



RFP #780
PROFESSIONAL, TECHNICAL AND EXPERT SERVICES

Clark County Washington

RELEASE DATE: WEDNESDAY, JULY 15, 2020

DUE DATE: WEDNESDAY, AUGUST 26, 2020 by 1:30 pm

Request for Proposal for:

BANKING SERVICES

SUBMIT:

One (1) Original

Four (4) Complete Copies

One (1) Complete Electronic Copy (USB Flash Drive)

of the Proposal to:

Clark County
Office of Purchasing
P.O. Box 5000
1300 Franklin Street, 6th Floor, Suite 650
Vancouver, Washington 98660
564-397-2323

*****Proposals must be date and time stamped by Purchasing staff before 1:30 pm on due date.***

*****DO NOT PUT IN ANY DROP BOX LOCATED IN THE BUILDING *****

*****Hand Delivery Requires Entrance to the building using the North Door on the First Floor.***

*****Anyone entering the building must wear a face mask *****

Refer Questions to Project Manager:

Amira Ajami, CPA
Financial Services Manager
Clark County Treasurer's Office
564.397.4456
Amira.Ajami@clark.wa.gov

General Terms and Conditions

ADMINISTRATIVE REQUIREMENTS - Contractors shall comply with all management and administrative requirements established by Washington Administrative Code (WAC), the Revised Code of the State of Washington (RCW), and any subsequent amendments or modifications, as applicable to providers licensed in the State of Washington.

ALL proposals submitted become the property of Clark County. It is understood and agreed that the prospective Proposer claims no proprietary rights to the ideas and written materials contained in or attached to the proposal submitted. Clark County has the right to reject or accept proprietary information.

AUTHORSHIP - Applicants must identify any assistance provided by agencies or individuals outside the proposers own organization in preparing the proposal. No contingent fees for such assistance will be allowed to be paid under any contract resulting from this RFP.

CANCELLATION OF AWARD - Clark County reserves the right to immediately cancel an award if the contractual agreement has not been entered into by both parties or if new state regulations or policy make it necessary to change the program purpose or content, discontinue such programs, or impose funding reductions. In those cases where negotiation of contract activities are necessary, Clark County reserves the right to limit the period of negotiation to sixty (60) days after which time funds may be unencumbered.

CONFIDENTIALLY - Proposer shall comply with all applicable state and federal laws governing the confidentiality of information."

CONFLICT OF INTEREST - All proposals submitted must contain a statement disclosing or denying any interest, financial or otherwise, that any employee or official of Clark County or the appropriate Advisory Board may have in the proposing agency or proposed project.

CONSORTIUM OF AGENCIES - Any consortium of companies or agencies submitting a proposal must certify that each company or agency of the consortium can meet the requirements set forth in the RFP.

COST OF PROPOSAL & AWARD - The contract award will not be final until Clark County and the prospective contractor have executed a contractual agreement. The contractual agreement consists of the following parts: (a) the basic provisions and general terms and conditions, (b) the special terms and conditions, (c) the project description and goals (Statement of Work), and (d) the budget and payment terms. Clark County is not responsible for any costs incurred prior to the effective date of the contract. Clark County reserves the right to make an award without further negotiation of the proposal submitted. Therefore, the proposal should be submitted in final form from a budgetary, technical, and programmatic standpoint.

DISPUTES - Clark County encourages the use of informal resolution to address complaints or disputes arising over any actions in implementing the provisions of this RFP. Written complaints should be addressed to Clark County – Purchasing, P.O. Box 5000, Vancouver, Washington 98666-5000.

DIVERSITY IN EMPLOYMENT AND CONTRACTING REQUIREMENTS - It is the policy of Clark County to require equal opportunity in employment and services subject to eligibility standards that may be required for a specific program. Clark County is an equal opportunity employer and is committed to providing equal opportunity in employment and in access to the provision of all county services. Clark County's Equal Employment Opportunity Plan is available at <http://www.clark.wa.gov/hr/documents.html>. This commitment applies regardless of race, color, religion, creed, sex, marital status, national origin, disability, age, veteran status, on-the-job injury, or sexual orientation. Employment decisions are made without consideration of these or any other factors that are prohibited by law. In compliance with department of Labor Regulations implementing Section 504 of the rehabilitation Act of 1973, as amended, no qualified handicapped individual shall be discriminated against in admission or access to any program or activity. The prospective contractor must agree to provide equal opportunity in the administration of the contract, and its subcontracts or other agreements.

ENVIRONMENTALLY RESPONSIBLE PURCHASING PROGRAM - Clark County has implemented an Environmentally Responsible Purchasing Policy with a goal to reduce negative impacts on human health and the environment. Negative environmental impacts include, but are not limited to, greenhouse gases, air pollution emissions, water contamination, waste from the manufacturing process and waste in packaging. This policy also seeks to increase: 1) water and energy efficiency; 2) renewable energy sources; 3) use of products with recycled content; 4) product

durability; 5) use of products that can be recycled, reused, or composted at the end of its life cycle. Product criteria have been established on the Green Purchasing List <http://www.clark.wa.gov/general-services/purchasing/erp/environmental.html>

INDEPENDENT PRICE DETERMINATION - The prospective contractor guarantees that, in connection with this proposal, the prices and/or cost data have been arrived at independently, without consultation, communication, or agreement for the purpose of restricting competition. This does not preclude or impede the formation of a consortium of companies and/or agencies for purposes of engaging in jointly sponsored proposals.

INTERLOCAL AGREEMENT - Clark County has made this RFP subject to Washington State statute RCW 39.34. Therefore the bidder may, at the bidders' option, extend identical prices and services to other public agencies wishing to participate in this RFP. Each public agency wishing to utilize this RFP will issue a purchase order (or contract) binding only their agency. Each contract is between the proposer and the individual agency with no liability to Clark County.

LIMITATION - This RFP does not commit Clark County to award a contract, to pay any costs incurred in the preparation of a response to this RFP, or to procure or contract for services or supplies.

LATE PROPOSALS - A proposal received after the date and time indicated above will not be accepted. No exceptions will be made.

ORAL PRESENTATIONS - An oral presentation may be required of those prospective contractors whose proposals are under consideration. Prospective contractors may be informed that an oral presentation is desired and will be notified of the date, time and location the oral presentation is to be conducted.

OTHER AUDIT/MONITORING REQUIREMENTS - In addition, auditing or monitoring for the following purposes will be conducted at the discretion of Clark County: Fund accountability; Contract compliance; and Program performance.

PRICE WARRANT - The proposer shall warrant that the costs quoted for services in response to the RFP are not in excess of those which would be charged any other individual or entity for the same services performed by the prospective contractor, in a similar socioeconomic, geographical region.

PROTESTS - Must be submitted to the Purchasing Department.

PUBLIC SAFETY - May require limiting access to public work sites, public facilities, and public offices, sometimes without advance notice. The successful Proposer's employees and agents shall carry sufficient identification to show by whom they are employed and display it upon request to security personnel. County project managers have discretion to require the successful Proposer's employees and agents to be escorted to and from any public office, facility or work site if national or local security appears to require it.

REJECTION OF PROPOSALS - Clark County reserves the right to accept or reject any or all proposals received as a result of this RFP, to negotiate with any or all prospective contractors on modifications to proposals, to waive formalities, to postpone award, or to cancel in part or in its entirety this RFP if it is in the best interest of Clark County to do so.

SUBCONTRACTING - No activities or services included as a part of this proposal may be subcontracted to another organization, firm, or individual without the approval of Clark County. Such intent to subcontract shall be clearly identified in the proposal. It is understood that the contractor is held responsible for the satisfactory accomplishment of the service or activities included in a subcontract.

VERBAL PROPOSALS - Verbal proposals will not be considered in making the award of any contract as a result of this RFP.

WORKERS COMPENSATION INSURANCE - The contractor shall comply with R.C.W. Title 51- with minimum coverage limits of \$500,000 for each accident, or provide evidence that State law does not require such coverage.

FOR ALTERNATIVE FORMATS
Clark County ADA Office: V: 564-397-2322
ADA@clark.wa.gov

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Part I Proposal Requirements

Section IA General Information

1. Introduction

The Clark County Washington Treasurer's Office is issuing this Request for Proposals in order to identify a banking partner for certain banking services. The County is also seeking to identify a partner for its purchasing card program. For the purposes of this RFP the services have been split into two Service Groups.

Service Group 1: General Banking
Service Group 2: Purchasing Cards

The Clark County Treasurer and Clark County reserve the right to award these services to multiple financial institutions.

For the purposes of this Request for Proposals (RFP), the Clark County Treasurer's Office or 'Treasurer's Office' will be called out separately when necessary. 'County' refers to Clark County offices and departments. 'Districts' refers to taxing and special purpose districts. The bidding financial institution is referred to as 'Proposer'.

Proposers must respond to all sections to be considered responsive to this RFP.

2. Background

Clark County is located in the southwest corner of Washington State. The County has an estimated population of over 475,000 residents. Clark County government is a political subdivision of the State of Washington.

The Clark County Treasurer's Office is an independent financial branch of county government. Lead by an elected official, the Treasurer is the custodian of all monies for the county, school districts, fire districts, and many special purpose districts. In total, the office provides services to over 40 taxing districts. Activities of the office include billing, collection, and distribution of property related taxes. The office also manages and administers debt and investments.

In 2019, the Treasurer's Office processed over \$11 billion in banking transactions, held investments in excess of \$1.1 billion, managed a debt portfolio over \$1.6 billion, and collected over \$755 million in property related taxes.

The key objective of this RFP is to fulfill RCW 36.29.020, which authorizes the County Treasurer to select a qualified financial institution that meets the Treasurer's Office banking needs and complies with RCW 39.58. Through this RFP the Treasurer's Office seeks to leverage its Enterprise Resource Planning (ERP) system, Workday, to automate processes and find efficiencies where possible. The Treasurer's Office is using Workday version #R2020-R1. Additionally, the Treasurer's Office is seeking a financial partner that has demonstrated a commitment to the local community.

Please note, the Treasurer's Office and the Districts it serves may maintain depository accounts at other local financial institutions. These accounts provide for ease in making District deposits. Nothing in this RFP precludes the Treasurer from utilizing services of other financial institutions.

This RFP also seeks proposals for purchasing cards (P-Card). Clark County's purchasing card program covers all departments and offices and is managed by the Clark County Purchasing Department. Last year Clark County P-Card purchases totaled \$4.9 million.

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3. Scope of Project

Service Group 1: General Banking

1. General Requirements:

Currently, the Treasurer's Office primary banking relationship is with Bank of America. The Treasurer's Office holds 52 accounts with Bank of America, these accounts are the focus of this section of the RFP. The Treasurer's Office maintains subsidiary relationships with several additional banks to offer Districts and County departments a local branch option. All the accounts are setup using Clark County's taxpayer identification number (TIN).

The Treasurer's Office has worked to consolidate accounts and eliminate unnecessary services. The implementation of Workday as the County's ERP system provides additional opportunities for a streamlined account structure. The Treasurer's Office is hopeful that enhanced banking service functionality, including the ability to separately identify deposit and withdrawal activity by County department and District, will create a more efficient account structure.

Of the 52 bank accounts, 22 accounts are associated with a Zero Balance Account (ZBA) structure. The ZBA structure allows the Treasurer's Office to efficiently manage and reconcile County and District warrants as they clear. The remaining 30 accounts are stand-alone accounts for outgoing payments, including payroll, and County department accounts that are managed independently.

Requirements include:

1. Partnering with the Treasurer's Office to propose and identify deposit solutions for locations making deposits.
2. Be a qualified financial institution by the Washington Public Deposit Protection Commission.
3. Assign a dedicated account representative to handle day-to-day operational requests.
4. Maintain deposits with unique District/County identification numbers in order to facilitate reconciliation and accounting within the County's ERP system, Workday.
5. Integrate with Workday to facilitate accounting and reconciliation.
6. Demonstrate community involvement within Clark County and a commitment to equity.
7. Offer ZBA services.
8. Offer online banking services.

2. **Deposit Services:** On average, the County and Districts make 600 deposits per month. This total includes 85 branch deposits, 309 vault deposits, and 208 remote device capture (RDC) deposits. The County and Districts deposit approximately 16,000 checks per month. Approximately 11,000 are deposited using remote capture. There are two additional high-volume locations, the Clerk's Office and the Sheriff's Office. The Treasurer's Office is looking to implement RDC services but has not begun the process. There are currently 26 Teller Scan TS240 and 27 Digital Check Chexpress CX30 terminals in use.

The Treasurer's Office and County use a third-party vendor, Retail Lockbox, Inc., to process property tax payments and pet licenses. This third-party vendor transmits an image cash letter (ICL) file to the Treasurer's primary banking partner for processing. During peak season, April and October, there are more than 31,000 tax payments processed; during off season there could be less than 100. The third-party vendor provides the Treasurer's Office a file with account numbers and payment amounts which reflect the daily payments processed and deposited. The Treasurer's Office

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typically receives 2 files and 2 ICL deposits each business day, one for current year and one for delinquent year payments. Currently, same-day credit is provided for ICL deposits transmitted prior to 7:00 PM PT. The Treasurer's Office would like to have a similar cutoff time to ensure the timely ledger credit of deposits during peak season.

The Treasurer's Office desires to maintain most of its banking activity with the Proposer selected through this RFP process and would be interested in learning about alternative solutions, such as ATM deposits and bank-by-mail deposit capabilities for remote locations and locations with infrequent deposits.

Several County departments make vault deposits via the County's current armored car provider, Loomis. These locations include the Treasurer's Office, Clark County District Court, Camas/Washougal Municipal Court, Sheriff's Office, and Public Health.

The Treasurer's Office uses deposit reconciliation services to identify and track deposits from individual locations. The Treasurer's Office uses 113 unique location numbers, which represent different District and County locations.

