



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

LETTER OF INTEREST

LETTRE D'INTÉRÊT

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 Remote Deposit Capture (RDC)	
Solicitation No. - N° de l'invitation EN891-172629/A	Date 2017-03-06
Client Reference No. - N° de référence du client 20172629	GETS Ref. No. - N° de réf. de SEAG PW-\$\$ZG-420-31148
File No. - N° de dossier 420zg.EN891-172629	CCC No./N° CCC - FMS No./N° VME
Solicitation Closes - L'invitation prend fin at - à 02:00 PM on - le 2017-03-30	
Time Zone Fuseau horaire Eastern Standard Time EST	
F.O.B. - F.A.B. Plant-Usine: <input type="checkbox"/> Destination: <input type="checkbox"/> Other-Autre: <input type="checkbox"/>	
Address Enquiries to: - Adresser toutes questions à: Genier, Nicole	Buyer Id - Id de l'acheteur 420zg
Telephone No. - N° de téléphone (819) 420-2267 ()	FAX No. - N° de FAX () -
Destination - of Goods, Services, and Construction: Destination - des biens, services et construction: DEPARTMENT OF PUBLIC WORKS AND GOVERNMENT SERVICES CANADA National Capital Area (Gatineau) Phase III, Place du Portage 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

Request for Information (RFI) Remote Deposit Capture

1. Purpose and Nature of the Request for Information (RFI)

Public Services and Procurement Canada (PSPC) is requesting Industry feedback regarding Remote Deposit Capture. The following documents are included in this RFI:

- Annex A - Draft Statement of Work (SOW); and
- Annex B - List of Questions.

The objectives of this RFI are to:

- Help develop the resulting Bid Solicitation Document; and
- Provide information to the industry about the requirement.

This RFI is neither a call for tender nor a Bid Solicitation. No agreement or contract will be entered into based on this RFI. The issuance of this RFI is not to be considered in any way a commitment by the Government of Canada, nor as authority to potential respondents to undertake any work that could be charged to Canada. This RFI is not to be considered as a commitment to issue a subsequent solicitation or award contract(s) for the work described herein.

Although the information collected may be provided as commercial-in-confidence (and, if identified as such, will be treated accordingly by Canada), Canada may use the information to assist in drafting performance specifications (which are subject to change) and for budgetary purposes.

Respondents are encouraged to identify, in the information they share with Canada, any information that they feel is proprietary, third party or personal information. Please note that Canada may be obligated by law (e.g. in response to a request under the Access of Information and Privacy Act) to disclose proprietary or commercially-sensitive information concerning a respondent (for more information: <http://laws-lois.justice.gc.ca/eng/acts/a-1/>).

Respondents are asked to identify if their response, or any part of their response, is subject to the Controlled Goods Regulations.

Participation in this RFI is encouraged, but is not mandatory. There will be no short-listing of potential suppliers for the purposes of undertaking any future work as a result of this RFI. Similarly, participation in this RFI is not a condition or prerequisite for the participation in any potential subsequent solicitation.

Respondents will not be reimbursed for any cost incurred by participating in this RFI.

The RFI closing date published herein is not the deadline for comments or input. Comments and input will be accepted any time up to the time when/if a follow-on solicitation is published.

2. Background Information:

As the Receiver General for Canada (RG), the Minister of Public Services and Procurement Canada (PSPC) manages the operations of the federal treasury, including the receipt and payment of federal money into and out of the Consolidated Revenue Fund (CRF). While banking services are centralized by PSPC, many departments receive payments at their

office locations. Office locations can accept payments using several methods, including payment by cheque. These payments received by cheque must be deposited at a local financial institution (FI) promptly in order for the payment to be deposited to the CRF.

Currently, when cheques are received at a departmental location an employee is required to complete a deposit slip and bring the physical cheque to an FI to deposit. Deposit frequency and exact procedures can vary depending on volumes of cheques received at each location.

Remote Deposit Capture technology will allow the departmental location to make the deposit electronically using scanned cheque images transmitted to an FI. Deposits will be processed using online tools and the original physical cheques would remain at the departmental office location for a short period until they are destroyed, after the deposit has been completed.

3. Security Requirement:

There will be a Security Requirement required under the resulting Standing Offer.

