
REQUEST FOR PROPOSALS

Via three+one rfpPrep Web Portal

RFP NO. 17-2025

**BANKING, TREASURY, CUSTODIAL, LOCKBOX, PAYMENT
EXECUTION AND MERCHANT SERVICES**

OPENING: FEBRUARY 28, 2025 AT 5:00 P.M.

PRE-PROPOSAL CONFERENCE: JANUARY 31, 2025 AT 2:00 P.M.

(RSVP BY JANUARY 29, 2025)

BUYER: Dean Hof, Procurement Administrator



HOWARD COUNTY, MARYLAND

OFFICE OF PROCUREMENT AND CONTRACT ADMINISTRATION

6751 Columbia Gateway Drive, Suite 226, Columbia, MD 21046

<https://www.howardcountymd.gov/Departments/County-Administration/Procurement-and-Contract-Administration>



Formal RFPs and RFP Results are available on our website

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**IMPORTANT: ADVISE THE ISSUING OFFICE IMMEDIATELY
IF ANY OF THE ABOVE SECTIONS ARE NOT ENCLOSED IN THIS DOCUMENT.**

SECTION A**KEY INFORMATION SUMMARY**

RFP Number:	17-2025
RFP Name:	Banking, Treasury, Custodial, Lockbox, Payment Execution, and Merchant Services
Solicitation Contacts:	Dean Hof dhof@howardcountymd.gov Lauren Cybul lac@threeplusone.us Michael Abbott mja@threeplusone.us
Pre-Proposal Conference Date:	January 31, 2025 at 2:00 P.M.
Pre-Proposal Location and Registration:	A meeting will be held virtually via Microsoft Teams. Please use this meeting link: Join the meeting now
Questions Due and to Whom:	Questions due no later than 4:00 p.m. on February 7, 2025 Questions must be submitted through the rfpPrep web portal (link below)
Proposal Due:	February 28, 2025 PRIOR TO 5:00 P.M. EST Late proposals will NOT be accepted
Agreement Term:	One year with 6 renewal options exercisable in one-year increments
Bid Deposit/ Performance Bond:	Not Applicable
RFP Response Portal	rfpPrep – web portal

MINORITY BUSINESS ENTERPRISES are encouraged to respond to this Solicitation. For more information, please contact the Equal Business Opportunity Coordinator at 410-313-3694.

IMPORTANT NOTICE REGARDING ADDENDA

Addenda to Solicitations often occur prior to bid opening. It is the potential Contractor's responsibility to visit the three+one rfpPrep web portal for updates to this Solicitation.

SECTION B**PURCHASE ORDER TERMS AND CONDITIONS**

The following terms and conditions apply to all Purchase Orders issued by Howard County and are applicable to all purchases made as a result of this solicitation.

- 1 No purchase of materials, supplies, equipment, and/or services will be recognized unless made through the Office of Purchasing.
- 2 The County may at any time insist upon strict compliance with these terms and conditions, notwithstanding any previous custom, practice or course of dealing to the contrary.
- 3 The terms and conditions of sale as stated in this Purchase Order govern in the event of conflict with any terms of the Contractor's bid, and are not subject to change by reason of any written or verbal statements by the Contractor or by any terms stated in the Contractor's acknowledgement without prior written authority from the Office of Purchasing.
- 4 If the price is omitted on the Purchase Order, except where the Purchase Order is given in acceptance of quoted prices, it is agreed that Contractor's price will be the lowest prevailing market price and in no event is this Purchase Order to be filled at higher prices than last previously quoted or charged without prior written authority from the Office of Purchasing.
- 5 If requested, the Contractor shall acknowledge the order promptly and provide a delivery date.
- 6 Invoices must show Delivery Address and Purchase Order number, and indicate if it represents partial or complete billing. Separate invoices must be rendered for each Purchase Order. Invoices shall include the following information:
 - 6.1 Contractor's name;
 - 6.2 Address;
 - 6.3 Federal tax identification number;
 - 6.4 Contract number, if applicable (the first two digits are 44XXXXXXXX);
 - 6.5 Purchase Order number (the first digit is 2XXXXXXXX);
 - 6.6 Contract line number, if applicable;
 - 6.7 Unit price and extended price (if applicable, the unit price must match a line on the Contract); and
 - 6.8 Description of goods provided and/or services performed.
- 7 The County has the right to refuse to make payment on any invoice unless and until verification of receipt by the County can be determined. The County's payment for any material shall not constitute acceptance of the material or a waiver of any of the County's rights.
- 8 No freight/delivery/fuel charges will be paid by the County unless specifically provided for in the Purchase Order.
- 9 The County will not pay for packaging, boxing, or cartage. Damage resulting from improperly packaged material will be charged to the Contractor.
- 10 The County reserves the right to cancel this Purchase Order or, any part thereof, without obligation, if delivery is not made or services completed at the time(s) specified.
- 11 This Purchase Order shall be governed and construed in accordance with the law of the State of Maryland without regard to any choice of law principles.
- 12 All deliveries and services furnished under this Purchase Order must be of the quality specified or in the event no quality is specified, must be the best of their respective kinds, and will be subject to inspection and approval of the County within a reasonable time after delivery of goods or completion of services. When manufacturing specifications are referred to in this Purchase Order, such specifications shall be deemed to be an integral part hereof as if duly set out herein. Goods and services shall be replaced at no additional charge to the County if they prove to be defective and/or not in accordance with specifications. Rejected materials shall be returned at the risk and expense of the Contractor. If the County does not desire replacement, the Contractor shall issue a full credit.
- 13 Requirement as to Materials, Contractor's Responsibilities, and Warranties:
 - 13.1 The Contractor warrants and agrees that all materials supplied hereunder shall be manufactured and produced in compliance with the laws, regulations, codes, terms, standards and/or requirements of all Federal, State, and local authorities and all other authorities having jurisdiction, and that performance of this Purchase Order shall be in accordance with the above laws, regulations, codes, terms, standards, and/or requirements, and agrees, upon request, to furnish the County a certificate of compliance in such forms as the County may require.
 - 13.2 The Contractor warrants that there has been no violation of copyrights or patent rights in manufacturing, producing, or selling the goods shipped or ordered and Contractor agrees to indemnify and hold the County harmless from any and all liability, loss, or expense occasioned by such a violation.
- 14 The quantity of materials, and/or services, must not be exceeded without prior written authority from the Office of Purchasing.

- 15 Substitutions are not allowed without prior written authority from the Office of Purchasing.
- 16 If required, a sufficient number of shop drawings and/or catalog data shall be furnished to the County within 15 days (unless otherwise specified) for necessary approval.
- 17 In the event any article sold and delivered hereunder shall be defective in any respect whatsoever, the Contractor will indemnify and save harmless the County from all losses or expenses by reason of all accidents, injuries, or damages to persons or property resulting from the use of such article or which are contributed to by said defective condition.
- 18 The Contractor shall indemnify and hold harmless the County, its employees, agents, and officials from any and all claims, losses, or expenses resulting from any accidents, injuries, or damages to persons or properties, suits, or demands including reasonable attorney fees which may be made against the County, its employees, agents, or officials resulting from any act or omission committed in the performance of the duties imposed by and performed under the terms of this Purchase Order by the Contractor or anyone under agreement with the Contractor to perform duties under this Purchase Order. The Contractor shall not be responsible for acts of negligence or willful misconduct committed by the County, its employees, agents, and officials. Any property or work to be provided by the Contractor under this Purchase Order will remain at the Contractor's risk until written acceptance by the County; and the Contractor will replace, at the Contractor's expense, all property or work damaged or destroyed by any cause whatsoever.
- 19 Liability for Damage: If this Purchase Order calls for work to be performed upon property owned or controlled by the County, it is understood and agreed that:
- 19.1 Mechanic's Liens: The Contractor will keep the premises and work free and clear of all mechanic's liens and furnish the County certificate and waiver as provided by law.
- 19.2 Property and Casualty Losses: The work will remain at the Contractor's risk prior to written acceptance by the County and the Contractor will replace at its own expense all work damaged or destroyed by fire, force, or violence of the elements or any cause whatsoever.
- 19.3 Injury to Contractor's Personnel: The Contractor understands and agrees that they are the sole employer of all persons employed by Contractor to perform services under this Purchase Order and agrees on behalf of itself and its workers' compensation insurer that the County is not a dual employer of such personnel. If Contractor is hiring independent contractors or subcontractors to perform services under this Purchase Order, Contractor shall assure that all such persons are properly covered under Maryland workers' compensation law and will indemnify, save harmless, and defend the County from all workers' compensation claims filed by such persons against the County.
- 19.4 Workers' Compensation Insurance: During the term of this Purchase Order, the Contractor will provide workers' compensation insurance in compliance with Maryland law for its employees and shall be responsible to verify workers' compensation coverage for all independent contractors and subcontractors. Contractor shall indemnify the County for any uninsured losses relating to contractual services under this Purchase Order and subsequent amendments.
- 20 Bankruptcy: In the event of any proceedings, voluntary or involuntary, in bankruptcy or insolvency by or against the Contractor including any proceedings under the Chandler Act, or in the event of the appointment, with or without the Contractor's consent, of an assignee for the benefit of creditors or of a receiver then the County shall be entitled to cancel any unfilled part of this Purchase Order without any liability whatsoever.
- 21 Equal Employment Opportunity: The County requires that the Contractor not discriminate against any employee or applicant for employment because of race, creed, religion, physical or mental handicap, color, sex, national origin, age, occupation, marital status, political expression, gender identity/expression, sexual orientation, or personal appearance. The Contractor will take affirmative action to ensure that applicants are employed, and the employees are treated fairly and equally during employment with regard to the above. The Contractor warrants that, within the previous 12 months, it has not engaged in unlawful employment practices as set forth in Section 12.208 of the Howard County Code, Section 19 of Article 49B of the annotated Code of Maryland or Sections 703 and 704 of Title VII of the Civil Rights Act of 1964.
- 22 Material Safety Data Sheet (MSDS): If the work to be performed under this Purchase Order requires the use of any product that contains any ingredient that could be hazardous or injurious to a person's health, a MSDS must be provided to the Office of Purchasing, 6751 Columbia Gateway Drive, Suite 501, Columbia, Maryland 21046.
- 23 Termination
- 23.1 Termination for Convenience: The County may terminate this Purchase Order, in whole or in part, if the County determines that such termination is in the best interest of the County, without showing cause, upon giving at least 30 days written notice to the Contractor. The County shall pay all reasonable costs incurred by the Contractor up to the date of termination. However, in no event shall the Contractor be paid an amount which exceeds the price bid for the work performed. The Contractor shall not be reimbursed for any profits which may have been anticipated but which have not been earned up to the date of termination.
- 23.2 Termination for Default: When the Contractor has not performed or has unsatisfactorily performed one or more material terms of the Purchase Order, the County may terminate the Purchase Order for default. Upon termination for default, payment may be withheld at the discretion of the County. Failure on the part of the Contractor to fulfill the contractual obligations shall be considered just cause for termination of the Purchase Order. If the damages exceed the undisbursed sums available for compensation, the County shall not be obligated to make any further disbursements hereunder. The Contractor will be paid for work satisfactorily performed prior to termination less any excess costs incurred by the County in reprocurring and completing the work.

SECTION C

GENERAL CONDITIONS

1 DEFINITIONS:

- 1.1 Addenda – Formal alteration of a Solicitation or Agreement in writing (when applicable, Addenda are available on the advertising website).
- 1.2 Agreement – The executed document between the County and selected Contractor constituting official award of this Solicitation.
- 1.3 Alternate Bids – A second bid for a single item that intentionally offers a substitute product or service that varies from the stated specifications.
- 1.4 Buyer – The County's Purchasing Representative for the resulting Agreement.
- 1.5 Certified Local Business – A business which has been certified by the County verifying its principal place of business in Howard County. Firms can register at <https://www.howardcountymd.gov/procurement-contract-administration/local-business-initiative>. In order to be considered a Certified Local Business for bidding purposes, eligible firms must be certified by the County prior to bid opening or must have submitted a completed certification application prior to bid opening, determining eligibility under the Local Business Initiative program.
- 1.6 County – Howard County, Maryland.
- 1.7 County Purchasing Agent – The Chief Administrative Officer for the County.
- 1.8 Contractor – Any Offeror; most often the successful Offeror.
- 1.9 Designee – Specifically appointed alternate signatory or decision maker.
- 1.10 Equal Business Opportunity (EBO) – The County's minority business enterprise program.
- 1.11 Issuing Office – The Howard County Office of Procurement and Contract Administration.
- 1.12 Offeror – Any entity that submits a response to this Solicitation.
- 1.13 Proposal – All information submitted by the Contractor in response to this Solicitation.
- 1.14 Purchase Order – The document by which the Contractor receives formal notification to perform work or deliver goods.
- 1.15 Request for Proposals (RFP) – All documents identified in the Table of Contents, including any addenda.
- 1.16 Solicitation – The Request for Proposals.
- 1.17 User Agency – County department or office for which goods and/or services are being purchased.
- 1.18 Local Business Initiative – The County's local business program. Refer to the following link for more information:
<https://www.HowardCountyMD.Gov/Departments/County-Administration/Purchasing>
- 1.19 Local Business – A Contractor that maintains its principal place of business in Howard County.
- 1.20 Task Order – The document issued by the County Solicitor describing a specific service or project which the County Solicitor requests the Contractor to perform.

2 RESERVATIONS:

- 2.1 The County Purchasing Agent or Designee reserves the right to reject any or all proposals or parts of proposals when, in the County Purchasing Agent's or Designee's reasoned judgment, the public interest will be served thereby.
- 2.2 The County Purchasing Agent or Designee, with the approval of the County Executive, may waive formalities or technicalities in proposals as the interest of the County may require.
- 2.3 The County Purchasing Agent or Designee reserves the right to increase or decrease the quantities to be purchased at the prices set forth in the proposal. The quantity intended to be purchased and the period and percentage amount of any such reservation will be stated in the Solicitation.
- 2.4 The County Purchasing Agent or Designee reserves the right to award Agreements or place orders on a lump sum or individual item basis, or such combination as shall, in the County Purchasing Agent's or Designee's judgment, be in the best interest of the County. The County Purchasing

Agent also reserves the right to not award all categories of services listed in this Solicitation if it serves the best interest of the County.