Branch and vault deposits for coin and currency total an average of \$500,000 a month. All deposits are made in tamper evident bags. Approximately \$400 in coin is deposited each month.

Deposits accepted and/or received by the close of business shall be given same day ledger credit. Any credits that are subject to a back dated value will be reported to the Treasurer's Office on a daily/monthly basis.

The Proposer should be able to provide deposit bags, checks, checkbook registers, deposit slips (MICR encoded), and endorsement stamps printed to the Treasurer's Office specifications.

Coin and currency requests are minimal, totaling less than \$100 per month.

Required services include:

1. Provide deposit reconciliation services.
 2. Process check deposits via RDC and at branch locations.
 3. Process check deposits via ICL from a third-party vendor.
 4. Process cash deposits via vault and branch deposits.
 5. Supply the Treasurer's Office with bank supplies such as deposit bags, checks, checkbook registers, deposit slips (MICR encoded), and endorsement stamps.
 6. Provide online access to deposited item images.
- 3. Disbursement Services:** The Treasurer's Office, County, and Districts make disbursements daily. On an annual basis, the Treasurer's Office disburses \$734 million by ACH and \$233 million by check. The Districts make most of their AP vendor payments (\$498 million) by check. These volumes do not include cash management activity where funds are transferred to/from the Treasurer's Office custodian bank, Wells Fargo.

It should be noted that the Treasurer's Office has both warrants and Treasurer's checks. The Treasurer's Office, by Washington State Statute (RCW 36.29.010) can issue Registered Warrants which bear interest for the holder at a rate of interest denoted on the face of the warrant by the County. Warrants are issued under the signature of the County Auditor to pay all claims and payroll transactions of Clark

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County. The Treasurer issues checks to make refunds to taxpayers for overpaid and/or duplicate tax, assessment, and fee transactions.

The Treasurer's Office disburses checks from 30 primary accounts. The County and Districts are permitted to disburse checks from separate accounts. Approximately 22 accounts are linked to the ZBA structure, while there are 30 stand-alone accounts. Positive pay is used on most check disbursement accounts. Payee positive pay is used on 4 accounts and covers approximately 30% of the total number of checks disbursed. School Districts upload check files from a separate state-wide system and the ability to transmit a payee positive pay file is unclear.

The Proposer will return to the endorser all stopped, voided, cancelled, and stale dated warrants, and will give the Treasurer's Office credit for payment made on such warrants. The Proposer will also give the Treasurer's Office credit for warrants in which the County or District has no record of issuance, provided the Treasurer's Office returns such warrants for credit within twenty-four hours (one business day) of their physical receipt by the Treasurer's Office. The Proposer will return to the original endorser and give the County or District credit for forged and/or altered warrants or checks, whenever returned with a certificate of forgery/alteration.

The Treasurer's Office is interested in exploring the use of new bank solutions, such as digital disbursement service, where low-dollar payments are made (i.e. payments for jury duty), as well as reducing the number of checks processed by transitioning to electronic forms of payment. The Treasurer's Office is also interested in exploring if the number of departmental and District accounts can be reduced by leveraging the ERP system, Workday, and/or using auxiliary on-us fields on checks (Note: the Treasurer's Office has 22 County and District ZBA accounts that are only used for check disbursement activity).

Required services include:

1. Provide check block services.
 2. Provide positive pay services with online transmission of check details.
 3. Provide payee positive pay services with online transmission of check details.
 4. Provide positive pay exception item review and correction online.
 5. Provide online stop payment services.
 6. Provide electronic archival of cleared checks (images of front and back).
 7. Provide online access to cashed check images.
 8. Provide solutions to reduce and/or eliminate the number of checks issued.
- 4. Electronic Transfer of Funds:** The Treasurer's Office processes approximately 5,500 Automated Clearing House (ACH) Credits each month. The maximum amount of an ACH file has been over \$70 million when a payment is made to the State of Washington.

Clark County processes payroll for over 1,800 employees as well as approximately 250 staff employed from other special purpose Districts. Over 98% of payroll payments are made by direct deposit. Payroll is processed twice a month with amounts ranging between \$3-4 million per pay period.

Wire transfer authorization is restricted to a limited number (6) of individuals in the Treasurer's Office. The Treasurer's Office currently has the capability of sending \$150 million per day in outgoing wire transfers, with a maximum single wire limit of \$150 million for each operator.

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The Treasurer's Office sends two annual debt service payments to its fiscal agent, on average approximately \$40 million on June 1 and approximately \$90 million on December 1. The Treasurer's Office wires excess ledger cash to the Washington State Local Government Investment Pool (LGIP) for investment purposes daily. Wires can be up to as much as \$150 million. The Treasurer's Office processes internal transfers to fund payroll direct deposit accounts of approximately \$40 million monthly. The current banking partner is required to send wire transfers immediately, and not call to confirm repetitive wires that have been authorized up to pre-established limits, even if the account is in a daylight overdraft status and expects to continue these procedures with the selected Proposer.

The Treasurer's Office currently uses eLockbox services with its primary banking partner to collect some of these tax and customer payments. Approximately 500 payments are received through this payment channel monthly with activity level peaking in April and October. During peak season there are more than 3,000 eLockbox payments processed, during off season there could be less than 100. The Treasurer's Office provides its current banking partner with a file with account numbers and dollar amounts and expects to continue this with the selected Proposer. If a match is found, the payment is accepted and processed. If a match cannot be identified, the payment is listed in a separate deposit for review. The current banking partner provides the Treasurer's Office a file with account numbers and payment amounts which reflect the daily payments processed and deposited for matching payments. The current banking partner provides a report including customer name, account number, dollar amount for the unmatched payments. If an unmatched payment is received, it is routed to the County Auditor's Office for research. If a match cannot be identified, the payment is rejected by the Treasurer's Office and returned to the payor by the current banking partner, the County would expect to continue these procedures with the selected Proposer. Please see Attachment F, Section 2 for the format of the file received.

Required services include:

1. Accept and send ACH transactions, including same-day ACH.
 2. Provide ACH debit blocking services.
 3. Provide ACH positive pay/filtering services.
 4. Provide a secure electronic method for wiring funds and initiating intra-bank transfers.
5. **Reporting:** The Treasurer's Office requires access to daily reports of balances and transaction information, including current and prior day reporting of ledger balance, available balance, and summary and details of credits/debits posted.

The Treasurer's Office reconciles its accounts daily. The Treasurer's Office downloads an electronic file in Bank Administration Institute (BAI2) format from previous day reporting and uploads it into the ERP system, Workday. This file should include details on:

- (i) collected ledger balances;
- (ii) ACH addenda information;
- (iii) location codes;
- (iv) retrievable image support documents.

The Treasurer's Office would prefer to receive this BAI2 file as a scheduled file transmission only if the cost is reasonable.

The Treasurer's Office also receives a daily file with all check images through a secure file transfer protocol (SFTP) site. These files should be received prior to 5:30 am

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Pacific Time. The Treasurer's Office has developed an interface loader architecture for loading image files into the Treasurer's Web Portal, which is used to present redeemed warrant/check images to the Districts. The Treasurer's Office currently receives a daily compressed file (.zip) containing individual warrant/check image files and a cross reference or index file. The index file is used to associate warrant/check image files to warrant/check payment data contained within the Treasurer's Web Portal. It is imperative to continue to provide these images to Districts with on-demand access.

The Treasurer's Office would be very interested in any intra-day reporting to assist in determining the daily cash position for investment purposes.

Required services include:

1. Provide a daily data transmission of all redeemed warrants prior to 5:30 am Pacific time.
2. Provide online balance reporting services.
3. Allow approximately 50 Treasurer's Office, County, and District employees with different levels of authorization to access the bank's online reporting system.
4. Provide current day and prior day reporting.
5. Provide full and partial account reconciliation services for disbursement accounts.
6. Provide online monthly activity statements and reports for all accounts on the first business day of the following month with the ability to directly email statements to specific individuals.
7. Provide a detailed monthly account analysis statement for each individual account and a consolidated statement showing charges for all account services. The analysis must detail all activity levels and charges for all accounts covered by this contract. The account analysis must be presented in both a hard copy and in soft copy, preferably an Excel spreadsheet.

6. **Bank Balances:** Over the last year, bank balances have fluctuated from \$12 million to \$35 million with an average of approximately \$28 million. The Treasurer's Office prefers to maintain a compensating balance to fully cover bank service fees.

Required services include:

1. Provide a competitive earnings credit rate on compensating balances.
2. Provide an overnight investment service (sweep) and/or interest-bearing account for excess cash balances in the demand deposit accounts. The sweep account must meet investment requirements per Washington State law Chapter 39.58 RCW with respect to public funds.
3. Collateralize all collected balances.

7. **Optional Services:** Through this RFP, the Treasurer's Office is interested in learning about other services that can enhance efficiencies. For accounts payable, the Treasurer's Office is interested in learning about outsourced check printing solutions. The Treasurer's Office would only be interested in implementing this service if demonstrated value can be delivered.

With COVID-19, several County departments have requested an electronic option for one-time, low dollar amount payments (i.e. \$20 alarm permits). The Treasurer's Office is interested in exploring online payment portal options that would be provided by its banking partner for processing these payments and crediting the payer. The Treasurer's Office is only interested in receiving ACH payments (no merchant card payments).

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For alarm permits, the department needs to receive the following data fields for each payment: Customer Name, Customer Invoice Number, Dollar Amount.

The Treasurer's Office is interested in knowing if a single payment site can be flexible enough to collect different types of payments (and the necessary information fields) or if customized sites for each payment type needs to be created.

Service Group 2: Purchasing Cards

- 1. General Requirements:** The Clark County Purchasing Department manages the County's purchasing card (P-Card) program and issues cards to County offices, departments, and Districts. The purchasing card program totals \$4.9 million for small and medium size purchases. Currently, the County uses Washington State contract number 00612 for this service. There are approximately 115 individual cards and 20 department-specific ghost cards. The County uses its ERP system, Workday, for expense allocation; therefore, the County does not need access to the Proposer's expense reporting platform. This contract may be separate from the Treasurer's Office contract for banking services.

Travel Cards: The County is interested in establishing a travel card program that permit individuals to use the card for travel expenses such as hotels, meals, and transportation expenses.

Certain employees may be issued both a purchasing and travel card. The County is interested in approaches to clearly differentiate the two programs for employees.

The County does not currently use virtual cards to make payments to vendors. Through this RFP, the County would like to explore the capabilities within this area but have several reservations about the adoption rate and if this program would result in higher contractual costs.

If you are interested in a copy of the County's current vendor list, please reach out via email to the person listed on the cover page.

Required services include:

1. Transmit a daily or monthly transaction file to interface with the ERP system, Workday, with the ability to establish frequency.
2. Maintain differentiated programs for purchasing card and travel card purposes.
3. Ability to authorize different Merchant Category Codes for purchasing and travel cards.
4. Provide a platform for program administrators to manage cardholder entitlements.
5. Provide online statements for each card.

4. Project Funding Funding will be appropriated by the Clark County Council in the annual budget for payment of the banking services to be performed.

5. Timeline for Selection The following dates are the **intended** timeline:

Submission of Clarifying Questions	July 27, 2020 at 4:30 pm PT
County's Response to Questions	August 4, 2020
Proposals Due	August 26, 2020 at 1:30 pm PT
Notification of Finalists	Week of September 28, 2020
Finalist Interviews	Week of October 12, 2020

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6. Employment Verification
- Effective November 1, 2010, to be considered **responsive** to any formal Clark County Bid/RFP or Small Works Quote, all vendors shall submit before, include with their response or within **48 hours** after submittal, a recent copy of their E-Verify MOU or proof of pending enrollment. The awarded contractor shall be responsible to provide Clark County with the same E-Verify enrollment documentation for each sub-contractor (\$25,000 or more) within thirty days after the sub-contractor starts work. Contractors and sub-contractors shall provide a report(s) showing status of new employee's hired after the date of the MOU. The status report shall be directed to the County department project manager at the end of the contract, or annually, which ever comes first. E-Verify information and enrollment is available at the Department of Homeland Security web page: www.dhs.gov/E-Verify

How to submit the MOU in advance of the submittal date:

- Hand deliver to 1300 Franklin St, Suite 650, Vancouver, WA 98660, or;
- E-mail: koni.odell@clark.wa.gov or priscilla.ricci@clark.wa.gov

Note : Sole Proprietors shall submit a letter stating exempt.

Section IB

Work Requirements

1. Required Services
- The required services for this RFP are outlined in section IA3.
2. County Performed Work
- Work to date includes:
- Hiring PFM Asset Management LLC to serve as a third-party consultant in this procurement process.
 - Discussions with Treasurer's Office, County, and Districts regarding required general banking and purchasing card services.
 - Discussions of additional services that could be included within a general banking and purchasing card services agreement.
 - Compiled estimated annual banking volumes by service or transaction type.
 - Set project calendar and associated RFP timelines.
3. Deliverables & Schedule
- After the negotiation and acceptance of contract(s) the Treasurer's Office and County will immediately begin planning any required transition or migration activities. A high-level project schedule outline may resemble:
- Project kickoff meeting.
 - Project discovery and gap analysis.
 - Migration planning.
 - o Data exchange, inclusive of transmitting various files. These files may include downloaded daily bank activity files, positive pay transmissions, image files, and other files that support general banking services.
 - o Review for any software compatibility issues.
 - o Setting up new accounts as required.
 - o Closing of existing accounts as required.
 - o Communication planning for the Treasurer's Office business partners and stakeholders.
 - Go-live planning.
4. Place of Performance
- Contract performance may take place in the County's facility, the Proposer's facility, a third-party location or any combination thereof. Due to budget limitations and environmental/sustainability considerations, the Treasurer's Office and County prefer to utilize online meetings as much as possible.
5. Period of Performance
- Contracts awarded as a result of this RFP will be for an initial 3-year term and are estimated to begin January 1, 2022 and end December 31, 2024. Contracts may begin earlier depending on implementation. If more than one contract is awarded, the start and end dates may differ.

