



ILLINOIS STATE TREASURER'S OFFICE

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ILLINOIS STATE TREASURER

About The Illinois Funds

- **Created in 1975**, the first Local Government Investment Pool (LGIP) established to allow communities statewide to invest their money together to earn greater returns.
- Today, participants benefit from economies of scale of a **\$4-6 billion** investment pool.
- The Fund, now in its 40th year, maintains a **AAAm rating** by S&P Global Ratings, the highest rating possible for a money market fund.



The Illinois Funds Benefits

- Free purchases, transfers, redemptions, and online account access
- Monies invested are available at all times (invest one day, redeem the next)
- No minimum balance requirements
- Ability to accept credit card payments through E-Pay services



What is E-Pay?

- E-Pay is a secure electronic payments program offered to government agencies who are participants of The Illinois Funds program
- Approximately 600 participants representing about 800 accounts
- In 2015, E-Pay processed over 9M credit/debit card transactions and 350k e-check transactions worth \$1.9B



Multi-channel Payments

Service fee or Absorbed fee pricing. Flexible and powerful solutions.



E-commerce



Create a fully-customizable payments page.



Mobile



Experience the freedom of payments that move with you.



Third Party Integrations



Integrate your third party software solutions into E-Pay payments solutions



Point of Sale



Speed of light processing, so you have more time for more transactions.



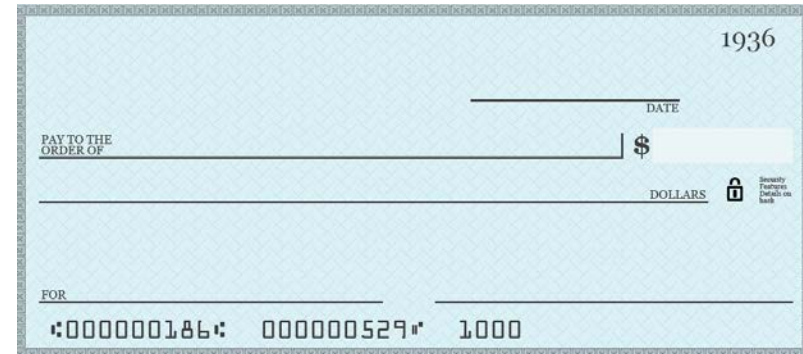
IVR



Takes customers step-by-step through the payment process.



Payment Methods*



*Participants may choose an which payment methods they accept.



E-Pay Benefits

- **Pricing Options** - option to pass on processing fees to your constituents or absorb processing costs
- **Ease of Procurement** - no contract or request for proposal (RFP) required, and benefit from E-Pay's competitive pricing schedule
- **Security & Compliance** -
 - Payment Card Industry Data Security Standards (PCI) validation assistance included
 - Compliance with the Local Government Acceptance of Credit Cards Act (ILCS-345) and prevailing credit card rules and regulations
- **Reporting Tools** - access to real time payments gateway reporting tool
- **Customer Care** - access to dedicated customer support specialists
- **Training** - onsite and remote training options offered to new participants



E-Pay Online:

Customizable website built to your needs:

- Homepage will have your banner, logo, and welcome message
- Ability to create multiple payment pages/payables (i.e. textbooks, drivers ed., prom fee, etc.)
- Highly configurable data field options
- Start/Stop dates by payable
- Shopping cart functionality



E-Pay Online

E-Pay E-Pay Sample

Search About

Temporary Payment

Quantity	Description	Unit Price	Price
1	First Ticket	\$10.00	\$10.00
<input type="text" value="0"/>	Additional Tickets	\$5.00	\$0.00
<input type="checkbox"/>	Special Shipping	\$20.00	\$0.00
Total:			\$10.00

First Name *

Last Name *

Payment Method * -- Select Payment Method --

Subtotal Amount \$10.00

Service Fee \$0.00

Payment Amount \$10.00

Cancel

Add To Cart

Pay Now

[About E-Pay](#)

[User Terms](#)

[Contact](#)

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Standard payment format for constituents to input payment data.