- 2.5 The County Purchasing Agent or Designee may waive minor differences in specifications provided these differences do not violate the specification intent nor materially affect the operation for which the item or items are being purchased, nor increase estimated maintenance and repair cost to the County.
- 2.6 The County Purchasing Agent or Designee may reject any proposal which shows any omission, irregularity, alteration of forms, additions not called for, conditional or unconditional unresponsiveness, or proposals obviously unbalanced.
- 2.7 The County reserves the right to include a proposal evaluation factor for up to 10% of the total evaluation points for Certified Local Businesses, based on the goods and services being procured.

3 COMPETITION:

- 3.1 The name of any manufacturer, trade name, or manufacturer or vendor catalog number mentioned in this Solicitation is for the purpose of designating a minimum standard of quality and type. Such references are not intended to be restrictive. Bids will be considered for any brand that meets or exceeds the quality of the specifications unless otherwise stated in the Solicitation.
- 3.2 A Contractor may offer only one price on each item. Submission by a single Contractor of more than one price for a single item shall be sufficient cause for rejection of all prices for that item submitted by the Contractor. Alternate bids are prohibited and will be rejected.

4 PERIOD OF VALIDITY: Unless otherwise specified, all formal proposals submitted shall be irrevocable for 120 days following the proposal opening date, unless the Contractor, upon request of the County Purchasing Agent or Designee, agrees to an extension. Bids may not be withdrawn during this period.

5 DELIVERY:

- 5.1 Contractors shall guarantee delivery of supplies in accordance with such delivery schedule as may be provided in the Solicitation.
- 5.2 All items shall be delivered F.O.B. Destination, Inside Delivery, and delivery costs and charges included in the price offered, unless otherwise stated in the Solicitation.
- 5.3 The County Purchasing Agent or Designee reserves the right to charge the Contractor for each day the supplies or services are not delivered in accordance with the delivery schedule. The per diem charge may be invoked at the discretion of the County Purchasing Agent or Designee and said sum to be taken as liquidated damages and deducted from the final payment or charged back to the Contractor.
- 5.4 The County Purchasing Agent or Designee reserves the right to procure the supplies/services elsewhere on the open market if delivery is not made as specified, in which event, the extra cost of procuring the supplies/services may be charged against the Contractor and deducted from any monies due or which may become due.

6 GOVERNING LAW:

- 6.1 The Agreement shall be governed by and construed in accordance with the laws of the State of Maryland without regard to any choice of law principles that would dictate the laws of any other jurisdiction. The parties agree that the exclusive venue for any and all actions related hereto shall be the appropriate Federal or State court located within the State of Maryland.

- 6.2 The laws of Maryland and Howard County shall govern the resolution of any issue arising in connection with the Agreement, including, but not limited to, all questions on the validity of the Agreement, the capacity of the parties to enter therein, any modification or amendment thereto, and the rights and obligations of the parties hereunder.
- 7 **PROTEST:** Any protest concerning the award of an Agreement shall be decided by the County. Protests shall be made in writing to the Issuing Office and shall be filed within ten days of issuance of award notification. A protest is considered filed when received by the Issuing Office. The written protest shall include the name and address of the protestor, identification of the procurement, a statement of the specific reason for the protest and supporting exhibits. The Issuing Office will respond to the written protest within ten days. The County's decision is final.
- 8 **DISPUTES:** In cases of disputes as to whether or not an item or service quoted or delivered meets specifications, the decision of the County Purchasing Agent or Designee shall be final and binding on all parties. All other disputes arising under or related to the Agreement will be resolved, to the extent possible, by negotiation and settlement between the parties. Pending resolution, the Contractor shall proceed diligently with performance of the Agreement unless otherwise directed in writing.
- 9 **AUTHORITY:** Solicitations are issued pursuant and subject to the provisions of Article VIII, Howard County Charter; Sections 4.100 through 4.123, Howard County Code, 2003; and the rules and regulations as prescribed by the County.
- 10 **CASH DISCOUNTS:** If applicable, cash discounts will be taken into consideration in determining the award. However, an offer of a cash discount must allow a reasonable period of not less than 30 days in order to be included in evaluation of proposal pricing. A proposal offering a cash discount in a period of less than 30 days will be evaluated as a proposal without a cash discount offer. If the Contractor obtains an award by reason of their gross price, the County will hold the offer of a cash discount and make every effort to obtain such discount.
- 11 **UNIT PRICES:** Unless the Contractor clearly shows that it is the intent that a reduced total price is being offered on the basis of receiving an award of all items covered by the total, any totals should be the actual sum of the extension of unit prices. Otherwise, in the event of any discrepancy between a unit price(s), extended price(s), and/or total price(s), unit prices will govern, and the bid will be refigured accordingly.
- 12 **NON-WAIVER:** Any waiver of any breach of covenants herein contained to be kept and performed by the Contractor shall not be deemed or considered as a continuing waiver and shall not operate to bar or prevent the County from declaring a forfeiture for any succeeding breach either of the same condition of covenant or otherwise.
- 13 **PATENTS:** If applicable, the Contractor shall defend any suit or proceeding brought against the County so far as based on a claim on any equipment, or on any part thereof, furnished under this Agreement which constitutes an infringement of any patent of the United States, if notified promptly in writing and given authority, information and assistance (at the Contractor's expense) for the defense of same, and the Contractor shall pay all damages and costs awarded therein against the County. In case said equipment or any part thereof, in such suit is held to constitute infringement and the use of said equipment or part is enjoined, the Contractor shall, at its own expense, either procure for the County the right to continue using said equipment or part, or replace same with non-infringing equipment or part, or modify so that it becomes non-infringing.
- 14 **MARYLAND REGISTRATION:** Contractors must be registered to do business in, and must be in good standing in, the State of Maryland. Contractors not registered must obtain registration information from the Maryland Department of Assessments and Taxation website at: www.dat.state.md.us/ or by calling 410-767-1184 or Toll Free 888-246-5941.
- 15 **AVAILABILITY OF FUNDS:** The contractual obligation of the County under this Agreement is contingent upon the availability of appropriated funds from which payment for this Agreement can be made.

- 16 INTEGRATION AND MODIFICATION: This Solicitation, the Contractor's response to this Solicitation, subsequent Purchase Order(s), and, if applicable, the legal Agreement represents the entire understanding between the parties. Any additions or modifications shall only be made in writing and executed by both parties.
- 17 NON-ASSIGNMENT OF AGREEMENT: Neither the County nor the Contractor shall assign, sublet, or transfer its interest or obligations under the resulting Agreement to any third party, without the written consent of the other. Nothing herein shall be construed to create any personal or individual liability upon any employee, officer, or elected official of the County, nor shall the resulting Agreement be construed to create any rights hereunder in any person or entity other than the parties to this Agreement.
- 18 AGREEMENT:
- 18.1 The County and Contractor must execute an Agreement resulting from the award of this Solicitation. This process typically takes approximately three weeks from the date the successful Contractor is identified. In order to expedite this process, a sample Agreement is attached for review as part of this Solicitation. Exceptions, if any, to the County's sample Agreement must be noted in the proposal to be considered during evaluation. Exceptions to the County's Agreement may result in rejection of the proposal. The County will not accept any exceptions to the Agreement after the opening date and time of this Solicitation.
- 18.2 Do not fill in or sign the sample Agreement. The County will prepare an Agreement specific to this Solicitation for execution by the successful Contractor.
- 19 PUBLIC INFORMATION/PROPRIETARY/CONFIDENTIAL INFORMATION:
- 19.1 The County operates under a public information law, which permits access to most records and documents.
- 19.2 Proposals will be available for public inspection after the award announcement, except to the extent that a Contractor designates trade secrets or other proprietary data to be confidential. Material designated as confidential must be readily separable from the remainder of the proposal to facilitate public inspection of the nonconfidential portion of the proposal. A Contractor's designation of material as confidential will not necessarily be conclusive, and the Contractor may be required to provide justification as to why such material should not be disclosed, on request, under the Maryland Access to Public Records Act, State Government Article, Sections 10-611 through 10-628, of the Annotated Code of Maryland.
- 20 COOPERATIVE PURCHASE:
- 20.1 The County reserves the right to extend all of the terms, conditions, specifications, and unit or other prices of any Agreement resulting from this Solicitation to any and all public bodies, subdivisions, school districts, community colleges, colleges, and universities including non-public schools. This is conditioned upon mutual agreement of all parties pursuant to special requirements, which may be appended thereto. The Contractor agrees to notify the issuing body of those entities that wish to use any Agreement resulting from this Solicitation and will also provide usage information, which may be requested.
- 20.2 The County assumes no authority, liability, or obligation on behalf of any other public or non-public entity that may use any Agreement resulting from this Solicitation. All purchases and payment transactions will be made directly between the Contractor and the requesting entity. Any exceptions to this requirement must be specifically noted in the bid response.
- 21 AWARD NOTIFICATION:
- 21.1 Award notification will be by U.S. Mail, e-mail, or a combination thereof.

- 21.2 The awarded Contractor(s) will be required to return an Insurance Certificate naming “Howard County, Maryland, its officials, employees, agents and volunteers” as Certificate Holder and as Additional Insured, the executed Agreement, the completed EBO Schedule of Participation and a Maryland Registration Certificate of Good Standing.

22 TERMINATION:

- 22.1 Termination for Convenience: The County may terminate the Agreement, in whole or in part, if the County determines that such termination is in the best interest of the County, without showing cause, upon giving at least 30 days written notice to the Contractor. The County shall pay all reasonable costs incurred by the Contractor up to the date of termination. However, in no event shall the Contractor be paid an amount which exceeds the price bid for the work performed. The Contractor shall not be reimbursed for any profits which may have been anticipated but which have not been earned up to the date of termination.
- 22.2 Termination for Default: When the Contractor has not performed or has unsatisfactorily performed one or more material terms of the Agreement, the County may terminate the Purchase Order for default. Upon termination for default, payment may be withheld at the discretion of the County. Failure on the part of the Contractor to fulfill the contractual obligations shall be considered just cause for termination of the Agreement. If the damages exceed the undisbursed sums available for compensation, the County shall not be obligated to make any further disbursements hereunder. The Contractor will be paid for work satisfactorily performed prior to termination less any excess costs incurred by the County in reprocurring and completing the work.

SECTION D

SPECIFICATIONS

- 1 BACKGROUND: The County wishes to enter into a long-term, well-rounded banking relationship that will be sustainable and attractive to all parties involved. In doing so, the County seeks to accomplish the following objectives:
- Maintain a long-term customer-centric banking relationship;
 - Have access to a user-friendly, intuitive banking services online portal;
 - Gain operational efficiencies through the use of treasury services/technology;
 - Reduce check volume (both those received for payments and those issued for disbursements);
 - Maximize the value of every dollar; and,
 - Ensure competitive pricing.

Please use the following links to learn more about Howard County.

1. [About Howard County | Howard County](#)
2. [Finance Audits | Howard County](#)
3. [Operating Budget | Howard County](#)
4. [Investment Policy & Reports | Howard County](#)

- 2 STATEMENT OF WORK: Howard County, Maryland (the “County”) seeks a qualified firm or multiple firms (the “Contractor(s)”) to furnish banking, treasury, custodial, lockbox, payment execution, and merchant services. The County wishes to receive bids for these services in order to ensure it is receiving the best pricing, most current technology, best servicing, utilizing any available interest-earning opportunities to minimize the tax burden on its constituents, introduce new technologies, reduce costs, and streamline the account structure where possible. All questions and proposal responses shall be submitted through the banking rfpPrep web portal. Contractors will need to sign-up for and have access to the rfpPrep web portal approved through the County’s consultant, three+one. Log-on access to the required online portal will be granted after the pre-proposal conference. Web portal access may be requested from either Lauren Cybul lac@threeplusone.us or Michael Abbott mja@threeplusone.us.

The County is requesting proposals to provide general banking and treasury services, merchant services, lockbox services, investment custodial services, and payment execution services. The County recognizes that qualified firms responding to this solicitation may respond singly or with one or more partners. Alternatively, firms may submit a proposal for any or all of the five services being requested.

It is the intent of the County to achieve the most productive use of cash, minimize operating costs, safeguard assets, and provide maximum flexibility in the management of cash for the County.

The County reserves the right to avail itself of changes in technology which may occur during the term of the contract. At the County’s discretion, additional services related to a) general banking and treasury services, b) merchant services, c) lockbox services, d) investment custodial services, and e) payment execution services may be added during the term of the contract at a mutually agreeable price, which may require a contract modification.

2.1 **BANKING SERVICES**

Proposals for banking services are being sought for the County’s accounts listed in Appendix C to meet (at a minimum) the service capabilities shown in Appendix B in the description column. The County is looking for firms that offer, at a minimum, what is currently being utilized. Banking services should be “live” within approximately 60 days of contract execution. If a 60-day implementation period cannot be met, the Contractor must indicate an alternative implementation period in their proposal.

2.2 **TREASURY SERVICES**

The County is looking for an enhanced treasury-services relationship where the successful Contractor(s) will offer the capabilities to provide streamlined documentation online, provide online

tools for efficiencies, use banking portals to enhance cash-flow management, and access a set of tools online that can link to the County's current financial software.

2.3 CUSTODIAL SERVICES

The County is looking for custodial services to help maintain its investments in safekeeping. This may include a custody account for cash and securities owned by the County, collection of coupons and other periodic income on the securities being held, and settling purchases, sales, and other transactions. All purchases shall be settled on a delivery versus payment basis. Services shall also include web-based reporting with real-time access to cash and transaction data, as well as monthly and annual reporting options. Further, investments shall be valued on a daily basis. Finally, for all investments that require collateral to be provided to the County, the collateral shall be held in safekeeping, rules-based compliance monitoring services shall be performed, and the collateral shall be returned to the investment broker/bank at the direction of the County.

2.4 LOCKBOX SERVICES

Lockbox services cover the processing of checks and other instruments submitted in payment of obligations to the County and written authorizations to charge payments due the County to the payors' credit cards. The County is looking for wholesale, retail, imaged, and paper lockbox processing for payments accounted for as revenue with competency and due care.

