



## CLARK COUNTY

### RFP #780

#### BANKING SERVICES

#### QUESTIONS and ANSWERS

UPDATED: AUGUST 4, 2020

### GENERAL QUESTIONS

	QUESTION	ANSWER
1.	On the original hardcopy, does the County require a wet/ink signature, or would a scanned/digital signature be acceptable?	A scanned/digital signature would be acceptable.
2.	Do to the current Covid-19 environment, would the County consider electronic emailed receipt of proposal in lieu of paper copies?	No. We have been advised that the submission of paper copies may be difficult due to COVID-19 environment, however Committee members felt paper copies were needed to expeditiously review proposal responses.
3.	Can we provide links to our financials in lieu of an "electronic copy"?	Yes.
4.	Can the County accept an encrypted USB flash drive?	Yes, the County can accept an encrypted USB flash drive as the electronic copy, in addition to the requested paper copies.
5.	Paragraphs A and C of the Insurance/Bond section specify maximum deductibles of \$50,000 and \$25,000, respectively. Many large financial institutions are self-insured with deductibles that exceed these levels. Would the County consider removing or increasing these specified deductible limits for the purposes of this RFP?	Yes, insurance differences should not preclude entities from proposing. Any specific insurance differences can be negotiated with firms which move on to the interview stage.
6.	Who is your current Investment services provider?	This is outside of the scope of the RFP. The investment portfolio is managed by the Treasurer's Office.
7.	How many individuals are on the Review Committee and are they County employees? Please describe their role as it relates to the County?	There are 5 individuals on the Review Committee, 4 are County staff and 1 is a outside professional from a local credit union. 3 of the County staff members are from the Treasurer's Office from both finance and tax service and 1 County staff member is from the Auditor's Office which processes payroll, customer invoices, and AP payments. PFM will be a technical expert to the Committee, but will not be an official scorer. The Committee may request feedback from subject matter experts whom are more familiar and have more expertise in certain areas (i.e. IT, purchasing, districts and departments).
8.	Please describe the type of disbursements to unbanked/underbanked individuals that you reference on page 15, A.6. In addition, can you please describe all intended use cases for prepaid cards? (e.g.	Section A Local Community Involvement is related to actions the bank is taking to promote social responsibility. This represents a 5% overall score in the evaluation process. These

	housing/utility assistance payments, income tax refunds, reimbursements to county residents, employee rewards, etc.)	are not services that are directly associated with the Treasurer's Office or County.  In regards to the prepaid card questions asked on page 26, question 32, these could be categorized as employee payroll cards or one-time use emergency payments to county residents.
9.	Does the County currently utilize a prepaid card program? If yes, who is your current provider?	No, not currently.
10.	What is the average per card dollar load and anticipated number of cards on a monthly basis for each use case?	The County currently does not issue pre-paid cards.
11.	Would the County like to increase usage of the Prepaid Card services?	The County currently does not issue pre-paid cards but is interested in any possible solutions or suggestions where pre-paid cards would make sense.
12.	Pre-Paid Cards: Please tell us more about how you envision this product being used and when?	The County currently does not use pre-paid cards but may be interested in using them for the few employees who are issued payroll checks or one-time use emergency payments to county residents. The County is interested in any other possible solutions or suggestions where pre-paid cards would make sense.

