

1. Page 4, Purpose – Can the Commonwealth provide an estimate of the number of departments, agencies, boards, and commissions that might be considered for the Account Validation solution?

All Commonwealth Agencies, as that term is defined in the RFQ (page 4), are required to procure electronic payment security services in accordance with the Commonwealth Procurement Code. Commonwealth Agencies include those state departments, agencies, boards and commissions under the Governor's administrative control as well as independent agencies, boards and commissions within the executive branch of state government. A complete list of those Commonwealth Agencies may be found at [www.pa.gov](http://www.pa.gov).

2. General – Does the Commonwealth know the timeline for when chosen providers will be able to engage with the various departments, agencies, boards and commissions?

Act of July 11, 2022 (No. 52, PL 504) (72 P.S. §301.5) directs Commonwealth Agencies to procure and implement electronic payment security services on or before January 2024. The awarding of a contract or contracts, with a qualified provider will be determined through a subsequent procurement process or processes independently conducted by or on behalf of each Commonwealth Agency.

3. General – Does the Commonwealth know how many providers will be chosen?

No. This qualification process is to develop a list of "qualified" vendors for the subsequent Commonwealth Agency procurement process. There is no guarantee or assurance that a qualified provider will provide electronic payment security services on behalf of any Commonwealth Agency.

4. We would like to confirm that any subsequent procurement process by or on behalf of Commonwealth departments, agencies, boards, and commissions will include a negotiation of the appropriate contract document(s), including a review, negotiation, and execution of the providers standard terms.

Act of July 11, 2022 (No. 52, PL 504) (72 P.S. §301.5) directs Commonwealth Agencies to procure and implement electronic payment security services in accordance with the provisions of the Pennsylvania Procurement Code from the list of qualified vendors provided by the State Treasurer.

5. Please confirm the submission date is and not September 16, 2022 as stated in Paragraph I-2 Questions and Answers.

The Submission deadline is 5:00pm EST, Friday, September 23, 2022.

6. Is it the intention of PA Treasury to consider processing AVS transactions in large ACH batch files only?

The manner in which Commonwealth Agencies will implement electronic payment security services in accordance with the directives of Act 52 of 2022, and the processing of AVS transaction will depend upon the unique needs and requirements of each particular Commonwealth Agency. By way of example only, currently Agencies are utilizing both large ACH batch files and individual transaction files.

7. Would the PA Treasury consider an API solution for processing AVS transactions from a NACHA preferred partner organization that has significant experience with high volume processing that has the ability to scale quickly, and with ease, to accommodate large volume demands?

Yes. Treasury will consider for qualification an API solution for processing AVS transactions from a NACHA preferred partner organization that has significant experience with high volume processing that has the ability to scale quickly, and with ease, to accommodate large volume demands. However, this qualification process contains no guarantee or assurance to perform work for any Commonwealth Agency.

8. In reference to page 4, *section Purpose*, are you able to provide metrics around your fraud rates?

Treasury does not maintain data on account error or fraud rates. However, by way of example only, between October 2021 and May 2022, a high-volume Agency, using ACH for collections and payments, reported over 100k of 600k items were not verified for use for multiple reasons including error and likely fraud.

9. In reference to page 6, section Automated Clearing House (ACH), how many unique citizens of the commonwealth are these payments made to?

Treasury does not record number of "unique citizens of the commonwealth" to which electronic payments are made. This statistic would depend on the type of payment, e.g., vendor, payroll, annuitant, beneficiary. Treasury processes over 19 million electronic payments annually, though only a fraction of those electronic payments would necessitate AVS.

10. Please provide details around your current methods of account verification?

The current primary method of account verification used would be “pre-note” verification.

11. What is the estimated volume of items you need to validate each month (e.g. number of new transactions and/or number of requests to change existing account information)?

Electronic payment volume would depend on each agency(s) needs and would vary significantly depending upon type of payment, e.g., vendor, payroll, annuitant, beneficiary. Not every payment would require AVS, for example a Commonwealth Agency could chose to use AVS for new electronic payments or changes in payee account information.

12. Do you want to access Account Validation information via secure web portal, API or both?

Each Commonwealth Agency will identify its own AVS access platform depending upon the unique needs and requirements of each particular agency(s) pursuant to a subsequent procurement process.

13. If you are interested in submitting inquiries via API, will you submit all your inquiries from a single location, or will multiple locations be involved?

Each Commonwealth Agency will identify its own AVS access platform depending upon the unique needs and requirements of each particular agency(s) pursuant to a subsequent procurement process.

14. Do you want to integrate Account Validation into your administrative system?

Each Commonwealth Agency will identify its own AVS access platform depending upon the unique needs and requirements of each particular agency(s) pursuant to a subsequent procurement process.