

Office of the Illinois State Treasurer  
Michael W. Frerichs

Request for Proposals E-Pay Accounts

Addendum 1  
June 16, 2015

Below are the questions received by the Office of the Illinois State Treasurer (“Treasurer”) and the Treasurer’s responses. Any capitalized terms that are not defined herein have the meaning set forth in the Request for Proposals (“RFP”) E-Pay Accounts issued by the Treasurer on May 27, 2015.

**1. Page 3 of the Request for Proposal, Section I, Overview**

The overview states that the winning respondent shall enter into a contract with the Treasurer for an initial term of four (4) years. Upon expiration of this term, the Treasurer shall have the option to renew the Agreement for additional periods, not to exceed a total of ten (10) years, including the initial four (4) years.

Would the Treasurer consider changing this section to allow for a mutual agreement to extend the contract by the Treasurer and the Contractor? Alternatively, would the Treasurer consider changing the term to a five (5) year contract and the Treasurer may elect to extend the contract, not to exceed a total of nine (9) years (including the initial five (5) years)?

The Treasurer would consider an initial term of 5 years, provided the Contractor’s Proposal sufficiently warrants providing a 5 year term.

**2. Page 4 of the Request for Proposal, Section II C, Transaction of E- Pay**

This section states that in order to provide Participants with an efficient transition, Participants must retain the current E-Pay American Bank Association (“ABA”) routing transit number and their current account numbers (“Account Numbers”). All E-Pay accounts currently have the same ABA routing transit number, which is 081225707 (“ABA Number”). At this time, only the Illinois Funds and E-Pay accounts utilize the ABA Number. However, after the transition to the Contractor, only E-Pay accounts will utilize the ABA Number.

**And Page 4 of the Request for Proposal, Section III Scope of Work**

With this RFP, the Treasurer seeks a Contractor that will obtain the ABA Number; provide Participants with E-Pay accounts bearing the ABA Number and Account Numbers; and, at the expiration of the Agreement, transfer the ABA Number and Account Numbers to a successor bank, selected by the Treasurer. Sections III.A through III.C are hereinafter referred to collectively as the “Work.”

We understand that the ABA number is currently assigned to US Bank. Does the Treasurer expect that the successful bidder will “obtain” the ABA number from US Bank as indicated in the above Scope of Work or can the successful vendor utilize the current ABA and account numbers as part of its solution? Please provide further detail on how the Treasurer expects the accounts to operate with the new custodian. It is our experience that the actual transfer and reassignment of an ABA number is extremely rare and occurs when transitioning a significantly large number of participants.

The Treasurer will require Contractor to obtain and assign the ABA Number and Account Numbers to the accounts that will be moving to the Contractor. US Bank has agreed to allow the Contractor to obtain the ABA Number. The Contractor will acquire the ABA Number through the normal channels for the transfer/acquisition of ABA numbers. After the transition to the Contractor is complete, Participants will have the same ABA and account numbers as prior to the conversion.

**3. Page 3, Section II, Background B. Current Account Structure**

What is the current cut-off time for participants to initiate a wire? Are all wires going to domestic banks? What is the current cut-off time for participants to send an ACH origination file? Are all ACH transactions going to domestic banks?

Currently wires must be initiated by 11:00 a.m. CT. Protocols require wires to be sent to a pre-determined institution or be written on the Participant’s letterhead, signed by an authorized signor. The Treasurer is not aware of a significant volume of wires to non-domestic banks. New protocols for wires will be part of the Agreement. Currently, ACH cut-offs follow normal industry standards. The Treasurer is not aware of a significant volume of non-domestic outgoing ACH traffic.

**4. Page 4, Section II, Background B. Current Account Structure**

The average total balance of all E-Pay accounts over the past 18 months is nearly \$739,000,000. During the Bidders Conference it was confirmed that the total of \$739,000,000 included the amount in Illinois Funds. Can you provide a breakdown of balances for E-Pay accounts only that would not include the IL Funds balances? In addition, can we get the breakdown by individual E-Pay accounts?