1. The Contractor/Offeror must, at all times during the performance of the Contract/Standing Offer, hold a valid Designated Organization Screening (DOS), issued by the Canadian Industrial Security Directorate (CISD), Public Works and Government Services Canada (PWGSC).
2. The Contractor/Offeror personnel requiring access to PROTECTED information, assets or sensitive work site(s) must EACH hold a valid RELIABILITY STATUS, granted or approved by CISD/PWGSC.
3. The Contractor/Offeror MUST NOT remove any PROTECTED information or assets from the identified work site(s), and the Contractor/Offeror must ensure that its personnel are made aware of and comply with this restriction.
4. Subcontracts which contain security requirements are NOT to be awarded without the prior written permission of CISD/PWGSC.

4. Legislation, Trade Agreements, and Government Policies:

The following is indicative of some of the legislation and government policies that could impact any follow-on solicitation(s):

- a) Federal Contractors Program for Employment Equity (FCP-EE)

5. Schedule:

In providing responses, the following schedule should be utilized as a baseline:

- RFI posting – March 2017
- Request for Proposal – May 2017
- Contract Issuance – August 2017

6. Important Notes to Respondents:

Interested Respondents may submit their responses to the PSPC Contracting Authority, identified below, preferably via email:

Name: Nicole Génier
Title: Supply Specialist
Public Services Procurement Canada
Acquisitions Branch
Professional Services Procurement Directorate
Address: 11 Laurier, Place du Portage III, 10C1
Telephone: 819-420-2267
E-mail: Nicole.genier@tpsgc-pwgsc.gc.ca

Respondents are requested to submit their feedback in either official language of Canada. Suppliers should submit only pertinent information in response to this request. The inclusion of general marketing or technical manuals is discouraged, unless they provide specific information that has been requested in this document.

A point of contact for the Respondent should be included in the package.

Changes to this RFI may occur and will be advertised on the Government Electronic Tendering System. Canada asks Respondents to visit Buyandsell.gc.ca regularly to check for changes, if any.

7. Closing date for the RFI:

Responses to this RFI are to be submitted to the PSPC Contracting Authority identified above, on or before March 30, 2017.

ANNEX A – DRAFT STATEMENT OF WORK

1.0 OVERVIEW

1.1 Introduction and Background

As the Receiver General for Canada (RG), the Minister of Public Works and Government Services Canada (PWGSC) manages the operations of the federal treasury, including the receipt and payment of federal money into and out of the Consolidated Revenue Fund (CRF). While banking services are centralized by PWGSC, many departments receive payments at their office locations. Office locations can accept payments using several methods, including payment by cheque. These payments received by cheque must be deposited at a local financial institution (FI) promptly in order for the payment to be deposited to the CRF.

Currently, when cheques are received at a departmental location an employee is required to complete a deposit slip and bring the physical cheque to an FI to deposit. Deposit frequency and exact procedures can vary depending on volumes of cheques received at each location.

Remote Deposit Capture technology will allow the departmental location to make the deposit electronically using scanned cheque images transmitted to an FI. Deposits will be processed using online tools and the original physical cheques would remain at the departmental office location for a short period until they are destroyed, after the deposit has been completed.

1.2 Objective

The Receiver General intends to establish a contract with a Canadian Direct Clearer for Remote Deposit Capture services for physical cheques received at departmental offices. The Contractor will be required to provide desktop cheque scanners to locations across Canada, as requested, as well as an online banking solution that allows cheque images to be deposited and reviewed by authorized departmental users.

1.3 Definitions

Please refer to *Annex A, Appendix 1 - Definitions* for the definitions that are used throughout this document.

1.4 Statistical Information

For the initial stage of this contract, three departments that have the greatest number of standard deposit facilities have been asked to participate in using a remote deposit capture solution. The Royal Canadian Mounted Police, Canada Border Services Agency and Parks Canada will be providing statistics regarding paper cheques accepted and the number of locations where RDC would be a valuable technology. Additional departments may be brought on board during the contract period.

INDUSTRY INPUT REQUESTED: Please refer to Question 1 of the RFI questions.

2.0 DETAILED SERVICE REQUIREMENTS

2.1 General Business Requirements

The Contractor must provide the following services:

- i. Desktop scanners capable of scanning both sides of paper cheques in a format and resolution acceptable for electronic deposit must be provided to specified locations across Canada;

INDUSTRY INPUT REQUESTED: Please refer to Question 2 of the RFI questions.

- ii. a method of secure transmission of the image file created by the scanner to the FI's banking system;
- iii. ability to receive, validate and process deposits by electronic image file;
- iv. providing same day credit in the Account for deposits made by 14:00 EDT;

INDUSTRY INPUT REQUESTED: Please refer to Question 3 of the RFI questions.

