

**OST Request for Proposals for Banking Services  
Consolidated Q and A Document  
September 5, 2014**

This document has been consolidated to include all questions from all vendors. Information required to respond to questions regarding certain lockbox services is still being gathered with the assistance of the state agencies using these services. All parties will be notified when updated information is available and posted.

**VENDOR 1**

1. Section 4 - Page # 20:

The State of Oklahoma issues warrants under its own routing number. On a daily basis OST receives image files of items for settlement from the Federal reserve. The OST Operating Bank maintains a correspondent relationship with the Federal reserve who debits the main operating account at the Operating Bank based on files submitted.

Please provide specific details to the following:

- A. What time are the image files delivered to the OST?
  - 1. Is this an intraday or previous day image file?

OST retrieves from 2 to 6 files a day from the Federal Reserve. The files totals are each debited from the main account at the OST Operating Bank and the files are available for retrieval by OST before 2:00pm (CST) that same business day. The items received in this file are items that were deposited or cashed at the bank of first deposit the previous business day. For example, items deposited or cashed at the bank on 08/25/14 were sent to OST on 08/26/14.

- B. Is the debit settlement to the main operating account based on the warrant total (unscrubbed – includes exception items) on the image file?

Yes

2. Section 9 - Page #52

All state warrants are identified by a unique routing number issued to the State of Oklahoma. OST receives a file of warrants daily from the Federal Reserve and reconciles that file against a file of issued warrants identifying exceptions and returning an image file to the Federal Reserve. OST expects this number will continue to decrease; consequently, we would like to consider using a bank hosted positive pay application vs. continuing development efforts.

Please provide specific details to the following:

- A. Is the daily warrant file from the Federal Reserve different from the daily image file?
  - 1. If so, is this file an intraday or a previous day data file?

The daily file from the Federal Reserve contains data and an image for each warrant in the file. The data/images received in this file are from warrants that were deposited or cashed at the bank of first

## OST RFP Banking Services 2014

deposit the previous business day. For example, items deposited or cashed at the bank on 08/25/14 were sent to OST on 08/26/14.

- B. Please describe the OST reconciliation process in detail:
1. How many account numbers are used to clear warrants?
  2. How many state agencies process warrants?
    - a. If one account number is being used for all state agencies how do you reconcile each agency?
    - b. If using identification numbers (prefixes) how is each state agency identified within the warrant MICR line? Please provide identification (prefix) specifications and sample warrants for each agency with MICR.

There are approximately 400 account numbers that we use to issue and clear warrants. We have approximately 200 state agencies and all of them could process warrants at any time. Unique 7 position all numeric agency account numbers are used in the MICR line. Samples of 5 different agency warrants will be sent to the contacts for each bidder in a password protected file. The MICR lines for all warrants issued meet ABA specifications.

- C. What time is the exception file sent from the OST to the Federal Reserve? Same day or Next day?
1. Please describe each exception type .i.e., stops, stale dates, encoding errors, etc.
    - a. How do these exceptions impact the settlement debit made to the main operating account?

OST sends a return file to the Federal Reserve daily requesting a credit based on the exceptions from the previous business day. The Federal Reserve credits the main operating account for the return file total on the same day that the return file is sent. Items are returned to the Federal Reserve pursuant to the following exception types:

- Duplicate: The same item has been presented more than one time for payment.
- Cancelled by Statute or Stale Dated: The item is being presented more than 95 days after the issue date.
- Paid No Issue: The item being presented for payment does not have an issue record in OST's system that matches based on account number, warrant number and amount.
- Not our Item: The item being presented does not match OST routing number.
- Future Dated Item: The item being presented has an issue date in the future.
- Paid against Stop or Hard Cancel: The item being presented for payment has a stop pay or hard cancel placed on it in OST's system.

OST processes requests for either a debit or credit via the Federal Reserve online application FedLine for all "Amount Variance or Encoding Error" exceptions. These items were cleared for an amount that is different from the issued amount. The Federal Reserve debits or credits the main operating account separately for these items.

- D. Under a Positive Pay service would the State be able to provide the payee name within the warrant issue data file?

Yes

- E. Under Positive Pay/Controlled Disbursement, and Online Image Archive services would the State continue to need a daily paid check file transmission from the service provider?

Yes, this is what we use to update our systems.

## VENDOR 2

### 1.14 Deposit Collateral –

1. For the Section 4, Operating Bank section, can you please provide the average daily balances that the State keeps in the bank DDA accounts, as well as the overnight money market funds? Do the Money Market funds require collateral by the State?

Operating Bank and Depository Bank balance data for FY2014 has been provided for those accounts where significant balances might be held. Up to \$135 million is automatically invested at the end of each day by the Operating Bank in qualifying commercial paper. OST also invests an average \$400 million in three money market mutual funds on an overnight basis. The investments in the money market funds do not require separate collateral by the State.

2. How much collateral will be the minimum required at all times?

As reflected in Section 1.14 of the RFP, the amount of collateral required must be sufficient to cover all ledger balances at all times including any incoming late day wires that OST does not have time to move. Collateral at OST's Operating and Depository Banks is evaluated daily. During FY 2014 the Operating and Depository Banks generally provided additional collateral of approximately \$50 million over ledger balances.

3. Is the State agreeable to using The Bank of New York Mellon as the collateral custodian if this means that collateral will be adjusted daily based on the previous business day's closing balances?

Oklahoma Statutes Title 62 Section 72.4 .B. require "Upon authorization by the State Treasurer, a financial institution shall place required collateral securities in a restricted account at a Federal Reserve Bank which serves Oklahoma, a Federal Home Loan Bank which serves Oklahoma or with another financial institution located in this state that is not owned or controlled by the same institution or holding company. The depositor shall deliver to the State Treasurer a power of attorney authorizing the State Treasurer to transfer or liquidate the securities in the event of a default, financial failure or insolvency of a public depository." OST has been advised and currently interprets this to require a "brick and mortar" branch banking facility located in Oklahoma.

4. The State's collateral rules allow for Fannie Mae and Freddie Mac Obligations as collateral as long as they are not CMO's. Will the State allow pass-through mortgage backed securities issued by Fannie and Freddie as collateral?

Yes as long as the security is widely traded and market pricing information is available.

5. Will the State accept a Federal Home Loan Bank Letter of Credit as a collateral security?

The State may accept letters of credit from the Federal Home Loan Bank of Topeka as a collateral instrument to secure uninsured State funds on deposit.

6. What collateral margin is required? 100%, 102%, 110%?

State statute requires financial institutions to secure all State funds on deposit in excess of amounts insured (100%). Administrative rules refer to a maintenance percentage of 110% in connection with collateral securities which provides a margin of 10% over the statutory requirement and was adopted to allow for fluctuations in the fair market value of securities pledged from the quarterly collateral valuations that are performed in connection with remote depositories across the state. Letters of credit may be used to secure 100% of the uninsured State funds on deposit.

As noted above, collateral at OST's Operating Bank and Depository Bank is evaluated daily and each bank generally maintains \$50 million above ledger balances which was adequate to address all events.

Section 4 - Page 20:

1. Please describe and identify the service codes utilized for the CTX record EDI translation service. How is OST receiving and processing this EDI data?

Currently the state receives payment data that is integrated into receivables systems via electronic transmission. Files adhere to ANSI ASC X12 standards. OST only receives 820 files but the option for other EDI formats is available: 821, 822, 823, 827, and 835.

2. Please provide the details on the daily DDA balances in the operating accounts.

Operating Bank balance data for FY2014 has been provided for those accounts where significant balances might be held.

3. How much of these balances stay in the operating accounts versus how much is swept into the overnight investment each day? Is the State sweeping the entire DDA balances each night? What is the current rate received on this overnight investment product? How is the rate determined?

During FY2014 OST used earnings credits generated from compensating balances to offset banking charges from its Operating Bank. To the extent balances are not used to generate earnings credits they would be invested in one of OST's overnight investment options. At the end of each day the balance in an account (limited to \$135 million) is automatically invested by the Operating Bank in qualifying commercial paper. The State currently receives 15 basis points on funds invested pursuant to this arrangement. The Operating Bank notifies OST of the applicable rate.

4. Does OST utilize any other daily liquidity investment vehicles outside the operating accounts and overnight sweep? If so, what additional vehicles are used and the respective balances. Also, are these included in this RFP?

OST also invests an average \$400 million on an overnight basis generally spread in equal increments across three money market mutual funds. In Sections 4.35, 4.36 and 4.37, OST has solicited additional information from bidders regarding overnight investment services. All investment options must comply with Oklahoma Statutes Title 62 Section 89.2 and the State Treasurer's Investment Policy.

## OST RFP Banking Services 2014

5. How does the State pay for its banking services today? Are the fees paid directly or are there compensating balances kept in the DDA's to offset these fees?

OST is using earnings credits generated from compensating balances to offset banking charges from its Operating Bank. All other fees for banking services have been paid.

6. Which web-based applications is OMES considering for the download and processing of the BAI2 account information?

OST's project to implement the PeopleSoft Cash Management Module has been placed on hold until the State completes an upgrade of its PeopleSoft Financials system which is targeted for completion before the end of 2014. The PeopleSoft Cash Management Module uses BAI2 account information for supporting daily cash position, cash concentration and bank reconciliation processes.

Section 4.21: How many different accounts are used for directing ACH originated debits? How is the process of posting these to the different accounts done today?

The State originates debit files using five different company ids. Company IDs are tied to separate DDA accounts and the settlements post directly to those DDAs. One of the five company IDs processes for multiple state agencies and is tied to a dedicated ACH account.

A few Higher Education Agencies originate ACH files outside of OST systems and process to the ACH Origination bank via direct sends. All of these agencies use their own company IDs that are tied directly to their electronic lockbox account.

This process is subject to change if the Operating and ACH Origination agreements are with separate financial institutions.

### Section 5:

1. What are the banking center location requirements for the State's depository accounts outside of Oklahoma City? In which towns/cities are the bank locations required? How many deposit accounts does the State have across the State? Are these part of this section or are the local deposit accounts across the state done independently?

None. OST will continue to maintain more than 60 depository banking relationships across the State of Oklahoma where state agencies with remote operating locations may deposit cash and paper check deposits in established accounts. However, a substantial portion of the State's check deposits are processed in Oklahoma City with the designated Depository Bank and Lockbox Bank.

2. How many different locations would be sending cash/coin deposits to the bank? Please provide the volumes of coin/cash deposits for each of the deposit locations for OST. What is the highest coin volume (approximately) amount that could be sent to the bank for processing at one time?

This information has not been tracked or recorded.

3. In the fifth paragraph, it states that Appendix C indicates which agencies are using Remote Deposit and whether or not they rent or own their scanner. We did not see the scanner designation. Please clarify the number of scanners used and if they are owned by the agencies.

## OST RFP Banking Services 2014

Potentially how many other agencies are considering using RDC and how many scanners would this represent?

Please see Appendix C – RDC State Agency List. The State of Oklahoma has over 150 state agencies who could consider the potential for RDC Services. The fees for these services are paid directly by the agency, consequently their interest would likely be dependent upon their analysis of the cost effectiveness of this process.

4. Is the State open to contracting directly with an armored car carrier for the daily deposits and cash orders? Or is the bank required to provide this service to the State?

OST currently has a contract with an armored car carrier service. The service is used to transfer and deposit cash accumulated at OST's cashier window with OST's Depository Bank. OST is interested in understanding the extent of each Bank's capabilities and their most cost effective solutions for OST operations.

5. Would the State be willing to consider separating the local depository requirements from the electronic remote deposit service and award to separate bidders?

No. There is no requirement for the Depository Bank to maintain banking center locations outside of Oklahoma City. Depository Bank services including electronic remote deposit services will generally be awarded based upon service capability, availability of deposited funds and cost considerations.

