1. their legal name;
2. their Procurement Business Number (PBN);
3. the name of the contact person (provide also this person's mailing address, phone and facsimile numbers and email address) authorized by the Bidder to enter into communications with Canada with regards to their bid, and any contract that may result from their bid;
4. for Part 2, article 2.3, Former Public Servant, of the bid solicitation: the required answer to each question; and, if the answer is yes, the required information;
5. for Part 6, article 6.1, Security Requirement, of the bid solicitation:
 - a) for each individual who will require access to classified or protected information, assets or sensitive work sites:
 - 1) the name of the individual;
 - 2) the date of birth of the individual; and
 - 3) if available, information confirming the individual meets the security requirement as indicated in Part 7 - Resulting Contract Clauses;
 - and
 - b) for each proposed location of work performance or document safeguarding, the address containing the information below.

Address:
Street Number / Street Name, Unit / Suite / Apartment Number
City, Province, Territory / State
Postal Code / Zip Code
Country

ATTACHMENT 1 to PART 3 PRICING SCHEDULE

The Bidder must clearly indicate in its financial bid all its proposed rates, fees and prices (in CAD) corresponding to all applicable pricing elements as defined under *Annex "B" – Basis of Payment*. The Bidder must complete *Attachment 1 to Part 3 – Pricing Schedule* with its proposed rates, fees and prices. The proposed rates, fees and prices must not exceed 6 digits after the decimal point. If more than 6 digits are proposed after the decimal point, Canada will not consider the seventh and following digits. The purpose of the herein is also to explain how the Total Evaluated Price will be established.

The rates, prices and fees specified below, when quoted by the *Attachment 1 to Part 3 – Pricing Schedule*, include the total estimated cost of all travel and living expenses that may need to be incurred for work described in *Part 7 – Resulting Contract Clauses*, of the bid solicitation.

The inclusion of volumetric data in this document does not represent a commitment by Canada that Canada's future usage of the services described in the bid solicitation will be consistent with this data.

1.0 Calculation of Total Evaluated Price (TEP)

For evaluation purposes only, the Total Evaluated Price (TEP) will be established as follows:

Item	Description	Total Prices for Evaluation Purposes
1	Total Evaluated Price for Markup Rates for Canadian-Entitlement for Cheque, AFT, and Wire Payment Markups	Amount as per calculation in 2.1.1 (table 1.3) below
2	Total Evaluated Price for Markup Rates for All Foreign-Entitlement, Small & Large-Value Payment Markups	Amount as per calculation in 2.1.1 (table 2.3) below
3	Total Evaluated Price for Cheque Receipt Markups	Amount as per calculation in 2.1.2 (table 3.3) below
4	Total Evaluated Price for Wire Receipt Markups	Amount as per calculation in 2.1.2 (table 4.3) below
5	Total Evaluated Price for Foreign-Currency-Banknote Order Markups	Amount as per calculation in 2.1.3 (table 5.3) below
6	Total Evaluated Price for Foreign-Currency-Banknote Deposit Markups	Amount as per calculation in 2.1.3 (table 6.3) below
7	Total Evaluated Price for Wire Transactions	Amount as per calculation in 2.2.1 (table 7.3) below
8	Total Evaluated Price for Post-Payment Activities	Amount as per calculation in 2.2.2 (table 8.3) below
9	Total Evaluated Price for Armoured-Car Transportation Activities	Amount as per calculation in 2.3.1 (table 9.3) below
Σ	Total Evaluated Price (Summation of items 1 through 9 above)	$TEP = \sum_{k=1}^9 TEP_{Item,k}$

2.0 Evaluation of Prices, Fees and Rates

The following formulae will be used to calculate individual items in the calculation of the Total Evaluated Price, above in section 1.0.

All Markup Rates are to be provided in Basis Points (BPS). All Fees are to be provided in CAD per unit indicated.

2.1 Evaluation of Markup Rates Applied on Currency Conversion

2.1.1 Evaluation of Markup Rates Applied to RG Payments

Item 1 - Calculation of Total Evaluated Price for Canadian-Entitlement Cheque, AFT, and Wire Payment Markups

The Total Evaluated Price for Item 1 will be calculated in *Table 1.3 – Total Evaluated Price for Canadian-Entitlement Cheque, AFT and Wire Payments*, by multiplying the bidder's proposed Markup rates in *Table 1 – Markup Rates for Canadian-Entitlement Cheque, AFT and Wire Payments*, by the corresponding value estimates provided in *Table 1.1 – Value Estimates for Canadian-Entitlement Cheque, AFT and Wire Payments*, and the corresponding, pre-determined weighting factor described in *Table 1.2 – Weighting Factors for Canadian-Entitlement Cheque, AFT and Wire Payments*, assigned by PWGSC prior to RFP release.

$$TEP_{Item1} = \sum_{i=1}^8 \sum_{j=1}^6 M1_{ij} \cdot V1_{ij} \cdot W1_{ij}$$

$$\text{where, } \sum_{i=1}^8 \sum_{j=1}^4 W1_{ij} = 1$$

Table 1 – Markup Rates (in BPS) for Canadian-Entitlement Cheque, AFT and Wire Payments

Currency	Contract Period			Option Periods		
	Cheque	AFT	Wire	Cheque	AFT	Wire
USD	M1 ₁₁ =	M1 ₁₂ =	M1 ₁₃ =	M1 ₁₄ =	M1 ₁₅ =	M1 ₁₆ =
EUR	M1 ₂₁ =	M1 ₂₂ =	M1 ₂₃ =	M1 ₂₄ =	M1 ₂₅ =	M1 ₂₆ =
GBP	M1 ₃₁ =	M1 ₃₂ =	M1 ₃₃ =	M1 ₃₄ =	M1 ₃₅ =	M1 ₃₆ =
AUD	M1 ₄₁ =	M1 ₄₂ =	M1 ₄₃ =	M1 ₄₄ =	M1 ₄₅ =	M1 ₄₆ =
CHF	M1 ₅₁ =	M1 ₅₂ =	M1 ₅₃ =	M1 ₅₄ =	M1 ₅₅ =	M1 ₅₆ =
JPY	M1 ₆₁ =	M1 ₆₂ =	M1 ₆₃ =	M1 ₆₄ =	M1 ₆₅ =	M1 ₆₆ =
NZD	M1 ₇₁ =	M1 ₇₂ =	M1 ₇₃ =	M1 ₇₄ =	M1 ₇₅ =	M1 ₇₆ =
Exotic	M1 ₈₁ =	M1 ₈₂ =	M1 ₈₃ =	M1 ₈₄ =	M1 ₈₅ =	M1 ₈₆ =

Table 1.1 – Value Estimates for Canadian-Entitlement Cheque, AFT and Wire Payments in thousands of CAD (For Evaluation Purposes Only)

Currency	Contract Period			Option Periods		
	Cheque	AFT	Wire	Cheque	AFT	Wire
USD	V1 ₁₁ = \$433,698	V1 ₁₂ = \$1,191,258	V1 ₁₃ = \$6,491,670	V1 ₁₄ = \$260,219	V1 ₁₅ = \$714,755	V1 ₁₆ = \$3,895,002
EUR	V1 ₂₁ = \$292,571	V1 ₂₂ = \$650,435	V1 ₂₃ = \$1,228,102	V1 ₂₄ = \$175,543	V1 ₂₅ = \$390,261	V1 ₂₆ = \$736,861
GBP	V1 ₃₁ = \$52,309	V1 ₃₂ = \$240,753	V1 ₃₃ = \$33,885	V1 ₃₄ = \$31,385	V1 ₃₅ = \$144,452	V1 ₃₆ = \$20,331
AUD	V1 ₄₁ = \$36,970	V1 ₄₂ = \$120,098	V1 ₄₃ = \$197	V1 ₄₄ = \$22,182	V1 ₄₅ = \$72,059	V1 ₄₆ = \$118
CHF	V1 ₅₁ = \$6,495	V1 ₅₂ = \$14,722	V1 ₅₃ = \$24,746	V1 ₅₄ = \$3,897	V1 ₅₅ = \$8,833	V1 ₅₆ = \$14,847
JPY	V1 ₆₁ = \$8,643	V1 ₆₂ = \$10,000	V1 ₆₃ = \$153	V1 ₆₄ = \$5,186	V1 ₆₅ = \$8,000	V1 ₆₆ = \$92
NZD	V1 ₇₁ = \$10,807	V1 ₇₂ = \$28,913	V1 ₇₃ = \$100	V1 ₇₄ = \$6,484	V1 ₇₅ = \$17,348	V1 ₇₆ = \$90
Exotic	V1 ₈₁ = \$21,171	V1 ₈₂ = \$101,361	V1 ₈₃ = \$102,174	V1 ₈₄ = \$12,703	V1 ₈₅ = \$60,817	V1 ₈₆ = \$61,304

Solicitation No. - N° de l'invitation
EN891-161475/B
 Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.

 File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
 CCC No./N° CCC - FMS No./N° VME

Table 1.2 – Weighting Factors for Canadian-Entitlement Cheque, AFT and Wire Payments

Currency	Contract Period			Option Periods			Σ
	Cheque	AFT	Wire	Cheque	AFT	Wire	
USD	W1 ₁₁	W1 ₁₂	W1 ₁₃	W1 ₁₄	W1 ₁₅	W1 ₁₆	W1 _{1j}
EUR	W1 ₂₁	W1 ₂₂	W1 ₂₃	W1 ₂₄	W1 ₂₅	W1 ₂₆	W1 _{2j}
GBP	W1 ₃₁	W1 ₃₂	W1 ₃₃	W1 ₃₄	W1 ₃₅	W1 ₃₆	W1 _{3j}
AUD	W1 ₄₁	W1 ₄₂	W1 ₄₃	W1 ₄₄	W1 ₄₅	W1 ₄₆	W1 _{4j}
CHF	W1 ₅₁	W1 ₅₂	W1 ₅₃	W1 ₅₄	W1 ₅₅	W1 ₅₆	W1 _{5j}
JPY	W1 ₆₁	W1 ₆₂	W1 ₆₃	W1 ₆₄	W1 ₆₅	W1 ₆₆	W1 _{6j}
NZD	W1 ₇₁	W1 ₇₂	W1 ₇₃	W1 ₇₄	W1 ₇₅	W1 ₇₆	W1 _{7j}
Exotic	W1 ₈₁	W1 ₈₂	W1 ₈₃	W1 ₈₄	W1 ₈₅	W1 ₈₆	W1 _{8j}
Σ	W1 _{i1}	W1 _{i2}	W1 _{i3}	W1 _{i4}	W1 _{i5}	W1 _{i6}	$\Sigma \Sigma = 1$

Table 1.3 – Total Evaluated Price for Canadian-Entitlement Cheque, AFT and Wire Payments

Currency	Contract Period			Option Periods			Σ
	Cheque	AFT	Wire	Cheque	AFT	Wire	
USD	M1 ₁₁ · V1 ₁₁ · W1 ₁₁	M1 ₁₂ · V1 ₁₂ · W1 ₁₂	M1 ₁₃ · V1 ₁₃ · W1 ₁₃	M1 ₁₄ · V1 ₁₄ · W1 ₁₄	M1 ₁₅ · V1 ₁₅ · W1 ₁₅	M1 ₁₆ · V1 ₁₆ · W1 ₁₆	M2 _{1j} · V2 _{1j} · W2 _{1j}
EUR	M1 ₂₁ · V1 ₂₁ · W1 ₂₁	M1 ₂₂ · V1 ₂₂ · W1 ₂₂	M1 ₂₃ · V1 ₂₃ · W1 ₂₃	M1 ₂₄ · V1 ₂₄ · W1 ₂₄	M1 ₂₅ · V1 ₂₅ · W1 ₂₅	M1 ₂₆ · V1 ₂₆ · W1 ₂₆	M2 _{2j} · V2 _{2j} · W2 _{2j}
GBP	M1 ₃₁ · V1 ₃₁ · W1 ₃₁	M1 ₃₂ · V1 ₃₂ · W1 ₃₂	M1 ₃₃ · V1 ₃₃ · W1 ₃₃	M1 ₃₄ · V1 ₃₄ · W1 ₃₄	M1 ₃₅ · V1 ₃₅ · W1 ₃₅	M1 ₃₆ · V1 ₃₆ · W1 ₃₆	M2 _{3j} · V2 _{3j} · W2 _{3j}
AUD	M1 ₄₁ · V1 ₄₁ · W1 ₄₁	M1 ₄₂ · V1 ₄₂ · W1 ₄₂	M1 ₄₃ · V1 ₄₃ · W1 ₄₃	M1 ₄₄ · V1 ₄₄ · W1 ₄₄	M1 ₄₅ · V1 ₄₅ · W1 ₄₅	M1 ₄₆ · V1 ₄₆ · W1 ₄₆	M2 _{4j} · V2 _{4j} · W2 _{4j}
CHF	M1 ₅₁ · V1 ₅₁ · W1 ₅₁	M1 ₅₂ · V1 ₅₂ · W1 ₅₂	M1 ₅₃ · V1 ₅₃ · W1 ₅₃	M1 ₅₄ · V1 ₅₄ · W1 ₅₄	M1 ₅₅ · V1 ₅₅ · W1 ₅₅	M1 ₅₆ · V1 ₅₆ · W1 ₅₆	M2 _{5j} · V2 _{5j} · W2 _{5j}
JPY	M1 ₆₁ · V1 ₆₁ · W1 ₆₁	M1 ₆₂ · V1 ₆₂ · W1 ₆₂	M1 ₆₃ · V1 ₆₃ · W1 ₆₃	M1 ₆₄ · V1 ₆₄ · W1 ₆₄	M1 ₆₅ · V1 ₆₅ · W1 ₆₅	M1 ₆₆ · V1 ₆₆ · W1 ₆₆	M2 _{6j} · V2 _{6j} · W2 _{6j}
NZD	M1 ₇₁ · V1 ₇₁ · W1 ₇₁	M1 ₇₂ · V1 ₇₂ · W1 ₇₂	M1 ₇₃ · V1 ₇₃ · W1 ₇₃	M1 ₇₄ · V1 ₇₄ · W1 ₇₄	M1 ₇₅ · V1 ₇₅ · W1 ₇₅	M1 ₇₆ · V1 ₇₆ · W1 ₇₆	M2 _{7j} · V2 _{7j} · W2 _{7j}
Exotic	M1 ₈₁ · V1 ₈₁ · W1 ₈₁	M1 ₈₂ · V1 ₈₂ · W1 ₈₂	M1 ₈₃ · V1 ₈₃ · W1 ₈₃	M1 ₈₄ · V1 ₈₄ · W1 ₈₄	M1 ₈₅ · V1 ₈₅ · W1 ₈₅	M1 ₈₆ · V1 ₈₆ · W1 ₈₆	M2 _{8j} · V2 _{8j} · W2 _{8j}
Σ	M2 _{i1} · V2 _{i1} · W2 _{i1}	M2 _{i2} · V2 _{i2} · W2 _{i2}	M2 _{i3} · V2 _{i3} · W2 _{i3}	M2 _{i4} · V2 _{i4} · W2 _{i4}	M2 _{i5} · V2 _{i5} · W2 _{i5}	M2 _{i6} · V2 _{i6} · W2 _{i6}	$TEP_{Item1} = \Sigma \Sigma$

The results of the Total Evaluated Price for Canadian-Entitlement Cheque, AFT, and Wire Payments calculated *Table 1.3 – Total Evaluated Price for Canadian-Entitlement Cheque, AFT and Wire Payments*, will be the value assigned for Item 1 in the Calculation of Total Evaluated Price, in section 1.0 – Calculation of Total Evaluated Price (TEP).

Item 2 - Calculation of Total Evaluated Price for All Foreign-Entitlement Small & Large-Value Payment Markups

The Total Evaluated Price for Item 2 will be calculated in *Table 2.3 – Total Evaluated Price for All Foreign-Entitlement Small & Large-Value Payments*, by multiplying the bidder's proposed rates in *Table 2 – Markup Rates for All Foreign-Entitlement Small & Large-Value Payments*, by the corresponding value estimates provided in *Table 2.1 – Value Estimates for All Foreign-Entitlement, Small & Large-Value Payments* and the corresponding, pre-determined weighting factor described in *Table 2.2 – Weighting Factors for All Foreign-Entitlement, Small & Large-Value Payments*, assigned by PWGSC prior to RFP release.

$$TEP_{Item,2} = \sum_{i=1}^8 \sum_{j=1}^4 M2_{ij} \cdot V2_{ij} \cdot W2_{ij}$$

$$\text{where, } \sum_{i=1}^8 \sum_{j=1}^4 W2_{ij} = 1$$

Table 2 – Markup Rates (in BPS) for All Foreign-Entitlement Small & Large-Value Payments

Currency	Contract Period		Option Periods	
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD
USD	M2 ₁₁ =	M2 ₁₂ =	M2 ₁₃ =	M2 ₁₄ =
EUR	M2 ₂₁ =	M2 ₂₂ =	M2 ₂₃ =	M2 ₂₄ =
GBP	M2 ₃₁ =	M2 ₃₂ =	M2 ₃₃ =	M2 ₃₄ =
AUD	M2 ₄₁ =	M2 ₄₂ =	M2 ₄₃ =	M2 ₄₄ =
CHF	M2 ₅₁ =	M2 ₅₂ =	M2 ₅₃ =	M2 ₅₄ =
JPY	M2 ₆₁ =	M2 ₆₂ =	M2 ₆₃ =	M2 ₆₄ =
NZD	M2 ₇₁ =	M2 ₇₂ =	M2 ₇₃ =	M2 ₇₄ =
Exotic	M2 ₈₁ =	M2 ₈₂ =	M2 ₈₃ =	M2 ₈₄ =

Table 2.1 – Value Estimates for All Foreign-Entitlement, Small & Large-Value Payments in thousands of CAD (For Evaluation Purposes Only)

Currency	Contract Period		Option Periods	
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD
USD	V2 ₁₁ = \$2,032,305	V2 ₁₂ = \$16,250,817	V2 ₁₃ = \$1,219,383	V2 ₁₄ = \$9,750,490
EUR	V2 ₂₁ = \$555,904	V2 ₂₂ = \$3,988,478	V2 ₂₃ = \$333,542	V2 ₂₄ = \$2,393,087
GBP	V2 ₃₁ = \$179,019	V2 ₃₂ = \$503,330	V2 ₃₃ = \$107,411	V2 ₃₄ = \$301,998
AUD	V2 ₄₁ = \$25,403	V2 ₄₂ = \$23,541	V2 ₄₃ = \$15,242	V2 ₄₄ = \$14,125
CHF	V2 ₅₁ = \$59,191	V2 ₅₂ = \$229,229	V2 ₅₃ = \$35,514	V2 ₅₄ = \$137,537
JPY	V2 ₆₁ = \$29,661	V2 ₆₂ = \$13,119	V2 ₆₃ = \$17,797	V2 ₆₄ = \$7,871
NZD	V2 ₇₁ = \$13,177	V2 ₇₂ = \$10,000	V2 ₇₃ = \$7,906	V2 ₇₄ = \$7,000
Exotic	V2 ₈₁ = \$420,683	V2 ₈₂ = \$485,655	V2 ₈₃ = \$252,410	V2 ₈₄ = \$291,393

Table 2.2 – Weighting Factors for All Foreign-Entitlement, Small & Large-Value Payments

Currency	Contract Period		Option Periods		Σ
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD	
USD	W_{211}	W_{212}	W_{213}	W_{214}	W_{21j}
EUR	W_{221}	W_{222}	W_{223}	W_{224}	W_{22j}
GBP	W_{231}	W_{232}	W_{233}	W_{234}	W_{23j}
AUD	W_{241}	W_{242}	W_{243}	W_{244}	W_{24j}
CHF	W_{251}	W_{252}	W_{253}	W_{254}	W_{25j}
JPY	W_{261}	W_{262}	W_{263}	W_{264}	W_{26j}
NZD	W_{271}	W_{272}	W_{273}	W_{274}	W_{27j}
Exotic	W_{281}	W_{282}	W_{283}	W_{284}	W_{28j}
Σ	W_{2i1}	W_{2i2}	W_{2i3}	W_{2i4}	$\Sigma \Sigma = 1$

Table 2.3 – Total Evaluated Price for All Foreign-Entitlement, Small & Large-Value Payments

Currency	Contract Period		Option Periods		Σ
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD	
USD	$M_{211} \cdot V_{211} \cdot W_{211}$	$M_{212} \cdot V_{212} \cdot W_{212}$	$M_{213} \cdot V_{213} \cdot W_{213}$	$M_{214} \cdot V_{214} \cdot W_{214}$	$M_{21j} \cdot V_{21j} \cdot W_{21j}$
EUR	$M_{221} \cdot V_{221} \cdot W_{221}$	$M_{222} \cdot V_{222} \cdot W_{222}$	$M_{223} \cdot V_{223} \cdot W_{223}$	$M_{224} \cdot V_{224} \cdot W_{224}$	$M_{22j} \cdot V_{22j} \cdot W_{22j}$
GBP	$M_{231} \cdot V_{231} \cdot W_{231}$	$M_{232} \cdot V_{232} \cdot W_{232}$	$M_{233} \cdot V_{233} \cdot W_{233}$	$M_{234} \cdot V_{234} \cdot W_{234}$	$M_{23j} \cdot V_{23j} \cdot W_{23j}$
AUD	$M_{241} \cdot V_{241} \cdot W_{241}$	$M_{242} \cdot V_{242} \cdot W_{242}$	$M_{243} \cdot V_{243} \cdot W_{243}$	$M_{244} \cdot V_{244} \cdot W_{244}$	$M_{24j} \cdot V_{24j} \cdot W_{24j}$
CHF	$M_{251} \cdot V_{251} \cdot W_{251}$	$M_{252} \cdot V_{252} \cdot W_{252}$	$M_{253} \cdot V_{253} \cdot W_{253}$	$M_{254} \cdot V_{254} \cdot W_{254}$	$M_{25j} \cdot V_{25j} \cdot W_{25j}$
JPY	$M_{261} \cdot V_{261} \cdot W_{261}$	$M_{262} \cdot V_{262} \cdot W_{262}$	$M_{263} \cdot V_{263} \cdot W_{263}$	$M_{264} \cdot V_{264} \cdot W_{264}$	$M_{26j} \cdot V_{26j} \cdot W_{26j}$
NZD	$M_{271} \cdot V_{271} \cdot W_{271}$	$M_{272} \cdot V_{272} \cdot W_{272}$	$M_{273} \cdot V_{273} \cdot W_{273}$	$M_{274} \cdot V_{274} \cdot W_{274}$	$M_{27j} \cdot V_{27j} \cdot W_{27j}$
Exotic	$M_{281} \cdot V_{281} \cdot W_{281}$	$M_{282} \cdot V_{282} \cdot W_{282}$	$M_{283} \cdot V_{283} \cdot W_{283}$	$M_{284} \cdot V_{284} \cdot W_{284}$	$M_{28j} \cdot V_{28j} \cdot W_{28j}$
Σ	$M_{2i1} \cdot V_{2i1} \cdot W_{2i1}$	$M_{2i2} \cdot V_{2i2} \cdot W_{2i2}$	$M_{2i3} \cdot V_{2i3} \cdot W_{2i3}$	$M_{2i4} \cdot V_{2i4} \cdot W_{2i4}$	$TEP_{Item2} = \Sigma \Sigma$

The results of the Total Evaluated Price for Canadian-Entitlement Cheque, AFT, and Wire Payments calculated *Table 2.3 – Total Evaluated Price for All Foreign-Entitlement, Small & Large-Value Payments*, will be the value assigned for Item 2 in the Calculation of Total Evaluated Price, in section 1.0 – Calculation of Total Evaluated Price (TEP).

2.1.2 Evaluation of Markup Rates Applied to RG Receipts

Item 3 - Calculation of Total Evaluated Price for Cheque Receipt Markups

The Total Evaluated Price for Item 3 will be calculated in *Table 3.3 – Total Evaluated Price for Cheque Receipts*, by multiplying the bidder's proposed rates in *Table 3 – Markup Rates for Cheque Receipts*, by the corresponding value estimates provided in *Table 3.1 – Value Estimates for Cheque Receipts* and the corresponding, pre-determined weighting factor described in *Table 3.2 – Weighting Factors for Cheque Receipts*, assigned by PWGSC prior to RFP release.

$$TEP_{Item,3} = \sum_{i=1}^8 \sum_{j=1}^2 M3_{ij} \cdot V3_{ij} \cdot W3_{ij}$$

$$\text{where, } \sum_{i=1}^8 \sum_{j=1}^2 W3_{ij} = 1$$

Table 3 – Markup Rates (in BPS) for Cheque Receipts

Currency	Contract Period	Option Periods
USD	M3 ₁₁ =	M3 ₁₂ =
EUR	M3 ₂₁ =	M3 ₂₂ =
GBP	M3 ₃₁ =	M3 ₃₂ =
AUD	M3 ₄₁ =	M3 ₄₂ =
CHF	M3 ₅₁ =	M3 ₅₂ =
JPY	M3 ₆₁ =	M3 ₆₂ =
NZD	M3 ₇₁ =	M3 ₇₂ =
Exotic	M3 ₈₁ =	M3 ₈₂ =

Table 3.1 – Value Estimates for Cheque Receipts in thousands of CAD (For Evaluation Purposes Only)

Currency	Contract Period	Option Periods
USD	V3 ₁₁ =\$1,717,517	V3 ₁₂ =\$1,030,510
EUR	V3 ₂₁ =\$436,897	V3 ₂₂ =\$262,138
GBP	V3 ₃₁ =\$65,663	V3 ₃₂ =\$39,398
AUD	V3 ₄₁ =\$13,416	V3 ₄₂ =\$8,049
CHF	V3 ₅₁ =\$21,754	V3 ₅₂ =\$13,053
JPY	V3 ₆₁ =\$3,355	V3 ₆₂ =\$2,013
NZD	V3 ₇₁ =\$3,441	V3 ₇₂ =\$2,065
Exotic	V3 ₈₁ =\$603,342	V3 ₈₂ =\$362,005

Table 3.2 – Weighting Factors for Cheque Receipts

Currency	Contract Period	Option Periods	Σ
USD	W3 ₁₁	W3 ₁₂	W3 _{1j}
EUR	W3 ₂₁	W3 ₂₂	W3 _{2j}
GBP	W3 ₃₁	W3 ₃₂	W3 _{3j}
AUD	W3 ₄₁	W3 ₄₂	W3 _{4j}
CHF	W3 ₅₁	W3 ₅₂	W3 _{5j}
JPY	W3 ₆₁	W3 ₆₂	W3 _{6j}
NZD	W3 ₇₁	W3 ₇₂	W3 _{7j}
Exotic	W3 ₈₁	W3 ₈₂	W3 _{8j}
Σ	W3 _{i1}	W3 _{i2}	ΣΣ=1

Table 3.3 – Total Evaluated Price for Cheque Receipts

Currency	Contract Period	Option Periods	Σ
USD	M3 ₁₁ · V3 ₁₁ · W3 ₁₁	M3 ₁₂ · V3 ₁₂ · W3 ₁₂	M3 _{1j} · V3 _{1j} · W3 _{1j}
EUR	M3 ₂₁ · V3 ₂₁ · W3 ₂₁	M3 ₂₂ · V3 ₂₂ · W3 ₂₂	M3 _{2j} · V3 _{2j} · W3 _{2j}
GBP	M3 ₃₁ · V3 ₃₁ · W3 ₃₁	M3 ₃₂ · V3 ₃₂ · W3 ₃₂	M3 _{3j} · V3 _{3j} · W3 _{3j}
AUD	M3 ₄₁ · V3 ₄₁ · W3 ₄₁	M3 ₄₂ · V3 ₄₂ · W3 ₄₂	M3 _{4j} · V3 _{4j} · W3 _{4j}
CHF	M3 ₅₁ · V3 ₅₁ · W3 ₅₁	M3 ₅₂ · V3 ₅₂ · W3 ₅₂	M3 _{5j} · V3 _{5j} · W3 _{5j}
JPY	M3 ₆₁ · V3 ₆₁ · W3 ₆₁	M3 ₆₂ · V3 ₆₂ · W3 ₆₂	M3 _{6j} · V3 _{6j} · W3 _{6j}
NZD	M3 ₇₁ · V3 ₇₁ · W3 ₇₁	M3 ₇₂ · V3 ₇₂ · W3 ₇₂	M3 _{7j} · V3 _{7j} · W3 _{7j}
Exotic	M3 ₈₁ · V3 ₈₁ · W3 ₈₁	M3 ₈₂ · V3 ₈₂ · W3 ₈₂	M3 _{8j} · V3 _{8j} · W3 _{8j}
Σ	M3 _{i1} · V3 _{i1} · W3 _{i1}	M3 _{i2} · V3 _{i2} · W3 _{i2}	TEP _{Item3} =ΣΣ

The results of the Total Evaluated Price for Cheque Receipts calculated *Table 3.3 – Total Evaluated Price for Cheque Receipts*, will be the value assigned for Item 3 in the Calculation of Total Evaluated Price, in section 1.0 – Calculation of Total Evaluated Price (TEP).

Item 4 - Calculation of Total Evaluated Price for Wire Receipt Markups

The Total Evaluated Price for Item 4 will be calculated in *Table 4.3 – Total Evaluated Price for Wire Receipts*, by multiplying the bidder's proposed rates in *Table 4 – Markup Rates for Wire Receipts*, by the corresponding value estimates provided in *Table 4.1 – Value Estimates for Wire Receipts* and the corresponding, pre-determined weighting factor described in *Table 4.2 – Weighting Factors for Wire Receipts*, assigned by PWGSC prior to RFP release.

$$TEP_{Item,4} = \sum_{i=1}^8 \sum_{j=1}^4 M4_{ij} \cdot V4_{ij} \cdot W4_{ij}$$

$$\text{where, } \sum_{i=1}^8 \sum_{j=1}^4 W4_{ij} = 1$$

Table 4 – Markup Rates (in BPS) for Wire Receipts

Currency	Contract Period	Option Periods
USD	M4 ₁₁ =	M4 ₁₂ =
EUR	M4 ₂₁ =	M4 ₂₂ =
GBP	M4 ₃₁ =	M4 ₃₂ =
AUD	M4 ₄₁ =	M4 ₄₂ =
CHF	M4 ₅₁ =	M4 ₅₂ =
JPY	M4 ₆₁ =	M4 ₆₂ =
NZD	M4 ₇₁ =	M4 ₇₂ =
Exotic	M4 ₈₁ =	M4 ₈₂ =

Table 4.1 – Value Estimates for Wire Receipts in thousands of CAD (For Evaluation Purposes Only)

Currency	Contract Period	Option Periods
USD	V4 ₁₁ =\$11,709,666	V4 ₁₂ =\$7,025,800
EUR	V4 ₂₁ =\$2,978,670	V4 ₂₂ =\$1,787,202
GBP	V4 ₃₁ =\$447,675	V4 ₃₂ =\$268,605
AUD	V4 ₄₁ =\$91,464	V4 ₄₂ =\$54,879
CHF	V4 ₅₁ =\$148,316	V4 ₅₂ =\$88,990
JPY	V4 ₆₁ =\$22,877	V4 ₆₂ =\$13,726
NZD	V4 ₇₁ =\$23,463	V4 ₇₂ =\$14,078
Exotic	V4 ₈₁ =\$4,113,455	V4 ₈₂ =\$2,468,073

Table 4.2 – Weighting Factors for Wire Receipts

Currency	Contract Period	Option Periods	Σ
USD	W4 ₁₁	W4 ₁₂	W4 _{1j}
EUR	W4 ₂₁	W4 ₂₂	W4 _{2j}
GBP	W4 ₃₁	W4 ₃₂	W4 _{3j}
AUD	W4 ₄₁	W4 ₄₂	W4 _{4j}
CHF	W4 ₅₁	W4 ₅₂	W4 _{5j}
JPY	W4 ₆₁	W4 ₆₂	W4 _{6j}
NZD	W4 ₇₁	W4 ₇₂	W4 _{7j}

Solicitation No. - N° de l'invitation
EN891-161475/B
 Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.

 File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
 CCC No./N° CCC - FMS No./N° VME

Exotic	W4 ₈₁	W4 ₈₂	W4 _{8j}
Σ	W4 _{i1}	W4 _{i2}	$\Sigma\Sigma=1$

Table 4.3 – Total Evaluated Price for Wire Receipts

Currency	Contract Period	Option Periods	Σ
USD	M4 ₁₁ · V4 ₁₁ · W4 ₁₁	M4 ₁₂ · V4 ₁₂ · W4 ₁₂	M4 _{1j} · V4 _{1j} · W4 _{1j}
EUR	M4 ₂₁ · V4 ₂₁ · W4 ₂₁	M4 ₂₂ · V4 ₂₂ · W4 ₂₂	M4 _{2j} · V4 _{2j} · W4 _{2j}
GBP	M4 ₃₁ · V4 ₃₁ · W4 ₃₁	M4 ₃₂ · V4 ₃₂ · W4 ₃₂	M4 _{3j} · V4 _{3j} · W4 _{3j}
AUD	M4 ₄₁ · V4 ₄₁ · W4 ₄₁	M4 ₄₂ · V4 ₄₂ · W4 ₄₂	M4 _{4j} · V4 _{4j} · W4 _{4j}
CHF	M4 ₅₁ · V4 ₅₁ · W4 ₅₁	M4 ₅₂ · V4 ₅₂ · W4 ₅₂	M4 _{5j} · V4 _{5j} · W4 _{5j}
JPY	M4 ₆₁ · V4 ₆₁ · W4 ₆₁	M4 ₆₂ · V4 ₆₂ · W4 ₆₂	M4 _{6j} · V4 _{6j} · W4 _{6j}
NZD	M4 ₇₁ · V4 ₇₁ · W4 ₇₁	M4 ₇₂ · V4 ₇₂ · W4 ₇₂	M4 _{7j} · V4 _{7j} · W4 _{7j}
Exotic	M4 ₈₁ · V4 ₈₁ · W4 ₈₁	M4 ₈₂ · V4 ₈₂ · W4 ₈₂	M4 _{8j} · V4 _{8j} · W4 _{8j}
Σ	M4 _{i1} · V4 _{i1} · W4 _{i1}	M4 _{i2} · V4 _{i2} · W4 _{i2}	TEP_{Item4} = $\Sigma\Sigma$

The results of the Total Evaluated Price for Wire Receipts calculated *Table 4.3 – Total Evaluated Price for Wire Receipts*, will be the value assigned for Item 4 in the Calculation of Total Evaluated Price, in section 1.0 – Calculation of Total Evaluated Price (TEP).