2.4.1 The County is interested in firms that can provide the following capabilities for lockbox services:

- The ability to accept consumer checks, business checks, credit card payments, and e-checks (ACH).
- This includes processing real and personal property taxes, water and sewer payments, red light camera fine payments, false alarm fine payments, school bus violation fine payments, and speed camera fine payments. Also, emergency medical services payments are included and require HIPAA compliance.
- The lockbox-processing center should be preferably located in the state of Maryland.
- Have access to County lookups with the capacity to search by name, address, parcel and property identification number, customer number, notice/citation number, and water/sewer account number.
- Remittance processing for both OCR and Non-OCR.
- Checks encoded.
- Check/source image.
- The ability to enter check numbers, ABA routing numbers, and check account numbers.
- Daily mail delivery service via UPS, and courier service and pick-ups from County designated P.O. boxes.
- The courier services are definitely needed during the following months – May (tax sale), July (annual billing), December (second notice of property taxes due).
- Daily reporting emails for each deposit type detailing total amount of payments processed and the quantity of payments processed.
- Daily file detailing payment information including name of person making payment, payment amount, payment date, and account number to receive the payment.
- Multi-bill reconciliations, payment reconciliations, multi reconciliations.
- Set-up web-based image viewer, image viewer for all documents sent in with payment.
- Document destruction and storage capabilities.
- Check 21 deposits.
- Programming to accommodate updates to our forms for billing and invoicing.
- Very low error tolerance with the provider informing the County the same day an error occurred to process the payment as soon as possible.
- Ability to accept electronic file transmissions from bill payment service providers for banks and other financial institutions on behalf of the County.
- Archiving transactions at no charge on behalf of the County.

- Account management: In contact with Deputy Director of Office of Revenue, Bureau Chief of Banking Operations and Recordation Tax, Division Chief of Banking Operations, Bureau Chief of Water/Sewer and Miscellaneous Billing, and applicable parties of the Departments of Police and Fire & Rescue Services of any changes affecting County payments and to work with the County to ensure efficient controls are placed for maintaining sensitive information pertaining to the customer and the County.

2.4.2 The County's invoices are processed through a lockbox optical character scan line to help facilitate processing. The County uses a lockbox service year-round for real and personal property tax payments, amounting to approximately \$252 million each year. The County issues approximately 35,000 water and sewer usage bills monthly. The current lockbox activity averages 4,000 payments per month with an average total of \$182,000 per month. The County's lockbox for False Alarm Fines currently averages around 45 payments per month totaling around \$8,000 per month. The average number of transactions for other lockboxes includes 500 payments for speed cameras, 300 payments for red lights, and 100 payments for school buses.

2.5 **MERCHANT SERVICES**

The merchant-services provider will process credit-card payment transactions on behalf of the County. The service will include terminals that can perform single settlements and block credit transactions, customized web and online-based credit-card transactions, as well as electronic check-payment processing. Credit-card-settlement deposits will be by Merchant Number and will show the last four digits of the Merchant Number plus the transaction date. It is the preference of the County to be able to establish a daily settlement cutoff time to facilitate record keeping and processing. The merchant-services provider will have the ability to provide local customer service, be PCI compliant, and show certification on an annual basis.

The County understands electronic payments to include credit and debit cards, smart cards, e-cash, Internet, automated or electronic transfers, and any other techniques used for the transfer of funds, which does not require the use of cash, checks, or other physical object transfers. At a minimum, the Contractor must be able to accept VISA, MasterCard, Discover, and American Express card payments. It is desirable that the Contractor support other major credit cards as well as automated deposit options for recurring and deposit fees.

The County is interested in firms with sufficient stability and commitment to develop and incorporate new technologies as they emerge into service offerings. Contractor(s) shall consider the following items:

- The use of standard financial formats that are compatible with the County's current banking providers.
- Data protection, confidentiality, and integrity of all files, including security provisions.
- Continuous functionality during all hours of operation, 24 hours a day, seven days a week, including all holidays.
- A system that can guarantee no single point of failure that can adversely affect the availability of the service.
- Modularity of hardware and functions permitting expansion of functions for all County agencies.
- Clarity and simplicity of design and operation for both customers and the County.
- Effective response time.
- Transaction settlements within 48 hours.

2.6 **PAYMENT EXECUTION SERVICES**

The payment execution services provider will provide electronic payment processing, virtual-card payment and check print and mail. The Contractor will use a payment portal in order to facilitate vendor payments on behalf of the County. If the provider is issuing incentive payments to the County for virtual-card transactions, details shall be included in the response.

2.7 **SCOPE OF SERVICES DETAILED**

The County currently has one main operating bank relationship. The County typically uses two additional institutions for short-term investments and various established broker relationships for long-term investments. Reference Appendix A for the breakdown of deposits at these different institutions. The County currently uses a sweep-account option for banking but is looking for responses that bring the most value to the County, whether that be a sweep account or other type of banking product/arrangement.

Appendix B provides a list of all treasury services used over a recent 12-month period; this is also provided through the online rfpPrep web portal. Service description, total volume, and AFP codes are provided for a 12-month period. At a minimum, a new contract will mirror all current services. However, the County is open and supportive of alternatives that can help it gain operational efficiencies where legal and practicable. Transaction volumes (in Appendix A) are provided as a guide to volume usage, but it is fully anticipated that usage will change through implementation of more efficient banking services. No attempt is made to project how volume usage will change.

2.7.1 HISTORIC & CURRENT CASH BALANCES

Appendix A highlights the County's historical cash balances between their current banking relationship. It is not to be assumed that the County will continue to hold the current deposit levels across each institution. Pricing shall be based upon transaction volume and not upon historic balances. The County is willing to pay fees if greater value is available for those funds that would have been used to offset fees. Pricing points will be determined on the ECR and the overall cost based on historic transaction volume and proposed unit cost. Other services not currently used and the ability to share related pricing will be available through the online response portal, but these will not be included in the overall price comparison and may be used subjectively to impact the service capability.

2.7.2 CURRENT ACCOUNT STRUCTURE

Appendix C discusses the County's current account structure, including a high-level summary of activity associated with each account. The purpose of this depiction is to allow Contractor(s) the opportunity to highlight advantageous opportunities of differentiation through the current and desired account structure and to propose other services that can provide value to the County. At a minimum, the County will continue with all accounts as listed. However, any potential consolidations through ZBA structures will be considered, and are encouraged, as well as other recommendations if sufficient value is demonstrated through financial and operational efficiency.

2.7.3 DEPOSITS & INVESTMENTS

The purpose of this Solicitation is not for outside investment firms, but Contractors are encouraged to share unique opportunities within their institution to earn additional interest on all monies. However, any services that have an investment purpose (e.g., money-market deposit/savings accounts), must comply with all state laws governing the investment and collateralization of public funds.

2.7.4 ACCOUNTING SOFTWARE

Contractors shall confirm capability to integrate services, send & receive securely to and from the accounting software without manual intervention (Straight-Through Processing (STP)), and otherwise facilitate information exchange efficiently and effectively with the accounting software. This can be done via SFTP (Secure File Transfer Protocol), online file transfer or other available methods. The County currently uses SAP as their ERP system and will be implementing the S/4 Hana version soon. For cashiering, they use Catalis (RCS) and they also use Accela Citizen Access for inspections, licensing, and permits and Tyler (Munis) for property taxes as their front-end payment software. Contractors are encouraged to expand on methods the County can use within its online facilities to auto-process tasks the County may currently do manually in an effort to save taxpayer resources. This may include workflow solutions for payment creation and approval processes in addition to visibility of balance and transaction reporting.

3 PRE-PROPOSAL CONFERENCE:

- 3.1 A pre-proposal conference will be held virtually via Microsoft Teams on the date and time specified in Section A to discuss objectives and answer questions relating to this Solicitation. Contractor's attendance is very strongly encouraged, and attendees shall RSVP with Lauren Cybul and Michael Abbott, lac@threeplusone.us and mja@threeplusone.us respectively, by January 29, 2025. At least one representative from all interested firms should attend for the purpose of understanding the bidding process and ensure firms understand how the rfpPrep portal will be used to accept proposals and facilitate their review.
- 3.2 It is strongly recommended that Contractors read the Solicitation prior to attending the conference.
- 3.3 If there is a need for language interpretation and/or other special accommodations, please advise Rebecca Price at reprice@howardcountymd.gov so that reasonable efforts may be made to provide special accommodations.

4 INQUIRIES AND ADDENDA:

- 4.1 Questions must be submitted via the three+one web portal no later than the date and time specified in Section A. Questions submitted after the deadline will not be considered.
- 4.2 Addenda to Solicitations often occur prior to the proposal opening, sometimes within a few hours of the opening. It is the potential Contractor's responsibility to visit the three+one web portal to obtain and acknowledge Addenda. Addenda, when issued, must be acknowledged.

5 CONTRACTOR'S QUALIFICATIONS:

- 5.1 Contractors must be engaged in any or all of the services described in this Solicitation and must have been actively engaged in banking, treasury, custodial, lockbox and/or merchant services for a period of no less than five years. The experience of owner(s) may be imputed to a newly formed company/contractor provided the owner(s) has/have at least five years of demonstrated experience of reliability and meets the criteria set forth herein.
- 5.2 The County reserves the right to perform such investigations as may be deemed necessary to ensure that competent personnel and management will be utilized in the performance of the Agreement.
- 5.3 In accordance with Howard County Code Sec. 4.117 (a) (4), the quality of performance of previous contracts or services shall be considered in determining the award. Quality of performance may be determined through contracts or services provided to the County or to other entities. Quality of performance to other entities will be determined from reference checks when references are required. The determination of quality performance includes the Contractor's history of reasonable and cooperative behavior and commitment to customer satisfaction and the Contractor's businesslike concern for the interests of the customer. The County reserves the right to reject any bid deemed not responsible or non-responsive.

6 BACKGROUND CHECKS AND INVESTIGATIONS:

- 6.1 If a Contractor's employees or subcontractors are on-site in County buildings working without a County escort, each employee or subcontractor of the Contractor shall agree to a background check or investigation consisting of national criminal database search covering misdemeanors and felonies and the release of that information to the County in the event that it is required.
- 6.2 The Contractor shall assume the cost to have background checks completed for each employee or subcontractor assigned to each facility. The County may bill the Contractor \$100 for each standard background check. Public safety buildings require a higher level of security and in-depth

background checks referred to as “investigations.” The County may bill the Contractor \$250 for each in-depth background investigation. This fee, when billed to the Contractor, shall be payable to the County prior to the check or investigation being conducted.

- 6.3 The background checks or investigations shall include all employees, new employees, subcontractors, and replacement employees to be completed prior to assignment of a building.
- 6.4 The Contractor shall not assign any individual convicted of the following offenses which shall include, but are not limited to: Abduction, Homicide, Rape, Aggravated Assault, Sex Offender, Assault with Intent to Murder, or Assault with Intent to Rob.
- 6.5 The Contractor shall not assign any individual convicted or having incomplete probation for the following offenses which shall include, but are not limited to: Burglary, Breaking and Entering, Carrying or Wearing a Weapon, Destruction of Property, Possession of a Controlled Dangerous Substance with Intent to Distribute, Explosives, Kidnapping, Theft/Larceny, Maiming, Manslaughter, Sexual Assault, Hate Crimes, Robbery, and Distribution of a Controlled Substance.
- 6.6 The Contractor reserves the right to seek exception to the above guidelines governing acceptability for assignment to the facility by providing documented specifics pertaining to convictions of the employee or subcontractor in question. The County will, at its sole discretion, accept or reject the requested exception.
- 8 **AGREEMENT PERIOD:** The Agreement period shall be for one year commencing on or about July 1, 2025 after approval and proper execution of the Agreement documents, with a renewal option for six additional years in one-year increments, exercisable at the sole discretion of the County.
- 9 **ESTIMATED ANNUAL CONTRACT VALUE:** The estimated annual contract value group for this contract is **D** as defined by the schedule below:
 - A - \$30,000 to \$75,000
 - B - \$75,001 to \$100,000
 - C - \$100,001 to \$250,000
 - D - 250,001 to \$500,000**
 - E - \$500,001 to \$1,000,000
 - F - Over \$1,000,000
- 10 **PRICE ADJUSTMENT:**
 - 10.1 Prices offered shall be firm against any increase for two years from the effective date of the Agreement. Prior to the commencement of subsequent renewal periods, it shall be the Contractor’s responsibility to notify the Issuing Office in advance of any requested price changes.
 - 10.2 Requests for price adjustments shall be submitted to the Issuing Office, not the User Agency.
 - 10.3 The County may entertain requests for escalation in accordance with the current Consumer Price Index at the time of the request or up to a maximum 5% increase on the current pricing, whichever is lower. *(For purposes of this section, “Consumer Price Index” shall be the Mid-Atlantic Consumer Price Index-All Urban Consumers (CPI-U), Baltimore-Columbia-Towson, MD, All Items, Not Seasonally Adjusted, as published by the United States Department of Labor, Bureau of Labor Statistics.)* All written requests shall be issued to the Office of Procurement and Contract Administration and such requests shall include detailed justification for the price adjustment, as well as all countermeasures developed by the Contractor to offset fee increases. The County reserves the right to grant or deny the request for a price increase and will do so in writing. If the price increase is granted, the price increase will be effective upon written approval and will remain firm through the renewal period.
 - 10.4 If a price increase is requested following Agreement renewal and it has been longer than one year since the last increase, the County may entertain a request for escalation if it is in the County’s best

interest. If the price increase is granted, the price increase will be effective upon approval and will remain firm through the renewal period, or for one year, at the County's sole discretion.

- 11 NON-EXCLUSIVITY: Nothing herein is intended nor shall be construed as creating any exclusive arrangement with the Contractor. The Agreement shall not restrict the County from acquiring similar, equal or like goods and/or services from other entities or sources.
- 12 ESTIMATED QUANTITIES: The estimated annual quantities stated are provided as a general guide for bidding and are not guaranteed. Actual quantities may be more or less than those estimated. The County reserves the right to add or delete services as may be deemed necessary by the County.
- 13 INSURANCE: The Contractor will be required to purchase and maintain during the life of the Agreement, including any subsequent renewal terms, Commercial General Liability Insurance, Automobile Liability Insurance, and Worker's Compensation Insurance with limits of not less than those set forth below:
 - 13.1 Commercial General Liability Insurance: Combined Single Liability limits of \$1,000,000 each occurrence and \$1,000,000 aggregate naming, "Howard County, Maryland, its officials, employees, agents, and volunteers" Additional Insured and "Howard County, Maryland" as Certificate Holder.
 - 13.2 Automobile Liability Insurance: Combined Single Liability limit of \$1,000,000 any one accident.
 - 13.3 Worker's Compensation Insurance: Statutory coverage for Maryland jurisdiction, including Employer's Liability coverage, with a limit of at least \$100,000.
 - 13.4 The Contractor shall assure that all subcontractors or independent contractors performing services in accordance with this Solicitation carry identical insurance coverage as required of the Contractor, either individually or as an Additional Insured on the policies of the Contractor. Exceptions may be made only with the approval of the County. The Contractor shall indemnify the County for any uninsured losses relating to contractual services involving subcontractors, including workers' compensation claims.
 - 13.5 The Contractor shall provide the County with Certificates of Insurance within ten days of award notification, naming "Howard County, Maryland, its officials, employees, agents, and volunteers" Additional Insured and "Howard County, Maryland" as Certificate Holder. Failure to provide the certificates as required shall result in rejection of award by the County. Such certificates shall provide that the County be given at least 30 days prior written notice of any cancellation of, intention to not renew, or material change in such coverage.
 - 13.6 The providing of any insurance required herein does not relieve the Contractor of any of the responsibilities or obligations assumed by the Contractor in the Agreement awarded or for which the Contractor may be liable by law or otherwise.
 - 13.7 Failure to provide and continue to enforce such insurance as required above shall be deemed a material breach of the Agreement and shall operate as an immediate termination thereof.
 - 13.8 Failure to comply with this requirement at any time during the initial term and any subsequent renewals may be sufficient cause for termination for default.
- 14 METHOD OF ORDERING:
 - 14.1 Purchase Orders will be issued from time to time for such quantities as may be required by the County. Purchase Orders issued against the Agreement, even if not completed within the term of the Agreement, shall continue to be bound by the terms and conditions until completion.
 - 14.2 Small purchases may also be made by the County's procurement card (currently Visa). The Contractor agrees to accept the card for such quantities as may be required by the County.