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The Treasurer's Office and County reserve the right to extend the contract resulting from this RFP for a period of four (4) additional years, in two (2) year increments, with the same or modified terms and conditions, with both parties in agreement, by service of a written notice of its intention to do so prior to the contract termination date.

6. Debarred/Suspended Federally or Washington State debarred or suspended suppliers may not participate in this Request for Proposal.
7. Public Disclosure This procurement is subject to the Washington Public Records Act (the "Act"), chapter 42.56 RCW. Once in the County's possession, all RFP Submittals shall be considered public records and available for public records inspection and copying, unless exempt under the Act.
- If a Respondent or Proposer considers any portion of an RFP Submittal to be protected under the law, whether in electronic or hard copy form, the Respondent or Proposer shall clearly identify each such portion with the word "PROPRIETARY". If a request is made for disclosure of such a portion, the County will determine whether it should be made available under the Act. If the County determines that such a record(s) is subject to disclosure, the County will notify the Respondent or Proposer in writing of the request and allow the Respondent or Proposer ten (10) days to obtain a court order enjoining release of the record(s). If the Respondent or Proposer does not take such action within the ten (10) day period, the County will release the portions of the RFP Submittal deemed subject to disclosure. All Respondents and Proposers who provide RFP Submittals for this procurement accept the procedures described above and agree that the County shall not be responsible or liable in any way for any losses that the party may incur from the disclosure of records to a third party who requests them.
8. Insurance/Bond A. **Commercial General Liability (CGL) Insurance** written under ISO Form CG0001 or its latest equivalent with minimum limits of \$1,000,000 per occurrence and in the aggregate for each one-year policy period. This policy will renew annually. This coverage may be any combination of primary, umbrella or excess liability coverage affording total liability limits of not less than \$1,000,000 per occurrence and in the aggregate. However, if other policies are added they must be a follow-form policy in language, renewal date, and have no more exclusions than the underlying coverage. Products and Completed Operations coverage shall be provided for a period of three years following Substantial Completion of the Work. The deductible will not be more than \$50,000 unless prior arrangements are made with Clark County on a case by case basis; the criterion is the Contractor's liquidity and ability to pay from its own resources regardless of coverage status due to cancellation, reservation of rights, or other no-coverage-enforce reason. Coverage shall not contain any endorsement(s) excluding nor limiting Product/Completed Operations, Contractual Liability or Cross Liability.
- B. **Automobile**
- If the Proposer or its employees use motor vehicles in conducting activities under this Contract, liability insurance covering bodily injury and property damage shall be provided by the Proposer through a commercial automobile insurance policy. The policy shall cover all owned and non-owned vehicles. Minimum limits of \$1,000,000 covering bodily injury and property damage shall be provided and ACCORD for shall be provided per accident, combined single limit. The policy shall cover owned and non-owned vehicles. This coverage may be added to the above CGL form. If vehicles are not used, LESSEE shall, on letterhead, provide a letter to LESSOR stating the same.
- C. **Professional Liability (aka Errors and Omissions)**
- The Proposer shall obtain, at Proposer's expense, and keep in force during the term of this contract Professional Liability insurance policy to protect against legal liability arising out of contract activity. Such insurance shall provide a minimum of \$5,000,000 per occurrence, with a maximum deductible of \$25,000. It should be an "Occurrence Form" policy. If the policy is

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"Claims Made", then Extended Reporting Period Coverage (Tail coverage) shall be purchased for three (3) years after the end of the contract. At all times, Lessee's policy, limits, and coverage will be primary and non-contributory as respect to the LESSOR.

D. Cyber Insurance

The Proposer shall obtain, at Proposer's expense, and keep in force during the term of this contract Cyber insurance with a minimum limit of \$5,000,000 for any one (1) incident.

E. Bankers Financial Bond

The Proposer shall obtain, at Proposer's expense, and keep in force during the term of this contract a Banker's Financial Bond of \$5,000,000.

F. Umbrella Liability Coverage

Umbrella Coverage in the amount of \$5,000,000 shall be provided and will apply over all liability policies without exception, including but not limited to Commercial General Liability, Automobile Liability, Employers Liability and Professional Liability.

G. Proof of Insurance

Proof of Insurance shall be provided prior to the starting of the contract performance. Proof will be on an ACORD Certificate(s) of Liability Insurance, which the Proposer shall provide to Clark County. Each certificate will show the coverage, deductible and policy period. Policies shall be endorsed to state that coverage will not be suspended, voided, canceled or reduced without a 30-day written notice by mail. It is the Proposer's responsibility to provide evidence of continuing coverage during the overlap periods of the policy and the contract.

All policies must have a Best's Rating of A-VII or better.

9. Plan Holders List

All proposers are required to be listed on the plan holders list.

- ✓ Prior to submission of proposal, please confirm your organization is on the Plan Holders List below:

To view the Plan Holders List, please click on the link below or copy and paste into your browser.

Clark County RFP site:

<http://www.clark.wa.gov/general-services/purchasing/rfp.html>

- If your organization is NOT listed, submit Attachment B - Letter of Interest to ensure your inclusion.
- Proposals received by Clark County by Proposers not included on the Plan Holders List may be considered non-responsive.

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Part II Proposal Preparation and Submittal

Section IIA Pre-Submittal Meeting / Clarification

1. Pre-Submittal Meeting There will be no pre-submittal meeting or site visit scheduled for this project.
2. Proposal Clarification Questions and Requests for Clarification regarding this Request for Proposal must be directed in writing, via email, to both David Calvert, at treasuryconsulting@pfm.com and Amira Ajami amira.ajami@clark.wa.gov

The deadline for submitting such questions/clarifications is Monday, July 27, 2020, at 1:30 pm PT.

An addendum will be issued no later than August 4, 2020, to all recorded plan holders of the RFP.

The Questions & Answers/Clarifications are available for review at the link below. Each Proposer is strongly encouraged to review this document prior to submitting their proposal.

Clark County RFP site:
<http://www.clark.wa.gov/general-services/purchasing/rfp.html>

Section IIB Proposal Submission

1. Proposals Due Sealed proposals must be received no later than the date, time and location specified on the cover of this document.

The outside of the envelope/package shall clearly identify:
 1. RFP Number and;
 2. TITLE and;
 3. Name and address of the proposer.
Responses received after submittal time will not be considered and will be returned to the Proposer - unopened.

Proposals received with insufficient copies (as noted on the cover of this document) cannot be properly disseminated to the Review Committee and other reviewers for necessary action, therefore, may not be accepted.
2. Proposal Proposals must be clear, and succinct.

All submittals will be evaluated on the completeness and quality of the content. Only those Proposer's providing complete information as required will be considered for evaluation. The ability to follow these instructions demonstrates attention to detail.

Additional support documents, such as sales brochures, should be included with each copy unless otherwise specified.

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Section IIC Proposal Content

1. Cover Sheet This form is to be used as your proposal Cover Sheet
See Cover Sheet - Attachment A

2. Project Team **Experience of Firm / Assigned Personnel**

1. Provide a general overview and brief history of your organization, including parent and/or subsidiary companies and number of employees.
2. Describe the experience of the Proposer in providing similar services for government entities.
3. Provide the name, title, address, phone number, and email address of the primary contact person(s) assigned to this account.

Service Group	Relationship Manager / Product Specialist	Routine (Day-to-Day) Requests – Individual and/or Department
Service Group 1: General Banking		
Service Group 2: Purchasing Cards		

4. Provide an organizational chart that includes these individuals.
5. Describe your Proposer’s policy on changing the primary contact person on an account at your Proposer’s discretion. How will changes be communicated to the Treasurer’s Office and County?
6. After the initial transition, how often will the primary relationship manager attend on-site meetings with Treasurer’s Office and County team members? Describe a typical meeting agenda for this on-site meeting.
7. IT Resources: Will the Proposer provide a dedicated IT liaison to work on set-up, file transfer, testing and troubleshooting/issue resolution? During what hours is technical support available (specify time zones)?

3. Management Approach Describe your typical project management approach when identifying, recommending, and implementing established or new banking services to a new or existing customer. The Treasurer’s Office and County desires to have a Relationship Manager assigned to them. This is to recognize the importance that the Treasurer’s Office, County, and financial institution, place upon having one person who is dedicated and responsible for all facets of the banking relationship for the financial institution. The Treasurer’s Office shall have the right to review and accept the Relationship Manager but will not unreasonably withhold agreement regarding the financial institution’s assignment of the Relationship Manager.

4. Respondent’s Capabilities **References**

1. Provide a minimum of at least four (4) current professional references who may be contacted for verification of your professional qualifications to meet the requirements set forth herein. The Treasurer’s Office and County strongly prefer references from institutions similar in size and complexity. Include the:
 - a. Name of the entity.
 - b. Name and phone number of the contact person within the above listed organization.
 - c. Type of product/service provided.
 - d. Date(s) the services were furnished.

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5. Project Approach and Understanding

A. Local Community Involvement

1. Describe your Proposer's participation in the community reinvestment program, including your current national and state Community Reinvestment Act (CRA) rating.
2. Discuss the Proposer's presence and existing community-oriented activities, specifically:
 - a. Number of individuals you employ in Clark County.
 - b. The investment your Proposer has made in the Clark County community in the last three years.
 - c. Community outreach program(s) for hiring and/or contracting.
 - d. Existing plans for expanding community-based banking and financial services in Clark County.
 - e. Any public outreach or financial education program offerings.
 - f. Support for Clark County businesses, foundations, charities, and residents for the last three years with an explanation of your level of involvement.
3. List all branches opened and permanently closed in Clark County during the past three years and any proposed branch openings or closing for the next twelve months.
4. Describe how you see your Proposer's role in affordable housing and explain how the Proposer can partner with Clark County in fulfilling its affordable housing needs within the county.
5. Describe the bank's activity and commitment to local businesses in Clark County (i.e. hosting conferences, seminars, etc.). Describe plans for supporting local businesses.
6. Describe the bank's existing plans for expanding community-based banking and financial services to unbanked/underbanked populations; such as low fee prepaid cards, credit building initiatives and low-cost advances on income tax refunds.

B. Diversity, Equity & Inclusion Initiatives

1. Provide the Proposer's Affirmative Action Plan and/or policy statement.
2. What policies or procedures has the Proposer adopted to encourage diverse participation among the workforce, management and supplier contracting.
3. Provide the work force composition statistics of minorities and women in management and non-management positions.
4. Describe what efforts to promote career growth for minorities and women within your organization.
5. Provide the diversity of members of Proposer's Board of Directors or equivalent supervisory body.
6. Provide examples of success stories or outcomes due to the diversity program efforts adopted.

C. Service Group 1: General Banking

(Only Proposers proposing for Service Group 1 should respond to this section to address the Proposer's Ability to Meet/Exceed Operational Requirements)

1. Provide a brief summary (maximum of 3 pages) of the Proposer's capabilities on how you will partner with the Treasurer's Office in a strategic, innovative and forward-thinking manner and opportunities to leverage their ERP System, Workday.
2. Confirm that your Proposer is a qualified financial institution by the Washington Public Deposit Protection Commission.
3. Customer Service
 - a. Fill in the following table. Include only the individuals who will work with the Treasurer's Office and County on a regular basis.

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Name	Proposed Role	Location	Experience with other Government Entities	# Years in Field	# Years with Proposer	# Client Relationships Responsible For

- b. For routine day-to-day transactions, will a specific customer service representative be assigned? If not, will a customer service department be assigned? Provide biographical information for the individual(s) that will be assigned to this account.
 - c. Would this same representative or department handle all questions originating from this relationship including the Treasurer's Office and the County department/Districts? *(Note: Most questions are handled by the Treasurer's Office, but some inquiries can more efficiently be handled directly by the County department or District and the bank.)*
 - d. Describe the responsibilities of the customer service personnel, including the chain of command for problem resolution.
 - e. What are the hours of operation of each customer service unit involved in supporting the proposed services?
 - f. How are relationship managers kept apprised of day-to-day requests? At what point will the relationship manager be notified and get involved if an issue can't be resolved?
 - g. Can bank supplies (i.e. check stock, deposit bags and deposit tickets) be ordered through your Proposer? Does the Proposer charge a fee for these supplies? If so, is the fee a pass-through charge, or is there a mark-up? *(Note: Certain County departments order check stock through the bank or third-party vendors and the ability to order checks through the bank would be a desirable service.)*
4. Account Structure
- a. The Treasurer's Office is very interested in consolidating District and County departmental bank accounts. Ideally, the Treasurer's Office would like to tag deposits and withdrawals with the Location ID numbers that are currently used in the Workday system in order to maintain separation of funds and accurate accounting. Please explain how your Proposer can accommodate such a system.
5. Physical Deposit Processing
- a. Can Treasurer's Office, County, and Districts make deposits into the Proposer's ATMs? If so, are there any limitations?
 - b. Branch Deposits
 - i. Please complete the proximity study included in Appendix G which lists each of the current depository location.
 - ii. What is the ledger cutoff time for deposits made to branch locations?
 - iii. What type of deposit bags does the Proposer allow/require?
 - iv. Are there any restrictions on the amount of loose and/or rolled coin deposited at a branch location?
 - v. Are branch deposits immediately verified? If not, when does verification take place?
 - vi. If the Proposer corrects a branch deposit, how will the Treasurer's Office be informed of this change (i.e. phone call, online notification, fax, e-mail)? Is there a de minimis amount below which you write off deposit adjustments; if so, what amount?