2.1.3 Evaluation of Markup Rates Applied to Other Foreign-Currency Services

Item 5 - Calculation of Total Evaluated Price for Foreign-Currency-Banknote Order Markups

The Total Evaluated Price for Item 5 will be calculated in *Table 5.3 – Total Evaluated Price for Foreign-Currency-Banknote Orders*, by multiplying the bidder's proposed rates in *Table 5 – Markup Rates for Foreign-Currency-Banknote Orders*, by the corresponding value estimates provided in *Table 5.1 – Value Estimates for Foreign-Currency-Banknote Orders* and the corresponding, pre-determined weighting factor described in *Table 5.2 – Weighting Factors for Foreign-Currency-Banknote Orders*, assigned by PWGSC prior to RFP release.

$$TEP_{Item,5} = \sum_{i=1}^8 \sum_{j=1}^4 M5_{ij} \cdot V5_{ij} \cdot W5_{ij}$$

$$\text{where, } \sum_{i=1}^8 \sum_{j=1}^4 W5_{ij} = 1$$

Table 5 – Markup Rates (in BPS) for Foreign-Currency-Banknote Orders

Currency	Contract Period		Option Periods	
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD
USD	M5 ₁₁ =	M5 ₁₂ =	M5 ₁₃ =	M5 ₁₄ =
EUR	M5 ₂₁ =	M5 ₂₂ =	M5 ₂₃ =	M5 ₂₄ =
GBP	M5 ₃₁ =	M5 ₃₂ =	M5 ₃₃ =	M5 ₃₄ =
AUD	M5 ₄₁ =	M5 ₄₂ =	M5 ₄₃ =	M5 ₄₄ =
CHF	M5 ₅₁ =	M5 ₅₂ =	M5 ₅₃ =	M5 ₅₄ =
JPY	M5 ₆₁ =	M5 ₆₂ =	M5 ₆₃ =	M5 ₆₄ =
NZD	M5 ₇₁ =	M5 ₇₂ =	M5 ₇₃ =	M5 ₇₄ =
Exotic	M5 ₈₁ =	M5 ₈₂ =	M5 ₈₃ =	M5 ₈₄ =

Solicitation No. - N° de l'invitation
EN891-161475/B
Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.
File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
CCC No./N° CCC - FMS No./N° VME

Table 5.1 – Value Estimates for Foreign-Currency-Banknote Orders in thousands of CAD (For Evaluation Purposes Only)

Currency	Contract Period		Option Periods	
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD
USD	V5 ₁₁ =\$1,000	V5 ₁₂ =\$1,000	V5 ₁₃ =\$600	V5 ₁₄ =\$600
EUR	V5 ₂₁ =\$500	V5 ₂₂ =\$500	V5 ₂₃ =\$250	V5 ₂₄ =\$250
GBP	V5 ₃₁ =\$500	V5 ₃₂ =\$500	V5 ₃₃ =\$300	V5 ₃₄ =\$300
AUD	V5 ₄₁ =\$300	V5 ₄₂ =\$300	V5 ₄₃ =\$100	V5 ₄₄ =\$100
CHF	V5 ₅₁ =\$300	V5 ₅₂ =\$300	V5 ₅₃ =\$100	V5 ₅₄ =\$100
JPY	V5 ₆₁ =\$300	V5 ₆₂ =\$300	V5 ₆₃ =\$100	V5 ₆₄ =\$100
NZD	V5 ₇₁ =\$300	V5 ₇₂ =\$300	V5 ₇₃ =\$100	V5 ₇₄ =\$100
Exotic	V5 ₈₁ =\$300	V5 ₈₂ =\$300	V5 ₈₃ =\$100	V5 ₈₄ =\$100

Table 5.2 – Weighting Factors for Foreign-Currency-Banknote Orders

Currency	Contract Period		Option Periods		Σ
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD	
USD	W5 ₁₁	W5 ₁₂	W5 ₁₃	W5 ₁₄	W5 _{1j}
EUR	W5 ₂₁	W5 ₂₂	W5 ₂₃	W5 ₂₄	W5 _{2j}
GBP	W5 ₃₁	W5 ₃₂	W5 ₃₃	W5 ₃₄	W5 _{3j}
AUD	W5 ₄₁	W5 ₄₂	W5 ₄₃	W5 ₄₄	W5 _{4j}
CHF	W5 ₅₁	W5 ₅₂	W5 ₅₃	W5 ₅₄	W5 _{5j}
JPY	W5 ₆₁	W5 ₆₂	W5 ₆₃	W5 ₆₄	W5 _{6j}
NZD	W5 ₇₁	W5 ₇₂	W5 ₇₃	W5 ₇₄	W5 _{7j}
Exotic	W5 ₈₁	W5 ₈₂	W5 ₈₃	W5 ₈₄	W5 _{8j}
Σ	W5 _{i1}	W5 _{i2}	W5 _{i3}	W5 _{i4}	ΣΣ=1

Table 5.3 – Total Evaluated Price for Foreign-Currency-Banknote Orders

Currency	Contract Period		Option Periods		Σ
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD	
USD	M5 ₁₁ · V5 ₁₁ · W5 ₁₁	M5 ₁₂ · V5 ₁₂ · W5 ₁₂	M5 ₁₃ · V5 ₁₃ · W5 ₁₃	M5 ₁₄ · V5 ₁₄ · W5 ₁₄	M5 _{1j} · V5 _{1j} · W5 _{1j}
EUR	M5 ₂₁ · V5 ₂₁ · W5 ₂₁	M5 ₂₂ · V5 ₂₂ · W5 ₂₂	M5 ₂₃ · V5 ₂₃ · W5 ₂₃	M5 ₂₄ · V5 ₂₄ · W5 ₂₄	M5 _{2j} · V5 _{2j} · W5 _{2j}
GBP	M5 ₃₁ · V5 ₃₁ · W5 ₃₁	M5 ₃₂ · V5 ₃₂ · W5 ₃₂	M5 ₃₃ · V5 ₃₃ · W5 ₃₃	M5 ₃₄ · V5 ₃₄ · W5 ₃₄	M5 _{3j} · V5 _{3j} · W5 _{3j}
AUD	M5 ₄₁ · V5 ₄₁ · W5 ₄₁	M5 ₄₂ · V5 ₄₂ · W5 ₄₂	M5 ₄₃ · V5 ₄₃ · W5 ₄₃	M5 ₄₄ · V5 ₄₄ · W5 ₄₄	M5 _{4j} · V5 _{4j} · W5 _{4j}
CHF	M5 ₅₁ · V5 ₅₁ · W5 ₅₁	M5 ₅₂ · V5 ₅₂ · W5 ₅₂	M5 ₅₃ · V5 ₅₃ · W5 ₅₃	M5 ₅₄ · V5 ₅₄ · W5 ₅₄	M5 _{5j} · V5 _{5j} · W5 _{5j}
JPY	M5 ₆₁ · V5 ₆₁ · W5 ₆₁	M5 ₆₂ · V5 ₆₂ · W5 ₆₂	M5 ₆₃ · V5 ₆₃ · W5 ₆₃	M5 ₆₄ · V5 ₆₄ · W5 ₆₄	M5 _{6j} · V5 _{6j} · W5 _{6j}
NZD	M5 ₇₁ · V5 ₇₁ · W5 ₇₁	M5 ₇₂ · V5 ₇₂ · W5 ₇₂	M5 ₇₃ · V5 ₇₃ · W5 ₇₃	M5 ₇₄ · V5 ₇₄ · W5 ₇₄	M5 _{7j} · V5 _{7j} · W5 _{7j}
Exotic	M5 ₈₁ · V5 ₈₁ · W5 ₈₁	M5 ₈₂ · V5 ₈₂ · W5 ₈₂	M5 ₈₃ · V5 ₈₃ · W5 ₈₃	M5 ₈₄ · V5 ₈₄ · W5 ₈₄	M5 _{8j} · V5 _{8j} · W5 _{8j}
Σ	M5 _{i1} · V5 _{i1} · W5 _{i1}	M5 _{i2} · V5 _{i2} · W5 _{i2}	M5 _{i3} · V5 _{i3} · W5 _{i3}	M5 _{i4} · V5 _{i4} · W5 _{i4}	TEP _{Item5} =ΣΣ

The results of the Total Evaluated Price for Foreign-Currency-Banknote Orders calculated *Table 5.3 – Total Evaluated Price for Foreign-Currency-Banknote Orders*, will be the value assigned for Item 5 in the Calculation of Total Evaluated Price, in section 1.0 – Calculation of Total Evaluated Price (TEP).

Item 6 - Calculation of Total Evaluated Price for Foreign-Currency-Banknote Deposit Markups

The Total Evaluated Price for Item 6 will be calculated in *Table 6.3 – Total Evaluated Price for Foreign-Currency-Banknote Deposits*, by multiplying the bidder's proposed rates in *Table 6 – Markup Rates for Foreign-Currency-Banknote Deposits*, by the corresponding value estimates provided in *Table 6.1 – Value Estimates for Foreign-Currency-Banknote Deposits* and the corresponding, pre-determined weighting factor described in *Table 6.2 – Weighting Factors for Foreign-Currency-Banknote Deposits*, assigned by PWGSC prior to RFP release.

$$TEP_{Item,6} = \sum_{i=1}^8 \sum_{j=1}^4 M_{6ij} \cdot V_{6ij} \cdot W_{6ij}$$

$$\text{where, } \sum_{i=1}^8 \sum_{j=1}^4 W_{6ij} = 1$$

Table 6 – Markup Rates (in BPS) for Foreign-Currency-Banknote Deposits

Currency	Contract Period		Option Periods	
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD
USD	M6 ₁₁ =	M6 ₁₂ =	M6 ₁₃ =	M6 ₁₄ =
EUR	M6 ₂₁ =	M6 ₂₂ =	M6 ₂₃ =	M6 ₂₄ =
GBP	M6 ₃₁ =	M6 ₃₂ =	M6 ₃₃ =	M6 ₃₄ =
AUD	M6 ₄₁ =	M6 ₄₂ =	M6 ₄₃ =	M6 ₄₄ =
CHF	M6 ₅₁ =	M6 ₅₂ =	M6 ₅₃ =	M6 ₅₄ =
JPY	M6 ₆₁ =	M6 ₆₂ =	M6 ₆₃ =	M6 ₆₄ =
NZD	M6 ₇₁ =	M6 ₇₂ =	M6 ₇₃ =	M6 ₇₄ =
Exotic	M6 ₈₁ =	M6 ₈₂ =	M6 ₈₃ =	M6 ₈₄ =

Table 6.1 – Value Estimates for Foreign-Currency-Banknote Deposits in thousands of CAD (For Evaluation Purposes Only)

Currency	Contract Period		Option Periods	
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD
USD	V6 ₁₁ =\$1,000	V6 ₁₂ =\$1,000	V6 ₁₃ =\$600	V6 ₁₄ =\$600
EUR	V6 ₂₁ =\$500	V6 ₂₂ =\$500	V6 ₂₃ =\$300	V6 ₂₄ =\$300
GBP	V6 ₃₁ =\$500	V6 ₃₂ =\$500	V6 ₃₃ =\$300	V6 ₃₄ =\$300
AUD	V6 ₄₁ =\$300	V6 ₄₂ =\$300	V6 ₄₃ =\$100	V6 ₄₄ =\$100
CHF	V6 ₅₁ =\$300	V6 ₅₂ =\$300	V6 ₅₃ =\$100	V6 ₅₄ =\$100
JPY	V6 ₆₁ =\$300	V6 ₆₂ =\$300	V6 ₆₃ =\$100	V6 ₆₄ =\$100
NZD	V6 ₇₁ =\$300	V6 ₇₂ =\$300	V6 ₇₃ =\$100	V6 ₇₄ =\$100
Exotic	V6 ₈₁ =\$300	V6 ₈₂ =\$300	V6 ₈₃ =\$100	V6 ₈₄ =\$100

Table 6.2 – Weighting Factors for Foreign-Currency-Banknote Deposits

Currency	Contract Period		Option Periods		Σ
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD	
USD	W6 ₁₁	W6 ₁₂	W6 ₁₃	W6 ₁₄	W6 _{1j}
EUR	W6 ₂₁	W6 ₂₂	W6 ₂₃	W6 ₂₄	W6 _{2j}
GBP	W6 ₃₁	W6 ₃₂	W6 ₃₃	W6 ₃₄	W6 _{3j}
AUD	W6 ₄₁	W6 ₄₂	W6 ₄₃	W6 ₄₄	W6 _{4j}

Solicitation No. - N° de l'invitation
EN891-161475/B
 Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.

 File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
 CCC No./N° CCC - FMS No./N° VME

CHF	W6 ₅₁	W6 ₅₂	W6 ₅₃	W6 ₅₄	W6 _{5j}
JPY	W6 ₆₁	W6 ₆₂	W6 ₆₃	W6 ₆₄	W6 _{6j}
NZD	W6 ₇₁	W6 ₇₂	W6 ₇₃	W6 ₇₄	W6 _{7j}
Exotic	W6 ₈₁	W6 ₈₂	W6 ₈₃	W6 ₈₄	W6 _{8j}
Σ	W6 _{i1}	W6 _{i2}	W6 _{i3}	W6 _{i4}	$\Sigma\Sigma=1$

Table 6.3 – Total Evaluated Price for Foreign-Currency-Banknote Deposits

Currency	Contract Period		Option Periods		Σ
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD	
USD	M6 ₁₁ · V6 ₁₁ · W6 ₁₁	M6 ₁₂ · V6 ₁₂ · W6 ₁₂	M6 ₁₃ · V6 ₁₃ · W6 ₁₃	M6 ₁₄ · V6 ₁₄ · W6 ₁₄	M6 _{1j} · V6 _{1j} · W6 _{1j}
EUR	M6 ₂₁ · V6 ₂₁ · W6 ₂₁	M6 ₂₂ · V6 ₂₂ · W6 ₂₂	M6 ₂₃ · V6 ₂₃ · W6 ₂₃	M6 ₂₄ · V6 ₂₄ · W6 ₂₄	M6 _{2j} · V6 _{2j} · W6 _{2j}
GBP	M6 ₃₁ · V6 ₃₁ · W6 ₃₁	M6 ₃₂ · V6 ₃₂ · W6 ₃₂	M6 ₃₃ · V6 ₃₃ · W6 ₃₃	M6 ₃₄ · V6 ₃₄ · W6 ₃₄	M6 _{3j} · V6 _{3j} · W6 _{3j}
AUD	M6 ₄₁ · V6 ₄₁ · W6 ₄₁	M6 ₄₂ · V6 ₄₂ · W6 ₄₂	M6 ₄₃ · V6 ₄₃ · W6 ₄₃	M6 ₄₄ · V6 ₄₄ · W6 ₄₄	M6 _{4j} · V6 _{4j} · W6 _{4j}
CHF	M6 ₅₁ · V6 ₅₁ · W6 ₅₁	M6 ₅₂ · V6 ₅₂ · W6 ₅₂	M6 ₅₃ · V6 ₅₃ · W6 ₅₃	M6 ₅₄ · V6 ₅₄ · W6 ₅₄	M6 _{5j} · V6 _{5j} · W6 _{5j}
JPY	M6 ₆₁ · V6 ₆₁ · W6 ₆₁	M6 ₆₂ · V6 ₆₂ · W6 ₆₂	M6 ₆₃ · V6 ₆₃ · W6 ₆₃	M6 ₆₄ · V6 ₆₄ · W6 ₆₄	M6 _{6j} · V6 _{6j} · W6 _{6j}
NZD	M6 ₇₁ · V6 ₇₁ · W6 ₇₁	M6 ₇₂ · V6 ₇₂ · W6 ₇₂	M6 ₇₃ · V6 ₇₃ · W6 ₇₃	M6 ₇₄ · V6 ₇₄ · W6 ₇₄	M6 _{7j} · V6 _{7j} · W6 _{7j}
Exotic	M6 ₈₁ · V6 ₈₁ · W6 ₈₁	M6 ₈₂ · V6 ₈₂ · W6 ₈₂	M6 ₈₃ · V6 ₈₃ · W6 ₈₃	M6 ₈₄ · V6 ₈₄ · W6 ₈₄	M6 _{8j} · V6 _{8j} · W6 _{8j}
Σ	M6 _{i1} · V6 _{i1} · W6 _{i1}	M6 _{i2} · V6 _{i2} · W6 _{i2}	M6 _{i13} · V6 _{i3} · W6 _{i3}	M6 _{i4} · V6 _{i4} · W6 _{i4}	TEP_{Item6} = $\Sigma\Sigma$

The results of the Total Evaluated Price for Foreign-Currency-Banknote Deposits calculated *Table 6.3 – Total Evaluated Price for Foreign-Currency-Banknote Deposits*, will be the value assigned for Item 6 in the Calculation of Total Evaluated Price, in section 1.0 – Calculation of Total Evaluated Price (TEP).

2.2 Evaluation of Transaction Fees

2.2.1 Evaluation of Transaction Fees for Wires

Item 7 - Calculation of Total Evaluated Price for Wires

The Total Evaluated Price for Item 7 will be calculated in *Table 7.3 – Total Evaluated Price for Wire Transactions*, by multiplying the bidder's proposed rates in *Table 7 – Markup Rates for Wire Transactions*, by the corresponding value estimates provided in *Table 7.1 – Volume Estimates for Wire Transactions* and the corresponding, pre-determined weighting factor described in *Table 7.2 – Weighting Factors for Wire Transactions*, assigned by PWGSC prior to RFP release.

$$TEP_{Item,7} = \sum_{i=1}^2 \sum_{j=1}^2 F7_{ij} \cdot V7_{ij} \cdot W7_{ij}$$

$$\text{where, } \sum_{i=1}^2 \sum_{j=1}^2 W7_{ij} = 1$$

Table 7 – Fees (in \$) per Wire Transaction

Transaction	Contract Period	Option Periods
Incoming Wire	F7 ₁₁ =	F7 ₁₂ =
Outgoing Wire	F7 ₂₁ =	F7 ₂₂ =

Table 7.1 – Volume Estimates for Wire Transactions (For Evaluation Purposes Only)

Transaction	Contract Period	Option Periods
Incoming Wire	V7 ₁₁ =7,360	V7 ₁₂ =4,416
Outgoing Wire	V7 ₂₁ =248,325	V7 ₂₂ =148,995

Table 7.2 – Weighting Factors for Wire Transactions

Activity	Contract Period	Option Periods	Σ
Cheque Inquiries	W7 ₁₁	W7 ₁₂	W7 _{1j}
Cheque Stop Payments	W7 ₂₁	W7 ₂₂	W7 _{2j}
Σ	W7 _{i1}	W7 _{i2}	ΣΣ=1

Table 7.3 – Total Evaluated Price for Wire Transactions

Activity	Contract Period	Option Periods	Σ
Cheque Inquiries	F7 ₁₁ · V7 ₁₁ · W7 ₁₁	F7 ₁₂ · V7 ₁₂ · W7 ₁₂	F7 _{1j} · V7 _{1j} · W7 _{1j}
Cheque Stop Payments	F7 ₂₁ · V7 ₂₁ · W7 ₂₁	F7 ₂₂ · V7 ₂₂ · W7 ₂₂	F7 _{2j} · V7 _{2j} · W7 _{2j}
Σ	F7 _{i1} · V7 _{i1} · W7 _{i1}	F7 _{i2} · V7 _{i2} · W7 _{i2}	TEP _{Item7} =ΣΣ

The results of the Total Evaluated Price for Post-Payment Activities calculated *Table 7.3 – Total Evaluated Price for Wire Transactions*, will be the value assigned for Item 7 in the Calculation of Total Evaluated Price, in section 1.0 – Calculation of Total Evaluated Price (TEP).

2.2.2 Evaluation of Fees for Post-Payment Activities

Item 8 - Calculation of Total Evaluated Price for Post-Payment Activities

The Total Evaluated Price for Item 8 will be calculated in *Table 8.3 – Total Evaluated Price for Post-Payment Activities*, by multiplying the bidder's proposed rates in *Table 8 – Markup Rates for Post-Payment Activities*, by the corresponding value estimates provided in *Table 8.1 – Volume Estimates for Post-Payment Activities* and the corresponding, pre-determined weighting factor described in *Table 8.2 – Weighting Factors for Post-Payment Activities*, assigned by PWGSC prior to RFP release.

$$TEP_{Item,8} = \sum_{i=1}^4 \sum_{j=1}^2 F8_{ij} \cdot V8_{ij} \cdot W8_{ij}$$

$$\text{where, } \sum_{i=1}^4 \sum_{j=1}^2 W8_{ij} = 1$$

Table 8 – Fees (in CAD) per Post-Payment Activity

Activity	Contract Period	Option Periods
Cheque Inquiries	F8 ₁₁ =	F8 ₁₂ =
Cheque Stop Payments	F8 ₂₁ =	F8 ₂₂ =
AFT / Wire Recalls	F8 ₃₁ =	F8 ₃₂ =
AFT / Wire Traces	F8 ₄₁ =	F8 ₄₂ =

Table 8.1 – Volume Estimates for Post-Payment Activities (For Evaluation Purposes Only)

Activity	Contract Period	Option Periods
Cheque Inquiries	V8 ₁₁ =5,000	V8 ₁₂ =3,000
Cheque Stop Payments	V8 ₂₁ =2,500	V8 ₂₂ =1,500
AFT / Wire Recalls	V8 ₃₁ =3,000	V8 ₃₂ =1,800
AFT / Wire Traces	V8 ₄₁ =1,500	V8 ₄₂ =900

Table 8.2 – Weighting Factors for Post-Payment Activities

Activity	Contract Period	Option Periods	Σ
Cheque Inquiries	W8 ₁₁	W8 ₁₂	W8 _{1j}
Cheque Stop Payments	W8 ₂₁	W8 ₂₂	W8 _{2j}
AFT / Wire Recalls	W8 ₃₁	W8 ₃₂	W8 _{3j}
AFT / Wire Traces	W8 ₄₁	W8 ₄₂	W8 _{4j}
Σ	W8 _{i1}	W8 _{i2}	ΣΣ=1

Table 8.3 – Total Evaluated Price for Post-Payment Activities

Activity	Contract Period	Option Periods	Σ
Cheque Inquiries	F8 ₁₁ · V8 ₁₁ · W8 ₁₁	F8 ₁₂ · V8 ₁₂ · W8 ₁₂	F8 _{1j} · V8 _{1j} · W8 _{1j}
Cheque Stop Payments	F8 ₂₁ · V8 ₂₁ · W8 ₂₁	F8 ₂₂ · V8 ₂₂ · W8 ₂₂	F8 _{2j} · V8 _{2j} · W8 _{2j}
AFT / Wire Recalls	F8 ₃₁ · V8 ₃₁ · W8 ₃₁	F8 ₃₂ · V8 ₃₂ · W8 ₃₂	F8 _{3j} · V8 _{3j} · W8 _{3j}
AFT / Wire Traces	F8 ₄₁ · V8 ₄₁ · W8 ₄₁	F8 ₄₂ · V8 ₄₂ · W8 ₄₂	F8 _{4j} · V8 _{4j} · W8 _{4j}
Σ	F8 _{i1} · V8 _{i1} · W8 _{i1}	F8 _{i2} · V8 _{i2} · W8 _{i2}	TEP _{Item8} =ΣΣ

The results of the Total Evaluated Price for Post-Payment Activities calculated *Table 8.3 – Total Evaluated Price for Post-Payment Activities*, will be the value assigned for Item 8 in the Calculation of Total Evaluated Price, in section 1.0 – Calculation of Total Evaluated Price (TEP).

2.3 Evaluation of Fees for Other Services

2.3.1 Evaluation of Fees for Armoured-Car Transportation

Item 9 - Calculation of Total Evaluated Price for Armoured-Car Transportation

The Total Evaluated Price for Item 9 will be calculated in *Table 9.3 – Total Evaluated Price for Armoured-Car Transportation*, by multiplying the bidder's proposed rates in *Table 9 – Fees per Armoured-Car Transportation Activity*, by the corresponding value estimates provided in *Table 9.1 – Volume Estimates for Armoured-Car Transportation* and the corresponding, pre-determined weighting factor described in *Table 9.2 – Weighting Factors for Armoured-Car Transportation*, assigned by PWGSC prior to RFP release.

$$TEP_{Item,9} = \sum_{i=1}^2 \sum_{j=1}^4 F9_{ij} \cdot V9_{ij} \cdot W9_{ij}$$

$$\text{where, } \sum_{i=1}^2 \sum_{j=1}^4 W9_{ij} = 1$$

Table 9 – Fees (in CAD) per Armoured-Car Transportation Activity

Activity	Contract Period		Option Periods	
	<\$25,000 CAD	≥\$25,000 CAD	<\$25,000 CAD	≥\$25,000 CAD
Armoured Car Cash Pickup	F9 ₁₁ =	F9 ₁₂ =	F9 ₁₃ =	F9 ₁₄ =
Armoured Car Cash Delivery	F9 ₂₁ =	F9 ₂₂ =	F9 ₂₃ =	F9 ₂₄ =

Table 9.1 – Volume Estimates for Armoured-Car Transportation

Activity	Contract Period		Option Periods	
	<\$25,000 CAD	≥\$25,000 CAD	<\$25,000 CAD	≥\$25,000 CAD
Armoured Car Cash Pickup	V9 ₁₁ =50	V9 ₁₂ =50	V9 ₁₃ =30	V9 ₁₄ =30
Armoured Car Cash Delivery	V9 ₂₁ =50	V9 ₂₂ =50	V9 ₂₃ =30	V9 ₂₄ =30

Table 9.2 – Weighting Factors for Armoured-Car Transportation

Activity	Contract Period		Option Periods		Σ
	<\$25,000 CAD	≥\$25,000 CAD	<\$25,000 CAD	≥\$25,000 CAD	
Armoured Car Cash Pickup	W9 ₁₁	W9 ₁₂	W9 ₁₃	W9 ₁₄	W9 _{1j}
Armoured Car Cash Delivery	W9 ₂₁	W9 ₂₂	W9 ₂₃	W9 ₂₄	W9 _{2j}
Σ	W9 _{i1}	W9 _{i2}	W9 _{i3}	W9 _{i4}	ΣΣ=1

Table 9.3 – Total Evaluated Price for Armoured-Car Transportation

Activity	Contract Period		Option Periods		Σ
	<\$25,000 CAD	≥\$25,000 CAD	<\$25,000 CAD	≥\$25,000 CAD	
Armoured Car Cash Pickup	F9 ₁₁ · V9 ₁₁ · W9 ₁₁	F9 ₁₂ · V9 ₁₂ · W9 ₁₂	F9 ₁₃ · V9 ₁₃ · W9 ₁₃	F9 ₁₄ · V9 ₁₄ · W9 ₁₄	F9 _{1j} · V9 _{1j} · W9 _{1j}
Armoured Card Cash Delivery	F9 ₂₁ · V9 ₂₁ · W9 ₂₁	F9 ₂₂ · V9 ₂₂ · W9 ₂₂	F9 ₂₃ · V9 ₂₃ · W9 ₂₃	F9 ₂₄ · V9 ₂₄ · W9 ₂₄	F9 _{2j} · V9 _{2j} · W9 _{2j}
Σ	F9 _{i1} · V9 _{i1} · W9 _{i1}	F9 _{i2} · V9 _{i2} · W9 _{i2}	F9 _{i3} · V9 _{i3} · W9 _{i3}	F9 _{i4} · V9 _{i4} · W9 _{i4}	TEP _{Item9} =ΣΣΣ

The results of the Total Evaluated Price for Armoured-Car Transportation Activities calculated *Table 9.3 – Total Evaluated Price for Armoured-Car Transportation*, will be the value assigned for Item 9 in the Calculation of Total Evaluated Price, in section 1.0 – Calculation of Total Evaluated Price (TEP).

PART 4 – EVALUATION PROCEDURES AND BASIS OF SELECTION

4.1 Evaluation Procedures

Bids will be assessed in accordance with the entire requirement of the bid solicitation including the technical and financial evaluation criteria.

An evaluation team composed of representatives of Canada will evaluate the bids.

4.1.1 Technical Evaluation

4.1.1.1 Joint Venture Experience

- a) Where the Bidder is a joint venture with existing experience as that joint venture, it may submit the experience that it has obtained as that joint venture.

Example: A bidder is a joint venture consisting of members L and O. A bid solicitation requires that the bidder demonstrate experience providing maintenance and help desk services for a period of 24 months to a customer with at least 10,000 users. As a joint venture (consisting of members L and O), the bidder has previously done the work. This bidder can use this experience to meet the requirement. If member L obtained this experience while in a joint venture with a third party N, however, that experience cannot be used because the third party N is not part of the joint venture that is bidding.

- b) A joint venture bidder may rely on the experience of one of its members to meet any given technical criterion of this bid solicitation.

Example: A bidder is a joint venture consisting of members X, Y and Z. If a solicitation requires: (a) that the bidder have 3 years of experience providing maintenance service, and (b) that the bidder have 2 years of experience integrating hardware with complex networks, then each of these two requirements can be met by a different member of the joint venture. However, for a single criterion, such as the requirement for 3 years of experience providing maintenance services, the bidder cannot indicate that each of members X, Y and Z has one year of experience, totaling 3 years. Such a response would be declared non-responsive.

- c) Joint venture members cannot pool their abilities with other joint venture members to satisfy a single technical criterion of this bid solicitation. However, a joint venture member can pool its individual experience with the experience of the joint venture itself. Wherever substantiation of a criterion is required, the Bidder is requested to indicate which joint venture member satisfies the requirement. If the Bidder has not identified which joint venture member satisfies the requirement, the Contracting Authority will provide an opportunity to the Bidder to submit this information during the evaluation period. If the Bidder does not submit this information within the period set by the Contracting Authority, its bid will be declared non-responsive.

Example: A bidder is a joint venture consisting of members A and B. If a bid solicitation requires that the bidder demonstrate experience providing resources for a minimum number of 100 billable days, the bidder may demonstrate that experience by submitting either:

- Contracts all signed by A;
- Contracts all signed by B; or
- Contracts all signed by A and B in joint venture, or
- Contracts signed by A and contracts signed by A and B in joint venture, or
- Contracts signed by B and contracts signed by A and B in joint venture.

that show in total 100 billable days.

- d) Any Bidder with questions regarding the way in which a joint venture bid will be evaluated should raise such questions through the Enquiries process as early as possible during the bid solicitation period.

4.1.1.2 Mandatory Technical Criteria

Refer to Attachment 1 to Part 4.

4.1.1.3 Point Rated Technical Criteria

Refer to Attachment 1 to Part 4. Point-rated technical criteria not addressed will be given a score of zero.

4.1.2 Financial Evaluation

4.1.2.1 For bid evaluation and Contractor selection purposes only, the evaluated price of a bid will be determined in accordance with the Pricing Schedule detailed in Attachment 1 to Part 3.

4.1.2.2 Any estimated level of services specified in the pricing schedule detailed in Attachment 1 to Part 3 is provided for bid evaluated price determination purposes only. It is only an approximation of the requirements and is not to be considered as a contract guarantee.

4.2 Basis of Selection

4.2.1 Lowest Evaluated Price per Point

4.2.1.1 To be declared responsive, a bid must:

- (a) comply with all the requirements of the bid solicitation;
- (b) meet all mandatory evaluation criteria; and
- (c) obtain the required minimum number of points specified in Attachment 1 to Part 4 for the point rated technical criteria.

4.2.1.2 Bids not meeting 4.2.1.1 (a) or (b) or (c) will be declared non-responsive. Neither the responsive bid obtaining the highest number of points nor the one with the lowest evaluated price will necessarily be accepted.

4.2.1.3 The Total evaluated price per point of a responsive bid will be determined by dividing its evaluated price by the overall score it obtained for all the point rated technical criteria detailed in Attachment 1 to Part 4.

4.2.1.4 The responsive bid with the lowest evaluated price per point will be recommended for award of a contract. In the event two or more responsive bids have the same lowest evaluated price per point, the responsive bid that obtained the highest overall score for all the point rated technical criteria detailed in Attachment 1 to Part 4 will be recommended for award of a contract.

ATTACHMENT 1 TO PART 4

TECHNICAL CRITERIA

Mandatory Technical Criteria

The bid must meet the mandatory technical criteria specified below. The Bidder must provide the necessary documentation to support compliance with this requirement.

Bids which fail to meet the mandatory technical criteria will be discarded at this stage without further consideration and the Bidder's proposal will be declared non-responsive. Each mandatory technical criterion should be addressed separately.