6. Page 25: Is the State open to receiving returned items electronically versus a courier each morning?

Yes, OST is interested in understanding the extent of each Bank's capabilities and their most cost effective solutions for OST operations.

7. Section 5.30.b.: The bank's standard discrepancy procedures are to provide a Deposit Correction Notice electronically after the bank has corrected a deposit. The notice is made available to either OST or the agency for verification after the correction has been made. Is this acceptable or is OST open to a different process than this requirement?

Yes, OST is interested in understanding the extent of each Bank's capabilities and their most cost effective solutions for OST operations.

8. Section 5.43: Is OST open to a debit of DDA for settlement of change orders rather than by ACH?

Yes, OST is interested in understanding the extent of each Bank's capabilities and their most cost effective solutions for OST operations.

### Section 7:

1. Do the wholesale lockboxes require an Oklahoma P.O. Box address?

Each lockbox currently operates with an Oklahoma P. O. Box. We are working with each state agency to ensure the appropriate information is provided regarding this requirement.

## OST RFP Banking Services 2014

2. Is it possible to bid on only the wholesale lockbox portion or does the State wish to keep the entire Section 7, both retail and wholesale image lockbox, requirements with one provider?

All services contemplated in Section 7 will be awarded to a single financial institution and services contemplated in Section 8 will be awarded to a single financial institution which may or may not be the same financial institution.

3. Section 7.79 Reporting Requirements: Which accounting solution or treasury workstation is OST referencing that it uses here? Is it part of the State's PeopleSoft ERP or is OST using other internally developed or vendor solutions? If the latter, who is the provider and what version is OST running?

We are working with each state agency to ensure the appropriate information is provided.

### Section 9:

1. The State mentions it would like to consider a bank-hosted positive pay application. Does this mean it will also consider a bank DDA and routing number if this is the only way to achieve bank-hosted positive pay? If not, what portions of the warrant issuance process would the State like to retain?

Yes, OST will consider cost effective options to achieve bank-hosted positive pay that might include a bank DDA and routing number.

2. Is the State open to a standard checking service to meet these payment requirements?

Such an option could be considered, however, it would require legal analysis that is not currently available.

3. Does the State currently process or wish to process registered/interest-bearing warrants? If so, is this a requirement of this section?

No

Section 10.5: Is the State paying FDIC assessment charges today? If so, what is the fee per \$1,000 or if it's a percentage, what is that?

The Operating Bank's FDIC assessment rate is based on their current FDIC annualized assessment rate per \$100 in ledger balances on the final day of each quarter. As of June 2014 this rate was \$.09.

The Depository Bank's FDIC assessment rate is \$.12 per \$100 in average daily ledger balances each month.

Appendix B(1): Can the State please provide a copy of the first four pages of this statement?

Please see the attached pages of the June 2014 statement as requested.

### Pricing Clarification Questions:

In an effort to ensure we accurately provide necessary services, please provide service clarification for the following services outlined on Appendix B or provide the applicable AFP code for these services.

Appendix B:

- Investments Sweep – What is the sweep rate the State receives? There is currently no monthly charge for the End of Day Investment Sweep service. The State receives 15 basis points.
- Credit – Carry Forward Excess – Please confirm/provide the ECR rate for this period and is it the current ECR rate? The ECR was 45 basis points as of the period presented and is the current rate.
- Credit – Teachers ACH Retirement, June 2014 – Please describe what this fee represents and how it is calculated? Is this an annually/monthly or quarterly charge? The fees are based on the number of ACH transactions that are issued by the agency for that month.
- Credit – Opers ACH Retirement - Please describe what this fee represents and how it is calculated. Is this an annually/monthly or quarterly charge? The fees are based on the number of ACH transactions that are issued by the agency for that month.
- Credit – Firefighters ACH Ret - Please describe what this fee represents and how it is calculated. Is this an annually/monthly or quarterly charge? The fees are based on the number of ACH transactions that are issued by the agency for that month.
- Credit – Tulsa Cc ARC Charges - Please describe what this fee represents and how it is calculated. Is this an annually/monthly or quarterly charge? These services are provided to this agency outside the scope of this RFP.
- Credit – Ok Law Enforcement - Please describe what this fee represents and how it is calculated. Is this an annually/monthly or quarterly charge? The fees are based on the number of ACH transactions that are issued by the agency for that month.
- Federal Reserve Bank Entry – describe this type of transaction. This fee is charged per entry to post Federal Reserve settlement entries for correspondent banks.
- Branch Deposit- Immediate Verif 447,046. Please describe this transaction. Branch services are provided to agencies outside the scope of this RFP. The OST Operating and ACH Origination Bank also has branch facilities across the State of Oklahoma where state agencies with remote operating locations may deposit cash and paper check deposits in established accounts, These services are outside the scope of this RFP.
- Branch Deposit – Post Verification Branch services are provided to agencies outside the scope of this RFP. The OST Operating and ACH Origination Bank also has branch facilities across the State of Oklahoma where state agencies with remote operating locations may deposit cash and paper check deposits in established accounts, These services are outside the scope of this RFP.
- Branch Order Processed Branch services are provided to agencies outside the scope of this RFP. The OST Operating and ACH Origination Bank also has branch facilities across the State of Oklahoma where state agencies with remote operating locations may deposit cash and paper check deposits in established accounts, These services are outside the scope of this RFP.
- Return Multiple Locations Branch services are provided to agencies outside the scope of this RFP. The OST Operating and ACH Origination Bank also has branch facilities across the State of Oklahoma where state agencies with remote operating locations may deposit cash and paper check deposits in established accounts, These services are outside the scope of this RFP.
- IRD Period One Processing check images received for deposit with image cash letter services.
- File Transmission Rec. – VPN – Describe this service. Explain cost calculation. Does number of units vary monthly. Monthly flat charge for Image Cash Letter (ICL) Transmissions received and processed.

- Image Group Two Processing check images received for deposit with image cash letter services.
- Image Group Two – Tier 2 Processing check images received for deposit with image cash letter services.
- On Us Premium Processing check images received for deposit with image cash letter services.
- Image Quality Suspect Items Processing non standard check images received for deposit with image cash letter services.
- Non-conforming Image Items Processing non standard check images received for deposit with image cash letter services.
- Electronic Book/Chip/Fed Debit – What is difference between the 3, how they are charged and initiated? Electric Book – Debit to client's account which resulted in a credit to same bank. Electric Chip – Debit to client's account which resulted in an outbound CHIPS payment. Fed Debit – Debit to client's account which resulted in an outbound Fedwire. All are charged per transaction.
- FX Autoconvert Book Debit - Foreign exchange conversion
- Electronic Linesheet Set-up Repetitive payment instructions setup on Bank's processing application.
- ARC Maintenance These services are provided to an agency outside the scope of this RFP.
- Trans Review Maintenance Online service to review and return specified ACH transactions
- Difference between ACH and JPM Access ACH Maintenance ACH Maintenance Automated Clearing House – an electronic network for financial transactions. ACH Origination Bank's ACH Maintenance is a monthly maintenance charged per Company ID for ACH Origination Bank Online ACH Services.
- Return Notification – Transmission Charge for each ACH return transaction reported via electronic transmission.
- ARC Incoming File Processed These services are provided to an agency outside the scope of this RFP.
- File Processing ACH origination files received from OST.
- Transaction Summary Report – What detail is captured in this report. Reports retrieved from Operating Bank and ACH Origination Bank Online Service. Summary of Ledger, Same Day, Next Day for Opening, Credits, Debits and Closing Balances.
- ACH ADA Authorized ID Monthly Maintenance charge per authorized Company ID for each account on ACH Debit Filter
- Notif of Change – Transmission ACH Notification of changed reported via electronic transmission.
- PaySource Mthly Maint – What is this and what does it provide? Operating Bank and ACH Origination Bank wire transfer and ACH file management services.
- R\$ EDI Reving Monthly Maint EDI data received via direct transmission
- R\$ File Processing – What is included in this file EDI data, charge is per EDI envelope for direct transmission
- Receiptstream Segment Fee – Charge per segment for direct transmission.
- R\$ EDI Rptg Segment – NACHA – also advise what type of information this contains Charge per segment of EDI direct transmissions in NACHA format
- EDI Detail Report – JPM Access Detailed report of EDI Information available via Operating Bank online services
- Special Report Fee – What information is included in this report. Reports for Cash Balances and Transactions Reporting - Returns Report

## OST RFP Banking Services 2014

- Account Maint – 45/90 Day History Balance and Transaction Reporting with 45 day/90 Day history retention
- Transaction Reported Charge per transaction loaded for reporting through Operating Bank and ACH Origination Bank online services
- User Module Fee Monthly charge per user for online services access
- JPM Access Monthly Maint Monthly maintenance charge for Operating Bank and ACH Origination Bank online services
- BA/SWIFT/ISO Reporting BAI2 report/file generation
- File Transmission IRIS BAI2 report/files posted

### **Copy of Pricing Schedule 6 Positive Pay**

1. Can the State provide volumes associated with the services listed?

Warrant volumes are provided in Appendix H. Estimates of average monthly exception volumes are being prepared and will be provided.

2. Please provide additional description and clarification on the following service items:

OST does not currently contract for this service but performs a positive pay comparison as described in Section Nine. Consequently service items on the pricing schedules are not based on an analysis statement or AFP pricing schedules but primarily derived through agency experience and limited research.

#### Positive Pay Services:

- Issue File Upload Maintenance – providing a secure process to allow OST to upload daily issue files
- Positive Pay Output file/Back to Bank w/Decisions – generating and transmitting a return file with exception data to the Federal Reserve
- Positive Payee Name Validation/Verification – including the Payee Name in the verification process in addition to account number, warrant number, amount and issue date
- Check Image file – generating an image file of OST paid checks and providing OST a secure process to retrieve this file daily. This file is subsequently loaded to a system where users can search and retrieve an image of a paid warrant based on sequence number from the Federal Reserve, date presented for payment or account number and warrant number.

#### Payee Positive Pay Exception Items:

- Amount Variance Item – identifying an item that was presented and cleared at an amount that is not the issue amount
- Duplicate Item – identifying an item that has been presented more than one time for payment
- Forgeries – identifying an item that has been presented and cleared and paid and subsequently it is determined that the intended payee's signature was "forged" or the item was not received by the intended payee but by another person acting as the intended payee. This is not generally a part of the positive pay process; however, we are interested to know if the bank assists with submission of these items through the return process.

## OST RFP Banking Services 2014

- Suspicious/Counterfeit/Altered Items – identifying an item where the payee name, account number, amount or issue date in the item presented does not agree with the issue record
- File Load Exception Handling – identifying and correcting account number and warrant number discrepancies on the initial load that have been misread and can be corrected prior to the identification of Positive Pay exceptions.

### Return Item Processing:

- Please advise what type of checks will be deposited into this account. Also, please provide activity volumes for these items.

This service term refers to the generation of a report or file of items that were included in the daily return file with exception data sent to the Federal Reserve.

### Exception Reporting:

- Online Exception Decisions/Tool/Program – user access to online service for review and action on exception items identified from Positive Pay processing
- Paid Check Detail Transmission – generating a data file of paid warrants and providing OST a secure process to retrieve this file daily

## **VENDOR 3**

1. What are the average collateral requirements imposed by the State Treasurer by month for 2014 for the operating bank?

Operating Bank balance data for FY2014 has been provided for those accounts where significant balances might be held. During FY 2014 the Operating Bank generally provided additional collateral of approximately \$50 million over ledger balances.

2. What are the Ledger Balances for the previous 12 months, for the operating bank?

Operating Bank balance data for FY2014 has been provided for those accounts where significant balances might be held.