The funds in the accounts cannot be distinguished between Illinois Funds and E-Pay funds, as E-Pay funds currently go into Illinois Funds accounts. Balances in each of the E-Pay accounts after the transition will be determined by a number of factors that will be addressed by the Proposals, such as the possibility of sweeping the accounts or collateralizing the balances.

5. **Page 4, Section II, Background B. Current Account Structure**

Are deposits made to the E-Pay accounts only via ACH for credit card settlements or are there other types of deposits, i.e. incoming wire transfer? Please list all types of transactions that settle to the account.

E-Pay accepts deposits via ACH and electronic funds transfer (“EFT”) for credit card and E-check settlements from the contracted processors. After the conversion, it is the Treasurer’s intent for the E-Pay accounts to only accept electronic payments from the processors or the Illinois Funds.

6. **Page 4, Section II, Background B. Current Account Structure**

What situations create a chargeback?

A chargeback may occur when a cardholder or issuer disputes a Participant’s charge.

7. **Page 4, Section II Background C. Transition of E-Pay**

Is the bank responsible for all account opening documentation (i.e. signature cards, ACH agreements, wire transfer agreements, etc.) for all participants or is there a master agreement with the Treasurer’s office? If there is a master agreement, can the bank add verbiage to the existing agreement to include the bank’s required documentation? Can you provide a copy of the current master agreement?

There is currently no master agreement for the E-Pay accounts, because they fall under the custodial contract with U.S Bank, set to expire in February 2016. However, the Agreement entered into between the Contractor and the Treasurer will be a master agreement. Participants will enter into their own agreements with the Contractor pursuant to the master agreement.

8. **Page 4, Section II, Background C. Transition of E-Pay**

Is there a check digit routine on the account numbers? With the first 5 digits of the accounts defined (71391, 15160, 43486, 25160), does the prefix denote a specific type of participant (i.e. county treasurer, college, etc.)? Are there account set-up differences based on the prefix? For new participant accounts, can we assign the 10-12 digit account numbers of our choosing?

There is no account number protocol with the current account numbers, thus there is no special meaning to how they were established. For any new accounts opened by the Contractor (*i.e.* accounts that are not transferred from the current custodian), the Treasurer is open to how the 10 or 12 digit account structure is developed.

**9. Page 5, Section III, Scope of Work B. Accounts #2**

What volume of contact exists today for E-Pay related questions/issues? What time of day/week is support necessary? Can you provide the number of employees the current custodial bank has dedicated for the customer service of the E-Pay accounts?

Generally, Participants refer most questions to the Treasurer's staff. The Contractor will receive calls from Participants with traditional banking questions, such as questions regarding overdrafts, wires, and ACHs. At a minimum, the Treasurer intends for the Contractor to provide support Monday through Friday, from 8:00 a.m. CT to 4:30 p.m. CT. Currently, E-Pay customer service is combined with the Illinois Funds customer service for a total of 3 team members and a supervisor.

**10. Page 5, Section III, Scope of Work B. Accounts, #3**

Can the existing toll-free number be transferred to the new vendor? If not, can a prompt be added to transfer to new vendor?

The current E-Pay toll-free number comes in to the Treasurer and will not be transferred. The Treasurer is willing to explore the possibility of creating a prompt for the Contractor. Respondents should feel free to propose possible solutions for Participants to contact the Contractor for bank-related customer service issues.

**11. Page 5, Section III, Scope of Work B. Accounts, #4**

Can participants look up deposits online versus receiving an email or fax?

The Contractor must give Participants online access to their account information, but it does not have to send deposit notifications via e-mail or fax.

**12. Page 5, Section III, Scope of Work C Add-ons #1**

Can you confirm who moves the funds – the E-pay participants or the E-Pay custodian bank? What is a TIP file? Can you provide a file format for the TIP file? Is the wire a separate wire for each participant or a single net wire? Is the pre-determined amount the same for all participants?