Mandatory Technical Criteria (MTC)		
For the purpose of the mandatory technical criteria specified below the experience of the Bidder will be considered.		
The Bidder		
Number	Mandatory Technical Criterion	Bid Preparation Instructions
MTC1	The Bidder must be a member of the Canadian Payments Association (CPA), or have an agreement with a CPA member during the period of the contract and any exercised option and transition periods.	The Bidder should submit proof of its CPA membership or its agreement with a CPA member.
MTC2	The Bidder must be a Large Value Transfer System (LVTS) participant, or have an agreement with an LVTS participant during the period of the contract and any exercised option and transition periods.	The Bidder should submit proof that it is an LVTS participant or has an agreement with an LVTS participant.
MTC3	The Bidder must provide AFT payment coverage to all countries where AFT coverage is mandatory. This includes Australia, Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hong Kong, Hungary, India, Indonesia, Ireland, Israel, Italy, Latvia, Lithuania, Luxembourg, Malaysia, Malta, Mexico, Monaco, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, Romania, Singapore, Slovakia, Slovenia, South Africa, Spain, Sweden, Switzerland, Thailand, Turkey, United Arab Emirates, United Kingdom, and the United States of America.	The Bidder should provide supporting documentation as evidence of this capability or a signed attestation in the form of a letter.
MTC4	The Bidder must provide local currency cheque payment coverage to all countries where local currency cheque coverage is mandatory. This includes Australia, Austria, Belgium, Cyprus, Czech Republic, Denmark, Ecuador, Estonia, Finland, France, Germany, Greece, Hong Kong (China), India, Ireland, Italy, Japan, Luxembourg, Malta, Monaco, Morocco, Netherlands, New Zealand, Norway, Pakistan, Philippines, Portugal, Singapore, Slovenia,	The Bidder should provide supporting documentation as evidence of this capability or a signed attestation in the form of a letter.

	South Africa, Spain, Sri Lanka, Sweden, Switzerland, Thailand, United Arab Emirates, United Kingdom, and the United States of America.	
MTC5	Canada has an obligation to issue socio-economic payments abroad. In support of this requirement, the Bidder must be able to offer payment coverage, in the form of local currency cheque or AFT or CAD / USD cheque payments or wire, to all countries identified in <i>Annex A, Appendix 1 – Required Payment Coverage</i> .	The Bidder should confirm this capability by providing a signed attestation in the form of a letter.

Point Rated Technical Criteria

Bids which meet all the mandatory technical criteria will be evaluated and scored as specified in the table below.

Any bid which does not pass all mandatory requirements or does not receive the minimum number of points on each of the rated technical criteria will be disqualified. Bids which fail to obtain the required minimum number of points specified below will be declared non-responsive. Each point rated technical criterion should be addressed separately.

Point Rated Technical Criteria (RT) and Scores		Required Minimum Number of Points	Maximum Number of Points
RTC1	Program Approach	126	180
RTC2	Experience	105	150
RTC3	Implementation	49	70
RTC4	Service Delivery	42	60
RTC5	Proposed Solution	210	300
Overall Score		532	760

Where identified in the point rated technical criteria listed below, the Bidder's response to point rated evaluation criteria will be evaluated from 0 to 10 based on whether the response addresses the point rated technical evaluation criteria in a complete, logical, practical and applicable fashion.

The rating scheme of 0 to 10 will be assigned to the Bidder's response as follows:

Rating		Description
0=0%	Non-Responsive	The bid response does not address the requirement
1=10%	Not Acceptable	The bid response does not indicate an understanding of the requirement or an approach to meet the requirement.
3=30%	Somewhat Acceptable	The bid response somewhat addresses the requirement; the response somewhat demonstrates an understanding of the requirement.
5=50%	Practically Acceptable	The bid response addresses the requirement; the response is practical, yet not demonstrate complete understanding of the requirement.
7=70%	Meets	The bid response addresses the requirement; the response demonstrates understanding of the requirement; and, there is an acceptable degree of confidence in the Bidder's response.
8=80%	Exceeds	The bid response fully addresses all considerations of the requirement; the response proposed exceeds the requirement; and/or there is a high degree of confidence in the Bidder's response.

10=100%	Strongly Exceeds	The bid response greatly surpasses all considerations of the requirement and includes creative of cost-saving approaches, where applicable; the response proposed strongly surpasses the requirement; and/or there is a very high degree of confidence in the Bidder's response
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Point Rated Technical Criteria (RTC)

For the purpose of the point rated technical criteria specified below the experience of the Bidder and its subcontractors and affiliates will be considered.

RTC1 Program Approach

No	Point Rated	Bid Preparation Instructions	Points
RTC1.1	Project Management Approach	The Bidder should describe its project management approach and its experience in managing requirements as stated in the SOW. Bidders must describe how the methodology would support project planning, coordinating and reporting.	For each element identified below, responses will be weighted based on the rating scheme of 0 to 10 (maximum 50 points). (1) Project management approach (maximum 10 points) (2) Potential to manage the requirement (Maximum 10 points) (3) Methodology to support project planning (maximum 10 points) (4) Methodology to support coordinating (maximum 10 points) (5) Methodology to support reporting (maximum 10 points)
RTC1.2	Breadth of AFT Coverage	Canada desires a Contractor having the widest possible country coverage. The Bidder should provide the total number of non-mandatory countries to which it can offer AFT coverage. Refer to <i>Annex A, Appendix 1 – Required Payment Coverage</i> for a comprehensive list of acceptable countries and their associated tiers.	For each non-mandatory country provided, points will be awarded as follows (maximum 40 points): (1) 1 points per tier I country (2) ½ points per tier II country
RTC1.3	Breadth of Local Currency Cheque Coverage	Canada desires a Contractor having the widest possible country coverage. The Bidder should provide the total number of non-mandatory countries to which it can offer local currency cheque coverage. Refer to <i>Annex A, Appendix 1 – Required Payment Coverage</i> for a comprehensive list of acceptable countries and their associated tiers.	For each non-mandatory country provided, points will be awarded as follows (maximum 40 points): (1) 1 points per tier I country (2) ½ points per tier II country

RTC1.4	Database Location	The Bidder should specify the country in which the database used to store government of Canada transaction data will be maintained.	Maximum 50 points (1) In Canada only = 50 points (2) In the United States only = 35 points (3) In OECD member countries = 20 points (4) In other countries not specified above (please specify) = 5 points
Minimum 126 points of a maximum of 180 points			
RTC2 Experience			
No	Point Rated	Bid Preparation Instructions	Points
RTC2.1	Experience in providing foreign banking services	The Bidder should identify the number of year for which it has provided foreign banking services.	Maximum 26 points (1) ≥ 10 years = 26 points (2) ≥ 6 to ≤ 9 years = 16 points (3) ≥ 3 to ≤ 5 years = 10 points (4) ≥ 0 to ≤ 2 years = 5 points
RTC2.2	Experience delivering comparable foreign banking services	The Bidder should provide descriptions of 3 recent projects (within the last 5 years) which have either been completed or have been ongoing for at least 1 year. The projects referenced should be similar in nature and complexity to the requirements described in <i>Annex A – Statement of Work</i> .	Maximum 39 points 13 points per project to be allocated on the basis of the rating scheme of 0 to 10. If more than three (3) projects are submitted, only the first three (3) will be evaluated, in order of presentation.
RTC2.3	Experience with the number of organizations	The Bidder should specify the number of corporate/business/government customers using its organization's Foreign Banking services.	Maximum 25 points (1) ≥ 6 : 25 points (2) ≥ 3 to ≤ 5 : 15 points (3) ≤ 2 : 5 points
RTC2.4	Experience with types of organizations	The Bidder should specify the entity in its portfolio that best resembles Canada's requirement.	One entity will be awarded points based on its association with one of the following industries (maximum 25 points): (1) Public Administration: 25 points (2) Manufacturing: 15 points (3) Services: 10 points (4) Wholesale Trade: 5 points
RTC2.5	Experience in operations and management	Describe in detail the experience providing operations and management of a large-scale, complex financial network involving government or commercial transaction processing similar in size, complexity and nature to this project.	Responses will be weighted based on the rating scheme of 0 to 10 (maximum 35 points).
Minimum 105 points of a maximum of 150 points			

RTC3 Implementation			
No	Point Rated	Bid Preparation Instructions	Points
RTC3.1	Implementation resources	Explain how many staff resources the Bidder proposed to assign to implementation activities (implementation team). The Bidder should provide an organizational chart of the key positions (titles only) they propose for the management of this requirement and an explanation as to why the proposed organizational structure would be efficient in meeting Canada's needs.	Responses will be weighted based on the rating scheme of 0 to 10 (maximum 30 points).
RTC3.2	Implementation Plan	Provide a detailed project implementation plan that describes the process and timeline for implementing the foreign banking services program, including tasks, milestones, deliverables, reviews and approvals as well as system development, file-exchange testing and volumes testing.	Maximum 40 points (1) Tasks: 10 points (2) Milestones: 5 points (3) Deliverables: 5 points (4) Reviews and approvals: 5 points (5) System Development: 5 points (6) File-exchange testing: 5 points (7) Volumes testing: 5 points
Minimum 49 points of a maximum of 70 points			
RTC4 Service Delivery			
No	Point Rated	Bid Preparation Instructions	Points
RTC4.1	Disaster Recovery	<p>The Bidder should provide its disaster recovery plan ensuring business continuity in the event that the Bidder's ability to provide the required services is affected.</p> <p>The following component are considered essential and information regarding each should be addressed:</p> <ul style="list-style-type: none"> • ability to provide emergency payment services in the same banking day in the event of a disaster • ability to resume regular payment services within 48 hours of the event • orders of succession for escalation • process for notifying Canada when the ability to do business is 	Responses will be weighted based on the rating scheme of 0 to 10 (maximum 35 points).

		compromised.	
RTC4.2	Location of help desk	The Bidder should identify where the help desk will be physically located.	Maximum 15 points (1) Entirely in Canada: 15 points (2) Partially in Canada: 10 points (3) In the United States: 6 points (4) In OECD countries: 4 points (5) In other countries not specified above (please specify): 2 points
RTC4.3	Support help	The Bidder must identify how its desk support help will be provided.	Maximum 10 points (1) Entirely in-house: 10 points (2) Through a 3rd party centre (even if partially, please specify): 5 points
Minimum 42 points of a maximum of 60 points			
RTC5 Proposed Solution			
No	Point Rated	Bid Preparation Instructions	Points
RTC5.1	Categories of Payments	<p>The Bidder should provide a complete and detailed description of its solution's for each of the following categories of payments:</p> <ol style="list-style-type: none"> 1. Small-Value, Recurring CAD-Entitlement Payments, detailed in <i>Annex A – Statement of Work, Section 2.1</i>; 2. Small-Value, Non-Recurring CAD-Entitlement Payments, detailed in <i>Annex A – Statement of Work, Section 2.2</i>; 3. Small-Value, Non-Recurring Foreign-Entitlement Payments, detailed in <i>Annex A – Statement of Work, Section 2.3</i>; 4. Large-Value, Recurring CAD-Entitlement Payments, detailed in <i>Annex A – Statement of Work, Section 2.4</i>; 5. Large-Value, Recurring Foreign-Entitlement Payments, detailed in <i>Annex A – Statement of Work, Section 2.5</i>. <p>For each category, the Bidder should demonstrate how its approach meets Canada's requirements and contributes</p>	<p>Points will be awarded using the rating scheme of 0 to 10, for the solutions themselves and for the clarity and completeness of the descriptions provided to address the elements requested.</p> <p>Maximum 180 points, broken down as follows:</p> <ol style="list-style-type: none"> (1) Maximum 100 points (2) Maximum 20 points (3) Maximum 20 points (4) Maximum 20 points (5) Maximum 20 points

		towards achieving Canada's goals and objectives.	
RTC5.2	CAD, Wire Payments Destined Abroad	<p>The Bidder should provide a complete and detailed description of its solution for CAD, Wire Payments Destined Abroad, detailed in <i>Annex A – Statement of Work, Section 2.6</i>.</p> <p>The Bidder should demonstrate how its approach meets Canada's requirements and contributes towards achieving Canada's goals and objectives.</p>	<p>Maximum 20 points.</p> <p>Points will be awarded using the rating scheme of 0 to 10, for the solutions themselves and for the clarity and completeness of the descriptions provided to address the elements requested.</p>
RTC5.3	Daily Exchange Rate file	<p>The Bidder should provide a complete and detailed description of its solution for a Daily Exchange Rate file, detailed in <i>Annex A – Statement of Work, Section 2.10</i>.</p> <p>The Bidder should demonstrate how its approach meets Canada's requirements and contributes towards achieving Canada's goals and objectives.</p>	<p>Maximum 20 points.</p> <p>Points will be awarded using the rating scheme of 0 to 10, for the solutions themselves and for the clarity and completeness of the descriptions provided to address the elements requested.</p>
RTC5.4	Payment Files Between the RG and the Contractor	<p>The Bidder should provide a complete and detailed description of its solution for payment files between the RG and the Contractor, detailed in <i>Annex A – Statement of Work, Sections 2.11 & 2.12</i>.</p> <p>The Bidder should demonstrate how its approach meets Canada's requirements and contributes towards achieving Canada's goals and objectives.</p>	<p>Maximum 20 points.</p> <p>Points will be awarded using the rating scheme of 0 to 10, for the solutions themselves and for the clarity and completeness of the descriptions provided to address the elements requested.</p>
RTC5.5	Cheque Printing and Inserting	<p>The Bidder should provide a complete and detailed description of its solution for cheque printing and inserting, detailed in <i>Annex A – Statement of Work, Section 2.13</i>.</p> <p>The Bidder should demonstrate how its approach meets Canada's requirements and contributes towards achieving Canada's goals and objectives.</p>	<p>Maximum 20 points.</p> <p>Points will be awarded using the rating scheme of 0 to 10, for the solutions themselves and for the clarity and completeness of the descriptions provided to address the elements requested.</p>

Solicitation No. - N° de l'invitation
EN891-161475/B
 Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.

 File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
 CCC No./N° CCC - FMS No./N° VME

RTC5.6	Post-Payment Activities	<p>The Bidder should provide a complete and detailed description of its solution for post-payment activities, detailed in <i>Annex A – Statement of Work, Section 2.17</i>.</p> <p>The Bidder should demonstrate how its approach meets Canada's requirements and contributes towards achieving Canada's goals and objectives.</p>	<p>Maximum 20 points.</p> <p>Points will be awarded using the rating scheme of 0 to 10, for the solutions themselves and for the clarity and completeness of the descriptions provided to address the elements requested.</p>
RTC5.7	Miscellaneous Receipts and Deposits	<p>The Bidder should provide a complete and detailed description of its solution for miscellaneous receipts and deposits, detailed in <i>Annex A – Statement of Work, Section 2.20</i>.</p> <p>The Bidder should demonstrate how its approach meets Canada's requirements and contributes towards achieving Canada's goals and objectives.</p>	<p>Maximum 20 points.</p> <p>Points will be awarded using the rating scheme of 0 to 10, for the solutions themselves and for the clarity and completeness of the descriptions provided to address the elements requested.</p>
Minimum 210 points of a maximum of 300 points			
Total: Minimum of 532 points of a maximum of 760 points			

PART 5 – CERTIFICATIONS AND ADDITIONAL INFORMATION

Bidders must provide the required certifications and additional information to be awarded a contract.

The certifications provided by bidders to Canada are subject to verification by Canada at all times. Unless specified otherwise, Canada will declare a bid non-responsive, or will declare a contractor in default if any certification made by the Bidder is found to be untrue, whether made knowingly or unknowingly, during the bid evaluation period or during the contract period.

The Contracting Authority will have the right to ask for additional information to verify the Bidder's certifications. Failure to comply and to cooperate with any request or requirement imposed by the Contracting Authority will render the bid non-responsive or constitute a default under the Contract.

5.1 Certifications and Additional Information Required with the Bid

Bidders must submit the following duly completed certifications as part of their bid.

5.1.1 Integrity Provisions - Declaration of Convicted Offences

In accordance with the [Ineligibility and Suspension Policy](http://www.tpsgc-pwgsc.gc.ca/ci-if/politique-policy-eng.html) (<http://www.tpsgc-pwgsc.gc.ca/ci-if/politique-policy-eng.html>), the Bidder must provide with its bid the required documentation, as applicable, to be given further consideration in the procurement process.

5.2 Certifications and Information Required Precedent to Contract Award

The required certifications and additional information below should be submitted with the bid but may be submitted afterwards. If the required certifications and additional information are not submitted with the bid, the Contracting Authority will inform the Bidder of a time frame within which they must be submitted by the Bidder. Failure to provide the required certifications and additional information within the time frame specified will render the bid non-responsive.

5.2.1 Integrity Provisions – Required Documentation

In accordance with the [Ineligibility and Suspension Policy](http://www.tpsgc-pwgsc.gc.ca/ci-if/politique-policy-eng.html) (<http://www.tpsgc-pwgsc.gc.ca/ci-if/politique-policy-eng.html>), the Bidder must provide the required documentation, as applicable, to be given further consideration in the procurement process.

5.2.2 Federal Contractors Program for Employment Equity - Bid Certification

By submitting a bid, the Bidder certifies that the Bidder, and any of the Bidder's members if the Bidder is a Joint Venture, is not named on the Federal Contractors Program (FCP) for employment equity "FCP Limited Eligibility to Bid" list available at the bottom of the page of the [Employment and Social Development Canada \(ESDC\) - Labour's](http://www.esdc.gc.ca/en/jobs/workplace/humanrights/employmentequity/federalcontractorprogram.page?&_ga=1.229006812.1158694905.1413548969#afed) website (http://www.esdc.gc.ca/en/jobs/workplace/humanrights/employmentequity/federalcontractorprogram.page?&_ga=1.229006812.1158694905.1413548969#afed).

Canada will have the right to declare a bid non-responsive if the Bidder, or any member of the Bidder if the Bidder is a Joint Venture, appears on the "FCP Limited Eligibility to Bid" list at the time of contract award.

PART 6 – SECURITY, FINANCIAL AND OTHER REQUIREMENTS

6.1 Security Requirement

6.1.1 Before award of a contract, the following conditions must be met:

- a. the Bidder must hold a valid organization security clearance as indicated in Part 7 - Resulting Contract Clauses;
- b. the Bidder's proposed individuals requiring access to classified or protected information, assets or sensitive work sites must meet the security requirement as indicated in Part 7 - Resulting Contract Clauses;
- c. the Bidder must provide the name of all individuals who will require access to classified or protected information, assets or sensitive work sites;
- d. the Bidder's proposed location of work performance and document safeguarding must meet the security requirements as indicated in Part 7- Resulting Contract Clauses; and
- e. the Bidder must provide the address of each proposed site or premise of work performance and document safeguarding as follows:

Address:

Street Number / Street Name, Unit / Suite / Apartment Number
City, Province, Territory / State
Postal Code / Zip Code
Country

If the information is not provided in or with the bid, the Contracting Authority will so inform the Bidder and provide the Bidder with a time frame within which to meet the requirement. Failure to comply with the request of the Contracting Authority and meet the requirement within that time period will render the bid non-responsive.

6.1.2 Bidders are reminded to obtain the required security clearance promptly. Any delay in the award of a contract to allow the successful Bidder to obtain the required clearance will be at the entire discretion of the Contracting Authority.

6.1.3 For additional information on security requirements, Bidders should refer to the [Industrial Security Program \(ISP\)](http://ssi-iss.tpsgc-pwgsc.gc.ca/index-eng.html) of Public Works and Government Services Canada (<http://ssi-iss.tpsgc-pwgsc.gc.ca/index-eng.html>) website.

6.2 Financial Capability

SACC Manual clause A9033T (2012-07-16) Financial Capability

Solicitation No. - N° de l'invitation
EN891-161475/B
Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.
File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
CCC No./N° CCC - FMS No./N° VME

PART 7 – RESULTING CONTRACT CLAUSES

The following clauses and conditions apply to and form part of any contract resulting from the bid solicitation.

7.1 Statement of Work

The Contractor must perform the Work in accordance with the Statement of Work in Annex A, and the Contractor's technical bid entitled _____, dated _____.

7.1.1 Destination of Services

Public Works and Government Services Canada
Accounting, Banking and Compensation Branch
Banking Arrangements Directorate
Phase III, Place du Portage
11 Laurier Street
Gatineau, Quebec K1A 0S5
Canada

7.1.2 Optional Services

The Contractor grants to Canada the irrevocable option to acquire the services described at Annex A of the Contract under the same conditions and at the prices and/or rates stated in the Contract. The option may only be exercised by the Contracting Authority and will be evidenced, for administrative purposes only, through a contract amendment.

The Contracting Authority may exercise the option at any time before the expiry of the Contract by sending a written notice to the Contractor.

7.2 Standard Clauses and Conditions

All clauses and conditions identified in the Contract by number, date and title are set out in the [Standard Acquisition Clauses and Conditions Manual](https://buyandsell.gc.ca/policy-and-guidelines/standard-acquisition-clauses-and-conditions-manual) (<https://buyandsell.gc.ca/policy-and-guidelines/standard-acquisition-clauses-and-conditions-manual>) issued by Public Works and Government Services Canada.

7.2.1 General Conditions

2035 (2016-04-04), General Conditions - Higher Complexity - Services, apply to and form part of the Contract.

7.2.2 Supplemental General Conditions

4008 (2008-12-12), Personal Information, apply to and form part of the Contract.

7.2.3 SACC Manual Clauses

K3002C (2008-05-12) Contractor to own IP: No explicit License Rights for Canada
K3030C (2010-01-11), License to Material Subject to Copyright

7.3 Security Requirement

7.3.1 The following security requirement (SRCL and related clauses provided by the [Industrial Security Program \(ISP\)](#)) apply and form part of the Contract:

1. The Contractor/Offeror must, at all times during the performance of the Contract/Standing Offer, hold a valid Designated Organization Screening (DOS) with approved, Document Safeguarding at the level of PROTECTED B, issued by the Canadian Industrial Security Directorate (CISD), Public Services and Procurement Canada (PSPC).
2. The Contractor/Offeror personnel requiring access to PROTECTED information, assets or work site(s) must EACH hold a valid RELIABILITY STATUS, granted or approved by the Canadian Industrial Security Directorate (CISD), Public Services and Procurement Canada (PSPC).
3. The Contractor MUST NOT utilize its Information Technology systems to electronically process, produce or store PROTECTED information until the CISD/PWGSC has issued written approval. After approval has been granted or approved, these tasks may be performed at the level of PROTECTED B. (including an IT Link at the level of B).
4. Subcontracts which contain security requirements are NOT to be awarded without the prior written permission of CISD/PSPC.
5. The Contractor/Offeror must comply with the provisions of the:
 - (a) Security Requirements Check List and security guide (if applicable), attached at Annex C;
 - (b) Industrial Security Manual (Latest Edition).

7.3.2 Contractor's Site or Premises Requiring Safeguarding Measures

7.3.2.1 Where safeguarding measures are required in the performance of the Work, the Contractor must diligently maintain up-to-date the information related to the Contractor's and proposed individuals' sites or premises for the following addresses:

Address:
Street Number / Street Name, Unit / Suite / Apartment Number
City, Province, Territory / State
Postal Code / Zip Code
Country

7.3.2.2 The Company Security Officer (CSO) must ensure through the [Industrial Security Program \(ISP\)](#) that the Contractor and proposed individuals hold a valid security clearance at the required level.

7.4 Term of Contract

7.4.1 Period of the Contract

The period of the Contract is five years from the date of Contract award.

7.4.2 Option to Extend the Contract

The Contractor grants to Canada the irrevocable option to extend the term of the Contract by up to three additional one-year periods under the same conditions. The Contractor agrees that, during the extended period of the Contract, it will be paid in accordance with the applicable provisions as set out in the Basis of Payment.

Solicitation No. - N° de l'invitation
EN891-161475/B
Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.
File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
CCC No./N° CCC - FMS No./N° VME

Canada may exercise this option at any time by sending a written notice to the Contractor at least 30 calendar days before the expiry date of the Contract. The option may only be exercised by the Contracting Authority, and will be evidenced for administrative purposes only, through a contract amendment.

7.4.3 Option to Extend - Transition Period

The Contractor acknowledges that the nature of the services provided under the Contract requires continuity and that a transition period may be required at the end of the Contract. The Contractor agrees that Canada may, at its discretion, extend the Contract by a period of one year under the same conditions to ensure the required transition. The Contractor agrees that, during the extended period of the Contract, it will be paid in accordance with the applicable provisions as set out in the Basis of Payment.

The Contracting Authority will advise the Contractor of the extension by sending a written notice to the Contractor at least 30 calendar days before the contract expiry date. The extension will be evidenced for administrative purposes only, through a contract amendment.

7.4.4 Comprehensive Land Claims Agreements (CLCAs)

The Contract is not to be used for deliveries within a Comprehensive Land Claims Settlement Area (CLCSA). All requirements for delivery within a CLCSA are to be processed individually.

7.5 Authorities

7.5.1 Contracting Authority

The Contracting Authority for the Contract is:

Roxane Baker
Supply Specialist
Public Works and Government Services Canada
Acquisitions Branch
Professional Services Procurement Directorate
Place du Portage, Phase III, 10C1
11 Laurier Street
Gatineau, Quebec K1A 0S5

Telephone: (873) 469-4960
Facsimile: (819) 956-2675
E-mail address: roxane.baker@tpsgc-pwgsc.gc.ca

The Contracting Authority is responsible for the management of the Contract and any changes to the Contract must be authorized in writing by the Contracting Authority. The Contractor must not perform work in excess of or outside the scope of the Contract based on verbal or written requests or instructions from anybody other than the Contracting Authority.

7.5.2 Project Authority

The Project Authority for the Contract will be identified in the Contract.

The Project Authority is the representative of the department or agency for whom the Work is being carried out under the Contract and is responsible for all matters concerning the technical content of the Work under the Contract. Technical matters may be discussed with the Project Authority; however, the

Project Authority has no authority to authorize changes to the scope of the Work. Changes to the scope of the Work can only be made through a contract amendment issued by the Contracting Authority.

7.5.3 Contractor's Representative

The Contractor's Representative will be identified in the Contract.

7.6 Payment

7.6.1 Basis of Payment

7.6.1.1 Limitation of Expenditures

For the Work described in the Statement of Work in Annex A:

The Contractor will be reimbursed for the costs reasonably and properly incurred in the performance of the Work, as determined in accordance with the Basis of Payment in Annex B, to a limitation of expenditure of \$_____. Customs duty are included and Applicable Taxes are extra.

7.6.2 Canada's Total Liability

- A. For the Work described in the Statement of Work in Annex A, Canada's total liability to the Contractor under the Contract must not exceed \$ _____. Customs duties are included, and Applicable Taxes are extra.
- B. No increase in the total liability of Canada or in the price of the Work resulting from any design changes, modifications or interpretations of the Work, will be authorized or paid to the Contractor unless these design changes, modifications or interpretations have been approved, in writing, by the Contracting Authority before their incorporation into the Work. The Contractor must not perform any work or provide any service that would result in Canada's total liability being exceeded before obtaining the written approval of the Contracting Authority. The Contractor must notify the Contracting Authority in writing as to the adequacy of this sum:
1. when it is 75 percent committed, or
 2. four (4) months before the Contract expiry date, or
 3. As soon as the Contractor considers that the contract funds provided are inadequate for the completion of the Work,
- whichever comes first.
- C. If the notification is for inadequate contract funds, the Contractor must provide to the Contracting Authority a written estimate for the additional funds required. Provision of such information by the Contractor does not increase Canada's liability.

7.6.3 Method of Payment

H1008C (2008-05-12), Monthly payment

7.6.4 SACC Manual Clauses

A9117C (2007-11-30), T1204 – Direct Request by Customer Department

7.6.5 Discretionary Audit

C0705C (2010-01-11), Discretionary Audit

7.7 Invoicing Instructions

The Contractor must submit invoices in accordance with the section entitled "Invoice Submission" of the general conditions. Invoices cannot be submitted until all work identified in the invoice is completed.

Each invoice must be supported by:

- (a) a copy of the release document and any other documents as specified in the Contract; and
- (b) a copy of the invoices, receipts, vouchers for all direct expenses.

Invoices must be distributed as follows:

- (a) The original and one (1) copy must be forwarded to the address shown on page 1 of the Contract for certification and payment.
- (b) One (1) copy must be forwarded to the Contracting Authority identified under the section entitled "Authorities" of the Contract.

7.8 Certifications and Additional Information

7.8.1 Compliance

Unless specified otherwise, the continuous compliance with the certifications provided by the Contractor in its bid and the ongoing cooperation in providing additional information are conditions of the Contract. Certifications are subject to verification by Canada during the entire period of the Contract. If the Contractor does not comply with any certification, fails to provide the additional information, or if it is determined that any certification made by the Contractor in its bid is untrue, whether made knowingly or unknowingly, Canada has the right, pursuant to the default provision of the Contract, to terminate the Contract for default.

7.9 Applicable Laws

The Contract must be interpreted and governed, and the relations between the parties determined, by the laws in force in Ontario.

7.10 Priority of Documents

If there is a discrepancy between the wording of any documents that appear on the list, the wording of the document that first appears on the list has priority over the wording of any document that subsequently appears on the list.

- (a) the Articles of Agreement;
- (b) the supplemental general conditions 4008 (2008-12-12), Personal Information;
- (c) the general conditions 2035 (2016-04-04), General Conditions - Higher Complexity - Services;
- (d) Annex A, Statement of Work;
- (e) Annex B, Basis of Payment;
- (f) Annex C, Security Requirements Check List; and
- (g) the Contractor's bid dated _____.

7.11 Insurance

SACC Manual clause G1005C (2016-01-28), Insurance

Solicitation No. - N° de l'invitation
EN891-161475/B
Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.

File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
CCC No./N° CCC - FMS No./N° VME

7.12 Protection of Information

Without limiting the generality of s. 22 of General Conditions 2035,

- a) The Contractor may only disclose information to employees or sub contractors with a need to know the information to perform the Contract and advise them of the Contractor's obligations with respect to the information.
- b) Canada may require that any employee or sub contractor who will be given access to the information enter into a non-disclosure agreement.

7.13 Compliance with Laws for Foreign Currency Bank Notes

- 1) Canada and the Contractor must at all times comply with all laws and regulations applicable to such party ("Applicable Law") including without limitation economic sanctions, anti-terrorism, and anti-money laundering laws and regulations. Both parties recognize that the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (S.C. 2000, c. 17) ("PCMLTF"). Subsection 9.4(2) of the PCMLTF provides that "No person or entity shall enter into a correspondent banking relationship with a shell bank as defined in the regulations.
- 2) Canada may use the services provided by the Contractor under this Contract, but Canada may not allow any third party to use such services.
- 3) Canada acknowledges they will only purchase bank notes from the Contractor.

Solicitation No. - N° de l'invitation
EN891-161475/B
Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.
File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
CCC No./N° CCC - FMS No./N° VME

ANNEX A STATEMENT OF WORK

(See attached)

ANNEX B BASIS OF PAYMENT

The following prices, fees and rates include any and all costs required to satisfy the requirements of the contract. Any services not explicitly identified in the Contractor's bid that are required to satisfy the requirements of the contract are included in such prices, fees and rates and must be provided to Canada at no additional cost.

1.0 Period of Service

1.1 Contract Period (Year 1 to Year 5)

During the period of the Contract, the Contractor will be paid the firm, all-inclusive fees and (or) rates and (or) other prices as specified below, for Work performed in accordance with the Contract and the Statement of Work in Annex "A". Customs duties are included.

1.2 Option to Extend the Term of the Contract (Year 6 to Year 8)

This section is only applicable if the option to extend the Contract is exercised by Canada.

During the option periods of the Contract, the Contractor will be paid the firm, all-inclusive fees and (or) rates and (or) other prices as specified below, for Work performed in accordance with the Contract and the Statement of Work in Annex "A". Customs duties are included, and Goods and Services Tax or Harmonized Sales Tax (GST/HST) is extra, if applicable.

1.3 Transition Period

For any required transition period as per Article 4.3 Option to Extend - Transition Period of the Contract, the Contractor must provide the same level of services on a reduced-volume basis and at the same prices, rates and fees as contained in the last year of the contract.

2.0 Prices, Fees and Rates

2.1 Markup Rates Applied on Currency Conversion

Unique markup rates are provided for major currencies, including USD, EUR, BPS, AUD, CHF, JPY, and NZD. A common markup rate is provided for exotic currencies, which includes all other currencies, not identified above.

2.1.1 Markup Rates Applied to RG Payments

For each payment issued by the Contractor, the Contractor will be paid a firm, all-inclusive markup (net of returns), added to the wholesale rate applied during the payment's currency conversion, based on the following markup rates for the initial five (5) year contract period and the subsequent three (3), one (1) year option periods:

Table 1 – Markup Rates (in BPS) for Canadian-Entitlement Cheque, AFT and Wire Payments

Currency	Contract Period			Option Periods		
	Cheque	AFT	Wire	Cheque	AFT	Wire
USD						
EUR						
GBP						

Solicitation No. - N° de l'invitation
EN891-161475/B
 Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.