Contractors are prohibited from charging additional fees over and above their bid prices to process payments on procurement cards.

15 EVALUATION OF OFFERS:

- 15.1 The County intends to make one or more awards to the responsible Contractor(s) whose proposals represent the best value to the County. The assignment of work shall be at the sole discretion of the County. All Contractors shall waive any claim of any Contractors against the County for extra compensation or damages arising out of assignment of work by the County.

Proposals will be evaluated in two phases; the first based on the technical and price submittals and the second phase on the oral discussions. The first phase will be evaluated based on the following criteria:

Proposal responses are subject to three criteria:

- 15.1.1 Overall service capability of the institution as determined by responses to the Yes/No and short-answer online response form provided. Appendix E, F, G, and H lists all the Yes/No and short-answer questions that must be answered through the online portal. Access to this portal will be granted after the pre-proposal conference. The questions are provided in Appendix E, F, G, and H for convenience at this time to allow all institutions the ability to review with internal teams.
- 15.1.2 Two pricing options for **banking services** are available with only one to be selected by each applicable Contractor:
- 15.1.2.1 Option 1 provides a line-item-pricing structure based on AFP codes and services being used by the County at their current banking provider. The County's true volumes are used throughout. This has been done in order to facilitate comparisons between proposals. Option 1 includes proposing an ECR which will be used to calculate the compensating balance to offset all or a portion of fees.
- 15.1.2.2 Option 2 is a "flat fee" compensating-balance proposal. The Contractor will be asked to list the compensating-balance requirement needed in order for the County to not pay any fees. In addition, the Contractor will be asked to list the current interest rate that liquid dollars kept at the bank over and above the compensating-balance amount can earn. If the Contractor selects this option, the proposed balance will be compared with the compensating-balance responses of Option 1.
- 15.1.3 Reputation as provided by Contractor references. Three references from current clients must be submitted. It is preferred that one client be new (within the last 12 months) and one long-term (more than 3 years). The County reserves the right to contact any government with which the Contractor provides similar services to if the service provider is known through various associations.

- 15.2 **COST PROPOSALS:** An online response template will be provided and required for use if Option 1 for pricing is selected. Basic transaction volume is provided in Appendix C for the period June 2023 to May 2024. When submitting pricing proposals, Contractors will be required to include associated AFP codes in order to support comparisons between proposals. AFP codes have been provided where available. As banking services pricing differs from bank to bank, room is provided within the template to add "substitute" pricing, and additional appropriate line items where applicable or appropriate to list new services/fees. See "Option 1 features explanation" below.

Contractors will need to build, through the online pricing portal, the fee structure fully needed to support the services currently being used. The host of fees associated with current full-service municipal banking shall be included. Contractors will be scored on a "fee justification."

15.2.1 Option 1 Features Explanation:

- Contractors will have the opportunity to add “new” fees that are not listed within the provided AFP codes but will be charged by the bank.
- Contractors will have the opportunity to include “substitute” fees in place of any of the listed fees/AFP codes.
- Contractors will have the opportunity to completely “waive” fees that the bank does not charge. Any fees that are completely “waived” will need a description to confirm that the bank does not charge for this service or a closely related service.
- Contractors are asked to include additional fees and services that may be presented as a result of new recommendations/ideas in the “other pricing” section. These fees will not be factored into the total calculated cost to the County for comparison purposes, but they may for new servicing ideas (e.g., cost of ZBA structure, multiple remote deposit scanners, etc.). The purpose of this section is to represent additional services not currently being used by the County that a Contractor offers.

15.2.2 Option 2 Features Explanation:

- Contractors that choose Option 2 for pricing will have the opportunity to submit alternative “flat fee” and/or compensating balance pricing in place of the AFP code responses. The County will evaluate each pricing scenario independently in order to compare their options across different firms. If the Contractor chooses Option 2, they will also need to provide the scenarios under which the required compensating balance will be adjusted as market rates change. Firms will need to indicate whether a floor and/or ceiling will be set on the size of the compensating-balance. Finally, selecting Option 2 is an overt commitment that all services the County may need from the Contractor will be included in the value of the contract, and future adjustments to balances may only be made based on changes in the rate environment and not changes in banking services.

15.3 After identifying the short list of the most qualified Contractor(s) based on the evaluation criteria, representative(s) will be required to clarify their proposals through presentations and/or oral discussions in Phase 2.

15.4 Phase 2 - Presentation Phase

15.4.1 The top-scoring institutions in Phase 1 will be eligible for Phase 2 presentations, if determined by the County as appropriate. Phase 2 will begin with additional information, if any, being provided to Contractors. Subsequently, Contractors will have ten days to submit questions, and four weeks to prepare a presentation/demonstration. It is expected that each prospective institution will use their professional knowledge, experience, and data herein to provide a proactive and creative presentation that meets the objectives outlined. Simply responding with a presentation to duplicate the services as the County currently stands may not result in a winning proposal.

15.4.2 Creativity is encouraged; meeting the needs of the County while defining a well-rounded relationship within the changing landscape of public banking is paramount. If a responding institution wants to propose services it deems to be superior or more appropriate than those requested, the responding institution shall make the case, provide appropriate pricing, and an example of how it would provide a net benefit.

15.4.3 All responding institutions will prepare a concise discussion which demonstrates their capabilities. Submitted documents, including presentation slides, are limited to a maximum

of 20 total pages. We encourage this round of presentations to be creative. It is preferred that institutions prepare an overall presentation addressing the needs as outlined.

15.4.4 All Phase 2 Contractors shall provide with their presentation/demonstration a sample of proposed agreements for review by the County.

15.4.5 Contractors in Phase 2 will be given an opportunity to make their oral presentation. Possible discussion points may include but are not limited to the following:

- What makes your bank the best partner for the County.
- Number of public banking clients.
- Dedication to this market space.
- Research and development.
- Clear differentiators from competitors.
- Innovative solutions that correspond to the objectives outlined.
- Proposed account structure and treasury services (subject to the limitations outlined/provided).
- Why is the firm recommending the proposed account structure?
- How is the bank incorporating innovation?
- Local branch availability or how to manage the relationship if you do not have local branches.
- What is the benefit/value of the proposed account structure/treasury services?
- Fee justification of cost proposal provided in Phase 1
- Why these fees? If not explicit, what value does the fee provide to the County?
- Be prepared to answer specific questions regarding fees.
- Discuss potential caps or limits your institution may be willing to give on fee increases at the end of the initial one-year contract, with 6 possible one-year renewal options.
- How the bank has managed and plans to manage the transition experience.
- Customer-service model including accountability and contact frequency, account review and service method.
- Demonstration of all online/web-based resources being offered (or provide a video overview of each before interview) to include banking portal and payments portal.
- Introduction to key personnel. The County requires one relationship manager to be available for the duration of the contract as the point of contact regarding any and all services provided by the firm.

15.5 The County may enter into fee negotiations with the Contractors and invite best and final offers as deemed to be in the best interest of the County. Negotiations may be in the form of face-to-face, telephone, email or written communications, or any combination thereof, at the County's sole discretion.

15.6 Contractors are strongly advised not to prepare their proposal submissions based on any assumption or understanding that negotiations will take place. Contractors are advised to respond to this Solicitation fully and with forthrightness at the time of submission.

15.7 Following the submittals of proposals, Contractors are strongly cautioned not to contact elected officials or members of the evaluation team regarding the selection process. Inappropriate efforts to lobby or influence individuals, or Contractors involved in this selection may result in dismissal from further consideration, at the County's sole discretion.

16 BILLING AND PAYMENT:

16.1 The Contractor shall submit separate invoices for each Purchase Order issued. Invoices shall be sent to Department of Finance, 3430 Court House Drive, Ellicott City, MD 21043. Invoices in the proper form and approved by the County shall be paid by the County within 30 days of receipt. Invoices without the necessary information may be returned for correction prior to payment.

16.2 Each invoice shall include the following information:

- 16.2.1 Contractor's name;
- 16.2.2 Address;
- 16.2.3 Federal tax identification number;
- 16.2.4 Contract number, if applicable (i.e., 44XXXXXXXXX);
- 16.2.5 Purchase Order number (i.e., 2XXXXXXXXXX);
- 16.2.6 Contract line number;
- 16.2.7 Unit price and extended price (unit price must match a contract line); and
- 16.2.8 Description of goods provided and/or services performed.

16.3 The County reserves the right to make payments on Visa procurement cards when orders are placed using procurement cards as indicated in Method of Ordering above. Contractors are not permitted to charge the County additional fees over and above their bid prices to process payments on procurement cards.

16.4 The County reserves the right to make payments via electronic funds transfer (a.k.a. ACH) on Agreements for which this payment vehicle is appropriate.

16.5 Payment shall be made upon receipt of proper invoice from the Contractor and authorized by the County.

16.6 All amounts, costs, or prices referred to herein pursuant to this Agreement shall be United States of America currency.

16.7 The proper form of County invoices requires that the necessary information be included on all invoices. Invoices without the necessary information may be returned for correction prior to payment. The County reserves the right to approve invoices, in its sole discretion, and to request such detail and additional information as the County, in its discretion deems appropriate.

17 SCHEDULE OF EVENTS:

The following is a **tentative** schedule of events that details key dates and times related to this RFP. The County reserves the right to revise this schedule as needed to ensure process integrity.

Date	Description
January 17, 2025	RFP issued.
January 29, 2025	Email RFP contacts to express interest in responding.
January 31, 2025	Pre-proposal web conference call at 2:00 PM EST.
February 5, 2025	All Solicitation questions due by 4:00 PM EST
February 28, 2025	Technical and price proposals due by 5:00 PM EST.
March 28, 2025	Phase 2 finalists will be notified and interviews will be scheduled.
April 4, 2025	Proposer(s) submit questions for Phase 2.
April 16, 2025	Presentations due for Phase 2.
April 28, 29, 30, 2025	Onsite presentations/interviews conducted.
May 2025	Preliminary finalist notified.
June 2025	Final negotiations, if applicable, and agreement completion.

SECTION E**SUBMISSION REQUIREMENTS****1 INSTRUCTIONS:**

- 1.1 All proposals must be signed by an authorized officer or agent of the Contractor submitting the proposal and uploaded into the eProcurement system prior to the time and date indicated. Proposals received after the time and date indicated will not be accepted or considered.
- 1.2 The submission of a proposal shall be considered an agreement to all the terms, conditions, and specifications provided herein and in the various bid documents, unless specifically noted otherwise in the proposal.
- 1.3 Each proposal shall be accompanied by the Affidavit regarding price fixing, gratuities, bribery, and discriminatory employment. When the Contractor is a corporation, a duly authorized representative of said corporation shall execute the Affidavit. The Affidavit is provided in the Solicitation package.
- 1.4 If a discrepancy in or omission from the specifications is found, or if a Contractor is in doubt as to their meaning, or feels that the specifications are discriminatory, the Contractor shall notify the Buyer in the Issuing Office in writing not later than ten days prior to the scheduled proposal opening. Exceptions taken do not obligate the County to change the specifications. The Issuing Office will notify all Contractors of any changes, additions, or deletions to the specifications by Addenda posted on the Office of Procurement and Contract Administration eProcurement web site, PlanetBids.
- 1.5 The County will assume no responsibility for oral instructions or suggestions. All official correspondence in regard to the specifications shall be directed to and will be issued by the Issuing Office.