**GENERAL BANKING QUESTIONS**

	<b>QUESTION</b>	<b>ANSWER</b>
1.	The Treasurer's office custodial Bank is at Wells Fargo as noted in the RFP how is this relevant to this RFP as it relates to B of A and the County?	Funds will be wired to Wells Fargo and received from Wells Fargo. The amounts of disbursement activity noted on page 6 does not include these amounts.
2.	The Treasurer's Office holds 52 accounts with Bank of America. Can you provide an account structure with the account title, department and account type?	Please see attached document for account structure.
3.	The Treasurer's Office uses 113 unique location numbers, which represent different District and County locations. Provide a sample of the unique location numbers and define each field?	Example: 000000617600 – Location codes are 12 digits with leading zeros. The first four digits after the leading zeros (6176) typically represents the district or county fund number, the last two digits (00) typically correspond with a specific location if there is one, such as Camas School District High School Cafeteria. Another example: 000008994335 – '8994' represents the Treasurer Joint Lobby and '335' corresponds with a specific cashier/ staff person.
4.	The County has 24 warrant accounts does Workday utilize a county unique code/identifier?	No.
5.	Does the County issue warrants that bear interest? If so, what is the interest rate and how is the dollar amount adjusted? The Payee gets the interest rate?	This is not a requested service as part of this RFP and is unnecessary in preparing a response to this RFP.
6.	Can you please provide an account structure/map so we may understand ZBAs and funds movement?	Please see attached document for account structure.
7.	We need to understand the 30 stand alone accounts (they say they are managed independently) What exactly does that mean? Please elaborate on exact banking duties of these 30 accounts.	Districts and Departments in the County maintain their own accounts. A full range of cash management services (depository, disbursement, EFT) are associated with these accounts. These are not part of the ZBA banking structure.
8.	Can the County provide 3 months of account analysis statements (redacted as appropriate)?	Attachment D denotes average monthly activity level for a 12 month period.
9.	What is the County's current earnings credit rate? How is it determined?	Currently the rate is contractually negotiated. The current ECR is 1.00%.
10.	Is the County currently assessed a balance based charge? If yes, what is the current assessment charged?	A balance based charge is assessed by the incumbent bank. Current pricing arrangements will not be disclosed as part of this RFP process.
11.	Does the County currently settle their analysis monthly, quarterly, semi- annual or annually?	Monthly.
12.	What is the current billing structure of the accounts? Are all accounts grouped together or are the standalone accounts billed separately?	All accounts are billed together.
13.	Which county accounts utilize full ARP? Do any county accounts utilize partial ARP?	Some accounts (19) use partial ARP, some accounts (2) use full ARP. Quantities can be found Attachment D.
14.	What is the current format recommended by your ERP system for data and information transmission? Is this the preferred format?	BAI2 is the format currently used. Workday can also handle ISO 20022 and MT940/942 formats.

15.	Are all data file transmissions done via direct transmission? Are any uploaded manually through online banking?	Some transactions are uploaded manually, some are via transmission.
16.	Explain how the County's ERP system "Work Day" interacts with your banking currently? What does that process look like today on a daily, weekly, and monthly basis?	Please refer to the Scope of Project. One of the objectives of this RFP is to identify additional integration strategies with WorkDay. Accounts are reconciled daily.
17.	Are the Agencies and Departments receiving funds electronically depositing directly into Treasurers primary account, or do they post directly into agency's sub-account?	Districts and Departments have electronic deposits made into our primary account, some deposit into our secondary accounts that are swept into our primary account periodically by Treasurer staff. There are a few Departments who maintain separate bank accounts that receive electronic deposits directly into their sub-account.
18.	Does the County currently utilize interest bearing accounts? If yes, please provide the average balances for interest bearing accounts/average balances for non-interest bearing accounts.	Over the last year, bank balances have fluctuated from \$12 million to \$35 million with an average of approximately \$28 million. An interest-bearing account has not historically been used.
19.	Does the County currently use a sweep type product?	No.
20.	What is the preference to the County – Interest Bearing or Non-Interest Bearing Account structure? Balances currently swept daily for purposes of investment?	A compensating balance arrangement.
21.	What is the term length preferred by the treasurer to review historical information online?	A longer period of time is preferred.
22.	Are all locations noted within Attachment G rolling into a Deposit Reconciliation service?	No.
23.	Number of locations that would require Smart Safe Services.	A limited number of locations would consider smart safe services.
24.	When were the Teller Scan TS240 and the Digital Check Chexpress CX30's last replaced?	The County started using them in 2017, they have not been replaced.
25.	Number of Departments/Agencies utilizing the eLockbox Service?	1 – the Treasurer's Office.
26.	Number of accounts utilizing Issue Maintenance? Number of accounts currently utilizing Direct Transmission. Number of direct transmissions initiated per month?	Assuming this question relates to positive pay, there are 22 accounts with positive pay with varying degrees of reconciliation services associated with those accounts. Positive pay files are transmitted daily, initiated by printing runs by individual bank account. On average 138 positive pay files are sent each month.
27.	Number of accounts to utilize UPIC?	None.
28.	Is there an expected volume of payments that would move to a digital disbursement service, if adopted?	Unknown.
29.	What is the volume of your jury duty payments?	Approximately 100 per week in normal operating conditions.
30.	Are you interested in a solution that gives the payee an opportunity to choose how they want to be paid (i.e. choices like ACH, Check, Prepaid card, or Zelle), or are you focused only on sending a payment via a consistent digital payment type (i.e.	We would be interested in learning about the solution.

