



Request for Proposals
Banking Services

Issuance Date: May 1, 2017

Proposals must be submitted no later than 4:00pm (EST)
May 19, 2017

Submit to:
Ohio Housing Finance Agency
FinRFP@ohiohome.org
614-466-7970

57 E. Main Street | Columbus, OH 43215

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Section 1 – Guidelines for Request for Proposals

1.1 Introduction

The Ohio Housing Finance Agency (“OHFA”) is seeking proposals from qualified Financial Institutions to provide banking services in accordance with state and federal requirements and as specified in this Request for Proposal (“RFP”). OHFA intends to select a Financial Institution to provide banking services to address the depository needs of OHFA from July 1, 2017 through June 30, 2020.

Banks shall thoroughly examine and be familiar with the RFP requirements. Failure or omission of any Financial Institution to receive or examine this document shall in no way relieve that Financial Institution of obligations with respect to this proposal or the Banking Services Agreement. RFP requirements are documented in this RFP and subsequent communications as defined in section 1.3.

OHFA is an independent state agency governed by a board. The funds of OHFA are exempt from language found in sections 135.01 through 135.21 of the Ohio Revised Code.

1.2 Schedule of Events

OHFA has established the following schedule for selection of the banking services provider:

<u>Event</u>	<u>Date</u>
RFP issuance date	May 1, 2017
Written questions from applicants	May 9, 2017, 4:00pm (EST)
Reponses to applicant questions	May 12, 2017, 4:00pm (EST)
Proposals due	May 19, 2017, 4:00pm (EST)
Possible Interviews	May 30 & 31, 2017
Personal Services Agreement executed	June 21, 2017
Start date of Services	July 1, 2017

The above schedule is subject to change upon notification on OHFA’s website, www.ohiohome.org.

1.3 Submission of Written Questions

It is the policy of OHFA to accept questions and inquiries from all potential applicants. All questions and inquiries shall be in writing; no verbal inquiries will be honored. Potential applicants may submit their questions or inquiries via e-mail to:

Ohio Housing Finance Agency
E-mail: FinRFP@ohiohome.org
Subject: Banking Services RFP

All written questions or inquiries are due by 4:00pm (EST) on Friday, May 9, 2017. OHFA expects to respond to all questions and inquiries by 4:00pm (EST) on Friday, May 12, 2017.

OHFA reserves the right to decline to respond to any question or inquiry that will cause an undue burden or expense for OHFA or which OHFA deems unnecessary for purposes of responding to this RFP. OHFA will post all questions or inquiries with answers on its website at <http://www.ohiohome.org/>.

1.4 Verbal Communication Regarding RFP Prohibited

Verbal communication from any potential applicant, following the issuance date, regarding this RFP to OHFA staff and/or OHFA Board members is prohibited.

1.5 Submission of Proposals Deadline

One (1) original unbound and five (5) bound copies of written proposals in a sealed envelope or package must be received by 4:00pm (EST), Friday, May 19, 2017. Proposals will not be accepted by fax or e-mail. Applicants may mail or hand-deliver proposals to:

Ohio Housing Finance Agency
Attn: Ebony Johnson
Banking Services – RFP Request
57 E. Main Street
Columbus, Ohio 43215

Proposals received after the specified date and time will not be eligible for consideration. Any applicant who wishes to confirm receipt of their proposal may contact OHFA by email to FinRFP@ohiohome.org (Subject: Banking Services RFP). OHFA will respond by email with confirmation of receipt of the proposal.

1.6 Right to Request Additional Information

OHFA reserves the right to request any additional information to assist in the review process, including requiring oral presentations of proposals to OHFA staff members, OHFA Evaluation Team, and/or Board.

1.7 Right to Reject Proposals and Cancel RFP

OHFA reserves the right to reject any and all proposals at any time. OHFA reserves the right to cancel, withdraw, modify or reissue this RFP at any time for any reason.

1.8 Evaluation and Award of RFP

The RFP will be evaluated to determine the most effective combination of qualifications, services to be provided, understanding of the banking services needed, demonstration of the ability to identify and analyze key issues, experience with similar projects, proximity of corporate offices, assurances and availability of key personnel.