E-Pay E-Pay Sample

Search About

Utility Payment

Errors

- Account Number does not match required validation.

Account Number *

Service Address *

Payment Amount *

Payment Method * American Express

Subtotal Amount \$10.00

Service Fee \$1.00

Payment Amount \$11.00

Cancel

Add To Cart

Pay Now

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[Sign In](#)

Address associated with your account

Customizable payment format used to collect associated data such as an account number.

E-Pay Online

Billing Information EDIT

Billing Contact	Billing Address
Test Transaction	123 Main St
Test@Test.com	Springfield
	IL 62704

Cart Contents

ItemDescription	ItemAmount	MasterTransId	TransId	PayableId	TransDetailMultiItemIds	Acct	Address
Utility Payment	10.00	634507	634507	116003	0	123	123 Main

Payment Information

There will be a service fee for using this system. This service fee is charged and collected by a third party. The [epay participant] will not collect this fee.

Credit Card Electronic Check

Please fill in the green fields below

Card Number* CVV*

Card Holder Name*

Expires

Single payment

Payment Amount:	10.00
Service Fee:	1.50
Total:	11.50

[CONTINUE](#)

Payment review page where your constituent can elect either credit card or electronic check as form of payment.



E-Pay Online

Confirmation Page

Thank you for making your payment to 'E-Pay Sample' via the Illinois State Treasurer's E-Pay system.
Your transaction was successful.

Please allow 2-3 business days for your payment to be posted. If you have made a payment using an electronic check, allow an additional 3-5 business days for your payment to be posted.
Also please note that confirmation of an electronic check transaction is not an assurance of payment until the electronic funds transfer clears your bank.

Payment Amount: 10.00
Fee Amount: 1.50
Total Payment: 11.50

Transaction Id: 634507
Authorization Code: 123456
Trace Number: 87391ed6-4df6-4f11-8380-440b7922397a
APPROVED

*If one was assessed, your service fee will show as a separate entry on your credit card / bank statement.

Billing Information

Payment Type: visa
First Name: Test
Last Name: Transaction
Address1: 123 Main St
Address2:
City: Springfield
State: IL
ZipCode: 62704
Phone:
Email: Test@Test.com

Confirmation page is provided to your constituent for proof of payment. This will also be emailed to them if they entered a valid email address.

Proof of payment can also be emailed to the E-Pay participant if they opt for this service.

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[Make a Payment](#)



E-Pay Mobile

- Interface is optimized to work with mobile devices (iPhone, Androids, tablets), no need to download application.
- Near Field Communication (NFC) devices for absorbing model only. This allows acceptance of ApplePay and AndroidPay, GooglePay at POS.



E-Pay Point-Of-Sale:

- Stand-alone terminal solutions
- Wireless terminal solutions
- Kiosk/Terminal Integrations
- E-check readers



E-Pay Telephone Solutions

- Designated JCODE number for your agency
- Information posted on E-Pay webpage
- Customizable scripts
- Touch-tone solutions are available to your constituents from anywhere in the world at any time of the day



E-Pay Third Party Integration:

- Integration Methods
 - HTTP POST
 - FTP/Manual Balance File Upload
 - Custom Report Templates and Delivery Options
- Software/Hardware Integration Examples
 - LOCIS
 - DEVNET
 - City of Urbana in-house web application



Reporting Options

- Payments Gateway Reports:
 - Hierarchy Reporting
 - Deposit Detail
 - Returns
 - Search Transactions
 - Ad hoc reporting
- Auto Daily reporting
- Custom File Origination(CFO) reporting tool
- Chargeback reporting



Payments Gateway Reporting Portal



Tuesday, December 22, 2015 Logged in as: Test User [Home](#) | [Logout](#)

Transactions

- Add
- Search
- Export

Reporting

- Clients
- Knowledge Center
- User Options
- Merchant Options
- Gateway Settings

Search Transactions

Report: Merchant:

From: To:

Selection: = Value: And

First Name	Last Name	Transactio..	Auth #	Date	Status	Response	Amount wFees
Test	Transaction	634507	123456	12/22/2015	ready	A01	\$11.50

NewVT

You will have the ability to login and review reports for all your payables.