	simply sending digital payments via Zelle, for example)?	
31.	Are all the digital disbursements in scope payments to consumers (B2C), or are there business payments (B2B) as well?	Both are possible.
32.	What is the preferred method for initiating digital payments to the bank (i.e. direct file transmission, single item entry on a web-based user interface, upload of excel/csv file, API, etc.)?	Most likely an upload of an excel / csv file, possibly direct transmission.
33.	What is the timing for Online Payment Portal, would this be in phase I of an implementation or would the potential implementation be a later phase service?	This is an optional service and would likely be a later phase of an implementation plan.
34.	Who does the County currently utilize as your Online Payment Portal provider? Please provide detailed transaction volumes for this service.	The County does not currently have an online payment portal.
35.	The RFP indicates the County is "interested in knowing if a single payment site can be flexible enough to collect different types of payments...or if customized sites for each payment type needs to be created". Can you provide more information on the different types of payments the County anticipates receiving and for what purposes? Additionally, would the County be providing to the vendor any information about the payments prior to the customer paying online, or will the site simply contain free form data fields to be completed by the customer?	This is an optional and exploratory service. If custom sites need to be created, the number of payments received through this channel may not warrant the investment of time and resources for development. If a "free form" data option is available, it may be more viable.
36.	What County departments deposit coin and currency?	All County departments deposit some amount of coin and currency.
37.	Number of locations utilizing Cash Vault Deposit Services?	11 physical locations currently use Vault Deposit services originating from the Treasurer's Office, Clark County District Court, Camas/Washougal Municipal Court, Sheriff's Office, and Public Health.
38.	How many physical locations accept cash? Can you provide the addresses? Do multiple departments co-mingle cash in these locations? If so, how many different departments?	All physical locations accept cash. See Attachment G for addresses.
39.	Can the County provide the dollar amount deposited through branch deposits and the dollar amount deposited in vault deposits by type of deposit?	Currency deposit amounts are indicated in Attachment D. Information on type of deposit is unavailable.
40.	Number of locations that would currently utilize ATM or Deposit By Mail services? Please note locations that currently use ATM deposit services.	ATM and Deposit-by-Mail services are not currently used by departments.
41.	Does the County currently utilize Deposit Recon as a service, it does not appear to be notated in Attachment D.?	Yes, deposit reconciliation is used. The incumbent bank appears not to be charging for this service.
42.	Are the 31,000 tax payments made through Retail Lockbox Inc in each of the two peak periods or is this the total number across the year?	On average, 11,387 payments are made monthly. In April and in October, there are approximately 31,000 payments collected (62,000 in total for the two months).
43.	The County states that "The Treasurer's Office processes approximately 5,500 Automated Clearing House (ACH) Credits each month." But monthly volumes indicate 19,453 for AFP 25 0101 ACH Off	Additional activity originating from department and district activity was not included in the statement referencing 5,500 items. The activity