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- c. Other Branch Services
 - i. Will a check cashing agreement be required when a non-account holder cashes a County check drawn from an account held with your Proposer at the Proposer's branch location? If yes, include a copy.
 - ii. Is the Proposer willing to cash these checks drawn from an account held with your Proposer at no charge.
 - d. Foreign checks
 - i. For the occasional foreign check that is received (1 or 2 per month), what is the processing requirement for these items? Can these checks be deposited at a local branch or included with a vault deposit? If not, how should these items be handled?
6. Vault Processing
- a. Which vault location are you proposing the Treasurer's Office use for deposits handled by its armored car provider?
 - b. Do you own the vault? If not, provide information about the vault operator (i.e. name, number of years of partnership, etc.).
 - c. Will this vault location handle both cash, coin, and checks?
 - d. What is the ledger cutoff time for deposits at the vault deposit location, if applicable?
 - e. What is the limit, if any, on the number of deposit tickets that can be included in one deposit bag?
 - f. Can currency and checks be included in the same deposit bag? If so, would you recommend preparing separate deposit tickets or including all activity on a single ticket? When are deposits credited? If provisional credit is given, when does verification take place?
 - g. If the Proposer corrects a vault deposit, how will the Treasurer's Office be informed of this change (i.e. phone call, online notification, fax, e-mail)? Is there a de minimis amount below which you write off deposit adjustments; if so, what amount?
 - h. Which armored car companies are authorized to make deposits at the Proposer's vault location?
 - i. Are deliveries of change and currency orders available via the armored car? If so, explain the timelines and procedures for placing change and currency order requests. If not, explain procedures for acquiring change and currency.
7. Bank by Mail
- a. The Treasurer's Office is interested in exploring deposit options, including "bank by mail", for Districts that are distant from bank branches. Do you offer "bank by mail" services?
 - b. Provide an overview and the requirements applicable for bank by mail services.
8. Deposit Reconciliation Services
- a. Describe the Proposer's deposit reconciliation services.
 - b. What are the specifications for assigning unique deposit identification numbers (i.e. maximum number of digits, numeric-only, etc.)?
 - c. Confirm that the BAI transmission will include the deposit identification number.
 - d. What standard online reports can the deposit identification number be found?
9. Smart Safes
- a. Do you offer smart safes? If not, are you able to partner with an armored car courier to offer the technology? If you partner with multiple armored car companies, which companies do you work with in Clark County's footprint?
 - b. Describe the smart safe options and technology available, including information about the available safe sizes.
 - c. When depositing funds to a smart safe, are currency deposits credited to the Treasurer's Office bank account on a same-day basis?
 - d. How does the smart safe handle coin deposits?
10. Remote Deposit Capture ("RDC")

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- a. Describe the Proposer's ability to process checks by Remote Deposit Capture ("RDC").
 - b. Are the Treasurer's Office 26 existing Teller Scan TS240 RDC terminals compatible with your system?
 - c. Are Treasurer's Office 27 existing Digital Check Chexpress CX30 RDC terminals compatible with your system?
 - d. If the Treasurer's Office needs replacement or additional RDC equipment, what equipment would the Proposer recommend? Indicate how many items these machines can handle.
 - e. Does the Proposer verify that an item hasn't been previously deposited? If so, for how many prior days does duplicate detection service check?
 - f. How does a user select which account an RDC deposit will be made into (i.e. drop-down menu, key entering account number, other)?
 - g. Is there a limit on the number of checks that can be contained in a single deposit? How many checks would you recommend be processed in a single deposit?
 - h. What is the ledger cutoff time for items processed by RDC to receive same-day ledger credit?
 - i. Does your service allow for multiple batches to be scanned throughout the day and processed as a single deposit at the end of the day?
 - j. If batches are processed by different users, are batches consolidated or are they separate deposits? Please describe the process.
 - k. How and when will items not meeting acceptable image quality standards be alerted to the user?
 - l. How will the Treasurer's Office or District be notified of deposit adjustments for RDC items? Will the Treasurer's Office or District receive a copy of the check image when there is a deposit adjustment?
 - m. For how long are electronic check images of items deposited by RDC stored and available for viewing on the Proposer's website?
 - n. Are deposit reconciliation numbers shown on RDC deposits?
11. Image Cash Letter (ICL)
- a. Describe the Proposer's ability to process ICL files?
 - b. Describe the process the Treasurer's Office and Districts will follow to submit an ICL file.
 - c. Can multiple ICL files be transmitted during a single business day? If not, is there any warning that a prior file is being overwritten and will not be processed?
 - d. If an image doesn't meet image quality requirements, what happens to it? Is there an item repair interface that addresses image quality issues?
 - e. What is the deposit cut off time for ICL files to receive same day ledger credit?
12. Outsourced Check Printing
- a. Describe the Proposer's experience in providing check-printing services.
 - b. Are the numbers assigned to the checks managed by the Treasurer's Office or the Proposer?
 - c. How will the Treasurer's Office transmit check payment information to the bank?
 - d. What is your Proposer's cut-off time for receiving files for vendor checks to be printed on the next business day?
 - e. Where will checks be printed?
 - f. Describe your process for checks requiring special handling (e.g. a check that needs to be sent to the Treasurer's Office as opposed to the vendor).
 - g. What controls does your Proposer employ to assure safety of customer data transmitted, check stock, and safeguarding of the checks before they are mailed?
 - h. What quality controls are in place to prevent errors in printing?
 - i. What are the hours of your Proposer's printing operation?
13. Returned Item Processing
- a. Does the Proposer offer Re-presented Check Entries ("RCK") services?
 - b. Can the Proposer provide online access to electronic images (front and back) of returned items to the Treasurer's Office? How soon after an item is returned can these images be accessed?

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- c. Can the Proposer provide a detailed return item transmission to the Treasurer's Office? Can this report identify the payer's name, depositing location, deposit date, and type of item being returned?
 - d. Provide a screen shot of the details available for a returned check. (Note: Please include this returned check screen shot in the body of your proposal response versus referring to an Attachment or Appendix.)
14. Availability of Deposits
 - a. How does the Proposer determine and calculate availability of deposited items? Does the Proposer calculate availability by item or formula?
 - b. Does the Proposer give immediate availability for on-us items?
 - c. Provide a copy of the availability schedules the Proposer proposes to use for the Treasurer's Office, including branch deposits, vault deposits, RDC, ICL, and bank by mail.
15. eLockbox Services
 - a. Does the Proposer offer eLockbox services for payments made from consumer bill payment service providers? Describe the Proposer's eLockbox service.
 - b. Which clearing networks provide check issuance information to the Proposer?
 - c. Does the Proposer work with clearing networks to setup multiple payment channels for County departments?
 - d. How will the Proposer differentiate these payment details to the Treasurer's Office and County (i.e. multiple transmission files, etc.)?
 - e. What type of exception handling process is available for unmatched and unbalanced payments that are received? (Note: please review the background information regarding the Treasurer's Office needs.)
 - f. How long does the Treasurer's Office have to research unmatched payments? What happens to the payment while the Treasurer's Office is researching the payment (i.e. is it deposited into the Treasurer's Office account, other)?
16. Check Disbursements / Positive Pay
 - a. Does the Proposer offer any check services (i.e. auxiliary on-us fields) that can distinguish disbursements by different departments? (Note: The Treasurer's Office is seeking a solution to minimize the number of separate accounts by leveraging Workday) If so, please describe the mechanics, benefits and challenges of adopting this approach.
 - b. Does the Proposer work with other clients that issue warrants? Describe the processing differences within the Proposer for warrants versus checks.
 - c. Does the Proposer offer payee positive pay?
 - d. Is payee information a searchable field within the Proposer's online reporting system (i.e. can you enter "ABC Company" and any disbursement checks to "ABC Company" will be retrieved)?
 - e. Can an e-mail notification be sent to specific users alerting them that there is an exception item to review? What other notification methods are available?
 - f. Exception Items
 - i. At what time will the Treasurer's Office receive the information on exception items?
 - ii. How much time will the Treasurer's Office have to review discrepancies and notify the Proposer to accept or reject?
 - iii. While the check is waiting to be decisioned, has the check already been debited against the Treasurer's Office account? If yes, how do the items that are returned by the Treasurer's Office appear in reporting?
 - g. What are the options for transmitting check issuance information to the Proposer for positive pay services?
 - h. Does the Proposer confirm receipt of transmission files? If so, what options are available for the Treasurer's Office to receive confirmation?
 - i. How and when is the Treasurer's Office notified if a file transmission fails?
 - j. How quickly will transmission files of additional checks and/or recently voided items be available across the Proposer's platform (including branch tellers)?

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- k. Does the Proposer offer the ability to manually enter one-time check disbursements issued during the day outside of the regular batch file? How quickly will the teller line receive this information?
 - l. How is payee information captured from the physical checks? What steps does the Proposer take to prevent exception items being flagged due to erroneous capture of payee information?
 - m. If a check is deposited by the payee using mobile technology and the payee attempts to deposit the item a second time, will your Proposer's positive pay service identify this item as an exception, or will it be automatically returned as a "check previously paid" item? How does this item appear in the Treasurer's Office daily reports?
 - n. What options are available to prevent disbursement checks from clearing as Accounts Receivable Conversion (ARC) transactions?
17. Stale-Dated Checks
- a. Can stale dated checks be reported as exception items?
 - b. What type of exception items are stale-dated checks identified as?
 - c. How are stale-dated checks identified? (i.e. Are those checks automatically removed from the issue file after a set number of days or does the Treasurer's Office need to send a file removing the checks from the issue file?)
18. Controlled Disbursement
- a. At what time will the Treasurer's Office be notified of presentment items? Specify 1st and 2nd presentment times.
 - b. What is the average percentage of the final presentment available at the 1st presentment time?
19. Stop Payments
- a. What initial term options are available for stop payments?
 - b. Will the system automatically verify if a check has been paid before processing the stop payment?
 - c. Is there a report that lists stop payments that are set to expire?
20. ACH Processing
- a. What ACH file transmission options are available?
 - b. When does the Proposer need the file from the Treasurer's Office for payments to be made on a same-day, next-day and 2-day settlement? Please complete the following table:

	Same-Day	Next-Day	2-Day
Deadline for File Transmission			

- c. Confirm that the Proposer is willing to establish an ACH daily exposure limit of no less than \$70 million?
- d. What approvals would be needed to release a file that exceeded the daily exposure limit?
- e. Does the Proposer accept both debits and credits on the same file? If so, discuss any additional requirements.
- f. Can transactions be added online for future processing dates? What is the Proposer's maximum retention for future dated transactions?
- g. Is Same Day ACH functionality automatically available to the Proposer's clients or is it a service that the Treasurer's Office needs to opt-in? Does the Treasurer's Office need to make separate opt-in selections for ACHs initiated through the Proposer's online portal versus National Automated Clearing House Association (NACHA) formatted files transmitted?
- h. Can same day ACH capability be available within the Proposer's online platform but not available for file transmissions sent by FTP?
- i. Does the Proposer provide automatic file receipt acknowledgements? If so, how is the acknowledgement transmitted?

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	Yes / No
Phone	
E-mail	
Fax	
File transmission confirmation	
Other (please specify)	

- j. Is the Treasurer’s Office required to submit a control total of an ACH batch? How would the Treasurer’s Office communicate ACH control totals to the Proposer (i.e. phone, online, email)?
 - k. How are returned and rejected ACH transactions handled? What information does the Proposer provide to assist in identifying returned and rejected ACH transactions? When is this information available?
 - l. If an individual ACH transaction within a file is rejected, will the entire file be rejected and not processed? How will the individual rejected ACH transactions be communicated?
 - m. Can returned ACH items from other accounts be routed to a concentration account specified by the Treasurer’s Office?
 - n. Provide a screen shot of the information returned for an ACH Notifications of Change (NOC) (Note: Please include this **screen shot in the body of your proposal response** versus referring to an Attachment or Appendix).
 - o. How can the Treasurer’s Office gain access to addenda information (i.e. CCD, CCD+ and CTX) for incoming ACH transactions? Can this information be viewed online with current and previous day reporting, or does the Treasurer’s Office need to download special EDI reports?
 - p. Does the Proposer offer any supplemental services of incoming EFTs to facilitate the reconciliation and identification of the entity originating payment?
 - q. Describe how you will work with the Treasurer’s Office to comply with changes in NACHA Operating Rules, such as the March 19, 2021 requirement for instituting Supplemental Fraud Detection Standards for WEB Debits (i.e. Giact, Early Warning, etc.).
 - r. Do you provide any validation services on ACH credits initiated by the Treasurer’s Office to ensure the correct payee is paid? If not, what best practices would you recommend?
21. Fraud Protection & Controls
- a. Does the Proposer offer ACH positive pay (ability to make pay/no pay decisions on unidentified transactions)? What is the timeframe for receiving exception information and providing a decision?
 - b. Does the Proposer offer ACH filtering capabilities?
 - c. Does the Proposer offer Universal Payment Identification Codes (ability to mask account numbers to reduce the risk of unauthorized direct debits)?
 - d. Can accounts be designated “post no checks” versus setup with positive pay to prevent any check from clearing?
22. Wire Processing
- a. Discuss the process the Treasurer’s Office must use to setup repetitive wire transfers with the Proposer, including communication methods (e.g., written request, fax, PC, Internet).
 - b. Please fill in the following table with the cutoff time for an Outgoing Domestic Fedwire by origination method.