- v. processing deposited cheques;
- vi. providing the appropriate departmental office with debit/credit memo information for any Account adjustments and chargebacks at the time such postings are made to the Account;
- vii. providing the appropriate departmental office with, or provide access to customer information contained on the front and back of returned cheques;
- viii. providing the RG each day with electronic reporting (currently EDI 821 transmission) of all Account postings for the previous banking day's activity;
- ix. Response to enquiries from the depositing department or the RG relating to remotely captured deposits in accordance with the "Traces and Enquiries" section (2.7).

2.2 Cheque Deposits

Cheque batch sizes will vary, depending on the depositing location involved, up to a maximum of XXX items per batch.

INDUSTRY INPUT REQUESTED: Please refer to Question 4 of the RFI questions. This section may be updated to reflect individual cheque volumes rather than batches if necessary.

If required, cheques of \$XXX and over will be sorted out by the department and included as a separate listing of items within any given deposit.

INDUSTRY INPUT REQUESTED: Please refer to Question 5 of the RFI questions.

2.2.1 Foreign Currency Items

Remote Deposit Capture of cheques will only be used for Canadian dollar cheques drawn from Canadian banks.

INDUSTRY INPUT REQUESTED: Please refer to Question 6 of the RFI questions.

2.2.2 Collection Items

In the case where a cheque cannot be cleared in the normal fashion in the overnight clearing, then the Contractor should charge back the item in accordance with the "Chargeback" Section (2.4.1).

2.3 Desktop Scanners

Upon request from the RG, desktop scanners must be provided to departmental locations within X days of receiving the request.

In the case of malfunctioning or inoperable hardware, the contractor must replace the affected hardware within X business days of receiving the request from the RG.

INDUSTRY INPUT REQUESTED: Please refer to question 7 of the RFI questions.

2.4 Adjustments

2.4.1 Chargebacks

In the situation where a deposit item is returned by the Payor's FI, the amount will be charged back to the Account. Items charged back to the Account will be posted individually, using the assigned authorization number for the departmental office involved. The departmental office must be provided with, or be provided access to, customer information contained on the front and back of the cheque.

2.4.2 Contractor Initiated Adjustments

Any other discrepancies involving departmental deposits may result in an adjustment being initiated by the contractor. In these cases, the contractor will either charge or credit the account, using the assigned authorization number for the departmental office involved, and forward the respective debit or credit memo explaining the adjustment to the departmental office.

2.5 Settlement

Each Business Day (in order to minimize the float interest payable to the Crown) the Financial Institution must transfer funds to the RG's account at the Bank of Canada (BoC) on the same day the funds were received for all deposits received before 14:00 EDT. Any funds received after 14:00 EDT must be transferred to the RG's account at the BoC the next business day.

The day on which the funds are transferred to the BoC will be known as the settlement date. The Financial Institution must initiate and send to the BoC before 15:00 EDT a LVTS payment message MT103 in favour of the RG containing any same day balances received by 14:00 EDT, as well as all outstanding previous day balances. Please note that same day and previous day balances must be sent in separate LVTS MT103 payment messages.

INDUSTRY INPUT REQUESTED: Please refer again to question 3 of the RFI questions.

2.6 Float

In the case that the settlement date is later than the presentation date, the contractor must pay float interest to the RG on the transactions. The float interest will be calculated in accordance with specifications in the Memorandum of Understanding (MOU) between the Government of Canada and Canadian Direct Clearers. However, the timing requirements in this contract for Settlement are expected to be followed. The cases where float interest is

required should be the exception due to unexpected circumstances and not by decision of the contractor to hold funds overnight.

2.7 Traces and Enquiries

2.7.1 Image Requests from departments

The system provided by the Contractor must allow representatives of the depositing department online access to view cheque images for a minimum period of 30 days for tracing purposes. After that period, the Contractor must provide within ten (10) working days images of cheques (both front and back) upon written request from a representative of the depositing department. This requirement is applicable to deposited cheques as well as returned items.

INDUSTRY INPUT REQUESTED: Please refer to question 8 of the RFI questions.

2.7.2 RG Enquiries

The Contractor must make every effort to resolve any enquiries within five (5) business days when requested by the RG. Upon failure to resolve an enquiry within five (5) business days, the RG may escalate the enquiry within the contractor's organization. All trace requests from the RG will include a PWGSC Original Trace Number; this number must be referenced in all responses.

