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City of Delaware

U.S. Bank
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#	Page in RFP	Question # in RFP	Question
1	8	F	<p>How are coin and currency deposits delivered to the branch – employee, courier or armored carrier?</p> <p>Response: Employee deliver coin and currency to branch offices.</p>
2	8	F	<p>RFP states remote scanning equipment provided by F&E Payment Pros. Is F&E acting as a 3rd party provider to process the check deposits and they credit your bank account?</p> <p>Response: F&E provides the software and equipment to process checks in-house remotely. The check file with images is then uploaded to the bank via a service called MOVEit.</p>
3	8	F	<p>If F&E Payment Pros. are not processing the check deposits, what is make/model of scanning device(s)?</p> <p>Response: Canon Imageformula CR-190i</p>
4	8	F	<p>Does F&E Payment Pros manage online bill payment options for the City? If not, who is the provider for your online payment options?</p> <p>Response: Online bill pay is managed through Official Payments</p>
5	8	H	<p>Do you currently post incoming check payments into your accounting system using a file generated through the scanning device?</p> <p>Response: Yes, utility payments made via check are posted directly to the utility system through a batch upload as we scan with coupons and checks. Checks for income tax are manually posted.</p>



6	9	H	<p>What is the estimated annual spend on a Purchasing Card or Corporate Card program?</p> <p>Response: 2019 Spending \$75,101.10</p>
7	9	H	<p>Approximately how many cardholders would require a card for either a P-Card and/or Corporate Card program?</p> <p>Response: 30 cards</p>
8	9	H	<p>Who is your current Merchant Processing Provider?</p> <p>Response: Official Payments</p>
9	9	H	<p>Can we receive 3 months of your current merchant statements?</p> <p>Response: Attached is an excel file with e-check and credit card data from 2019 for review. Official payments does not send merchant statements.</p>
10	9	H	<p>How many Merchant IDs do you use?</p> <p>Response: 6 Merchant IDs</p>
11	9	H	<p>What is the current annual Merchant volume?</p> <p>Response: 20,643 total credit card transactions</p>
12	9	H	<p>What is the current number of Merchant transactions per month, per year?</p> <p>Response: 2019 Annual: 20,643 credit card trans 2019 Mth Avg: 1,720 credit card trans</p>
13	9	H	<p>How do you process Merchant transaction currently? Are the transactions done face to face, internet, lockbox, etc.?</p> <p>Response: Face to face and via internet</p>
14	9	H	<p>What Merchant equipment do you currently use? Terminals, virtual terminals, tablet/smart phones-mobile, web payments, etc?</p> <p>Response: Terminals and web payments.</p>
15	9	H	<p>What Merchant Gateways or third party VARs do you use?</p> <p>Response: Official Payments</p>



16	9	H	<p>Do you charge Merchant Service/Convenience Fees? If no, are you interested in service/convenience fee pricing?</p> <p>Response: A convenience fee is currently charged for credit card payments. We are working to cancel this fee structure and have the City absorb these fees.</p>
17	9	H	<p>How do you receive you Merchant reporting today?</p> <p>Response: Via</p>
18	9	H	<p>Are you utilizing encryption and tokenization for Merchant transactions?</p> <p>Response: Tokens are only utilized for online treasury management services through FCB.</p>

1. Cash Deposits – you mentioned looking at different options for the cash deposit, Virtual Vault with armored car pick up. Does the City of concerns with City employees dropping deposits?
 - a. Response: There are no concerns with employees dropping off deposits.
2. Merchant Services - With the new software provider requiring merchant services through them, where would the City be utilizing merchant processing? The POS terminal option that you mentioned for the Golf Course, Airport, etc., is this where you would be looking to expand the merchant processing too?
 - a. Response: Yes, we would be interesting in expanding our merchant processing at our enterprise operations at the Airport, Golf Course and Municipal Pool.

City of Delaware – RFP for Banking Services

Questions from PNC Bank

5/21/20

Can additional questions be submitted via email between now and May 29?

Response: Yes

The City states that the average balance held in 2019 was \$82.1 million – does this include funds at STAR Ohio? What is the average balance in the bank accounts?

Response: Yes, this includes STAR Ohio. Avg month end bank balance in 2019 was \$6,650,000.

