

RFP – Banking Services

Addendum No. 2

Project Name:	Banking Services	Project No.:	RFP# 18-19-07
Prepared By:	Denisha Harris	Date:	August 13, 2018

In accordance with the published timeline for the Banking Services RFP, please find below responses to vendor inquiries concerning the RFP.

Also please note, the City is no longer requesting a response concerning Merchant Services. Please delete section VII, 3(g).

General Questions, Clarifications & Requirements:

Southern Bank

1. I see that there is no cost proposal or copy of existing bank statement that would allow us to determine the monthly fees on ALL services that you utilize, based upon volume and service, so that we can figure compensating balances needed to offset service fees. Also, we will need to know the average deposit balances of each account for earnings credit calculations.
Please see attached Client Analysis statement.
2. Question 16, insurance requirements. Is this information required?
Certificates required before contract can be awarded.
3. Remote Deposit. How many scanners do you have and if you own the scanners what type are you using so that we can determine if we can reprogram them. How are you using the scanners with Tyler Cashiering?
The City owns the hardware. We have 6 scanners with plans to acquire a 7th.
4. Merchant Services- Could we obtain 3 months statements in order to give you a comparison?
The City is removing the Merchant Services requirement (Section VII 3.g) from the RFP.
5. Can you explain exactly how Comdata is servicing the City? What kind of files are they sending the city and in what format?
They are our e-payable partner. They require the ability to connect to our banking partner in order to draw funds required for payments.
6. Greenville Aquatics and Fitness Center- I didn't see where that was one of the accounts that was listed as a City account. Does the City handle this account as well?
The Greenville Aquatics and Fitness Center is included in our General Account.
7. Fireproof cabinet- Would several safe deposit boxes work for this?
Provided they can store our magnetic tape it would work.

8. Under new accounts and services, question 4 references paying by credit or debit cards. How would this differ from the merchant services you are currently utilizing?
This does not differ from the merchant services we are currently utilizing.
9. On the RFP under Evaluation, (8) it mentions courier services, however this is not mentioned earlier in the RFP. Are you currently using courier services, if so, please provide information on usage and procedure.
We are currently not using courier services. Part of our evaluation will be whether our banking partner can meet future needs as the City's needs change.
10. (25) Night depository – are you using disposable bags or lock bags. If lock bags, how many bags does The City Of Greenville have?
Currently, we are not using night depository. Part of our evaluation will be whether our banking partner can meet future needs as the City's needs change.
11. (33) Procurement cards. I did not see information in the RFP concerning the procurement cards, only visa/MC questions. Does the City utilize procurement cards?
The City uses procurement cards.

First Bank

1. Please provide 2 recent statements (high and low activity months within last 12 months) of all 7 anticipated accounts OR:
 - a. Provide average account balances for all 7 anticipated accounts
 - b. Provide cash deposited and cash/change orders for all 7 anticipated accounts
 - c. Provide the EFT average volume levels (# of transactions) for vendor payments in General account
 - d. Provide the average amount for both wires and ACH transactions in the Investment account (# of transactions)
 - e. Provide the type of daily transactions and volume levels of each in the Flexible Spending account
 - f. Provide the volume of EFT vendor payments on the Sheppard Memorial Library
 - g. Please share if there is a difference between checks issued and in-house checks
 - h. Please provide which of the 7 anticipated accounts would be zero balance accounts
Please see the attached bank statements for May and June 2018. Additionally, the Payroll account is the only zero balance account.
2. Please provide the detail for credit cards used by the City:
 - a. Number of Credit Cards

Approximately 150 cards are issued at any one time.

- b. Total Master Limit needed for all cards

\$500,000

3. Referencing Section VII #3 - F Item 7: please advise if the City has a current line of credit available to them. If so, what is the typical usage throughout a 12-month cycle?

The city does not currently utilize a line of credit.

4. Please describe the City's current safekeeping arrangement.

The city has a Safekeeping account with Wells Fargo Securities. It has approximately \$26 million in assets.

5. Please define if Comdata uploads 1 file with EFT, virtual cards and printed checks; or if these are separate file uploads based on the transaction type.

There will be one file uploaded.

6. Please provide more detail on the types of payments Greenville is interested in moving to Lockbox servicing. What does the monthly volume look like; checks received, coupons, additional remittance information?

Currently the City has not explored using lockbox services. The City is interested in options in the future as the City's banking needs change.

7. Please define the Courier Services currently provided to the City (referencing XIII, Item 8. If there is not a current arrangement; what is the opportunity Greenville sees with Courier Services?

No current courier service. The City is interested in the option for future service should the need arise.

8. How many night depository bags will the City need?

Currently not using night depository. Part of our evaluation will be whether our banking partner can meet future needs as the City's needs change

9. Referencing XIII, Item 28: please provide the Munis' file format needed for monthly account recon?

It will be a .BAI file format.