2.7.3 Retention Period

Cheque images must be available for trace purposes for a minimum of 7 years, in accordance with various Acts of Legislation.

3.0 REPORTING REQUIREMENTS

The Contractor must provide a daily EDI 821 electronic bank statement of the Concentrator Account to the RG by 08:00 EDT on the first business day following the concentrator date. Within the EDI 821 electronic bank statement, the Contractor must:

- i. Report each deposit individually.
- ii. Report chargeback totals as per the amount of the itemised listing described in the "Chargebacks" Section (2.4.1).
- iii. Report all other adjustments as per the amount of the debit/credit advice described in the "Contractor Initiated Adjustments" Section (2.4.2)
- iv. Ensure that the REF 02 segment is populated with the RG authorization number assigned to the departmental office from where the deposit originated; or provide an equivalent method acceptable to the RG for associating each deposit/adjustment to the appropriate department office.
- v. Ensure that distinct and appropriate financial transaction codes are provided for all deposit transactions and adjustments in the FIR01 segment.
- vi. Ensure that the BGN03 segment is populated with the date that the funds were posted to the concentrator account (concentrator date)
- vii. Ensure that the FIR07 segment is populated with the transaction Payment Date (BPR16 field from the 820 Remittance Advice).

The current protocol and mappings for electronic reporting of bank statements are provided in Annex A, Appendices 2, 3 and 4. Currently, version 3010 is used. In the case that the RG chooses to update to a different version, the version used in this contract will need modification to the same version.

4.0 DEVELOPMENT AND IMPLEMENTATION OF THE REMOTE DEPOSIT CAPTURE SERVICE

4.1 Training

The Contractor must provide training for new equipment and procedures to the extent needed to enable users in departmental offices to achieve full operational status with respect to depositing paper cheques through Remote Deposit Capture.

The Contractor must prepare and follow an approved training plan, which will be part of the Contractor's overall work plan and schedule.

4.2 Implementation of Service

Implementation activities must begin within 5 business days after date of contract award. These activities must include:

- i. Participation of operational/technical teams in meetings/conference calls, within 5 days' notice upon request of the RG, in order to ensure an organized implementation.
- ii. Within two (2) weeks of contract award, provide a list of contacts (name, telephone number, e-mail address, fax number, and/or mailing address, where applicable) of the team leader, account manager and project manager to handle the issues associated with the administration of this Contract, as well as the second and third level escalation contacts and maximum turnaround times that can be expected. The Contractor's list of contacts of authorized personnel must include contacts for daily operations, security access issues, system/technical support for transition period and ongoing operations; and the delivery of the RG monthly invoice for services rendered.
- iii. Liaising with the RG to finalize requirements and procedures to be followed when initiating corrections/adjustments.
- iv. Within one (1) month of contract award (unless otherwise mutually agreed), the Contractor must provide the requested scanners and allow deposits using Remote Deposit Capture for departmental offices.
- v. Compliance with the electronic configuration and testing requirement stipulated in *Annex A, Attachment D6 - Current Protocol for Electronic Reporting of Bank Statements*.
- vi. Availability to test electronic files related to reporting requirements in a test environment.
- vii. Once approved by the RG, moving the electronic transmission of bank statements into production.
- viii. Liaising with the BoC to finalize settlement arrangements.
- ix. Compliance with any other requirements as per the SOW.

5.0 OTHER REQUIREMENTS

5.1 Contingency and Disaster Recovery

The Contractor must have a formal Contingency and Disaster Recovery Plan in place, in the event of power shortage, fire, labour disruption or any other situation that could lead to a disruption in provision of this service. In any such situation, the Contractor must use its best efforts to continue normal communications and reporting between it, the RG, and departments by alternate means that are mutually agreed upon between the parties.

5.2 Periodic Threat and Risk Assessments

Upon the Project Authority's request, the Contractor must provide information to assist Canada in the preparation of a Statement of Sensitivity and Threat and Risk Assessment pertinent to the service provided.

5.3 Language

The Contractor must be capable of providing services in both official languages of Canada (English and French) at the choice of the requesting department. Personnel of the Contractor must provide English and French services; however, documentation such as input to rules, regulations, and procedures, can be provided in English and when available, in French.

Where the Project Authority finds the French versions of any materials listed to be unacceptable, the RG reserves the right to have its respective English versions re-translated at its own expense solely for government use.