2 PROPOSAL DOCUMENTS AND COPIES:

- 2.1 Contractors shall upload one original to the three+one Web portal prior to the opening date and time specified in Section A. In accordance with Public Information/Proprietary/Confidential Information, Section C, Paragraph 19, it is the responsibility of the Contractor to clearly identify each part of its proposal that is confidential commercial or financial information by marking each pertinent page with large bold face letters stating the words “CONFIDENTIAL” or “PROPRIETARY.” Contractors must upload one entire version of the technical proposal as well as one redacted version of the same proposal.
- 2.2 The Contractor agrees that any portion of the proposal that is not stamped as proprietary or confidential will be deemed not to be proprietary or confidential. The Contractor shall include a written statement as to the basis for considering the marked pages confidential. A general statement of confidentiality (boiler-plate statement) that is not appropriately referenced to a specific section of the RFP will not be sufficient to warrant protection by the County. Failure of the Contractor to appropriately designate confidential information in this manner will relieve the County of any obligation to protect this information as confidential.
- 2.3 Failure to return required documents may be cause for rejection of the proposal. This Solicitation requires the submission of the following documents:
 - 2.3.1 Technical Submittal
 - 2.3.1.1 Technical Proposal Cover Page
 - 2.3.1.2 Contractor’s Qualification Information
 - 2.3.1.3 Affidavit

2.3.1.4 Sufficient detail that demonstrates experience and knowledge of the services to be provided that minimally includes:

2.3.1.4.1 A brief overview of the firm and people that will be involved with the County.

2.3.1.4.2 Examples of two projects of a similar size and scope.

2.3.1.4.3 A proposed plan and approach, including individuals who will be assigned to each task.

2.3.1.4.4 A proposed project schedule, including methods and procedures as to how the schedule will be maintained.

2.3.2 Cost File Submittal

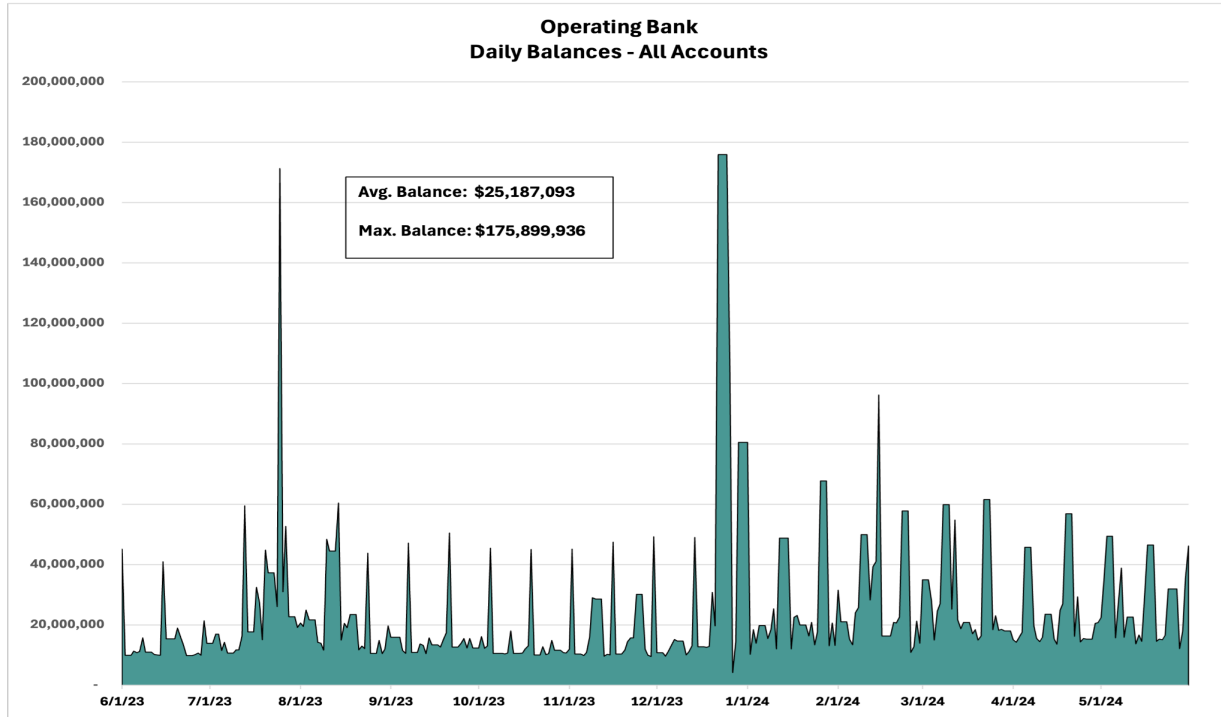
2.3.2.1 Fee Proposal

2.3.2.2 Veteran-Owned Business Enterprise Program Form

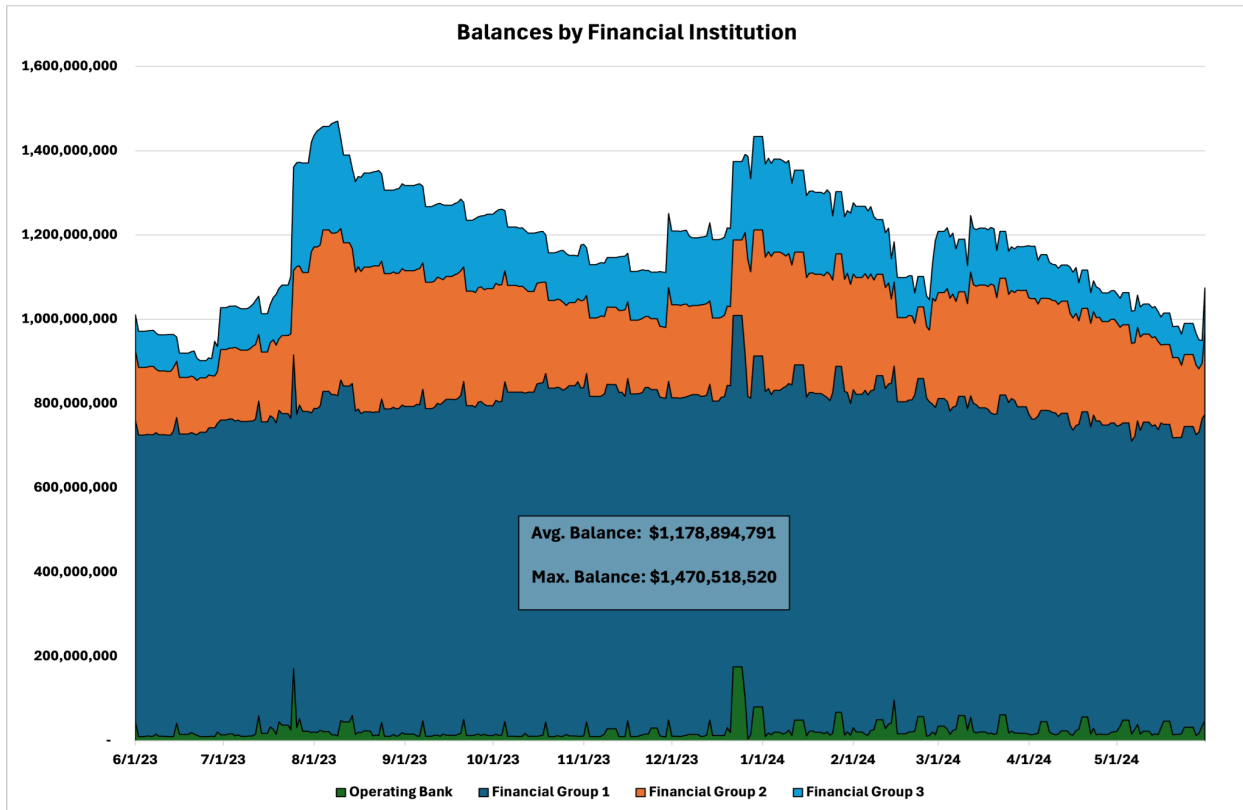
2.3.2.3 Wage Requirement

3. EXCEPTIONS: If the Contractor cannot meet the terms, conditions, and/or specifications of the Solicitation, the Contractor must furnish a statement on company letterhead giving a complete description of any exceptions to the terms, conditions, and specifications. Failure to furnish the statement means that the Contractor agrees to all terms, conditions, and specifications. Exceptions taken do not obligate the County to change the terms, conditions, and/or specifications. Exceptions to the terms and/or conditions and/or to the County's standard Agreement may be sufficient cause for rejection of the proposal. The County will not consider any exceptions to the terms, conditions, and specifications after the Solicitation closing date and time.

Appendix A



To understand the size of the overall County relationship, the following graph is provided to show how the operating accounts fit within the entire cash position of the County.



Appendix B

Bank Category	Description	AFP Code	12-month Volume*	Service Offered: Yes/No
balance compensation information	recoupment monthly	000230	155,279,990	BOOLEAN
depository services	branch deposit	100006	2,717	BOOLEAN
depository services	cash deposited in branch	100006	257,948	BOOLEAN
depository services	cash order fee in a branch (# of occurrences)	100040	72	BOOLEAN
depository services	cash vault adj advice email (# of occurrences)	100515	19	BOOLEAN
depository services	cash vault coin rolls furnished	100144	4,500	BOOLEAN
depository services	cash vault currency coin deposited	100199	2,586,301	BOOLEAN
depository services	cash vault currency furnished	100199	171,100	BOOLEAN
depository services	cash vault dep adjustment	100501	16	BOOLEAN
depository services	cash vault dep nonstd coin bag	100111	64	BOOLEAN
depository services	cash vault deposit	100100	4,154	BOOLEAN
depository services	cash vault order automated	100141	634	BOOLEAN
depository services	online return decisioning per item	100416	369	BOOLEAN
depository services	online return item retrieval image	100416	437	BOOLEAN
depository services	online return item service mthly base	100416	28	BOOLEAN
depository services	currency furnished by branch	100040	26,528	BOOLEAN
depository services	deposit location reporting item	100610	8,686	BOOLEAN
depository services	deposited check	100224	23,400	BOOLEAN
depository services	electronic deposit dep adjustment	100230	40	BOOLEAN
depository services	miscellaneous credits posted	100015	263	BOOLEAN
depository services	return decisioning per item	100416	200	BOOLEAN
depository services	return item chargeback	100400	352	BOOLEAN
depository services	return item redeposited	100402	217	BOOLEAN
depository services	return item retrieval image	100416	242	BOOLEAN
depository services	return item service mthly base	100416	20	BOOLEAN
depository services	rolled coin furnished by branch	100040	38	BOOLEAN
depository services	elec deposit deposited item	100224	99,799	BOOLEAN
depository services	elec deposit deposited item onus	100220	12,428	BOOLEAN
depository services	wholesale lockbox deposited check	100224	3,325	BOOLEAN
edi payment services	online edi pmt detail subsc mo base	300010	7	BOOLEAN
edi payment services	electronic commerce 822 mo base	300199	12	BOOLEAN
edi payment services	online edi pmt detail item	300225	26	BOOLEAN
edi payment services	payment manager monthly base	300000	7	BOOLEAN
edi payment services	payment mgr email service	300221	701	BOOLEAN
edi payment services	payment mgr inbound transmission	300510	173	BOOLEAN
general account services	acct maintenance	010000	120	BOOLEAN
general account services	check deposit adjustment	010610	6	BOOLEAN
general account services	client analysis invoice	010499	29	BOOLEAN
general account services	client analysis statement paper	010410	4	BOOLEAN
general account services	cont disb credits posted	010101	545	BOOLEAN

Bank Category	Description	AFP Code	12-month Volume*	Service Offered: Yes/No
general account services	debits posted	010100	3,592	BOOLEAN
general account services	zero balance master account maint	010020	12	BOOLEAN
general account services	zero balance monthly base	010021	36	BOOLEAN
general ach services	ach online fraud filter review item	251053	31	BOOLEAN
general ach services	ach online fraud filter review mo base	251050	63	BOOLEAN
general ach services	ach online fraud filter stop mthly base	251050	2	BOOLEAN
general ach services	ach online return subscription account	250400	32	BOOLEAN
general ach services	ach online return subscription item	250400	1,238	BOOLEAN
general ach services	ach online subscription account	250703	60	BOOLEAN
general ach services	ach online subscription item	250703	8,277	BOOLEAN
general ach services	ach customer reports	250720	1	BOOLEAN
general ach services	ach delete item	250620	7	BOOLEAN
general ach services	ach fraud filter review item	251053	19	BOOLEAN
general ach services	ach fraud filter review mo base	251050	45	BOOLEAN
general ach services	ach fraud filter set up	251001	2	BOOLEAN
general ach services	ach fraud filter stop mthly base	251050	10	BOOLEAN
general ach services	ach future dated item	250102	189,918	BOOLEAN
general ach services	ach mail service	250710	1	BOOLEAN
general ach services	ach monthly base	250000	24	BOOLEAN
general ach services	ach noc electronic	250302	39	BOOLEAN
general ach services	ach originated addenda rec	250120	25,806	BOOLEAN
general ach services	ach origination reject data file	250501	271	BOOLEAN
general ach services	ach received addenda	250220	4,242	BOOLEAN
general ach services	ach received item	250202	13,235	BOOLEAN
general ach services	ach return admin electronic	250302	240	BOOLEAN
general ach services	ach return item electronic	250302	339	BOOLEAN
general ach services	ach return subscription account	250400	20	BOOLEAN
general ach services	ach return subscription item	250400	1,446	BOOLEAN
general ach services	ach return unauthorized electronic	250312	13	BOOLEAN
general ach services	ach return unauthorized quality fee	250312	7	BOOLEAN
general ach services	ach reversal item	250642	4	BOOLEAN
general ach services	ach special investigation	251010	5	BOOLEAN
general ach services	ach subscription account	250703	40	BOOLEAN
general ach services	ach subscription item	250703	14,458	BOOLEAN
general ach services	ach transmission charge	250501	308	BOOLEAN
general ach services	ach vendor monthly base	250000	24	BOOLEAN
general ach services	online ach hyp itm det inq per item	250703	177	BOOLEAN
general ach services	electronic credits posted	250201	14,176	BOOLEAN
general ach services	sdd ach reporting	250706	3	BOOLEAN
information services	alerts service email	40022Z	2,532	BOOLEAN
information services	arp data query report mthly base	400225	48	BOOLEAN
information services	arp data query rpt retrieved itm	400272	2,623	BOOLEAN

Bank Category	Description	AFP Code	12-month Volume*	Service Offered: Yes/No
information services	arp stmts rpts csv excel base	400225	48	BOOLEAN
information services	arp stmts rpts csv excel item	400272	218,629	BOOLEAN
information services	bai monthly base	400002	96	BOOLEAN
information services	bai transactions reported	400221	28,290	BOOLEAN
information services	bai transactions reported	400242	20,028	BOOLEAN
information services	online alerts service email	40022Z	3,333	BOOLEAN
information services	online intraday reporting items rptd	400274	72,702	BOOLEAN
information services	online intraday reporting subscription	400055	42	BOOLEAN
information services	online prev day reporting items loaded	400271	22,230	BOOLEAN
information services	online prev day reporting subscription	400052	42	BOOLEAN
information services	online search	400340	3,580	BOOLEAN
information services	intraday base per acct per report	400055	30	BOOLEAN
information services	intraday reporting items rptd	400275	10,270	BOOLEAN
information services	online search	40034Z	3,689	BOOLEAN
information services	prev day base per acct per report	400052	30	BOOLEAN
information services	prev day reporting items loaded	400425	15,456	BOOLEAN
information services	wire inquiry detail per item online	400340	8	BOOLEAN
information services	wire template online	400832	115	BOOLEAN
information services	wire transfer report base	400222	25	BOOLEAN
information services	wire transfer report base online	400003	35	BOOLEAN
information services	wire transfer rpt per item online	400274	174	BOOLEAN
integrated payables receivables	online edi pmt detail subsc mo base	330000	5	BOOLEAN
integrated payables receivables	payment manager monthly base	330000	5	BOOLEAN
investment custody services	sweep mutual fnd mo base	450270	6	BOOLEAN
investment custody services	sweep mutual fnd electric	450403	6	BOOLEAN
lockbox services	lbx correspondence or rejects	050530	2,316	BOOLEAN
lockbox services	lbx document scanned	050140	27,037	BOOLEAN
lockbox services	lbx image file import	050425	27,037	BOOLEAN
lockbox services	lbx pkg us mail delivery	050410	290	BOOLEAN
lockbox services	lbx post office returned mail	05011E	1	BOOLEAN
lockbox services	lbx remit processed express mail	50000	5	BOOLEAN
lockbox services	lbx standard check processed	50100	3,378	BOOLEAN
lockbox services	lbx wholesale base	50140	12	BOOLEAN
lockbox services	ph0049009		7,866	BOOLEAN
paper disbursement recon services	arp aged issue records on file item	209999	9,515	BOOLEAN
paper disbursement recon services	arp full recon item	200201	12,854	BOOLEAN
paper disbursement recon services	arp monthly base full	200010	36	BOOLEAN
paper disbursement recon services	arp monthly base partial	200020	12	BOOLEAN
paper disbursement recon services	online arp stmt rpts monthly base	200306	48	BOOLEAN