 File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
 CCC No./N° CCC - FMS No./N° VME

AUD						
CHF						
JPY						
NZD						
Exotic						

Table 2 – Markup Rates (in BPS) for All Foreign-Entitlement Small & Large-Value Payments

Currency	Contract Period		Option Periods	
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD
USD				
EUR				
GBP				
AUD				
CHF				
JPY				
NZD				
Exotic				

2.1.2 Markup Rates Applied to RG Receipts

For each remittance received by the Contractor, the Contractor will be paid a firm, all-inclusive markup (net of returns), added to the wholesale rate applied during the remittance's currency conversion, based on the following markup rates for the initial five (5) year contract period and the subsequent three (3) one (1) year option periods:

Table 3 –Markup Rates (in BPS) for Cheque Receipts

Currency	Contract Period	Option Periods
USD		
EUR		
GBP		
AUD		
CHF		
JPY		
NZD		
Exotic		

Table 4 –Markup Rates (in BPS) for Wire Receipts

Currency	Contract Period	Option Periods
USD		
EUR		
GBP		
AUD		
CHF		
JPY		
NZD		
Exotic		

2.1.3 Markup Rates Applied to Other Foreign-Currency Services

For other foreign currency services provided by the Contractor, the Contractor will be paid a firm, all-inclusive markup (net of returns), added to the wholesale rate applied during currency conversion, based on the following markup rates for the initial five (5) year contract period and the subsequent three (3) one (1) year option periods:

Table 5 – Markup Rates (in BPS) for Foreign-Currency-Banknote Orders

Currency	Contract Period		Option Periods	
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD
USD				
EUR				
GBP				
AUD				
CHF				
JPY				
NZD				
Exotic				

Table 6 – Markup Rates (in BPS) for Foreign-Currency-Banknote Deposits

Currency	Contract Period		Option Periods	
	<\$100,000 CAD	≥\$100,000 CAD	<\$100,000 CAD	≥\$100,000 CAD
USD				
EUR				
GBP				
AUD				
CHF				
JPY				
NZD				
Exotic				

2.2 Transactions Fees

2.2.1 Fees for Wires

For incoming and outgoing wire services provided by the Contractor, the Contractor will be paid a firm, all-inclusive fee per transaction performed, based on the following rates for the initial five (5) year contract period and the subsequent three (3) one (1) year option periods:

Table 7 – Fees (in \$) per Wire Transaction

Transaction	Contract Period	Option Periods
Incoming Wire		
Outgoing Wire		

2.2.2 Fees for Post-Payment Activities

For post-payment activities provided by the Contractor, the Contractor will be paid a firm, all-inclusive fee per activity performed, based on the following rates for the initial five (5) year contract period and the subsequent three (3) one (1) year option periods:

Table 8 – Fees (in \$) per Post-Payment Activity

Activity	Contract Period	Option Periods
Cheque Inquiries		
Cheque Stop Payments		
AFT / Wire Recalls		
AFT / Wire Traces		

2.2.3 Fees for Postage

For cheque payments issued by the Contractor, the Contractor will be paid a firm, all-inclusive fee per cheque issued, based on the amount it would cost the RG to buy the cheque forms and envelopes and to mail these items. For the period between January 12, 2016 and January 11, 2017, the following postage fees were applicable per cheque:

U.S. / Domestic	\$0.9161*
International	\$1.2461*

***These fees will be adjusted by the RG each year to reflect changes to postage fees, which the RG would face if it were to mail these items.**

2.3 Fees for Other Services

2.3.1 Fees for Armoured-Car Transportation

For the transportation of foreign currency by the Contractor, the Contractor will be paid a firm, all-inclusive fee per activity performed, based on the following rates for the initial five (5) year contract period and the subsequent three (3) one (1) year option periods:

Table 8 – Fees (in \$) per Armoured-Car Transportation Activity

Activity	Contract Period		Option Periods	
	<\$25,000 CAD	≥\$25,000 CAD	<\$25,000 CAD	≥\$25,000 CAD
Armoured Car Cash Pickup				
Armoured Card Cash Delivery				

3.0 Float Interest and SPS Differences on Return Payments

The responsibility and calculation for float interest is determined as per *Annex A, section 2.2.1 – Settlement*.

The responsibility and calculation for SPS differences on returned payments is determined as per *Annex A, sections 2.7 AFT Payment Process, 2.8 Cheque Payment Process, 2.9 Foreign Currency Wire Payment Process*.


Solicitation No. - N° de l'invitation
EN891-161475/B
Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.
File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
CCC No./N° CCC - FMS No./N° VME

ANNEX C SECURITY REQUIREMENTS CHECK LIST

RECEIVED
FEB 29 2016

 **Government of Canada** **Gouvernement du Canada**

Contract Number / Numéro du contrat
EN89161475

Security Classification / Classification de sécurité
UNCLASSIFIED

SECURITY REQUIREMENTS CHECK LIST (SRCL)
LISTE DE VÉRIFICATION DES EXIGENCES RELATIVES À LA SÉCURITÉ (LVERS)

1. Originating Government Department or Organization / Ministère ou organisme gouvernemental d'origine Public Works and Government Services Canada		2. Branch or Directorate / Direction générale ou Direction ABCB	
3. a) Subcontract Number / Numéro du contrat de sous-traitance		3. b) Name and Address of Subcontractor / Nom et adresse du sous-traitant	
4. Brief Description of Work / Brève description du travail The provision of foreign banking services for the Government of Canada, including (1) the issuance of foreign-destined / denominated cheques, wires, and direct deposits, and (2) the collection / settlement of foreign-denominated cheque and wire receipts.			
5. a) Will the supplier require access to Controlled Goods? Le fournisseur aura-t-il accès à des marchandises contrôlées?		<input checked="" type="checkbox"/> No Non	<input type="checkbox"/> Yes Oui
5. b) Will the supplier require access to unclassified military technical data subject to the provisions of the Technical Data Control Regulations? Le fournisseur aura-t-il accès à des données techniques militaires non classifiées qui sont assujetties aux dispositions du Règlement sur le contrôle des données techniques?		<input checked="" type="checkbox"/> No Non	<input type="checkbox"/> Yes Oui
6. Indicate the type of access required / Indiquer le type d'accès requis			
6. a) Will the supplier and its employees require access to PROTECTED and/or CLASSIFIED information or assets? Le fournisseur ainsi que les employés auront-ils accès à des renseignements ou à des biens PROTÉGÉS et/ou CLASSIFIÉS? (Specify the level of access using the chart in Question 7. c) (Préciser le niveau d'accès en utilisant le tableau qui se trouve à la question 7. c)		<input type="checkbox"/> No Non	<input checked="" type="checkbox"/> Yes Oui
6. b) Will the supplier and its employees (e.g. cleaners, maintenance personnel) require access to restricted access areas? No access to PROTECTED and/or CLASSIFIED information or assets is permitted. Le fournisseur et ses employés (p. ex. nettoyeurs, personnel d'entretien) auront-ils accès à des zones d'accès restreintes? L'accès à des renseignements ou à des biens PROTÉGÉS et/ou CLASSIFIÉS n'est pas autorisé.		<input checked="" type="checkbox"/> No Non	<input type="checkbox"/> Yes Oui
6. c) Is this a commercial courier or delivery requirement with no overnight storage? S'agit-il d'un contrat de messagerie ou de livraison commerciale sans entreposage de nuit?		<input checked="" type="checkbox"/> No Non	<input type="checkbox"/> Yes Oui
7. a) Indicate the type of information that the supplier will be required to access / Indiquer le type d'information auquel le fournisseur devra avoir accès			
Canada <input checked="" type="checkbox"/>		NATO / OTAN <input type="checkbox"/>	Foreign / Étranger <input type="checkbox"/>
7. b) Release restrictions / Restrictions relatives à la diffusion			
No release restrictions Aucune restriction relative à la diffusion <input checked="" type="checkbox"/>		All NATO countries Tous les pays de l'OTAN <input type="checkbox"/>	No release restrictions Aucune restriction relative à la diffusion <input type="checkbox"/>
Not releasable À ne pas diffuser <input type="checkbox"/>			
Restricted to: / Limité à: <input type="checkbox"/>		Restricted to: / Limité à: <input type="checkbox"/>	Restricted to: / Limité à: <input type="checkbox"/>
Specify country(ies): / Préciser le(s) pays:		Specify country(ies): / Préciser le(s) pays:	Specify country(ies): / Préciser le(s) pays:
7. c) Level of information / Niveau d'information			
PROTECTED A PROTÉGÉ A <input type="checkbox"/>	NATO UNCLASSIFIED NATO NON CLASSIFIÉ <input type="checkbox"/>	PROTECTED A PROTÉGÉ A <input type="checkbox"/>	
PROTECTED B PROTÉGÉ B <input checked="" type="checkbox"/>	NATO RESTRICTED NATO DIFFUSION RESTREINTE <input type="checkbox"/>	PROTECTED B PROTÉGÉ B <input type="checkbox"/>	
PROTECTED C PROTÉGÉ C <input type="checkbox"/>	NATO CONFIDENTIAL NATO CONFIDENTIEL <input type="checkbox"/>	PROTECTED C PROTÉGÉ C <input type="checkbox"/>	
CONFIDENTIAL CONFIDENTIEL <input type="checkbox"/>	NATO SECRET NATO SECRET <input type="checkbox"/>	CONFIDENTIAL CONFIDENTIEL <input type="checkbox"/>	
SECRET SECRET <input type="checkbox"/>	COSMIC TOP SECRET COSMIC TRÈS SECRET <input type="checkbox"/>	SECRET SECRET <input type="checkbox"/>	
TOP SECRET TRÈS SECRET <input type="checkbox"/>		TOP SECRET TRÈS SECRET <input type="checkbox"/>	
TOP SECRET (SIGINT) TRÈS SECRET (SIGINT) <input type="checkbox"/>		TOP SECRET (SIGINT) TRÈS SECRET (SIGINT) <input type="checkbox"/>	

TBS/SCT 350-103(2004/12)

Security Classification / Classification de sécurité
UNCLASSIFIED

Canada

Solicitation No. - N° de l'invitation
EN891-161475/B
Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.
File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
411zg
CCC No./N° CCC - FMS No./N° VME



Government
of Canada

Gouvernement
du Canada

Contract Number / Numéro du contrat

EN89161475

Security Classification / Classification de sécurité
UNCLASSIFIED

(continued) (suite)

8. Will the supplier require access to PROTECTED and/or CLASSIFIED COMSEC information or assets?
Le fournisseur aura-t-il accès à des renseignements ou à des biens COMSEC désignés PROTÉGÉS et/ou CLASSIFIÉS? ☒ No ☐ Yes
Non Oui
If Yes, indicate the level of sensitivity:
Dans l'affirmative, indiquer le niveau de sensibilité :

9. Will the supplier require access to extremely sensitive INFOSEC information or assets?
Le fournisseur aura-t-il accès à des renseignements ou à des biens INFOSEC de nature extrêmement délicate? ☒ No ☐ Yes
Non Oui

Short Title(s) of material / Titre(s) abrégé(s) du matériel :
Document Number / Numéro du document :

10. a) Personnel security screening level required / Niveau de contrôle de la sécurité du personnel requis

- | | | | |
|---|---|---|--|
| <input checked="" type="checkbox"/> RELIABILITY STATUS
COTE DE FIABILITÉ | <input type="checkbox"/> CONFIDENTIAL
CONFIDENTIEL | <input type="checkbox"/> SECRET
SECRET | <input type="checkbox"/> TOP SECRET
TRÈS SECRET |
| <input type="checkbox"/> TOP SECRET - SIGINT
TRÈS SECRET - SIGINT | <input type="checkbox"/> NATO CONFIDENTIAL
NATO CONFIDENTIEL | <input type="checkbox"/> NATO SECRET
NATO SECRET | <input type="checkbox"/> COSMIC TOP SECRET
COSMIC TRÈS SECRET |
| <input type="checkbox"/> SITE ACCESS
ACCÈS AUX EMPLACEMENTS | | | |

Special comments:

Commentaires spéciaux :

NOTE: If multiple levels of screening are identified, a Security Classification Guide must be provided.

REMARQUE : Si plusieurs niveaux de contrôle de sécurité sont requis, un guide de classification de la sécurité doit être fourni.

10. b) May unscreened personnel be used for portions of the work?
Du personnel sans autorisation sécuritaire peut-il se voir confier des parties du travail? ☒ No ☐ Yes
Non Oui
If Yes, will unscreened personnel be escorted?
Dans l'affirmative, le personnel en question sera-t-il escorté? ☒ No ☐ Yes
Non Oui

INFORMATION / ASSETS / RENSEIGNEMENTS / BIENS

11. a) Will the supplier be required to receive and store PROTECTED and/or CLASSIFIED information or assets on its site or premises?
Le fournisseur sera-t-il tenu de recevoir et d'entreposer sur place des renseignements ou des biens PROTÉGÉS et/ou CLASSIFIÉS? ☐ No ☒ Yes
Non Oui

11. b) Will the supplier be required to safeguard COMSEC information or assets?
Le fournisseur sera-t-il tenu de protéger des renseignements ou des biens COMSEC? ☒ No ☐ Yes
Non Oui

PRODUCTION

11. c) Will the production (manufacture, and/or repair and/or modification) of PROTECTED and/or CLASSIFIED material or equipment occur at the supplier's site or premises?
Les installations du fournisseur serviront-elles à la production (fabrication et/ou réparation et/ou modification) de matériel PROTÉGÉ et/ou CLASSIFIÉ? ☒ No ☐ Yes
Non Oui

INFORMATION TECHNOLOGY (IT) MEDIA / SUPPORT RELATIF À LA TECHNOLOGIE DE L'INFORMATION (TI)

11. d) Will the supplier be required to use its IT systems to electronically process, produce or store PROTECTED and/or CLASSIFIED information or data?
Le fournisseur sera-t-il tenu d'utiliser ses propres systèmes informatiques pour traiter, produire ou stocker électroniquement des renseignements ou des données PROTÉGÉS et/ou CLASSIFIÉS? ☐ No ☒ Yes
Non Oui

11. e) Will there be an electronic link between the supplier's IT systems and the government department or agency?
Disposera-t-on d'un lien électronique entre le système informatique du fournisseur et celui du ministère ou de l'agence gouvernementale? ☐ No ☒ Yes
Non Oui

TBS/SCT 350-103(2004/12)

Security Classification / Classification de sécurité
UNCLASSIFIED

Canada

Solicitation No. - N° de l'invitation
EN891-161475/B
Client Ref. No. - N° de réf. du client
EN891-161475

Amd. No. - N° de la modif.
File No. - N° du dossier
EN891-161475

Buyer ID - Id de l'acheteur
423zg
CCC No./N° CCC - FMS No./N° VME



Government of Canada
Gouvernement du Canada

Contract Number / Numéro du contrat

EN89161475

Security Classification / Classification de sécurité
UNCLASSIFIED

(continued) (suite)

For users completing the form **manually** use the summary chart below to indicate the category(ies) and level(s) of safeguarding required at the supplier's site(s) or premises.
Les utilisateurs qui remplissent le formulaire **manuellement** doivent utiliser le tableau récapitulatif ci-dessous pour indiquer, pour chaque catégorie, les niveaux de sauvegarde requis aux installations du fournisseur.

For users completing the form **online** (via the Internet), the summary chart is automatically populated by your responses to previous questions.
Dans le cas des utilisateurs qui remplissent le formulaire **en ligne** (par Internet), les réponses aux questions précédentes sont automatiquement saisies dans le tableau récapitulatif.

SUMMARY CHART / TABLEAU RÉCAPITULATIF

Category Catégorie	PROTECTED PROTÉGÉ			CLASSIFIED CLASSIFIÉ			NATO				COMSEC					
	A	B	C	CONFIDENTIAL CONFIDENTIEL	SECRET	TOP SECRET TRÈS SECRET	NATO RESTRICTED NATO DIFFUSION RESTREINTE	NATO CONFIDENTIAL NATO CONFIDENTIEL	NATO SECRET	COSMIC TOP SECRET COSMIC TRÈS SECRET	PROTECTED PROTÉGÉ			CONFIDENTIAL	SECRET	TOP SECRET TRÈS SECRET
											A	B	C			
Information / Assets Renseignements / Biens Production		✓														
IT Media / Support TI		✓														
IT Link / Lien électronique		✓														

12. a) Is the description of the work contained within this SRCL PROTECTED and/or CLASSIFIED?

La description du travail visé par la présente LVERS est-elle de nature PROTÉGÉE et/ou CLASSIFIÉE?

☒ No ☐ Yes
Non Oui

If Yes, classify this form by annotating the top and bottom in the area entitled "Security Classification".

Dans l'affirmative, classifiez le présent formulaire en indiquant le niveau de sécurité dans la case intitulée « Classification de sécurité » au haut et au bas du formulaire.

12. b) Will the documentation attached to this SRCL be PROTECTED and/or CLASSIFIED?

La documentation associée à la présente LVERS sera-t-elle PROTÉGÉE et/ou CLASSIFIÉE?

☒ No ☐ Yes
Non Oui

If Yes, classify this form by annotating the top and bottom in the area entitled "Security Classification" and indicate with attachments (e.g. SECRET with Attachments).

Dans l'affirmative, classifiez le présent formulaire en indiquant le niveau de sécurité dans la case intitulée « Classification de sécurité » au haut et au bas du formulaire et indiquer qu'il y a des pièces jointes (p. ex. SECRET avec des pièces jointes).

TBS/SCT 350-103(2004/12)

Security Classification / Classification de sécurité
UNCLASSIFIED

Canada

STATEMENT OF WORK - FOREIGN BANKING SERVICES

TABLE OF CONTENTS

1.0 OVERVIEW.....	1
1.1 BACKGROUND	1
1.2 GOALS AND OBJECTIVES	2
1.3 CURRENT CHALLENGES AND POSSIBLE FUTURE NEEDS	3
1.4 EMERGENCY REQUIREMENTS	4
1.5 STANDARD PAYMENT SYSTEM (SPS)	4
1.6 GOVERNMENT BANKING SYSTEM (GBS).....	4
1.7 SUMMARY.....	5
2.0 DETAILED REQUIREMENTS.....	5
2.1 SMALL-VALUE, RECURRING, CAD-ENTITLEMENT PAYMENTS	5
2.2 SMALL-VALUE, NON-RECURRING, CAD-ENTITLEMENT PAYMENTS	6
2.3 SMALL-VALUE, NON-RECURRING, FOREIGN-ENTITLEMENT PAYMENTS	6
2.4 LARGE-VALUE, CAD-ENTITLEMENT PAYMENTS	6
2.5 LARGE-VALUE, FOREIGN-ENTITLEMENT PAYMENTS	7
2.7 AFT PAYMENT PROCESS.....	7
2.8 CHEQUE PAYMENT PROCESS	8
2.9 FOREIGN CURRENCY WIRE PAYMENT PROCESS	8
2.10 DAILY EXCHANGE RATE FILE	9
2.11 PAYMENT FILES FROM THE RG	9
2.12 FILES FROM THE CONTRACTOR	10
2.13 CHEQUE PRINTING AND INSERTING	10
2.14 TRANSACTION FEE FOR CHEQUE PAYMENTS	11
2.15 MAIL	11
2.16 MONITORING OF EXCHANGE RATES	11
2.17 POST-PAYMENT ACTIVITIES.....	11
2.18 NOTIFICATION OF FOREIGN BANKING CHANGES	14
2.19 CHANGE MANAGEMENT.....	14
2.20 MISCELLANEOUS RECEIPTS AND DEPOSITS	14
2.21 FOREIGN CURRENCY BANK NOTES.....	16
2.22 SETTLEMENT	18
2.23 PERFORMANCE REPORTING.....	19
2.24 EASE OF TRANSITION	20
2.25 CONTINGENCY PLANS.....	20

2.26 LANGUAGE REQUIREMENTS	20
2.27 FEDERAL IMAGE	20
2.28 DEPARTMENT OF FOREIGN AFFAIRS AND TRADE DEVELOPMENT CANADA (DFATD) REQUIREMENTS	20
2.29 CUSTOMER SERVICE	21
2.30 ACRONYMS AND DEFINITIONS.....	21
TABLE OF CONTENTS FOR APPENDICES	24
ANNEX A – APPENDIX 1.....	25
REQUIRED PAYMENT COVERAGE	25
ANNEX A – APPENDIX 2.....	32
FILE STRUCTURE INFORMATION.....	32
ANNEX A – APPENDIX 3(A)	37
CURRENT PROTOCOL FOR ELECTRONIC REPORTING OF BANK STATEMENTS	37
ANNEX A – APPENDIX 3(B)	39
821/152 ENVELOPE SPECIFICATIONS	39
ANNEX A – APPENDIX 3(C)	44
821 MAPPING	44
ANNEX A – APPENDIX 4.....	53
VOLUME AND VALUE INFORMATION.....	53
ANNEX A – APPENDIX 5.....	64
PAYMENT PROCESSING DAILY SCHEDULE.....	64

1.0 Overview

1.1 Background

The Minister of Public Works and Government Services Canada (PWGSC) is the Receiver General for Canada (RG). The RG is responsible for controlling the inflows and outflows of the Consolidated Revenue Fund (CRF) by directing and controlling the issuance of payments and by opening and managing RG bank accounts.

Federal government departments and agencies are responsible for the administration of the programs and services defined in their respective statutory legislation. The delivery of these programs and services often include the need to make payments abroad or to accept foreign currency payments.

Canada is looking for a leading provider of cross border payments, capable of supporting payments globally. Payments abroad are required as a result of contractual obligations, socio-economic benefits and other programs, and obligations under treaties and trade agreements. They have a wide range of values, some are recurring such as pension payments, and some are non-recurring such as for supplier accounts. Currently, these payments are made by cheque, Automated Funds Transfer (AFT) and by wire.

In some cases, there is a contractual obligation to make payments in a foreign currency. This is most often for payments to suppliers. In the majority of cases, there is a Canadian dollar (CAD) entitlement for payments that are to be made in a local currency. When such payments are destined abroad, the RG converts them to a foreign currency and delivers them in a manner which benefits the recipient in terms of advantageous currency exchange rates, reduced banking fees and charges, prompt access to funds, and choice with regards to payment methodology where practical. Typical examples are payments made on behalf of Employment and Social Development Canada (ESDC), which administers socio-economic programs such as the Canada Pension Plan and Old Age Security. The department reviews applications, determines entitlements, and then requisitions payments through the RG, providing the necessary payment information and instructions.

The RG issues close to 2.77 million foreign payments per year for a value of approximately \$6 billion CAD. These payment are issued in various currencies to one-hundred, seventy-seven (177) different countries, though 94% are made in USD, EURO, GBP and AUD. The RG issues payment via wire, cheque and AFT. Respectively, these payment methods represent 1%, 32% and 67% of Canada's total foreign payment volumes. AFT is currently supported in seventy-one (71) countries, however, as the RG looks to increase the uptake of direct deposit amongst payment recipients, there may be a requirement for expanded AFT coverage. Similarly, the RG may have a future requirement to make foreign currency cheque and wire payments to additional countries.

The ongoing capability to make socio-economic and other program payments in a timely and accurate manner is a mission critical responsibility of the RG. In many cases, these payments are the only source of income for recipients, and their livelihood depends on the payments. The criticality of payments to suppliers is also significant as failure to make payments accurately and on time can result in Canada not meeting its contractual obligations. In addition, Canada cannot rely solely on the infrastructure in place to support operations in emergencies and crises. In particular, the Department of National Defence (DND) and the Department Foreign Affairs and Trade Development (DFATD) may have unanticipated needs requiring a rapid response.

There is also a requirement for the acceptance, processing and settlement of foreign currency receipts. There are an increasing number of federal departments that now operate on a cost recovery basis and therefore generate revenue for the goods and services that they sell. Receipts can also be the result of various treaties or international agreements. In some instances, Canada has large value foreign currency receipts, for which it requires a spot exchange to be applied, due to their size and sensitivity. The most notable example being the sale of its London high commission in 2013. Foreign currency receipts total close to \$2.23 billion CAD per year, though such volumes can vary drastically from year to year. The majority of these funds are received by wire, but currently DND and the Canada Revenue Agency (CRA) also receive cheques. Foreign currency receipts must be settled for and deposited into an RG account in CAD. Reporting on receipts must include sufficient details to direct information to the appropriate department or program within the government.

Program departments and their clients want to take advantage of advancements in technology and new developments in international payment standards. In addition, some countries present unique challenges because of the particularities of their banking system, or the volatility of the local currency. Strategically, the RG has chosen to rely on the expertise of the financial services industry to deliver these services. This industry is better positioned to keep up with evolving international standards (such as compliance with Office of the Superintendent of Financial Institutions (OSFI), Office of Foreign Assets Control (OFAC) and Specially Designated Nationals (SDN)), with the introduction of new payment technology, and the development of customized solutions where required.

1.2 Goals and Objectives

The Contractor is responsible for the provision of all foreign banking services on behalf of the RG. The RG does not use any financial instruments, such as forwards, swaps, futures or options to manage its exposures to foreign exchange variations. The scope covers the issuance of payments in foreign currency with a foreign or Canadian destination and the acceptance of foreign currency receipts.

The RG's primary goals and objectives are to:

- a. maintain or improve current levels of service provided to recipients of RG payments outside of Canada, with an emphasis on minimizing the cost to recipients for receiving and cashing RG payments and enhancing the options available to recipients, bearing in mind the cost to Canada and unique or unusual conditions in the destination country;
- b. meet the requirements of federal government departments and agencies in terms of breadth of coverage, availability of payment options, and provision of operational support;
- c. integrate the provision of foreign banking services into the RG's domestic processes to the extent possible, taking into consideration differences in national banking processes and cost to Canada;
- d. increase efficiency through automation and best practices while fully ensuring payment system integrity, privacy of information and that federal identity requirements are met;
- e. maintain or improve current levels of service for the handling of foreign currency receipts; and,
- f. utilize AFT to the greatest extent to make government payments and receipts in each country as efficient, fast, convenient, cost-effective and secure as possible.
- g. Facilitate the use of new technology-enabled business models, such as mobile money, mobile point-of sale systems, and card-less ATM access to reduce costs and enhance access to remittances, particularly for Canadians residing in remote areas abroad.

Consideration was given to separating the requirement either by currency, product and/or regions, but this was deemed to be infeasible given the costs, impracticality and operational limitations. Canada must operate within the framework, directives, policies and regulations established.

1.3 Current Challenges and Possible Future Needs

Cross-border payments are intrinsically inefficient because there is not one single ubiquitous global payment system. There are three challenges that must be overcome in order to improve the cross-border process:

- a. Most payment systems are based on local laws and practices within existing domestic banking and financial structures.
- b. Lack of a common global standard and variations between systems have reduced the ability of both bank and corporate treasury systems to pass data between each other.
- c. Government regulations are changing how payments are made. Payments are subject to domestic regulations which compound the challenges of cross-border payments because often rules vary between an originating and receiving country.

Governments and regulators increasingly favour payments being executed in local currency and discourage the use of CAD dollars to settle local obligations (in a non-dollar country). This stems from a desire for greater control and transparency. Local governments find greater ease in monitoring financial activity in their own, rather than someone else's currency. Further, the payment is often cheaper and more direct and easier to trace, avoiding chains of correspondent banks not involved in the transaction itself.

In the current economic and regulatory environment, financial institutions are hesitant to build their own infrastructure to cover all the countries around the world. The burden of building a correspondent banking network to be able to pay to all of these countries is prohibitive. Bank relationships need to be established and bank (Nostro) accounts opened and reconciled. Many banks do not have a presence in country and find that handling the task from far away is daunting. Additionally, the bank has to ensure compliance with both local and international regulations and registration and has to stay on top of changes and modifications.

Banking institutions can often see the potential growth in the sector but have difficulties justifying creating this infrastructure for existing payment volumes. If the number of transactions in a given country is low and this infrastructure has to be retained, the cost of doing so can easily outweigh the potential profit, rendering it uneconomic for the bank and/or their client.

In recent years non-bank payments companies have focused on remittance and P2P payments, with some companies starting to develop payment channels that make the transfer of these smaller payments more cost efficient. However, in the G2P space, where beneficiaries maintain their accounts with banks, innovation has been slower to develop as any solution used still needs access to a reliable infrastructure to complete the final mile of the payment. The only model to make the process more cost efficient is pooling of payments and sharing correspondent banking infrastructure cost among a number of banks or institutions.

Such pooling allows for a economies of scale that are hard to achieve individually, creating better foreign exchange conversion rates and a reduction in fees charged by correspondent banks. Connectivity in country between Swift and local ACH payment systems and the development of other technologies that make the process across all these different payment platforms more cost effective, can now be shared, and the investment made by the local banks in new technology can be justified by the increased payment volumes.

ANNEX A

Correspondent banking is still the primary channel to deliver cross-border banking services. While this model was designed for high-value, highly secure payments, today's payments are increasingly low-value, retail-oriented.

Where Canada exercises an option in accordance with Clause 1.1 of the resulting Contract, the Contractor must also be responsible for delivering additional services similar to those described in the Statement of Work which may include:

- services to enhance or provide additional coverage to countries or services not already listed;
- services to give Canada access to new technologies, processes and innovative solutions to accommodate increasing use of automation or to overcome particular challenges;
- services to standardize, and make available processes and services for, foreign banking requirements to additional federal government departments and agencies (if required) that will reduce Canada's costs, improve efficiencies and/or quality of services provided to Canada.

If new services are introduced, a contract amendment will be issued.

1.4 Emergency Requirements

Under exceptional circumstances (e.g. an urgent need to provide disaster assistance abroad), the Contractor must initiate action on the same business day or mutually agreed timeframe in response to an emergency where unanticipated, yet related services are required or have to be delivered through processes or mechanisms not specified in this contract. The circumstances surrounding these crises may be such that immediate actions will be necessary - and in this exceptional circumstance only, the Contractor could be asked to act on the basis of verbal authorization from the Project Authority with a formal signed amendment to the contract to immediately follow.

1.5 Standard Payment System (SPS)

In executing its payment responsibilities the RG uses the Standard Payment System (SPS) to manage payments, report to departments, interface with the Government's general ledger and provide for an ongoing inquiry mechanism to report on the status of individual payments. The SPS is an internally developed, custom-built system that runs on a large mainframe. Departments have direct online access to the SPS for inquiries, payment requisitioning and payment status changes. In most cases, the SPS is integrated into departmental business processes and some departments have full system integration with the SPS and their business systems. All RG payments must be issued through the SPS. Therefore, the solution for foreign payments must be able to interface with the SPS for the acceptance of payment files and for reporting back on the status and disposition of payment instructions. .

1.6 Government Banking System (GBS)

In executing its responsibilities for the management of receipts, the RG uses the Government Banking System (GBS). GBS is an in-house, custom-built application which uses the same technology foundation as the SPS. The GBS interfaces with contractors who provide receipt services to the RG for bank statement information purposes, with program departments for deposit detail information, with the Bank of Canada for reconciliation purposes and with the Government's general ledger for accounting purposes. The solution for foreign receipts must include the provision of a bank statement. The RG has a strong preference for an electronic interface with the GBS. The standard electronic interface currently used by the RG for bank statement reporting (EDI 821) can be found in *Annex A, Appendix 3(a) – Current*

Protocol for Electronic Reporting of Bank Statements, Appendix 3(b) – 821/152 Envelope Specifications, and Appendix 3(c) – 821 Mapping.

1.7 Summary

In addition to those outlined in *Annex A, Section 1.2 – Goals and Objectives*, the Contractor must provide payment and receipt services that achieve the following objectives.

- 1.7.1** Continuation of services without interruption from the previous Contractor for foreign banking services to the Contractor under this RFP is mandatory. There must be no disruption in services to recipients and minimum disruption, from an operational perspective, for departments and agencies during the transition period.
- 1.7.2** All RG payments will be processed through the SPS. Departments will interface with the SPS and will have no direct interface with the Contractor for payment requisitioning. SPS provides for an on-line inquiry mechanism for departments to view the status of payments, the exchange rate used and the foreign value of payments issued. The Contractor must provide the SPS with an electronic feed to support this capability such as post-payment files on rejected, returned or recalled payments and the use of reject codes as provided by the RG to the Contractor for identifying the reason for the rejects.

Program departments are responsible for deducting the necessary taxes as applicable and for the related reporting requirements.

- 1.7.3** The Contractor must support all payment activity currently carried out in the countries identified in *Annex A, Appendix 1 – Required Payment Coverage*.
- 1.7.4** The Contractor must cover all foreign currency receipt activities currently being carried out. Detailed volume and value information for RG foreign receipts can be found in *Annex A, Appendix 4 – Volume and Value Information*.

2.0 Detailed Requirements

A mandatory payment means a payment that must be made in the named country.

2.1 Small-Value, Recurring, CAD-Entitlement Payments

The Contractor must provide for continuance of payment services for small-value recurring payments based on CAD-entitlement. These payments are made by cheque or AFT and are converted to the currency of the country of destination. The RG's intent in converting these payments to the local currency is four-fold: (i) provide recipients with a better exchange rate than they would be able to obtain on their own, (ii) reduce banking charges payable if they were depositing or cashing CAD cheques, (iii) prompt access to funds, and (iv) offer local currency AFT payments, where available. These payments are mostly socioeconomic in nature and accuracy, timeliness, advantageous exchange rates and overall service quality are, therefore, critically important. The frequency for the majority of these payments is either monthly or quarterly.

- 2.1.1** AFT payments must be deposited in beneficiary accounts by due date.

ANNEX A

- 2.1.2** Cheque payments must be delivered into the mail system of the country of destination so that, in the normal course of events, due dates are met.
- 2.1.3** The Contractor must provide for continuance of the AFT service into the countries where AFT payment coverage is mandatory and use the processes described in *Annex A, Section 2.7 – AFT Payment Process*.
- 2.1.4** At the request of the RG, the Contractor must work with the RG to introduce the AFT service in other countries where this service is available.
- 2.1.5** The Contractor must provide for continuance of local currency cheque payments in countries where cheque payment coverage is mandatory and use the general processes described in *Annex A, Section 2.8 – Cheque Payment Process*.

2.2 Small-Value, Non-Recurring, CAD-Entitlement Payments

- 2.2.1** The Contractor must provide for continuance of payment services for small-value, non-recurring payments based on a CAD-entitlement and destined to recipients in the countries specified in *Annex A, Appendix 1 – Required Payment Coverage*. These payments may be made by AFT, cheque or wire and are to be converted to a foreign currency and delivered to a foreign destination. The program department that initiates the payment requisition specifies the currency to be used for the payment, which may be different from the currency of the destination country. For instance, a supplier in Australia may have a contract that requires a payment in USD. Payments must be made as per the processes described in *Annex A, Sections 2.7 – AFT Payment Process, 2.8 – Cheque Payment Process and 2.9 – Foreign Currency Wire Payment Process*.