The Official Languages Act and Treasury Board Secretariat (TBS) policies and publications pertaining to this act can be viewed by accessing the following websites:

<http://laws-lois.justice.gc.ca/eng/acts/O-3.01/>

<http://www.tbs-sct.gc.ca/pol/index-eng.aspx>

5.4 Future Business Requirements

The manner in which the RG conducts business is subject to change over time as new delivery channels and improved technologies are developed. The financial service sector is leading similar changes, including introducing new collection services that are more timely, cost effective and convenient. The public is demanding these services and expectations are reinforced by the increasing awareness of what technology should enable.

The Project Authority may request from the Contractor or the Contractor may present to the Project Authority innovative approaches to technologies and services throughout the contract term and any optional years to improve customer service and/or decrease costs.

Any of these new services that are approved will only be implemented by means of a formal signed amendment to the Contract. The RG does not waive its right to go to competitive tender for new services.

Solicitation No. - N° de l'invitation
EN891-172629/A
Client Ref. No. - N° de réf. du client
EN891-172629

Amd. No. - N° de la modif.
File No. - N° du dossier
420zhEN891-172629

Buyer ID - Id de l'acheteur
420zg
CCC No./N° CCC - FMS No./N° VME

ANNEX A, APPENDIX 1

DEFINITIONS

The following definitions are applicable to this SOW and may have different meanings in other contexts.

<u>Authorization Number</u>	A unique number assigned by the Banking and Cash Management Sector (BCMS) of PWGSC, on behalf of the RG, which identifies an approved deposit facility. Each authorization number is an eight digit numeric code: the first three digits indicate the department number and the last five digits will be a sequential number designated by BCMS.
<u>Business Day:</u>	Any day from Monday to Friday excluding national holidays as specified by CPA definitions. Regional and civic holidays are considered to be business days.
<u>Chargeback:</u>	A deposit item which is rejected/returned by the FI it is drawn on which causes the initial credit to the Account for that item to be reversed.
<u>Concentrator Account:</u>	A bank account in the name of the RG maintained at each participating direct clearing financial institution of the Canadian Payments Association (CPA, also known as Payments Canada) into which departmental receipts from across Canada are deposited.
<u>Concentrator Date:</u>	Date the RG receives value in the Concentrator Account.
<u>Consolidated Revenue Fund:</u>	The account to which all Canadian taxes and other revenues are deposited. The account is maintained at the Bank of Canada.
<u>Direct Clearer:</u>	A financial institution that is a direct clearing member of the Canadian Payments Association (also known as Payments Canada). A list of direct clearers can be found on the Payments Canada website.
<u>Float:</u>	Value of Government of Canada receipts in transit between the Contractor and the Bank of Canada.
<u>LVTS:</u>	A real-time payment transfer system that is owned and operated by the Canadian Payments Association to process large value payments and the electronic

Solicitation No. - N° de l'invitation
EN891-172629/A
Client Ref. No. - N° de réf. du client
EN891-172629

Amd. No. - N° de la modif.
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420zhEN891-172629

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

exchange of payment messages between LVTS participants.

Memorandum of Understanding (MOU):

The Memorandum of Understanding between the Government of Canada and Direct Clearers on arrangements for certain banking services.

Settlement Date:

Date the RG receives value at the Bank of Canada.

ANNEX A, APPENDIX 2

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 "Envelope");
- b. ANSI X12 821 Financial Information Reporting (hereinafter called "821");
- c. ANSI X12 997 Functional Acknowledgement (hereinafter called "997").

The Envelope and 821 mappings are attached as Appendix 3 and Appendix 4 of Annex A.

2. Data Elements for 821s

821s currently MUST include the following data elements:

- a. Financial Institution's Number as assigned by Payments Canada;
- 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:

- EDI 820 initiated deposits;
- bank initiated adjustments associated with EDI 820 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 initiated deposits

- 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:

- 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 items associated with electronic card deposits;
- preauthorized debit (PAD) deposits;
- bank initiated adjustments associated with PAD deposits;
- returned items associated with PAD deposit.

- Direct Deposits (DDs);
 - bank initiated adjustments associated with DDs;
 - wire deposits (WTs);
 - bank initiated adjustments associated with WTs;
- e. Transaction concentrator date;
- f. Transaction amount; and
- g. RR, ZZ, PQ, IT, IX, VR, PB Reference Numbers as specified in Appendix 4.

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 of Appendix 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.

5. Sender Pays Transmission Costs

The Receiver General requires contractors to pay all costs associated with the transmission of 821s. This includes sending to the Receiver General Mailbox, and receiving from the Receiver General Mailbox.

