



WILLIAMSON COUNTY  
PURCHASING DEPARTMENT  
901 S. AUSTIN AVE.  
GEORGETOWN, TEXAS 78626

<http://www.wilcoqov.org/purchasing>

## QUESTIONS AND ANSWERS FOR

### Bank Depository Services and Bank Sub-Depository Services

**BID NUMBER: 15RFP120**

**BIDS MUST BE RECEIVED ON OR BEFORE: April 23, 2015 at 2:00 p.m.**

**BIDS WILL BE PUBLICLY OPENED: April 23, 2015 at 2:00 p.m.**

**April 22, 2015**

**Vendor question 1:** Will you provide an extension of this RFP until May 7, 2015

**Wilco response 1:** No. In order to meet our award date, no extension can be granted.

**Vendor question 2:** Can you provide the RFP in Word and/or Excel (especially the worksheet and pricing)?

**Wilco response 2:** Unfortunately, Word format is not allowed because the original documents cannot be altered. Vendors may create their own separate sheet to include if they prefer but the Williamson County document should never be changed.

**Vendor question 3:** Are original signatures required (on the transmittal letter/Submittal Checklist etc.) or will you accept facsimile/copies?

**Wilco response 3:** Yes, original signatures are required on all designated documents requiring a signature. The county will not accept facsimile/copies.

**Vendor question 4:** Is the county considering Merchant processing in this RFP or will that be a separate RFP? When is that expected?

**Wilco response 4:** Merchant processing is not part of the RFP. The current contract expires September 30, 2015 and a RFP considered for release at that time.

**Vendor question 5:** Of the Payments listed on 5.2.15 what is the breakdown of Business versus Consumer payments, Credit Card, Debit card, cash, and what systems are you using to support your in person, online payment channel.

**Wilco response 5:** We cannot breakdown Business vs. Consumer payments.

**Vendor question 6:** Please explain in detail how you currently process payments coming into the county offices.

**Wilco response 6:** County offices accept a variety of payments via fees, services, taxes, etc. Payments are receipted at each office by a cashier and are reconciled daily. Once the receipts for each cashier are reconciled for a department, they are placed in a secure location and picked up by a courier service contracted by the County. Currently, the courier service delivers the monies to the County Treasurer's office (same day), and the County Treasurer prepares the monies for them to be deposited at the bank by the following business day. There is one exception, and that is the County Tax Assessor. Receipts from their four offices are taken directly to the bank via the Courier. They do not go through the County Treasurer. During this contracting period, the deposit methodology may change, with some or all fee offices possibly depositing directly to the bank and bypassing the Treasurer's office.

**Vendor question 7:** Please explain the Sub-Depository Relationship in more detail (what are ACH payments for?), does DM initiate ACH transactions on behalf of the County or does the County initiate the ACH transaction?)

**Wilco response 7:** The Sub-Depository account is for deposits only by DM. Billing, Checks, money orders, and cashier checks are all processed by DM and deposited into the Sub-Depository account. No credit card funds are received in our Sub-Depository account. Credit Card funds go directly into a County EMS Clearing Account within our Depository. DM does not initiate ACH transactions on behalf of the County. County EMS personnel initiate ACH collections 2 to 3 times per week to the County EMS Clearing Account (in the County Depository).

**Vendor question 8:** Do we have permission to use the Williamson County logo on our RFP response?

**Wilco response 8:** I am not authorized to give permission to use the Williamson County logo and cannot provide an approved logo.

**Vendor question 9:** Are your fees waived or are you paying fees today?

**Wilco response 9:** we pay fees, 1/8 of the monthly fee is waived.

**Vendor question 10:** Do you have monthly settlement today?

**Wilco response 10:** We are billed monthly but are only obligated to pay semi-monthly.

**Vendor question 11:** Do you prefer Interest bearing or Non-Interest bearing accounts?

**Wilco response 11:** We prefer Interest bearing but have both for varying reasons.

**Vendor question 12:** Is it correct that you are not using payroll cards today, but are interested in receiving information?

**Wilco response 12:** Yes

**Vendor question 13:** Is a Master Repurchase Agreement sweep required or are you open to alternatives for idle cash?

**Wilco response 13:** Not required, open to alternatives.

**Vendor question 14:** I see that there is an Exhibit A “Bank Account Analysis” included in the RFP. Are these the total volumes and services for all of your accounts? The last item on the statement is for “1 Maintenance Fee Scanner” is that the last item or am I missing a page.