	Us Credits and 1,681 for AFP 25 0101 ACH On Us Credits. Please clarify monthly volume of ACH Credits.	levels in Attachment D are accurate for the entire relationship.
44.	Will the County please provide a copy of the PET license and a sample of tax payment notifications addressed to County constituents.	As mentioned in the RFP, a third-party captures and processes all necessary data from these remittance documents. The scope of the RFP does not entail the need to capture any of this data. This background information was provided to indicate who was creating the ICL file that will need to be processed by the chosen firm.
45.	Does the County currently receive eLockbox transmissions daily?	Yes.
46.	The County and Districts deposit approximately 16,000 checks per month. Provide a breakdown of the deposited check volume using attachment G; proximity study? Please add a column that lists the County Department name to the proximity study?	This information is not available.
47.	To reduce the number of payroll checks, is the County interested in the use of prepaid cards for payment of employee wages?	There are only a small number of employees who receive checks. We are interested in exploring this option if not cost prohibitive.
48.	The RFP states that School Districts upload check files from a separate state-wide system. Do these files run through the County and the B of A umbrella of services?	Yes.
49.	How are you using your Outsourced Check Printing currently? Do you have all accounts using this way of check payment/disbursement?	The Treasurer's Office has not implemented outsourced checking printing. As indicated in the overview, "The Treasurer's Office would only be interested in implementing this service if demonstrated value can be delivered."
50.	Is your contract directly with Loomis for armored car?	Yes.

## PURCHASING CARD QUESTIONS

	QUESTION	ANSWER
1.	<p>Can the County provide an excel vendor list including the following information?</p> <ul style="list-style-type: none"> <li>• Vendor name</li> <li>• Twelve months of standard AP spend</li> <li>• Payment type (check, ACH, wire, etc.)</li> <li>• Supplier address</li> <li>• Tax ID# (optional)</li> <li>• Transaction count (how many payments a year)</li> <li>• Excel format</li> </ul>	<p>Instructions to request a copy of the County's vendor list were included in the initial distribution of the RFP, please refer to those instructions to request a copy.</p>
2.	<p>What is the county's plan for growing the card program in the next 12 months? 24 months?</p>	<p>No significant growth in the County's physical purchasing card program is anticipated.</p>
3.	<p>Does the County have an idea of what the potential spend might be on the new travel card program?</p>	<p>It is uncertain what the spend might be as it really would depend on how we'd structure the program for travel cards and that is in the future.</p>
4.	<p>The RFP indicates that certain employees may be issued both a purchasing and travel card, and that the County is "interested in approaches to clearly differentiate the two programs for employees". Is it the County's intention to maintain and manage two separate card programs for purchasing and travel purposes, or would a "one-card" solution be acceptable if it meets your requirements for differentiation?</p>	<p>A one-card solution may be acceptable. Please elaborate in your proposal.</p>
5.	<p>Will you allow cardholders to login to the online card management system to view card transaction information? Will you allow cardholders to use the mobile website to view card transaction information?</p>	<p>Yes.</p>
6.	<p>Will cardholders or administrative staff need to upload receipt images?</p>	<p>No, all expense and card reconciliation will be performed internally.</p>
7.	<p>Please provide further explanation of the need to customize MCC codes.</p>	<p>This is related to restrictions on which MCC codes can be allowed/restricted for the travel card program.</p> <p>The question is referring to if the firm's travel card program has preset MCC codes that are allowed and cannot be changed.</p>
8.	<p>Please provide further explanation on the need to limit preferred suppliers?</p>	<p>We were curious on if this is an available option. The County may have negotiated special arrangements with one firm over another and desire employees to direct purchase at the preferred firm.</p>
9.	<p>Is Clark County considering proposals for inclusion into an existing consortium agreement?</p>	<p>Yes.</p>
10.	<p>Does the question on page 29, 8. Dispute Resolution, b, pertain to fraud use on the cards?</p>	<p>Yes.</p>