Once the firms are ranked based on the criteria set forth above, OHFA will review the cost proposals and information that it maintains to determine a reasonable market cost for Banking Services. If the respondent chosen by the review team, based on all other criteria other than cost, has a higher cost proposal than what OHFA determines as a reasonable fee, that respondent will be asked if it can provide their services for a lesser amount. OHFA intends to select the firm that will provide the best services at the most reasonable price that is in the best interest of OHFA. However, OHFA is not obligated to select the respondent with the lowest cost proposal.

OHFA will post the firm selected on its website to be awarded the contract after formal approval on or about June 21, 2017.

1.9 Execution of proposed Banking Services Agreement

The successful applicant will be required to sign a Banking Services Agreement and Security Agreement/Pledge of Collateral by June 30, 2017. The Banking Services Agreement will begin on July 1, 2017, and expire on June 30, 2020, unless extended under similar terms and conditions. OHFA reserves the right to negotiate the terms and conditions of the agreement, including the agreed upon amount, with the selected applicant prior to entering into the agreement.

Section 2 – Scope of Services

OHFA is in search of a Financial Institution that will be able to provide various banking services to meet its operational requirements as well as be able to identify services and products for future needs. In your response describe your firm's ability to provide the services required in sections 2.1 to 2.8.

2.1 General Account Services

Financial Institution must agree to establish and to maintain such account(s) as are necessary to accommodate OHFA. Said account(s) are to be in the form of Demand Deposit Accounts (DDA). For more detail, please review the attached Banking Services Agreement, Exhibit B.

2.2 Automated Clearing House (ACH) Services

General Requirements

Financial Institution must provide the following information in relation to ACH services:

- a) Describe ACH process, including when funds post to account(s);
- b) Describe Financial Institution's online ACH services;
- c) Describe ability for OHFA to build a database of repetitive ACH transactions;
- d) Security procedures in place to minimize risk of unauthorized ACH transactions;
- e) Services to protect OHFA accounts from unauthorized ACH debits;
- f) Ability to import ACH file;
- g) Cut-off time for OHFA to initiate ACH transactions;
- h) Automatic redeposit of items returned for insufficient or uncollected funds; and
- i) How ACH can be managed/administered internally by OHFA.

Technical Requirements

Record Formats – The Financial Institution must be able to initiate and receive the National Automated Clearing House Association (NACHA) Standard Entry Codes (SEC) formats.

Online ACH System

The Financial Institution must supply an online software application to facilitate the entry of ACH transactions with appropriate security for multiple agencies and users.

2.3 Wire Transfer Services

General Requirements

Financial Institution must provide the following information in relation to wire transfer services:

- a) Cut-off time for OHFA to initiate wire transfers to ensure same day execution;
- b) How wire transfers can be initiated by OHFA and verified by OHFA;
- c) How the Financial Institution will accommodate a repetitive wire set-up function;
- d) Describe Financial Institution's procedures and time frames for correcting incoming and outgoing wire transfers, including prioritization and verification of such wire transfers; and
- e) Security procedures in place to minimize risk of unauthorized wire transfers.

Federal Wires

The Financial Institution must be able to initiate and receive federal wires. The Financial Institution must be able to accept and process an electronic file of wire transfers for settlement on same day basis.

Notification of Wires

The Financial Institution shall receive and immediately credit OHFA's account(s) for incoming wire transfers. Include the ability to supply an electronic file or wire transfer activity report for same day and previous day activity.

Online wire transfer system

The Financial Institution must supply an online software application to facilitate the entry of wire transfers with appropriate security for multiple agencies and users. Include the ability to supply a downloadable, non-manipulative, exportable file of wire transfer activity for same day and previous day activity.

