

BANKING SERVICES

for Pender County, North Carolina

RFP# 19-0322

Questions & Responses

EXTENDED DUE DATE TO Wed. April 17, 2019 at 5:00pm.

Q1: Would you provide a MS Word and/or PDF version of the RFP?

A1: Yes, a Word copy is attached and also available on the County Website.

Q2: Are the following items an absolute requirement for the County's consideration?

1. Page 5, #13, AUDIT REQUIREMENTS
2. Page 7, DEPOSIT BAGS
3. Page 8, CHECKS
4. Page 8, CHECK CASHING FACILITY
5. Page 9, TRANSFER BETWEEN ACCOUNTS

A2: The only "absolute" requirements are those listed as Mandatory Minimum Requirements on pages 11 and 12 of the RFP. The County requests how you propose to meet the Scope of Services specified. The proposer may elect to include the service at no charge, include the service for a fee or not offer the service.

Q3: Ref. Page 9, COMPENSATION: While reviewing the statements provided it appears as though the County was assessed a Service Charge of \$7,265.16. Was the service charge listed in the provided statement paid by the County? Or is the current financial institution waiving these fees? While the RFP states the County should not be charged, would the County be open to paying some service charges, in addition to earning interest?

A3: The intent of the county is to offer the highest quality of services at the lowest cost to the taxpayers. Each proposer should put together a proposal that they believe to be competitive in accomplishing this goal. The county will consider all proposals regardless of whether fees are charged or interest is earned or not, so long as the proposal meets the mandatory minimum requirements.

Q4: To help provide a more accurate analysis, could you provide actual bank statements to determine volume of transactions in the following accounts:

- a. General Account: 0006 0900 0305
- b. Pender County Housing Authority: 0006 0900 2200
- c. Country Court/General Account: 0006 5349 9004

A4: We have provided an Analysis statement. You may come view the bank statements in person. The number of transactions are per account are as follows:

General Acct #0305	Nov = 1,454	Dec = 1,403
Pender County Housing Auth #2200	Nov = 8	Dec = 10
Country Court/Gen Acct #9004	Nov = 17	Dec = 9

Q5: Typically, our government customers use some of their balances in their General Fund Account to compensate so they do not have fees and remaining funds earn interest using a Sweep account arrangement. Are you familiar with this type of approach?

A5: Yes. We are open to consider a Sweep account arrangement. Propose your most competitive option to offer the highest quality of services at the lowest cost to the taxpayers.

Q6: Lockbox - What is being delivered by courier?

A6: Communication of rejected payments are sent by courier. Communication of successful Lockbox payments are available to the county for download in daily electronic files from a secure site.

Q7: Are there any special sorts for Lockbox processing – (i.e. WLBX Deposit Groups Per Item)

A7: All payments processed through the Lockbox should be sorted by postmark date and divided into prior month and current month batches through December 31st. In January, there are three batches. The first batch is the prior month postmarks batch. The second batch sorted by postmark from January 1st through the deadline for delinquent payments—this year it was January 7th but is varies from year to year. The third batch would be payments postmarked after the deadline.

Q8: What information is being data captured for the Lockbox?

A9: We are in the process of transitioning from Keystone to Munis Tax software; thus required fields from the payment coupon will be coordinated with the software vendor for the transmission download. Images of the envelope and all correspondence included are required in a separate file.

Q10: Do you accept over/under payments if so what is the tolerance? 1.00? 5.00? Do you accept partial payments?

A10: We accept under payments and over payments. No tolerance specified.

Q11: What type of ACH reports are being faxed?

A11: Currently, Returned Items Reports notifying the County of invalid account information related to the payroll ACH.

Q12: ACH input Echannel – what are these files for? Are they a Direct Transmission? They are separate from the regular files.

A12: Echannels are not direct transmissions. Echannels are separate from the regular files. Echannels are smaller ACH batches that are not spoiled and uploaded to the banks web based portal: they are generated manually through the banks software.

Q13: Need to know the specifics of the Armored Car service.

1. How many locations are they going to? A13.1: Currently 2.
2. Picking up Checks as well as Cash? A13.2: Yes, mix of check, cash and coin.
3. Is pick up Daily? A13.3: Yes.
4. Do they bring change orders? A13.4: No.
5. How do they bundle the checks for Armored Car pickup? A13.5: If not remote deposit, then part of primary deposit within the deposit bag.

Q14: Regarding Tax Payments, can you explain why it is important to image the envelopes during the entire process?

Is it to capture the post mark dates? How do you handle payments received after the January 7th due date?

A14: Yes it is to capture accurate post mark dates. We still accept payments received or postmarked after January 7th; the County will apply penalties and/or interest to the account accordingly.

Q15: Re: Merchant Services: How are you processing within the office now?

- Ex: terminal, software, software with a terminal, table

A15: We have multiple ecommerce accounts where we use a gateway to link processing to the software package. The majority of our processing is done through terminals (including PIN pads).

Q16: How many of your merchant accounts require the cardholder to pay a fee when using a credit card or debit card?

A16: None of our merchant accounts currently require the card holder to pay a fee; however, the County has explored this option in the past and will consider all options that are statutorily compliant.

Q17: Does the County need or require a purchase card? If the County currently has a p-card will statements be provided?

A17: The County does have a purchase card program currently and the p-card program is not within the scope of this RPF.

Q18: Is there any type of software we will need to be compatible with on the merchant side?

A18: We currently use a gateway to link to our processor for payments accepted in Munis Citizen Self Service, Energov, Rec Desk and TLC (Library Software). The County can consider proposers who offer gateway services and are an approved vendor by the software companies.

Q19: What level of integration will need to occur with MUNIS/Tyler Technologies? Will you plan on using this company's services after switching to a new merchant/banking services provider?

A19: We currently are not integrated. We simply use a gateway to link to our processor for payments accepted in Munis Citizen Self Service, Energov, Rec Desk and TLC (Library Software). The County can consider gateway services from proposers who offer those services and are also an approved vendor by the software companies.

Q20: We have a fantastic online portal for your payment needs, but the RFP request specific capabilities for accepting payment on mobile devices. Will you primarily be hand-keying cardholder information, or do you want the ability to swipe/insert cards into a physical device as well? If so, do you have an idea of how many mobile card reader devices you may need to purchase?

A20: It would be rare to have a hand keyed transaction. The County requires the ability to swipe/insert cards into a physical device. We estimate needing 6 currently and more in the future.

Q21: On that same note (ref Q20), will you be looking at purchasing countertop terminals, or even fully integrated POS systems as well? If so, how many?

A21: Currently we are set up with terminals. The County is phasing into integrated payment systems where available with our current software packages. Any potential POS systems would be beyond the scope of this RFP.