3. Please explain your ACH needs and expectations for processing, cutoff times, and late processing usage and frequency.

Daily OST originates two debit files and four credit files (two with miscellaneous payments, one with payroll and one with vendor payments). Additional files may be processed on an as need basis. Generally, all files are transmitted to the ACH Origination Bank by 7:30 pm CST, however, our cutoff is not until 9 pm CST and has been extended to midnight in emergency situations.

4. Please provide your International Wire activity to include volumes, quantities, countries, and currencies.

A schedule reflecting International Wire activity for FY2014 has been attached.

5. With regards to the EDI Reporting that the State currently receives, please provide the transaction set used and/or file format required.

Currently the state receives payment data that is integrated into receivables systems via electronic transmission. Files adhere to ANSI ASC X12 standards. OST only receives 820 files. We are interested in understanding the extent of each Bank's capabilities.

6. Please confirm the date and time of the Lockbox Mandatory Walk Through.

An optional Pre-Bid Conference and Walk-Thru will be held on Tuesday, September 9, 2014 from 9:30 am to 11:30 am CT. The Conference will be held at the Oklahoma Tax Commission, 2501 N. Lincoln Blvd. Room 400, Oklahoma City, Oklahoma.

#### **VENDOR 4**

1. (1.13(b)) Must the Bank have the above mentioned types of lockbox processing facilities within Oklahoma in order to be considered for those contracts, or is the requirement simply a physical presence?

The lockbox processing facilities do not have to be in Oklahoma; however, the bidder must have a "brick and mortar" branch banking facility located in Oklahoma.

2. (1.13(b)) What defines a "physical presence"? i.e. a free-standing branch facility that accepts deposits, a loan production office, etc.

OST requires a "brick and mortar" branch banking facility located in Oklahoma.

3. (1.14) Please provide the average dollar amount of collateral that was in place for 2013 at your depository and operating banks. In addition, please provide the high and low collateral dollar amounts. Furthermore, please provide the average monthly ledger and collected balances for 2013 for the depository and operating bank.

Operating Bank and Depository Bank balance data for FY2014 has been provided for those accounts where significant balances might be held. During FY 2014 the Operating and Depository Banks generally provided additional collateral of approximately \$50 million over ledger balances.

4. (Section 5) In order to gain the Depository Bank contract, is it a requirement for the Bank to provide courier service?

Proposals should be submitted to address this service; however, OST is willing to consider alternate arrangements. OST is interested in understanding the extent of each Bank's capabilities and their most cost effective recommendations for OST operations.

5. (Section 6) Is it a requirement to invoice pension systems separately for their monthly ACH volume? Can you provide ACH volumes for those entities?

Yes. Pension systems are responsible for the fees associated with processing their monthly retirement payments. Below is the FY2014 volume by agency:

<i>Pension System</i>	<i>FY14 Items Processed</i>	<i>FY14 Dollars Processed</i>
<i>Firefighters Retirement</i>	<i>120,268</i>	<i>\$141,017,801.79</i>

OST RFP Banking Services 2014

<i>Law Enforcement Retirement</i>	<i>15,461</i>	<i>\$33,801,655.44</i>
<i>Teachers Retirement</i>	<i>668,496</i>	<i>\$878,745,021.84</i>
<i>Public Employees Retirement</i>	<i>364,946</i>	<i>\$390,814,997.11</i>

- *Police Pension is expected to begin utilizing this contract in the coming months. In FY14 Police Pension processed 39,429 item for \$78,980,924.59.*

6. (6.8) Does the State currently originate ACH items on weekends for Monday settlement? If so, please describe process. If not, please provide more information for which agencies would utilize this service.

*Currently OST only processes and transmits ACH files Monday - Friday. In cases of system outages OST would like to have the option to process files on weekends for Monday settlement, however, this is not expected to be a part of the standard processing.*

7. (Section 7) Will it be a requirement for all Retail/Wholesale PO Boxes to have an Oklahoma address?

*See the response to Vendor 2 Section 7 Question 1.*

8. (Section 8) Please provide a current availability schedule of OST's Depository Bank

*Depository Bank Availability Schedule attached.*

9. (Section 9) At what rate has warrant volume declined over the past 2 years? 1 year? What do you project it to be over the same periods going forward?

*FY2016 – 1,150,000 (estimate); FY2015 – 1,300,000 (estimate); FY2014 – 1,451,053; FY2013 – 1,836,391; FY2012 – 2,772,306*

10. (9.14) Please provide detailed information on current warrant processing arrangement and include pricing.

*Currently OST clears all warrants through the Federal Reserve. OST's account is debited for each file the Federal Reserve sends and credited/debited for each return file sent back. Each file sent from the Federal Reserve contains both data and image. The data file is loaded into an exception processing tool that allows OST to correct misread checks based on account number and warrant number. Each image file is loaded to a system that allows OST to view and search images of checks based on the sequence number from the Federal Reserve, account number and warrant number or date received. The exception processing tool then creates a BAI2 file that is loaded into our system which then gives OST a true exception report and a report with totals.*

*See related responses to Vendor 1 Questions 1 and 2, Vendor 2 Section Copy of Pricing Schedule 6 Positive Pay Questions 1 and 2.*

*See attached copies of Transaction and Service Fee Settlement Authorization and Federal Reserve statement.*

11. (Appendix B) Please provide descriptions of the following services that appear on the Chase analysis statement:

## OST RFP Banking Services 2014

- Federal Reserve Bank Entry – Please clarify what this line item is and what services it relates to.
- Electric Line Sheet Set Up - Please clarify what this line item is and what services it relates to.
- ARC Maintenance – Please describe the ARC service provided by the current financial institution. What items are being processed via ARC?
- PaySource Mthly Maintenance - Please clarify what this line item is and what services it relates to.
- EDI Rcvng Monthly Maint – Please clarify what this line item is and what services it relates to. How many accounts are receiving EDI information?
- R\$ File Processing – Please clarify what this line item is and what services it relates to.
- Receiptstream Segment Fee – Please clarify what this line item is?
- R\$ EDI Rptg Segment – NACHA – Please describe what this line item is.
- EDI Detail Report – JPM Access – Please describe the reporting provided.
- Special Report – Please discuss what is provided in these reports.
- File Transmission -IRIS - Please describe what this transmission includes. Is this previous day or same day related?
- DT Current Day Monthly Fee – Please clarify what this monthly fee covers. BAI2 current day reporting monthly maintenance
- DT Per Account Charge – Please clarify what this line item is and what services it relates to. BAI2 reporting per account reported

See responses to Vendor 2 Appendix B.

12. (Appendix C(1)) Please provide descriptions of the following services that appear on the Bancfirst analysis statement:
- TMA Code 050000 L/B Wholesale Monthly Maintenance – There are two line items with this description totaling 14. How many lockboxes is the state utilizing?
  - TMA Code 05001Z L/B Custom Process – Please provide a description of what the custom process provides.
  - TMA Code 05011M L/B Wholesale Photocopy – What items are being photocopied?
  - TMA Code 050110 L/B Wholesale Detail Sorting – Please provide details on which lockboxes receive sorts and the number of sorts for each.
  - TMA Code 050120 L/B Wholesale Keyed Fields – are these truly fields being keyed or keystrokes? What information is captured and keyed for each lockbox.
  - TMA Code L/B Wholesale Multiple Payees – Please list the payees for each lockbox.
  - TMA Code 050406 L/B Electronic Notice – Please describe what this line item is and what services it relates to.
  - TMA Code 050420 L/B Image Break – Please describe what this line item is and what services it relates to.
  - TMA Code 40005Z Info Reporting / Internet – BOB PKG – How many accounts are utilizing the online banking portal?

We are working with each state agency to ensure the appropriate information is provided.

13. (Appendix D) Please provide the largest ACH credit file(s) and ACH debit file(s) for each month. How frequently does OST send files of this size?

OST RFP Banking Services 2014

*Below are the single largest ACH files (credit and debit) by dollar amount processed each month for FY14. Files of this size can occur multiple times a month.*

<b>File Type</b>	<b>Month</b>	<b>FY 2014 Items Processed</b>	<b>FY 2014 Dollars Processed</b>
Credit File	July	18,819	\$ 277,385,194.41
	August	3,845	\$ 236,751,050.76
	September	18,204	\$ 267,060,311.41
	October	21,607	\$ 221,304,731.43
	November	4,043	\$ 197,198,138.18
	December	24,917	\$ 222,647,343.88
	January	9,649	\$ 226,852,929.96
	February	55,520	\$ 217,498,546.20
	March	39,182	\$ 268,154,934.73
	April	31,003	\$ 214,981,773.50
	May	3,850	\$ 235,365,548.85
	June	26,804	\$ 285,378,544.58

<b>File Type</b>	<b>Month</b>	<b>FY 2014 Items Processed</b>	<b>FY 2014 Dollars Processed</b>
Debit File	July	57,196	\$ 114,325,069.29
	August	63,611	\$ 151,225,510.24
	September	65,362	\$ 151,325,593.01
	October	18,122	\$ 39,267,833.20
	November	63,266	\$ 146,230,021.14
	December	62,470	\$ 138,776,669.98
	January	77,114	\$ 173,376,541.74
	February	62,813	\$ 135,649,344.33
	March	61,889	\$ 133,028,741.34
	April	84,098	\$ 162,652,659.31
	May	59,158	\$ 140,596,800.44
	June	61,557	\$ 145,365,028.06

*Below are the single largest ACH files (credit and debit) by item count processed each month for FY14. Files of this size occur several times a month.*

<b>File Type</b>	<b>Month</b>	<b>FY 2014 Items Processed</b>	<b>FY 2014 Dollars Processed</b>
Credit File	July	56,573	\$ 75,733,468.34
	August	82,191	\$ 181,323,237.92
	September	64,978	\$ 83,111,133.23
	October	64,822	\$ 81,422,636.12
	November	96,828	\$ 150,468,599.19
	December	70,752	\$ 168,211,259.46
	January	65,891	\$ 86,990,629.39
	February	64,336	\$ 29,837,809.83

OST RFP Banking Services 2014

	March	101,099	\$	82,030,174.62
	April	72,986	\$	86,369,941.35
	May	71,038	\$	89,965,322.88
	June	68,775	\$	92,596,099.55

<b>File Type</b>	<b>Month</b>	<b>FY 2014 Items Processed</b>	<b>FY 2014 Dollars Processed</b>
Debit File	July	57,196	\$ 114,325,069.29
	August	63,611	\$ 151,225,510.24
	September	65,362	\$ 151,325,593.01
	October	18,180	\$ 24,864,805.41
	November	63,266	\$ 146,230,021.14
	December	62,470	\$ 138,776,669.98
	January	77,114	\$ 173,376,541.74
	February	62,813	\$ 135,649,344.33
	March	61,889	\$ 133,028,741.34
	April	84,098	\$ 162,652,659.31
	May	59,158	\$ 140,596,800.44
	June	61,557	\$ 145,365,028.06

14. (Appendix F) What percentage of remittance documents have changes to the preprinted information for each tax type?

*This depends on the tax type. Changes to pre-printed information varies from 5-15%.*

15. (Appendix F) What percentage of remittance documents have no preprinted information for each tax type?

*See attached worksheet, OTC Volumes FY2014 that reflects the percentage of work returned to OTC for processing. This can be a result of a form not being pre-printed, mixed taxes being paid, correspondence attached, or a return only with no payment.*

16. (Appendix F) Would OST be willing to redesign the tax documents?

*No*

17. (Appendix F) Will a lookup file be provided for each of the tax types containing current taxpayer information?

*No*

18. (Appendix F (1b)) What information is contained in the bar code on the Oklahoma Sales tax Return?