2.4 Online Reporting

General Requirements

Financial Institution must describe the features of its online reporting system including:

- a) The hardware and software the Financial Institution uses to deliver balance and transaction detail information to OHFA;
- b) Hours of availability of the online system;
- c) The time that previous day information will be available to OHFA;
- d) The time and length that ACH transactions and wire transfers may be viewed online;
- e) A description of the inquiry capabilities;
- f) The Financial Institution's online capabilities as a method of information delivery to OHFA;

- g) The availability of online statements, including the time the month end statements will be available;
- h) Other Financial Institution services available through the online reporting system; and
- i) Provide examples of online balance and transaction reports.

Technical Requirements

The Financial Institution will provide OHFA with information and reports regarding the activity and balances in its various accounts. The information must be provided online and must be available for viewing at multiple locations by multiple users with the flexibility to restrict access by user responsibilities. The information must be available on a daily, weekly and monthly basis. At a minimum the following information must be available online:

- a) Daily information at the transaction level regarding all previous day activity including deposits, adjustments, ACH and wire transfer activity;
- b) Current day (real time) reporting to monitor deposits, ACH, and wire transfer activity;
- c) Detail information reporting for any previous day ACH and wire transfer activity posting to OHFA account(s).

Performance Standard

The daily balance information shall be available at 7:00am Eastern Time each business day regarding the previous day's activity including the ending ledger balance, the ending collected balance, float assignment for uncollected balance and month-to-date ledger and collected balances.

2.5 Full Service Banking Requirements

OHFA requests information on the following banking products:

- a) Treasury management services – including but not limited to investment sweep account and positive pay services.
- b) Purchasing card – including but not limited to flexibility to choose spending limits, blocking strategies at cardholder level, billing format, online services, and reporting.
- c) Travel card – including but not limited to flexibility to choose spending limits, blocking strategies at cardholder level, billing format, online services, and reporting.
- d) Integrated card – combining the functions of a purchasing and travel card into one card.
- e) Cash and Vault services.
- f) Ability for OHFA to provide self-administration for online banking system access.

Please provide information on any new banking services expected or proposed to be offered during the agreement period.

2.6 Minimum Technical Specifications Required by July 1, 2017

General Requirements

The Financial Institution shall provide a description of its information reporting system including:

- a) The hardware and software the Financial Institution uses to deliver balance and transaction detail information;
- b) Hours of access;
- c) A detailed description of inquiry capabilities;
- d) The Financial Institution's Internet capabilities as a method of information delivery; and
- e) Other banking services available through the system.

Overview of Minimum Technical Requirements

The Financial Institution shall provide the following Minimum Technical Requirements:

- a) Any and all Internet data transfer and electronic transactions must be secured using either SFTP or SSL encryption over HTTP or FTP protocols. Other secure solutions may be allowable at the discretion of OHFA Information Technology Office and all solutions must be workable with available hardware and software. Any solutions must meet current standards for secure encryptions strength (currently this means employing keys of at least 128-bit strength). Such data transfers and transactions are not to be transported over wireless connections.
- b) All data transfers and transactions are to use format(s) agreed upon by, and fully documented for all parties involved. Any format changes must be agreed upon prior to any process modifications.
- c) The Financial Institution should provide primary and secondary contacts for resolution of transport problems and concerns with technical and content issues. The information provided should include at least the following items: contact name, telephone number, e-mail address, and office location.

2.7 Collateralization of Deposits

The Financial Institution shall be able to collateralize active and interim deposits of the Financial Institution and shall enter into a valid collateral agreement with OHFA. OHFA requires 102% collateralization of all OHFA deposits in excess of FDIC covered by securities pledged directly to OHFA and 105% collateralization for any securities pledged to OHFA as a member of the public funds pool.

The value of the pledged collateral shall be marked to market monthly. A collateralization report shall be warranted by the Financial Institution and provided to OHFA on a monthly basis.