Bank Category	Description	AFP Code	12-month Volume*	Service Offered: Yes/No
paper disbursement recon services	online check issues item	200201	658	BOOLEAN
paper disbursement services	online cont disb subscription base	150700	7	BOOLEAN
paper disbursement services	online image view 90 days item	151352	3,514	BOOLEAN
paper disbursement services	cont disb acct maint w cxstr	150000	12	BOOLEAN
paper disbursement services	cont disb cashed check float fee	150220	103	BOOLEAN
paper disbursement services	cont disb checks paid	150110	7,736	BOOLEAN
paper disbursement services	cont disb micr rejects 1 thru 2	150300	54	BOOLEAN
paper disbursement services	cont disb micr rjects over 2	150300	48	BOOLEAN
paper disbursement services	cont disb perfect presnt base	150030	12	BOOLEAN
paper disbursement services	cont disb perfect presnt chk rtn	150129	24	BOOLEAN
paper disbursement services	cont disb perfect presnt excep	150310	135	BOOLEAN
paper disbursement services	dda checks paid	150100	4,249	BOOLEAN
paper disbursement services	ifi maintenance per product	151350	12	BOOLEAN
paper disbursement services	image view 90 days item	151352	5,954	BOOLEAN
paper disbursement services	online cont disb subscription base	150700	5	BOOLEAN
paper disbursement services	payee validation standard item	150122	4,424	BOOLEAN
paper disbursement services	pos pay checks with no issue record	150310	64	BOOLEAN
paper disbursement services	positive pay exception online image	150724	27	BOOLEAN
paper disbursement services	positive pay exception checks retnd	150222	24	BOOLEAN
paper disbursement services	positive pay exception online image	150724	146	BOOLEAN
paper disbursement services	positive pay exceptions item	150310	54	BOOLEAN
paper disbursement services	positive pay monthly base	150030	24	BOOLEAN
paper disbursement services	positive pay only monthly base	150030	5	BOOLEAN
paper disbursement services	pymt auth max check mthly base	150240	84	BOOLEAN
paper disbursement services	stop payment online	150410	1	BOOLEAN
paper disbursement services	chk cashed for nonacct holder	150500	139	BOOLEAN
wire other funds transfer service	payment manager wire confirmation	350400	197	BOOLEAN
wire other funds transfer service	payment manager wire out domestic	350104	196	BOOLEAN
wire other funds transfer service	wire book transfer vantage api	350120	7	BOOLEAN
wire other funds transfer service	wire in to usa acct usa domestic	350300	364	BOOLEAN
wire other funds transfer service	wire out domestic vantage api	350100	124	BOOLEAN
wire other funds transfer service	wire out usa acct returned to cust	359999	1	BOOLEAN

*These are annual volumes. For monthly average, simply divide by 12.

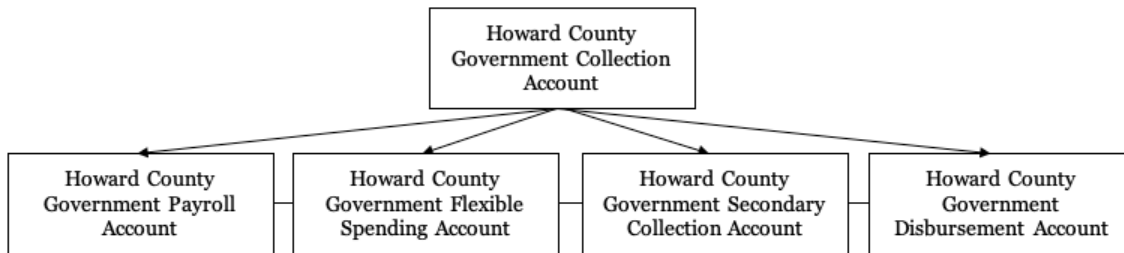
Appendix C

Transaction Type & Volume*															
Account Name	ACH Credit	ACH Debit	Corrections	Change Order	Check	Deposit	Deposit Adj	Deposit e-check	Elbx Deposit	Return	Transfer	Whsl Lbx Dep	Wire In	Wire Out	Grand Total
Cable TV Frnchs															0
Collection Acct	3,080	279	34	633		7,847	44			167	1,109	263	91	18	13,565
Collections Acct Sweep											108				108
Comcast TV															0
Dtntn Cntr Inmate	367	180	13		441	96				3			2		1,102
Dtntn Cntr Inmt Wrk Rls			4		104	50								2	160
Disbursement Acct	299	361	3		7,736						252			10	8,661
EMS Lockbox Payments															0
Flexible Spending	6	418									252				676
Payroll	27	39	18		3,737						244				4,065
Secondary Collection	6,044	435						2,529	104		252				9,364
Security Deposit		1											2		3
Grand Total	9,823	1,713	72	633	12,018	7,993	44	2,529	104	170	2,217	263	95	30	37,704

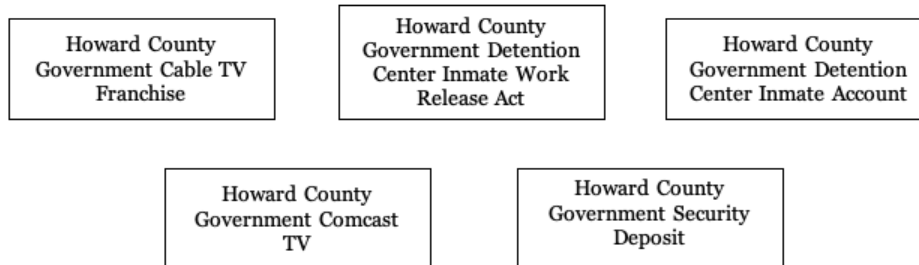
*Transaction volume in this table is counted from the monthly bank statements. Appendix B volumes are taken directly from the analysis statements. Please note volumes will not match because of the different sources of information.

Appendix D

Howard County Government Current Treasury Management Structure



Additional Accounts



Appendix E

Banking and Treasury Services Questionnaire

Question Category	Questions	Question Type
ACCOUNT MAINTENANCE SERVICE	Do you offer non-interest-bearing checking?	BOOLEAN
ACCOUNT MAINTENANCE SERVICE	Do you provide interest-bearing checking?	BOOLEAN
ACCOUNT MAINTENANCE SERVICE	Do you provide sweep accounts/services?	BOOLEAN
ACCOUNT MAINTENANCE SERVICE	Do you provide analysis billing statements?	BOOLEAN
ACCOUNT MAINTENANCE SERVICE	Do you provide online audit confirmations?	BOOLEAN
ACCOUNT MAINTENANCE SERVICE	Detail the financial institution's procedures for collateralizing the deposits of public funds.	TEXT
ACCOUNT MAINTENANCE SERVICE	What types of securities are used as collateral?	TEXT
ACCOUNT MAINTENANCE SERVICE	Describe the bank's collateral reporting process. How frequently is this data available to the client and how will they receive it?	TEXT
ACCOUNT MAINTENANCE SERVICE	What is the financial institution's current level (dollar amount) of public funds deposits and related collateral?	TEXT
ACCOUNT RECONCILIATION	Can you provide Reports/Files customized to meet the requirements for SAP?	BOOLEAN
ACCOUNT RECONCILIATION	Do you provide full account reconciliation?	BOOLEAN
ACCOUNT RECONCILIATION	Do you provide partial account reconciliation?	BOOLEAN
ACH SERVICES	List all ACH formats that your institution can support (e.g. CCD, PPD, CTX, etc.).	TEXT
ACH SERVICES	What are the financial institution's cut-off times for customer initiation of ACH transactions?	TEXT
ACH SERVICES	Do you offer ACH Debit blocks?	BOOLEAN
ACH SERVICES	Describe the procedures used to verify accurate and secure receipt of transmissions.	TEXT
ACH SERVICES	Can the financial institution automatically redeposit items returned for insufficient or uncollected funds?	BOOLEAN
ACH SERVICES	How does the financial institution handle file, batch, and item reversals and deletions?	TEXT
ACH SERVICES	Provide the bank's methodology for determining debit and credit exposure limits. Propose exposure limits for the County.	TEXT
ACH SERVICES	Do you provide return notifications online?	BOOLEAN
ACH SERVICES	Do you provide online reporting (Confirmations/Other)?	BOOLEAN
ACH SERVICES	Describe the financial institution's document retention policy for checks converted to ACH or processed via remote deposit capture.	TEXT
ACH SERVICES	Describe the financial institution's returned item or NSF handling procedures and notification options.	TEXT
ACH SERVICES	Can returned items be automatically re-deposited?	BOOLEAN

Question Category	Questions	Question Type
ACH SERVICES	If yes, how many times?	NUMBER
ACH SERVICES	Can the financial institution provide online access to electronic images (front and back) of returned items to the County?	BOOLEAN
ACH SERVICES	How soon after the item is returned are the images available?	TEXT
ADDITIONAL INFORMATION	Are you aware of any planned merger or acquisition for your company?	BOOLEAN
ADDITIONAL INFORMATION	What third parties are involved with investment transactions or custodial safekeeping? If none, put N/A.	TEXT
ADDITIONAL INFORMATION	I have read and agree to the Sample Agreement in the rfpPrep portal.	BOOLEAN
ADDITIONAL INFORMATION	I have read and agree to meet the Insurance Requirements as stated in the RFP document.	BOOLEAN
ADDITIONAL INFORMATION	Upload a brief overview of your experience and knowledge of the services to be provided as requested in section 2.3.1.4.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Technical Proposal Cover Page that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Living Wage Form that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Contractor Qualification Form that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Affidavit Form that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Veteran-Owned Business Enterprise Program Form that can be found in the rfpPrep portal.	UPLOAD
BRANCH LOCATIONS	How many miles from the County's office at 3430 Court House Drive, Ellicott City, MD 21043 is your nearest branch? What are the hours of operation?	TEXT
BRANCH LOCATIONS	Do the branch locations have a night-deposit box?	BOOLEAN
CHECK DEPOSIT	Does your Remote Deposit Scanner/Service have the capability to scan other documents (e.g., coupons) to extract information and create import files?	BOOLEAN
CHECK DEPOSIT	Do you provide check deposits via courier?	BOOLEAN
CHECK DEPOSIT	Do you provide multiple remote-deposit scanners?	BOOLEAN
CHECK DEPOSIT	If the financial institution corrects a deposit, how will the County be notified and in what timeframe?	TEXT
CHECK DEPOSIT	What is the liability for fraudulent deposit items?	TEXT
CHECK DEPOSIT	What is the cutoff time for deposits (teller/remote/vault deposits) to ensure same day credit?	TEXT
CHECK DEPOSIT	What is your float schedule?	TEXT
COMPANY BACKGROUND	Provide a link to annual 10-K and quarterly 10-Q reports (If you are not a publicly-traded company, put N/A).	TEXT

Question Category	Questions	Question Type
COMPANY BACKGROUND	Provide a link to the latest statement of Auditing Standards (SAS) No. 70 (If you are not a publicly-traded company, put N/A).	TEXT
COMPANY BACKGROUND	Do you have any current litigation/investigation by a regulatory authority?	BOOLEAN
COMPANY BACKGROUND	If yes, explain. If no, put N/A.	TEXT
COMPANY BACKGROUND	Provide a general overview and brief history of your organization, including customer-service philosophy, parent and/or subsidiary companies, and the number of employees.	TEXT
COMPANY BACKGROUND	Discuss the financial institution's current capital structure, adequacy, and coverage. If applicable, provide the financial institution's risk-based capital classification.	TEXT
COMPANY BACKGROUND	The financial institution must provide key measures of the financial institution's financial strength, including ratings from nationally recognized rating service(s) and banking rating service(s). Include a copy of the financial institution's last two (2) years' worth of audited financial statement and a copy of the financial institution's rating from a nationally-recognized rating service.	UPLOAD
COMPANY BACKGROUND	Describe what approach the financial institution is taking in the development of new services and what new services and/or features the financial institution plans to offer and within what time frame.	TEXT
CUSTOMER SERVICE	Do you provide implementation/project management in the event of a relationship transition?	BOOLEAN
CUSTOMER SERVICE	Will a dedicated customer service/relationship manager be assigned to the County?	BOOLEAN
CUSTOMER SERVICE	Provide the credential details of the person (text box - 250 word limit).	TEXT
CUSTOMER SERVICE	Provide the resume(s) and contact information of the designated personnel assigned to this account.	TEXT
CUSTOMER SERVICE	Describe your financial institution's policy on changing the primary contact person on an account.	TEXT
GENERAL BANKING SERVICES	Is your financial institution: (a) a bank incorporated under the laws of the State of Maryland, a bank incorporated under the laws of another state, or a National Banking Association, and (b) eligible to do business in the State of Maryland?	BOOLEAN
GENERAL BANKING SERVICES	Is your financial institution in a conservatorship, receivership, or in the possession of a regulatory agency?	BOOLEAN
GENERAL BANKING SERVICES	Is your financial institution is a member of the National Automated Clearinghouse Association (NACHA)?	BOOLEAN
GENERAL BANKING SERVICES	Are you a member of the Federal Reserve System?	BOOLEAN
GENERAL BANKING SERVICES	Does your financial institution has a minimum credit rating of "A" or better, for the most recently published quarter period, from a national, independent rating agency that rates banks? The financial institution acknowledges they shall be expected to maintain a minimum credit rating of "A" or better for the entire term of the contract.	BOOLEAN