Solicitation No. - N° de l'invitation
EN891-172629/A
Client Ref. No. - N° de réf. du client
EN891-172629

Amd. No. - N° de la modif.
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ANNEX A, APPENDIX 3

821 BANK STATEMENT ENVELOPE SPECIFICATIONS

821/152 Envelope Specifications

VERSION 003010

Receiver General

Release 3.02

Solicitation No. - N° de l'invitation
EN891-172629/A
Client Ref. No. - N° de réf. du client
EN891-172629

Amd. No. - N° de la modif.
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Buyer ID - Id de l'acheteur
420zg
CCC No./N° CCC - FMS No./N° VME

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

ISA	ISA01 I01 Authorization Info. Qualifier M ID 2/2	ISA02 I02 Authorization Information M AN 10/10	ISA03 I03 Security Info Qualifier M ID 2/2	ISA04 I04 Security Information M AN 10/10	ISA05 I05 Interchange ID Qualifier M ID 2/2
*		*	*	*	
	ISA06 I06 Interchange Sender ID M ID 15/15	ISA07 I05 Interchange ID Qualifier M ID 2/2	ISA08 I07 Interchange Receiver ID M ID 15/15	ISA09 I08 Interchange Date M DT 6/6	ISA10 I09 Interchange Time M TM 4/4
*		*	*	*	
	ISA11 I10 Interchange Control Standards ID M ID 1/1	ISA12 I11 Interchange Control Version # M ID 5/5	ISA13 I12 Interchange Control Number M NO 9/9	ISA14 I13 Acknowl. Requested M ID 1/1	ISA15 I14 Test Indicator M ID 1/1
*		*	*	*	

ISA16	I15
*	N
Sub-Element	/
Separator	L
M AN 1/1	

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.

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

Solicitation No. - N° de l'invitation
EN891-172629/A
Client Ref. No. - N° de réf. du client
EN891-172629

Amd. No. - N° de la modif.
File No. - N° du dossier
420zhEN891-172629

Buyer ID - Id de l'acheteur
420zg
CCC No./N° CCC - FMS No./N° VME

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 Functional ID Code M ID 2/2	GS02 142 Application Sender's Code M AN 2/12	GS03 124 Application Recv's Code M AN 2/12	GS04 29 Group Date M DT 6/6	GS05 30 Group Time M TM 4/4
*	GS06 28 Group Control Number M NO 1/9	GS07 455 Responsible Agency Code M ID 1/2	GS08 480 Version/Release IND. ID Cd. 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

Solicitation No. - N° de l'invitation
EN891-172629/A
Client Ref. No. - N° de réf. du client
EN891-172629

Amd. No. - N° de la modif.
File No. - N° du dossier
420zhEN891-172629

Buyer ID - Id de l'acheteur
420zg
CCC No./N° CCC - FMS No./N° VME

- 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"

Solicitation No. - N° de l'invitation
 EN891-172629/A
 Client Ref. No. - N° de réf. du client
 EN891-172629

Amd. No. - N° de la modif.
 File No. - N° du dossier
 420zhEN891-172629

Buyer ID - Id de l'acheteur
 420zg
 CCC No./N° CCC - FMS No./N° VME

GE

Functional Group Trailer

Indicates the end of a functional group of documents

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

Solicitation No. - N° de l'invitation
 EN891-172629/A
 Client Ref. No. - N° de réf. du client
 EN891-172629

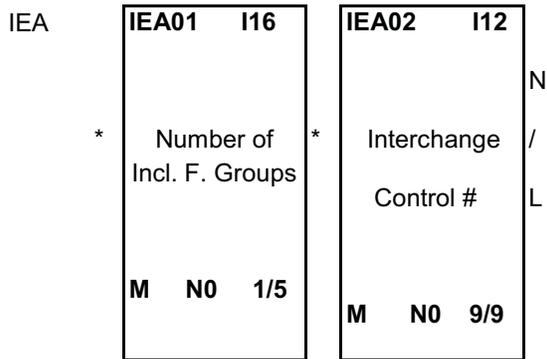
Amd. No. - N° de la modif.
 File No. - N° du dossier
 420zhEN891-172629

Buyer ID - Id de l'acheteur
 420zg
 CCC No./N° CCC - FMS No./N° VME

IEA

Interchange Control Trailer

Indicates the end of an interchange



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.