2.8 Electronic Capability

OHFA requires a daily extract of the prior business day activity to download into our cash management system. This extract of data will include the daily transactions, cash balances, market rates and interest rate information by account. The extract for the last business day of each month must include the monthly trust statements. Exhibit B to this RFP is the flat file structure that is required for the trust information to feed into OHFA's proprietary cash management system. In your response, acknowledge your ability to provide the information in this requested format and the approximate amount of time needed to comply with this requirement. Please provide an example of your daily extract following the flat file format in Exhibit B. Also, please note that transaction codes can only have one single purpose, not multiple purposes. Please acknowledge this in your response. If you are currently a trust services provider for OHFA's single family or multi-family portfolio and do not provide a usable daily extract, please provide an explanation as to why you do not, how you plan to provide it for purposes of this RFP, and an estimated date when it will be provided.

2.9 MBS Settlements

The Banking Services provider shall facilitate the simultaneously (same day) purchase and sale of Mortgage Backed Securities (MBS) (including, but not limited to, GNMA and FNMA) to a third-party through our Market Rate (MRP) "TBA" program. Given instructions, the Banking Services provider shall purchase the MBS on behalf of OHFA and sell the MBS to a selected third-party. The premium generated on the sale of each MBS shall be deposited into the MRP custodial account of record. The Banking Services provider shall also be required to settle any interim interest or other fees due to our Master Servicer for each MBS processed through the TBA program."

Section 3 – Required Information to be provided in Response to Proposal

3.1 Description of Firm

Please describe your Financial Institutions experience serving as the provider of banking services to similar governmental entities.

3.2 Staff Qualifications

Identify the specific individuals who would be assigned to work with OHFA and specify which person would be the primary contact person with OHFA. Describe the level of staffing and service that OHFA would receive, including the nature of the work that each person would perform and their related professional experience.

3.3 Staff Resumes

Please furnish resume, address, phone number, fax number and e-mail address for each individual identified in item 3.2.

3.4 Ohio Locations

Identify the location of the Ohio office where the individuals identified in section 3.2 are permanently employed. The Financial Institution must operate a banking facility within a reasonable distance of OHFA to allow for daily face-to-face banking when necessary.

3.5 Cost Proposal

Each proposal shall include a Cost Proposal Schedule itemizing all proposed fees for the three-year agreement period. This itemization should indicate if any fees are excluded from payment through earnings credits.

Any fee, which is billed following the award of accounts, but not listed on the Cost Proposal Schedule, shall be disallowed unless specifically agreed to by OHFA via a signed Banking Services Agreement Addendum.

Earnings credits may be utilized for payment of Financial Institution services. Please include the Financial Institution's method used for Service Fee calculation.

Complete Bidding Form (Attachment 1).

3.6 Interest Earnings

Each proposal shall include a historical rate report detailing the monthly average interest bearing options for the prior 12 month period for all interest bearing accounts, money market accounts, ECR and sweep rates.

3.7 Monthly Statements

Each proposal shall include a copy of the Monthly Analysis Statement and the Monthly Account Statement utilized by the Financial Institution.

3.8 Campaign Contribution

List any individuals of your Financial Institution who had contributed more than \$1,000 to the Governor of Ohio's campaign within the previous twenty-four (24) month period of time.

3.9 Litigation, Administrative Proceedings, Investigations

Describe any pending or resolved material litigation, administrative proceedings or investigations in which your Financial Institution has been involved since January 1, 2014.

3.10 Financial Strength of the Provider

The Financial Institution shall provide their current rating for all of the following (if applicable):

- a) Thomson Financial BankWatch
- b) Moody's Investors Service
- c) Standard & Poor's

If the Financial Institution is not rated by any of the agencies listed above, it shall provide ratings from any of the following agencies:

- a) LACE Financial Corporation
- b) Cates Bank Rating Service
- c) IDC Financial Publishing
- d) Highline Rating Service

In addition, the Financial Institution must provide a copy of their most recent audited financial statements, including those of any Financial Institution holding companies or parent and those of any significant sub-contractor performing duties as described in this RFP. OHFA reserves the right to supplement the financial information provided by the Financial Institution with information obtained independently from market sources.

3.11 Financial Institution's Organization and Infrastructure

Provide a description of your Financial Institution's corporate structure, including holding companies, parents, corporate affiliates and significant correspondent banks.