Under the proposed new process, the Participant will authorize the automatic transfer of funds above a predetermined amount, and the Contractor will provide the TIP file, containing each day's transactions to US Bancorp Fund Services. Funds will be settled net for each day's trading activity as a single fed wire. The predetermined amount will be set by the Treasurer, based on the limitations of the Contractor. A TIP file is a proprietary layout designed to interface with the investment account transfer agent system. For additional information on a TIP file, please see

Chapter 5: Direct Purchase, attached hereto as Exhibit A and incorporated herein.

**13. Page 6, Section III, C. Add-ons, #3**

What if the participant is overdrawn? How will the fee be handled?

The Treasurer would prefer for Participants to only be allowed to correct overdrafts by moving funds from their Illinois Funds account. The handling of overdraft fees will be determined by the Contractor and Treasurer and the Contractor's minimum balance requirements. Regardless, as stated in Section III.B.7 of the RFP, the Contractor must give Participants the option to receive invoices for their fees.

**14. Page 7, Section IV, Proposal A. Proposal Format, #6**

Can we submit our Illinois Procurement Gateway vendor number instead of paper?

The Treasurer is not a participant in the Illinois Procurement Gateway at this time, so Respondents cannot submit their vendor numbers in lieu of paper.

**15. Page 8, RFP Schedule and Process A. RFP Schedule**

What is the expected implementation date?

This implementation will coincide with the transition date for custodial services, which is currently set for February 2016.

**16. Page 5, Section III, Scope of Work A. Transition, #3**

Can you please provide additional information regarding the ICL? What information is being transmitted? What is the timing (daily time) of the settlement information exchange to the current custodial bank?

The current file format for an image cash letter is X9.100-187. Regarding the settlement, if U.S. Bank already has an image exchange relationship with the Contractor, then the settlement can be done through TCH/SVPCo, ViewPointe or Fed Wire. If there is no existing relationship, then US Bank's Technology Operations Group (TOS) will have to determine the settlement process.

**17. Page 5, Section III, Scope of Work B. Accounts, #5**

How far back is historical account detail with addenda to be provided? How far back are daily and monthly statements to be provided? Please confirm that the current E-Pay custodial bank will provide access to historical information performed through them.

Currently, the Treasurer does not have this information.

**18. Page 4, Section II, Background B. Current Account Structure**

What is the average activity on the accounts:

Number of credits

Number of debits

ACH items originated and number of participants that originate ACH

ACH items received

Wire Transfers originated and number of participants that originate wire transfers

Wire Transfers received and the number of participants that receive wire transfers

Number of credits: 36,326 credits to the E-Pay accounts in February 2015

Number of debits: 3,741 debits to the E-Pay accounts in February 2015

ACH items originated and number of participants that originate ACH: Less than 5 Participants originate ACH.

ACH items received: The accounts received 36,148 ACH items in February 2015.

Wire Transfers originated and number of participants that originate wire transfers: Less than 10 Participants originate wires. 140 wires were initiated by the custodial bank on E-Pay accounts in the month of February 2015. Eight Participants received wires in February 2015 for a total of 44 incoming wires.

## Chapter 5: Direct Purchase

### DP-Direct Purchase - DPAY Overview

Direct Purchase (DPAY) provides the ability to purchase funds into a shareholder's account. These purchases must be in non-fiduciary accounts.

**Note:** The DPAY facility is part of the PURCH consolidated processing facility. See the *TA2000 Operator Security Quick Reference Guide* for more information.

The Override Purchase Hold Period Flag in record 2, position 53, and the Override Purchase Hold Period Days flag in record 2, position 54, refer to overriding the Premature Removal Days fund option in the Fund Options File (A58).

This option determines when the money is available for redemption.

The results of this transaction will post to the Financial Transaction File database.

### Trailer Records

Totals should be added to total purchase and total purchase dollars in the trailer record.

Clients and broker/dealers must send Inbound TIP records in sequential order for omnibus transparency transactions. All records in a layout are required for omnibus transparency transactions. For example, if records 1-3 and 5 are required for a layout, DST must receive records 1-5, in sequential order, to process the transaction for omnibus transparency. If all records are not received, transactions are not monitored for compliance with Short-Term Trader fees, Excessive Trader fees, or rights of accumulation pricing.