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		Online	Phone
Outgoing Domestic Fedwire			

- c. If wire transfers can be initiated online, describe the system’s security features. Can varying degrees of authorization be set (i.e. multiple authorizers, maximum dollar amounts, etc.)?
 - d. Can batch wire transactions be initiated through the County’s ERP, Workday, via direct transmission? If so, what are the authorization requirements?
23. Digital Payments
- a. Does the Proposer offer a digital payments solution, where payments can be made to an e-mail address or phone number?
 - b. Describe how payments made to individuals are initiated. What information needs to be entered? Please provide a screen shot of this functionality from the online platform.
 - c. What data fields are used to authenticate the payee – (i) the e-mail address/mobile phone number or (ii) the e-mail address/mobile phone number and the name of the payee?
 - d. If a digital payment is originated to an incorrect e-mail address or mobile phone number, is there any recourse or protections similar to those provided by NACHA?
 - e. Is dual authorization for digital payments required?
 - f. Can a dollar threshold for individual digital payments be imposed?
 - g. Are the credentials for an individual to initiate digital disbursement a separate functionality within the Proposer’s online reporting system, or is it combined with other transactional capability (i.e. ACH permissions)?
 - h. How long does it take the recipient to receive confirmations that they have received funds post transmission?
 - i. Does the recipient have to “claim” funds, or is automatically “pushed” to the individual’s bank account?
 - j. What happens to funds that are not claimed or an e-mail address or phone number that is not already linked to a bank account?
 - k. Have you implemented this service to make juror payments for another municipality? If so, approximately how many?
 - l. Are there any other commonly adopted applications (i.e. types of payments) of this payment methodology within the governmental sector?
24. Intra-Bank Account Transfers
- a. Does the Proposer offer its customers dual control release options (secondary approval levels) for electronically initiated intra-bank transfers? If so, describe.
 - b. What is the cut-off time for same-day intra-bank account transfers?
25. System Administrators
- a. Do all the solutions proposed for general banking reside in a single online platform or are multiple platforms used? If multiple platforms are used, are separate credentials required/necessary?
 - b. What capabilities and functionalities do administrators have?

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Banking Function	Yes / No
Create new user profiles	
Assign usernames for new users	
Reset user passwords	
Authorize users to access specific modules and accounts	
Temporarily disable a user's account for a defined period and have the account automatically reinstated on a future date	

- c. When establishing a new user, can a current user's privileges be copied for the new user?
- d. Can a "user role" be established within your online reporting system and individuals granted the permissions according to that "user role"?
- e. Can system administrators view "authorized check signers" for individual accounts within the online reporting platform? If not, how can the Treasurer's Office determine who are the current "authorized check signers" for an account?
- f. Outline the specific steps needed to setup an individual to make RDC deposits by a program administrator within the online platform. This individual is not granted any other entitlements on the Proposer's online reporting service.
- g. Outline the specific steps to permanently delete an online user.

26. Online Reporting System

- a. How soon after the cut-off date are the following items ready?

	Online	By Mail
Bank Statements		
Partial Reconciliation Information		
Full Reconciliation Information		
Account Analysis Statement		

- b. Describe any recent or upcoming major upgrades to your online reporting system.
- c. Complete the following table indicating how long each item is available online? Differentiate between the standard term and the terms available for an additional fee.

How long are the following items available?	Standard Term	Optional Terms Available
Prior / Previous Day Reporting		
Current Day Reporting		
Monthly Account Statements		
Images of Checks Paid		
Images of Items Deposited with RDC		

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- d. In what file formats can transaction data be downloaded? Can activity be downloaded into Excel?
- e. For historical images of disbursement checks that are accessible online, does your Proposer charge per image stored or per image accessed?
- f. Can electronic reports be customized by users within the Proposer’s online platform? Can these customized reports be saved? Can the templates be shared with other users?
- g. Can electronic reports be scheduled to be generated automatically and e-mailed to designated users?
- h. Can the Proposer’s online reporting system send e-mail alerts?
- i. Describe any mobile applications that you offer for smartphones or tablets. What banking services can be completed using these applications? Complete the following table indicating which banking functions can be completed through the mobile applications.

Banking Function	Yes / No
Initiate a repetitive wire	
Provide secondary approval for a wire transfer	
Decision of positive pay items	
Reset a user’s password	
Obtain balance reports	
Deposit an individual check	
Availability of soft token for multi-factor authentication	

- j. Are tokens required for all users accessing the online reporting system, including those that access the system for view-only access?
- k. What type of multi-factor authentication options are available?

Type	Yes / No
RSA SecureID Token	
Mobile Token	
Phone Call-Back Token	
Other (please list)	

- l. Can same-day and previous day balance and transaction information for the Treasurer’s Office accounts at other banks be reported through your electronic banking system (i.e. multi-bank reporting)?
 - i. How frequently does multi-bank information get updated on your reporting platform?
 - ii. What level of detail is available through multi-bank reporting?
 - iii. Explain the fee structure for receiving and housing information related to other banks.

27. Data Transmission

- a. The County updates its Workday ERP system with previous day transaction data. What options are available for the creation and transmission of this file?
- b. What approach is recommended for use with Workday?

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- c. Are the costs the same for the various options? If not, what is the difference and what is the least costly option?
 - d. Can historical images of checks be sent by transmission to the Treasurer's Office for archival purposes daily? If so, describe. (*Note: This is the current process for the Treasurer's Office. These images are accessible by departments and Districts for their reporting needs.*)
 - e. What time is this previous day and check image transmission available?
28. Reconciliation Services
- a. Does the Proposer offer full and partial Account Reconciliation Program (ARP) services?
 - b. Does the Treasurer's Office need to send a separate check issue file or will the information required for reconciliation be captured through the positive pay file transmission?
 - c. Describe how reconciliation data would be transmitted to the Treasurer's Office.
29. Account Analysis Statements
- a. Provide a sample analysis statement.
 - b. Can the Association for Financial Professionals (AFP) Service Codes be included on the analysis statement? If not, provide a report that maps your service descriptions to the AFP codes.
 - c. Provide a glossary defining all service descriptions used in your account analysis statements as part of the appendix to your response.
 - d. Are account analysis statements available online? How many prior months are available? Can the account analysis details be downloaded into Microsoft Excel?
30. End-of-Day Overdrafts
- a. Does the Proposer return items if an overdraft exists? If yes, how flexible is this policy?
 - b. What are the fees and interest charges associated with overdrafts? How are these charges calculated?
 - c. Is there a fee per check or per occurrence when there is an overdraft? If so, what is it?
 - d. Is there a daily cap on fees? If so, what is it?
 - e. Is the Treasurer's Office notified when an overdraft occurs if so, how is this communicated (email, phone, etc.)? Is there a dollar threshold that applies for communication to be sent?
31. Daylight Overdrafts
- a. Describe the Proposer's policies concerning daylight balance overdrafts. Indicate whether this is applied to each individual account or across all accounts of a client relationship.
 - b. Is wire transfer processing stopped when the intra-day limit is reached?
 - c. If the Proposer incurs a daylight overdraft charge from the Fed, will it pass this charge on to its customers? If so, how (e.g. intra-day loan, daylight overdraft facility fees)? How is the charge allocated among customers?
 - d. The Treasurer's Office occasionally initiates wires prior to 9 am with the source of funding from a wire transfer from the Washington LGIP. Will a sufficient daylight overdraft limit be established to allow these wires to be processed without internal bank approvals or waiting for the wire to be received?
32. Prepaid Cards (*This is an infrequent need of the County.*)
- a. Describe the process for obtaining new cards.
 - b. Is there a minimum number of cards that must be issued at one time?
 - c. What is the delivery method and turnaround time for shipping cards to the Treasurer's Office?
 - d. Describe the process of loading funds on the cards. How quickly can funds be loaded?

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33. Online Payment Portal

- a. Describe the Proposer’s experience and proposed project staffing experience with developing and maintaining customized online payment portals? Are any services outsourced to a third-party?
- b. What is the Proposer’s experience in processing municipal payments, such as alarm permits?
- c. What staff or technical resources will the Treasurer’s Office have to provide during start-up and over the course of the contract term to maintain this online payment portal?
- d. Discuss the approach to creating and establishing this online payment portal for Clark County.
- e. What type of data files can be generated with the information collected from the portal?

D. Service Group 2: Purchasing Card

(Only Proposers proposing for Service Group 2 should respond to this section to address the Proposer’s Ability to Meet/Exceed Operational Requirements)

1. Travel Cards

- a. Does your Proposer offer a travel card program separate from the Purchasing Card program?
- b. Can merchant codes allowed in the travel card program be customized by the County?
- c. What travel benefits are offered through your Travel Card program?
- d. Can your Proposer offer different colored card stock to differentiate travel cards and purchasing cards? If not, how would you propose differentiating the two programs?

2. Card Distribution

- a. Can the card design be customized to include the County’s logo? If so, what options are offered for customization (i.e., hot stamp image, different colored stock, card stock background graphic)?
- b. After the initial implementation, identify the procedure for requesting additional cards and reporting lost or stolen cards.
- c. What is the turnaround time from date of order for the following types of card delivery?

	Number of Days
New cards	
Replacement cards – standard delivery	
Replacement cards – expedited delivery	

3. New cardholder application *(Note: The County’s current internal process to authorize individuals to receive a purchasing/travel card is paper-based and somewhat cumbersome. The County is exploring if the Proposer has a solution to automate this process.)*

- a. Does the Proposer offer an electronic “application” process for an individual to request a purchasing/travel card and the request is routed to their manager and eventually to the County’s program administrator? This is an internal application process to obtain approvals within the County.

4. Purchasing Card Administrative Support

- a. Identify the purchasing card specialist that will be assigned to the County relationship. Provide the contact information for this individual.
- b. Will County program administrators have a *dedicated customer service representative* to call for routine, day to day support of the purchasing card program? What are the normal business hours for the dedicated customer service representatives?

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- c. Will County program administrators have *call center support* to respond to inquiries relating to the purchasing card program? What are the normal business hours for the call center? Will this call center be the same one used for cardholder inquiries?
 - d. Where are your primary and backup call centers for card administrator support located?
5. Card Program Management System
- a. Provide an overview of the software/web-based card program management system that supports the Proposer's purchasing card program.
 - b. Is the software/web-based card program management system wholly owned by your Proposer? If not, specify the owner of the software/web-based card program management system.
 - c. Does the Proposer's card program offer the following methods of card controls, usage restrictions and access?

	Yes/No
Company level restrictions	
Cardholder level restrictions	
Department level restrictions	
Merchant Category Code (MCC) restrictions	
Cash advance restrictions	
Dollar limits	
Limitations to preferred suppliers	
Declining balance cards	
Convenience checks	

- d. Can card profiles associated with an employee job title or position be made available to quickly setup new cardholders with a specific *transaction or credit limits*?
- e. Can card profiles associated with an employee job title or position be made available to quickly setup new cardholders with *specific MCC restrictions*?
- f. Using the table below, indicate the online capabilities and functionalities that program administrators will have?

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Function	Yes/No
Add new cardholders	
Adjust cardholder credit limits	
Review transaction activities	
Change MCC restrictions	
Make temporary adjustments to cardholder profiles that automatically revert to the original profile on a specified future date	
Order replacement cards	
Deactivate a card for a terminated employee	
Adjust restrictions, cardholder limits, and controls on individual cards in "real-time" or "near real time"	

6. Administrative Reporting

- a. Does your Card Program Management System offer the ability to generate the following types of reports?

Report Type	Yes/No
Dormant accounts that have no activity for a designated time period	
Total amount spent by all cardholders for individual vendors, such as by merchant Taxpayer Identification Number	

- b. Does the reporting system capture Level 3 data and make it available in the standard reports listed above?
- c. Indicate which of the above reports can be downloaded into a machine-readable format such as csv. Are the reports formatted for easy export and upload to the Workday ERP system? Can the County establish the frequency with which we upload the data?
- d. Are workflow reports available to program administrators to show an audit trail of specific activity, such as card review/approvals (name, date, activity) and temporary credit limit approvals?

7. Cardholder Support

- a. Discuss any benefits for cardholders (i.e. loss damage waiver and liability insurance on rental cars, accident insurance, emergency card replacement, etc.).
- b. Will telephone customer service for cardholders be staffed for live representative support 24/7/365?
- c. Where are your primary and backup call centers for cardholder support located?

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8. Dispute Resolution
 - a. Can cardholders dispute transactions online?
 - b. Does your commercial card program offer similar protections as consumer cards receive through Visa/MasterCard's "Zero Liability Policy"?
 - i. If not, what are the differences?
 - c. Will losses from unauthorized transactions be deducted from the rebate generated to the organization?
 - d. For suspected fraud activity, does the Proposer offer the ability to send mobile text alerts directly to the cardholder? If yes, can the cardholder respond by texting a reply to confirm the activity as fraud instead of calling a customer service representative?
9. Virtual Cards
 - a. What solutions do you offer for card-less payment transactions settled through card association networks, including ghost cards, virtual cards, etc.?
 - b. Vendor Payment
 - i. How would vendors receive instructions related to payments made by virtual cards?
 - ii. Do you offer a portal for vendors to retrieve virtual card payment notices and instructions?
 - iii. When vendors log into the portal, will they see payments from all entities making payments to them or only transactions initiated by the County?
 - iv. Payment authorization emails:
 1. Provide an example of the payment authorization correspondence sent to vendors.
 2. Can the body of the email be customized by the County?
 3. Does the e-mail contain the full 16-digit merchant card number? If not, what identifying information is provided?
 4. How are vendor e-mail addresses verified prior to sending the first notice of payment?
 - v. How can the Proposer deliver remittance details (i.e., invoice information) to vendors for payments made by virtual cards?
 1. Is there an additional fee to either the County or the vendor for providing remittance details to vendors?
 - vi. Does your system allow a vendor to take a partial payment?
 1. If so, can the County choose to prohibit vendors from taking partial payments?
 - vii. If a vendor does not process a virtual card payment, after how many days does the authorization "expire" and can no longer be used?
 1. Can the County extend the expiration date of the prior virtual card payment or will a new virtual card payment need to be initiated?
 2. Before the authorization expires does your system send an automated reminder notice to the vendor informing them that they have a payment that has not been processed?
 3. How will the County be notified if a vendor does not process a card payment?
 - c. Virtual Card Management System
 - i. Are there any reports that the County can access that identify initiated but unprocessed card payments?
 - ii. For the program administrator, provide a screen shot of the page summarizing virtual card transactions that will be expiring soon or have expired.
 - iii. Will the Proposer transmit a reconciliation file detailing the processed vendor payments? What information will be included in the reconciliation file?
 - d. Payment Instruction Files for Virtual Cards
 - i. File Specifications

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1. What are the, mandatory fields that must be transmitted to your Proposer in payment instruction files sent by batch transmission?
2. Do the data fields in payment instruction file need to be organized in a certain order?
3. Provide your Proposer's file specifications for payment instruction files.
- ii. What methods do you offer for transmitting vendor payment instructions?
- iii. Can the County provide instructions within payment instruction files for payments to be sent with future payment dates?
 1. If your system allows for future payment dates, how far in advance can the future payments be scheduled.
- iv. What controls are in place to protect against duplicate files from being processed?
- v. Does the Proposer provide any acknowledgement of the receipt of a payment instruction file? What information is contained in the receipt (i.e. number of payments, dollar amount of payments, etc.)?
- e. Vendor Outreach for Payment by Virtual Card
 - i. Do you provide vendor outreach services to encourage acceptance of payment by virtual card?
 - ii. Who makes outbound phone calls to vendors (i.e. employees of your Proposer or a third-party)?
 - iii. How many employees are on the Proposer's vendor outreach team?
 - iv. Where will the vendor outreach team used for the County be located?
 - v. How often would you recommend contacting vendors who initially chose not to accept payment by card for the County's virtual card program?
 - vi. For vendors unwilling to accept virtual card payments, can your outreach team encourage them to accept payments by ACH as an alternative to checks?
- f. Administrative Support for Virtual Cards
 - i. Vendor Inquiries:
 1. Will the Proposer handle vendor questions related to processing payment transactions?
 2. What other types of vendor questions would the Proposer handle through its helpdesk?
 3. What types of vendor inquiries will the Proposer refer to the County for responses?
 - ii. How can the County receive billing statements, i.e., e-mail, online, paper statements?