Are ACH transactions uploaded online or sent via direct transmission?

Response: ACH files are uploaded online to the bank.

The City is sending in 84 ACH files per month, why so many? This works out to about 4 per day.

Response: These files relate to check processing for Income Tax, Utilities and miscellaneous finance checks per day as submitted to the bank as well as NACHA files for debiting income tax and utility customers for payment collection.

Is the ACH filter an ACH debit block or a true filter allowing some ACH payments to pay and the City can return others for fraud?

Response: The City needs to implement an ACH blocker whereby only specific entities are authorized to ACH debit our accounts.

Does the City have any incoming wires? If yes, how many?

Response: Yes, 6 per year relating to debt refunding or new issuance.

Does the City have wire repeat codes set up online? If yes, how many?

Response: Yes, 1 repeat code is setup for debt service trust payments to HNB.

Are check images required to be included with the bank statement? Or is online access (for 7 years) sufficient?

Response: Online access is sufficient.

The City is making 156 deposits per month, why so many? This works out to about 7 per day. Is this volume branch deposits? Or does this include the electronic deposit of the utility checks also?

Response: Prior to 2020, all checks other than utilities were deposited at the bank. Effective March 2020, all checks are processed in house. Presently the average number of individual cash deposits per week is 8.

Are all deposits made via night drop?

Response: No, deposits are made during normal banking hours at a branch office.

Are any checks deposits at the branch (non-utility payments)? If yes, can you estimate the volume?

Response: Checks are no longer deposited at a branch.

How are coins from parking meters handled? Would these coins be deposited at your bank? Are these volumes included in the volumes provided in the RFP?

Response: Meter coins are delivered in a collection bag at a branch office on a weekly basis. The average monthly coin deposit is \$3,127.40.

Are checked deposited daily? I believe this is through the Image Cashletter process – please correct me if I am wrong.

Response: Checks are deposited daily through the image cash letter process.

Do you use check stale dating services today?

Response: Yes we use stale dating services.

Do you initiate via EDI today? Do you receive payments via EDI today? If yes, could you provide estimated volumes?

Response: EDI data is only received from Official Payments for utility bill payments made via credit card or e-check. Attached is a file on credit card and e-check payments from Official Payments during 2019.

Are any accounts controlled disbursement?

Response: The accounts are not setup for controlled disbursement.

Is there a current purchasing card program in place? If yes, can you provide the monthly (or annual) spend level?

Response: Yes, average monthly spending level is \$6,258.43.

Could we perform a vendor analysis to identify and substantiate the spend levels for a payables card program?

Response: Yes a vendor analysis report will be distributed on 5/29/20.

Do you have a cashier window (or accept walk in payments) for residents to make payments? If yes, are cash, check and card all accepted?

Response: Yes we operate a customer service counter and all payment types are accepted.

Would you like information specific to merchant services processing?

Response: Yes we would be interested in information relating to merchant services processing.

Do all accounts have a zero balance relationship with the operating account? Or a concentration account?

Response: Yes all accounts have a zero balance relationship with the operating account.

Are the accounts you have today: operating, payroll, potential self-insurance and credit/debit card 3rd party? Are there other accounts? If yes, what are they?

Response: All of these accounts currently reside with First Commonwealth Bank. The only other bank accounts that we maintain are with HNB which maintains our debt service accounts.

Ohio's pooled collateral system allows PNC to collateralize at 50%, is this acceptable?

Response: The preferred collateralization rate for the City is 102%.

Can you share your investment policy?

Response: A copy of the City's investment policy will be distributed on May 29th.

City of Delaware

RFP Questions

1. How is the City of Delaware reconciling accounts currently – manually, BAI reports, etc?
 - a. Response: Manual Reconciliation
2. Can you provide additional information on how the City of Delaware is currently using Official Payments.
 - a. Official Payments is used by customers to pay utility bills or income tax payments online or through terminals at City Hall.
3. Banking Needs – the City has a need for a Central Operating account, a payroll account, a potential self-insured account and a credit/debit card 3rd party deposit account. Should the proposal include accounts for Municipal Court and the Community Authority accounts?
 - a. Response: The Court and Community Authority have separate administrative oversight on their banking service agreements that these organizations are not included with this RFP.
4. Tyler Technology's Munis System – can you provide a little more detail to how the City of Delaware will be utilizing this system. Reconciliation, Tax, Municipal Court?
 - a. Response: MUNIS is an ERP system that will be used to administer the following functions
 - i. Accounting
 - ii. Budgeting
 - iii. Purchasing
 - iv. Accounts Payable
 - v. Payroll
 - vi. Accounts Receivable
 - vii. Fixed Assets
 - viii. Human Capital Management
 - ix. Utility Billing