2.3 Small-Value, Non-Recurring, Foreign-Entitlement Payments

- 2.3.1** The Contractor must provide for continuance of payment services for small-value, non-recurring payments in foreign currencies (based on a foreign-entitlement and destined to recipients in the countries specified in *Annex A, Appendix 1 – Required Payment Coverage*.) These payments may be made by AFT, cheque or wire and, as previously noted, the program department initiating the payment requisition will specify the currency to be used for the payment, which may be different from the currency of the destination country. Some of these payments have a Canadian destination. Payments must be made as per the processes described in *Annex A, Sections 2.7 – AFT Payment Process, 2.8 – Cheque Payment Process and 2.9 – Foreign Currency Wire Payment Process*.
- 2.3.2** The Contractor must provide an exchange rate mechanism as described in *Annex A, Section 2.10 – Daily Exchange Rate File*.

2.4 Large-Value, CAD-Entitlement Payments

- 2.4.1** The Contractor must provide for continuance of payment services for large-value, foreign currency payments based on a CAD-entitlement and destined to recipients in the countries specified in *Annex A, Appendix 1 – Required Payment Coverage*. These payments may be made by AFT, cheque or wire and, as per our requirements, the program department initiating the payment requisition will specify the currency to be used for the payment, which may be different from the currency of the destination country. Payments must be made as per the

ANNEX A

processes described in *Annex A, Sections 2.7 – AFT Payment Process, 2.8 – Cheque Payment Process and 2.9 – Foreign Currency Wire Payment Process.*

2.5 Large-Value, Foreign-Entitlement Payments

2.5.1 The Contractor must provide for continuance of payment services for large-value, foreign currency payments based on a foreign entitlement and destined to recipients in the countries specified in *Annex A, Appendix 1 – Required Payment Coverage*. These payments are made by AFT, cheque or wire and the program department initiating the payment requisition will specify the currency to be used for the payment, which may be different from the currency of the destination country. They can be destined to foreign countries or to a Canadian address. Payments are to be made as per the processes described in *Annex A, Sections 2.7 – AFT Payment Process, 2.8 – Cheque Payment Process and 2.9 – Foreign Currency Wire Payment Process.*

2.6 CAD Wire Payments Destined Abroad

2.6.1 The Contractor must provide for continuance of payment services for CAD wire payments destined to recipients, holding CAD accounts, in the countries specified in *Annex A, Appendix 4 – Volume and Value Information*. These payments are not to be converted to a foreign currency. They are to be made using the following general processes:

- a. accept payment files from the SPS that contain banking information stored and maintained in government data bases;
- b. acknowledge receipt of and validate the format and content of payments files / transmissions including edits of the bank account information;
- c. execute payments to recipients, such that due dates are met; and
- d. ensure that wire instructions clearly indicate that any wire charges are to be paid by the Contractor and not be deducted from the amount of the wire or imposed on the recipient, and the Contractor will absorb all of these charges.

2.7 AFT Payment Process

The Contractor must use the following general processes for direct deposit payments:

- a. accept payment files from the SPS, which will contain banking information stored and maintained in government data bases;
- b. acknowledge receipt of and validate the format and content of payments files/transmissions including edits of the bank account information;
- c. apply the exchange rate as defined in the Contract;
- d. execute payments to recipients through a member of the local clearing system, such that due dates are met and process all rejected, returned or recalled payments;
- e. provide an electronic file of rejects, returns, and recalls back to the SPS;
- f. provide a return file detailing as a minimum, the exchange rate used, the market rate on which the applied exchange rate was based, the date and time the market rate was set, as well as both the CAD and the foreign currency amount delivered to the beneficiary;
- g. transactions that could not be credited to beneficiary accounts must be returned at their original CAD value and any foreign exchange gains or losses from individual returns must be aggregated in a consolidated monthly report, any net gains for the monthly period must be paid by the Contractor to the RG, while net losses for the monthly period will be paid by the RG to the Contractor; and

- h. provide a mechanism to recover payments which have been misdirected.

Note: *Annex A, Appendix 5 – Daily Processing Schedule* provides information as to the time frames for exchanging files with the RG.

2.8 Cheque Payment Process

The Contractor must use the following general processes for cheque payments:

- a. accept payment files from the SPS that contain payment and stub information;
- b. acknowledge receipt of, and validate the format and content of, payment file transmissions received from the SPS;
- c. apply the exchange rates as defined in the Contract;
- d. print the cheque and stub information in the prescribed format, at a Canadian printing facility, using the data delivered in the SPS file and, for an amount derived from the application of currency exchange rate and markup specified in the Contract, deliver payments into the mail system of the country of destination so that, in the normal course of events, due dates are met;
- e. provide a post-issue file, detailing the status of payments issued, the exchange rate used, the market rate on which the applied exchange rate was based, the date and time the market rate was set, and both the foreign and Canadian currency equivalent amount; and,
- f. transactions that cannot be delivered must be returned at their original CAD value and any foreign exchange gains or losses from individual returns must be aggregated in a consolidated monthly report; any net gains for the monthly period will be paid by the Contractor to the RG, while net losses for the monthly period will be paid by the RG to the Contractor.

Note 1: *Annex A, Appendix 5 – Daily Processing Schedule* provides information as to the time frames for exchanging files with the RG.

Note 2: Other than AFT, cheques constitute the main payment instrument. All cheques are MICR-encoded to a common standard, although bank account numbers are not standardized. The usage of cheques is dropping as electronic payment means continue to grow.

2.9 Foreign Currency Wire Payment Process

The Contractor must use the following general processes for wire payments:

- a. accept payment files from the SPS, which will contain banking information stored and maintained in government data bases;
- b. acknowledge receipt of and validate the format and content of payments files / transmissions including edits of the bank account information;
- c. apply the exchange rate as defined in the Contract
- d. execute payments to recipients, such that due dates are met;
- e. provide a return file detailing as a minimum, the exchange rate used, the market rate on which the applied exchange rate was based, the date and time the market rate was set, and both the CAD and the foreign currency amount delivered to the beneficiary;
- f. transactions that cannot be credited to the account of the beneficiary must be returned at the original CAD amount and any foreign exchange gains or losses from individual returns will be aggregated in a consolidated monthly report; any net gains for the monthly period must be paid by the Contractor to the RG, while any net losses for the monthly period will be paid by the RG to the Contractor;

ANNEX A

- g. ensure that wire instructions clearly indicate that any wire charges are to be paid by the Contractor and not be deducted from the amount of the wire or imposed on the recipient; and
- h. in the event that a wire payment cannot be successfully executed, the Contractor must have a process which allows the RG to fix the problem before converting the payment back to CAD and returning the funds.

Note: *Annex A, Appendix 5 – Daily Processing Schedule* provides information as to the time frames for exchanging files with the RG.

2.10 Daily Exchange Rate File

Accounting for Canadian government financial transactions is done in Canadian dollars, so when a government department requisitions a payment for a foreign currency amount, the accounting for that transaction must be in Canadian dollars. For that to happen, the department needs an exchange rate to assign to the transaction, which it obtains from a table on the RG's website. There are times, however, when that exchange rate differs from the actual exchange rate used by the Contractor (when making the payment) because the currency fluctuated from the time the exchange rate was provided to the time when the Contractor received the payment file. If the equivalent Canadian dollar amount for a payment varies significantly because of currency fluctuations, then an adjustment to the original accounting entry needs to be made.

In order to resolve these problems, the Contractor must provide a daily file to the SPS that will include exchange rates between the Canadian dollar and a number of foreign currencies required by Canada. The exchange rates in this file must be based on the wholesale, spot, market rate as of 7:00 am EST of that day and incorporate the respective markups quoted in the Contract. These rates will facilitate financial accounting by allowing departments to accurately estimate CAD equivalents of foreign-entitlement payments.

2.11 Payment Files from the RG

The Contractor must receive and process at least one (1) payment file but no more than three (3) payment files per day, and one (1) non-monetary file per day. An example of the daily file processing schedule can be found in *Annex A, Appendix 5 – Payment Processing Daily Schedule*.

The payment files will contain all the instructions necessary for the Contractor to execute the payment. For example, these instructions will include the payment method, the currency of the payment, whether it is a Canadian or Foreign entitlement, as well as payment details such as the Canadian dollar amount, payment due date, payee name, payee address and/or bank routing numbers. The Contractor must verify the bank account and routing information to ensure that the data is accurate by validating whether account formats comply with local country requirements. The payment files may contain a mix of cheques, AFT and wires, not all payment types are to be expected in each payment file.

The non-monetary file may contain a mix of pre-notes, recall requests, trace requests, and wire correction instructions, not all transaction types are to be expected in each non-monetary file.

The RG groups payments into different categories depending on the departmental administrative program or service. The earliest the RG can submit payment files for some categories of payments is seven (7) banking days before due date. Shorter time frames such as four (4) banking days can also be expected for other categories of payments. For all payment categories the Contractor must make every effort to meet the payment due date.

Every file, payment and non-monetary, will carry a unique identifier generated by the RG. This unique identifier has a specific format and is known as the Treasury Requisition Number.

2.12 Files from the Contractor

The Contractor must provide the following files to the RG:

- Daily Exchange Rate File: this file contains all required (as per *Annex A, Appendix 1 – Required Payment Coverage*) current day exchange rates to be utilized by departments when estimating the CAD equivalent amount for foreign entitlement payments;
- Payment Acknowledgment File: this file is an acknowledgment of a payment file sent by the RG to the Contractor and contains the results of each payment after processing by the Contractor; it must identify the Treasury Requisition Number of the corresponding payment file sent by the RG, the information for each payment must include whether the payment was rejected, and the reason for the reject, or accepted, and if accepted, the exchange rate for Canadian entitlement payments, the modified exchange rate if the rate provided for the Foreign entitlement payment is out of date, the revised CAD value where applicable, etc.
- Non-monetary Acknowledgment File: this file is an acknowledgement of a non-monetary file sent by the RG to the Contractor and the results of each transaction after initial processing by the Contractor, it must identify the Treasury Requisition Number of the corresponding non-monetary file sent by the RG, for each transaction it must inform the RG if the transaction was rejected and the reason for the reject, or accepted for further processing;
- Payment Return File: this file contains data on payments returned to the Contractor as undeliverable and the reason for the payment being undeliverable; the file must carry a unique identifier generated by the Contractor and be in the same specific format as the RG's Treasury Requisition Number;
- Post Issue File: this file contains transactions that identify different outcomes for both payments and non-monetary transactions following acceptance by the Contractor, the file must carry a unique identifier generated by the Contractor and be in the same specific format as the RG's Treasury Requisition Number; examples of the transactions on this file are, cheques that have been redeemed, trace results, notice of change information, etc.

An example of the daily file processing schedule can be found in *Annex A, Appendix 5 – Payment Processing Daily Schedule*.

2.13 Cheque Printing and Inserting

The Contractor must print cheques and stubs as per RG requirements. Today, the RG uses two (2) cheque configurations: currently, approximately 80% of cheque payments use an “8 ½ x 11” configuration and the remaining 20% use an “8 1/2 x 14” configuration. The RG issues payments for a number of different products and the information to be printed on the cheque will vary from product to product.

The Contractor determines the different cheque formats based on the specific country's requirements. The size of the cheque may vary in line with regulatory requirements. The Contractor must have the ability to print information on cheque stubs if required by Canada. Canada sends the data; the Contractor handles the data accordingly.

Cheques will be printed on the Contractor's stock.

The Contractor must meet RG insert requirements. The RG has a requirement to include inserts with cheque payments and inserts are provided by the RG to the Contractor for insertion. In some cases, an

insert would be included for all cheque payments. However, in most cases, the RG needs to be able to target its inserts. The majority of inserts are Direct Deposit enrollment forms. For example, the RG may wish to promote direct deposit for a specific program in a specific country and therefore include an insert only for payments for that specific program destined to that country.

2.14 Transaction Fee for Cheque Payments

Transactions fees for cheque payments should not be reflected in the Contractor's specific markup applied to cheques payments and incorporate the cost to print and mail each cheque.

2.15 Mail

The delivery of all mail generated in Canada must be initiated via Canada Post Corporation. The Contractor must use first class mail services for the delivery of RG cheques within Canada. The Contractor must adhere to the Canada Post Corporation Act with specific reference to clause 14 (1) with respect to the Corporation's exclusive privilege. Refer to link below.

"14. (1) Subject to section 15, the Corporation has the sole and exclusive privilege of collecting, transmitting and delivering letters to the addressee thereof within Canada."

<http://laws-lois.justice.gc.ca/eng/acts/C-10/>

2.16 Monitoring of Exchange Rates

The Contractor must provide a mechanism whereby verification can be made by the RG to ensure that the exchange rates and markups used by the Contractor are as per the contract.

2.17 Post-Payment Activities

The Contractor must provide post-payment (issue) support activities for each type of payment. All payment transactions (Cheque, AFT, wire and cash) that cannot be delivered will be returned to the RG at their original CAD value. Any foreign exchange gains or losses resulting from the return must be reported and settled monthly with the RG. If a gain results from the return, the Contractor compensates PWGSC and if there is a loss, PWGSC compensates the Contractor. This is to be reported and settled through the Contractor's monthly invoice.

2.17.1 Cheques

- 2.17.1.1 Undeliverable Cheques: Cheques may be returned as undeliverable for a number of reasons. The address may have been wrong or the recipient may have moved or may have died. In some cases, there will be some correspondence attached to the returned cheque. There were a little over 34,479 cheques returned as undeliverable in 2015.

When mailing cheques, the Contractor must use an envelope that has a preprinted return address specified by the RG. The returned mail will be opened by RG employees so that attached correspondence can be processed. The cheques will then be forwarded to the Contractor. The Contractor must include the cheque details on the electronic Return file sent to the SPS. The Contractor must return the original CAD value of these cheques to the RG.

ANNEX A

- 2.17.1.2 **Cheque Stop Payments:** Canada recognizes that the rule for processing cheque stop payments are determined by the requirements of the clearing country. Stop payments are requested from the Contractor through the SPS only if the status of the original payment is “unpaid”. The Contractor must ensure that the stop payment request complies with all applicable, local requirements.

The Contractor must initiate action on the same business day or within a mutually-agreed timeframe to process and execute stop payments. If the stop payment is successful, the original CAD value of the payment is returned by the Contractor and the related information is included on the electronic Return file sent by the Contractor to the SPS as specified in *Annex A, Appendix 2 – File Structure Information*. If the stop payment is unsuccessful the related information is included by the Contractor on the electronic post-issue file sent to the SPS. Canada is aware that in some countries, payment on a cheque is not required after the presentation period.

- 2.17.1.3 **Stale-Dated Cheques:** The RG recognizes that stale dating rules vary from country to country. The Contractor must operate as it would normally and cancel all items that become stale dated as per the rules of each country where these items are drawn. Funds for these canceled items must be returned to the RG at the original CAD value of the transaction and information on these items must be included in the Return file sent to the SPS.
- 2.17.1.4 **Cheque Inquiries:** There will be occasions where the program department will need to inquire about a cheque. For example, a recipient may claim that a cheque has not been received, yet the status of that payment will show that it has been paid. In these cases, the program department will want to see a copy of the cheque. Note that the requirement is for the information on the front and back of the cheque. The RG would ideally aim for a solution which permits RG employees with access to the Contractor’s image archive, to allow them to review the images of RG cheques that are under investigation.
- 2.17.1.5 **Cheque-Fraud Investigations:** There will be situations where it has become apparent to the RG that a cheque was fraudulently endorsed. The Contractor must initiate action in order to respond to cheque fraud investigations on the same business day or mutually agreed timeframe, and is expected to recover the funds and reimburse the RG for the original CAD value of the cheques.

2.17.2 Automated Funds Transfer (AFT)

- 2.17.2.1 **Undeliverable AFT Payments:** The Contractor must return AFT payments that could not be executed at their original CAD value and must include a return code in the Contractor’s Return file sent to the SPS. This return code will explain why the payment could not be executed. Payments that are returned to the Contractor must be returned to the RG the following day. There were approximately 4,424 AFT’s returned as undeliverable in 2015.
- 2.17.2.2 **AFT Recalls:** There may be circumstances where a program department wants to recall an AFT payment before it is executed. Recall requests can only be initiated before due date. The Contractor must process and execute AFT recall requests on the same business day or mutually agreed timeframes. If the recall is successful, the original CAD value of the payment must be returned and the related information must

ANNEX A

be included on the electronic Return file sent to the SPS. If unsuccessful, the information must be included on the electronic Post Issue file sent to the SPS.

- 2.17.2.3 AFT Traces: Occasionally, program departments receive inquiries from beneficiaries reporting that an AFT payment has not been received. This will result in a trace request created through the SPS for the purpose of determining what happened to the AFT payment. The Contractor must respond to such trace requests within ten (10) days or a mutually agreed timeframe. Results of traces must be reported to the RG through the Contractor's Post Issue file. The Contractor must action trace requests up to three (3) years after the date of the original AFT payment. Requests older than three (3) years will be done on a "best efforts" basis.
- 2.17.2.4 AFT Notices of Change: In some countries, an AFT payment can be sent to a recipient's account, but the receiving financial institution will have to re-route the payment into a different account as a result of changes to their account formatting. In these cases, a Notice of Change will be created to notify the payment issuer of the need to update their account information. If a Notice of Change is generated for an AFT payment issued by the Contractor on behalf of Canada, then the contractor must include information on the Notice of Change on the electronic Post Issue file sent to the SPS.

2.17.3 Wires

- 2.17.3.1 Undeliverable Wires: When the Contractor becomes aware that a wire payment cannot be executed as requested, the Contractor must have a process in place which provides the RG with an opportunity to fix the problem before returning the funds. If the problem cannot be fixed, the Contractor must cancel the payment, include this information on its electronic Return file, sent to SPS, and return the original CAD value of the payment. There were approximately 1,108 wires returned as undeliverable in 2015.
- 2.17.3.2 Wire Recalls: There may be circumstances where a program department wants to recall a wire payment before it is executed. Recall requests can only be initiated before due date. The Contractor must process and execute wire recall requests on the same business day or mutually agreed timeframe. If the recall is successful, the original CAD value of the payment is returned by the Contractor and the related information is included on the electronic Return file sent by the Contractor to the SPS. If the recall is unsuccessful, the information is included by the Contractor on the electronic post-issue file sent to the SPS.
- 2.17.3.3 Wire Inquiries: Occasionally, program departments will receive inquiries from the intended recipient of a wire reporting that an anticipated wire has not been received. When this happens, the RG will request the Contractor investigate the situation and the Contractor must initiate action on the same business day or within a mutually agreed timeframe.
- 2.17.3.4 Wire Corrections: Occasionally, the RG will request a wire that contains data that the Contractor's wire room determines requires correction prior to issuing the payment. In these circumstances, the Contractor must provide the automated functionality for the RG to amend certain elements of the wire information without first converting the payment back to CAD and returning the funds.

2.18 Notification of Foreign Banking Changes

The Contractor must provide Canada with regular updates on the requirements for issuing payments in foreign countries. These updates must include information such as any new or modified data elements or regulatory requirements that must be met in order to issue AFT, wires, or cheques in a given country. These updates must be provided at a fixed frequency and in a format agreed to between the Contractor and Canada.

2.19 Change Management

The Contractor must implement routine systems change management requests. Typically, these routine changes relate to the addition of a new currency type, a change to an existing cheque stub or the update / change of banking information edits like changes in the structure of IBANs (International Bank Account Number). On average the RG has experienced five (5) to ten (10) of these types of changes per year. Required changes and implementation dates will be identified by the RG and discussed with the Contractor. The RG expects to jointly test these changes with the Contractor before implementation. The Contract will not charge fees to PWGSC for these changes.

To ensure the continuance of payment services, the Contractor must provide a window of testing when required by the RG. The Contractor will be responsible to jointly participate in the testing of RG system modifications, including but not limited to application enhancements and upgrades to the network, infrastructure and/or hardware. The Contractor must adhere to the RG Test Plan and Release Procedures unless otherwise mutually agreed. RG Test Plans and Release Procedures will be provided in order to outline the testing requirements. The required changes and implementation dates will be identified by the RG and negotiated with the Contractor. The Contract will not charge PWGSC for these testing services.

2.20 Miscellaneous Receipts and Deposits

The Contractor must provide miscellaneous cheque and wire receipt and banknote deposit services.

Foreign currency receipts are received by wire or by cheque through the mail. On occasion, departments have a requirement to deposit excess foreign currency banknotes. The value of these receipts and deposits must be remitted to the credit of the RG on the same day or next day, if same day is not possible. The RG must direct reporting information, pertaining to these receipts / deposits, to the beneficiary department / program. There are numerous departments / programs that receive these types of payments and make such deposits; therefore, the quantity and quality of information accompanying the payment / deposits are of the utmost importance. Program departments will advise remitters that they are responsible for any wire charges, and the Contractor must not levy any charges on the principal amount of the remittance.

Currently DND, DFATD and CRA receive foreign currency cheques. The Contractor must provide daily foreign exchange rates to be used in converting these items to a CAD value. Each banking day, the Contractor is advised by DND and CRA by 2:00 PM EST of the value of that day's cheque deposits. The Contractor must pick up these cheques at two (2) Ottawa locations between 2:30 PM and 3:00 PM EST each banking day. While there is a need for a daily pickup for CRA items, DND has much smaller volumes and pickups at its location are on an as required basis. DND will notify the Contractor when a pickup is required.

The deposit of excess foreign currency banknotes will require the use of an armoured-car service. The Contractor is required to make the necessary arrangements for an armoured car to pick up foreign currency

ANNEX A

banknotes from the department's headquarters in Ottawa and transport them to the Contractor's clearing center, on an as and when requested basis.

There are forty-one (41) departments that currently have foreign currency receipts coming by wire. Despite best efforts to ensure that incoming wires contain the necessary information, detailing whom and what the payment is for, a number of wires do not contain all of the pertinent information and investigations are thus required by the Contractor. The Contractor must make every effort to complete these investigations within five (5) banking days. The Contractor should provide solutions that will mitigate problems associated with wire payments that do not contain sufficient information to facilitate the reporting requirements.

2.20.1 RG Concentrator Account

The Contractor must open a Concentrator Account in Canada, in the name of the "Receiver General for Canada - foreign cheque and wire receipts", to which all receipts must be deposited.

2.20.2 Opening of Sub-Accounts

The Contractor may establish sub-accounts in various currencies for each departmental office. Receipts to these sub-accounts must clear daily to the Concentrator Account. This practice may facilitate the meeting of the reporting requirements specified in *Annex A, Section 2.20.5.2 – Departmental Reporting Requirements*.

2.20.3 Posting Receipts to the Concentrator Account / Sub-Accounts

- 2.20.3.1 The Contractor must post each remittance received to the Concentrator Account (or Sub-Account where applicable), each banking day, with a Concentrator Date equal to the Presentation Date.
- 2.20.3.2 For remittances posted to Sub-Accounts, the Contractor may post each remittance separately to the Concentrator Account or post a consolidated amount for each departmental office each banking day, with a Concentrator Date equal to the Presentation Date.
- 2.20.3.3 The Contractor must report the Authorization Number associated with the appropriate departmental office in the bank statement for each account posting.

2.20.4 Contractor Initiated Adjustments

The Contractor must post all adjustments separately to the Concentrator Account (Sub-Accounts where applicable). The Contractor must reverse the original incorrect entry and make the correct entry. On the same day as an adjustment to the concentrator account / sub-account is made, the Contractor must forward documentation to substantiate the adjustment to the RG and the appropriate departmental office.

2.20.5 Receipts Reporting

2.20.5.1 Receiver General Reporting Requirements

The Contractor must provide a daily bank statement of the Concentrator Account to the RG by 8:00 AM EST on the first banking day following the Concentrator Date. The RG has a strong preference for electronic reporting. The protocol and mappings

ANNEX A

for the electronic reporting of bank statements which the RG currently uses as a standard (EDI 821) are provided in *Annex A, Appendices 3(a) – Current Protocol for Electronic Reporting of Bank Statements, 3(b) – 821 / 152 Envelope Specifications and 3(c) – 821 Mapping*.

2.20.5.2 Departmental Reporting Requirements

2.20.5.2.1 The Contractor must provide advice and written instructions that will facilitate the complete and accurate reporting of remittance information, which departments require to identify the payer, the intended payee, and the purpose of the payment.

2.20.5.2.2 The Contractor must provide departments and the RG if requested with the information contained on the wire remittance within one (1) banking day.

2.21 Foreign Currency Bank Notes

The Contractor must meet requirements for foreign currency bank notes to DFATD and other departments and agencies ("Client") needed to support operations abroad. A bank note is often known as a bill, paper money, or simply a note. Foreign bank notes are to be delivered to the Client office across Canada. Client has an arrangement to send the money through the mailroom in a classified diplomatic bag that is sent to its missions.

The purpose of this bank note is to allow the Client to purchase foreign denominations when required to fulfill operational requirements.

The provision of foreign currency banknotes will occur as per the following established procedures.

2.21.1 Booking a Transaction

The Contractor must provide the Client with a six-digit customer identification number (one customer identification number for each Client), which will be used by the Client when calling the Contractor to book its foreign currency transactions.

At the time of the transaction, the Contractor and Client must agree on:

- the currency of the bank notes;
- the amount of the bank notes;
- the exchange rate;
- the value date of the transaction(s);
- the payment instructions regarding payment for the transaction of bank notes; and
- the terms of the delivery of such bank notes (including the physical address to which the bank notes must be delivered or picked-up).

2.21.2 Eligible Currencies / Collections

The Contractor must sell all traded foreign currency bank notes for which no applicable government regulation exists preventing the exchange or repatriation of such currencies. Shipments of coin currency and mutilated notes are not covered under this Contract. However, the Contractor must process mutilated and defaced notes on a "best efforts collection basis".

2.21.3 Shipments to the Client's location from the Contractor

- a. The Contractor must arrange for door-to-door transportation by security carrier (armored or non-armored) with delivery to the Client's designated physical address. The Contractor must bear all responsibility for the transport of the bank notes from, and including, the time that the bank notes leave the Contractor's vault until the date and time that such bank notes arrive at Client's designated physical address and Client's authorized employees or agents receive the bank notes by signing the relevant delivery sheet evidencing the receipt thereof by the department.
- b. The Contractor must prepare all bank notes in the following manner:
 - (i) bundled in straps comprised of bank notes of the same currency and the same denomination. Partial straps must be packaged separately in sealed containers and be separately identified; and
 - (ii) clearly identifiable at the time of purchase by the Client and packed in a flat manner (i.e., not folded).
 - (iii) Each Strap and Partial Strap must be stamped with the Contractor's name, have the bank notes facing up and not contain pins, clips, staples or tape or any other foreign objects.

Partial straps will contain like denominations of the same currency and the total amount of currency contained in the partial strap must be clearly indicated on the packing slip. Straps must be bundled in bundles of ten (10) straps each and each such bundle must be secured by heavy-duty rubber elastic bands.

2.21.4 Discrepancies

- a. Discrepancies in the shipment should be reported within twenty-four (24) hours of receipt by telephone to the Contractor's Customer Service Center and no later than five (5) business days from day of placing the order.
- b. The Contractor must require the date and amount of shipment, amount of discrepancy, packing slip and or the strap from the bundle in which the discrepancy was discovered as well as all packaging materials.
- c. Upon notification of a discrepancy, the Contractor must initiate an investigation, which will determine liability for the discrepancy.
- d. The Contractor must assume responsibility in the event of any currency package(s) not shipped on the day of order provided the order is received before 15h30 Eastern Standard Time.
- e. Both Parties, the Contractor and Canada, agree to cooperate with the investigation of any content discrepancy. The Parties must provide the particulars of any discrepancy to each other which may include, the date and amount of the currency shipment or currency pick-up, the individual documents from the sealed package in which the discrepancy was discovered. Each party is required to keep all original packaging and contents for any discrepancy. Verification of the contents of the package is to be completed by both parties under dual custody. Clearing and settlements of all such discrepancies must be made within five (5) business days.

- f. The Contractor must debit or credit the Receiver General's concentrator account as appropriate for all discrepancies such as shortages, worthless currencies and overages under advice following post transaction investigations.

2.21.5 Foreign Currency Bank Notes Settlement

Settlement for sales to the departmental office will be reimbursed to the Contractor (in an account of the Contractor's choice) via wire transfer or direct deposit payment within two (2) business days of receipt of currency bank notes.

2.21.6 Reports

The Contractor must provide a quarterly report on the transaction of the foreign currency bank notes. The report must include the following information:

- the Client (name of the department or agency);
- the transaction date (i.e. the date on which the Contractor sells the currency bank notes to the Client;
- the currency bank notes;
- the amount of the currency bank notes;
- the exchange rate; and
- the transportation fee, if applicable.

The purpose of the report is to keep track of the usage of the bank notes by the Client. The report must be submitted electronically via e-mail to the Contracting Authority and Project Authority.

2.22 Settlement

The manner in which settlement takes place will be dependent on the overall solution being proposed by the Contractor. Cheques are settled with the contractor upon receipt of the transmission file. Electronic payments are settled, depending on the proposed solution, either upon receipt of the transmission file, or on the payment due date as recorded in the RG's Standard Payment System.¹

The Contractor must propose a settlement mechanism to the RG, but the RG is not obligated to accept it. Float between the Contractor and the RG should be eliminated, where possible; but, where there is float, it will be compensated at the Bank of Canada rate minus 0.25%. If the contractor proposes a mechanism that does not eliminate float, then the contractor must clearly identify how its compensation is factored into its pricing.

The underlying principle behind float compensation between Canada and the Contractor is that compensation should be given to the party affected by "financially-adverse float." This will apply to Canada's or the Contractor's cash flows related to this contract. The settlement between the RG and the Contractor will be made via Large Value Transfer System (LVTS) payments between the RG account at the Bank of Canada and the concentrator account held by the Contractor. Possible mechanisms can include, but are not limited to:

Scenario 1

¹ If the file transmission date is greater than the payment due date, the payment shall be compensated using the file transmission date.

ANNEX A

Assumptions or estimates would be made regarding an average transit time for payment files, possibly mixing unlike payments in this respect, so that float interest calculations could be done on cash flows of daily payment file totals, rather than conducting this exercise on individual payments.

Scenario 2

Float interest would be calculated on the daily balances of the Contractor's Concentrator Account (or, if included in its bid, any foreign currency accounts held by the Contractor) at the rates noted below. Balances on foreign currency accounts would be converted daily into Canadian dollars, at the Bank of Canada published rate.

Scenario 3

Float interest would be calculated differently for varying payment types:

- a. Calculation of float for cheques:

Calculation of float would be based on the rates noted above and on a negotiated or acceptable number of days for the average clearing of all cheques, regardless of the currency. It will be based on the payment data contained in the RG's Standard Payment System's tables.

- b. Settlement of electronic payments on due date:

Calculation of float would follow the same principle. Separate files would be sent to the Contractor for electronic payments for settlement on due date and the process might involve a couple of different options. For example:

- (i) The Standard Payment System could send the Automated Funds transfer file to the Contractor with all new payments sorted by due date, and the Contractor would then only claim for the payments on their due date; or,
- (ii) The RG could send multiple files each day which would contain one payment due date. That way, the Contractor could claim for only the files that are issued that day.

2.23 Performance Reporting

The Contractor's solution should include Reporting Services that will provide the RG with the tools to monitor and track operational statistics and performance during the course of the Contract.

The Contractor is therefore requested to provide a complete and detailed description of the reporting tools and reports it proposes to produce so that the RG can monitor and assess ongoing performance in the delivery of services. At a minimum, this information must include volume and value statistics for payments issued, broken out by:

- (i) type of payment (e.g., small-value, non-recurring, etc.);
- (ii) payment method (i.e. AFT / cheque / wire), country of delivery;
- (iii) Currency;
- (iv) product (e.g. Old Age Security); and
- (v) number of undeliverable payments.

It must also include volume and value statistics per contract year for receipts collected, also broken out by:

- (i) country of origin;
- (ii) Payment type; and
- (iii) currency.

2.24 Ease of Transition

The Contractor must ensure that there is no break in service from the current contract and that service levels as identified in the Statement of Work are maintained or improved for both; (a) the recipients of RG payments made outside of Canada and (b) the handling of foreign currency receipts. In addition, it must provide for a similar transition at the end of the contract period to a new foreign payment service provider should that be the case. This transition must include post-payment activities related to items handled during the contract period such as investigations, inquiries, stale dated items, etc.

The Implementation process is expected to take from six (6) to twelve (12) months to complete, from date of Contract award. The RG will have a dedicated project team in place, consisting of senior-level personnel from the RG's Payment Products and Services Directorate (PPSD) and the Strategic Systems Management Directorate (SSMD) to work with the Contractor to ensure implementation and transition to the new contract is achieved without any break in service. Resolutions to issues that arose from previous implementations will be communicated to the Contractor to assist in making the transition seamless.

The RG project team will advise the Contractor of any issues and problems that may arise during the implementation period, and escalate issues as needed. For implementation, it is the Contractor's responsibility to ensure it meets the technical requirements as outlined in *Annex A, Appendix 2 – File Structure Information*. Enhancements to Canada's systems to integrate with the Contractor, as required by the RG, will be the RG's responsibility.