### Related Report

Batch Transmission Errors Transaction ID: DPAY (R02365)

## DP-Direct Purchase - DPAY

### Detail Record 1 of 5

Start	End	Length	Type	R/O/X	Description
1	2	2	Alpha/Num	R	Transaction Identifier DP = Direct Purchase
3	3	1	Alpha/Num	R	Sequence Number 1 = first detail record
4	5	2	Alpha/Num	R	Transaction Type 01 = direct purchase
6	13	8	Numeric	R	Trade Date (CCYYMMDD)
14	16	3	Alpha/Num	O	As-of Reason Code Required for as-of trade date
17	25	9	Alpha/Num	R	Committee for Uniform Securities Identification Procedure (CUSIP) Number or Fund Code
26	26	1	Alpha/Num	R	CUSIP Number or Fund Code used C = CUSIP number used in position 17-25 F = fund code used in position 19-25
27	46	20	Alpha/Num	R	Account Number
47	47	1	Alpha/Num	R	Account Number Code F = fund account number used in position 36-46 E = external account number used in position 27-46
48	54	7	Numeric	O	Firm/Dealer Number (required if external account number is used)
55	63	9	Alpha/Num	O	Firm/Dealer Branch Number
64	70	7	Numeric	R	Batch Number
71	71	1	Alpha/Num	R	Pre-noon/Post-noon Trade 0 = post-noon 1 = pre-noon
72	80	9	Numeric	X	Group Number

## DP-Direct Purchase - DPAY

### Detail Record 2 of 5

Start	End	Length	Type	R/O/X	Description
1	2	2	Alpha/Num	R	Transaction Identifier DP = Direct Purchase
3	3	1	Alpha/Num	R	Sequence Number 2 = second detail record
4	18	15	Numeric	R	Gross Amount (2 decimal places) or Total Shares (4 decimal places) <b>Note:</b> Shares are not valid for this transaction type.
19	19	1	Alpha/Num	R	Share/Dollar Indicator '' or 0 = shares used 1 = dollars used <b>Note:</b> Shares are not valid for this transaction type.
20	21	2	Numeric	O	Discount Category
22	30	9	Numeric	X	Cumulative Discount Number
31	31	1	Alpha/Num	R	Certificate Issuance Code 0 = do not issue certificate 1 = issue certificate
32	32	1	Alpha/Num	X	Deduct Wire Fee N = do not deduct fee Y = deduct fee
33	40	8	Alpha/Num	O	Payment Date (CCYYMMDD) (daily accrual starts on payment date plus one day)
41	41	1	Alpha/Num	X	Sweep Indicator (DFUNP) 0 = not a sweep 1 = sweep
42	42	1	Alpha/Num	X	Fee Indicator 0 = not applicable F = flat fee P = percentage fee
43	43	1	Alpha/Num	X	NAV Transaction 0 = not NAV 1 = NAV

Transmission/Tape Interface Package Inbound Files Reference Guide

Start	End	Length	Type	R/O/X	Description
44	44	1	Alpha/Num	X	Reduced Price Code 0 = no reduced price 1 = reduced price
45	46	2	Alpha/Num	R	Exception Code (DPAY and AUTOBUY) 00 = regular purchase 01 = NAV purchase 02 = NAV exchange 06 = reduced price 08 = regular exchange 11 = good funds 12 = government direct deposit (tran code 020-002) 13 = NAV purchase (no confirmation; tran code 001-009) 14 = NSCC (one-sided exchange; tran code 038-012) 20 = external exchange purchase (tran code 001-079) 21 = contractual redeposit purchase
47	48	2	Alpha/Num	X	Exception Code (DFUNP) 00 = no exception 01 = exception fund 02 = exception plan
49	49	1	Alpha/Num	X	Nondeductible IRA ' ' or 0 = nondeductible 1 = deductible
50	50	1	Alpha/Num	X	Override Minimum/Maximum N = do not override Y = override