Disclose the Financial Institution's primary banking location as well as the location of any branch or processing facility located outside of the primary banking location that will be used to provide contract services.

3.12 Third-Party Processors

Describe the role of any third-party processor to be used in providing the services listed within this RFP.

3.13 Disaster Recovery and Back-up Facilities

Provide to OHFA a copy of the Financial Institution's board minutes documenting the most current review and approval of the Financial Institution's business recovery and

contingency plan as required by Federal Financial Institution Examination Council (FFIEC) IT Handbook "Business Continuity Planning Booklet".

3.14 Critical Quality Indicators

Provide information if the Financial Institution is utilizing any tracking mechanism on performance standards such as the Bank Administration Institute (BAI) Critical Quality Indicators and/or others. For each indicator measured, please provide the tracking frequency, period covered and rates attained for the last two (2) measurements.

3.15 Transition Plan

Provide a transition plan approach and time line defining implementation periods and defined responsibilities.

3.16 Other Qualifications

Please provide any additional information that further demonstrates your qualifications to provide banking services to OHFA.

Section 4 – Evaluation Process

4.1 Minimum Evaluation Requirements

Each proposal will be evaluated to ensure that the applicant has complied with each section of this RFP and followed the formatting, organizational and submission requirements as described in this RFP.

4.2 Evaluation Criteria

The evaluation criteria will consist of a combination of the following:

Section 1.9	Execution of proposed Banking Services Agreement
Section 2.2	Automated Clearing House (ACH) Services
Section 2.3	Wire Transfer Services
Section 2.4	Online Reporting
Section 2.5	Full Service Banking Requirements
Section 2.6	Technical Requirements
Section 2.7	Collateralization of Deposits
Section 3.5	Cost Proposal
Section 3.10	Financial Strength of the Provider
Section 3.11	Financial Institution's Organization and Infrastructure
Section 3.14	Critical Quality Indicators
Section 3.16	Other Qualifications

Section 5 – Preparing and Submitting the Proposal

5.1 Proposal Organization and Format

OHFA requires the applicant to follow the formatting described below when submitting its proposal:

- a) Proposals will be typed on standard 8.5x11 inch paper, single-spaced with one-inch margins and a 12-point font.
- b) Proposals will be organized and presented in order with the headings and numbers as assigned in the RFP. Each heading will be clearly labeled and separated by tabs. The required headings for this RFP are:
 - Written Proposal Format – General Requirements
 - Written Proposal Format – Banking Service Requirements
 - Written Proposal Format – Minimum Technical Requirements
 - Exhibit B – Banking Services Agreement: Exceptions to Proposed Agreement.
- c) Each response to this RFP will include as the cover page a Letter of Transmittal. See Exhibit A for the format of the Letter of Transmittal.
- d) Each response to this RFP will include as the second page a Table of Contents.

5.2 Submitting the Proposal

OHFA requires the applicant to submit one (1) original unbound and five (5) bound copies of the proposal. Proposals must be mailed or hand delivered as previously explained in Section 1.5, Submission of Proposal Deadline. By submitting a proposal, the applicant agrees to the following:

- a) All materials submitted become the property of OHFA and shall be public information unless a statutory exception exists which would thereby determine that such information cannot be released to the public. If you have information in your proposal that you believe is an exception to the public records laws you must identify each and every occurrence of the information in the proposal on a separate page titled “Exceptions to Public Records Law”.
- b) Applicants will respond to all requirements in this RFP and comply with any terms and conditions outlined in the RFP. Failure to do so may result in disqualification of the proposal.
- c) All costs incurred in preparation of a proposal shall be borne by the applicant. Proposal preparation costs are not recoverable under the Banking Services Agreement. OHFA shall not contribute in any way to reimbursing the cost of proposal preparation.