2.25 Contingency Plans

The ongoing capability of the RG to make payments in a timely and accurate manner is a mission critical responsibility and there cannot be any interruption in service. The RG, in conjunction with the Accounting, Banking and Compensation Branch of the Department, has formal Disaster Recovery and Business Continuity Plans in place that are reliable and ensure the RG's mandate would be minimally affected by a disaster or any unforeseen event. The Contractor must not only have a formal Disaster Recovery Plan in place, but it must also work with the RG during the implementation phase to develop a formal contingency plan to ensure ongoing coverage of services provided by the Contractor. The Contractor must have alternative contingency routing arrangements. For example, if the AFT channel is unavailable, the payment could be rerouted via SWIFT.

2.26 Language Requirements

The Contractor must be capable of providing oral and written communication with PWGSC employees in both French and English. Tools, such as software, reporting tools or other tools provided by the Contractor for use by federal government employees must be in both French and English. Documentation must be provided in English and, when available, in French.

2.27 Federal Image

The Contractor must provide for the presence of a federal image on cheques. As a minimum, this must include the Canadian flag and the words: "Government of Canada / Gouvernement du Canada".

2.28 Department of Foreign Affairs and Trade Development Canada (DFATD) Requirements

Department of Foreign Affairs and Trade Development Canada has a unique banking authority from Treasury Board as its banking operations are decentralized in nature with local Missions. Each mission is

responsible for arranging and managing its respective activities, related to disbursements receipts and account management locally.

2.28.1 Mission SPS Foreign Payments

In spite of DFATD's own banking authority, the Department has been working closely with the RG for the past five (5) years to migrate the foreign mission payments where possible and wherever its business requirements can be met; therefore, it is essential that the current SPS capabilities for mission payments be maintained, i.e. where, as per Countries of the World, all three payment methods are supported (cheques, AFT and wires). In instances where the Contractor cannot support these three payment methods within the same country and cannot satisfy all of the conditions below, DFATD will continue to process local payments.

The conditions are as follows:

- The entire foreign payment amount owed to beneficiary must be credited to their account (i.e. no banking, transactional nor conversion fees deducted from payment);
- Current custom bank statement per country reporting to be maintained: the Contractor must produce monthly bank statements per country listing all DFATD-mission payments processed through SPS which is required to comply with host country tax authorities for Value-Added Tax recovery by missions;
- Clear payment description required to appear on the beneficiary's bank statement to be able to reconcile payment with invoice;
- Payment originator on beneficiary's bank statement to state Government of Canada or DFATD (not the issuing bank name);
- Payment to vendor account via AFT and wire to take a maximum of 48-72 hours;
- Robust international banking validations and automation of reject process including notification and tracing of rejected payments.

Due to legal and/or country-specific constraints, certain types of payments must remain locally paid. These include:

- Local employee salaries and benefits;
- Utilities payments;
- Rent payments;
- Etc.

2.29 Customer Service

Customer service from Monday to Friday between the hours of 7h00 and 17h00 EST must be provided by the Contractor on all banking days. Customer service to beneficiaries is provided by the program department.

2.30 Acronyms and Definitions

Automated Funds Transfer (AFT): AFT refers to the transfer of money between accounts by electronic means. Direct Deposit is an AFT.

Bank draft: Means a cheque, drawn by a bank against its own funds deposited in another bank. Banks frequently use bank drafts when it is more convenient to write a bank cheque than to use a customer's cheque.

ANNEX A

Banking Day: Any day on which the Ottawa Agency of the Bank of Canada is open for business.

Concentrator Accounts: Accounts of the government of Canada into which funds deposited (transferred) from remote sources are concentrated at end of a period of time.

Concentrator Date: The date the RG receives value in the concentrator account.

Correspondent Bank: Is a bank or financial institution that provides payment and other services, not available at the respondent bank. In most cases, correspondent banks are physically located in regions different from the respondent. Cross border payments are normally made through correspondent banking.

CPA 005 (for Direct Deposit): Canadian Payments Association standard file format for AFT transactions.

CRA: Canada Revenue Agency

CRF: Consolidated Revenue Fund

ESDC: Employment and Skills Development Canada

DND: Department of National Defence

Foreign Draft: A cheque denominated in a specific foreign currency, usually drawn on a bank account in the country of the currency's origin.

GBS: Government Banking System

Giro: Is an electronic direct debit mechanism used by billing organizations (BOs) as a low cost means to collect payments.

IBAN: International Bank Account Number

Large-Value (Payment): Payment for which the value is greater than or equal to \$100,000 CAD.

Large Value Transfer System (LVTS): The Canadian system of settlement for large value electronic payments.

OFAC: Office of Foreign Assets Control

OSFI: Office of the Superintendent of Financial Institutions

Overlay: The term overlay refers to a collection of constant data such as lines, text, images and boxes that are electronically composed in the host processor and stored in a library. Overlays can be merged with variable data during printing and are primarily used in place of preprinted forms.

Payments: The transfer of value from a payor to a payee through the intermediary of a financial institutions. Payments can be debit transfers or credit transfers authorized by the payor.

Payment Products and Services Directorate (PPSD): RG directorate responsible for payment issuance.

ANNEX A

Presentation Date: The date and time prior to which an AFT remittance must be submitted to the Contractor for same day value purposes; if a remittance is presented after this date and time, the Presentation Date defaults to the next Banking Date.

Pre-note: A pre-note is a small / zero-dollar test transaction initiated electronically to a bank account when account information is initially set up to confirm that the account information has been correctly entered.

PWGSC: The department of Public Works and Government Services Canada.

RG: Receiver General for Canada

Same Day Value: When the Concentrator Date is the same as the Presentation Date.

SDN: Specially Designated Nationals

Small-Value (Payment): Payment for which the value is less than \$100,000 CAD.

Socio-Economic Payments: Means federal government payments made to Canadians who meet specific qualifications; those who qualify are thus entitled to the payments such as Old Age Security, Guaranteed Income Supplement, and Canada Pension Plan.

SPS: Standard Payment System

Strategic Systems Management Directorate (SSMD): RG directorate responsible for the maintenance of RG treasury systems.

Sub-Accounts: Accounts established in the name of the government department that clear daily to the Concentrator account.

Wire payment: Means an order to pay funds electronically by wire instruction

TABLE OF CONTENTS FOR APPENDICES

ANNEX A – APPENDIX 1.....	25
REQUIRED PAYMENT COVERAGE	25
This appendix explains the countries where specific payment coverage is mandatory	
ANNEX A – APPENDIX 2.....	32
FILE STRUCTURE INFORMATION.....	32
This appendix provides the file structure information such as the types of files created by SPS and their contents as well as the types of files created by the Contractor and their contents.	
ANNEX A – APPENDIX 3(A).....	37
CURRENT PROTOCOL FOR ELECTRONIC REPORTING OF BANK STATEMENTS	37
This appendix explains the current protocol for electronic reporting of bank statements of the Concentrator Account which the Contractor must provide to the Receiver General on a daily basis. The appendix describes the transaction sets, the data elements for 821s, the configuration and ppendi period as well as the reporting process upon implementation.	
ANNEX A – APPENDIX 3(B)	39
821/152 ENVELOPE SPECIFICATIONS.....	39
This appendix describes the 821/152 envelope specifications that is required by the Receiver General.	
ANNEX A – APPENDIX 3(C).....	44
821 MAPPING	44
This appendix describes the 821 mapping for financial information reporting that the Contractor will need to follow upon implementation.	
ANNEX A – APPENDIX 4.....	53
VOLUME AND VALUE INFORMATION	53
This appendix contains the total RG payments divided by payment type, small value and large value, canadian entitlement and foreign entitlement and currency. It also includes relevent receipt statistics. It is an overview of the total RG volumes and values for a 12-month period ending December 31, 2015.	
ANNEX A – APPENDIX 5.....	64
DAILY PROCESSING SCHEDULE	64
This appendix contains the daily processing schedule for daily file transfers between PWGSC and the Contractor. It includes the type of files and their contents.	

ANNEX A

Annex A – Appendix 1

Required Payment Coverage

The use of a checkmark (✓) in the 4th and 5th columns of following grid indicates the countries where coverage is mandatory for corresponding payment types identified. The use of a checkmark (✓) in the 6th and 7th columns indicate a country's corresponding tier used for evaluation purposes.

Tier I refer to countries considered to be a short-term priority; whereas, tier II refer to countries that are not.

Country or territory	Currency	ISO-4217	Mandatory Coverage		Tier	
			AFT	Local Currency Cheque	I	II
Afghanistan	Afghan afghani	AFN				✓
Åland Islands (Finland)	European euro	EUR				✓
Albania	Albanian lek	ALL				✓
Algeria	Algerian dinar	DZD				✓
American Samoa (USA)	United States dollar	USD			✓	
Andorra	European euro	EUR			✓	
Angola	Angolan kwanza	AOA				✓
Anguilla (UK)	East Caribbean dollar	XCD				✓
Antigua and Barbuda	East Caribbean dollar	XCD				✓
Argentina	Argentine peso	ARS				✓
Armenia	Armenian dram	AMD				✓
Aruba (Netherlands)	Aruban florin	AWG				✓
Australia	Australian dollar	AUD	✓	✓	✓	
Austria	European euro	EUR	✓	✓	✓	
Azerbaijan	Azerbaijani manat	AZN				✓
Bahamas	Bahamian dollar	BSD				✓
Bahrain	Bahraini dinar	BHD				✓
Bangladesh	Bangladeshi taka	BDT				✓
Barbados	Barbadian dollar	BBD			✓	
Belarus	Belarusian ruble	BYR				✓
Belgium	European euro	EUR	✓	✓	✓	
Belize	Belize dollar	BZD				✓
Benin	West African CFA franc	XOF				✓
Bermuda (UK)	Bermudian dollar	BMD				✓
Bhutan	Bhutanese ngultrum	BTN				✓
Bolivia	Bolivian boliviano	BOB				✓
Bosnia and Herzegovina	Bosnia and Herzegovina convertible mark	BAM				✓
Botswana	Botswana pula	BWP				✓

ANNEX A

Brazil	Brazilian real	BRL			✓	
British Indian Ocean Territory (UK)	United States dollar	USD			✓	
British Virgin Islands (UK)	United States dollar	USD			✓	
Brunei	Brunei dollar	BND				✓
Bulgaria	Bulgarian lev	BGN			✓	
Burkina Faso	West African CFA franc	XOF				✓
Burundi	Burundi franc	BIF				✓
Cabo Verde	Cape Verdean escudo	CVE				✓
Cambodia	Cambodian riel	KHR				✓
Cameroon	Central African CFA franc	XAF				✓
Canada	United States Dollar	USD			✓	
Caribbean Netherlands (Netherlands)	United States dollar	USD				✓
Cayman Islands (UK)	Cayman Islands dollar	KYD				✓
Central African Republic	Central African CFA franc	XAF				✓
Chad	Central African CFA franc	XAF				✓
Chile	Chilean peso	CLP			✓	
China	Chinese Yuan Renminbi	CNY			✓	
Christmas Island (Australia)	Australian dollar	AUD			✓	
Cocos (Keeling) Islands (Australia)	Australian dollar	AUD				✓
Colombia	Colombian peso	COP				✓
Comoros	Comorian franc	KMF				✓
Congo, Republic of the	Central African CFA franc	XAF				✓
Congo, Democratic Republic of the	Congolese franc	CDF				✓
Cook Islands (New Zealand)	Cook Islands dollar	NZD			✓	
Costa Rica	Costa Rican colon	CRC				✓
Cote d'Ivoire	West African CFA franc	XOF				✓
Croatia	Croatian kuna	HRK	✓		✓	
Cuba	Cuban peso	CUP				✓
Curaçao (Netherlands)	Netherlands Antillean guilder	ANG				✓
Cyprus	European euro	EUR	✓	✓	✓	
Czech Republic	Czech koruna	CZK	✓	✓	✓	
Denmark	Danish krone	DKK	✓	✓	✓	
Djibouti	Djiboutian franc	DJF				✓
Dominica	East Caribbean dollar	XCD				✓

ANNEX A

Dominican Republic	Dominican peso	DOP				✓
Ecuador	United States dollar	USD		✓	✓	
Egypt	Egyptian pound	EGP			✓	
El Salvador	United States dollar	USD				✓
Equatorial Guinea	Central African CFA franc	XAF				✓
Eritrea	Eritrean nakfa	ERN				✓
Estonia	European euro	EUR	✓	✓	✓	
Ethiopia	Ethiopian birr	ETB				✓
Falkland Islands (UK)	Falkland Islands pound	FKP				✓
Faroe Islands (Denmark)	Faroese krona	DKK			✓	
Fiji	Fijian dollar	FJD			✓	
Finland	European euro	EUR	✓	✓	✓	
France	European euro	EUR	✓	✓	✓	
French Guiana (France)	European euro	EUR				✓
French Polynesia (France)	CFP franc	XPF			✓	
Gabon	Central African CFA franc	XAF				✓
Gambia	Gambian dalasi	GMD				✓
Georgia	Georgian lari	GEL				✓
Germany	European euro	EUR	✓	✓	✓	
Ghana	Ghanaian cedi	GHS				✓
Gibraltar (UK)	Gibraltar pound	GIP				✓
Greece	European euro	EUR	✓	✓	✓	
Greenland (Denmark)	Danish krone	DKK			✓	
Grenada	East Caribbean dollar	XCD				✓
Guadeloupe (France)	European euro	EUR			✓	
Guam (USA)	United States dollar	USD			✓	
Guatemala	Guatemalan quetzal	GTQ				✓
Guernsey (UK)	Guernsey Pound	GGP			✓	
Guinea	Guinean franc	GNF				✓
Guinea-Bissau	West African CFA franc	XOF				✓
Guyana	Guyanese dollar	GYD				✓
Haiti	Haitian gourde	HTG				✓
Honduras	Honduran lempira	HNL				✓
Hong Kong (China)	Hong Kong dollar	HKD	✓	✓	✓	
Hungary	Hungarian forint	HUF	✓		✓	
Iceland	Icelandic krona	ISK				✓
India	Indian rupee	INR	✓	✓	✓	
Indonesia	Indonesian rupiah	IDR	✓		✓	
Iran	Iranian rial	IRR				✓

ANNEX A

Iraq	Iraqi dinar	IQD				✓
Ireland	European euro	EUR	✓	✓	✓	
Isle of Man (UK)	Manx pound	IMP			✓	
Israel	Israeli new sheqel	ILS	✓		✓	
Italy	European euro	EUR	✓	✓	✓	
Jamaica	Jamaican dollar	JMD			✓	
Japan	Japanese yen	JPY		✓	✓	
Jersey (UK)	Jersey pound	JEP			✓	
Jordan	Jordanian dinar	JOD				✓
Kazakhstan	Kazakhstani tenge	KZT				✓
Kenya	Kenyan shilling	KES				✓
Kiribati	Australian dollar	AUD			✓	
Kosovo	European euro	EUR			✓	
Kuwait	Kuwaiti dinar	KWD			✓	
Kyrgyzstan	Kyrgyzstani som	KGS				✓
Laos	Lao kip	LAK				✓
Latvia	European euro	EUR	✓		✓	
Lebanon	Lebanese pound	LBP				✓
Lesotho	Lesotho loti	LSL				✓
Liberia	Liberian dollar	LRD				✓
Libya	Libyan dinar	LYD				✓
Liechtenstein	Swiss franc	CHF			✓	
Lithuania	European euro	EUR	✓		✓	
Luxembourg	European euro	EUR	✓	✓	✓	
Macau (China)	Macanese pataca	MOP				✓
Macedonia	Macedonian denar	MKD				✓
Madagascar	Malagasy ariary	MGA				✓
Malawi	Malawian kwacha	MWK				✓
Malaysia	Malaysian ringgit	MYR	✓		✓	
Maldives	Maldivian rufiyaa	MVR				✓
Mali	West African CFA franc	XOF				✓
Malta	European euro	EUR	✓	✓	✓	
Marshall Islands	United States dollar	USD			✓	
Martinique (France)	European euro	EUR			✓	
Mauritania	Mauritanian ouguiya	MRO				✓
Mauritius	Mauritian rupee	MUR				✓
Mayotte (France)	European euro	EUR			✓	
Mexico	Mexican peso	MXN	✓		✓	
Micronesia	United States dollar	USD			✓	
Moldova	Moldovan leu	MDL				✓
Monaco	European euro	EUR	✓	✓	✓	

ANNEX A

Mongolia	Mongolian tugrik	MNT				✓
Montenegro	European euro	EUR				✓
Montserrat (UK)	East Caribbean dollar	XCD				✓
Morocco	Moroccan dirham	MAD		✓	✓	
Mozambique	Mozambican metical	MZN				✓
Myanmar	Myanmar kyat	MMK				✓
Namibia	Namibian dollar	NAD				✓
Nauru	Australian dollar	AUD				✓
Nepal	Nepalese rupee	NPR				✓
Netherlands	European euro	EUR	✓	✓	✓	
New Caledonia (France)	CFP franc	XPF			✓	
New Zealand	New Zealand dollar	NZD	✓	✓	✓	
Nicaragua	Nicaraguan cordoba	NIO				✓
Niger	West African CFA franc	XOF				✓
Nigeria	Nigerian naira	NGN			✓	
Niue (New Zealand)	New Zealand dollar	NZD			✓	
Norfolk Island (Australia)	Australian dollar	AUD			✓	
North Korea	North Korean won	KPW				✓
Northern Mariana Islands (USA)	United States dollar	USD			✓	
Norway	Norwegian krone	NOK	✓	✓	✓	
Oman	Omani rial	OMR			✓	
Pakistan	Pakistani rupee	PKR		✓	✓	
Palau	United States dollar	USD			✓	
Palestine	Israeli new sheqel	ILS				✓
Panama	United States dollar	USD			✓	
Papua New Guinea	Papua New Guinean kina	PGK				✓
Paraguay	Paraguayan guarani	PYG				✓
Peru	Peruvian nuevo sol	PEN			✓	
Philippines	Philippine peso	PHP	✓	✓	✓	
Pitcairn Islands (UK)	New Zealand dollar	NZD				✓
Poland	Polish zloty	PLN	✓		✓	
Portugal	European euro	EUR	✓	✓	✓	
Puerto Rico (USA)	United States dollar	USD			✓	
Qatar	Qatari riyal	QAR				✓
Reunion (France)	European euro	EUR				✓
Romania	Romanian leu	RON	✓		✓	
Russia	Russian ruble	RUB			✓	
Rwanda	Rwandan franc	RWF				✓
Saint Barthélemy (France)	European euro	EUR				✓
Saint Helena (UK)	Saint Helena pound	SHP				✓

ANNEX A

Saint Kitts and Nevis	East Caribbean dollar	XCD				✓
Saint Lucia	East Caribbean dollar	XCD				✓
Saint Martin (France)	European euro	EUR				✓
Saint Pierre and Miquelon (France)	European euro	EUR				✓
Saint Vincent and the Grenadines	East Caribbean dollar	XCD				✓
Samoa	Samoan tala	WST			✓	
San Marino	European euro	EUR			✓	
Sao Tome and Principe	Sao Tome and Principe dobra	STD				✓
Saudi Arabia	Saudi riyal	SAR			✓	
Senegal	West African CFA franc	XOF				✓
Serbia	Serbian dinar	RSD				✓
Seychelles	Seychellois rupee	SCR				✓
Sierra Leone	Sierra Leonean leone	SLL				✓
Singapore	Singapore dollar	SGD	✓	✓	✓	
Sint Maarten (Netherlands)	Netherlands Antillean guilder	ANG				✓
Slovakia	European euro	EUR	✓		✓	
Slovenia	European euro	EUR	✓	✓	✓	
Solomon Islands	Solomon Islands dollar	SBD			✓	
Somalia	Somali shilling	SOS				✓
South Africa	South African rand	ZAR	✓	✓	✓	
South Korea	South Korean won	KRW				✓
South Sudan	South Sudanese pound	SSP				✓
Spain	European euro	EUR	✓	✓	✓	
Sri Lanka	Sri Lankan rupee	LKR		✓	✓	
Sudan	Sudanese pound	SDG				✓
Suriname	Surinamese dollar	SRD				✓
Svalbard and Jan Mayen (Norway)	Norwegian krone	NOK				✓
Swaziland	Swazi lilangeni	SZL				✓
Sweden	Swedish krona	SEK	✓	✓	✓	
Switzerland	Swiss franc	CHF	✓	✓	✓	
Syria	Syrian pound	SYR				✓
Taiwan	New Taiwan dollar	TWD				✓
Tajikistan	Tajikistani somoni	TJS				✓
Tanzania	Tanzanian shilling	TZS				✓
Thailand	Thai baht	THB	✓	✓	✓	
Timor-Leste	United States dollar	USD				✓
Togo	West African CFA franc	XOF				✓

ANNEX A

Tokelau (New Zealand)	New Zealand dollar	NZD				✓
Tonga	Tongan pa'anga	TOP			✓	
Trinidad and Tobago	Trinidad and Tobago dollar	TTD			✓	
Tunisia	Tunisian dinar	TND				✓
Turkey	Turkish lira	TRY	✓		✓	
Turkmenistan	Turkmenistani manat	TMT				✓
Turks and Caicos Islands (UK)	United States dollar	USD			✓	
Tuvalu	Australian dollar	AUD				✓
Uganda	Ugandan shilling	UGX				✓
Ukraine	Ukrainian hryvnia	UAH				✓
United Arab Emirates	UAE dirham	AED	✓	✓	✓	
United Kingdom	Pound sterling	GBP	✓	✓	✓	
United States of America	United States dollar	USD	✓	✓	✓	
Uruguay	Uruguayan peso	UYU				✓
US Virgin Islands (USA)	United States dollar	USD			✓	
Uzbekistan	Uzbekistani som	UZS				✓
Vanuatu	Vanuatu vatu	VUV			✓	
Vatican City (Holy See)	European euro	EUR			✓	
Venezuela	Venezuelan bolivar	VEF				✓
Vietnam	Vietnamese dong	VND			✓	
Wallis and Futuna Islands (France)	CFP franc	XPF			✓	
Western Sahara	Moroccan dirham	MAD			✓	
Yemen	Yemeni rial	YER				✓
Zambia	Zambian kwacha	ZMW				✓
Zimbabwe	United States dollar	USD				✓

Please note that wire payment coverage is mandatory in all the aforementioned countries.

Annex A – Appendix 2

File Structure Information

A. RG Generated Files

- There are two (2) file types created by the RG and sent electronically to the Contractor which are separated into files with monetary values and files used to exchange non-monetary information.
 1. **Payment File** - contains payment orders (monetary transactions) and the associated information; each file may contain cheque, AFT and wire payment orders.
 2. **Non-monetary File** - contains payment related requests (non-monetary transactions).
- The files share a common record layout, each file will contain a header record, detail records applicable to the transaction type (i.e. a payment order or payment related request), and a trailer record.
- Each file will carry a unique Treasury Requisition Number generated by the RG.
- File exchanges will occur at predetermined times; if there is no data available to exchange then empty files will be sent that will contain only a header record and a trailer record.

Payment File Transaction Types

Payment Order
Payment Stub Information

Non-Monetary File Transaction Types

Pre-note
Recall Request
Trace Request
Wire Correction

Logical File Layout

File Header, one per file includes:

- Treasury Requisition Number
- Unique File Number
- File Creation Date/Time

Detail Records - There are several types of detail records which collectively contain the information needed for each payment or request. This includes, but is not limited to:

- Transaction type (e.g. Payment Order, Pre-note, Trace Request, etc.)
- Payment reference number or Pre-note identifier (i.e. RG identifiers)
- Payment instrument type (e.g. cheque, AFT, wire)
- Payment due date
- Payment entitlement (i.e. Canadian or Foreign Entitlement)
- Canadian payment amount

ANNEX A

- ISO currency code
- ISO country code
- Foreign payment amount
- Exchange rate
- Exchange rate date
- Payee name
- Payee address
- Payee bank account details (bank details & account number for AFT & wires)
- Wire transfer instructions
- Cheque stub details

Trailer Record, one per file includes:

- Control totals and record counts

B. Contractor Generated Files

- There are five (5) file types created by the Contractor and sent electronically to the RG.
 1. **Daily Exchange Rate File** - contains the current day exchange rates.
 2. **Payment Acknowledgment File** - an acknowledgment of a Payment File sent by the RG to the Contractor which contains the results of each payment, either acceptance or rejection. For each rejected payment a reason code must be provided. The reason code must be from a list provided by the RG. For the accepted payments the Contractor must provide additional data with respect to issuing the payment, e.g. the calculated Canadian or foreign amount, the exchange rate used, the Contractor's reference or cheque numbers, totals to be debited/credited, etc.
 3. **Non-monetary Acknowledgment File** – an acknowledgement of a Non-monetary file sent by the RG to the Contractor which contains the results of each transaction, either acceptance or rejection. For each rejected transaction a reason code must be provided. The reason code must be from a list provided by the RG.
 4. **Payment Return File** - contains the details on payments returned to the Contractor as undeliverable. For each returned payment a reason code must be provided. The reason code must be from a list provided by the RG. The data will also include any amounts to be debited/credited as a result of exchange rate variances.
 5. **Post Issue File** - contains transactions that identify different outcomes for both payments and non-monetary transactions following acceptance by the Contractor for further processing (e.g. the redeeming of a cheque, the results of a trace request, etc.).
- The Payment Acknowledgment File must identify the same Treasury Requisition Number of the corresponding Payment File and must contain a one-to-one relationship for all payments that were contained in the corresponding Payment File (i.e. for every payment there is an accepted or rejected result).
- The Non-monetary Acknowledgment File must identify the same Treasury Requisition Number of the corresponding Non-monetary File and must contain a one-to-one relationship for all transactions that

ANNEX A

were contained in the corresponding Non-monetary File (i.e. for every transaction there is an accepted or rejected result).

- The Payment Return File and the Post Issue File must carry a unique identifier generated by the Contractor and be in the same specific format as the RG's Treasury Requisition Number.
- The files share a common record layout (with the exception of the Daily Exchange Rate File), which consists of a file header record; various detail records as applicable and a number of trailer records
- File exchanges will occur at predetermined times; if there is no data available to exchange then empty files will be sent that will contain only a header record and a trailer record.

Daily Exchange Rate File Transaction Types

Currency Exchange Rate

Payment Acknowledgment File Transaction Types

Payment Accepted

Payment Rejected

Non-Monetary Acknowledgment File Transaction Types

Pre-note Accepted

Pre-note Rejected

Recall Request Accepted

Recall Request Rejected

Trace Request Accepted

Trace Request Rejected

Wire Correction Accepted

Wire Correction Rejected

Payment Return File Transaction Types

Payment Returned

Post Issue File Transaction Types

Pre-note Returned

Cheque Paid

Cheque Reverse Paid

Notice of Change

Wire Correction Required Notification

Trace Results

Logical File Layouts

Daily Exchange Rate File

File Header, one per file includes:

- Current date

Detail Records – One record per currency:

- ISO currency code
- Exchange rate

ANNEX A

Trailer Record, one per file includes:

- Control totals

Payment Acknowledgment File/Non-Monetary Acknowledgment File

File Header, one per file includes:

- Treasury Requisition Number (i.e. from the Payment File or Non-monetary File)
- Unique File Number
- File Creation Date/Time

Detail Records - There are several types of detail records which collectively contain the information needed for each payment or transaction. This includes, but is not limited to:

- Transaction type (e.g. Payment Accepted, Payment Rejected, Trace Request Accepted, etc.)
- Payment reference number or Pre-note identifier (i.e. RG identifiers)
- Original exchange rate
- Revised exchange rate
- Original Canadian amount
- Revised Canadian amount
- Foreign amount
- Value date
- Reject reason code
- Contractor's reference number
- Contractor's cheque number

Trailer Records, one or more per file includes:

- Control totals and amounts

Payment Return File/Post Issue File

File Header, one per file includes:

- Treasury Requisition Number (generated by the Contractor)
- Unique File Number
- File Creation Date/Time

Detail Records - There are several types of detail records which collectively contain the information needed for each payment or transaction. This includes, but is not limited to:

- Transaction type (e.g. Payment Returned, Paid Cheque, Trace Results, etc.)
- Payment reference number or Pre-note identifier (i.e. RG identifiers)
- Return reason code
- Original exchange rate
- Revised exchange rate
- Original Canadian amount
- Revised Canadian amount
- Foreign amount
- Paid/Reverse paid date
- Notice of Change text
- Wire correction notification text

ANNEX A

- Trace results

Trailer Records, one or more per file includes:

- Control totals and amounts

Annex A – Appendix 3(a)

Current Protocol for Electronic Reporting of Bank Statements

The current protocol for electronic reporting of bank statements is via EDI ANSI X12 standard formats, as follows:

1. Transaction Sets

The following EDI Transaction Sets are exchanged between the parties:

- a. ANSI X12 Envelope Specifications (hereinafter called "Envelop");
- b. ANSI X12 821 Financial Information Reporting (hereinafter called "821");
- c. ANSI X12 997 Functional Acknowledgment (hereinafter called "997").

The Envelope and 821 mappings are attached as Annex A - Appendix 4(b) and Annex A – Appendix 4(c).

2. Data Elements for 821s

821s currently must include the following data elements:

- a. Financial Institution's Number as assigned by the Canadian Payments Association;
- b. Transit Number of the branch where the Concentrator Account is located;
- c. The Concentrator Account number being reported on;
- d. Transaction Code (Type):

i. As a minimum, separate codes are required for authorized transactions as follows:

- manual over the counter deposits (cheques) direct deposits (DD's);
- bank initiated adjustments associated with manual over the counter deposits;
- returned items associated with manual over the counter deposits;
- wire deposits;
- bank initiated adjustments associated with wire deposits;
- transactions associated with transfers to the Bank of Canada.

ii. unauthorized Postings

Action must be taken to stop unauthorized postings. Although the following transaction types are unauthorized for this Statement of Work, should they occur, as a minimum separate transaction codes are required for the following:

- direct deposits (DD's);
- bank initiated adjustments associated with DD's;
- electronic card deposits;
- bank initiated adjustments associated with electronic card deposits;
- returned items associated with electronic card deposits; and
- EDI 820/823 initiated deposits;
- bank initiated adjustments associated with EDI 820/823 initiated deposits;
- when appropriate (finality of payment is not requested and electronic charge backs are requested by the departmental office), returned items associated with EDI 820/823 initiated deposits;
- preauthorized debit (PAD) deposits;
- bank initiated adjustments associated with PAD deposits;

ANNEX A

- returned items associated with PAD deposit.
- e. Transaction concentrator date;
- f. Transaction amount; and
- g. RR, ZZ, PQ, IT, IX, VR, DE Reference Numbers as specified in Annex A - Appendix 4(c).

3. Configuration and Test Period

Currently the RG requires contractors to:

- a. Provide at least six (6) weeks prior to the Implementation Date, all mailbox and other pertinent information for system configuration.
- b. Provide at least six (6) weeks prior to the Implementation Date, the list of mnemonic codes (along with their meanings) to be used as transaction codes (types).
- c. Provide to the RG's test mailbox, a transmission of:
 - i. General 821 test data (which has been fabricated, and agreed to with the RG) at least four (4) weeks prior to the Implementation Date and as requested by the RG thereafter; and
 - ii. Real (\$0) 821 data for the Concentrator Account on a daily basis, starting at least three (3) weeks prior to the Implementation Date and as requested by the RG thereafter.

4. Reporting process upon Implementation

Currently, the RG requires contractors to:

- a. Adhere to the RG Test Plan and Release Procedures unless otherwise mutually agreed. The RG Test Plans and Release Procedures will be provided upon request.
- b. Forward each banking day, in clear text, an 821 of the Concentrator Account to the RG's electronic production mailbox by no later than 8:00 a.m. Eastern Standard Time (EST), on the first banking day following the concentrator date.
- c. Accept either a positive or negative 997 from the RG in response to each 821 transmitted by the contractor, taking follow-up action should the contractor not receive a 997 following each transmission. Follow-up action must take place by 10:00 a.m. EST, on the same day of each 821 transmission. Follow-up action must consist of a telephone call to the RG.
- d. Upon receipt (ISA09 and ISA10 of the ANSI X12 envelope) of a negative 997, correct the 821 and retransmit within 2 hours from the time of such receipt.
- e. In the event of inability to report as above, upon request by the RG, provide, in lieu of an 821, either a hard copy or alternate electronic form of the data elements listed in section 2 above. The foregoing medium must be mutually agreed.
- f. Forward each banking day to the RG a copy of supporting documentation for any postings to the Concentrator Account not covered by this Statement of Work, to be received the same day as the 821.

ANNEX A

Annex A – Appendix 3(b)

821/152 Envelope Specifications

VERSION 003010

Receiver General

Release 3.02

Receiver General Envelope Specifications

Interchange Control Version Number 00200

SEG.ID	Name	Required	Loop
ISA	Interchange Control Header	M	1
GS	Functional Group Header	M	GS 1 > 1
GE	Functional Group Trailer	M	GE 1 > 1
IEA	Interchange Control Trailer	M	1

(M = mandatory)

Note: Segments GS01 and GS08 have been significantly changed in this release 3.02.

ISA

Interchange Control Header

Indicates the beginning of an interchange

ANNEX A

ISA	ISA01	I01		ISA02	I02		ISA03	I03		ISA04	I04		ISA05	I05	
*	Authorization		*	Authorization		*	Security		*	Security		*	Interchange		
	Info. Qualifier			Information			Info Qualifier			Information			ID Qualifier		
	M	ID	2/2	M	AN	10/10	M	ID	2/2	M	AN	10/10	M	ID	2/2
	ISA06	I06		ISA07	I05		ISA08	I07		ISA09	I08		ISA10	I09	
*	Interchange		*	Interchange		*	Interchange		*	Interchange		*	Interchange		
	Sender ID			ID Qualifier			Receiver ID			Date			Time		
	M	ID	15/15	M	ID	2/2	M	ID	15/15	M	DT	6/6	M	TM	4/4
	ISA11	I10		ISA12	I11		ISA13	I12		ISA14	I13		ISA15	I14	
*	Interchange		*	Interchange		*	Interchange		*	Acknowl.		*	Test		
	Control			Control			Control			Requested			Indicator		
	Standards ID			Version #			Number								
	M	ID	1/1	M	ID	5/5	M	N0	9/9	M	ID	1/1	M	ID	1/1
	ISA16	I15													
*	Sub-Element														
	Separator														
	M	AN	1/1												

N
/
L

ISA01 Authorization Information Qualifier

Code identifying the type of information in ISA02. Use “00” to indicate no authorization information is present.