*99992000301G0000000000*

*9999 = This is a tax year for a year specific form. Sales tax is always 9999.*

*20003 = Form number*

*01 = Page number of the return (this form only has 1 page)*

OST RFP Banking Services 2014

G = System from which the form was generated. "G" = Gentax or a "W" = Web 00000000000 = This is a 5-11 digit media number or will be all 0's. 11 digits will always be sent.

19. (Appendix F (3c)) Can the DLN be 11 characters with leading zeros?

OTC has an established format for a DLN and would prefer it remain similar to the existing format. However, if all parties can agree upon an acceptable format, it will be considered.

20. (Appendix F (5)iii) Are foreign items required to be returned in the envelope from which it came?

All items returned to OTC for processing will be required to be returned in the envelope from which it came.

21. (Appendix F (8b)) Are tiff images acceptable in the image file?

Yes, Tif images are the preferred method of receiving files for OTC.

22. (Appendix G) What data elements are required on data files for: Employee Group Insurance, OU/HSC Pathology, OU Physicians - Tulsa, OU Physicians - OKC & Commissioner's Land Office?

We are working with each state agency to ensure the appropriate information is provided.

23. (Appendix G) Please provide any remittance advices, invoices, explanation of billing documents for: Employee Group Insurance, OU/HSC Pathology, OU Physicians - Tulsa, OU Physicians - OKC & Commissioner's Land Office.

We are working with each state agency to ensure the appropriate information is provided.

24. (Appendix G) Are remittances for Employee Group Insurance, OU/HSC Pathology, OU Physicians - Tulsa, OU Physicians - OKC & Commissioner's Land Office delivered to the same PO Box?

We are working with each state agency to ensure the appropriate information is provided.

25. (Appendix G) Can any credit card merchant be used for credit card processing?

We are working with each state agency to ensure the appropriate information is provided.

The following questions are specifically related to the healthcare lockboxes – OU Health Science – Department of Pathology, OU Physicians-Tulsa, and OU Physicians-Oklahoma City

Section Seven – Retail/Wholesale Lockbox Services:

26. Please provide the name of the clearinghouses used by the state agencies listed above.

We are working with each state agency to ensure the appropriate information is provided.

OST RFP Banking Services 2014

27. Please provide the name of the practice management systems (billing system) for the state agencies listed above.

GE Centricity

28. Please provide the number of monthly claims generated for the state agencies listed above. What is the percentage of claims that are paid via ERA's for the state agencies listed above?

OU Physicians Oklahoma City had about 48,000 visits for FY14. Only a small amount of checks are received at this location—probably about 10%.

29. Can 835's be automatically uploaded into the practice management system for the state agencies listed above?

No electronic remittance advices are being utilized at this time.

30. What is the approximate volume and frequency of 835's received monthly for the state agencies listed above?

None

31. What is the percentage of patient pay checks that come into lockbox for the state agencies listed above?

98%

32. Please provide a sample patient pay coupon for the state agencies listed above.

See attached Sample Patient Pay Coupon

33. Is there a scanline on the patient pay coupons for the state agencies listed above? If so, is there a check digit routine?

There is a scan line and also a check digit routine.

34. Are patient pay data files transmitted to the state agencies listed above for auto posting? If so, please provide the current file layout.

No

35. Do the state agencies listed above currently utilize a healthcare receivables solution in lockbox? Please explain current processes.

We are working with each state agency to ensure the appropriate information is provided.

36. Are ancillary documents currently stored in the image archive system provided by the current financial institution for the state agencies listed above? If so, approximate volume by state agency? And, is any data entry performed on these documents by the financial institution?

We are working with each state agency to ensure the appropriate information is provided.

## OST RFP Banking Services 2014

37. Are the state agencies listed above receiving image files in addition to the image viewer system provided by the current financial institution?

We are working with each state agency to ensure the appropriate information is provided.

38. Please explain the detail sorting for the state agencies listed above.

All like remittances are grouped together (ie. patient money, Blue Cross insurance checks, etc.).

39. Please provide the keyed fields and number of keystrokes per field for the state agency lockboxes listed above.

We are working with each state agency to ensure the appropriate information is provided.

40. Is the current financial institution converting consumer/eligible checks to ARC items in lockbox for the state agencies listed above? If so, please provide approximate volume per lockbox.

We are working with each state agency to ensure the appropriate information is provided.

## VENDOR 5

1. How would the State like to receive information regarding Notification of Change or Returned ACH Debit transactions?

Currently OST receives a standard NACHA formatted NOC and Return file. Agencies that complete direct sends outside of OST receive separate NOC and Return Files. These agencies have their own origin and company IDs. OST is interested in understanding the extent of each Bank's capabilities.

2. Which ACH transmission method does the State prefer?

The State currently encrypts the file, loads to a secure bank site and calls an IVR to release. OST is interested in understanding the extent of each Bank's capabilities and their recommendations for the State.

3. Does the State intend to send one file for multiple ACH debit accounts or is the intention to use a per account transmission?

OST processes debits for multiple company IDs / depository accounts within a single ACH debit file.

This process is subject to change if the Operating and ACH Origination agreement are with separate financial institutions, or pursuant to changes in contract pricing, terms and conditions. OST is interested in understanding the extent of each Bank's capabilities and their most cost effective recommendations for OST operations.

4. How many origination company ID's does the State currently use?

See response to Vendor 2 question 4.21

## OST RFP Banking Services 2014

5. How often does the State utilize warehoused transactions? If so, what is the typical period a transaction is warehoused for future dated transactions?

The State regularly warehouses transactions at the ACH Origination Bank. Payments may be processed up to 30 days prior to the effective date.

6. How does the State currently modify and/or delete transactions within an ACH batch / file?

The State currently sends ACH Deletions, Reversals and Reclaims via fax for processing. In cases when an entire batch or file needs to be reversed the State would process a reversal file. In the near future the ACH Origination Bank will require OST to move to online submission for ACH Deletions, Reversal, and Reclaims. On rare occasions OST has deleted entire batches that were warehoused at the ACH Origination Bank. These requests were handled by recorded phone calls. OST is interested in understanding the extent of each Bank's capabilities and their most cost effective recommendations for OST operations.

7. What protocols does the State currently use to authenticate and release ACH transactions?

State computer operations (OMES ISD) maintains a log of files processed each day, encrypts the file, loads to a secure bank site, calls an IVR to verify confirmation totals, receive a confirmation number and processes the authorization to release. OST maintains a log of files processed each day. Each morning OMES ISD picks up a file from the ACH Origination Bank that contains the file totals (dollar amount and item count) processed the prior day. OST uses this information to verify each file submitted was processed by the bank. OST is interested in understanding the extent of each Bank's capabilities and their most cost effective recommendations for securing OST operations.

8. How does the State desire to receive balance reporting information regarding ACH debit / credit activities?

Currently, OST has access to online reporting where real time balances can be viewed in addition to transaction postings. Additionally, the State has access to an online tool that enables staff to search for ACH transactions, review the status of ACH items (if returns or NOCs were received) and retrieve trace numbers. OST is interested in understanding the extent of each Bank's capabilities.

9. How does the State intend to concentrate funds from ACH debit activity if the ACH origination institution does not serve as the Operating bank?

Daily OST would sweep funds from the debit settlement account in the form of an outgoing wire transfer or Same-Day ACH to the Operating bank. The intent is to employ the most cost effective method possible to concentrate funds at the State Operating Bank. OST understands that it may be a required to maintain an available balance in the account to cover returns items.

10. Are ACH debits / credits generated from the same location or multiple locations within the States operating structure?

All ACH credits are originated by OST. Six Higher Education institutions process direct sends for ACH debits.

11. How does the State reconcile ACH transactions today?

OST maintains a log of files processed each day. Each morning OST picks up a file from the ACH Origination Bank that contains the file totals (dollar amount and item count) processed the prior date. OST uses this method to verify each file submitted was processed by the bank.

On the effective date OST reconciles a summary of transactions processed (by process date and by company ID) posted by the ACH Origination Bank to the dedicated ACH account to an internally generated reconciliation tool.

Agencies who process direct send files are responsible for verification of their file processing, releasing, and reconciling to posted activity.

12. Are ACH transactions initiated by any other agencies within the State other than the finance department?

OST originates the majority of ACH transactions. However, there are six higher education institutions that originate ACH debits and process direct sends to the ACH Origination Bank.

13. Does the State currently utilize any form of ACH Positive Pay Services for fraud prevention?

No. OST is interested in understanding the extent of each Bank's capabilities and their most cost effective recommendations for securing OST operations.

14. How does the State intend to use wire services for the ACH Origination bank?

The State intends to fund outgoing ACH credits with a wire transfer from the state Operating Bank. OST would sweep funds from the debit settlement account in the form of an outgoing wire transfer or Same-Day ACH to the Operating Bank. The intent is to employ the most cost effective method possible to concentrate funds at the State Operating Bank.

15. If the ACH Origination bank is separate from the Operating bank relationship does the State anticipate one Wire Transfer origination daily to the ACH Credit Origination bank and one concentration wire per day for the ACH Debit? Also, does the State intend to utilize a Standing Order Wire for the ACH debit activity?

OST intends to fund outgoing ACH credits with a wire transfer from the Operating Bank or a Same-Day ACH. OST would sweep funds from the debit settlement account in the form of an outgoing Standing Order wire transfer or Same-Day ACH to the Operating Bank. The objective is to employ the most cost effective method possible to concentrate funds at the State Operating Bank. OST understands that it may be a required to maintain an available balance in the debit account to cover returned items. OST is interested in understanding the extent of each Bank's capabilities and their most cost effective recommendations for securing OST operations.

16. The State does allow for a letter of credit from the Federal Home Loan Bank of Topeka to be used for collateral per State statute. Would the State allow for a letter of credit from another Federal Home Loan Bank to be used as collateral, assuming the rating satisfies the State?

No, this is currently restricted to the Federal Home Loan Bank of Topeka pursuant to Administrative Rule.

**VENDOR 6**

Sections 7 & 8: All P.O. Boxes used must have an Oklahoma address. This is stated in Section 8 for the Retail Image Lockbox, but not in Section 7 for the Retail/Wholesale Lockbox – is the requirement true for both Sections/Services?

See the response to Vendor 2 Section 7 Question 1.

**VENDOR 7**

1. Please provide OST’s ACH origination by type, frequency and largest file by type:
  - a. Direct Deposit Payroll, Payroll Taxes, Vendor Payments, Direct Debit Collection, etc.

Below is the largest file (in terms of dollar amount) processed by type for FY14.

<b><i>File Type</i></b>	<b><i>FY 2014 Items Processed</i></b>	<b><i>FY 2014 Dollars Processed</i></b>
<i>Credit File</i>	26,804	\$285,378,544.58
<i>Vendor</i>	1,105	\$99,708,473.98
<i>Debit File</i>	77,114	\$173,376,541.74
<i>Payroll File</i>	34,378	\$74,311,984.65

Below is the largest file (in terms of item count) processed by type for FY14.

<b><i>File Type</i></b>	<b><i>FY 2014 Items Processed</i></b>	<b><i>FY 2014 Dollars Processed</i></b>
<i>Credit File</i>	101,099	\$82,030,174.62
<i>Vendor</i>	3,042	\$18,604,061.35
<i>Debit File</i>	84,098	\$162,652,659.31
<i>Payroll File</i>	34,378	\$74,311,984.65

Daily OST originates two debit files and four credit files (two with miscellaneous payments, one with payroll and one with vendor payments). Additional files may be processed on an as need basis.

2. Remote Capture – Does OST require the checks be converted to ACH?

OST requires eligible checks cashed at OST’s cashier window to be converted to ACH. We are working with each participating state agency to ensure the appropriate information is provided for their locations.