10. Please provide the accounting software file format for P-Card transaction history/reconciliation.

The city requires P-Card transactions to be able to be imported into our financial system Tyler Munis.

Merchant Services Questions:

In reference to questions 11-36, The City is removing merchant services (Section VII 3.g) from the RFP.

11. Please provide 2 recent statements (high and low activity months within last 12 months) for merchant processing OR:
 - a. Provide annual total processed amount
 - b. Provide annual number of transactions processed
 - c. Provide types of cards processed
12. Can you describe the technology you use on the following applications? Please include software/hardware specifications:
 - a. Retail POS system
 - b. Online payment system
 - c. Mobile payments
 - d. Telemarketing payments
13. Does the City of Greenville accept other types of cards on their devices, such as private label or loyalty? Are these card ISO-compliant BINs?
14. How many point-of-sale (POS) devices do you currently use?
15. What type of customer support does the City of Greenville receive? Can you describe the existing structure? Is there anything you would change about the level of service you are currently receiving? What do you like about the service you are receiving today?
16. Is the City of Greenville PCI compliant? Does the City of Greenville use an outside PCI vendor for assessments? If so, what is the name of that company?
17. Do the City of Greenville locations connect directly to and send transactions to its current processor or do the locations connect to and route transactions through the City of Greenville's corporate and maintain high speed dedicated connections? If it's a dedicated connection, what is the size of the MPLS or iFrame circuits?
18. What authorization method is used today for the City of Greenville's retail and eCommerce?
19. What Internet gateway is the City of Greenville using today for eCommerce transactions?
20. Does the City of Greenville own its POS equipment or rent from its existing processor?
21. What are your current Merchant Category Code(s) for this RFP?
22. Does the City of Greenville accept alternate payment methods on Retail and eCommerce? (e.g. PayPal, Bill Me Later, etc.) If so, please provide details.
23. Identify third-party vendors within your payment environment, if applicable.
24. Does the City of Greenville currently offer check guarantee? What is the process to convert those checks? Is check processing in scope for this RFP? Does the City of Greenville have a direct relationship with the check processor outside of the existing payment processing relationship?

25. Does the City of Greenville currently use tokenization/ encryption? If so, what company is providing these service and which encryption methods and products are being used?
26. What type of reporting tools are being received today? Are there any special reporting needs? What do you like about your current reporting tool option? What do you dislike about it?
27. Does the City of Greenville receive Interchange Management services today? If so, please describe the current service?
28. Please identify annual transaction and sales volume by card type and channel (i.e. Retail, eCommerce, MOTO).
29. How many chargebacks are processed annually? Please differentiate between retail and eCommerce.
30. What is your preferred method for transferring files (Excel format, text files, etc.)?
31. What order management system is in place for your card-not-present business?
32. Please describe any fraud screen techniques and/or detection tools that are currently being used. What types of fraud do you most commonly experience?
33. Do you own your own debit key?
34. Do you own the PIN debit encryption key, or will you rely on the processor for the key?
35. Is the City of Greenville using PIN-less debit today? Is this a future need?
36. What other payments options are in scope for this RFP or in the future (e.g. electronic checks, digital wallets)

J.P. Morgan

1. Is the City open to a bank only submitting a proposal for Credit Cards (purchasing cards)? Please provide the name of the City's current Credit Card provider, total dollar amount spent via credit cards over the last 12 months, and current rebate % the City is receiving.

The City will not accept a proposal solely for Purchase Cards.

2. Is the City open to a bank only submitting a proposal for Merchant Services? Please provide information regarding the methods merchant payments are currently collected by the City (online, over the counter, etc), total dollar amount collected over the last 12 months, number of transactions over the last 12 months, and any third party software providers that the City uses to collect the credit card payments.

The City is not open to a proposal solely for Merchant Services.

3. If a bank is able to submit a proposal only for credit card and merchant services, may the requirements for a full service branch located within the City and for the bank to be a NC qualified public depository be waived?

N/A

4. Does the City have an existing e-Payables card program in place? If not, has the City ever explored the solution and what was the outcome? Please provide a file containing the last 12 months of vendor activity for the City including the name of the vendor, address and TIN if available, total dollar amount spent with the vendor, and number of transactions. This information will help the offerors determine some additional services that may be of value to the City.

We are currently using Comdata for e-payables.

CresCom Bank

1. What is the Average Collected Balance for the Operating account?

We have an average collected balance of approximately \$4.5 million

2. Analysis Statements for the following accounts-

- General Account- operating account
- Payroll Account
- Return Check Account
- Investment Account
- Flexible Spending Account
- Sheppard Memorial Library Account

Merchant Statements for all Merchant ID's, and Terminals

Expected Volume for Lockbox Services

- Daily Volume
- Monthly Volume

Please see attached Client Analysis statement and bank statements for requested information. For lockbox services, we only utilize the service once a month, with a volume of roughly 300.

Attachments