ISA02 Authorization Information

Used for additional identification or authorization of the sender or data contained in the interchange. Not used

ISA03 Security Information Qualifier

Code identifying the type of information in ISA04. Use “00” to indicate no security information is present.

ISA04 Security Information

Identifies security information about the sender or data in the interchange. Not used.

ISA05 Interchange ID Qualifier

Designates the code structure used to identify the sender. Defined by the sender. For example, use “12” for Phone Number or “01” for DUNS.

ISA06 Interchange Sender ID

Published identification of the sender. Defined by the sender.

ISA07 Interchange ID Qualifier

Designates the code structure used to identify the receiver.

ANNEX A

For example, use “12” for Phone Number or “01” for DUNS.

- ISA08 Interchange Receiver ID
To be provided by the Receiver General (RG) in accordance with the Receiver General Test Plan and Release Procedures.
- ISA09 Interchange Date
Date the interchange was created. Format must be “**YYMMDD**”.
- ISA10 Interchange Time
Time the interchange was created. Format must be “**HHMM**”.
- ISA11 Interchange Control Standards ID
Code designating the standards body. Use “U”.
- ISA12 Interchange Control Version Number
Version number of the interchange control segments. Use “**00200**”.
- ISA13 Interchange Control Number
Unique identifier for the interchange. Created by the sender and must be the same as IEA02.
- ISA14 Acknowledgement Requested
Code indicating whether or not an acknowledgement is requested by the sender. Receiver General will disregard.
- ISA15 Test Indicator
Code indicating whether the interchange contains test or production data. Use either “**P**” for **production** or “**T**” for **test**.
- ISA16 Sub-element Separator
Separating character for data element subgroups. Receiver General will disregard.

GS

Functional Group Header

Indicates the beginning of a functional group of documents

GS	GS01	479		GS02	142		GS03	124		GS04	29		GS05	30	
	Functional	*		Application	*		Application	*		Group	*		Group		
*	ID Code			Sender's Code			Recv's Code			Date			Time		
	M	ID	2/2	M	AN	2/12	M	AN	2/12	M	DT	6/6	M	TM	4/4

ANNEX A

GS06 28	GS07 455	GS08 480	
* Group Control Number	* Responsible Agency Code	* Version/Release IND. ID Cd.	N / L
M N0 1/9	M ID ½	M ID 1/12	

GS01 Functional ID Code

Code identifying a group of application related transaction sets. Transaction sets and codes acceptable to the RG include:

Transaction Set	Code
821	FR
152	GR
820	RA
823	LB

GS02 Application Sender's Code

Code identifying the sender of the functional group.

GS03 Application Receiver's Code

Code identifying the receiver of the functional group. Use "**RECGEN**".

GS04 Group Date

Date the group was created. Format must be "**YYMMDD**".

GS05 Group Time

Time the group was created. Format must be "**HHMM**".

GS06 Group Control Number

Unique identifier of the group. Created by the sender and must be the same value as GE02.

GS07 Responsible Agency Code

Code identifying the standards agency used for this group. Value should be "**X**".

GS08 Version /Release /Industry Identifier Code

Receiver General's standard versions. Later versions may be supported if mutually agreed with the industry.

Transaction Set	Version
821, 820	"003010"
152, 823, 820	"003030"

GE

Functional Group Trailer

Indicates the end of a functional group of documents

ANNEX A

GE		GE01	97		GE02	28		N
	*		Number of Incl. Sets	*		Group Control Number		/
		M	N0		M	N0		L
			1/6			1/9		

GE01 Number of Transaction Sets
Value must equal the number of transaction sets included in this functional group.

GE02 Group Control Number
must be the same value as GS06.

IEA

Interchange Control Trailer

Indicates the end of an interchange

IEA		IEA01	I16		IEA02	I12		N
	*		Number of Incl. F. Groups	*		Interchange Control #		/
		M	N0		M	N0		L
			1/5			9/9		

IEA01 Number of Included Functional Groups
Value must equal the number of functional groups contained in the interchange.

IEA02 Interchange Control Number
Unique identifier for the interchange. must be the same as ISA13.

ANNEX A

Annex A – Appendix 3(c)**821 MAPPING****VERSION 003010**

(Receiver General Financial Information Reporting)

Release 2.11**821 Financial Information Reporting (X.12 version 3010)
Receiver General for Canada (release 2.11)**

Upon mutual agreement with the industry, the Receiver General (RG) will support and supply mapping documents for versions above 3010

Table 1

SEG. ID	Name	ANSI Req.	Max	R.G. Req	Min	Max	Loop
ST	Transaction set header	M	1	M	1	1	
BGN	Beginning segment	M	1	M	1	1	
N1	Name (forwarder of info)	M	1	M	1	1	N1/1
PER	Admin Comm. Contact	O	>1	O		>1	
N1	Name (Receiver of info)	M	1	M	1	1	N1/>1
PER	Admin Comm. Contact	O	>1	O		>1	
ACT	Account Identification	O	1	M	1	1	ACT/1
CUR	Currency	O	1	O		1	
BAL	Balance details	O	>1	M	1	>1	
FIR	Financial information	O	1	O	1	1	FIR/>1
REF	Reference numbers	O	>1	C	0	2	
SE	Transaction set trailer	M	1	M	1	1	

(M = mandatory; O = optional; C = conditional)

Notes:

ANNEX A

1. N1 (preferred first occurrence) is the forwarder of the 821
2. N1 (preferred second occurrence) is the receiver of the 821 (the Receiver General)

Segments and data elements

ST

Transaction set header

Indicates the beginning of the transaction set

ST	ST01 143	ST02 329	
*	Trans Set ID Code	* Trans Set Control No.	N / L
	M ID 3/3	M AN 4/9	

ST01 - Transaction set identifier code
Mandatory element with the value of "821"

ST02 - Transaction set control number
This control number is used to uniquely identify each document sent between trading partners. It is suggested that this number be incremented by one (1) greater than the previous transaction.

BGN

Beginning segment

To indicate the beginning of a transaction set.

BGN	BGN01 353	BGN02 127	BGN03 373	BGN04 337	
*	Trans Set Purpose Code	* Reference Number	* Date	* Time	*
	M ID 2/2	M AN 1/30	M DT 6/6	O TM 4/4	
	BGN05 623				
	Time Zone Qualifier				N / L
	O ID 2/2				

BGN01 - Code identifying purpose of transaction set.
Mandatory element with the value of "00" indicating income tax withholdings, installments or arrears or "22" indicating all other financial reporting.
Mandatory element for EDI standard but not used by RG.

BGN02 - Uniquely identifies the transaction set.
This number will be comprised of two (2) components:

ANNEX A

1. Four (4) digit CPA Financial Institution (FI) ID indicating the originating FI
2. A combination of up to 26 digits, letters and or spaces that uniquely identifies the transaction.

BGN03 - Identifies the Banking Day when the account balance was noted.
(YYMMDD).

BGN04 - BGN05
Not used.

N1

NAME (preferred the 1st occurrence)

The first occurrence of the N1 segment identifies the Forwarder of the financial information.

N1	N101 98 * Entity ID Code. M ID 2/2	N102 93 * Name M AN 1/35	N103 66 * ID Code. Qualifier C ID 1/2	N104 67 * ID Code C ID 2/17	N / L
----	--	--	---	---	-------------

N101 - Entity ID code
Mandatory element with the value "FW" indicating the Forwarder.

N102 - Name
Name of the FI that is forwarding the information.

N103 - N104
Not used.

N1

NAME (preferred the 2nd occurrence)

The second occurrence of the N1 segment identifies the Receiver of the financial information.

N1	N101 98 * Entity ID Code. M ID 2/2	N102 93 * Name M AN 1/35	N103 66 * ID Code. Qualifier C ID 1/2	N104 67 * ID Code C ID 2/17	N / L
----	--	--	---	---	-------------

N101 - Entity ID code
Mandatory element with the value "AQ" indicating the "account of (destination party)".

N102 - Name

“REC GEN” “Receiver General for Canada”	Deposit Facilities transactions, CRA electronic remittances.
--	--

ANNEX A

“205 REC GEN”	For all other remittances such as Bill Payment System (BPS).
---------------	--

N103 - N104
Not used.

PER

Administrative Communications Contact

To identify a person or office to whom administrative communications should be directed. RG will disregard any data sent within this segment.

ACT

Account identification

To specify account information.

ACT	ACT01 508 * Account Number M AN 10/21	ACT02 93 * Name O AN 1/35	ACT03 66 * ID Code Qualifier C ID 1/2	ACT04 67 * ID Code C ID 2/17
*	ACT05 569 Account # Qualifier C ID 1/3	ACT06 508 * Account Number C AN 1/35	ACT07 3 * Free Form Message O AN 1/60	N / L

ACT01 - Account number
Identifies the FI, transit and account number for which the balance is reported.
The field is broken down as follows:

- CPA FI ID number char 1 - 4
- CPA Transit Number char 5 - 9
- Account Number char 10 - 21

Note: FI, transit and account number must be zero padded and right justified.

ex: CPA FI ID number 0001
CPA Transit Number 9999
RG's Account Number 1234

ACT01 = **000109999000000001234**

ACT02 - ACT07

ANNEX A

Not used.

CUR **Currency**

To specify the currency used in a transaction. The RG will disregard any data sent within this segment.

BAL **Balance details**

To identify the specific monetary balances associated with a particular account.

BAL	BAL01 951	BAL02 522	BAL03 782	
*	Balance Type Code	* Amt. Qual. Code	* Monetary Amount	N / L
	M ID 1/2	M ID 1/2	M R2 1/15	

BAL01 - Balance type code
"Y" for "Year-to-date" to identify up-to-date/ current balance.

BAL02 - Qualifies the amount listed in BAL03
"IB" for "Investable Balance" (i.e. available balance) or "NL" Negative Ledger Balance.

BAL03 - Qualified by the code in BAL02
Monetary balance of the account.

FIR **Financial information**

To summarize a number of credit or debit transactions for a given account.

FIR	FIR01 702	FIR02 782	FIR03 380	FIR04 380
*	Fin Trans Code	* Monetary Amount	* Quantity	* Quantity
	M ID 6/6	M R2 1/15	M R 1/10	M R 1/10
	FIR05 703	FIR06 478	FIR07 373	FIR08 337
*	Fin Info Type	* CR/DR Flag Code	* Date	* Time
	M ID 1/1	M ID 1/1	O DT 6/6	O TM 4/4
	FIR09 623	FIR10 100		
*	Time Code	* Currency Code		
			N / L	

ANNEX A

O ID 2/2	O ID 3/3
----------	----------

FIR01 - Identifies the type of transaction. A List of codes and definitions must be provided. Separate codes must be provided for:

- Manual over the Counter Deposits
- Bank Initiated Adjustments Associated with Manual over the Counter Deposits
- Returned Items Associated with Manual over the Counter Deposits
- Electronic Card Deposits
- Bank Initiated Adjustments Associated with Electronic Card Deposits
- Returned Credit Card Items Associated with Electronic Card Deposits
- EDI 820/823 Initiated Deposits
- Bank Initiated Adjustments Associated with EDI 820/823 Initiated Deposits
- Returned Items Associated with EDI 820/823 Initiated Deposits (where permitted)
- Transactions Associated with Transfers to the Bank of Canada
- Large Value Transfer System (LVTS) Deposits
- Bank Initiated Adjustments Associated with LVTS Deposits
- Wire Transfers
- Bank Initiated Adjustments Associated with Wire Transfers
- Direct Deposits
- Bank Initiated Adjustments Associated with Direct Deposits

FIR02 - Amount of the transaction
must always be positive; FIR06 will flag credit or debit.

FIR03 - Quantity
Number of transactions included in the FIR02 account posting amount (deposit, etc.).

FIR04 - Recommend use "1".

FIR05 - Identifies whether it is a detail or summary level of financial information.
must equal "1" indicating "detail".

FIR06 - Identifies whether FIR02 was a credit or debit to the account.
"C" for Credit, D for Debit.

FIR07 - Value date of transaction (YYMMDD).

FIR08 -FIR09
Not used.

FIR10 - Currency code
Code for country in whose currency the charges are specified.

REF

Reference numbers

REF	REF01 128	REF02 127	REF03 352	N
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ANNEX A

* Reference # Qualifier	* Reference Number	* Description / L
M ID 2/2	M AN 1/30	C AN 1/80

The RG reconciles deposit information based on the contents of the REF segment and it is conditional on the type of data being transmitted. The only instance in which an REF segment is not required is for Transfers to the Bank of Canada. The following is a table of the requirements of each data type.

Type of Financial Information Reporting (821)	M or O	REF01 1st Occurrence	REF02 1st Occurrence	M or O	REF01 2nd Occurrence	REF02 2nd Occurrence
H6 compliant 820's or 823s where BGN = "22" (deposits, bank initiated adjustments reversing a deposit)	M	RR or ZZ	Unique cross reference tracer number also on the 820/823. May be variable in length.	M	PQ	8 digit CPA assigned "CCIN"
(returned items where permitted, bank initiated adjustments reversing a returned item)	O	IX	Unique tracer that may be variable in length (i.e. Customer client number)	M	PQ	8 digit CPA assigned "CCIN"
820's or 823s, other than above, where BGN01 = "00" / "22" (deposits, bank initiated adjustments reversing a deposit)	M	RR or ZZ	Unique cross reference tracer number also on the 820/823. May be variable in length.	M	IT	8 digit RG authorization number
(returned items where permitted, bank initiated adjustments reversing a returned item)	O	IX	Unique tracer that may be variable in length (i.e. Customer client number)	M	IT	8 digit RG authorization number
Electronic Card Transactions where BGN01 = "22" (deposits, bank initiated adjustments reversing a deposit)	M	IX	Unique tracer that may be variable in length (i.e. batch closure number)	M	VR	Merchant Number associated with transaction card type (may be variable in length)
(returned items, bank initiated adjustments reversing a returned item)	M	IX	Unique tracer that may be variable in length (i.e. Customer client number)	M	VR	Merchant Number associated with transaction card type (may be variable in length)
Deposit Facilities where BGN01 = "22"	M	PB		M	IT	

ANNEX A

(deposits, bank initiated adjustments reversing a deposit)	M	PB	5 digit Transit Number from Originating Branch	M	IT	8 digit RG authorization number
(returned items, bank initiated adjustments reversing a returned item)			5 digit Transit Number from Originating Branch			8 digit RG authorization number
Transfer to the BOC	O					
Wire transfer / LVTS (deposits, bank initiated adjustments)	O	IX	Unique tracer that may be variable in length (i.e. SWIFT #)	M	IT	8 digit RG authorization number
Direct Deposits (deposits, bank initiated adjustments)	O	IX	Unique tracer that may be variable in length (i.e. Direct Deposit file #)	M	IT	8 digit RG authorization number

Tracer numbers

RR A unique tracer number cross referencing an 820/823 deposit to the reporting 821.
RR indicates that the FI is capable of supplying a financial institution routing number that is unique among Canadian FIs.

ZZ A unique tracer number cross referencing an 820/823 deposit to the reporting 821.

ZZ indicates a mutually agreed tracer number unique within one (1) FI only. Length is defined by the FI.

IX A unique tracer number to be used by departments for reconciliation of remittance data.

Authorization, Merchant, Transit and Corporate Creditor Identification Numbers

Adjustments associated with the following element values must include the Tracer Number of the original deposit entry.

IT Provides the RG with their 8 digit authorization number identifying the departmental office which must be notified of the transaction. This reference is supplied to the FI by the transaction originator. **NOTE:** adjustments and returned item must include the 8 digit RG authorization number of the original deposit entry.

VR For use with Electronic Card transactions only. Provides the RG with the merchant number identifying the departmental office which must be notified of the transaction. **NOTE:** all transactions, adjustments and returned items for Electronic Card transactions must include this merchant number.

PQ For use with H6 compliant arrangements only. Provides the RG with the 8 digit CPA assigned Corporate Creditor Identification Number (CCIN). **NOTE:** all transactions, adjustments and returned items for H6 compliant arrangements must include this 8 digit CCIN.

PB Provides the RG with the transit number of the branch at which the transaction was originated. must be 5 characters in length.

ANNEX A

NOTE: REF03 - Description for Card Acceptance Services.
On the 1st occurrence: If REF01 equals to "IX" then REF03 is blank.
On the 2nd occurrence: If REF01 equals to "VR" then REF03 must be card type "VISA, "M/C", "AMEX" or "DCARD".
For other services - not used.

SE

Transaction set trailer

Indicates the end of the transaction set.

SE	SE01 96	SE02 329	
	* Number of	* Trans Set	N
	Incl. Seg.	Control No.	/
			L
	M NO 1/6	M AN 4/9	

SE01 - Number of included segments
 The value must equal the number of segments in the transaction set.

SE02 - Transaction set control number
 Sender defined but it must equal the transaction set control number on the ST.

ANNEX A

Annex A – Appendix 4

Volume and Value Information

1.0 Payment Information

1.1 Summary Payment Information

The following table details the Government of Canada's foreign payment volumes and values for the period between January 1, 2012 and December 31, 2015.

Year	Month	Payments							
		Cheque		AFT		Wire		Total # Volume	Total \$ Value (CAD)
		# Volume	\$ Value (CAD)	# Volume	\$ Value (CAD)	# Volume	\$ Value (CAD)		
2012	January	94,472	\$63,174,455.50	112,699	\$35,769,034.77	1,621	\$416,372,353.05	208,792	\$515,315,843.32
	February	96,105	\$81,731,129.86	113,269	\$35,106,794.67	1,802	\$330,554,611.15	211,176	\$447,392,535.66
	March	98,125	\$79,581,098.24	115,174	\$38,414,097.45	2,098	\$618,556,504.49	215,397	\$736,551,700.18
	April	98,046	\$137,071,721.22	114,441	\$40,274,626.19	2,531	\$1,120,866,219.74	215,018	\$1,298,212,567.15
	May	96,712	\$62,906,802.49	114,394	\$36,728,127.02	1,382	\$115,156,333.84	212,488	\$214,791,263.35
	June	100,068	\$47,441,040.97	116,750	\$37,811,398.70	1,694	\$185,943,971.54	218,512	\$271,196,411.21
	July	97,425	\$54,348,221.67	115,521	\$40,648,669.12	1,914	\$337,206,399.86	214,860	\$432,203,290.65
	August	97,861	\$52,553,343.03	116,312	\$37,668,746.02	1,992	\$315,860,134.04	216,165	\$406,082,223.09
	September	97,630	\$50,002,786.66	117,901	\$39,334,861.30	1,729	\$142,683,273.12	217,260	\$232,020,921.08
	October	97,843	\$63,254,665.79	118,121	\$40,212,240.79	1,970	\$180,222,816.59	217,934	\$283,689,723.17
	November	99,508	\$58,128,834.49	119,220	\$40,109,595.26	1,665	\$299,626,720.64	220,393	\$397,865,150.39
	December	101,855	\$62,076,650.84	124,898	\$43,668,727.55	1,704	\$208,369,146.00	228,457	\$314,114,524.39
	Total	1,175,650	\$812,270,750.76	1,398,700	\$465,746,918.84	22,102	\$4,271,418,484.06	2,596,452	\$5,549,436,153.66
2013	January	91,603	\$51,684,452.93	124,868	\$43,971,856.04	1,845	\$332,149,385.58	218,316	\$427,805,694.55
	February	93,040	\$68,048,688.91	126,945	\$44,688,314.85	1,900	\$418,480,326.18	221,885	\$531,217,329.94

ANNEX A

March	93,038	\$67,648,355.35	132,219	\$51,446,276.59	2,701	\$581,355,062.87	227,958	\$700,449,694.81
April	89,747	\$101,543,781.69	134,036	\$64,375,469.35	2,545	\$886,110,415.24	226,328	\$1,052,029,666.28
May	87,781	\$60,325,891.74	132,851	\$46,233,821.22	2,327	\$122,640,869.68	222,959	\$229,200,582.64
June	91,526	\$46,842,799.88	135,342	\$47,765,725.92	1,792	\$157,037,581.34	228,660	\$251,646,107.14
July	90,381	\$45,304,434.30	132,938	\$50,724,891.46	2,553	\$249,042,687.48	225,872	\$345,072,013.24
August	89,879	\$44,736,198.93	133,420	\$50,024,197.22	2,269	\$317,765,298.17	225,568	\$412,525,694.32
September	89,674	\$49,961,396.25	136,155	\$49,413,187.26	2,340	\$172,808,193.94	228,169	\$272,182,777.45
October	90,504	\$47,216,041.81	138,110	\$53,350,839.82	2,460	\$262,519,477.58	231,074	\$363,086,359.21
November	90,294	\$51,458,450.71	139,258	\$49,173,302.54	2,461	\$190,427,081.10	232,013	\$291,058,834.35
December	91,470	\$55,448,859.30	145,233	\$55,915,946.10	2,559	\$384,124,196.20	239,262	\$495,489,001.60
Total	1,088,937	\$690,219,351.80	1,611,375	\$607,083,828.37	27,752	\$4,074,460,575.36	2,728,064	\$5,371,763,755.53
January	87,663	\$70,178,133.89	142,375	\$56,532,262.69	2,678	\$341,744,743.95	232,716	\$468,455,140.53
February	89,817	\$69,133,186.45	143,131	\$52,564,047.29	2,504	\$330,015,549.61	235,452	\$451,712,783.35
March	92,516	\$75,056,286.35	146,941	\$61,366,722.81	2,850	\$448,977,143.91	242,307	\$585,400,153.07
April	92,818	\$106,246,119.81	147,435	\$75,261,478.55	2,494	\$841,498,838.16	242,747	\$1,023,006,436.52
May	88,586	\$53,285,128.53	146,305	\$55,536,962.37	2,051	\$187,324,253.14	236,942	\$296,146,344.04
June	86,344	\$56,989,770.41	151,892	\$66,235,123.62	1,779	\$140,537,690.75	240,015	\$263,762,584.78
July	79,715	\$43,498,752.14	152,791	\$71,083,542.76	2,557	\$205,435,432.12	235,063	\$320,017,727.02
August	79,111	\$38,908,186.99	153,160	\$55,482,716.71	2,353	\$243,160,130.30	234,624	\$337,551,034.00
September	79,214	\$43,542,237.68	156,957	\$78,021,904.96	2,614	\$126,865,002.40	238,785	\$248,429,145.04
October	76,849	\$41,998,439.62	158,582	\$63,336,698.26	3,134	\$264,988,637.72	238,565	\$370,323,775.60
November	77,132	\$38,039,384.56	158,787	\$75,151,723.85	3,120	\$246,685,103.92	239,039	\$359,876,212.33
December	82,750	\$54,228,708.15	164,921	\$64,143,163.14	4,176	\$337,560,954.29	251,847	\$455,932,825.58
Total	1,012,515	\$691,104,334.58	1,823,277	\$774,716,347.01	32,310	\$3,714,793,480.27	2,868,102	\$5,180,614,161.86
January	77,147	\$53,181,545.93	160,168	\$60,880,566.37	3,857	\$453,884,631.39	241,172	\$567,946,743.69
February	77,707	\$51,266,500.16	160,842	\$67,213,362.92	3,892	\$732,302,111.08	242,441	\$850,781,974.16
March	78,919	\$63,014,905.12	163,956	\$73,661,748.35	4,931	\$677,324,585.29	247,806	\$814,001,238.76
April	78,799	\$105,743,240.89	162,522	\$75,340,521.98	4,290	\$804,038,881.55	245,611	\$985,122,644.42
May	77,288	\$62,536,217.31	159,543	\$57,261,390.25	3,049	\$252,622,961.72	239,880	\$372,420,569.28
June	79,615	\$38,984,000.44	164,146	\$64,385,109.03	3,811	\$164,193,035.80	247,572	\$267,562,145.27
July	77,030	\$40,926,341.98	161,223	\$65,095,338.97	3,616	\$171,861,977.98	241,869	\$277,883,658.93

ANNEX A

August	75,844	\$39,754,573.85	161,145	\$61,457,583.21	3,117	\$209,899,383.62	240,106	\$311,111,540.68
September	77,035	\$48,733,298.16	163,113	\$66,536,357.23	3,343	\$304,603,992.13	243,491	\$419,873,647.52
October	75,258	\$52,838,782.35	163,873	\$65,244,607.88	4,184	\$229,948,189.92	243,315	\$348,031,580.15
November	72,991	\$44,265,486.02	167,119	\$59,701,610.50	3,769	\$210,251,604.47	243,879	\$314,218,700.99
December	73,921	\$47,757,651.25	177,755	\$70,755,818.65	4,082	\$455,852,636.19	255,758	\$574,366,106.09
Total	921,554	\$649,002,543.46	1,965,405	\$787,534,015.34	45,941	\$4,666,783,991.14	2,932,900	\$6,103,320,549.94
Grand Total	4,198,656	\$2,842,596,980.60	6,798,757	\$2,635,081,109.56	128,105	\$16,727,456,530.83	11,125,518	\$22,205,134,620.99

1.2 Detailed Payment Information

The following tables detail the Government of Canada's approximate foreign payment volumes and values for the period between January 1, 2016 and April 30, 2016.

Cheque Payments

Currency	Canadian Entitlement				Foreign Entitlement				Total # Volume	Total \$ Value (CAD)
	<\$100K		≥\$100K		<\$100K		≥\$100K			
	# Volume	\$ Value (CAD)	# Volume	\$ Value (CAD)	# Volume	\$ Value (CAD)	# Volume	\$ Value (CAD)		
AED	27	\$10,302.20			1	\$1,750.00			28	\$12,052.20
AUD	11,537	\$2,218,678.77	1	\$246,000.00	12	\$71,394.17			11,550	\$2,536,072.94
CHF	680	\$243,012.16	1	\$189,995.00	6	\$86,634.96	1	\$121,807.97	688	\$641,450.09
CZK	649	\$311,947.31							649	\$311,947.31
DKK	206	\$70,341.26			2	\$872.93			208	\$71,214.19
EUR	90,074	\$19,504,727.44			270	\$2,904,739.55	14	\$8,158,344.17	90,358	\$30,567,811.16
FJD	33	\$8,563.72							33	\$8,563.72
GBP	9,044	\$3,487,266.06			110	\$1,215,834.08	14	\$4,861,471.81	9,168	\$9,564,571.95
HKD	1,361	\$297,820.80							1,361	\$297,820.80
INR	655	\$118,196.06							655	\$118,196.06
JPY	2,521	\$576,207.00			1	\$14,312.70			2,522	\$590,519.70
KWD	8	\$631.84							8	\$631.84
LKR	263	\$51,464.51							263	\$51,464.51

ANNEX A

MAD	36	\$9,790.27								36	\$9,790.27
NOK	309	\$81,856.55			1	\$3,733.69				310	\$85,590.24
NZD	3,151	\$720,476.08			2	\$15,211.50				3,153	\$735,687.58
OMR	9	\$2,291.96								9	\$2,291.96
PGK	9	\$3,108.24								9	\$3,108.24
PKR	303	\$96,688.09								303	\$96,688.09
SAR	13	\$4,486.53								13	\$4,486.53
SEK	311	\$72,461.27			2	\$8,620.55				313	\$81,081.82
SGD	88	\$26,048.88								88	\$26,048.88
THB	433	\$177,981.70			1	\$58.60				434	\$178,040.30
TOP	4	\$832.44								4	\$832.44
USD	97,271	\$28,534,177.13	3	\$379,055.45	7,293	\$62,393,718.50	331	\$133,333,828.61		104,898	\$224,640,779.69
VUV	4	\$1,288.76								4	\$1,288.76
WST	4	\$1,140.16								4	\$1,140.16
ZAR	165	\$64,153.25								165	\$64,153.25
Grand Total	219,168	\$56,695,940.44	5	\$815,050.45	7,701	\$66,716,881.23	360	\$146,475,452.56		227,234	\$270,703,324.68

AFT Payments

Currency	Canadian Entitlement				Foreign Entitlement				Total # Volume	Total \$ Value (CAD)
	<\$100K		≥\$100K		<\$100K		≥\$100K			
	# Volume	\$ Value (CAD)	# Volume	\$ Value (CAD)	# Volume	\$ Value (CAD)	# Volume	\$ Value (CAD)		
AED	66	\$80,305.57			397	\$589,149.44	5	\$1,774,245.82	468	\$2,443,700.83
AUD	44,915	\$8,006,526.32			663	\$1,438,495.76	1	\$102,430.87	45,579	\$9,547,452.95
BBD	36	\$15,057.12							36	\$15,057.12
BGN	86	\$24,349.16			3	\$10,613.48			89	\$34,962.64
BRL	18	\$15,131.69							18	\$15,131.69
CHF	5,483	\$981,492.04			876	\$3,496,127.51	2	\$331,690.29	6,361	\$4,809,309.84
CLP	150	\$46,840.82							150	\$46,840.82
CZK	1,504	\$543,319.26			210	\$321,950.77			1,714	\$865,270.03
DKK	1,806	\$380,135.52			172	\$439,357.69			1,978	\$819,493.21

ANNEX A

[illegible]

ANNEX A

Wire Payments

Currency	Canadian Entitlement				Foreign Entitlement				Total # Volume	Total \$ Value (CAD)
	<\$100K		≥\$100K		<\$100K		≥\$100K			
	# Volume	\$ Value (CAD)	# Volume	\$ Value (CAD)	# Volume	\$ Value (CAD)	# Volume	\$ Value (CAD)		
AED	1	\$1,250.00			71	\$355,787.54	1	\$115,803.48	73	\$472,841.02
AFN					21	\$14,455.18			21	\$14,455.18
AUD	7	\$13,148.38			27	\$183,625.58	2	\$1,466,973.56	36	\$1,663,747.52
BGN							1	\$6,267,405.48	1	\$6,267,405.48
CAD	1,423	\$12,525,428.18	275	\$529,884,066.84	4	\$172,318.97	1	\$274,697.00	1,703	\$542,856,510.99
CHF	3	\$22,708.26	2	\$1,627,000.00	35	\$363,277.96	15	\$14,828,426.50	55	\$16,841,412.72
CNY							1	\$308,253.80	1	\$308,253.80
CZK					3	\$21,763.14			3	\$21,763.14
DKK	2	\$16,212.79			10	\$97,499.47			12	\$113,712.26
EGP	11	\$12,550.00							11	\$12,550.00
EUR	30	\$231,888.59	28	\$81,641,553.56	3,818	\$16,309,308.24	166	\$249,249,234.24	4,042	\$347,431,984.63
FJD					4	\$4,884.49			4	\$4,884.49
GBP	8	\$243,818.08	5	\$2,015,158.64	1,084	\$5,581,047.13	63	\$26,718,384.84	1,160	\$34,558,408.69
HKD	3	\$2,626.00			15	\$202,580.50			18	\$205,206.50
HUF					1	\$99.07			1	\$99.07
IDR	1	\$2,380.00							1	\$2,380.00
ILS	4	\$5,450.00			230	\$1,283,844.18			234	\$1,289,294.18
INR	2	\$1,560.00			3	\$78,856.36			5	\$80,416.36
JMD					4	\$1,735.50			4	\$1,735.50
JOD	5	\$6,650.00	4	\$4,727,375.54	645	\$2,101,108.98	9	\$1,546,735.16	663	\$8,381,869.68
JPY	2	\$10,210.15			835	\$1,963,084.31	7	\$874,572.38	844	\$2,847,866.84
KES	2	\$6,984.00							2	\$6,984.00
KWD	6	\$10,130.00			196	\$1,853,777.54	5	\$573,459.02	207	\$2,437,366.56
LKR					206	\$442,660.66			206	\$442,660.66
MXN					2	\$2,083.54			2	\$2,083.54

ANNEX A

MYR					61	\$472,677.29			61	\$472,677.29
NGN	8	\$11,080.00			3	\$181,966.22			11	\$193,046.22
NOK			1	\$1,500,000.00	6	\$78,585.86			7	\$1,578,585.86
NZD					22	\$419,170.29			22	\$419,170.29
OMR	1	\$550.00							1	\$550.00
PHP	5	\$8,350.00			1	\$2,566.11			6	\$10,916.11
PKR	4	\$91,148.00	1	\$146,026.00	2	\$15,370.05			7	\$252,544.05
PLN			1	\$247,940.00	134	\$550,668.39	1	\$8,382,785.61	136	\$9,181,394.00
SAR					230	\$761,958.68			230	\$761,958.68
SEK	1	\$1,250.00			224	\$1,781,878.51	15	\$4,922,647.84	240	\$6,705,776.35
SGD	5	\$6,300.00			1	\$1,740.06	1	\$619,954.79	7	\$627,994.85
THB	1	\$1,190.00			3	\$19,758.09	1	\$120,403.89	5	\$141,351.98
TRY					4	\$2,254.78			4	\$2,254.78
USD	812	\$2,318,649.63	145	\$430,459,365.44	4,038	\$42,910,153.62	587	\$932,309,536.96	5,582	\$1,407,997,705.65
VND					132	\$349,053.50			132	\$349,053.50
WST					3	\$2,606.40			3	\$2,606.40
ZAR	4	\$4,571.21			787	\$1,085,469.55	1	\$145,066.84	792	\$1,235,107.60
Grand Total	2,351	\$15,556,083.27	462	\$1,052,248,486.02	12,865	\$79,669,675.74	877	\$1,248,724,341.39	16,555	\$2,396,198,586.42

2.0 Receipt Information

The following table details the Government of Canada's monthly foreign receipts values for the period between January 1, 2011 and December 31, 2015.