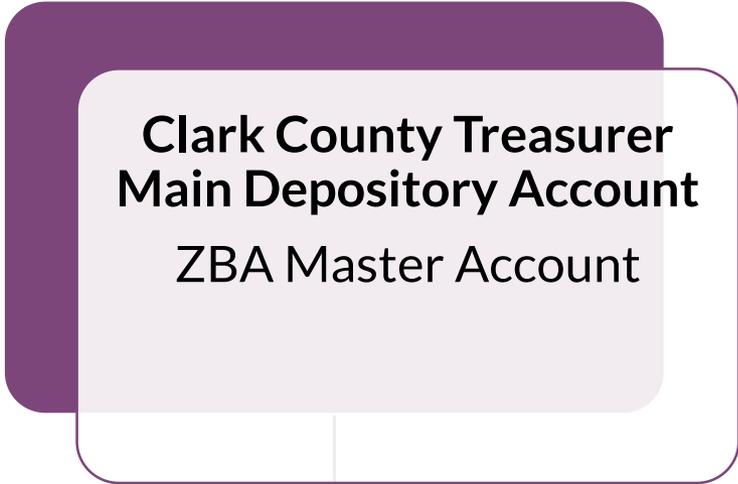
# CLARK COUNTY TREASURER - ACCOUNT STRUCTURE

**MAIN DEPOSITORY ACCOUNT SERVICES:**

- Depository (Banking Center, Vault, QBD/ND)
- Cash Vault (Change Orders)
- Book Transfers
- ACH Origination
- Image Cash Letter
- Returns (Reclear Services)
- PayMode Concentrator
- ARP Partial Recon w/Positive Pay
- Payee Positive Pay
- ACH Credit/Debit Received
- Remote Deposit
- Image Archive - 90 Days
- Non-Relationship Check Cashing

**CashPro Online:**

- Online Statements (AA, ACH, ARP, DDA)
- Previous & Current Day Reporting
- Image Access
- Global Payments - Transfers, Wires
- Check Management Services
- Stop Payments



**DISTRICT COURT OF CLARK COUNTY:**

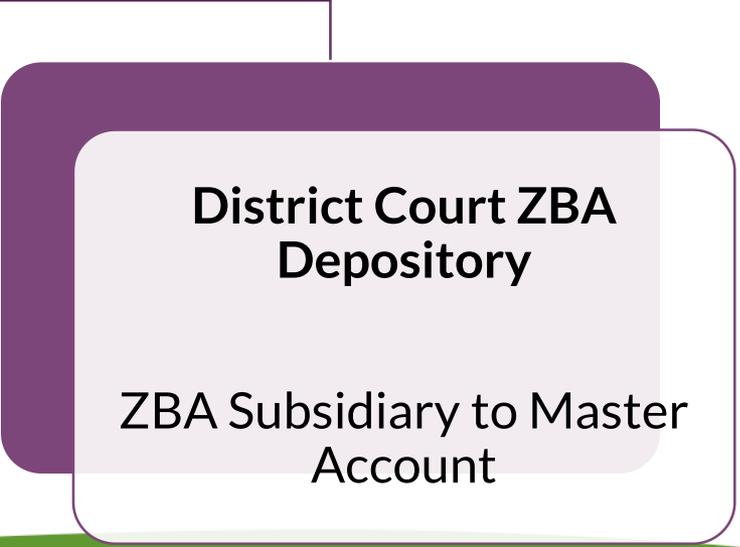
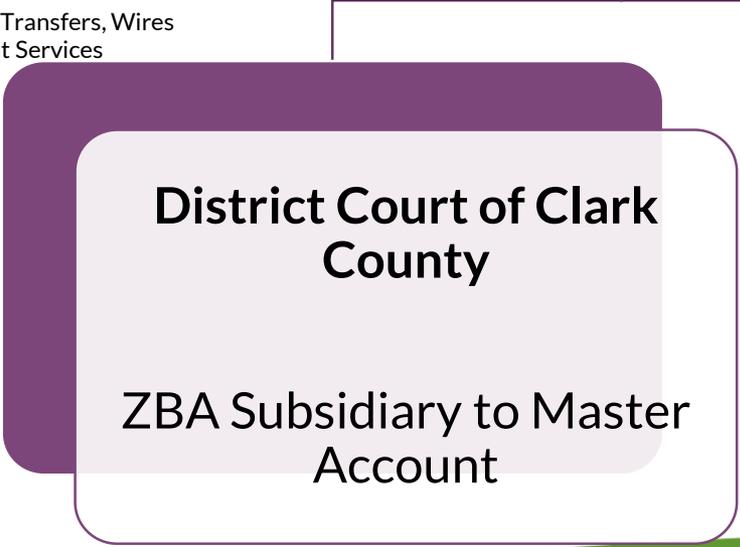
- ZBA Subsidiary to Main Depository Acct.
- Checks Paid
- ACH Blocks & Filters
- Image Archive - 90 Days