Question Category	Questions	Question Type
GENERAL BANKING SERVICES	Does your financial institution shall maintain collateral on all County deposits and investments as required by Article 95, Section 22F of the Annotated Code of Maryland?	BOOLEAN
GENERAL BANKING SERVICES	Will the financial institution provide audited financial statements for the most recent three (3) fiscal years? The statements must be audited by an independent certified public accounting firm and carry an unqualified opinion by the auditor performing the audit. The financial institution must provide the County with audited financial statements annually with an unqualified opinion by an independent certified public accounting firm.	BOOLEAN
GENERAL BANKING SERVICES	Can the financial institution demonstrate that it has performed satisfactorily in previous contracts of similar size and scope or is able to otherwise demonstrate their capability to perform the contract the RFP seeks to establish?	BOOLEAN
GENERAL BANKING SERVICES	Does the financial institution have an online wire transfer service for both repetitive and non-repetitive wire transfers with guaranteed transaction settlement within 30 minutes of secondary authorization available for the County?	BOOLEAN
GENERAL BANKING SERVICES	Can the financial institution provide the County with 24 hours, 7 days a week online access to the County's accounts via a secured website application? (The application will be used for several functions including but not limited to: the production of reports, online processing of funds transfers, online processing of stop payment transactions, online viewing of issue exceptions and online review of status of issues. Additionally, the web application shall contain a security module that provides the County the ability to limit users to the application's functions based on the user's roles and responsibilities.)	BOOLEAN
GENERAL BANKING SERVICES	Can the financial institution provide customer support personnel knowledgeable in the specific customer processes and functions required by the County and shall provide a primary support contact and escalation procedures to ensure prompt resolution of issues?	BOOLEAN
GENERAL BANKING SERVICES	Does the financial institution plan to conduct regular outreach efforts in the County which are designed to foster and encourage financial literacy among the County residents? (Such outreach efforts shall be conducted at least annually and include workshops, seminars, and printed and/or web-based informational material appropriate to this objective.)	BOOLEAN
INVESTMENT SERVICES	Do you provide Sweep Accounts/Services?	BOOLEAN
INVESTMENT SERVICES	If yes, can 100% of balances be swept off the balance sheet? If not, how much can be swept?	TEXT
INVESTMENT SERVICES	Provide an indicative rate for Sweep Accounts/Services. (expressed as a decimal - e.g. 1.50% - 0.015)	PERCENTAGE
INVESTMENT SERVICES	Describe the product options that the County could sweep balances to (i.e., MMF, MMDA, ICS, interest-bearing checking, etc.).	TEXT
INVESTMENT SERVICES	Do you participate in deposit placement services (e.g. ICS/CDARS)?	PERCENTAGE
ONLINE SERVICES	Do you have an online platform that allows users to check balances, execute wires, ACHs and initiate stop payments at a minimum?	BOOLEAN

Question Category	Questions	Question Type
OVERALL SERVICES	Are you willing to cap the price increase that may occur at the end of the initial one-year contract?	BOOLEAN
OVERALL SERVICES	Will you guarantee pricing for the life of the contract and therefore hold submitted pricing without increases?	BOOLEAN
OVERALL SERVICES	Do you provide mobile payment terminals that can accept credit cards?	BOOLEAN
OVERALL SERVICES	Does the financial institution offer purchasing cards or similar alternatives?	BOOLEAN
OVERALL SERVICES	Discuss the online card-management processes, including new card issuance, deletion, replacing, modifying, information reporting capabilities, settlement terms/billing cycle options, and card control and usage restriction options.	TEXT
OVERALL SERVICES	Describe the fraud policy for p-cards.	TEXT
OVERALL SERVICES	Discuss security features, including account number encryption and purging policies for p-cards.	TEXT
OVERALL SERVICES	Discuss procedures for reconciling, approving and disputing charges on the card.	TEXT
OVERALL SERVICES	Describe your float schedule.	TEXT
OVERALL SERVICES	Describe the financial institution's policy on overdrafts.	TEXT
OVERALL SERVICES	Describe your financial institution's formal disaster recovery plan.	TEXT
OVERALL SERVICES	How quickly will backup facilities be activated?	TEXT
OVERALL SERVICES	Describe your financial institution's operating capabilities to assist the County in the event of a disaster or declared emergency.	TEXT
OVERALL SERVICES	Describe any products or services that you believe the County should consider that it is not already taking advantage of.	TEXT
PAPER DISBURSEMENTS	Do you offer controlled disbursement services?	BOOLEAN
PAPER DISBURSEMENTS	If yes, describe the controlled disbursement services, including number and timing of daily Fed letters. If service is not offered, put N/A.	TEXT
PAPER DISBURSEMENTS	Do you provide check conversion to ACH?	BOOLEAN
PAPER DISBURSEMENTS	Do you offer positive pay?	BOOLEAN
PAPER DISBURSEMENTS	Describe your hardware and software requirements (i.e., file requirements and data fields).	TEXT
PAPER DISBURSEMENTS	Does the financial institution provide automatic positive pay file receipt acknowledgments?	BOOLEAN
PAPER DISBURSEMENTS	What is the financial institution's deadline for transmitting positive pay files/data?	TEXT
PAPER DISBURSEMENTS	Does your financial institution have positive pay payee name verification?	BOOLEAN
PAPER DISBURSEMENTS	What is the process for notifying the financial institution of a single check or small check run outside of the regular batch file?	TEXT
PAPER DISBURSEMENTS	Can stop payments be placed online?	BOOLEAN
PAPER DISBURSEMENTS	How long will the stop payment remain in effect?	TEXT
PAPER DISBURSEMENTS	Can stop payments be automatically renewed?	BOOLEAN

Question Category	Questions	Question Type
PAPER DISBURSEMENTS	If yes, for how long?	TEXT
PAPER DISBURSEMENTS	How does the County notify the financial institution of voided and stop payment checks?	TEXT
PAYMENT EXECUTION SERVICES	Do you offer payment execution services to the County's vendors in the method preferred by the vendors, to include virtual card payment, ACH, and check print and mail?	BOOLEAN
PAYMENT EXECUTION SERVICES	If yes, do you offer an incentive rebate to the County for all payments executed through virtual card? If service is not offered, put N/A.	TEXT
PAYMENT EXECUTION SERVICES	Describe the payment portal used for payment execution services and the daily/monthly/annual reporting that is available. If service is not offered, put N/A.	TEXT
PAYMENT EXECUTION SERVICES	Describe the process for payment execution services and when/how the payments are funded by the County. Include a discussion of how return payments are handled. If service is not offered, put N/A.	TEXT
PRICING	Does your firm have an annual flat-fee arrangement as an alternative to line-item pricing?	BOOLEAN
PRICING	If yes, what is your annual flat fee? If no, put N/A.	TEXT
REPORTING	How does your institution approach customized reporting?	TEXT
REPORTING	Describe your balance reporting systems and availability.	TEXT
REPORTING	What time is previous day information available for access by the customer?	TEXT
REPORTING	Does the financial institution provide current-day information without an additional cost?	BOOLEAN
REPORTING	Describe the level of detail provided in previous and current-day reports.	TEXT
REPORTING	How many days of history can be accessed through the system?	NUMBER
REPORTING	In what format is information available?	TEXT
REPORTING	How soon after the cutoff date will bank and analysis (if provided) statements be ready for viewing/download?	TEXT
REPORTING	Are electronic images stored on the financial institution's online reporting system and for how long?	TEXT
REPORTING	Describe the financial institution's online information-reporting system and the types of reports that are available.	TEXT
REPORTING	Is there an additional charge for custom reporting?	BOOLEAN
REPORTING	How many business days of balance history are stored on the reporting system for previous day and current day reporting?	NUMBER
REPORTING	Describe the technical support available to aid in electronic data/file transmission and any software/system integration?	TEXT
WIRE SERVICES	Do you provide wire services through the Fed System?	BOOLEAN
WIRE SERVICES	What is the procedure for initiation and monitoring of wire transfers online?	TEXT
WIRE SERVICES	What security measures does the financial institution require for wire initiation and approval?	TEXT

Question Category	Questions	Question Type
WIRE SERVICES	What levels and types of security safeguards are in place when initiating and releasing wires?	TEXT
WIRE SERVICES	Does the financial institution have the ability to create and store recurring/repetitive wire instructions/templates?	BOOLEAN
WIRE SERVICES	Does the financial institution have the ability to create and store future-dated wires?	BOOLEAN
WIRE SERVICES	What provisions are in place to allow the County to initiate a priority wire transfer requiring special handling and immediate release? Are there any additional fees?	TEXT
WIRE SERVICES	What are the opening hours and the cut-off times for initiating a wire transfer to ensure same-day execution?	TEXT
WIRE SERVICES	What is the cut-off time for incoming domestic wire transfers to receive same-day credit?	TEXT
WIRE SERVICES	When is an internal confirmation available after a wire execution? Explain any delays.	TEXT
WIRE SERVICES	When is a Federal Reference number confirmation available after a wire execution? Explain any delays.	TEXT
WIRE SERVICES	When and how can a wire transfer be canceled after it is released to the system by the County? Is there a fee for the cancellation?	TEXT
WIRE SERVICES	At what point does the financial institution assume legal liability for executing a wire transfer?	TEXT
WIRE SERVICES	What is the financial institution's policy in the event of a wire transfer failure for which receipt of instruction has been confirmed to the customer?	TEXT
ZERO BALANCE ACCOUNTS	Do you provide zero-balance account services?	BOOLEAN
ZERO BALANCE ACCOUNTS	How many sub-ZBAs accounts can be tied to a Master ZBA?	NUMBER

Appendix F

Custodial Services Questionnaire

Question Category	Question	Question Type
ADDITIONAL INFORMATION	I have read and agree to the Sample Agreement in the rfpPrep portal.	BOOLEAN
ADDITIONAL INFORMATION	I have read and agree to meet the Insurance Requirements as stated in the RFP document.	BOOLEAN
ADDITIONAL INFORMATION	Upload a brief overview of your experience and knowledge of the services to be provided as requested in section 2.3.1.4.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Technical Proposal Cover Page that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Living Wage Form that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Contractor Qualification Form that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Affidavit Form that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Veteran-Owned Business Enterprise Program Form that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Can you provide Reports/Files customized to meet the requirements for SAP?	BOOLEAN
ADDITIONAL INFORMATION	Are you aware of a planned merger or acquisition for your company?	BOOLEAN
ADDITIONAL INFORMATION	Of the services currently being used by the County, what would your institution outsource to a third party? If nothing, put N/A.	TEXT
COMPANY BACKGROUND	Provide a link to annual 10-K and quarterly 10-Q reports (If you are not a publicly-traded company, put N/A).	TEXT
COMPANY BACKGROUND	Provide a link to the latest statement of Auditing Standards (SAS) No. 70 (If you are not a publicly-traded company, put N/A).	TEXT
COMPANY BACKGROUND	Do you have any current litigation/investigation by a regulatory authority?	BOOLEAN
COMPANY BACKGROUND	If yes, explain. If no, put N/A.	TEXT
COMPANY BACKGROUND	Provide a general overview and brief history of your organization, including customer-service philosophy, parent and/or subsidiary companies, and the number of employees.	TEXT
COMPANY BACKGROUND	Discuss the financial institution's current capital structure, adequacy, and coverage. If applicable, provide the financial institution's risk-based capital classification.	TEXT

Question Category	Question	Question Type
COMPANY BACKGROUND	The financial institution must provide key measures of the financial institution's financial strength, including ratings from nationally recognized rating service(s) and banking rating service(s). Include a copy of the financial institution's last two (2) years' worth of audited financial statement and a copy of the financial institution's rating from a nationally-recognized rating service.	UPLOAD
COMPANY BACKGROUND	Describe what approach the financial institution is taking in the development of new services and what new services and/or features the financial institution plans to offer and within what time frame.	TEXT
CUSTODIAL SAFEKEEPING	What third parties are involved with investment transactions or custodial safekeeping? If none, put N/A.	TEXT
CUSTODIAL SAFEKEEPING	Will the bank provide the County with custodial safekeeping in accordance with Maryland Local Government Code 17-101?	BOOLEAN
CUSTODIAL SAFEKEEPING	Will the bank provide custody services for securities and investments owned by the County placed at the bank?	BOOLEAN
CUSTODIAL SAFEKEEPING	Where are custody customer service teams located?	TEXT
CUSTODIAL SAFEKEEPING	Are any online systems used?	BOOLEAN
CUSTODIAL SAFEKEEPING	Describe the reporting capabilities of safekeeping/custody online tool.	TEXT
CUSTODIAL SAFEKEEPING	Describe the process for submitting/approving/settling trades, including how failed trades are handled.	TEXT
CUSTODIAL SAFEKEEPING	Describe how County staff could monitor settlement status.	TEXT
CUSTODIAL SAFEKEEPING	Describe the conflict resolution process for custody/safekeeping issues.	TEXT
CUSTODIAL SAFEKEEPING	Do you offer any options for liquidity or investments available? (This could include sweeping funds to a money market fund)	BOOLEAN
CUSTODIAL SAFEKEEPING	If yes, describe. If no, put N/A.	TEXT
CUSTODIAL SAFEKEEPING	Indicate any limit on the amount of funds that could be invested same day.	TEXT
CUSTODIAL SAFEKEEPING	Will the online reporting tool be able to manage summary and segregated reporting on various County portfolios/grouped funds without creating a separate account for each portfolio?	BOOLEAN
CUSTODIAL SAFEKEEPING	Will the bank provide the County with electronic access to safekeeping records/receipts (SFTP, online banking, etc)?	BOOLEAN
CUSTODIAL SAFEKEEPING	Describe experience in performing rules-based compliance monitoring services with regard to safekeeping and valuation of collateral.	TEXT

CUSTODIAL SAFEKEEPING	If an asset based fee is provided, confirm that this rate includes all the fees incurred by the County. If not, please state all of the additional fees here. If an asset based fee is not preferred, put N/A.	TEXT
CUSTOMER SERVICE	Do you provide implementation/project management in the event of a relationship transition?	BOOLEAN
CUSTOMER SERVICE	Will a dedicated customer service/relationship manager be assigned to the County?	BOOLEAN
CUSTOMER SERVICE	Provide the credential details of the person (text box - 250 word limit).	TEXT
CUSTOMER SERVICE	Provide the resume(s) and contact information of the designated personnel assigned to this account.	TEXT
CUSTOMER SERVICE	Describe your financial institution's policy on changing the primary contact person on an account.	TEXT
OVERALL SERVICES	Are you willing to cap the price increase that may occur at the end of the initial one-year contract?	BOOLEAN
OVERALL SERVICES	Will you guarantee pricing for the life of the contract and therefore hold submitted pricing without increases?	BOOLEAN
OVERALL SERVICES	Describe any products or services that you believe the County should consider that it is not already taking advantage of.	TEXT