E. Financial Strength, Internal Controls

1. Complete the following table with current credit ratings by Standard & Poor's Rating Services and Moody's Investor Services. If the Proposer is not rated by these rating organizations, provide other evidence of the Proposer's financial strength and compliance.

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	Standard & Poor's Rating	Moody's Investor Services
Firm / Bank		
Short-Term Unsecured Senior Debt		
Long-Term Unsecured Senior Debt		
Bank Holding Company		
Short-Term Unsecured Senior Debt		
Long-Term Unsecured Senior Debt		

1. Discuss the Proposer's current capital structure, adequacy, and coverage. Provide the following statistics for the last reporting period:
 - a. Total Risk Based Capital Ratio: _____
 - b. Tier 1 Risk Based Capital Ratio: _____
 - c. Tier 1 Leverage Capital Ratio: _____
2. Include an electronic copy of the most recent audited annual financial statements.
3. Discuss the Proposer's security environment related to cybersecurity. Specifically describe the cyber risks to which the proposed services may be exposed and explain your approach and response to protection against these risks. What are the Proposer's crisis communications plans in the event of a cyber-attack?
4. Describe the encryption capabilities that are supported by the Proposer for the transmission of data between the Proposer and the Treasurer's Office and County.
5. Describe the process and procedures for providing notification of technology changes, such as file content/structure, and new/modified data availability reporting changes to the Treasurer's Office and County.
6. List the types and amounts of insurance and bonding carried. Provide copies of the insurance certificates.
7. Does the Proposer maintain cyber liability insurance? If so, list the types and amount/limits carried.
8. Include a copy of the Proposer's most recent reports issued in accordance with the Statement on Standards for Attestation Engagements (SSAE) No. 18 for any processes or systems relevant to the services proposed by the Proposer, under this RFP.

F. Transition, New and Innovative Ideas, and Integration with Workday

1. Provide a separate detailed conversion plan for transitioning **each of the proposed Service Groups** to your Proposer. Include the estimated length of time for the transition and the amount of effort required by the Treasurer's Office and County's team.
2. Who will be responsible for coordinating the transition for each of the proposed services? If a conversion team is used, how will the Treasurer's Office and County accounts be transitioned to the ongoing client service team?

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3. We recognize that successful implementations will require frequent communication. During the transition, how many in-person implementation meetings are typically scheduled? How many are you willing to commit to for this relationship?
4. Indicate the Proposer's plans for initial and ongoing education and training of Treasurer's Office, District, and County employees in the use of your Proposer's systems, fraud prevention and treasury best practices.
5. For Service Group 1 Proposers, describe your Proposer's willingness to provide replacement bank account supplies such as check and warrant stock, deposit slips (MICR encoded), and endorsement stamps at reduced or no cost to the Treasurer's Office to offset some of the conversion/migration costs of selecting a different Proposer.
6. List any and all implementation or conversion fees that will be charged by the Proposer.
7. Please note any conversion credit your Proposer is willing to quote if they are awarded the contract(s).
8. Describe any new services or ideas that will enhance the County's use of banking services.
9. Discuss any other approaches or recommendations to leverage Workday.
10. Provide any additional information that you believe to be pertinent but not specifically requested elsewhere in the RFP.

6. Proposed Cost

Proposed Fees, Interest Rate on Balances, and Rebates

- A. Fill out the attached Monthly Activity Levels for Service Groups 1 and 2

Fees related to all services described in the proposal must be listed – even if the service is not shown on the schedule. Also, include any one-time or setup charges, research fees, minimum fees and all other fees that will be charged. Include any incentives or price breaks offered based on volume, timeliness of payment, rebates or other measures.

- B. Service Group 1 Only: Earnings Credit Rates (ECR)

1. How is your Proposer's earnings credit rate determined, adjusted, and applied?
2. What is the Proposer's current earnings credit rate? What earnings credit rate are you offering to the Treasurer's Office?
3. If the proposed earnings credit rate is higher than the Proposer's standard ECR, do you plan on maintaining this spread for the Clark County over the life of the contract?
4. Are you willing to link the earnings credit rate to a market index? If so, which index would you suggest?
5. Will the Proposer set a floor for the earnings credit rate offered to the Treasurer's Office? What rate floor are you offering?
6. Does a reserve requirement apply on balances?
7. Will the Proposer assess any balance-based charges (FDIC-like, FICO, or other) to the Treasurer's Office? How is this charge computed? Is this charge assessed on ledger or collected balances?
8. If the Proposer assesses a balance-based charge, what is the current charge for an entire year on a \$1,000,000 balance?
9. Provide the earnings credit rate history for the 24-month period from July 2018 through June 2020. Please indicate the earnings credit rate for each month.
10. Does the Proposer have any limits on the amount of deposits that the Treasurer's Office could maintain with the Proposer?
11. Does the Proposer have a minimum deposit or minimum balance that must be maintained?

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12. Can “excess” earnings credits be carried forward to cover charges in the following month? Is there a limit on how far forward excess earnings credits can be carried?
13. How will any changes to the ECR be communicated to the Treasurer’s Office?
14. Can bank fees be invoiced and not automatically deducted? (*Note: Invoicing of fees is a strong preference of the Treasurer’s Office.*)

C. Service Group 1 Only: Investment Option or Interest-Bearing Bank Deposit (If you are proposing more than one sweep vehicle, please make sure each of the following questions is answered for each option.)

1. What short-term investment vehicle(s) or interest-bearing account(s) does the Proposer propose to use for the overnight sweep of Treasurer’s Office demand deposit accounts?

Investment Option

2. Does a reserve requirement apply to any of the proposed options? If so, please specify.
3. Does a Federal Deposit Insurance Corporation (“FDIC”) assessment, deposit-based fee, or similar fee apply to the proposed option? How is this charge computed? If the Proposer is offering multiple options, indicate to which option the assessment/fee applies.)
4. If a fee does apply, what is the current charge for a full year on a \$1,000,000 balance?
5. Provide investment return history for the 24-month period from July 2018 through June 2020 for each option proposed. Show the yield for each month.
6. If a sweep is proposed, what time of day is the sweep deadline? Is it end-of-day or next-day sweep?
7. How are balances in the sweep product shown on current day reports?
8. If you are proposing a next-day sweep, please explain and diagram the movement of funds in and out of the Demand Deposit Account (“DDA”). If there are sufficient funds in the sweep product to cover all net disbursement activity, is there a possibility that the DDA account would be overdrawn and subject to overdraft fees?
9. Can a peg balance be established on the primary operating DDA, with excess funds automatically transferred to the selected interest-bearing account or investment vehicle?

D. Service Group 2 Only: Purchasing Cards - Rebate Schedule

1. What billing/payment cycles do you offer?
2. When will the County receive billing statements? What are the payment terms from “statement date?”
3. Provide a rebate schedule in Attachment E, Monthly Activity Levels, for card spend activity at each of the volume tiers in the table.
4. Is the spend for purchasing cards and virtual cards combined for calculating rebates?
5. Identify any exceptions to the rebate schedule (i.e. large dollar items or discounted rate interchange programs). If there are exceptions, specifically define what constitutes a "large dollar," "large ticket" or discounted rate interchange item.
6. What is the proposed rebate on large ticket or discounted interchange program items?
7. Is the spend on large ticket items included in the total spend volume for the purpose of placement in volume tiers on the rebate schedule?
8. Is the spend on discounted interchange rate transaction items, if applicable, included in the total spend volume for the purpose of placement in volume tiers on the rebate schedule?
9. Do you offer a speed of pay incentive? If so, how is speed of payment incentive calculated?

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- 10. What other factors, such as average transaction size, etc., affect the rebate amount.
- 11. What is the minimum spend volume required for County to be eligible to receive a rebate?

E. Service Group 2 Only: Service Fees

- 1. What is the cost to send monthly paper statements to individual cardholders, if any?
- 2. What fee would apply, if any, for expedited (1-2 day) bulk card delivery of initial card order to the County?
- 3. What fee would apply to cardholders that request expedited (1-2 day) card delivery?
- 4. Identify any costs for card stock customization.
- 5. Identify all other fees/charges associated with your Purchasing Card program.
- 6. Address additional proposed incentives, including signing bonuses.

F. For how long will the Proposer guarantee the proposed fees for each Service Group? Complete the following table:

	Fee/Rebate guaranteed at proposed pricing for how many years?
Service Group 1: General Banking	
Service Group 2: Purchasing Cards	

- G. If the Treasurer’s Office chooses to use compensating balances, are there any charges that could not be paid in this way?
- H. Are you willing to offer any transition or retention incentives? If an incentive is a monthly fee waiver, please indicate when the fee waiver would apply (i.e. when the accounts are initially opened or when the services are substantially implemented).
- I. Are there any additional price breaks or incentives if both Service Groups are awarded to your Proposer?

7. Employment Verification

Please refer to section 1A.6. – E-Verify

IMPORTANT NOTE: Include this portion of the response immediately **AFTER** the cover page, if not already on file with Clark County. Current vendors on file can be viewed at: <https://www.clark.wa.gov/general-services/purchasing-overview>

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Part III Proposal Evaluation & Contract Award

Section IIIA Proposal Review and Selection

1. Evaluation and Selection: Proposals received in response to this RFP will be evaluated by a Review Committee. Sub-committees will provide feedback and recommendations on specific areas of the proposals to the Review Committee. Final results and recommendations may be presented to appropriate officials prior to approval by the Treasurer or the Clark County Council.

2. Evaluation Criteria Scoring Each proposal received in response to the RFP will be objectively evaluated and rated according to a specified point system.

An initial one hundred (100) point system will be used to determine the finalists, weighted against the following criteria:

Category	General Banking	Purchasing Card
Ability to Meet/Exceed Operational Requirements	30	25
Experience of Proposer, Assigned Personnel, and References	20	20
Financial Strength, Internal Controls	10	10
Transition, New and Innovative Ideas, Integration with Workday	10	10
Local Community Involvement	5	5
Diversity, Equity, & Inclusion Initiatives	5	5
Proposed Fees, Interest Rate on Balances, and Rebates	20	25
Total Points	100	100
Finalist Presentation/Interview	20	20

From this preliminary evaluation, the Review Committee will establish a short-list of prospective Proposers that will be invited to make an oral presentation. Scores will be reassessed given information presented or clarified during the oral presentation and up to an additional 20 points will be awarded.

Section IIIB Contract Award

1. Consultant Selection The final outcome may include awarding contracts to separate vendors based on the service groups. Group 1: Banking Services will be awarded by the Treasurer’s Office. The contract award(s) will not be final until the Treasurer’s Office and the prospective contractor have executed a contractual agreement and the Treasurer has approved the contractual agreement. Service Group 2: Purchasing Cards will be awarded by the County. The award(s) will not be final until the County and the prospective contractor have executed a contractual agreement and the County Council has approved the contractual agreement.

The Treasurer’s Office and the County reserve the right to combine the contracts.

Both contractual agreements will consist of the following parts: (a) the basic provisions and general terms and conditions, (b) the special terms and conditions, (c) the response to this Request for Proposal, and (d) the budget and payment terms.

The Treasurer’s Office and/or County will not be responsible for any costs incurred prior to the effective date of the contract. The Treasurer’s Office and County reserve the right to make an

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award without further negotiation of the proposal submitted. Therefore, the proposal should be submitted in final form from a budgetary, technical, and programmatic standpoint.

Limitation

This RFP does not commit the Treasurer's Office or County to award a contract, to pay any costs incurred in the preparation of a response to this RFP, or to procure or contract for services or supplies. The Treasurer's Office and County reserves the right to accept or reject any or all proposals received as a result of this RFP, to negotiate with all qualified sources, to waive formalities, to postpone award, or to cancel in part or in its entirety this RFP if it is in the best interest of the Treasurer's Office and County to do so.

