



Request for Proposals for
Online Bank Account Verification Services

December 6, 2024

1.0 Introduction

The Illinois Department of the Lottery (“Department” or “Illinois Lottery”) www.illinoislottery.com awarded the Private Management Agreement (“PMA”) to Allwyn Illinois LLC (“Allwyn”), formerly Camelot Illinois LLC, on September 22, 2017 following a bid submission. Following the Notice of Award, the PMA was executed on October 13, 2017.

Allwyn operates a modern lottery to benefit the people of Illinois and generate essential funding for education across the State. The focus of Allwyn’s activity includes setting and executing the business strategy, leading decision-making with data and insights, optimizing retail and digital performance, delivering a product and technology roadmap, and driving marketing and PR activity.

The Illinois Lottery exists to offer fun lottery games that give players a chance to play, win, and dream while generating essential funding for the Common School Fund to support K-12 public schools and several good causes across the State of Illinois.

1.1 Objective

As part of Allwyn’s goal to provide a modern and exciting on-line player experience, this Request for Proposals for On-line Bank Account Verification Services (“RFP”) seeks a vendor who will maximize the player experience by providing timely bank account verification. Our goals with this project are as follows:

- A. Offer a modern, state-of-the-art experience for Illinois Lottery on-line players; and
- B. Adhere to any applicable laws, rules, and regulations.

Note that Allwyn is not seeking a vendor to conduct the ACH transaction itself or the transfer of funds in any way.

2.0 Instructions

This RFP invites interested organizations (“Vendors”) to submit a response (“Proposal”) to Allwyn for the supply of bank account verification services with the future possibility of supplying authentication services.

The requirements for the Proposal are set forth in Section 7 of this RFP.

2.1 Timetable

Proposals should be submitted by January 10, 2025 at 5:00 pm Central Time (“CT”) to the attention of: procurement-services@allwyn-northamerica.com.

The RFP milestones are as follows:

Issue RFP	December 6, 2024
Last date to submit questions	December 16, 2024 by 5:00 pm CT
Answers to Vendor questions posted	December 19, 2024
Vendor provides notice of intent to submit a Proposal	December 23, 2024 by 5:00 pm CT
Proposals due	January 10, 2025 by 5:00 pm CT
Estimated Date of Award	February 7, 2025 (subject to contract negotiations)

Allwyn reserves the right to make any necessary amendments to the above timetable. Any such changes will be posted on the [Illinois Lottery website](#). Please periodically check the Illinois Lottery website under the Major Procurement Opportunities tab. Vendors will be notified in writing of any changes to these dates. Proposals submitted late will not be considered.

2.2 Contacts

Please submit any questions via email to procurement-services@allwyn-northamerica.com and include “RFP: Online Bank Verification” in the Subject line. Questions regarding this RFP must be emailed before 5:00 pm CT on December 19, 2024. A consolidated response to any questions will be posted on the Illinois Lottery website under the Major Procurement Opportunities tab and be made available to all Vendors without identifying the Vendor that asked the question. Allwyn reserves the right to decline to answer specific questions.

2.3 Vendor Intends to Submit a Proposal

Vendors are required to notify Allwyn that they intend to submit a Proposal via email to procurement-services@allwyn-northamerica.com by 5:00 pm CT on December 23, 2024.

2.4 Response Format

Please provide the following information on the cover page of Vendor’s Proposal and ensure that Vendor’s name appears on each subsequent page of the Proposal:

- A. Vendor’s Name;

- B. Vendor's Address;
- C. Contact Name;
- D. Contact Job Title;
- E. E-mail Address; and
- F. Telephone Number.

Ensure that Vendor's Proposal follows Allwyn's format (e.g., numbering answers in the format of this document). Failure to do so may result in the Proposal being misinterpreted or disqualified. Please answer all questions fully. Proposals should be delivered in electronic format via email to procurement-services@allwyn-northamerica.com.

The Proposal should explain how the Vendor could support Allwyn in the achievement of its objectives.

Where possible, the Proposal should also include the following:

- A. Innovative ideas on meeting Allwyn's requirements;
- B. Why Allwyn should choose the Vendor; and
- C. How the Vendor's service offering differs from the competition.

3.0 Conditions of the RFP

3.1 General Considerations

The issuance of this RFP does not constitute a legal offer capable of acceptance.

Allwyn reserves the right to reject any or all of the Proposals submitted or to withdraw this RFP at any time. Allwyn also reserves the right to accept a Proposal from Vendors in part only.

Allwyn will not be liable for any costs incurred by any Vendor in connection with the preparation of a response to this RFP or for any costs incurred for attendance at meetings, presentations, clarifications, or demonstrations.

The numbering of this RFP is an important aid in the evaluation process. Please utilize it within the Proposal, as this may affect Allwyn's evaluation of it.

Vendors may not take advantage of any apparent error or omission in this RFP. In the event that any errors or omissions are discovered, a Vendor shall notify Allwyn immediately.