Transmission/Tape Interface Package Inbound Files Reference Guide

Start	End	Length	Type	R/O/X	Description
51	51	1	Alpha/Num	X	Contribution Type Code 1 = employer current year 2 = employer prior year 3 = employee current year 4 = employee prior year 5 = salary reduction current year 6 = salary reduction prior year 7 = employer salary reduction current year 8 = employer salary reduction prior year 9 = Roth IRA conversion A = contribution type RCH B = contribution type RCH – prior C = rollover D = rollover earnings E = current year F = earnings G = QTSP – RLO – negative earnings H = QTSP – RLO – negative earnings value I = non-owner – current year J = non-owner – prior year
52	52	1	Numeric	R	Mailing Code (required only if a certificate was issued in position 31 of record 2) 0 = certificates to dealer 1 = certificates to shareholder 2 = certificates to special 3 = certificates to dividend mail 4 = certificates to special instructions 5 = certificates to transfer agent 6 = certificates to clearing dealer
53	53	1	Alpha/Num	O	Override Purchase Hold Period Flag N = do not override Y = override
54	56	3	Numeric	O	Override Purchase Hold Period Days (only valid if Override Purchase Hold Period flag = Y) 000 = automatically collected
57	63	7	Alpha/Num	O	Exchange "From" Fund (may use the fund short literal)
64	78	15	Numeric	X	LOI Contract Amount (decimal 2 places)

Start	End	Length	Type	R/O/X	Description
79	79	1	Alpha/Num	O	Confirm Print Indicator '' = not applicable N = do not print confirmation Y = print confirmation
80	80	1	Alpha/Num	O	Payment Method Code 1 = Clearing Agent A = Automated Clearinghouse (ACH) B = Bank draft C = Check D = Draft E = Equivalent G = Cash H = Cashier check M = Money order N = NSCC S = ACH special T = Traveler check W = Wire Z = Not applicable

## DP-Direct Purchase - DPAY Detail Record 3 of 5

Start	End	Length	Type	R/O/X	Description
1	2	2	Alpha/Num	R	Transaction Identifier DP = Direct Purchase
3	3	1	Alpha/Num	R	Sequence Number 2 = Third Detail Record
4	4	1	Alpha/Num	O	Alternate ACH Bank Y = Yes N = No
5	13	9	Numeric	O	Alternate Bank MICR ID
14	30	17	Numeric	O	Alternate Bank Account Number

Transmission/Tape Interface Package Inbound Files Reference Guide

Start	End	Length	Type	R/O/X	Description
31	37	7	Numeric	O	Trade Origin ID 0000000 = Not Applicable 0000100 = NSCC Broker/Dealer 0000101 = NSCC Trust 0000102 = NSCC Third Party Administrator 0000200 = DDPS 0000300 = Transmission Processing (BULKS) 0000400 = Hot Wires 0000500 = Switch 0000600 = Wires 0000700 = RFC 000070 = AOL 0000702 = CompuServe 0000703 = MS Marvel 0000704 = FAN Express 0000705 = FAB™ (Financial Asset Builder)
38	52	15	Numeric	R	NSCC Control Number
53	53	1	Alpha/Num	O	NSCC Correction Code ' ' or space = No C through N = Yes P = Post-settlement
54	62	9	Alpha/Num	R	Representative Number
63	69	7	Alpha/Num	O	External Tracking Identifier
70	70	1	Alpha/Num	O	Short-Term Trader Bypass Indicator Y = Bypass N = Do not bypass
71	71	1	Alpha/Num	O	Internal Usage
72	72	1	Alpha/Num	O	Split Purchase Election Code Y = Yes, split purchase based upon existing split purchase elections N = No, do not split the purchase Blank = Split Purchase Election does not apply
73	73	1	Alpha/Num	O	Right of Reinvestment Indicator Y = Yes N = Not Applicable <b>Note:</b> When this field is set to Y, the ROA value is 13. This value is added to the cost basis transaction.
74	80	7	Alpha/Num	O	Unused

## DP-Direct Purchase - DPAY

### Detail Record 4 of 5 - Optional

This detail record is used for contractual account options. It cannot be used for voluntary accounts.