Reporting – Absorbing Only

- Global Access@(GA@)/My Global Pay
 - Funding and billing reports
 - Chargeback documents
 - Transaction activity
 - Authorizations
 - Captured transactions
 - Batch reports
 - Merchant Statements
 - Interchange reporting
 - Chargeback reporting



E-Pay Processing Fee Schedule

- Setup fees: POS terminals purchased from processor
- Credit Card Processing Fees*:
 - Passing fee model: Credit card transactions may be assessed a 2.35% service fee with a \$1.00 minimum per credit card transaction or a \$3.95 VISA debit fee for tax payments only.
 - Absorbing fee model: Interchange + dues and assessment + 0.03% + \$0.03 per credit card transaction
- E-Check Processing Fees:
 - Passing
 - \$1.00 processing fee
 - \$1.22 E-Check w/forte verify (optional)
 - Absorbing
 - \$0.08 processing fee
 - \$0.30 E-Check w/forte verify (optional)



**Interchange fee revenue collected by Issuing bank, Card Network, Processor and Acquiring Bank.*

E-Pay Custodial Bank Fee Schedule

E-Pay accounts at Illinois National Bank (INB) will be used solely as a settlement account with funds transferred daily to your Illinois Funds investment account(s) at U.S. Bank Fund Services.

- Option 1 - Account Maintenance \$10 per month with direct debit or
- Option 2 - Account Maintenance \$12 per month with invoice
- Credits to the account - \$0.10 per item
- Earnings Credit Rate 0.17%
- Account Maintenance Options 1 and 2 include one online banking user.
 - Additional users are \$5.00 each per month.
- A minimum target balance of \$1,000 should be maintained due to electronic payment reversal debit net settlement or chargeback occurrences. There is no fee for falling below target balance, however there is a \$30 NSF fee for falling below \$0.



How it Works

- E-Pay transactions fund to a Participant's E-Pay settlement account at INB
- E-Pay settlement accounts are linked to a designated IL Funds investment account at US Bank Fund Services
- Funds* are swept daily from INB to the designated IL Fund investment account(s) at US Bank Fund Services
- The IL Funds Portfolio Manager seeks to obtain the highest available return using authorized investments
- E-Pay operations are funded, in part, by IL Funds interest income
- Monies invested in an IL Funds investment account are available at all time (invest one day, redeem the next)



**Sweep threshold will be set by Participants, range: \$1k-\$250k*

Key Initiatives

- EMV transition
 - October 1, 2015 Merchant Liability Shift
- Payment Card Industry Data Security Standard (PCI DSS) Validation
 - Annual validation required for any merchant who accepts credit card payments
 - Validation requirements vary based on transaction type, volume, merchant, etc.
 - *Assistance:* E-Pay participants have access to partner Qualified Security Assessor for assistance in the validation process



Thank You!

- Contact Us:
 - 1-866-831-5240
 - www.illinoisepay.com



Legal Disclosure

All information contained herein is for general informational purposes only and should not be construed as investment advice. It does not constitute an offer, solicitation or recommendation to purchase any security. Any financial or investment decision should be made only after considerable research, consideration and involvement with an experienced professional engaged for the specific purpose. Past performance is not an indication of future performance. Any financial or investment decision may incur losses. Additional disclosures can be found at www.illinoisfunds.com.



APPENDIX



PCI-DSS

	SAQ A	SAQ A-EP	SAQ B	SAQ B-IP	SAQ C	SAQ D-MER	Network Scans	Penetration Testing
Epayillinois.com	X							
Epayillinois.com Integration	X							
IVR - Forte	X							
Forte Terminal Ethernet				X			X	
Forte Integrated/Hybrid POS					X		X	X
Forte SWP Integration	X							
Forte AGI Integration						X	X	X
Global Payments Terminal Dial Up			X					
Global Payments Terminal Ethernet				X			X	
Other 3 rd Party Integration into Global Payments or Forte	Please see your 3 rd Party Provider							

*Proper network segmentation assumed. This chart is for reference purposes only.