- d) If during the evaluation process it becomes necessary to make further distinctions between certain applicants, OHFA shall be permitted to request certain applicants make oral presentations to OHFA staff members, and/or OHFA Internal Evaluation Committee.
- e) Proposals received after the deadline will not be reviewed. Applicants are advised that there will be no opportunity to correct mistakes or deficiencies in their proposal after the submission deadline. Proposals that are missing required forms and or information may not be evaluated. It is the sole responsibility of the applicant to ensure its proposal is complete, accurate, responsive to the requirements, and received on time.
- f) Proposals received prior to the due date shall remain sealed until the posted due date.

EXHIBIT A

Note: Submit the following on your firm's letterhead

Letter of Transmittal

Ohio Housing Finance Agency

Attn: Ebony Johnson, Fiscal Operations Manager
Banking Services – RFP Request
57 E. Main Street
Columbus, Ohio 43215

Dear Ohio Housing Finance Agency:

In accordance with the Request for Proposal, we are pleased to submit our written proposal.

_____ (insert firm’s name) will provide banking services to OHFA for the period of July 1, 2017 to June 30, 2020 in accordance with the requirements of the Request for Proposal issued by OHFA.

Any information or questions concerning this written proposal should be directed to _____ (firm’s liaison) at the following address and telephone number:
_____.

Respectfully,

_____ (signature)
Authorized Officer of Firm
Printed Name and Title

ATTACHMENT 1

Bidding Form
(Include Financial Institution Name)

	Estimated Annual Volume	Charge Per Item	Annual Service Charge
Bank Depository Services			
Account Maintenance	37		
Checks Paid	2,000		
Items Deposited (Onsite Remote Deposit Capture)	2,500		
Deposit Slips Processed	-		
Returned Checks charged to Account	10		
Stop Payments	10		
Wire Transfers:			
Incoming	200		
Outgoing (Self generated)	45		
ACH Transactions:			
Incoming	500		
Outgoing (Direct Deposit)	1,500		
Bank Transfers (Internal Accounts)			
	400		
Daily Balance Reporting - Internet	6,000		
Returned Checks Sorted	5		
Securities Pledged per \$1,000			
Other Services			
Internet Based Banking			
Monthly Maintenance			
Other Costs (itemize on separate attachment, if necessary)			
Earnings Credit Balance (information only)			
Total Estimated Annual Service Charges:		\$	-
Average Month Amount (Total/12)		\$	-
Balance Required to Support \$1,000 of Services		\$	-
Required Monthly Compensating Balance		\$	-

EXHIBIT B
FLAT FILE STRUCTURE

This document contains the flat file structure that is required to feed Trustee information into the AOD-CM Cash Management System.

The Trustee will prepare the data transfer transactions sets described below and send it to the HFA **as one file**. Delivery of this file must be coordinated between the Trustee and the Agency.

The file must be a fixed length text file. Fields that are not required can be left blank if alphanumeric or zeros if numeric.

Transaction Sets are:

ACTIVITY	Daily
BALANCES	Daily
RATECHANGE	Daily
MARKETPRICE	Daily
STATEMENT	Monthly

Transactions must be grouped by trustee transaction code for a particular posting date. There may be multiple account entries within a transaction set.

Activity Records:

"A" Header Record

The "A" Header record describes group information for all the transaction sets. Only one of these records is needed per file. This contains the Trustee Send Date, the HFA receive date, the Trustee Bank Name and ABA number and the posting date of the transactions that are grouped in this transaction set.

Length - 550 Characters

<u>Field Name</u>	<u>Type</u>	<u>Length</u>	<u>Required</u>	<u>Default/Comments</u>
Set Identifier	AN	1	Y	"A"
Transaction Control No.	AN	9	N	
Send Date	N	8	N	YYYYMMDD Format
Receive Date	N	8	N	YYYYMMDD Format
Posting Date	N	8	Y	YYYYMMDD Format
Bank Name of Trustee	AN	35	N	
ABA Number of Trustee	AN	9	N	
Filler-To-End	AN	472		

"B" Header Record

The "B" Header record identifies each transaction set uniquely with the help of the "Record Type" segment. The transaction code and the transaction code description fields in the "B" header record helps identify the type of transaction being processed. The "B" header also contains the HFA Name and Tax Id.