Cancellation of award

The Treasurer's Office and County reserve the right to immediately cancel an award if the contractual agreement has not been entered into by both parties or if new state regulations or policy make it necessary to change the program purpose or content, discontinue such programs, or impose funding reductions. In those cases where negotiation of contract activities is necessary, the Treasurer's Office and County reserve the right to limit the period of negotiation to sixty (60) days after which time funds may be de-obligated.

Administrative requirements

Contractors shall comply with all management and administrative requirements established by regulations of each jurisdiction, Washington Administrative Code (WAC) and the Revised Code of the State of Washington (RCW) and any subsequent amendments or modifications, as applicable to providers licensed in the State of Washington.

2. Contract Development

The proposal and all responses provided by the successful Proposer may become a part of the final contract(s).

The form of contract(s) shall be Clark County's contract. Please note, general banking services and/or purchasing card services may be contracted for separately.

Attachment H: Sample Contract, references all parties in the body of the document. The intent of this sample contract is for language content only.

3. Award Review

These proposals shall be considered a public document and will be available for inspection and copying by the public in accordance with the Public Records Act, Chapter 42.56 RCW (the "Act").

If the Proposer considers any portion of any record provided to the County under the proposal, whether in electronic or hard copy form, to be protected under law, the Consultant shall clearly identify each such portion with words such as "CONFIDENTIAL," "PROPRIETARY" or "BUSINESS SECRET." By so identifying such record or portion of a record "CONFIDENTIAL," "PROPRIETARY" or "BUSINESS SECRET," the Proposer agrees thereby to indemnify and hold harmless the Clark County Treasurer and County for any court award under Ch. 42.56 RCW to the requesting party(s) of their attorney fees, costs and penalties on account of the County's alleged delay or refusal to timely disclose the requested records. If a request is made for disclosure of such portion, the County will determine whether the material should be made available under the Act. If the County determines that the material is subject to disclosure, the County will notify the Proposer of the request and allow the Proposer ten (10) business days to take whatever action it deems necessary to protect its interests. If the Proposer fails or neglects to take such action within said period, the County will release the portions of record(s) deemed by the County to be subject to disclosure. The County shall not be liable to the Consultant for inadvertently releasing records pursuant to a disclosure request not clearly identified by the Consultant as "CONFIDENTIAL," "PROPRIETARY" or "BUSINESS SECRET."

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At this time, Proposers not awarded the contract, may seek additional clarification or debriefing, request time to review the selection procedures or discuss the scoring methods utilized by the evaluation committee(s) after contract(s) execution.

4. Orientation/Kick-off Meeting

Contract negotiations are expected to be completed by November 2020.

A joint kick-off meeting is scheduled tentatively for early December 2020.

If award is made to multiple institutions, separate kick-off meetings will be scheduled.

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Attachment A: COVER SHEET

General Information:

Legal Name of Proposing Firm _____

Street Address _____ City _____ State _____ Zip _____

Contact Person _____ Title _____

Phone _____ Fax _____

Program Location (if different than above) _____

Email Address _____

Tax Identification Number _____

ADDENDUM:

Proposer shall acknowledge receipt of Addenda by checking the appropriate box(es).

None 1 2 3 4 5 6

NOTE: Failure to acknowledge receipt of Addendum may render the proposal non-responsive.

I certify that to the best of my knowledge the information contained in this proposal is accurate and complete and that I have the legal authority to commit this agency to a contractual agreement. I realize the final funding for any service is based upon funding levels, and the approval of the Clark County Council and required approvals.

Authorized Signature of Proposing Firm

Date

Printed Name and Title

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Attachment B: LETTER OF INTEREST

Legal Name of Proposing Firm _____

Street Address _____

City _____ State _____ Zip _____

Contact Person _____ Title _____

Phone _____ Fax _____

Program Location (if different than above) _____

Email Address _____

- All proposers are required to be included on the plan holders list.
- If your organization is NOT listed, submit the 'Letter of Interest' to ensure your inclusion.

Email Letter of Interest to: Koni.Odell@clark.wa.gov and Priscilla.Ricci@clark.wa.gov

Clark County web link:

<http://www.clark.wa.gov/general-services/purchasing/rfp.html>

This document will only be used to add a proposer to the plan holders list. Submitting this document does not commit proposer to provide services to Clark County, nor is it required to be submitted with proposal.

Proposals may be considered non-responsive if the Proposer is not listed on the plan holders list.

Attachment C: QUALIFICATIONS

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Banking Services

Attach additional sheet(s) as needed.

A. The following have been approved and adopted by the agency's Board of Directors:

Written Personnel/EEO Policies	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Staff Job Descriptions	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Written Benefits Policies	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Affirmative Action Plan	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

B. Is your agency a nonprofit organization?

Yes No *(If yes, submit one copy of your Charter or Articles of Incorporation AND IRS documentation showing qualification as a nonprofit corporation under Section 501(c)(3) of the IRS Code.)*

C. Is your agency currently involved in or does it have pending any legal actions? Has your agency filed for bankruptcy in the past five years?

Yes No *(If yes, explain.)* _____

D. Does your organization conduct an internal audit of funds under its control?

Yes No *(If yes, how often is such an internal audit conducted?)* _____

E. How frequently is your organization audited by an independent auditing firm? _____

➤ Attach a copy of your organization's last financial audit, including your single audit (OMB Circular A-133) and management letter or SAS 114 letter for the most recent fiscal year.

F. Within the past five years, have independent audits identified deficiencies which resulted in findings, questioned costs, costs recommended for disallowance, an "adverse opinion" by the auditors, or the auditors "disclaiming" any opinions?

Yes No *(If yes, explain and provide copy of all audit information pertaining to deficiencies, including audit, management letter or SAS 114 letter.)* _____

G. Within the past five years, has the agency had disciplinary action by a state or federal agency, state licensing investigations or actions, or malpractice suits that are pending or went to final disposition and resulted in payment to plaintiff?

Yes No *(If yes, please provide appropriate documentation and explanation.)* _____

H. If your organization does not have an audit, please include your financial policies and procedures which identify positions and areas of responsibility.

I. Does your organization guarantee that, in connection with this proposal, the prices and/or cost data have been arrived at independently, without consultation, communication, or agreement for the purpose of restricting competition?

Yes No *(If no, explain.)* _____

J. Does your organization guarantee that the costs for services quoted in response to this RFP are not in excess of those which would be charged to a similarly sized agency located in a like socioeconomic geographical region for the same services performed by your agency?

Request for Proposal #780 Banking Services

Yes No (If no, explain.) _____

K. Please attach one copy of the following documents (or equivalent thereof):

- Statement of financial position
- Statement of activities
- Cash flow statement
- Statement of changes in net assets
- Notes to financial statements, if available
- Organizational chart

I certify that this firm has never been debarred or suspended or otherwise excluded from or are ineligible for participation in Federal Assistance programs under Executive Order 12549, "Debarment and Suspension" and we will not contract with a subcontractor that is debarred or suspended.

I, the undersigned have read and reviewed all of the above statements and attest, to the best of my knowledge, that they are correct and that I have the legal authority to commit this agency to a contractual agreement.

Signature, Chief Administrator of Proposing Firm

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Attachment D: MONTHLY ACTIVITY LEVELS SERVICE GROUP 1

Please see the attached excel document containing the Monthly Activity Levels for Service Group 1. If you are not yet on the plan holders list as described in section IB.9 the excel document will be shared with you via email once you register.

AFP Code	Service Description	Monthly Volume	Proposed Unit Cost
	DEPOSITORY SERVICES		
01 0000	Account Maintenance	52	
10 0000	Branch Deposit	85	
10 0007	Night Drop Deposit	1	
10 0100	Bank By Mail Deposit	2	
10 0100	Vault Deposit	309	
10 0202	Check Deposit - Paper	1	
01 0100	Debits Posted - Other	2	
10 0502	Deposit Correction - Non-Cash	1	
15 010	Checks Paid	6,347	
01 0020	ZBA Master	1	
01 0021	ZBA Subsidiary Account	22	
01 0112	ZBA - Per Transaction	360	
10 0415	Returns - Email Images	17	
10 0400	Returns - Chargeback	24	
10 0402	Returns - Reclear	16	
10 0402	Returns - Reclear Services	2	
10 0402	Returns - Duplicate Advice	1	
10 0401	Return Item Other Special Instructions	2	
10 0202	ATM Deposits	1	
10 0402	Returns - Duplicate Advice	10	
10 0310	Checks Deposited Foreign Items	1	
10 0200	Checks Deposited Banking Center	70	
10 022Z	Checks Deposited Cash Vault	2,930	
15 0410	Stop Pay Automated>12 Months	1	
01 0100	Debits Posted - Electronic	332	
01 0101	Credits Posted - Other	1	
01 0101	Credits Posted - Electronic	1,236	
10 300	Deposit Account Statements Over 1	52	
15 1351	Checks Paid - Image	114	
15 0420	Stop Pay Manual	1	
10 0200	Check Deposit - Image Cash Letter or Remote Deposit Capture	208	
10 0502	Deposit Correction - Remote Deposit Capture	1	
10 0229	Image Deposited Items - Image Cash Letter (Per Item)	11,387	
10 0209	Transmission Maintenance	1	
10 0229	Image Deposited Items - Remote Deposit Capture	4,566	
35 0120	Online Account Transfer	64	
15 0515	Stop Payment - Customer Service Line	1	
	COMMERCIAL DEPS-CASH VAULT		
10 121Z	Currency/Coin Deposit per \$100 - Night Drop	1	
10 001Z	Currency/Coin Deposit per \$100 - Branch	232	
10 011Z	Currency/Coin Deposit per \$100 - Vault	4,670	
10 0012	Coin Deposit - Non Standard Bag -Vault	5	
10 0148	Currency Supplied per \$100 - Non Standard - Vault	47	
10 0501	Deposit Correction - Cash	1	
10 0146	Coin Supplied Roll - Per Box- Vault	42	
10 0144	Coin Supplied- Per Roll - Branch	4	
10 0042	Change Order - Branch	2	
10 014A	Currency Supplied per \$100 - Standard - Vault	19	
10 0106	Deposit Conditioning Surcharge - Vault	7	
10 0048	Currency Supplied Per \$100 - Branch	2	
10 0520	Fax Notification - Deposit Correction Notification - Receipt	53	
10 0142	Change Order - Automatic or Standing Order - Vault	2	

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Banking Services

INFORMATION SERVICES		
40 0029	Online Email Scheduled	1
20 0305	Online ARP Reports	4
15 9999	Online Positive Pay Notification	169
35 0409	Online Wire Payee Advising	1
15 9999	Online ARP Issue Not Recieved Notification	9
15 9999	Online ARP Issue Posted Notification	6
15 9999	Online ARP Issue Recieved Notification	30
15 9999	Online ARP Outstanding Issues Notification	6
35 0409	Online Wire Notifications	109
35 0409	Online Wire End of Day Notifications	45
40 0299	Bank Internet Portal Access	2
40 9999	Online Info Detail Notification	13
40 0299	Online Reporting Subscription	2
40 0052	Online Previous Day Reporting - Per Account	47
40 0272	Online Previous Day Reporting - Per Item	13,658
40 0055	Online Current Day Reporting - Per Account	22
40 0275	Online Current Day Reporting - Per Item	4,139
40 0340	Online Research Item	947
40 0340	Online Per Image Access	43
40 0299	Security Access	1
01 0600	Transaction History - Customer Service Line	1
EDI SERVICES		
25 1110	E-Lockbox - Monthly License	1
25 0800	E-Lockbox - Per Item	506
25 0305	E-Lockbox - Return Item	14
REMOTE DEPOSIT SERVICES		
10 130	Remote Deposit Account Maintainance	2
10 1320	Remote Deposit - Per Check Processed	4,566
01 9999	Remote Deposit Capture - Item Storage	216,703
01 9999	Medium Volume Scanner Maintainance	26
10 1303	Low Volume Scanner Maintainance	37
IMAGE		
10 0740	Image Transmission Monthly Maintainance	18
15 1351	Image Archive - 90 Days	1,582
10 074	Online Image Subscription	25
10 0748	Image File Transmission - Per Item	5,368
1 00743	Online Image Retrieval - Per Item	1
MISCELLANEOUS		
15 1342	Photocopy Manual	3
15 0500	Nonrelationship Customer Checks Cashed	14
01 0310	Statement Copy	2
CHECK PRINTING (POTENTIAL NEW SERVICE)		
New Service	Check Printing Monthly Base	1
New Service	Check Printing Check 1st Page Next Day	TBD
New Service	Check Printing Check 1st Page Same Day	TBD
New Service	Check Printing Check Additional Page Next Day	TBD
New Service	Check Printing Check Additional Page Same Day	TBD
New Service	Check Printing Reject Repair Duplicate	TBD
New Service	Check Printing Online Reporting (per month/relationship fee)	TBD
New Service	Check Printing Email Secondary Approver	TBD
New Service	Check Printing Package Preparation	TBD
POTENTIAL NEW SERVICES		
ADDITIONAL REQUIRED SERVICES		
ADD ADDITIONAL SERVICES BELOW AS NEEDED		
TOTAL ANNUAL COST		

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Attachment E: MONTHLY ACTIVITY LEVELS SERVICE GROUP 2

Please see the attached excel document containing the Monthly Activity Levels for Service Group 2. If you are not yet on the plan holders list as described in section IB.9, the excel document will be shared with you via email once you register.