**Wilco response 14:** These are monthly averages based on the monthly bank statement. You are not missing a page.

**Vendor question 15:** Are the 605 and 25,394 checks listed in Exhibit A deposited at the branch?

**Wilco response 15:** A;; deposits go through the bank in Georgetown.

**Vendor question 16:** The RFP states 1700 deposits per month. Are these “deposit credits”?

**Wilco response 16:** Yes

**Vendor questions 17:** How many remote deposit scanners do you currently have?

**Wilco response 17:** Currently the Treasurer’s office has two terminals, one is in use. The Tax Assessor Office creates files through FIS and then Braintree receives and processes. The number of remote deposit scanners needed is subject to change.

**Vendor question 18:** How many accounts have ACH services?

**Wilco response 18:** Of the 39 accounts, 20 or so have ACH services.

**Vendor question 19:** Do you pay vendors via ACH? If so, how many vendors are paid each month? How many accounts have this capability? How frequently do you pay?

**Wilco response 19:** Some vendors are paid via ACH, Vendors are paid weekly. Specifics not available.

**Vendor question 20:** How many accounts have Positive Pay?

**Wilco response 20:** One account is currently being tested for Positive Pay.

**Vendor question 21:** Do you have ACH Block on any of your accounts?

**Wilco response 21:** Yes

**Vendor question 22:** Do you have any recon services?

**Wilco response 22:** Do not understand question.

**Vendor question 23:** How many accounts have wire capabilities?

**Wilco response 23:** 8-10

**Vendor question 24:** What is Internet banking “with upload”? What type of upload?

**Wilco response 24:** This is a one-time per month charge for all upload activity.

**Vendor question 25:** Please provide specific details on your change order requests? Volumes? Full Strap? Partial? Coin?

**Wilco response 25:** Information not available. This activity is outside the purview of the Treasurer’s Office, as fee offices interact directly with the bank.

**Vendor question 26:** Do you have ZBA structure today? Please describe.

**Wilco response 26:** No

**Vendor question 27:** Do you use an armored car service? If so, do they deliver the cash to the branch or the bank's vault?

**Wilco response 27:** Yes, deliveries made to the bank in Georgetown.

**Vendor question 28:** Do your remote deposit scanners convert checks electronically or is that a service you are interested in?

**Wilco response 28:** Yes, deposit scanners convert checks electronically if we understand the question correctly.

**Vendor question 29:** What type of images online do you receive today? Paid items, deposited items? Returned items?

**Wilco response 29:** Paid items and deposited items. Returned items are provided in paper format.

**Vendor question 30:** Do you have EDI reporting today?

**Wilco response 30:** No, not familiar with EDI reporting.

**Vendor question 31:** All checks over 60 days old will be considered stale dated. Does this apply to check that you have issued?

**Wilco response 31:** Yes

**Vendor question 32:** In regards to optional services, we have a few questions in regards to Commerical Card.....

**Wilco response 32:** These questions are not part of this RFP and therefore will be disregarded.

**Vendor question 33:** Will you provide an extension of this RFP until May 7, 2015?

**Wilco response 33:** No. In order to meet our award date, no extension can be granted.

**Vendor question 34:** Can you provide the RFP in Word and/or Excel (especially the worksheet and pricing)?

**Wilco response 34:** Unfortunately, word format is not allowed because the original documents cannot be altered. Vendors may create their own separate sheet to include if they prefer but the Williamson County document should never be changed.

**Vendor question 35:** Are original signatures required (on the transmittal letter/Submittal Checklist etc.) or will you accept facsimile/copies?

**Wilco response 35:** Yes, original signatures are required on all designated documents requiring a signature. The County will not accept facsimile/copies.

**Vendor question 36:** Is the county considering Merchant processing in this RFP or will that be a separate RFP? When is that expected?

**Wilco response 36:** Merchant processing is not part of this RFP. The current contract expires September 30, 2015 and a RFP considered for release at that time.

**Vendor question 37:** Of the Payments listed on 5.2.15 what is the breakdown of Business versus Consumer payments, Credit Card, Debit card, cash, and what systems are you using to support your in person, online payment channel?

**Wilco response 37:** We cannot breakdown Business vs. Consumer payments. Property Tax uses Certified Payments for counter and online credit card and e-check payments. Of the \$838 million Property Tax payments, \$9.3 million were credit/debit card payments and \$18.5 million were e-check payments. Motor Vehicle uses Certified Payments for counter credit card payments and Texas Online for internet credit card payments. Of the \$122 million Motor Vehicle payments, \$11 million were credit/debit card payments.