Start	End	Length	Type	R/O/X	Description
1	2	2	Alpha/Num	R	Transaction Identifier DP = Direct Purchase
3	3	1	Alpha/Num	R	Sequence Number 4 = Fourth Detail Record
4	4	1	Alpha/Num	R	Reduced Fee Y = Reduced Fee N = Non Reduced Fee
5	5	1	Alpha/Num	R	Government Allotment Purchase Y = Government Allotment Purchase N = Non Government Allotment Purchase
6	12	7	Alpha/Num	O	AFL—Financial Institution ID
13	21	9	Alpha/Num	O	AFL—Financial Institution Branch ID
22	30	9	Alpha/Num	O	AFL—Financial Institution Branch Representative ID
31	31	1	Alpha	O	AFL—Financial Institution PCS ROL Code C = clearing E = executing Z = not applicable
32	80	49	Alpha/Num	X	Unused

## DP-Direct Purchase - DPAY

### Detail Record 5 of 5

Start	End	Length	Type	R/O/X	Description
1	2	2	Alpha/Num	R	Transaction Identifier DP = Direct Purchase
3	3	1	Alpha/Num	R	Sequence Number 5 = fifth detail record
4	14	11	Numeric	O	TIP External Tracking Identifier
15	80	66	Alpha/Num	O	Unused

## DP-Direct Purchase - DFUNP Overview

Direct purchase, direct payments through fund (DFUNP), provides a means of processing purchase transactions where the shareholder's payment is deposited directly to the fund's custodial bank. The direct payments through fund process is generally used for money market transactions; however, it may also be used to update purchase transactions in any type of fund. DFUNP is usually available for redemption immediately.

**Note:** The results of direct purchase, direct payments through fund (DFUNP) transactions post to the Financial Transaction File database.

### Trailer Record

Totals should be added to total purchase and total purchase dollars in the trailer record.

### Related Report

Batch Transmission Errors Transaction ID: DFUNP (R02351)

## DP-Direct Purchase - DFUNP Detail Record 1 of 8

Start	End	Length	Type	R/O/X	Description
1	2	2	Alpha/Num	R	Transaction Identifier DP = Direct Purchase
3	3	1	Alpha/Num	R	Sequence Number 1 = first detail record
4	5	2	Alpha/Num	R	Transaction Type 02 = direct purchase-good funds
6	13	8	Numeric	R	Trade Date (CCYYMMDD)
14	16	3	Alpha/Num	O	As-of Reason Code Required if as-of trade date
17	25	9	Alpha/Num	R	Committee for Uniform Securities Identification Procedure (CUSIP) Number or Fund Code
26	26	1	Alpha/Num	R	CUSIP Number or Fund Code used C = CUSIP number used in position 17-25 F = fund code used in position 19-25
27	46	20	Alpha/Num	R	Account Number
47	47	1	Alpha/Num	R	Account Number Code F = fund account number used in position 36-46 E = external account number used in position 27-46
48	54	7	Numeric	O	Firm/Dealer Number

Start	End	Length	Type	R/O/X	Description
55	63	9	Alpha/Num	O	Firm/Dealer Branch Number (required if external account number is used)
64	70	7	Numeric	R	Batch Number
71	71	1	Alpha/Num	R	Pre-noon/post-noon Trade 0 = post-noon 1 = pre-noon
72	80	9	Numeric	X	Group Number

## DP-Direct Purchase - DFUNP Detail Record 2 of 8

Start	End	Length	Type	R/O/X	Description
1	2	2	Alpha/Num	R	Transaction Identifier DP = Direct Purchase
3	3	1	Alpha/Num	R	Sequence Number 2 = Second detail record
4	18	15	Numeric	R	Gross Amount (2 decimal places) or Total Shares (4 decimal places)
19	19	1	Alpha/Num	R	Share/Dollar Indicator ' ' or 0 = shares used 1 = dollars used
20	21	2	Numeric	X	Discount Category
22	30	9	Numeric	X	Cumulative Discount Number
31	31	1	Alpha/Num	R	Certificate Issuance Code 0 = Do not issue certificate 1 = Issue certificate
32	32	1	Alpha/Num	X	Deduct Wire Fee N = Do not deduct fee Y = Deduct fee
33	40	8	Alpha/Num	O	Payment Date (CCYYMMDD) (daily accrual starts on payment date plus one day)
41	41	1	Alpha/Num	O	Sweep Indicator (DFUNP) 0 = Not a sweep 1 = Sweep