Aggregate Spend	Rebate Amount 30 Day Cycle / 14 Day Payment Terms
Aggregate Spend	
\$1 million - \$2.5 million	
\$2.5 million - \$5 million	
\$5 million - \$10 million	
\$10 million - \$15 million	
\$15 million - \$20 million	
\$20 million +	
Large Ticket Rebate Schedule	
Rebate Incentive for Early Payments	
INTEGRATED PAYABLES	Proposed Pricing
Monthly Maintenance Fee	
Payment Instruction File Processed (per file)	
Vendor Payment (via ACH)	
Vendor Payment Advice (via ACH)	
Vendor Payment Advice (via Virtual Card)	
Vendor Enrollment Campaign	
Vendor Enrollment per Vendor	
ADDITIONAL REQUIRED SERVICES	
<i>ADD ADDITIONAL SERVICES BELOW AS NEEDED</i>	

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Attachment F: SYSTEM REQUIREMENTS

Section 1 - WARRANT REDEMPTION RECORD LAYOUT

Clark County Specification

Currently the County uses 24 different warrant accounts to identify separate warrant funds. The information is currently combined into one data transmission and is transmitted to the County via FTP with encryption. The layout (fixed length) of the redeemed warrant transmission is as follows:

1-10	Bank Account Number
11-20	MICR Number or Transaction Number (not to be mistaken as warrant number)
21-30	Amount of Individual Warrant (decimal implied)
31-36	Date (MMDDYY)
37-80	Blank

Submission of a sample transmission will be required upon award of the contract. The successful respondent will be required to incur all expenses to successfully transmit redeemed warrant data.

Section 2 – ELECTRONIC LOCKBOX LAYOUT

Billing Export Layout (PACS system)

BEXT					
Field Name	Data type	Start	End	Length	Description
Prop ID	varchar	1	10	10	pacs property id
Geo ID	varchar	11	60	50	geo id
Situs	Char(50)	61	110	50	situs.situs_display
Legal	Char(100)	111	210	100	property_val.legal_desc
Statement ID	int	211	220	10	pacs statement id
Segment Type	Char(1)	221	221	1	K = certified M = supplemented R = current Use Removal Taxes
Tax Year	numeric	222	226	5	tax year
1st Installment Due	numeric (14,2)	227	242	16	1st balance due will equal 0.00 if paid
1st Installment Due Date	Numeric(12,2)	243	250	8	most recent due date for all 1st payments for statement_id MMDDYYYY
2nd Installment Due	numeric (14,2)	251	266	16	2nd balance due will equal 0.00 if paid
2nd Installment Due Date	Numeric(12,2)	267	274	8	most recent due date for all 2nd payments for statement_id MMDDYYYY
Full Amount Due	numeric (14,2)	275	290	16	total balance due will equal 0.00 if paid in full
Full Amount Due Date	Char(8)	291	298	8	most recent bill.effective_due_date for statement_id MMDDYYYY
Lender Number	Char(30)	299	328	30	mortgage_co.lender_num
Loan ID	Numeric(10)	329	338	10	mortgage_assoc.mortgage_acc_id
Initial First Half	numeric (14,2)	339	354	16	1st amount billed
Initial Second Half	numeric (14,2)	355	370	16	2nd amount billed
Initial Base Amount	numeric (14,2)	371	386	16	total amount billed
Owner Name	Char(50)	387	436	50	owner name
Property Type	char	437	441	5	R = real

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					P = personal MH = mobile home
Statement Description	varchar	442	491	50	identifies tax bill entity
Current Use Removal	varchar	492	494	3	yes indicates these are current use removal bills
Payment Type		512		1	
Owner ID		513		10	

Import payment file specification (PACS system)

Field Name	Data type	Start	End	Length	Description
Prop_ID	Numeric(10)	1	10	10	PACS Property ID
Geo_ID	Char (25)	11	35	25	GEO ID
Statement ID	Numeric(10)	36	45	10	PACS Statement ID
Year	Numeric(4)	46	49	4	Tax Year
Lender Number	char(10)	50	59	10	PACS Mortgage Company Lender Number
Loan ID	char(25)	60	84	25	Loan Account Number
Reserved (Loan Activation Date)	Date (8)	85	92	8	Date the Loan Activated with the Mortgage Company MMDDYYYY
Amount Paid	Numeric(12,2)	93	104	12	Amount of Payment
Payment Code	char(1)	105	105	1	F = full payment H = half payment
Type	char (1)	106	106	1	M = mortgage R = remittance I = Internet
Receipt #	char (20)	107	126	20	receipt #/ authorization # provided by the source (null allowed)
Payment Initiation Date	char (8)	127	134	8	The date that the customer initiated the payment (Internet)
Settlement Date	char (8)	135	142	8	The date of the ACH transaction at the customer's bank. (Internet)
Paid By	char (30)	143	172	30	The name of the payee, as text.

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Attachment G: PROXIMITY STUDY

(Note: All the locations indicated as "Primary" are making deposits to the incumbent primary bank, Bank of America. Locations indicated as "Secondary" are making deposits to another bank with a closer branch location.)

Location	# of Branches within 5 Miles	Address of Closest Branch	Deposits Made to
26411 NE Lewisville Hwy, Battle Ground, WA 98604			Secondary
330 N 5th Ave, Ridgefield, WA 98642			Secondary
1013 Franklin St, Vancouver, WA 98660			Primary
1112 NE 117th St, Vancouver, WA 98685			Secondary
11606 NE 66th St, Vancouver, WA 98662			Primary
1200 Franklin St, Vancouver, WA 98660			Primary
1300 Franklin St, Vancouver, WA 98660			Primary
13105 Grinnell Rd, Woodland, WA 98674			Secondary
16819 NE 159th St, Brush Prairie, WA 98606			Secondary
1701 NW 299th St, Ridgefield, WA 98642			Secondary
17402 NE Delfel Rd, Ridgefield, WA 98642			Secondary
17718 NE 159th St, Brush Prairie, WA 98606			Secondary
17912 NE 159th St, Brush Prairie, WA 98606			Secondary
20000 NE 164th St, Brush Prairie, WA 98606			Secondary
2500 NE 65th Avenue Vancouver WA 98661			Primary
2630 S Hillhurst Rd, Ridgefield, WA 98642			Secondary
3215 S Hillhurst Rd, Ridgefield, WA 98642			Secondary
39805 NE 216th Ave, Amboy, WA 98601			Secondary
4700 NE 78th Street, Vancouver WA 98665			Primary
502 NW 199th St, Ridgefield, WA 98642			Secondary
510 Pioneer St, Ridgefield, WA 98642			Secondary
600 NE 267th Ave, Camas, WA 98607			Secondary
6801 NW Lower River Rd, Vancouver, WA 98660			Secondary
700 E 4th St, La Center, WA 98629			Secondary
707 W. 13th Street, 98660			Primary
725 NE Highland Ave, La Center, WA 98629			Secondary
812 W 11th Street, 98660			Primary
841 NE 22nd Ave, Camas, WA 98607			Primary
8800 NE Hazel Dell Ave, Vancouver, WA 98665			Primary
911 N 65th Ave, Ridgefield, WA 98642			Secondary
9612 NW Lower River Rd, Vancouver, WA 98660			Secondary
300 W. Hoag St, Yacolt			Secondary
1207 SE 8th Way, Battle Ground, WA 98604			Primary

Attachment H: **SAMPLE** of CLARK COUNTY CONTRACT

Clark County, Washington

Contract Name

(For example, Contract for Analysis of Rural Land Bank Potential with Jones Consulting)

Solicitation No. _____

(the Purchase Order in Workday, or the name and number of your bid/quote/RFP (i.e. Rural Land Bank RFP 674))

THIS AGREEMENT, entered this _____ day of _____ 2021, by and between CLARK COUNTY, after this called "County," a political subdivision of the State of Washington, and (**Insert Vendor Name), after this called "Contractor."

WITNESSETH

WHEREAS, the Contractor has been chosen through a competitive process by the County (RFP # XXX/or appropriate procurement method)) and has the expertise to provide services for Clark County and to perform those services more particularly set out in the proposal attached hereto and incorporated herein by this reference as Exhibit A.

WHEREAS, Clark County does not have available staff to provide such services for the benefit of the services of Clark County, NOW, THEREFORE,

THE COUNTY AND THE CONTRACTOR MUTUALLY AGREE AS FOLLOWS:

1. Services. The Contractor shall perform services as set forth in Exhibit A.
2. Time. The agreement shall be effective beginning (insert beginning date) and ending (insert ending date).
3. Compensation. County shall pay the Contractor for performing said services upon receipt of a written invoice according to the schedule set forth in Exhibit B, which is attached hereto and incorporated herein by this reference. The parties mutually agree that in no event may the amount billing exceed (the dollar amount in Exhibit "B") without prior approval of the County Treasurer.

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4. Termination. The County may terminate this Agreement immediately upon any breach by Contractor in the duties of Contractor as set forth in Agreement. The waiver by the County of one or more breaches shall not be construed as a waiver of any subsequent breach or breaches. Either party may terminate this Contract without cause upon ninety (90) days prior written notice. Further, County may terminate this Agreement upon immediate notice to Contractor in the event that the funding for the project ceases or is reduced in amount. The Contractor will be reimbursed for services expended up to the date of termination. Within fourteen (14) days of any termination the Contractor will provide all work products and working documents developed within the effective term of the contract.

5. Independent Contractor. The Contractor shall always be an independent Contractor and not an employee of the County, and shall not be entitled to compensation or benefits of any kind except as specifically provided herein.

6. Indemnification / Hold Harmless. The Consultant shall defend, indemnify and hold the County, its officers, elected officials, employees and volunteers harmless from any and all claims, injuries, damages, losses or suits including attorney fees, arising out of or resulting from the negligent acts, errors or omissions of the Consultant in performance of this Contract, except for injuries and damages caused by the sole negligence of the County. Should a court of competent jurisdiction determine that this Contract is subject to RCW 4.24.115, then, in the event of liability for damages arising out of bodily injury to persons or damages to property caused by or resulting from the concurrent negligence of the Consultant and the County, its officers, officials, employees, and volunteers, the Consultant's liability, including the duty and cost to defend, hereunder shall be only to the extent of the Consultant's negligence. It is further specifically and expressly understood that the indemnification provided herein constitutes the Consultant's waiver of immunity under Industrial Insurance, Title 51 RCW, solely for the purposes of this indemnification. This waiver has been

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mutually negotiated by the parties. The provisions of this section shall survive the expiration or termination of this Contract.

7. Wage and hour compliance. Contractor shall comply with all applicable provisions of the Fair Labor Standards Act and any other legislation affecting its employees and the rules and regulations issued thereunder insofar as applicable to its employees and shall always save County free, clear and harmless from all actions, claims, demands and expenses arising out of said act and the rules and regulations that are or may be promulgated in connection therewith.

8. Social Security and Other Taxes. The Contractor assumes full responsibility for the payment of all payroll taxes, use, sales, income or other form of taxes, fees, licenses, excises, or payments required by any city, federal or state legislation that is now or may during the term of this agreement be enacted as to all persons employed by the Contractor in performance of the work pursuant to this Agreement and shall assume exclusive liability therefore, and meet all requirements thereunder pursuant to any rules and regulations that are now and may be promulgated in connection therewith.

9. Agreement Documents: Contract documents consist of this Agreement, Exhibit A, a scope of work which consists of a proposal based on (bid, quote, RFP & #, (i.e. RFP #675), and Exhibit B, budget documents. (add in additional Exhibits if needed). If there is a conflict between the provisions of these documents, the provisions of this Agreement shall control.

10. Equal Employment Opportunity: The Contractor will not discriminate against any employee or applicant for employment because of race, color, religion, gender, gender identity, sexual orientation, age, disability, marital status or national origin.

11. Changes: County may, from time to time, require changes in the scope of the services to be performed hereunder. Such changes including any increase or decrease in the amount of the Contractor's compensation which are mutually agreed upon by and between County and the

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Contractor, shall be in writing, signed by both parties and incorporated in the written amendments to the Agreement.

12. Public records act: Notwithstanding the provisions of this agreement to the contrary, to the extent any record, including any electronic, audio, paper or other media, is required to be kept or indexed as a public record in accordance with the Washington Public Records Act, RCW Chapter 42.56, as may hereafter be amended, Contractor agrees to maintain all records constituting public records and to produce or assist Clark County in producing such records, within the time frames and parameters set forth in state law. Contractor further agrees that upon receipt of any written public record request, Contractor shall, within two business days, notify Clark County by providing a copy of the request to the Clark County Public Records Officer/Treasurer's Office.

13. Governing Law. This agreement shall be governed by the laws of the State of Washington. Venue for any litigation shall be in Superior Court for the State of Washington in Clark County, Washington.

14. Confidentiality. With respect to all information relating to County that is confidential and clearly so designated, the Contractor agrees to keep such information confidential.

15. Conflict of Interest. The Contractor covenants that it has had no interest and shall not acquire any interest, direct or indirect, which would conflict in any manner or degree with the performance of services hereunder. The Contractor further covenants that no person having such interest shall be employed by it, or shall perform services as an independent contractor with it, in the performance of this agreement.

16. Liability Insurance. The contractor specifically confirms and warrants that it has errors and omissions liability insurance with minimum limits of \$500,000 per occurrence and in the aggregate for each one year period. Failure to provide proof of insurance within three (3) business days upon demand by the County is agreed by both parties to be a material breach of his Contract and may result in termination of this Contract pursuant to Paragraph four (4) above.

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17. Consent and Understanding. This agreement contains a complete and integrated understanding of the Agreement between the parties and supersedes any understandings, contract, or negotiations, whether oral or written, not set forth herein or in written amendments hereto duly executed by both parties.

18. Severability. If any provision of this agreement is held invalid, the remainder would then continue to conform to the terms and requirements of applicable law.

IN WITNESS THEREOF, County and the Contractor have executed this Agreement on the date first above written.

Signatory blocks, use the signatories that apply based on the size of the contract and funding sources.

Treasurer signature block

CLARK COUNTY TREASURER

Alishia Topper, Clark County Treasurer

By

Printed Name

Approved As To Form Only:
ANTHONY F. GOLIK
Prosecuting Attorney

Title

By _____
Deputy Civil Prosecutor