**DISTRICT COURT ZBA DEPOSITORY :**

- ZBA Subsidiary to Main Depository Acct.
- Deposits (Vault)
- ACH Credit/Debit Received
- Image Archive - 90 Days

**CashPro Online:**

- Online Statements (AA, DDA)
- Previous Day Reporting
- Image Access Inquiry
- Check Management Services
- Stop Payments



# CLARK COUNTY TREASURER – ACCOUNT STRUCTURE

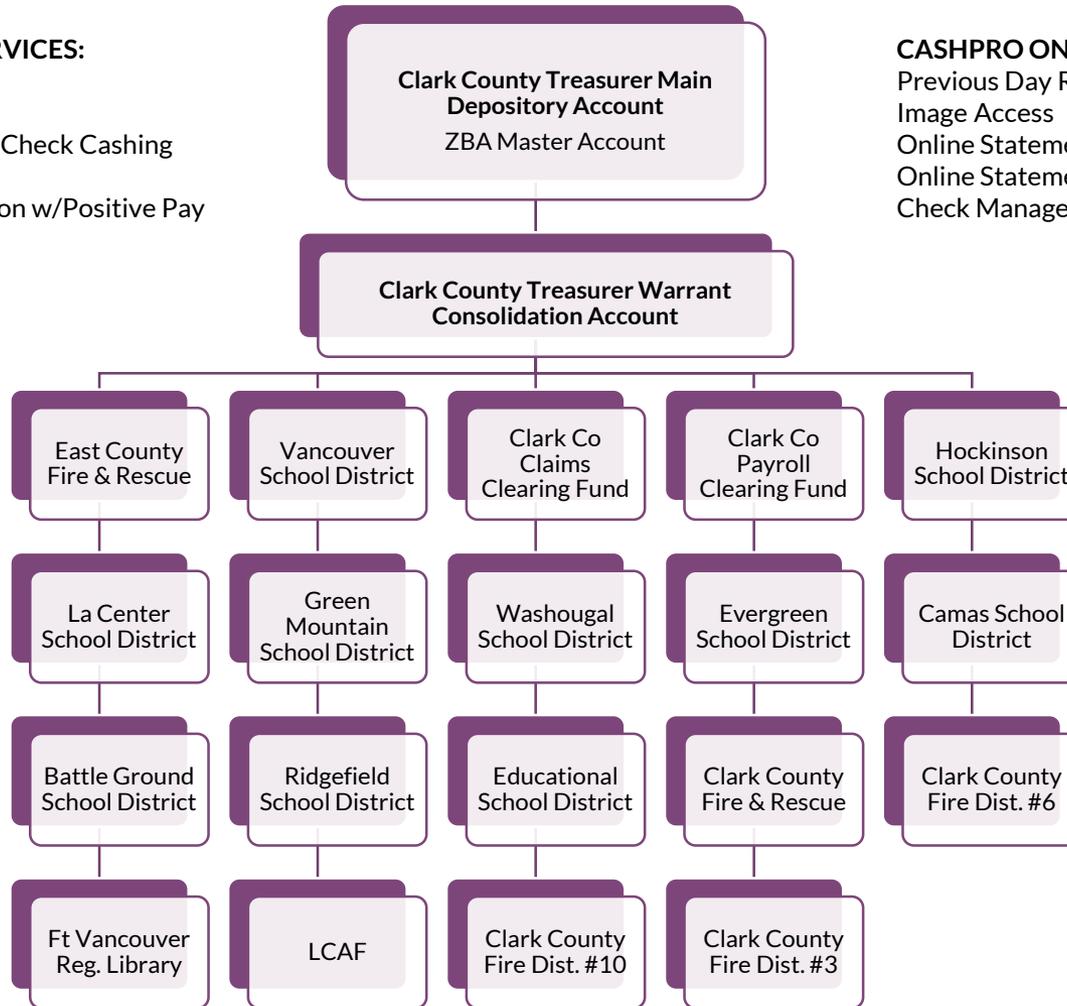