Transmission/Tape Interface Package Inbound Files Reference Guide

Start	End	Length	Type	R/O/X	Description
42	42	1	Alpha/Num	O	Fee Indicator 0 = Not applicable F = Flat fee P = Percentage fee
43	43	1	Alpha/Num	X	NAV Transaction 0 = Not NAV 1 = NAV
44	44	1	Alpha/Num	X	Reduced Price Code 0 = no reduced price 1 = reduced price
45	46	2	Alpha/Num	X	Exception Code (DPAY and AUTOBUY) 00 = regular purchase 01 = NAV purchase 02 = NAV purchase 06 = reduced price 08 = regular exchange 11 = good funds 12 = government direct deposit (tran code 020-002) 13 = NAV purchase (no confirmation; tran code 001-009) 14 = NSCC (one-sided exchange; tran code 038-012)
47	48	2	Alpha/Num	O	Exception Code (DFUNP) 00 = no exception 01 = exception fund 02 = exception plan 05 = automatic purchase
49	49	1	Alpha/Num	X	Nondeductible IRA '' or 0 = nondeductible 1 = deductible
50	50	1	Alpha/Num	X	Override Minimum/Maximum N = do not override Y = override

Start	End	Length	Type	R/O/X	Description
51	51	1	Alpha/Num	X	Contribution Type Code 1 = employer current year 2 = employer prior year 3 = employee current year 4 = employee prior year 5 = salary reduction current year 6 = salary reduction prior year 7 = employer salary reduction current year 8 = employer salary reduction prior year 9 = Roth IRA conversion A = contribution type RCH B = contribution type RCH - prior C = contribution rollover D = contribution rollover earnings E = current year contribution F = earnings G = QTSP – RLO – negative earnings H = QTSP – RLO – negative earnings value I = non-owner – current year J = non-owner – prior year K = conversion in L = conversion in earnings M = conversion in negative earnings
52	52	1	Numeric	R	Mailing Code (required only if a certificate was issued in position 31 of detail record 2) 0 = certificates to dealer 1 = certificates to shareholder 2 = certificates to special 3 = certificates to dividend mail 4 = certificates to special instructions 5 = certificates to transfer agent 6 = certificates to clearing agent
53	53	1	Alpha/Num	O	Override Purchase Hold Period Flag N = Do not override Y = Override
54	56	3	Numeric	O	Override Purchase Hold Period Days (valid only if Override Purchase Hold Period flag = Y) 000 = automatically collected
57	63	7	Alpha/Num	X	Exchange "From" Fund (may use the fund short literal)
64	78	15	Numeric	X	LOI Contract Amount (2 decimal places)

Start	End	Length	Type	R/O/X	Description
79	80	2	Alpha/Num	O	Confirm Print Code Y = Yes N = No Blank = Not applicable
80	80	1	Alpha/Num		Payment Code

## DP-Direct Purchase - DFUNP Detail Record 3 of 8

Start	End	Length	Type	R/O/X	Description
1	2	2	Alpha/Num	R	Transaction Identifier DP = Direct Purchase
3	3	1	Alpha/Num	R	Sequence Number 3 = Third detail record
4	62	59	Alpha/Num	O	Alternate ACH Bank Info Code Y = Yes N = No
5	13	9	Numeric		Alt Bank Micr ID
14	30	17	Numeric		Alt Bank Account Number Unedited
31	37	7	Numeric		Trade Origin ID
38	52	15	Alpha/Num		NSCC Control Number
53	53	1	Alpha/Num		NSCC Correction Code Blank = No C = Yes P = Correction Post STL
54	62	9	Alpha/Num		NSCC Rep Number
63	69	7	Alpha/Num	O	External Tracking Identifier
70	70	1	Alpha/Num	O	Short-Term Trader Bypass Indicator Y = Bypass N = Do not bypass
71	71	1	Alpha/Num	O	In Plan Transfer Code Y = Yes N = No