Please provide complete and accurate information against the specifications contained within this RFP. If the Vendor is unable to meet any requirements, then this should be clearly noted in the appropriate response section(s). Any assumptions within the Proposal must be clearly stated.

Any commitment made in a Proposal shall be binding on the applicable Vendor. A commitment includes any guarantee or representation made in the Proposal, accompanying documentation, or subsequent negotiation.

3.2 Confidentiality

Subject to Appendix A - Private Manager Agreement Incorporated Terms ("Incorporated Terms"), of this RFP, any information disclosed in a Proposal, or in connection with this RFP becomes the property of Allwyn, subject to the Vendor's redaction of confidential, proprietary, or other sensitive material in accordance with the Incorporated Terms and State Policies and Rules (defined in the Incorporated Terms). Such information will be available to the public in accordance with State Policies and Rules. The failure to designate any materials as "proprietary and confidential" at the time of delivery of such information to Allwyn does not prohibit the Vendor from subsequently designating any information as proprietary and confidential. However, this designation does not necessarily exempt such information from disclosure under the Illinois Freedom of Information Act, 5 ILCS 140/1 *et seq.*

3.3 Employment

From the time this RFP is issued until either (i) six (6) months after the award of a contract pursuant to this RFP or (ii) the rejection of all Proposals received by Allwyn, Vendors are prohibited from officially or unofficially making any employment offer or proposing any business arrangement with Allwyn employees.

3.4 Compliance

Failure to comply with any specific instructions detailed in this RFP may, at Allwyn's discretion, exclude the Vendor from further consideration in the process.

3.5 Selection of Supplier

Any Proposal that materially fails to meet the requirements set forth in this RFP will be disqualified.

The table below defines the evaluation criteria and the relative importance of each criterion that will be used to evaluate the Proposals and select the winning Vendor (“Supplier”). The requirements are identified in Sections 6 and 7 of this RFP.

Evaluation Criteria	Relates to requirements	Maximum Points Awarded
Company Information	C-1 – C-8	5
Requirements	R-1 – R-5	10
Bank Account Services	R-6 – R-14	30
Performance, availability and reliability of the service	R-15 – R-19	20
Integration	R-20 – R-21	15
Support Services	R-22	20
Price	P-1 – P-5	30
BEP status	Section 9	10
Total		140

Allwyn reserves the right to adjust selection criteria until December 20, 2024. Any such changes will be posted on the Illinois Lottery website no later than December 23, 2024 to permit any necessary refinement of Proposals prior to submission. Allwyn will notify Vendors of all changes via notice posted on the [Illinois Lottery website](#).

Allwyn’s decision on the Supplier will be determined by the highest overall score(s) achieved based on the above criteria. Allwyn’s decision will be final.

3.6 Terms and Conditions

Vendors should note that any contract award will also be subject to Allwyn’s terms and conditions.

Allwyn operates within a regulated environment, and it is a requirement of the PMA that Suppliers be vetted or approved by the State regulator in advance. Accordingly, the Supplier must complete State disclosure and certification documents, located at <https://ipg.illinois.gov/>. Only the Supplier must register. For further information about this requirement, please contact, Procurement at procurement-services@allwyn-northamerica.com.

The PMA requires Allwyn to pass through various non-negotiable provisions, specifically the Incorporated Terms, to all Suppliers. Allwyn will achieve this by including a separate exhibit with the Incorporated Terms in the Supplier's contract. The Incorporated Terms will take priority over any conflicting term in the rest of the contract. Refer to Appendix A of this RFP for the Incorporated Terms.

From the time this RFP is issued until the end of the contract term, the Supplier represents and warrants that it shall neither be (i) debarred or prohibited from doing business with the State of Illinois for any reason; nor (ii) likely to have a material and/or adverse effect on the interests of the Illinois Lottery.

Allwyn is looking to establish a contract with the Supplier with a term that will expire on October 12, 2027, subject to the Supplier's performance and Allwyn's evolving requirements and strategy.

3.7 Validity of Proposal

Proposals shall be binding offers, binding for a period of ninety (90) days from the date the Proposal is submitted.

4.0 Estimated Timing

4.1 Logistics and Installation

Allwyn intends to secure a Supplier that can begin working on this project starting in March 2025.

The following is a high-level project timeline (dates are subject to change):

- A. Award RFP: February 7, 2025;
- B. Enter into contract: February 21, 2025; and
- C. Integrate solution into Allwyn's on-line systems: June 13, 2025.

5.0 Response Approach and Format

To the extent applicable, Vendors are requested to provide the following:

- A. A completed version of the Company Information section with brief responses;

- B. A completed version of the Requirements section with full responses against each requirement; and
- C. A completed pricing schedule estimate with any variation included at the end.

If the Vendor must exclude some requirements from its Proposal, this should be accompanied by a clear statement of which items are excluded and why.

Where necessary, Vendors may supplement responses with additional material but should ensure that the material focuses on the information requested and references the section to which it applies. Allwyn is unable to review unsolicited materials to find relevant information.

If the Vendor wishes to propose additional services, not mentioned in the requirements, please provide a clear statement of what additional items are included and why.