Request for Clarifications and Questions

City of Delaware, Ohio

Request for Proposal for Banking Services

Question	RFP Section Number	RFP Page Number	Request for Clarification
1.	H	Merchant Services:	<p>Are 3 months processing statements available for each current merchant account?</p> <p>Response: Merchant statements are not available from Official Payments. Attached is itemized credit card data from 2019 for review.</p>
2.	H	9	<p>Would the City please provide annual credit card volume and transaction count for 2019?</p> <p>Response: Itemized credit card and e-check data is included with this response.</p>
3.	H	9	<p>How many merchant numbers will the City require?</p> <p>Response: 6 merchant accounts</p>
4.	H	9	<p>Does the City have a dedicated contact with Munis to assist with credit card implementation?</p> <p>Response: Yes</p>
5.	A & E	6 & 7	<p>Account Analysis Statements – could you provide us a copy and will the AFP codes be reflected?</p> <ul style="list-style-type: none">• Confirm total check deposits are in the 8500 – 9000 per month range<ul style="list-style-type: none">○ Response Correct• How much coin is included in the deposits?<ul style="list-style-type: none">○ Avg Mthly: \$3,127.40• Please explain question- What is the proposing bank’s resolution process<ul style="list-style-type: none">○ Response: This question pertains to the resolution process through the FDIC. Additional information on this topic can be reviewed through the following website: https://www.fdic.gov/bank/historical/reshandbook/resolutions-handbook.pdf
6.	B	4	<p>Operation Balances- Daily balances in checking accounts, does the 23.6 Million included the 15 Million from Star Ohio?</p> <p>Response: The 23.6 million currently held at FCB includes \$15 million recently transferred from STAR Ohio.</p>

Request for Clarifications and Questions

City of Delaware, Ohio

Request for Proposal for Banking Services

Question	RFP Section Number	RPF Page Number	Request for Clarification
7.	B	4	<p>Please clarify active and inactive balances and what type of accounts are the inactive balances kept?</p> <p>Response: Based on the definition of active deposits per the ORC, all of the City's cash balance would be classified active deposit (\$92,773,756.87 as of 5/27/2020).</p>
8.			<p>You mentioned our policy on daylight overdraft, can you explain a time when this has happen?</p> <ul style="list-style-type: none">Response: We have not experienced an intra-day overdraft at least since 2000.
9.	A	2	<p>Does the City current use Zero Balance Accounts?</p> <p>Response: Yes</p>
10.	C	7	<p>Does the City currently upload their ACH files via online banking portal or via a Direct Sent (Host to Host) solution?</p> <p>Response: ACH files are uploaded directly to the bank.</p>
11.	F	8	<p>What, specifically are you using from F & E payment Pro's, is this just the name of the scanner/ How are you processing checks, are the checks being processed via ACH through a 3rd party? Are you using Image Cash Letter?</p> <p>Response: F&E provides software and equipment to process checks. We then upload an image cash letter that the software creates to the bank's website.</p>
12.	F	8	<p>Are you using Image Cash Letter?</p> <p>Response: Yes</p>
13.	H	Commercial Card :	<p>What is the yearly/monthly average spend on your current card program</p> <p>Response: 2019 Annual \$75,101.10 2019 Mthly Avg \$6,258.43</p>
14.	H	9	<p>Would your organization be available to attend a web based demo of the commercial card program's card management tools?</p> <p>Response: Yes</p>

Request for Clarifications and Questions

City of Delaware, Ohio

Request for Proposal for Banking Services

Question	RFP Section Number	RFP Page Number	Request for Clarification
15.	H	9	Will the City provide vendor match information Response: Yes
16.	H	9	Is there a requirement for a specific statement and/or repayment cycle for card program? Response: No
17.			
18.			