Solicitation No. - N° de l'invitation
EN891-172629/A
Client Ref. No. - N° de réf. du client
EN891-172629

Amd. No. - N° de la modif.
File No. - N° du dossier
420zhEN891-172629

Buyer ID - Id de l'acheteur
420zg
CCC No./N° CCC - FMS No./N° VME

ANNEX A, APPENDIX 4

821 BANK STATEMENT MAPPING

821 MAPPING

VERSION 003010

(Receiver General Financial Information Reporting)

Release 2.12

Solicitation No. - N° de l'invitation
 EN891-172629/A
 Client Ref. No. - N° de réf. du client
 EN891-172629

Amd. No. - N° de la modif.
 File No. - N° du dossier
 420zhEN891-172629

Buyer ID - Id de l'acheteur
 420zg
 CCC No./N° CCC - FMS No./N° VME

821 Financial Information Reporting (X.12 version 3010)

Receiver General for Canada (release 2.12)

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:

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)

Solicitation No. - N° de l'invitation
 EN891-172629/A
 Client Ref. No. - N° de réf. du client
 EN891-172629

Amd. No. - N° de la modif.
 File No. - N° du dossier
 420zhEN891-172629

Buyer ID - Id de l'acheteur
 420zg
 CCC No./N° CCC - FMS No./N° VME

Segments and data elements

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 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				N / L
	Time Zone Qualifier				
	O ID 2/2				

BGN01 - Code identifying purpose of transaction set.
 Mandatory element with the value of "00" indicating income tax withholdings, instalments 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 components:
 1. Four 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

Solicitation No. - N° de l'invitation
EN891-172629/A
Client Ref. No. - N° de réf. du client
EN891-172629

Amd. No. - N° de la modif.
File No. - N° du dossier
420zhEN891-172629

Buyer ID - Id de l'acheteur
420zg
CCC No./N° CCC - FMS No./N° VME

Not used.

Solicitation No. - N° de l'invitation
 EN891-172629/A
 Client Ref. No. - N° de réf. du client
 EN891-172629

Amd. No. - N° de la modif.
 File No. - N° du dossier
 420zhEN891-172629

Buyer ID - Id de l'acheteur
 420zg
 CCC No./N° CCC - FMS No./N° VME

N1

NAME (preferred the 1st occurrence)

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

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

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

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

N102 - Name

"REC GEN"	Deposit Facilities transactions, CRA and CBSA electronic remittances.
"Receiver General for Canada"	For all other remittances such as Bill Payment System (BPS).
"205 REC GEN"	

Solicitation No. - N° de l'invitation
 EN891-172629/A
 Client Ref. No. - N° de réf. du client
 EN891-172629

Amd. No. - N° de la modif.
 File No. - N° du dossier
 420zhEN891-172629

Buyer ID - Id de l'acheteur
 420zg
 CCC No./N° CCC - FMS No./N° VME

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.

e.g.: CPA FI ID number 0001
 CPA Transit Number 9999
 RG's Account Number 1234

ACT01 = **000109999000000001234**

ACT02 - ACT07
 Not used.

CUR

Currency

To specify the currency used in a transaction. *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" (ie. 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
	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:

- EDI 820Initiated Deposits
- Bank Initiated Adjustments Associated with EDI 820Initiated Deposits

Solicitation No. - N° de l'invitation
 EN891-172629/A
 Client Ref. No. - N° de réf. du client
 EN891-172629

Amd. No. - N° de la modif.
 File No. - N° du dossier
 420zhEN891-172629

Buyer ID - Id de l'acheteur
 420zg
 CCC No./N° CCC - FMS No./N° VME

- Returned Items Associated with EDI 820 Initiated Deposits (where permitted)
- Transactions Associated with Transfers to the Bank of Canada

- 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	
*	Reference # Qualifier	* Reference Number	* Description	N / 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 (e.g. 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 (e.g. 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 (e.g. 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 (e.g. Customer client number)	M	VR	Merchant Number associated with transaction card type (may be variable in length)
Deposit Facilities where BGN01 = "22" (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)	M	PB	5 digit Transit Number from Originating Branch	M	IT	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 (e.g. SWIFT #)	M	IT	8 digit RG authorization number
Direct Deposits (deposits, bank initiated adjustments)	O	IX	Unique tracer that may be variable in length (e.g. 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 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.

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.

Solicitation No. - N° de l'invitation
EN891-172629/A
Client Ref. No. - N° de réf. du client
EN891-172629

Amd. No. - N° de la modif.
File No. - N° du dossier
420zhEN891-172629

Buyer ID - Id de l'acheteur
420zg
CCC No./N° CCC - FMS No./N° VME

SE

Transaction set trailer

Indicates the end of the transaction set.