3. Does OST originate EDI Payments or just receive them?

Currently OST only processes remittance data in the form CCD+ payments. In the future OST expects to begin processing CTX transactions. OST does process child support, healthcare payments, and several other payment types that require EDI data. However, in these instances the agencies generate EDI (820 and 835) files and transmit directly to the receivers.

4. What is your current ACH limit with your current bank?

There is not a limit in place with our current ACH Origination Bank.

5. How many employees does OST have and what is your payroll schedule?

OST processes payroll direct deposits for 160 agencies. The State employs over 70,000 including seasonal, temporary and part-time positions. In the month of July 2014, OST processed 74,314 payroll direct deposits. Depending on the agency payroll may be processed bi-weekly or monthly.

6. Our lockbox is processed out of state. Is this an issue for OST?

No

7. In regards to Positive Pay are you looking at Payee or just basic? (or both)

Both

8. What is your current DOD line?

We do not have this information.

9. What role does the bank have in regards to clearing warrants with the Fed?

The OST Operating Bank facilitates a correspondent relationship with the Federal Reserve. The Federal Reserve is allowed to debit the State's main operating account at the Operating Bank for the total amount of the files of warrants presented and cleared submitted to OST by the Federal Reserve. A copy of the Transaction and Service Fee Settlement Authorization has been attached.

10. Does OST have any other credit lines outstanding or looking to acquire?

No

11. What is the highest dollar amount needed on the ICL?

This information has not been tracked or recorded.

12. Does OST currently utilize a Purchase/Procurement Card, if so is the OST currently on any sort of rebate program, if so, can you share what it is?

The State utilizes a Purchase Card, however, this contract is not administered by OST.

Balance	July, 2013			August, 2013			September, 2013			October, 2013			November, 2013			December, 2013		
	Main Operating	Unemployment	Child Support	Main Operating	Unemployment	Child Support	Main Operating	Unemployment	Child Support									
Average Ledger	\$98,705,804.11	\$2,388,163.67	\$1,230,017.75	\$99,036,095.97	\$3,152,680.30	\$1,122,179.85	\$93,450,069.10	\$1,037,577.50	\$1,146,644.51	\$98,495,141.81	\$2,064,595.43	\$1,056,680.36	\$108,460,545.82	\$1,694,647.30	\$1,320,889.61	\$95,210,609.01	\$914,490.14	\$1,564,227.21
Average Collected	\$98,703,379.14	\$2,388,163.67	\$513,942.35	\$99,031,990.48	\$3,152,680.30	\$495,812.64	\$93,446,014.87	\$1,037,577.50	\$469,602.79	\$98,493,423.96	\$2,064,595.43	\$461,571.67	\$108,458,698.52	\$1,694,647.30	\$673,042.93	\$95,206,717.36	\$914,490.14	\$912,285.13

	January, 2014			February, 2014			March, 2014			April, 2014			May, 2014			June, 2014		
	Main Operating	Unemployment	Child Support	Main Operating	Unemployment	Child Support	Main Operating	Unemployment	Child Support	Main Operating	Unemployment	Child Support	Main Operating	Unemployment	Child Support	Main Operating	Unemployment	Child Support
Average Ledger	\$98,659,526.18	\$1,206,793.47	\$1,081,876.82	\$99,416,309.38	\$1,595,257.75	\$1,158,568.98	\$93,490,568.88	\$966,369.27	\$1,300,044.19	\$91,365,095.39	\$2,659,240.11	\$1,105,993.10	\$15,039,601.78	\$3,373,675.74	\$1,171,619.38	\$18,352,805.33	\$1,207,045.82	\$1,124,544.62
Average Collected	\$98,655,977.92	\$1,206,793.47	\$493,581.31	\$99,413,605.84	\$1,595,257.75	\$520,955.74	\$93,488,817.15	\$966,369.27	\$625,672.73	\$91,362,889.44	\$2,659,240.11	\$508,120.90	\$15,035,245.38	\$3,373,675.74	\$510,998.62	\$18,350,464.60	\$1,207,045.82	\$460,314.98

OKLAHOMA STATE TREASURER - DEPOSITORY BANK BALANCES FY 2014

<u>Balance</u>	July, 2013		August, 2013		September, 2013		October, 2013		November, 2013		December, 2013	
	Main Depository	Unemployment	Main Depository	Unemployment	Main Depository	Unemployment	Main Depository	Unemployment	Main Depository	Unemployment	Main Depository	Unemployment
Average Ledger	\$15,906,966.64	\$2,542,817.01	\$11,462,037.54	\$1,170,358.75	\$13,445,361.14	\$87,503.34	\$16,813,262.14	\$2,413,542.22	\$12,608,554.33	\$597,463.39	\$14,347,661.09	\$58,607.88
Average Collected	\$152,151.18	\$22,596.80	\$547,366.75	\$9,358.30	\$0.00	\$3,185.89	\$88,413.15	\$10,319.31	\$0.00	\$30,819.57	\$501,860.44	\$385.99

	January, 2014		February, 2014		March, 2014		April, 2014		May, 2014		June, 2014	
	Main Depository	Unemployment	Main Depository	Unemployment	Main Depository	Unemployment	Main Depository	Unemployment	Main Depository	Unemployment	Main Depository	Unemployment
Average Ledger	\$17,071,258.79	\$571,464.61	\$12,497,356.51	\$1,144,230.48	\$14,888,032.88	\$94,831.19	\$18,487,575.98	\$973,173.59	\$11,695,364.24	\$2,318,937.73	\$17,100,595.43	\$69,499.26
Average Collected	\$85,658.86	\$9,059.90	\$128,381.28	\$1,049.38	\$33,566.07	\$9,376.36	\$0.00	\$19,803.83	\$182,705.70	\$10,285.68	\$11,174.34	\$2,160.76

<u>Date</u>	<u>Agency</u>	<u>Amount</u>	<u>Country</u>	<u>Currencies</u>
8/16/2013	Univ of Central Okla	132.58	Germany	USD
9/16/2013	Univ of Central Okla	5,000.00	South Korea	USD
10/22/2013	OUHSC	67,617.00	Africa	USD
11/14/2013	Univ of Central Okla	500.00	Kenya	USD
11/20/2013	Univ of Central Okla	3,378.75	Germany	USD
11/26/2013	OUHSC	3,459.00	Hong Kong	USD
12/4/2013	OUHSC	40,000.00	Africa	USD
12/18/2013	OUHSC	1,450.67	Tanzania	USD
1/13/2014	Rogers State Univ	10,500.00	United Kingdom	USD
1/22/2014	Univ of Central Okla	10,500.00	United Kingdom	USD
2/3/2014	Univ of Central Okla	2,000.00	South Korea	USD
2/6/2014	Univ of Central Okla	110,771.88	United Kingdom	USD
2/21/2014	Univ of Central Okla	1,000.00	Mexico	USD
2/24/2014	Univ of Central Okla	13,741.34	Dubai/UAE	USD
2/25/2014	Rogers State Univ	4,200.00	Australia	USD
3/25/2014	Univ of Central Okla	500.00	Taiwan	USD
3/27/2014	OUHSC	80,000.00	Africa	USD
3/31/2014	Rogers State Univ	1,400.00	Italy	USD
4/1/2014	Univ of Central Okla	330.43	Dubai/UAE	USD
4/8/2014	OUHSC	25,409.00	Africa	USD
4/9/2014	OUHSC	12,000.00	Australia	USD
4/16/2014	Univ of Central Okla	3,000.00	Nepal	USD
4/16/2014	Univ of Central Okla	1,000.00	Malaysia	USD
4/16/2014	Univ of Central Okla	500.00	Botswana	USD
4/30/2014	Univ of Central Okla	22,000.00	South Korea	USD
4/30/2014	Univ of Central Okla	4,500.00	Nepal	USD
4/30/2014	Univ of Central Okla	2,500.00	Nepal	USD
4/30/2014	Univ of Central Okla	1,500.00	India	USD
4/30/2014	Univ of Central Okla	1,000.00	Singapore	USD
4/30/2014	Univ of Central Okla	500.00	Nepal	USD
5/1/2014	Univ of Central Okla	7,000.00	Saudi Arabia	USD
5/1/2014	Univ of Central Okla	1,000.00	Jordan	USD
5/2/2014	Univ of Central Okla	4,500.00	China	USD
5/19/2014	Univ of Central Okla	655.00	Germany	USD
5/29/2014	Univ of Central Okla	15,295.33	United Kingdom	USD
5/30/2014	Teachers Retirement	10,150.00	Taiwan	USD
6/11/2014	Univ of Central Okla	500.00	Equador	USD
6/13/2014	Univ of Central Okla	2,000.00	Rabat	USD
6/17/2014	Univ of Central Okla	136.40	Germany	USD
6/23/2014	Univ of Central Okla	373.57	Czech Republic	USD
6/26/2014	OUHSC	41,509.54	Belgium	USD

**BANCFIRST  
PROPOSED  
STATE  
AVAILABILITY  
SCHEDULE**

**THIS AVAILABILITY SCHEDULE IS SUBJECT TO CHANGE WITHOUT NOTICE**

**Proposed  
State Treasurer  
Availability Schedule  
(No Fractional Availability Applied)**

**Deposit Deadline  
(Availability in Days from Ledger Credit)**

<u>Endpoint Exchange Items</u>	<u>Routing</u>	<u>11:00 a.m.</u>	<u>2:00 p.m.</u>	<u>6:00 p.m.</u>	<u>9:00 p.m.</u>
See Attached RT's		1	1	1	0
<b><u>Government Items</u></b>					
U.S. Treasury Items	0000	0	1	1	0
Postal Money Orders	0000	0	1	1	0
<b><u>Federal Reserve District 1</u></b>					
Boston City	0110	1	1	1	0
Windsor Locks RCPC	0111	1	1	2	1
Boston RCPC	0112	1	1	2	1
Boston RCPC	0113	1	1	1	0
Boston RCPC	0114	1	1	1	0
Boston RCPC	0115	1	1	1	0
Windsor Locks RCPC	0116	1	1	1	0
Windsor Locks RCPC	0117	1	1	1	0
Windsor Locks RCPC	0118	1	1	2	1
Windsor Locks RCPC	0119	1	1	2	1
<b><u>Federal Reserve District 2</u></b>					
New York City	0210	1	1	1	0
Windsor Locks RCPC	0211	1	1	2	1
EROC RCPC	0212	1	1	2	1
Utica RCPC	0213	1	1	2	1
EROC RCPC	0214	1	1	2	1
EROC Country	0215	2	2	2	1
EROC Country	0216	2	2	2	1
EROC RCPC	0219	1	1	2	1
Utica City	0220	1	1	1	0
Utica RCPC	0223	1	1	2	1
New York City	0260	1	1	1	0
New York City	0280	1	1	1	0
<b><u>Federal Reserve District 3</u></b>					
Philadelphia City	0310	1	1	1	0
Philadelphia RCPC	0311	1	1	2	1
Philadelphia RCPC	0312	1	1	2	1
Philadelphia RCPC	0313	1	1	2	1
Philadelphia RCPC	0319	1	1	2	1
Philadelphia City	0360	1	1	1	0
<b><u>Federal Reserve District 4</u></b>					
Cleveland City	0410	1	1	1	0
Cleveland RCPC	0412	1	1	2	1
Cincinnati City	0420	1	1	1	0
Cincinnati RCPC	0421	1	1	2	1
Cincinnati RCPC	0422	1	1	2	1
Cincinnati RCPC	0423	1	1	2	1
Pittsburgh City	0430	1	1	1	0
Pittsburgh RCPC	0432	1	1	2	1
Pittsburgh RCPC	0433	1	1	2	1
Pittsburgh RCPC	0434	1	1	2	1
Columbus City	0440	1	1	1	0
Columbus RCPC	0441	1	1	2	1
Columbus RCPC	0442	1	1	2	1