Length - 550 Characters

<u>Field Name</u>	<u>Type</u>	<u>Length</u>	<u>Required</u>	<u>Default/Comments</u>
Transaction Identifier	AN	1	Y	"B"
Record Type	AN	11	Y	"ACTIVITY"
Transaction Code	AN	16	Y	
Transaction Code Des.	AN	25	N	
Receiver (HFA) Name	AN	35	N	
Receiver (HFA) Tax Id	AN	9	N	
Filler-To-End	AN	453		

"C" Detail Record

The "C" Detail record describes each individual transaction in detail

Length - 550 Characters

<u>Field Name</u>	<u>Type</u>	<u>Length</u>	<u>Required</u>	<u>Default/Comments</u>
Detail Identifier	AN	1	Y	"C"
Transaction Code	AN	16	Y	
Account Number	AN	16	Y	
Transaction Id	AN	14	Y	Must be unique for HFA
CUSIP Number	AN	12	Y	Leave blank if transaction is not for a security
Broker Name	AN	40	N	
Security Id Code	AN	8	Y	Leave blank if Transaction Is not for a security
Servicer Code	AN	3	N	
Ticket Symbol	AN	9	N	
Reversal Flag	AN	1	Y	"Y" if the transaction is A reversal, otherwise "N"

Interest Rate	N	15	N	S99999999.999999 Format
Acquisition Date	N	8	N	YYYYMMDD Format
Call Date	N	8	N	YYYYMMDD Format
Disposition Date	N	8	N	YYYYMMDD Format
Maturity Date	N	8	N	YYYYMMDD Format
Settlement Date	N	8	N	YYYYMMDD Format
Trade Date	N	8	N	YYYYMMDD Format
Market Price Date	N	8	N	YYYYMMDD Format
Carry Value	N	15	N	S999999999999.99 Format
Call Price	N	15	N	S999999999999.99 Format
Commission	N	15	N	S999999999999.99 Format
Income Cash	N	15	Y	S999999999999.99 Format
Principal Cash	N	15	Y	S999999999999.99 Format
Units	N	15	Y	S999999999999.99 Format
Market Price	N	15	Y	S99999999.999999 Format
Transaction Description	AN	254	Y	

Balances Records:

"B" Header Record

The "B" Header record identifies each transaction set uniquely with the help of the "Record Type" segment. The "B" header record contains the HFA Name and Tax Id in addition to the record type.

Length - 550 Characters

<u>Field Name</u>	<u>Type</u>	<u>Length</u>	<u>Required</u>	<u>Default/Comments</u>
Transaction Identifier	AN	1	Y	"B"
Record Type	AN	11	Y	"BALANCES"
Filler	AN	41		
Receiver (HFA) Name	AN	35	N	
Receiver (HFA) Tax Id	AN	9	N	
Filler-To-End	AN	453		

"C" Detail Record

The "C" Detail record describes each individual account cash balance.

Length - 550 Characters

<u>Field Name</u>	<u>Type</u>	<u>Length</u>	<u>Required</u>	<u>Default/Comments</u>
Detail Identifier	AN	1	Y	"C"
Account Number	AN	16	Y	
Transaction Id	AN	14	N	
Cash Balance	N	15	Y	\$99999999999.99 Format
Filler-to-end	AN	504		

Rate Change Records:

"B" Header Record

The "B" Header record identifies each transaction set uniquely with the help of the "Record Type" segment. The transaction code and the transaction code description fields in the "B" header record helps identify the type of transaction being processed. The "B" header also contains the HFA Name and Tax Id.