## WARRANTS

### WARRANT ACCOUNT SERVICES:

- ZBA Subsidiary Account
- Warrants/Checks Paid
- Non-relationship Customer Check Cashing
- ACH Blocks & Filters
- Partial Account Reconciliation w/Positive Pay
- Payee Positive Pay
- Image Transmission

### CASHPRO ONLINE SERVICES:

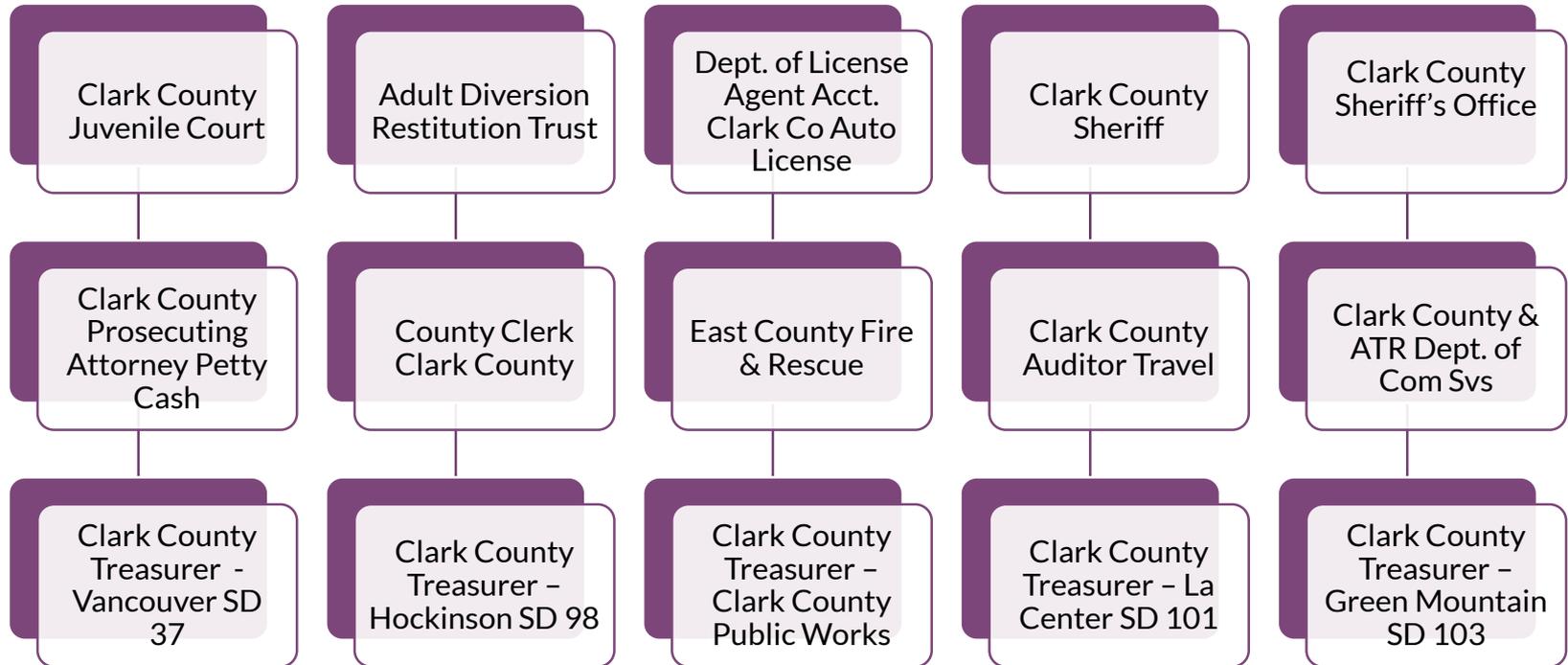
- Previous Day Reporting
- Image Access
- Online Statements
- Online Statements (AR, DDA, AA)
- Check Management (Stops, Inquiry)