**Proposed  
State Treasurer  
Availability Schedule  
(No Fractional Availability Applied)**

	<b>Routing</b>	<b>Deposit Deadline</b>			
		<b>(Availability in Days from Ledger Credit)</b>			
		<u>11:00 a.m.</u>	<u>2:00 p.m.</u>	<u>6:00 p.m.</u>	<u>9:00 p.m.</u>
<b><u>Federal Reserve District 5</u></b>					
Richmond City	0510	1	1	1	0
Richmond RCPC	0514	1	1	2	1
Charleston RCPC	0515	2	2	2	1
Charleston City	0519	1	1	1	0
Baltimore City	0520	1	1	1	0
Baltimore RCPC	0521	1	1	2	1
Baltimore RCPC	0522	1	1	2	1
Charlotte City	0530	1	1	1	0
Charlotte RCPC	0531	1	1	2	1
Columbia RCPC	0532	1	1	2	1
Columbia City	0539	1	1	1	0
Baltimore RCPC	0540	1	1	2	1
Baltimore RCPC	0550	1	1	2	1
Baltimore RCPC	0560	1	1	2	1
Baltimore City	0570	1	1	2	1
<b><u>Federal Reserve District 6</u></b>					
Atlanta City	0610	1	1	1	0
Atlanta RCPC	0611	1	1	2	1
Atlanta RCPC	0612	1	1	2	1
Atlanta RCPC	0613	1	1	2	1
Birmingham City	0620	1	1	1	0
Birmingham RCPC	0621	1	1	2	1
Birmingham RCPC	0622	1	1	2	1
Jacksonville City	0630	1	1	1	0
Jacksonville RCPC	0631	1	1	2	1
Jacksonville RCPC	0632	1	1	2	1
Nashville City	0640	1	1	1	0
Nashville RCPC	0641	1	1	2	1
Nashville RCPC	0642	1	1	2	1
New Orleans City	0650	1	1	1	0
New Orleans RCPC	0651	1	1	2	1
New Orleans RCPC	0652	1	1	2	1
New Orleans RCPC	0653	1	1	2	1
New Orleans RCPC	0654	1	1	2	1
New Orleans RCPC	0655	1	1	2	1
Miami City	0660	1	1	1	0
Miami RCPC	0670	1	1	2	1
<b><u>Federal Reserve District 7</u></b>					
Chicago City	0710	1	1	1	0
Peoria RCPC	0711	1	1	2	1
Chicago RCPC	0712	1	1	2	1
Chicago RCPC	0719	1	1	2	1
Detroit City	0720	1	1	1	0
Detroit RCPC	0724	1	1	2	1
Des Moines City	0730	1	1	1	0
Des Moines RCPC	0739	1	1	2	1
Indianapolis City	0740	1	1	1	0
Indianapolis RCPC	0749	1	1	2	1
Milwaukee City	0750	1	1	1	0
Milwaukee RCPC	0759	1	1	2	1

**Proposed  
State Treasurer  
Availability Schedule  
(No Fractional Availability Applied)**

	<b>Routing</b>	<b>Deposit Deadline</b> (Availability in Days from Ledger Credit)			
		<b>11:00 a.m.</b>	<b>2:00 p.m.</b>	<b>6:00 p.m.</b>	<b>9:00 p.m.</b>
<b><u>Federal Reserve District 8</u></b>					
St. Louis City	0810	1	1	1	0
St. Louis Country	0812	2	2	2	1
Louisville RCPC	0813	1	1	2	1
St. Louis Country	0815	2	2	2	1
St. Louis RCPC	0819	1	1	2	1
Little Rock City	0820	1	1	1	0
Little Rock RCPC	0829	1	1	2	1
Louisville City	0830	1	1	1	0
Louisville RCPC	0839	1	1	2	1
Memphis City	0840	1	1	1	0
Memphis RCPC	0841	1	1	2	1
Memphis RCPC	0842	1	1	2	1
Memphis RCPC	0843	1	1	2	1
Louisville RCPC	0863	1	1	2	1
St. Louis Country	0865	2	2	2	1
<b><u>Federal Reserve District 9</u></b>					
Minneapolis City	0910	1	1	1	0
Minneapolis Country	0911	2	2	2	1
Minneapolis Country	0912	2	2	2	1
Minneapolis Country	0913	2	2	2	1
Minneapolis Country	0914	2	2	2	1
Minneapolis Country	0915	2	2	2	1
Minneapolis RCPC	0918	1	1	2	1
Minneapolis RCPC	0919	1	1	2	1
Helena City	0920	1	1	1	0
Helena Country	0921	2	2	2	1
Helena RCPC	0929	2	2	2	1
Minneapolis City	0960	1	1	1	0
<b><u>Federal Reserve District 10</u></b>					
Kansas City Country	0865	2	2	2	1
Kansas City City	1010	1	1	1	0
Kansas City Country	1011	1	1	2	1
Kansas City Country	1012	1	1	2	1
Kansas City Country	1019	1	1	2	1
Denver City	1020	1	1	1	0
Denver Country	1021	2	2	2	1
Denver Country	1022	2	2	2	1
Denver Country	1023	2	2	2	1
Oklahoma City	1030	0/1*	1	1	0
BancFirst	103003632	0	0	0	0
Oklahoma Country	1031	0/1*	1	1	0
Oklahoma RCPC	1039	0/1*	1	1	0
Omaha City	1040	1	1	1	0
Omaha Country	1041	2	2	2	1
Omaha RCPC	1049	1	1	2	1
Denver RCPC	1070	1	1	2	1

\* 0 day availability for 103x points at 11:00 a.m. applies to Central Oklahoma Clearing House (COCHA) participants only.

**Proposed  
State Treasurer  
Availability Schedule  
(No Fractional Availability Applied)**

	<b>Routing</b>	<b>Deposit Deadline</b> <b>(Availability in Days from Ledger Credit)</b>			
		<b>10:30 a.m.</b>	<b>2:00 p.m.</b>	<b>5:00 p.m.</b>	<b>7:30 p.m.</b>
<b>Federal Reserve District 11</b>					
Dallas City	1110	1	1	1	0
Dallas RCPC	1111	1	1	1	0
Dallas Country	1113	1	1	2	1
Dallas RCPC	1119	1	1	1	0
El Paso City	1120	1	1	1	0
El Paso RCPC	1122	1	1	2	1
El Paso RCPC	1123	1	1	2	1
Houston City	1130	1	1	1	0
Houston RCPC	1131	1	1	1	0
San Antonio City	1140	1	1	1	0
San Antonio RCPC	1149	1	1	1	0
El Paso RCPC	1163	1	1	2	1
<b>Federal Reserve District 12</b>					
San Francisco City	1210	1	1	1	0
San Francisco RCPC	1211	1	1	2	1
San Francisco RCPC	1212	1	1	2	1
San Francisco RCPC	1213	1	1	2	1
San Francisco Country	1214	1	1	2	1
Los Angeles City	1220	1	1	1	0
Los Angeles RCPC	1221	1	1	1	0
Los Angeles RCPC	1222	1	1	2	1
Los Angeles City	1223	1	1	1	0
Los Angeles RCPC	1224	1	1	1	0
Portland City	1230	1	1	1	0
Portland RCPC	1231	1	1	2	1
Portland RCPC	1232	1	1	2	1
Portland RCPC	1233	1	1	2	1
Salt Lake City City	1240	1	1	1	0
Salt Lake City RCPC	1241	1	1	2	1
Salt Lake City RCPC	1242	1	1	2	1
Salt Lake City RCPC	1243	1	1	2	1
Seattle City	1250	1	1	1	0
Seattle RCPC	1251	1	1	2	1
Seattle RCPC	1252	1	1	2	1

**Notes:**

The availability for items is based on processing time at the BancFirst Operations Center

Routings of 2xxx and 3xxx receive the same availability as routings listed above as 0xxx and 1xxx.

Rejected items will be deferred one additional day.

Ledger credit cut-off time is 6:00 p.m.

Friday Deposits - Accelerated availability on select RCPC & Country points

11200585	53185406	61191437	62203939	67016040
11300142	53201186	61191495	62203997	71004284
11701314	53208066	61191709	62204051	71026495
21214163	53208163	61191932	62206512	71108698
21502118	53285115	61192274	63015566	71124614
21910836	53285160	61200603	63016154	71125956
22313021	53285173	61201592	63100688	71903055
26007362	53285238	61201673	63101700	71916408
26010605	53285487	61201754	63102592	71920164
31101059	53908188	61201851	63103734	71920300
31101114	54001725	61202368	63105405	71923307
31101211	55001070	61202384	63109922	71924063
31101224	55002406	61202410	63110526	71925554
31201328	56001066	61203325	63112906	71993162
31207801	56005075	61204191	63112919	72403978
31307691	56009246	61204586	63113015	72404867
31310086	56009262	61204706	63113028	72413638
31317636	57001418	61206429	63113099	72414239
31918666	57001971	61208126	63113138	72414242
36002247	57004680	61209332	63114166	72478660
36002302	61092015	61210635	63114519	72486788
41201114	61092691	61211809	63114535	72486791
41205259	61100606	61211993	63115152	73900085
41284364	61101029	61212251	63115806	73900535
41284377	61101605	61212510	63116025	73900755
41284380	61101702	61212743	63203734	73901877
41284393	61101980	61213085	63208140	73905006
41284403	61102015	61213166	63211001	73905873
41284490	61102196	61291450	63213287	73906047
42086888	61102549	61291735	64003881	73920913
42206367	61103030	61308932	64103529	73983125
42286853	61103140	62003605	64103671	73983141
42286905	61103218	62003977	64108388	73983170
42286947	61103247	62092548	64182524	74903719
44084354	61103399	62101743	64202268	75903792
44084422	61103535	62101934	64204075	75907374
51009050	61103564	62102056	64204402	75911852
51402974	61103690	62102441	64207946	81000605
51403164	61103852	62102933	64208479	81001442
51403465	61103881	62103550	64208893	81006201
51403779	61103904	62103796	64209203	81007035
51404325	61103975	62104070	64272421	81205264
51404529	61103991	62201083	65082490	81206328
51408936	61104181	62201274	65102833	81206661
51409320	61104262	62201591	65191721	81208436
51504254	61104301	62201698	65202568	81302659
52102516	61104408	62202312	65203224	81509973
53101684	61104592	62202341	65300020	81511631
53103640	61106545	62202817	65300211	81511754
53112275	61107201	62202820	65405255	81516267
53112356	61112021	62202956	65405349	81517745
53174048	61112539	62203010	65482595	81518058
53185066	61112762	62203081	65500752	81518715
53185079	61119969	62203191	67014822	81518825
53185105	61120000	62203515	67015724	81586637
53185299	61120893	62203531	67015973	81903867