Wire and Cheque Receipts

Year	Month	Wire Receipts		Cheque Receipts		Total Receipts	
		\$ Value (CAD)	# Volume	\$ Value (CAD)	Est. # Volume	\$ Value (CAD)	Est. # Volume
2011	January	\$43,952,705.93	458	\$18,025,611.79	188	\$61,978,317.72	646
	February	\$95,456,760.52	369	\$10,879,591.02	42	\$106,336,351.54	411
	March	\$41,685,922.75	275	\$19,687,229.52	130	\$61,373,152.27	405

ANNEX A

	April	\$24,200,702.19	138	\$13,751,261.89	78	\$37,951,964.08	216
	May	\$20,712,426.72	115	\$19,561,702.91	109	\$40,274,129.63	224
	June	\$283,664,370.44	104	\$11,468,064.88	4	\$295,132,435.32	108
	July	\$121,173,163.84	126	\$15,376,889.69	16	\$136,550,053.53	142
	August	\$42,270,380.48	113	\$10,454,688.96	28	\$52,725,069.44	141
	September	\$25,574,220.94	123	\$12,634,023.89	61	\$38,208,244.83	184
	October	\$29,175,516.79	104	\$20,905,459.98	75	\$50,080,976.77	179
	November	\$27,025,986.70	138	\$9,784,057.52	50	\$36,810,044.22	188
	December	\$72,103,242.40	172	\$10,672,952.74	25	\$82,776,195.14	197
	Total	\$826,995,399.70	2,235	\$173,201,534.79	806	\$1,000,196,934.49	3,041
	January	\$16,422,371.14	110	\$19,053,630.86	128	\$35,476,002.00	238
	February	\$30,824,237.89	133	\$10,573,034.38	46	\$41,397,272.27	179
	March	\$49,874,357.25	141	\$14,667,915.02	41	\$64,542,272.27	182
2012	April	\$15,619,658.95	119	\$15,796,028.50	120	\$31,415,687.45	239
	May	\$27,743,634.23	123	\$16,756,673.50	74	\$44,500,307.73	197
	June	\$39,414,232.63	108	\$9,954,540.48	27	\$49,368,773.11	135
	July	\$26,665,649.01	112	\$16,547,958.11	70	\$43,213,607.12	182
	August	\$12,141,181.98	127	\$9,029,876.95	94	\$21,171,058.93	221
	September	\$18,177,623.71	125	\$13,814,910.92	95	\$31,992,534.63	220
	October	\$29,876,641.29	124	\$16,985,927.56	70	\$46,862,568.85	194
	November	\$11,342,332.21	138	\$14,336,107.64	174	\$25,678,439.85	312
	December	\$40,455,184.23	122	\$26,060,427.08	79	\$66,515,611.31	201
	Total	\$318,557,104.52	1,482	\$183,577,031.00	1,019	\$502,134,135.52	2,501
	January	\$202,028,396.69	125	\$52,179,762.45	32	\$254,208,159.14	157
	February	\$70,301,032.34	128	\$30,215,470.91	55	\$100,516,503.25	183
2013	March	\$42,208,174.46	133	\$27,851,710.96	88	\$70,059,885.42	221
	April	\$21,159,909.63	133	\$53,958,829.10	339	\$75,118,738.73	472
	May	\$37,344,670.15	146	\$33,815,356.76	132	\$71,160,026.91	278
	June	\$38,498,370.56	124	\$31,103,084.83	100	\$69,601,455.39	224
	July	\$107,585,639.38	122	\$61,044,619.32	69	\$168,630,258.70	191
	August	\$34,522,527.97	117	\$22,518,757.57	76	\$57,041,285.54	193

ANNEX A

2014	September	\$776,151,810.39	135	\$28,460,996.51	5	\$804,612,806.90	140
	October	\$16,156,838.40	136	\$54,853,583.28	462	\$71,010,421.68	598
	November	\$19,277,727.62	109	\$29,974,581.27	169	\$49,252,308.89	278
	December	\$19,276,502.28	137	\$54,558,935.13	388	\$73,835,437.41	525
	Total	\$1,384,511,599.87	1,545	\$480,535,688.09	1,916	\$1,865,047,287.96	3,461
	January	\$85,739,195.19	118	\$27,321,441.89	38	\$113,060,637.08	156
	February	\$16,436,899.47	101	\$36,131,784.86	222	\$52,568,684.33	323
	March	\$589,019,572.84	145	\$39,105,802.89	10	\$628,125,375.73	155
	April	\$47,886,306.38	128	\$51,702,343.93	138	\$99,588,650.31	266
	May	\$25,297,933.19	131	\$28,830,836.42	149	\$54,128,769.61	280
	June	\$79,834,383.80	115	\$38,489,791.06	55	\$118,324,174.86	170
	July	\$29,058,575.72	124	\$51,159,192.95	218	\$80,217,768.67	342
2015	August	\$45,912,773.39	140	\$17,573,558.08	54	\$63,486,331.47	194
	September	\$45,618,289.19	134	\$36,881,090.41	108	\$82,499,379.60	242
	October	\$47,821,560.65	147	\$51,054,162.84	157	\$98,875,723.49	304
	November	\$39,259,477.46	130	\$24,383,220.40	81	\$63,642,697.86	211
	December	\$73,815,136.62	153	\$35,617,176.07	74	\$109,432,312.69	227
	Total	\$1,125,700,103.90	1,566	\$438,250,401.80	1,304	\$1,563,950,505.70	2,870
	January	\$340,167,324.93	120	\$58,903,930.77	21	\$399,071,255.70	141
	February	\$11,184,465.23	86	\$33,696,433.66	259	\$44,880,898.89	345
	March	\$44,566,684.51	123	\$61,408,338.61	169	\$105,975,023.12	292
	April	\$3,173,301,152.44	143	\$51,627,930.55	2	\$3,224,929,082.99	145
	May	\$39,775,635.83	130	\$41,953,775.77	137	\$81,729,411.60	267
	June	\$67,434,694.19	117	\$56,016,734.58	97	\$123,451,428.77	214
2015	July	\$28,494,376.15	122	\$68,630,960.88	294	\$97,125,337.03	416
	August	\$16,914,306.14	100	\$57,698,242.92	341	\$74,612,549.06	441
	September	\$65,082,348.17	133	\$23,251,162.22	48	\$88,333,510.39	181
	October	\$16,975,344.90	137	\$44,331,981.90	358	\$61,307,326.80	495
	November	\$28,987,315.19	109	\$26,579,495.68	100	\$55,566,810.87	209
	December	\$74,233,765.37	152	\$48,978,097.78	100	\$123,211,863.15	252
	Total	\$3,907,117,413.05	1,472	\$573,077,085.32	1,926	\$4,480,194,498.37	3,398

ANNEX A

Grand Total	\$7,562,881,621.04	8,300	\$1,848,641,741.00	6,971	\$9,411,523,362.04	15,271
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3.0 Post-Payment Activities Information

The following table details the Government of Canada's monthly post-payment activity volumes for the period between January 1, 2013 and December 31, 2015.

Post-Payment Activities						
Year	Month	Off-System Investigations - Tracers/Recalls	Investigations - Draft Copy Reproductions (Cheque Inquiries)	SPS Investigations - Tracers	SPS Investigations - Recalls	Total
2013	January	136	92	43	22	293
	February	94	36	25	24	179
	March	73	83	18	10	184
	April	69	49	43	16	177
	May	56	44	38	16	154
	June	60	31	34	39	164
	July	54	72	50	21	197
	August	54	34	31	10	129
	September	62	37	15	18	132
	October	135	36	23	25	219
	November	11	63	28	20	122
	December	5	31	35	9	80
	Total	809	608	383	230	2,030
2014	January	175	64	38	19	296
	February	63	131	39	15	248
	March	32	70	25	15	142
	April	128	29	27	18	202
	May	66	92	25	29	212
	June	67	30	28	18	143
	July	3	37	34	25	99

ANNEX A

2015	August	90	45	28	40	203
	September	104	69	45	18	236
	October	217	47	59	20	343
	November	34	32	29	19	114
	December	86	39	66	29	220
	Total	1,065	685	443	265	2,458
	January	104	94	60	20	278
	February	49	94	46	23	212
	March	12	57	67	26	162
	April	18	37	46	15	116
	May	74	54	30	17	175
	June	62	59	40	23	184
	July	19	31	48	15	113
	August	7	35	25	14	81
	September	14	37	30	23	104
	October	0	49	46	13	108
	November	92	24	78	15	209
	December	44	78	56	27	205
	Total	495	649	572	231	1,947
Grand Total		2,369	1,942	1,398	726	6,435

Annex A – Appendix 5

Payment Processing Daily Schedule

Note: the following schedule is an example only and is included to illustrate the expected file exchanges between the RG and the Contractor.

Time	File	Sender	Receiver	Description
07:00am	Daily Exchange File	Contractor	RG	This file contains the current day exchange rates, by ISO currency code, to be utilized by the departments when estimating the CAD amount equivalent for foreign entitlement payments.
08:00am	Payment File	RG	Contractor	This file contains foreign payments (i.e. cheques, AFT and wires) requested by the RG. It contains all the instructions necessary for the Contractor to execute the payment.
11:00am	Payment Acknowledgement File	Contractor	RG	This file will confirm the acceptance or rejection of the payments requested by the 8:00am Payment File. The file will specify the Treasury Requisition Number from that file and will confirm the acceptance or rejection for all payments from the corresponding Payment File. The information will include for the rejected payments, the reason for rejection, and for the accepted payments, the exchange rate applied for Canadian entitlement payments, the modified exchange rate if the rate provided for the foreign entitlement payment is out of date, the revised Canadian value, etc.
01:00pm	Non-monetary File	RG	Contractor	This file will contain a mix of pre-notes, recall requests, trace requests, and wire correction instructions.
02:00pm	Non-monetary Acknowledgement File	Contractor	RG	This file will confirm the acceptance or rejection of the transactions sent on the 1:00pm Non-monetary File. The file will specify the Treasury Requisition Number from that file and will confirm the acceptance or rejection for all transactions from the corresponding Non-monetary File. For each rejected transaction a reason code must be provided.
03:00pm	Payment File	RG	Contractor	This file contains foreign payments (i.e. cheques, AFT and wires) requested by the RG. It contains all the instructions necessary for the Contractor to execute the payment.

ANNEX A

06:00pm	Payment Acknowledgement File	Contractor	RG	This file will confirm the acceptance or rejection of the payments requested by the 3:00pm Payment File. The file will specify the Treasury Requisition Number from that file and will confirm the acceptance or rejection for all payments from the corresponding Payment File. The information will include for the rejected payments, the reason for rejection, and for the accepted payments, the exchange rate applied for Canadian entitlement payments, the modified exchange rate if the rate provided for the foreign entitlement payment is out of date, the revised Canadian value, etc.
09:00pm	Payment Return File	Contractor	RG	This file will contain information on payments returned to the Contractor as undeliverable and the reason for the payment being undeliverable. The file must carry a unique Treasury Requisition Number generated by the Contractor and be in the RG's specified format.
10:00pm	Post Issue File	Contractor	RG	This file will contain transactions that identify different outcomes for both payments and non-monetary transactions following acceptance by the Contractor. Examples of these transactions are paid cheques, Notice of Change instructions and trace results. The file must carry a unique Treasury Requisition Number generated by the Contractor and be in the RG's specified format.

**ATTACHMENT 1 TO ANNEX C – INFORMATION TECHNOLOGY SECURITY
REQUIREMENTS (ITSr)**

TABLE OF CATEGORIES

BUSINESS CONTINUITY	1
SECURITY OPERATIONS	1
SECURITY POLICY COMPLIANCE MONITORING	3
PLANNING	4
RISK MANAGEMENT	4
DATA SECURITY	5
IDENTITY, CREDENTIAL AND ACCESS MANAGEMENT	6
NETWORK AND COMMUNICATION SECURITY	7
SECURITY POLICY COMPLIANCE MONITORING	8
SECURITY OPERATIONS	8
PERSONNEL SECURITY	9
AUDIT & ACCOUNTABILITY	10
CONTINGENCY PLANNING	10
OPERATIONAL SECURITY	11
PERSONNEL SCREENING	12
SECURITY AUDIT	12
PRIVACY BREACH RESPONSE	12

The Contractor must demonstrate that any Information Technology (IT) system(s) and/or application(s) that will be used in the delivery of the Foreign Banking service meet the Requirements identified herein. If applicable to the proposed Foreign Banking solution(s) and as determined by the project authority, the Contractor must also demonstrate that any IT system(s) and/or application(s) that will be used in the delivery of the service meet the Requirements.

Category	Description
Business Continuity	<p>The Contractor must perform backup, recovery and refresh operations on a periodic basis. The Contractor must provide Recovery Point Objective, RPO (e.g. no more than 45 minutes of lost data) and Recovery Time Objective, RTO, (e.g. up within 2 hour of outage) as part of the Service Levels. The Contractor must, at a frequency that is consistent with RTO/RPO:</p> <ul style="list-style-type: none"> a) Protect the confidentiality and integrity of backup information at the storage location in accordance with media protection requirements. b) Provide documentation relating to systems and server backup policies (e.g., processes used, tests restores, retention periods and storage of backup media)
Security Operations	<p>The Contractor must develop, document, and maintain under configuration control, a current baseline configuration of the EPS components.</p>
Security Operations	<p>The Contractor must develop, document, and maintain an inventory of the EPS Service Infrastructure components that:</p> <ul style="list-style-type: none"> a) accurately reflects their current configuration; b) is at the level of granularity deemed necessary for tracking and reporting; c) includes enough information to achieve effective property accountability; d) is available for review and audit by GC, and e) is updated as an integral part of component installations, removals, and EPS Service.
Security Operations	<p>The Contractor must manage configuration settings for EPS Service Infrastructure that includes:</p> <ul style="list-style-type: none"> a) specifying configuration settings to implement least privilege/functionality; b) documenting exceptions to configuration settings, and c) monitoring and controlling changes to the configuration settings in accordance with the Change Management and Configuration Management processes.
Security Operations	<p>The Contractor must automatically monitor on a continuous basis events for the EPS to:</p> <ul style="list-style-type: none"> a) detect attacks, Incidents and abnormal events against the EPS and Hosting Environment; b) identify unauthorized use and access of EPS Data and EPS components, and. c) respond, contain, and recover from threats and attacks against the EPS.

Category	Description
Security Operations	The Contractor must monitor and respond to security alerts, advisories, and directives from designated external organizations (i.e. SSC) on an ongoing basis including and notifies GC of the degree of non-compliance.
Security Operations	<p>The Contractor must notify GC via phone and email (7 days x 24 hours x 365 days), based on priority as specified by GC, of any suspected or actual Security Incidents, including:</p> <ul style="list-style-type: none"> a) denial of service attacks; b) malware; c) social engineering; d) unauthorized intrusion or access; e) information breach; and f) all other security breaches or cyber threats targeting Canada.
Security Operations	The Contractor must report all suspected or actual privacy and security violations for EPS Services as Security Incidents.
Security Operations	The Contractor must provide all evidence (historical logs and Audit records and results of analysis of logs, but not limited to) associated with a Security Incident, within a time interval specified by the GC.
Security Operations	The Contractor must provide a Security Incident post-mortem report to GC, within 72 hours of a request by GC that includes, but is not limited to events leading to the incident, correctives actions taken to correct the situation and preventive measures to avoid re-occurrence.
Security Operations	<p>The Contractor must implement an audit and investigation process that:</p> <ul style="list-style-type: none"> a) Allows only specific, pre-authorized representatives of Canada to request and receive discrete access and information associated with EPS Data (user data, event logs, content) for the purposes of conducting investigations; and b) Is approved by GC. <p>The Contractor shall not disclose such access to End Users.</p> <p>The Contractor must report such access to Canada on a monthly basis by Partner organization and by Contractor.</p>

Category	Description
Security Operations	<p>The Contractor must provide GC with summary reports and statistical logs periodically (i.e. weekly, monthly or quarterly) and on-demand including:</p> <ul style="list-style-type: none">a) Security incident reports, post-mortem, adhoc reports, and associated evidence;b) vulnerability reports;c) security threat reports; andd) patches and security patches implemented.
Security Operations	<p>The Contractor must perform patch management appropriate to the scope of their control and adhere to GC standards. This includes:</p> <ul style="list-style-type: none">a) ensuring the latest version of applications and operating systems are used;b) ensuring that vulnerabilities are evaluated and vendor-supplied security patches are applied in a timely manner;c) prioritizing critical patches and service packs using a risk-based approach;d) taking applications offline and bringing them back online;e) aligning criticality levels for patches as specified by GC;f) rating of vulnerabilities against Common Vulnerabilities Scoring System (CVSS) v2; andg) testing and verification methodology to ensure that patches have been implemented properly.
Security Policy Compliance Monitoring	<p>The Contractor must:</p> <ul style="list-style-type: none">a) report any EPS security issues to GC immediately upon learning of their existence;b) track identified security issues in the EPS; andc) report progress to GC until each security issue is fixed or mitigated.

Category	Description
Planning	<p>Within 45 days after contract award, the Contractor must provide a draft System Security Plan (SSP).</p> <p>The Contractor must develop a security plan for the information system that:</p> <ul style="list-style-type: none"> a) Is consistent with the Contractor's enterprise architecture; b) Explicitly defines the authorization boundary for the system; c) Describes the operational environment for the EPS; d) Describes the policies and associated requirements for EPS components; e) Describes relationships with or connections to other information systems; f) Provides an overview of the security control requirements for the system; g) Describes the security controls in place or planned for meeting those requirements including a rationale for the tailoring and supplementation decisions; and h) Is reviewed and approved by the GC prior to plan implementation. <p>The Contractor must review the security plan for the information system on an annual basis.</p> <p>The Contractor must update the plan to address changes to the information system/environment of operation or problems identified during plan implementation or security control assessments.</p> <p>Failure to comply with the request of the contracting Authority and meet the requirements within that time period will render the bid non-responsive.</p> <p>Any delay in the award of a contract to allow the successful Contractor to achieve compliance will be at the entire discretion of the Contracting Authority.</p>
Planning	<p>As requested by the crown, the Contractor must actively participate in the conduct of a privacy impact assessment on the EPS information system in accordance with the TBS Privacy Impact Assessment Policy. Contract deliverable.</p>
Risk Management	<p>The Contractor must maintain the EPS security authorization state through continuous monitoring and annual audit of the implemented security requirements within the EPS Service to determine if the security requirements in the information system continue to be effective over time in light of changes that occur in the EPS Service and its operational environment.</p> <p>The Contractor must provide evidence to support authorization maintenance activities, within 30 days of a request by GC, following all changes to the EPS Service Infrastructure within the Contractor's control.</p> <p>The Contractor must update security operating procedures as part of authorization maintenance within 30 days of a request by GC.</p>

Category	Description
Risk Management	The Contractor must employ an independent assessor or assessment team to conduct an assessment of the security controls in the EPS information system.
Risk Management	<p>The Contractor must develop a plan of action and milestones for the EPS information system to document the Contractor's planned remedial actions to correct weaknesses or deficiencies noted during the assessment of the security controls and to reduce or eliminate known vulnerabilities in the system.</p> <p>The Contractor must update existing plan of action and milestones on a quarterly basis, or as specified by the GC, based on the findings from security controls assessments, security impact analyses, and continuous monitoring activities. Based on issues discovered during the security assessment</p>
Risk Management	<p>The Contractor must ensure and demonstrate that the security posture of the EPS Services is maintained by continuously:</p> <ul style="list-style-type: none"> a) monitoring threats and vulnerabilities; b) monitoring for malicious activities and unauthorized access; and c) where required, taking proactive countermeasures, including taking both pre-emptive and response actions to mitigate threats. d) applying measures as needed to limit the damage caused and/or stop the information technology security breach.
Data Security	The Contractor must provide the same security provisions for the development, system test, acceptance test and training environment as those used in the production environment.
Data Security	The Contractor must ensure that the integrity and confidentiality of EPS Data is protected using cryptographic solutions unless otherwise protected by alternative mechanisms approved by the GC.

Category	Description
Data Security	<p>The Contractor must implement security mechanisms to prevent data leakage approved by the GC.</p> <p>With regards to IT Media:</p> <ul style="list-style-type: none"> a) marked the IT Media with “Protected B” b) Follow the RCMP G1-009 “Transport and Transmittal of Protected and Classified Information” if and when transporting IT media into or out of the Contractor’ premises. c) Ensure that all IT media, when not in use, must be stored in a storage container which is RCMP-approved for the storage of sensitive information to the level of PROTECTED B (G1-001 “Security Equipment Guide”. The storage container must be verified by CISD. d) Follow ITSG-06 “Clearing and Declassifying Electronic data” when declassifying, reusing, or disposing of IT media. If the process of clearing and Declassifying fails, the T media must be destroyed e) The Contractor is prohibited from storing and processing the PSPC’S data on tan Internet based cloud storage.
Identity, Credential and Access Management	<p>The Contractor's Interim ICAM solution must, for system and privileged access, be capable of the following:</p> <ul style="list-style-type: none"> a) granting access to authorized users based on username and password. b) Validating credentials at each login; c) uniquely identifying and authenticating users and administrators; d) preventing access to EPS components or resources without identification, authentication, and authorization; and e) using strong passwords (e.g., minimum character length of 8 characters, multiple types of characters) and be based on GC password aging and reuse policy). f) Provides the names of all individuals who will require access to classified or protected information, assets or sensitive work sites. g) Follow the “principle of least-privilege” and provide only the minimum access required for individuals to perform their duties.
Identity, Credential and Access Management	<p>The Contractor's Interim ICAM Solution must remove all credentials once fully migrated to Canada’s GC ICAM solution.</p>
Identity, Credential and Access Management	<p>The Contractor must obscure feedback of authentication data (e.g., masking password fields) during the authentication process.</p>
Identity, Credential and Access Management	<p>The EPS must display a configurable logon page on the login page of any web-based application.</p>

Category	Description
Identity, Credential and Access Management	<p>The EPS must log the following events:</p> <ul style="list-style-type: none"> a) successful authentication; and b) unsuccessful authentication.
Identity, Credential and Access Management	<p>The EPS must use the latest Transport Layer Security (TLS) and information encryption for application-level data transmission purposes approved by the GC</p>
Network and Communication Security	<p>The EPS must use the latest Encryption Security for data approved by the GC. Prior to using any cryptographic module, the contractor shall provide a copy of the relevant validation certificate as evidence of validation, or, as a minimum, the validation certificate number.</p> <p>The Contractor must also ensure that the approved cryptographic solutions (e.g., VPN solutions, TLS, software modules, PKI, and authentication tokens where applicable) in use for the EPS use GC approved cryptographic algorithms and cryptographic key sizes and crypto periods.</p>
Network and Communication Security	<p>The Contractor must monitor and analyze network traffic, in real time, to detect attacks and evidence of compromised EPS Infrastructure components. Specifically, the EPS Service Infrastructure must monitor and control communications at the external boundary of the system and at key internal boundaries within the system.</p> <p>The Contractor must detect attacks including but not limited to:</p> <ul style="list-style-type: none"> a) denial of service attacks; b) malware; c) social engineering; d) unauthorized intrusion or access; e) information breach; and f) all other security breaches or cyber threats targeting Canada.
Network and Communication Security	<p>The EPS must be configurable to use DNSSEC for DNS queries.</p>
Network and Communication Security	<p>The Contractor must:</p> <ul style="list-style-type: none"> a) Comply with technology refresh requirements as required by the GC to ensure security requirements and service level agreements (SLA) are met. b) Comply with the GC requirements that software within the Contractor's Boundary will never be more than two versions behind.

Category	Description
Security Policy Compliance Monitoring	<p>The Contractor must implement and maintain network protection and IT media capabilities to detect and eliminate malicious software and/or unauthorized external connection attempts on network monitoring devices, servers, peripheral devices, and desktop workstations.</p> <p>The EPS must scan all EPS data, for the presence of malware. There should be an active host-protection mechanisms on servers that are actively scanning malware at a frequency greater than once a month. All files uploading to the web service are scanned by EPS.</p>
Security Operations	<p>The EPS must provide the ability to track system and detailed user activity and capture events and audit logs to a centralized audit log system.</p> <p>The EPS audit log system must:</p> <ul style="list-style-type: none"> a) include centralized and time-synchronised logging of allowed and blocked EPS activity with regular log analysis; b) keep 3 months of events and logs online; c) keep events and logs associated with a security Incident for at least 2 years; and d) store logs for at least 6 months.
Security Operations	<p>The EPS audit records must include:</p> <ul style="list-style-type: none"> a) what type of audit event occurred; b) when (date and time) the audit event occurred; c) where the audit event occurred; d) the audit source of the event; e) the outcome (success or failure) of the audit event, and f) the identity of any user/subject associated with the audit event.
Security Operations	<p>The Contractor must implement an audit review process that includes:</p> <ul style="list-style-type: none"> a) review and analysis of EPS audit records annually and within 20 Federal Government Working Days of a request by GC for indications of inappropriate or unusual activity; b) report findings of the audit review process to GC within 10 Federal Government Working Days of completion of the audit, and c) adjust the level of audit review, analysis, and reporting when there is a change in risk or as requested by GC.

Category	Description
Security Operations	<p>The Contractor, for Security Incidents tickets, must include the following information:</p> <ul style="list-style-type: none"> a) Incident Ticket number; b) Incident Ticket opened/closed date; c) threat vector; d) targeted service/protocol/application; e) origin/source of attack, and f) type and description of attack/event; g) whether attack appears to have been successful and impact; h) attack scope (to an organization and/or across many organizations); i) estimated number of systems affected by organization; j) list of systems affected by organization; k) apparent source/origin of attack/Incident/event; l) date/time of attack/Incident/event; m) estimated injury level /sector; n) estimated impact level; o) attack/Incident/event duration; p) actions taken; q) status of mitigations, and r) applicable logs or evidence data
Security Operations	<p>The Contractor must install an automated technical solution (for example, a web-application firewall) that detects and prevents web-based attacks (e.g. injection flaws, buffer overflows, cross-site scripting, etc.) in front of public-facing web applications, to continually check all traffic</p>
Personnel Security	<ul style="list-style-type: none"> a) The Contractor must screen individuals prior to authorizing access to the information system in accordance with the <i>TBS Personnel Security Standard</i>. b) The Contractor must rescreen individuals according to conditions requiring rescreening. c) For Foreign Contractors, see Part 6, 6.1(a) – Security and Privacy Requirements for Foreign Suppliers (Personnel Screening). d) The Contractor must ensure that contracts are not awarded to any Subcontractors without prior written permission of CISC-PSPC. e) Any Subcontractors are subject to the same Personnel Screening and Physical Accreditation as the Contractor.
Personnel Security	<ul style="list-style-type: none"> a) The Contractor, upon termination of individual employment, must terminate information system access. b) The Contractor, upon termination of individual employment, must conduct exit interviews. c) The Contractor, upon termination of individual employment, must retrieve all security-related organizational information system-related property. d) The Contractor, upon termination of individual employment must retain access to organizational information and information systems in accordance with the TBS Personnel Security Standard.

Category	Description
Personnel Security	<p>The Contractor must ensure that individuals requiring access to organizational information and information systems sign appropriate access agreements prior to being granted access.</p> <p>The Contractor must review/update the access agreements when necessary.</p>
Personnel Security	<p>The Contractor must ensure that access to information with special protection measures is granted only to individuals who:</p> <ul style="list-style-type: none"> (a) Have a valid access authorization that is demonstrated by assigned official government duties; (b) Satisfy associated personnel security criteria; and (c) Have read, understood, and signed a nondisclosure agreement.
Personnel Security	<p>The Contractor must satisfy the personnel security control requirements including security roles and responsibilities for third-party providers.</p> <p>The Contractor must document personnel security control requirements.</p> <p>The Contractor must monitor provider compliance.</p> <p>The Contractor must ensure security screening of private sector organizations and individuals who have access to Protected information and assets.</p> <p>The Contractor must explicitly define government oversight and end-user roles and responsibilities relative to third-party provided services.</p>
Personnel Security	<p>The Contractor must employ a formal sanctions process for personnel failing to comply with established information security policies and procedures.</p>
Audit & Accountability	<p>The Contractor must ensure that the information system provides an audit reduction and report generation capability.</p>
Audit & Accountability	<p>The Contractor must ensure that the information system provides the capability to automatically process audit records for events of interest based on selectable event criteria.</p>
Contingency Planning	<p>The Contractor must establish an alternate storage site including necessary agreements to permit the storage and recovery of information system backup information.</p> <p>The Contractor must identify an alternate storage site that is separated from the primary storage site so as not to be susceptible to the same hazards.</p>

Operational Security	<p>The Contractor must ensure that all activities carried out in relation to the Security and Privacy requirements in the SOR, provides comparable levels of protection to those identified in GC policies as well as meets or exceeds industry standard or best practice (e.g. ISO 27001), whichever is greater.</p> <p>The Contractor must, upon request by the Contracting Authority, provide proof of compliance with legislation in the country of operation which may include, but is not limited to, compliance with national laws concerning privacy protection, adherence to tax laws, incorporation regulations, and labour laws.</p> <p>The Contractor must identify an authorized Company Security Officer (CSO) to be responsible for overseeing the privacy and security requirements of Personal Information processed as a result of the Contract. This individual will be the point of contact for privacy and security matters, in collaboration with the Contracting Authority as well as to work with the Contracting Authority for Access to Information (ATIP) requests. The CSO will be accountable for monitoring the application of privacy and security practices and responding to audit comments. Further information on the appointment of and responsibilities of a CSO can be found at: http://ssi-iss.tpsgc-pwgsc.gc.ca/msi-ism/ch1/intro-eng.html#ch1-103.</p> <p>The Contractor must assign a principal IT security contact with a functional reporting relationship to security management who will ensure that the following functions are performed:</p> <ol style="list-style-type: none"> I. Establish and manage the Contractor's IT security program as part of the overall security approach; II. Identify, define and document information system security roles and responsibilities; III. Make recommendations regarding approval of all contracts for external providers of IT security services; IV. Work with program and service delivery managers to ensure their IT security needs are met, provide advice on safeguards and advise of potential impacts of new and existing threats and on the residual risk of a program or service; V. Must ensure that in the event that equipment requires maintenance, support or replacement, no hardware associated with the processing or storage of sensitive information is given to an outside vendor VI. Must ensure that GoC's data is not using its Corporate Information Technology System to electronically process, produce or store PROTECTED information associated with this contract VII. Must only start to process GoC's data only after approval has been granted by CISC. These tasks may be performed at the level of up to and including PROTECTED B. There will not be any external connection to the Internet or other network, internal or otherwise, unless securely protected. VIII. May use wireless technology for the processing of sensitive information only if authorized by CISC's. It is important to state that the processing of sensitive information associated with GoC-related contracts may only be performed in the facility which has been validated by CISC.
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Category	Description
	<p>IX. Must control and monitor access to telecommunication wiring, spaces and pathways to avoid inadvertent or deliberate connection to any other network.</p> <p>X. Monitor departmental compliance with security standards; and</p> <p>XI. (f) Establish an effective process to manage IT security incidents, and monitor compliance</p>
Personnel Screening	<p>a) The Contractor is responsible for recruitment of personnel.</p> <p>b) The Contractor must maintain an updated list which clearly identifies personnel by name, title, responsibility, completed training, and facility and systems access levels as set out in the SOR</p> <p>c) The Contractor must submit the list to the Project Authority when requested.</p> <p>d) The Contractor must keep an employee record file which can demonstrate that the personnel have the necessary qualifications to perform the work. Such employee record file must be submitted to the Project Authority upon request</p> <p>e) The Contractor must contact CISD and ensure that all employees associated with this SRCL conduct the security screening process and receive a GoC issued reliability check or Security Clearance as required.</p> <p>f) The Contractor must keep the Reliability Check or Security Clearance Certificate on file and available to the Contracting Authority for each employee for a period of ten (10) years following the initial offer of employment.</p> <p>g) The Contractor must rescreens individuals according to conditions requiring rescreening.</p>
Security Audit	<p>Annually, the Contractor must conduct an internal audit of the service to confirm ongoing compliance with the contracted requirements and deliver results to the Project/Contract Authority. If requested by the Contracting Authority, the Contractor must provide to the GC (or the GC's authorized representative), full access to its premises, its network, and all databases storing the GC's data or data related to the Contract at all reasonable times, refer to guidelines in section 6.6 of the Technology Supply Chain Guidelines (TSCG)-01.</p> <p>If Canada identifies any security deficiencies during any audit, the Contractor must immediately correct the deficiencies at its own expense. The Contractor agrees that all of the above is equally applicable to any/all associated sub-contractors involved with the system / service</p>
Privacy Breach Response	<p>For each Contractor involved in delivering the required services, the Contractor must deliver a final Privacy Breach Protocol within 90 days of Contract award that is approved by the Project Authority as part of their incident management processes for the handling of any privacy related incidents. The privacy breach must also be described in the Document Safeguarding Plan (DSP), which must include details on how any privacy breaches will be identified, reported and mitigated.</p>

Category	Description
	<p>The Contractor must notify the Contracting Authority immediately of any security or privacy breaches; for example, any time an unauthorized individual accesses any personal information.</p> <p>The Contractor must maintain the DSP and may also be required to submit an updated DSP to the Project Authority in the event that there is a privacy breach of any other occurrence which impacts the principles of the DSP, in addition to any other obligations in the Contract.</p>