Appendix G

Lockbox Services Questionnaire

Question Category	Questions	Question Type
ADDITIONAL INFORMATION	Are you aware of any planned merger or acquisition for your company?	BOOLEAN
ADDITIONAL INFORMATION	What third parties are involved with investment transactions or custodial safekeeping? If none, put N/A.	TEXT
ADDITIONAL INFORMATION	I have read and agree to the Sample Agreement in the rfpPrep portal.	BOOLEAN
ADDITIONAL INFORMATION	I have read and agree to meet the Insurance Requirements as stated in the RFP document.	BOOLEAN
ADDITIONAL INFORMATION	Upload a brief overview of your experience and knowledge of the services to be provided as requested in section 2.3.1.4.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Technical Proposal Cover Page that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Living Wage Form that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Contractor's Qualification Form that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Affidavit Form that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Veteran-Owned Business Enterprise Program Form that can be found in the rfpPrep portal.	UPLOAD
COMPANY BACKGROUND	Provide a link to annual 10-K and quarterly 10-Q reports (If you are not a publicly-traded company, put N/A).	TEXT
COMPANY BACKGROUND	Provide a link to the latest statement of Auditing Standards (SAS) No. 70 (If you are not a publicly-traded company, put N/A).	TEXT
COMPANY BACKGROUND	Do you have any current litigation/investigation by a regulatory authority?	BOOLEAN
COMPANY BACKGROUND	If yes, explain. If no, put N/A.	TEXT
COMPANY BACKGROUND	Provide a general overview and brief history of your organization, including customer-service philosophy, parent and/or subsidiary companies, and the number of employees.	TEXT
COMPANY BACKGROUND	Discuss the financial institution's current capital structure, adequacy, and coverage. If applicable, provide the financial institution's risk-based capital classification.	TEXT
COMPANY BACKGROUND	The financial institution must provide key measures of the financial institution's financial strength, including ratings from nationally recognized rating service(s) and banking rating service(s). Include a copy of the financial institution's last two (2) years' worth of audited financial statements and a copy of the financial institution's rating from a nationally-recognized rating service.	UPLOAD

Question Category	Questions	Question Type
COMPANY BACKGROUND	Describe what approach the financial institution is taking in the development of new services and what new services and/or features the financial institution plans to offer and within what time frame.	TEXT
CUSTOMER SERVICE	Do you provide implementation/project management in the event of a relationship transition?	BOOLEAN
CUSTOMER SERVICE	Will a dedicated customer service/relationship manager be assigned to the County?	BOOLEAN
CUSTOMER SERVICE	If yes, provide the credential details of the person. If a dedicated customer service/relationship manager won't be assigned, put N/A.	TEXT
CUSTOMER SERVICE	Provide the resume(s) and contact information of the designated personnel assigned to this account.	UPLOAD
CUSTOMER SERVICE	Describe your financial institution's policy on changing the customer service/relationship manager on an account.	TEXT
ELOCKBOX	Can you provide remittance data electronically to the accounting software, facilitating reconciliation?	BOOLEAN
ELOCKBOX	Can you process and convert all payments to an electronic receipt?	BOOLEAN
ELOCKBOX	Do you provide eLockbox (consolidating/converting consumer-initiated payments through the constituent bank portal to ACH)?	BOOLEAN
OVERALL SERVICES	Are you willing to cap the price increase that may occur at the end of the initial one-year contract?	BOOLEAN
OVERALL SERVICES	Will you guarantee pricing for the life of the contract and therefore hold submitted pricing without increases?	BOOLEAN
OVERALL SERVICES	Describe any products or services that you believe the City should consider that it is not already taking advantage of.	TEXT
PRICING	Does your firm have an annual flat-fee arrangement as an alternative to line item pricing?	BOOLEAN
PRICING	If yes, what is your annual flat fee? If no, put N/A.	TEXT
RETAIL LOCKBOX	Do you provide retail lockbox?	BOOLEAN
RETAIL LOCKBOX	Can envelopes be scanned with check/coupon image?	BOOLEAN
RETAIL LOCKBOX	Do you provide customized post office box #s/vanity street addresses?	BOOLEAN
RETAIL LOCKBOX	Do you provide transfer initiation by Telephone?	BOOLEAN
RETAIL LOCKBOX	Do you provide transfer initiation by Wire?	BOOLEAN
RETAIL LOCKBOX	Do you provide transfer initiation by Standing Instructions (ZBA each day for cleared amount)?	BOOLEAN
RETAIL LOCKBOX	Where is the retail lockbox location?	TEXT
RETAIL LOCKBOX	Can you work with customized remittance docs?	BOOLEAN
RETAIL LOCKBOX	Do you provide Report/Files customized to meet the requirements for SAP?	BOOLEAN

Question Category	Questions	Question Type
RETAIL LOCKBOX	If you are a non-bank provider or not our main bank, can you make a deposit into an account of our choice, regardless of financial institution?	BOOLEAN
RETAIL LOCKBOX	Do you provide all the services we currently pay for (see pricing area)?	BOOLEAN
RETAIL LOCKBOX	Are you able to process payments made via credit card through the lockbox site?	BOOLEAN
RETAIL LOCKBOX	Do you provide transfer initiation by Standing Instructions (ZBA each day for cleared amount)?	BOOLEAN
RETAIL LOCKBOX	Do you provide a set time(s) that lockbox exceptions will be made available?	BOOLEAN
RETAIL LOCKBOX	Do you provide transfer initiation by Wire?	BOOLEAN
WHOLESALE LOCKBOX	Do you provide wholesale lockbox?	BOOLEAN
WHOLESALE LOCKBOX	Where is the wholesale lockbox location?	TEXT
WHOLESALE LOCKBOX	Can you work with customized remittance docs?	BOOLEAN
WHOLESALE LOCKBOX	If you are a non-bank provider or not our main bank, can you make deposit into an account of our choice, regardless of financial institution?	BOOLEAN
WHOLESALE LOCKBOX	Can you provide all the services we currently pay for (see pricing area)?	BOOLEAN
WHOLESALE LOCKBOX	Can you provide a set time(s) that lockbox exceptions will be made available?	BOOLEAN
WHOLESALE LOCKBOX	Do you provide transfer initiation by Telephone?	BOOLEAN
WHOLESALE LOCKBOX	Do you provide transfer initiation by Wire?	BOOLEAN
WHOLESALE LOCKBOX	Do you provide transfer initiation by Standing Instructions (ZBA each day for cleared amount)?	BOOLEAN
WHOLESALE LOCKBOX	Can you provide Report/File customization to meet the requirements of SAP?	BOOLEAN
WHOLESALE LOCKBOX	Do you provide customized post office box #s/vanity street addresses?	BOOLEAN
WHOLESALE LOCKBOX	Did you respond to retail lockbox services?	BOOLEAN
WHOLESALE LOCKBOX	If yes, will you be willing to provide bundle pricing for both wholesale and retail lockbox services if selected for Phase 2?	BOOLEAN

Appendix H

Merchant Services Questionnaire

Question Category	Questions	Question Type
ADDITIONAL INFORMATION	Can you provide Reports/Files customized to meet the requirements for SAP?	BOOLEAN
ADDITIONAL INFORMATION	Are you aware of any planned merger or acquisition for your company?	BOOLEAN
ADDITIONAL INFORMATION	I have read and agree to the Sample Agreement in the rfpPrep portal.	BOOLEAN
ADDITIONAL INFORMATION	I have read and agree to meet the Insurance Requirements as stated in the RFP document.	BOOLEAN
ADDITIONAL INFORMATION	Upload a brief overview of your experience and knowledge of the services to be provided as requested in section 2.3.1.4.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Technical Proposal Cover Page that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Living Wage Form that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Contractor's Qualification Form that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Affidavit Form that can be found in the rfpPrep portal.	UPLOAD
ADDITIONAL INFORMATION	Download, complete, and upload the completed Veteran-Owned Business Enterprise Program Form that can be found in the rfpPrep portal.	UPLOAD
AVAILABILITY OF FUNDS	Are funds for credit card payments (VISA, MasterCard, Discover, and American Express) settled to the County's accounts daily?	BOOLEAN
AVAILABILITY OF FUNDS	Are funds for debit card payments settled to the County's accounts daily?	BOOLEAN
AVAILABILITY OF FUNDS	Are funds for e-checks and over-the-phone checks deposited into the County's account daily?	BOOLEAN
AVAILABILITY OF FUNDS	Are funds collected via periodic and/or automatic payment options deposited into the County's accounts daily?	BOOLEAN
COMPANY BACKGROUND	Provide a link to annual 10-K and quarterly 10-Q reports (If you are not a publicly-traded company, put N/A).	TEXT
COMPANY BACKGROUND	Provide a link to the latest statement of Auditing Standards (SAS) No. 70 (If you are not a publicly-traded company, put N/A).	TEXT
COMPANY BACKGROUND	Do you have any current litigation/investigation by a regulatory authority?	BOOLEAN
COMPANY BACKGROUND	If yes, explain. If no, put N/A.	TEXT
COMPANY BACKGROUND	Provide a general overview and brief history of your organization, including customer-service philosophy, parent and/or subsidiary companies, and the number of employees.	TEXT

Question Category	Questions	Question Type
COMPANY BACKGROUND	Discuss the financial institution's current capital structure, adequacy, and coverage. If applicable, provide the financial institution's risk-based capital classification.	TEXT
COMPANY BACKGROUND	The financial institution must provide key measures of the financial institution's financial strength, including ratings from nationally recognized rating service(s) and banking rating service(s). Include a copy of the financial institution's last two (2) years' worth of audited financial statements and a copy of the financial institution's rating from a nationally-recognized rating service.	UPLOAD
COMPANY BACKGROUND	Describe what approach the financial institution is taking in the development of new services and what new services and/or features the financial institution plans to offer and within what time frame.	TEXT
CUSTOMER SERVICE	Do you provide implementation/project management in the event of a relationship transition?	BOOLEAN
CUSTOMER SERVICE	Will a dedicated customer service/relationship manager be assigned to the County?	BOOLEAN
CUSTOMER SERVICE	If yes, provide the credential details of the person. If a dedicated customer service/relationship manager won't be assigned, put N/A.	TEXT
CUSTOMER SERVICE	Provide the resume(s) and contact information of the designated personnel assigned to this account.	UPLOAD
CUSTOMER SERVICE	Describe your financial institution's policy on changing the customer service/relationship manager on an account.	TEXT
FUND REPORTS/RECONCILEMENTS	Upload an example of some customized routine reports.	UPLOAD
FUND REPORTS/RECONCILEMENTS	Can reports be issued at agency-defined intervals?	BOOLEAN
FUND REPORTS/RECONCILEMENTS	Are error reports issued online in real time?	BOOLEAN
GENERAL MERCHANT SERVICES	Which of these do you process?: VISA, MasterCard, Discover, and American Express.	TEXT
GENERAL MERCHANT SERVICES	Do you accept other credit cards (specify which ones)?	TEXT
GENERAL MERCHANT SERVICES	Do you accept debit cards (specify which ones)?	TEXT
GENERAL MERCHANT SERVICES	Do you accept/support e-checks and over-the-phone checks?	BOOLEAN
GENERAL MERCHANT SERVICES	Do you accept transactions and have merchant services available for a continuous 24 hours per day, 7 days per week?	BOOLEAN
NETWORK TRANSACTIONS	Describe the payment types you accept via the Internet.	TEXT
NETWORK TRANSACTIONS	Do you accept/support transactions via touch-tone telephones (name payment types)?	BOOLEAN
OVERALL SERVICES	Are you willing to cap the price increase that may occur at the end of the initial one-year contract?	BOOLEAN

Question Category	Questions	Question Type
OVERALL SERVICES	Will you guarantee pricing for the life of the contract and therefore hold submitted pricing without increases?	BOOLEAN
OVERALL SERVICES	Describe any products or services that you believe the City should consider that it is not already taking advantage of.	TEXT
PERSONAL STAFF INTERFACE	Do you provide a receipt for the in-person transactions defined above?	BOOLEAN
PERSONAL STAFF INTERFACE	Do you provide 9:00AM to 5:00PM access to merchant services in this transaction mode?	BOOLEAN
PHONE TRANSACTIONS	Name all payment types that you accept via voice telephones without staff interaction.	TEXT
PHONE TRANSACTIONS	Name all payment types that you accept via voice telephones with staff interaction.	TEXT
PHONE TRANSACTIONS	Do you provide 24-7 access to merchant services in this transaction mode?	BOOLEAN
PLANNING PROCESS	Will you meet with agency staff to develop implementation plans on an agency-by-agency basis to meet specific needs?	BOOLEAN
PLANNING PROCESS	Do you provide specifications for hardware and software necessary so the County can collaborate with SAP for the transfer of file information?	BOOLEAN
PLANNING PROCESS	Will you assign designated project managers, customer engineers, and customer support staff for each agency using the service?	BOOLEAN
PLANNING PROCESS	Do you have availability to begin work within 30 days of contract award?	BOOLEAN
PRICING	Does your firm have an annual flat-fee arrangement as an alternative to line item pricing?	BOOLEAN
PRICING	If yes, what is your annual flat fee? If no, put N/A.	TEXT
SECURITY	Describe your data integrity/security measures.	TEXT
SECURITY	Have you ensured that the privacy and confidentiality of users is protected during all steps of the transaction process?	BOOLEAN
SECURITY	If asked by the County, can you provide archival copies of transaction data maintained for 3 years?	BOOLEAN
SUPPORT	Will you provide a structured program of user staff training on the County agency site for both technical and functional aspects of using the service?	BOOLEAN
SUPPORT	Will you provide current documentation and operations manuals for all facets of user obligations for using the service?	BOOLEAN
SUPPORT	Will you provide 24-7 help desk assistance?	BOOLEAN
SUPPORT	Will you provide software fixes, application enhancements, product documentation, user training, warranties, and consultation as part of the basic service?	BOOLEAN

Question Category	Questions	Question Type
SUPPORT	Will you provide and maintain a disaster recovery plan to ensure integrity of all transactions, data, and fund transfers and assures repaid recovery of all operations?	BOOLEAN
SUPPORT	Will you provide support levels to ensure continuous operations for all vendor-provided hardware and software?	BOOLEAN
SUPPORT	Will you provide effective promotion, marketing, and community awareness programs to encourage using electronic payment options, (e.g., advertising, promotional signs, debit/credit card, acceptance logo, decal stickers, mailing inserts, etc.) as part of the basic service?	BOOLEAN