81905069	84203137	101006699	103100823	111903559
82001247	84203276	101100029	103100878	111903591
82001881	84204220	101100171	103101026	111904040
82007746	84205643	101100524	103101301	111904943
82007791	84205656	101100728	103101356	111905890
82086589	84205766	101100854	103101437	111906323
82900380	84205889	101100919	103101518	111906394
82900872	84205931	101100977	103101673	111906886
82900966	84205973	101101031	103101699	111907607
82901091	84300603	101101293	103102041	111907872
82901622	84301042	101101536	103102106	111908868
82901826	84303723	101101662	103102355	111909472
82901923	84304243	101102386	103103875	111909553
82902265	84304382	101102852	103104528	111910623
82902430	84304829	101103725	103104900	111913426
82902566	86300012	101108319	103104942	111913552
82902634	86300025	101111623	103107897	111914027
82903837	86503424	101114659	103109989	111914153
82903976	91201643	101114662	103111841	111914289
82904687	91201818	101114811	103112112	111917215
82905181	91301365	101114824	103112552	111922844
82905725	91301666	101200673	103112976	111924237
82905990	91301925	101201876	103113153	111924347
82906517	91304582	101202257	103189378	111924619
82907011	91310754	101205678	103902681	111925032
82907066	91400172	101210210	103903376	111925304
82907273	91400486	101217941	103912875	111925430
82907532	91400509	101901396	103912914	111925508
82907736	91400606	101902230	103912956	111993462
82908722	91400664	101914286	104089574	111993572
82908858	91400677	101917827	107001481	111993873
82974332	91400826	102089259	107006541	111994063
83008508	91401207	102189159	107007058	112002666
83900525	91402879	102189324	107007210	112005809
83901582	91403755	102189696	107089348	112005922
83902484	91406121	102202078	111010691	112201289
83902581	91408145	102206728	111014383	112202097
83903124	91408226	102300336	111017953	112202466
83904084	91408446	103000680	111024467	113000845
83904385	91408747	103000800	111102842	113000926
83907405	91408763	103001469	111103058	113001271
84003191	91408815	103003467	111103197	113002940
84004284	91408844	103003535	111104743	113003266
84008507	91409021	103003632	111105234	113003415
84008853	91409610	103006273	111193673	113004087
84201171	91409636	103009160	111301737	113005549
84201223	91803300	103009982	111311316	113008795
84201278	91803960	103012788	111312551	113009066
84201294	91900067	103013130	111316942	113009590
84201692	91901561	103100328	111317857	113010709
84201838	91917021	103100409	111323922	113011067
84201977	91981646	103100522	111900251	113011698
84202060	91981688	103100577	111900549	113012419
84202442	96017670	103100603	111901056	113012516
84202769	96081729	103100768	111901519	113013298
84203043	101000572	103100784	111903151	113014336

113014420	116324201	241076437	241274608	241280980
113014433	121137027	241076534	241274624	241281248
113015348	121143846	241076602	241274640	241281251
113015584	121181976	241076615	241274653	241281316
113015759	121302357	241076738	241276910	241281442
113015982	121381938	241076767	241278099	241281471
113023945	122041989	241078244	241278109	241281594
113093519	122087040	241078875	241278167	241281714
113093797	122105359	241078888	241278170	241281743
113093881	122105579	241079052	241278345	241281772
113100046	122106141	241079353	241278361	241281824
113100091	122243017	241079845	241278387	241281853
113101773	122287316	241080753	241278507	241281882
113110722	122287536	241081066	241278552	241281895
113112351	124071889	241081105	241278659	241281976
113121119	124103773	241081121	241278662	241282001
113121876	124103838	241081493	241278743	241282072
113122804	124301779	241081516	241278785	241282124
113122901	124384521	241081642	241278811	241282137
113123191	125100089	241084319	241279014	241282153
114000093	125108269	241273081	241279072	241282179
114000695	211370345	241273094	241279234	241282205
114000844	211370529	241273117	241279292	241282234
114000857	211371120	241273120	241279441	241282276
114000873	211770213	241273133	241279506	241282360
114002648	241073948	241273162	241279522	241282373
114005991	241073951	241273188	241279548	241282412
114006071	241074196	241273243	241279564	241282470
114006699	241074824	241273269	241279603	241282483
114007151	241074840	241273285	241279616	241282506
114009706	241074905	241273308	241279629	241282522
114012764	241075056	241273366	241279690	241282535
114012968	241075085	241273447	241279739	241282564
114013954	241075124	241273463	241279881	241282577
114014364	241075153	241273489	241279917	241282593
114015114	241075221	241273544	241279920	241282603
114016139	241075357	241273612	241279959	241282616
114902010	241075386	241273706	241280058	241282632
114902340	241075441	241273780	241280252	241282658
114902418	241075467	241273793	241280281	241282674
114904115	241075470	241273845	241280294	241282687
114904704	241075535	241273858	241280362	241282739
114907471	241075577	241273861	241280430	241282755
114908182	241075658	241273887	241280498	241282797
114911687	241075674	241273926	241280511	241282823
114912796	241075726	241274077	241280582	241282849
114915463	241075920	241274200	241280595	241282917
114917238	241076000	241274307	241280605	241282959
114919184	241076097	241274336	241280634	241282991
114920571	241076110	241274446	241280647	241283000
114921415	241076152	241274459	241280650	241283026
114921499	241076204	241274462	241280715	241283071
114921800	241076233	241274501	241280731	241283084
114922249	241076301	241274514	241280744	241283181
114923358	241076327	241274569	241280935	241283204
114993689	241076411	241274598	241280977	241283408

241283495	242277947	244077226	251984386	253184870
241283521	242278043	244077239	253074951	253271945
241283880	242278056	244077255	253074977	253278058
241283945	242278124	244077271	253075141	253278061
241284232	242278153	244077297	253075293	253278090
242076355	242278166	244077310	253170350	253278126
242076465	242278179	244077323	253170758	253278139
242076504	242278247	244077446	253174576	253278142
242076562	242278250	244077459	253174589	253278197
242076588	242278302	244077475	253174592	253278223
242076591	242278331	244077488	253174822	253278236
242076601	242278357	244077556	253174893	253278304
242076643	242278360	244077572	253174929	253278333
242076669	242278470	244077637	253175397	253278401
242076672	242278616	244077682	253175449	253278414
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J.P.Morgan

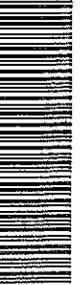
JPMorgan Chase Bank, N.A.

Page 1 of 120  
07/09/2014



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OKLAHOMA STATE TREASURER  
ATTN: CAROLE BAILEY  
2300 N LINCOLN BLVD  
RM 217  
OKLAHOMA CITY OK 73105



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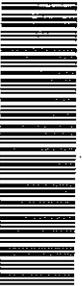
Group Account:

Page 3 of 120

OKLAHOMA STATE TREASURER  
 ATTN: CAROLE BAILEY  
 2300 N LINCOLN BLVD  
 RM 217  
 OKLAHOMA CITY OK 73105

JUN 1 through JUN 30, 2014

Invoice



## Account Analysis Statement

Group Account:

### Balance Analysis

	<u>This Period</u>	<u>Average Year To Date</u>
Average Ledger Balance	28,470,122.49	85,546,643
Less Average Float	-3,971,621.86	-3,585,089
Average Collected Balance	24,498,500.63	81,961,553
Avg Negative Collected Balance	-98,554.85	-109,814
Avg Positive Collected Balance	24,597,055.49	82,071,367
Less Reserve Requirement	0.00	0
Average Investable Balance	24,597,055.39	82,071,367
Additional Credit Balances	446,575,255.92	76,726,113
Less Balance Required	-79,281,242.17	-93,400,937
Excess(Deficit) Invest Bal	391,891,069.14	75,144,035
Net Collected Balance Position	391,891,069.14	75,144,035
<b>Service Charge Calculation</b>		
Earnings Credit Allowance	9,097.42	30,362
Total Miscellaneous Credits	165,171.67	
Total Credits	174,269.09	
Total Charge For Services	-29,323.20	-6,319
Net Service Credit	144,945.89	24,042
Excess Credit Brought Forward	21,591.02	
Charges Brought Forward	-22,282.62	
Total Net Service Credit	144,254.29	24,158
<b>Service Charge Amount</b>	<b>0.00</b>	

To: Federal Reserve Bank of Kansas City Office  
 Attention: Kansas City Department

**Appendix 5**

**TRANSACTION AND SERVICE FEE SETTLEMENT AUTHORIZATION**

The Institutions named below agree to the provisions of Operating Circular 1, Account Relationships, of the Federal Reserve Bank named above and the provisions of all operating circulars of each Federal Reserve Bank from which the Institutions obtain services, as the circulars may be amended from time to time.

The Federal Reserve Bank is authorized to settle debits and credits to the account of the correspondent named below for financial transactions and service charges for the respondent named below for the selected service categories. For your Billing service charges, the Federal Reserve Bank's preferred method of settlement is to automatically default settlement for all service charges to the correspondent listed below unless otherwise noted by individually selecting Service Charge Categories. A separate settlement authorization is required for each correspondent used.

- Financial transactions related to the Custodial Inventory Program, Fedwire Funds and Securities, and Fed Funds Checks may not be settled through a correspondent.
- If you are an account holder, financial transactions and service fees for the services listed below will automatically settle in your own account unless you have indicated on this form that you want them to settle in the correspondent's account.
- The correspondent named below authorizes the use of its earnings credits to offset the service charges selected for the respondent named below. Respondents earnings credits may not be used to offset service charges settling through a correspondent.
- Transaction settlement authorization for *Loans* requires submission of Exhibit 1 of Appendix 5 of Operating Circular 10 ("Form of Letter of Agreement for Obtaining Advances through a Correspondent").

Transaction Settlement			Service Fee Settlement		
<b>Check the appropriate box:</b> <input type="checkbox"/> Do not make any changes to my current Transaction settlement. <input type="checkbox"/> Discontinue all current Transaction Settlement arrangements and have all transactions settle in my own account. <input type="checkbox"/> Settle only the Transaction categories selected below with the correspondent named below.			<b>Check the appropriate box:</b> <input type="checkbox"/> Do not make any changes to my current Service Fee settlement. <input type="checkbox"/> Discontinue all current Billing service fee settlement arrangements and have the service charges settle in my own account. <input checked="" type="checkbox"/> Settle only the Billing service categories selected below with the correspondent named below.		
Select all that apply	Transaction Description	Transaction Category <sup>1</sup>	Select all that apply <sup>2</sup>	Service Charge Description	Billing Service Area <sup>1</sup>
	Other Treasury or Government Agency Service	08	<input checked="" type="checkbox"/>	All Service Charge Categories below	9999
	Forward Checks (other than Fed Funds Checks)	15	<input checked="" type="checkbox"/>	Electronic Access <sup>3</sup>	1210
	Return Checks	30	<input checked="" type="checkbox"/>	Forward Checks (other than Fed Funds Checks)	1501, 1521
	Redemption or Interest on Govt. or Agency Securities	20 or 27	<input checked="" type="checkbox"/>	Return Checks	3001, 3021
	Treasury Investment Program and Paper Tax System	59		Payor Bank Services	1505
	ACH	57		Check Transportation	1507
	Currency/Coin and Cash Cross Shipping (other than Custodial Inventory Transactions)	63		Check Float	1508
	Capital Stock	66		ACH	5701
	Savings Bond	70		Currency/Coin and Cash Cross Shipping	6301, 6302, 6303
	Account Charges and Payments (other than service charges)	84		Fedwire Funds	1001
				Net Settlement	1002
				Fedwire Securities	2001
				Accounting Information Services	8401

<sup>1</sup> The transaction category is the first two digits of the transaction code shown on your Statement of Account. Billing Service Areas are listed on your Statement of Service Charges.  
<sup>2</sup> If Service Charge Categories are not selected, the correspondent selected for your Transaction Settlement will become the default for all Billing service charges  
<sup>3</sup> The Electronic Access service charge category will default to the correspondent named below if any other priced service category is selected.

It is requested that the above Transaction Settlement authorization begin on \_\_\_\_\_ (month, date and year) and Service Fee Settlement authorization begin with April 2008 (billing month and year). On the dates that such settlements begin, this authorization will supersede any previously executed authorization by the named respondent for each service category selected above.