6.0 Company Information

Please provide the following information about the Vendor:

#	Background & Experience	Response
C-1	Vendor's name.	Answer in Full
C-2	Vendor's background, including details of ownership.	Answer in Full
C-3	Current number of full-time employees.	Answer in Full
C-4	Annual turnover rate of employees for each of the last three (3) years.	Answer in Full
C-5	Current number of part-time employees.	Answer in Full
C-6	Summary of Vendor's experience, relevant to the requirements in the form of a general capabilities overview.	Answer in Full
C-7	Strengths and points of difference from Vendor's competitors.	Answer in Full

C-8	Description of the resources that will be allocated to support Allwyn and Vendor's overall organizational structure.	Answer in Full
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7.0 Requirements

Please provide responses to the general requirements set forth in this Section. For the "Acknowledge Only" requirements (i.e., R-1 to R-5), Vendors shall acknowledge each requirement by either responding "Accept" or "Reject" for the requirement. If a Vendor rejects a requirement, then any mitigating circumstances or alternative approaches may be offered, however they may not be accepted as compliant. For the remainder of the requirements, please provide a full response.

#	Requirements	Response
R-1	Vendor is located within the United States of America.	Acknowledge Only
R-2	Vendor must be in business for at least three (3) years.	Acknowledge Only
R-3	Vendor must understand and accept without changes the Private Manager Agreement Incorporated Terms located in Appendix A.	Acknowledge Only
R-4	Vendor must be register (or already be registered) with the Illinois Procurement Gateway and maintain such registration throughout the term of the contract.	Acknowledge only
R-5	Vendor must be able to provide adequate insurance to complete project.	Acknowledge only
#	Bank Account Services	Response
R-6	The bank account verification service can, at minimum, verify that the bank account exists, and whether the account is open or closed.	Acknowledge only
R-7	Explain the bank account verification method and provide a detailed explanation of how the service works.	Answer in Full
R-8	Please describe your bank account authentication services, if available, that can confirm a person owns the bank account and is authorized to transact.	Answer in Full

	Describe the service in detail and include user experience, integration methods, what data/information can be authenticated and any other relevant information.	
R-9	Describe the user experience, including the information required from the user in order to complete verification.	Answer in Full
R-10	Indicate the % coverage across financial institutions.	Answer in Full
R-11	Describe the testing environment for developers and whether a sandbox is available.	Answer in Full
R-12	Data protection rules & regs. Provide the location (i.e., city and state) of the data centers.	Answer in Full
R-13	Describe any other technical features and/or constraints that are relevant to highlight.	Answer in Full
R14	Describe any unique features or services Vendor can provide.	Answer in Full
#	Performance, Response Time and Reliability	Response
R-15	Provide the average response time, and best and worst case response times. (All response times should be less than one second.)	Answer in Full
R-16	Provide performance metrics that indicate transaction speeds and volume capabilities (e.g. transactions per second, volumes permitted by month).	Answer in Full
R-17	Describe the mechanisms in place to ensure availability of service at all times.	Answer in Full
R-18	Describe the security and fraud prevention measures that are in place.	Answer in Full
R-19	Describe the methods for verifying the source of data and the level of confidence in its accuracy.	Answer in Full
#	Integration	Response

R-20	Provide an explanation of the integration method(s), including supporting documentation and API documentation.	Answer in Full
R-21	Provide the timeline for complete integration	Answer in Full
#	Support Services	Response
R-22	Describe the ongoing support services, release and change management approach, including how many releases are typically performed each year and how the impact of changes are minimized for current customers.	Answer in Full

8.0 Price

8.1 Pricing Assumptions

Please base your pricing on the volume assumptions below. Please provide as much detail as possible on the pricing, including any explicit assumptions related to these metrics, the requirements and any factors outside of this RFP. All prices should be quoted in USD.

It is anticipated that requirements may change to meet service needs over time, so any limits, constraints and areas where flexibility is included in the pricing schedule should be highlighted.

Volume Estimations

#	Metric	Estimate
P-1	# Bank accounts verified per month, estimated	Initial indicative volume of 15,500 verifications per month with expected doubling during high jackpot rolls.

8.2 Pricing Schedule

#	Area, including but not limited to these tasks.	Assumptions / basis of costings (Please indicate whether one-off or recurring for each price).	Price (USD)
P-2	Set-up price		
P-3	Price to verify an account. Include volume pricing thresholds.		
P-4	Price to authenticate a user. Include volume pricing thresholds.		
P-5	Additional Fees & Charges (Please specify)		

9.0 Business Enterprise Program (“BEP”)

Allwyn encourages BEP Vendors (i.e., minority-owned, women-owned, and persons with disabilities-owned businesses) to submit Proposals for participation in this procurement.

Please visit the Illinois Department of Central Management Services website at <https://cei.illinois.gov/> to learn more about this program and register as a BEP vendor, if Vendor has not done so already.

10.0 Table of Appendices

1. Appendix A - Private Manager Incorporated Terms