Length - 550 Characters

<u>Field Name</u>	<u>Type</u>	<u>Length</u>	<u>Required</u>	<u>Default/Comments</u>
Transaction Identifier	AN	1	Y	"B"
Record Type	AN	11	Y	"RATECHANGE"
Transaction Code	AN	16	N	
Transaction Code Desc.	AN	25	N	
Receiver (HFA) Name	AN	35	N	
Receiver (HFA) Tax Id	AN	9	N	
Filler-To-End	AN	453		

"C" Detail Record

The "C" Detail record identifies each individual CUSIP number, the Effective Date of the Rate Change and the new Interest Rate

Length - 550 Characters

<u>Field Name</u>	<u>Type</u>	<u>Length</u>	<u>Required</u>	<u>Default/Comments</u>
Detail Identifier	AN	1	Y	"C"
Transaction Code	AN	6	N	
CUSIP Number	AN	12	Y	
Effective Date of Rate	N	8	Y	YYYYMMDD Format
Interest Rate	N	15	Y	\$9999999.999999 Format
Filler-To-End	AN	508		

Market Price Records:

"B" Header Record

The "B" Header record identifies each transaction set uniquely with the help of the "Record Type" segment. The transaction code and the transaction code description fields in the "B" header record helps identify the type of transaction being processed. The "B" header also contains the HFA Name and Tax Id.

Length - 550 Characters

<u>Field Name</u>	<u>Type</u>	<u>Length</u>	<u>Required</u>	<u>Default/Comments</u>
Transaction Identifier	AN	1	Y	"B"
Record Type	AN	11	Y	"MARKETPRICE"
Transaction Code	AN	16	N	
Transaction Code Desc.	AN	25	N	
Receiver (HFA) Name	AN	35	N	
Receiver (HFA) Tax Id	AN	9	N	
Filler-To-End	AN	453		

"C" Detail Record

The "C" Detail record identifies each individual CUSIP number, the Effective Date of the Market Price and the new Market Price.

Length - 550 Characters

<u>Field Name</u>	<u>Type</u>	<u>Length</u>	<u>Required</u>	<u>Default/Comments</u>
Detail Identifier	AN	1	Y	"C"
Transaction Code	AN	6	N	
CUSIP Number	AN	12	Y	
Effective Date of Rate	N	8	Y	YYYYMMDD Format
Market Price	N	15	Y	S9999999.999999 Format
Filler-To-End	AN	508		

Statement Records:

"B" Header Record

The "B" Header record identifies each transaction set uniquely with the help of the "Record Type" segment. The transaction code and the transaction code description fields in the "B" header record helps identify the type of transaction being processed. The "B" header also contains the HFA Name and Tax Id.

Length - 550 Characters

<u>Field Name</u>	<u>Type Length</u>		<u>Required Default/Comments</u>	
Transaction Identifier	AN	1	Y	"B"
Record Type	AN	11	Y	"STATEMENT"
Transaction Code	AN	16	N	
Transaction Code Desc.	AN	25	N	
Receiver (HFA) Name	AN	35	N	
Receiver (HFA) Tax Id	AN	9	N	
Filler-To-End	AN	453		

"C" Detail Record

The "C" Detail record identifies each individual investment position by account and CUSIP number, the trustee security type, interest rate, acquisition date and par value of the investment position.

Length - 550 Characters

<u>Field Name</u>	<u>Type Length</u>		<u>Required Default/Comments</u>	
Detail Identifier	AN	1	Y	"C"
Transaction Code	AN	6	N	
Account Number	AN	16	Y	
Transaction ID	AN	14	N	
CUSIP Number	AN	12	Y	Spaces if Cash
Security Id Code	AN	8	Y	Spaces if Cash
Interest Rate	N	15	N	S9999999.999999 Format
Acquisition Date	N	8	N	YYYYMMDD Format
Par Value	N	15	Y	S99999999999.99 Format
Investment Description	AN	256	N	
Filler-To-End	AN	199		

Definitions of symbols used

AN = Alphanumeric

N = Numeric
ZF = Zero Filled
BL = Space Filled
YYYY = Four digit year
MM = Two digit month
DD = Two digit day

Format for amount fields:

The amount fields are required in formats such as S9999999.999999. This format is described as follows:

1. Position 1 of the field is the sign. The value must be spaces or "+" if the number is positive or "-" if the number is negative.
2. The nines following the sign are the part of the amount that is whole number. All précising zeros must be included.
3. The period indicates the decimal point.
4. The nines after the decimal point indicate the decimal part of the amount. All positions must be filled.