Start	End	Length	Type	R/O/X	Description
72	72	1	Alpha/Num	O	Split Purchase Election Code Y = Yes, split purchase based upon existing split purchase elections N = No, do not split the purchase Blank = Split Purchase Election does not apply
73	73	1	Alpha/Num	O	Right of Reinvestment Indicator Y = Yes N = Not applicable <b>Note:</b> When this field is flagged as Y, the ROA value is set to 13. This value is added to the cost basis transaction.
74	80	7	Alpha/Num	O	Unused

## DP-Direct Purchase - DFUNP Detail Record 4 of 8 - Optional

This detail record is used for contractual account options. It cannot be used for voluntary accounts.

Start	End	Length	Type	R/O/X	Description
1	2	2	Alpha/Num	R	Transaction Identifier DP = Direct Purchase
3	3	1	Alpha/Num	R	Sequence Number 4 = fourth detail record
4	4	1	Alpha/Num	R	Reduced Fee Y = Reduced Fee N = Non Reduced Fee
5	5	1	Alpha/Num	R	Government Allotment Purchase Y = Government Allotment Purchase N = Non Government Allotment Purchase
6	12	7	Numeric	O	AFL Financial Institution ID
13	21	9	Alpha/Num		AFL Financial Institution Branch ID
22	30	9	Alpha/Num		AFL Financial Institution Branch Representative ID
31	31	1	Alpha/Num		AFL FI PCS ROL CD C = Clearing E = Executing Z = Not applicable
32	80	49	Alpha/Num		Filler

## DP-Direct Purchase - DFUNP

### Detail Record 5 of 8

Start	End	Length	Type	R/O/X	Description
1	2	2	Alpha/Num	R	Transaction Identifier DP = Direct Purchase
3	3	1	Alpha/Num	R	Sequence Number 5 = fifth detail record
4	14	11	Numeric	O	TIP External Tracking Identifier
15	17	3	Numeric	O	Trade Event External Format Identifier
18	37	20	Alpha/Num		Trade Event External Identifier
38	80	43	Alpha/Num		Filler

## DP-Direct Purchase - DFUNP

### Detail Record 6 of 8

Start	End	Length	Type	R/O/X	Description
1	2	2	Alpha/Num	R	Transaction Identifier DP = Direct Purchase
3	3	1	Alpha/Num	R	Sequence Number 6 = sixth detail record
4	12	9	Numeric	O	Bank MICR ID
13	29	17	Alpha/Num	O	Bank Account Number Unedited
30	46	17	Alpha/Num		Bank Sub Account Number Unedited
47	80	34	Alpha/Num		Filler

## DP-Direct Purchase - DFUNP

### Detail Record 7 of 8

Start	End	Length	Type	R/O/X	Description
1	2	2	Alpha/Num	R	Transaction Identifier DP = Direct Purchase
3	3	1	Alpha/Num	R	Sequence Number 7 = seventh detail record
4	38	35	Alpha/Num	O	Bank Account Registration Line 1
39	73	35	Alpha/Num	O	Bank Account Registration Line 2
74	80	7	Alpha/Num		Filler

## DP-Direct Purchase - DFUNP

### Detail Record 8 of 8

Start	End	Length	Type	R/O/X	Description
1	2	2	Alpha/Num	R	Transaction Identifier DP = Direct Purchase
3	3	1	Alpha/Num	R	Sequence Number 8 = eighth detail record
4	38	35	Alpha/Num	O	Bank Sub Account Registration Line 1
39	73	35	Alpha/Num	O	Bank Sub Account Registration Line 2
74	80	7	Alpha/Num		Filler