# CLARK COUNTY TREASURER – ACCOUNT STRUCTURE

## STANDALONE ACCOUNTS

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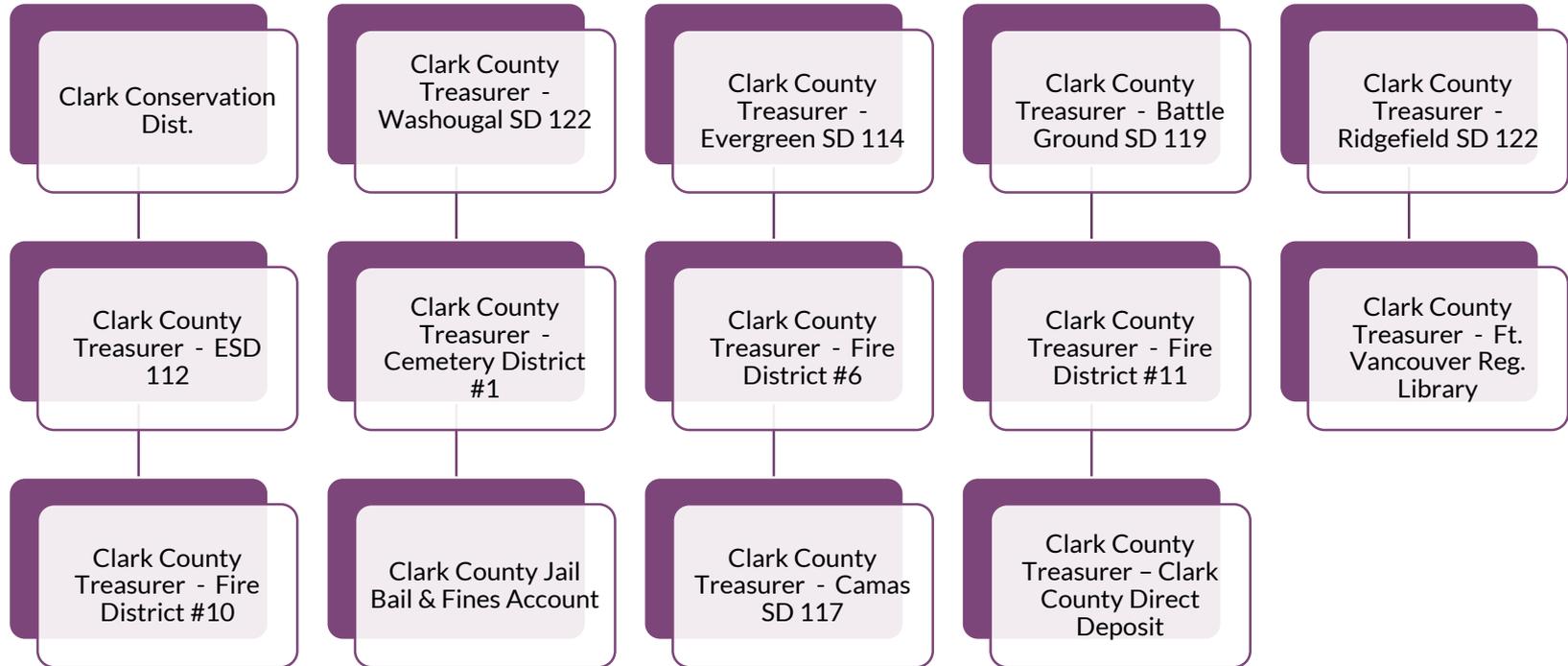
\*Standalone Accounts have a variety of different account services depending on account usage.



# CLARK COUNTY TREASURER – ACCOUNT STRUCTURE

## STANDALONE ACCOUNTS CONTINUED

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\*Standalone Accounts have a variety of different account services depending on account usage.