SE	<table border="1"><tr><td>SE01</td><td>96</td></tr><tr><td>* Number of Incl. Seg.</td><td>*</td></tr><tr><td>M NO</td><td>1/6</td></tr></table>	SE01	96	* Number of Incl. Seg.	*	M NO	1/6	<table border="1"><tr><td>SE02</td><td>329</td></tr><tr><td>* Trans Set Control No.</td><td>*</td></tr><tr><td>M AN</td><td>4/9</td></tr></table>	SE02	329	* Trans Set Control No.	*	M AN	4/9	N / L
SE01	96														
* Number of Incl. Seg.	*														
M NO	1/6														
SE02	329														
* Trans Set Control No.	*														
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 B – LIST OF QUESTIONS

1. Questions from Statement of Work

1.1 SoW section 1.4 – Statistics required

Statistics on cheques and locations have been requested from the three departments to be included initially. Is there additional specific information and/or statistics you would require in order to respond to the bid solicitation?

1.2 SoW section 2.1.i – scanner capabilities and volumes

Some locations receive high volumes of cheques, others are not as high volume but the process of travelling to a branch to make a deposit is inconvenient. Do you offer different capacity scanners at different price points based on needs? What criteria would you suggest to determine the appropriate scanner for each location?

1.3 SoW section 2.1.iv – Same-day credit

What would be the cut-off time to receive same-day credit if a deposit is made by Remote Deposit Capture (RDC)?

1.4 SoW section 2.2 – Deposit batch size

What is the maximum number of cheques that can be deposited in a single batch through RDC? Are there any rules regarding what can be included in a batch? (ex. is there a maximum dollar value per batch?)

1.5 SoW section 2.2 – Maximum cheque value

Is there a maximum value for a single cheque that can be deposited through RDC? Can high value cheques be sent as a separate batch and still be deposited, or do high-value cheques require a branch visit?

1.6 SoW section 2.2.1 – Foreign cheques

Can foreign account cheques be processed using RDC? If so, do they need to be processed in a separate batch from Canadian dollar cheques? Note that departments have been asked for relevant statistics regarding foreign cheques received.

1.7 SoW section 2.3 – Hardware services

What services levels can be expected for the initial delivery of scanners to a departmental location, and what timelines for the replacement of malfunctioning hardware?

1.8 SoW section 2.7.1 - Image Requests from departments

Please explain how your proposed system would allow departmental users to view images of deposited and returned items, and what time limit (if any) is used for accessing the images.

2. Additional questions for Industry:

2.1 Bi-lateral agreements for image exchange

Would the pricing structure for remote deposit capture cheques be dependent on bilateral agreements with other FIs? Our understanding is that work required and costs to the contractor will be reduced when image exchange between all applicable FIs is in place. Can we expect decreased fees when the process is purely image exchange?

2.2 Is there a daily maximum that would be enforced?

Some departments may have very high volumes of cheques received, and there are likely to be some large spikes at particular times of the year. Is there a maximum daily (or other frequency) amount that a location could deposit through RDC, either for cheque volume or total dollar amount?

2.3 What type of cheque payments are eligible for Remote Deposit Capture using your solution?

Question 1.6 above relates to foreign cheques, and the existing SoW states RDC will be used for Canadian dollar cheques drawn from Canadian banks. Please explain what types of payments are eligible for RDC and which ones may not qualify. For examples, are certified cheques and bank drafts eligible for RDC?

3. Pricing

For the purposes of developing a business case for the initiative, please provide details on your pricing structure and the cost elements related to implementing RDC.

Feedback on pricing will not be disclosed to any other parties, nor will it be used to evaluate bidders.

4. Overall

4.1 Are the requirements in the Statement of Work sufficiently clear that you would be able to accurately bid on providing the requested services? Is there any additional information that you would require?

4.2 Current plans are to give 40 calendar days to submit a bid. Is this sufficient? If not, what is the absolute minimum number of days required?

4.3 Are the requirements too restrictive to allow for innovation and flexibility in responses?

4.4 What additional functionality does your solution provide? How can it be adapted or be modified? Are there integration options with other financial systems?

4.5 Given the requirements, do you expect to be bidding on an upcoming RFP for remote deposit capture services? If not, could you explain your reasons?

4.6 Based on your experience with remote deposit capture solutions, do you have any suggestions on modifications to the SoW to ensure a solution that will meet the RG's needs?