**Respondent:**  
Office of the Oklahoma State Treasurer  
 Name of Institution  
2300 N. Lincoln Blvd., Rm 217  
 Street Address  
Oklahoma City, OK 73105-4895  
 City, State, Zip Code  
Scott Meacham 4/2/08  
 Official Signature (Date)  
Scott Meacham, State Treasurer  
 Printed Name and Title  
(405) 521-3191  
 Telephone Number  
103000855  
 Routing (ABA) Number

**Correspondent:**  
J.P. Morgan Chase  
 Name of Institution  
 \_\_\_\_\_  
 Street Address  
 \_\_\_\_\_  
 City, State, Zip Code  
 \_\_\_\_\_  
 Official Signature (Date)  
 \_\_\_\_\_  
 Printed Name and Title  
 \_\_\_\_\_  
 Telephone Number  
 \_\_\_\_\_  
 Routing (ABA) Number

The completed form should be e-mailed to [ccc coordinators@kc.frb.org](mailto:ccc coordinators@kc.frb.org), faxed to (800) 485-6089, or mailed to the Federal Reserve's Customer Contact Center at P.O. Box 219416, Kansas City, MO 64121-9416. This form must be received by the last business day of the requested month for settlement of service charges. Processing may take 5-7 business days. Please contact the Federal Reserve Bank to confirm the date that the settlement authorization will go into effect.

FRB use only: Effective Date: \_\_\_\_\_ Date Received: \_\_\_\_\_ Processed By: \_\_\_\_\_ FRB Contact: \_\_\_\_\_ Number Called/FXT: \_\_\_\_\_  
 Correspondent Sig. Verification +/-or \_\_\_\_\_ Callback +/-or \_\_\_\_\_ Known Contact: \_\_\_\_\_ Date Contacted: \_\_\_\_\_ Time: \_\_\_\_\_  
 Respondent Sig. Verification +/-or \_\_\_\_\_ Callback +/-or \_\_\_\_\_ Known Contact: \_\_\_\_\_ Date Contacted: \_\_\_\_\_ Time: \_\_\_\_\_

SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/2014 THROUGH 06/30/2014

TREASURER OF THE STATE OF OKLAHOMA  
2300 N LINCOLN BLVD RM 217  
OKLAHOMA CITY, OK 73105

Customer ID 1030-0085-5

SETTLEMENT RECAP

SERVICE AREA	SUMMARY CHARGES
-----	-----
ELECTRONIC ACCESS	390.00
PAYOR BANK	885.90
RETURN IMAGE	320.55
	=====
TOTAL OF YOUR OWN SERVICE AREA CHARGES	\$1,596.45

YOUR OWN SERVICE CHARGES PASSED TO CORRESPONDENTS

CUSTOMER ID	DESCRIPTION	CITY	STATE	CHARGE
-----	-----	----	-----	-----
0210-0002-1	JPMORGAN CHASE BANK, NA	COLUMBUS	OH	1,596.45

LESS CHARGES PASSED TO CORRESPONDENTS

1,596.45
=====
\$0.00

NET CHARGES FOR THIS BILLING CYCLE

\*\*\* A NET CHARGE OF \$0.00 WILL BE APPLIED TO YOUR FEDERAL RESERVE ACCOUNT ON 07/15/2014



SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/2014 THROUGH 06/30/2014

TREASURER OF THE STATE OF OKLAHOMA

Customer ID 1030-0085-5

SUMMARY OF YOUR SERVICE CHARGES BY PRODUCT

SERVICE AREA: ELECTRONIC ACCESS 1210 - PROCESSING OFFICE: KANSAS CITY 1010-0004-8

PRODUCT CODE & DESCRIPTION	VOLUME	TRANSACTION	FEE	VOLUME	UNIT	RATE	SUPPLEMENTAL CHARGE	SERVICE CHARGE
22025 FEDLINE WEB PLUS	0		0.000000	1		140.000000	0.00	140.00
22073 FEDMAIL SUBSCRIBERS-PACK OF 5	0		0.000000	1		10.000000	0.00	10.00
22075 FedLine Subscribers-Pack of 5	0		0.000000	3		80.000000	0.00	240.00
CHARGE FROM OFFICE: KANSAS CITY	0			5			0.00	\$390.00
ALL INQUIRIES FOR KANSAS CITY ELECTRONIC ACCESS SHOULD BE DIRECTED TO CUSTOMER CONTACT CTR AT (888) 333-7010								
TOTAL CHARGES: 1210 - ELECTRONIC ACCESS	0			5			0.00	\$390.00

SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/2014 THROUGH 06/30/2014

TREASURER OF THE STATE OF OKLAHOMA

Customer ID 1030-0085-5

SUMMARY OF YOUR SERVICE CHARGES BY PRODUCT

SERVICE AREA: PAYOR BANK 1505 - PROCESSING OFFICE: ATLANTA 0610-0014-6

PRODUCT CODE & DESCRIPTION	VOLUME	TRANSACTION	FEE	VOLUME	UNIT	RATE	SUPPLEMENTAL CHARGE	SERVICE CHARGE
18955 IMAGE ARCHIVE 7+YEARS	0		0.000000	115,979		0.001600	0.00	185.59
19650 FEDRECEIPT+ - INTERNET	21		2.000000	115,979		0.004000	0.00	505.91
19659 ELECTRONIC REJECT REPAIR	0		0.000000	1,296		0.150000	0.00	194.40
CHARGE FROM OFFICE: ATLANTA	21			233,254			0.00	\$885.90
ALL INQUIRIES FOR ATLANTA PAYOR BANK SHOULD BE DIRECTED TO CUSTOMER SUPPORT AT (877) 372-2457								
TOTAL CHARGES: 1505 - PAYOR BANK	21			233,254			0.00	\$885.90

SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/2014 THROUGH 06/30/2014

TREASURER OF THE STATE OF OKLAHOMA

Customer ID 1030-0085-5

SUMMARY OF YOUR SERVICE CHARGES BY PRODUCT

SERVICE AREA: RETURN IMAGE 3021 - PROCESSING OFFICE: ATLANTA 0610-0014-6

PRODUCT CODE & DESCRIPTION	VOLUME	FEE	VOLUME	UNIT	RATE	SUPPLEMENTAL CHARGE	SERVICE CHARGE
52000 MIX RET ICL 9PM ELEC TIER1	4	3.500000	16		0.150000	0.00	16.40
52002 MIX RET ICL 9PM ELEC TIER3	0	3.500000	20		0.600000	0.00	12.00
52003 MIX RET ICL 9PM SUB CHECK	0	3.500000	1		1.500000	0.00	1.50
52006 MIX RET ICL 9PM PDF ENDPTS	0	3.500000	5		1.000000	0.00	5.00
52009 MIX RET ICL 9PM ELEC TIER4	0	3.500000	17		0.800000	0.00	13.60
52100 MIX RET ICL 1230PM ELEC TIER1	24	4.500000	61		0.150000	0.00	117.15
52101 MIX RET ICL 1230PM ELEC TIER2	0	4.500000	3		0.200000	0.00	0.60
52102 MIX RET ICL 1230PM ELEC TIER3	0	4.500000	92		0.600000	0.00	55.20
52103 MIX RET ICL 1230PM SUB CHECK	0	4.500000	5		1.500000	0.00	7.50
52106 MIX RET ICL 1230PM PDF ENDPTS	0	4.500000	14		1.000000	0.00	14.00
52109 MIX RET ICL 1230PM ELEC TIER4	0	4.500000	97		0.800000	0.00	77.60
CHARGE FROM OFFICE: ATLANTA	28		331			0.00	\$320.55
ALL INQUIRIES FOR ATLANTA RETURN IMAGE SHOULD BE DIRECTED TO CUSTOMER SUPPORT AT (877) 372-2457							
TOTAL CHARGES: 3021 - RETURN IMAGE	28		331			0.00	\$320.55
GRAND TOTAL FOR ALL SERVICE AREAS:	49		233,590			0.00	\$1,596.45

<b>OTC Items Processed by Tax Type</b>						
	<b>ITE</b>	<b>WTH</b>	<b>STS</b>	<b>BLC</b>	<b>BTR</b>	<b>TOTAL</b>
<b>July-13</b>	4,594	7,958	5,173	7,616	0	25,341
<b>August-13</b>	3,351	497	3,963	17,897	0	25,708
<b>September-13</b>	46,681	80	4,017	15,651	0	66,429
<b>October-13</b>	4,336	6,202	3,724	11,025	0	25,287
<b>November-13</b>	1,911	418	3,513	10,910	0	16,752
<b>December-13</b>	13,566	60	3,958	11,086	0	28,670
<b>January-14</b>	37,549	2,948	4,766	5,281	0	50,544
<b>February-14</b>	1,727	295	3,622	5,265	0	10,909
<b>March-14</b>	4,244	82	3,851	6,676	0	14,853
<b>April-14</b>	39,005	2,631	3,656	14,403	0	59,695
<b>May-14</b>	3,766	262	3,750	9,523	0	17,301
<b>June-14</b>	45,964	178	3,867	7,613	0	57,622
<b>YEARLY TOTAL</b>	<b>206,694</b>	<b>21,611</b>	<b>47,860</b>	<b>122,946</b>	<b>0</b>	<b>399,111</b>

<b>OTC Unprocessable Items by Tax Type</b>						
	<b>ITE</b>	<b>WTH</b>	<b>STS</b>	<b>BLC</b>	<b>BTR</b>	<b>TOTAL</b>
<b>July-13</b>	498	10,565	2,241	788	585	14,677
<b>August-13</b>	391	5,208	1,025	1,365	285	8,274
<b>September-13</b>	1,470	4,174	845	1,558	180	8,227
<b>October-13</b>	634	9,860	862	1,245	480	13,081
<b>November-13</b>	508	5,537	774	924	1,435	9,178
<b>December-13</b>	589	4,370	1,029	746	938	7,672
<b>January-14</b>	1,496	8,856	2,065	437	447	13,301
<b>February-14</b>	341	4,902	1,074	271	419	7,007
<b>March-14</b>	722	3,758	1,115	446	246	6,287
<b>April-14</b>	2,835	8,579	945	834	207	13,400
<b>May-14</b>	444	3,893	833	404	644	6,218
<b>June-14</b>	1,285	3,360	1,133	358	123	6,259
<b>YEARLY TOTAL</b>	<b>11,213</b>	<b>73,062</b>	<b>13,941</b>	<b>9,376</b>	<b>5,989</b>	<b>113,581</b>

	<b>ITE</b>	<b>WTH</b>	<b>STS</b>	<b>BLC</b>	<b>BTR</b>	<b>TOTAL</b>
% Returned to OTC from Lockbox for OTC to Process	5.15%	77.17%	22.56%	11.11%		22.15%

## SAMPLE PATIENT PAY COUPON

The AFS OCR Standards Document explains the specifications of the OCR A font that BancFirst uses for high speed capture of the account number from your coupon. Below is a sample of your old coupon. I have noted the account number which is repeated at the bottom with leading zero's to make it a 10 digit number.

Detach & return this portion with your payment. Please print clearly in black or blue ink.

To pay by credit card, please complete the following:

VISA \_\_\_\_\_ MasterCard \_\_\_\_\_ Discover \_\_\_\_\_

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Cardholder Name (Please Print) \_\_\_\_\_

Cardholder Signature \_\_\_\_\_

PATIENT NAME:

ACCOUNT NUMBER: 2234548

DUE DATE: 09/28/11

AMOUNT DUE: 242.84

AMOUNT ENCLOSED: \$

0002234548

The .txt document attached is a sample of the validation file that you sent with each billing. Below is the file structure that was used.

```
9999999999 5/22/2013
0002402973 *ATTY ACCT DELL, R RYAN
0001314592 *OU ATHLETIC DEPT/ORTHO
0002363701 ABBE, BOB J
0002457899 ABBOTT, BILL
0001227144 ABBOTT, KELLY A
```

File header – 10 – 9's followed by a space and then the date of the file.

File records – 10 digit account numbers. Leading zero's are added if needed. Followed by a space and then the customer name as it appears in your system

We use the validation file to confirm that account number is valid and then we add the customer name as an index to the image so you can search by account number, Name, date, and amount.