**Vendor question 38:** Please explain in detail how you currently process payments coming into the county offices.

**Wilco response 38:** County offices accept a variety of payments via fees, services, taxes, etc. Payments are receipted at each office by a cashier and are reconciled daily. Once the receipts for each cashier are reconciled for a department, they are placed in a secure location and picked up by a courier service contracted by the County. Currently, the courier service delivers the monies to the County Treasurers office (same day), and the County Treasurer prepares the monies for them to be deposited at the bank by the following business day. There is one exception, and that is the County Tax Assessor. Receipts from their four offices are taken directly to the bank via the Courier. They do not go through the County Treasurer. During this contracting period, the deposit methodology may change, with some or all fee offices possibly depositing directly to the bank and bypassing the Treasurer's Office.

**Vendor question 39:** Please explain the Sub-Depository Relationship in more detail (what are ACH payments for?, Does DM initiate ACH transactions on behalf of the County or does the County initiate the ACH transactions?)

**Wilco response 39:** The Sub-Depository account is for deposits only by DM. Billing, Checks, money orders, and cashier checks are all processed by DM and deposited into the Sub-Depository account. No credit card funds are received in our Sub-Depository account. Credit card funds go directly into a County EMS Clearing Account within our Depository. DM does not initiate ACH transactions on behalf of the County. County EMS personnel initiate ACH collections 2 to 3 times per week to the County EMS Clearing Account (in the County Depository).

**Vendor question 40:** Do we have permission to use the Williamson County logo on our RFP response? Can you provide an approved logo?

**Wilco response 40:** I am not authorized to give permission to use the Williamson County logo and cannot provide an approved logo.

**Vendor question 41:** Would the County use one banking institution as their depository for County funds and Trust funds, as well as funds collected and deposited by EMS?

**Wilco Response 41:** One Banking Institution could be awarded both Depository and Sub-Depository Contracts, or the two contracts could be awarded to two separate Banking Institutions.

**Vendor questions 42:** What is a "depository bond"?

**Wilco response 42:** It is antiquated language for a "contract"?

**Vendor questions 43:** Please provide in further detail the methods of collection from constituents. Specifically the % of ACH debits versus paper checks. How are checks received? Percentage of mail in checks versus over the counter? How many branches/locations receive walk in payments?

**Wilco response 43:** Generally speaking, approximately 40 offices receive payments. Specific information requested is not available.

**Vendor question 44:** What is the average Property Tax payment amount?

**Wilco response 44:** \$3,000.00

**Vendor question 45:** What is the average Motor Vehicle Tax payment amount?

**Wilco response 45:** \$64.25

**Vendor question 46:** What % or # of Property Tax payments (by#) are collected by Web?

**Wilco response 46:** 9,215 in 2014

**Vendor question 47:** What % or # of Property Tax payments (by#) are collected by phone?

**Wilco response 47:** 37 in 2014

**Vendor question 48:** The % of # of Property Tax payments (by#) are collected in person via credit card?

**Wilco response 48:** All in person payments are done via Web. Refer to the answer for # 46.

**Vendor question 49:** What % or # of Motor Vehicle Tax payments (by#) are collected in person via credit card?

**Wilco response 49:** 50,969

**Vendor question 50:** how many Point of Sale (POS) credit card terminals are desired?

**Wilco response 50:** 0 – This is a separate Contract.

**Vendor question 51:** Who is your armored car service provider?

**Wilco response 51:** Garda

**Vendor question 52:** What County locations are deposits being picked up from by the armored car service?

**Wilco response 52:** Locations are throughout the County, with multiple offices within several locations. Deposit “bags” generally range from 15-25 per day via the courier into the Treasurer’s Office.

**Vendor question 53:** How often are those deposits picked up from the locations above?

**Wilco response 53:** It varies from daily to weekly to several times per week.

**Vendor question 54:** Please explain current cash processing procedures. Please provide a breakout of cash collected and number of deposits. Do you utilize branch or vault? If both, please provide a breakout by collection method.

**Wilco response 54:** All deposits are deposited through the bank in Georgetown. Some offices deposit into the bank, the vast majority currently go through the Treasurer’s Office where the monies in each bag are re-verified and then a consolidated deposit is made. Specific collection information not available. The procedure of sending monies through the Treasurer’s Office may be changed in the future.

**Vendor question 55:** Should you utilize Remote Deposit Capture, how many scanner locations would be needed?

**Wilco response 55:** Remote Deposit Capture is utilized. Currently the Treasurer's office has two terminals. The Tax Assessor Office creates files through the FIS and then Braintree receives and processes. The number of scanner terminals is subject to change.

**Vendor question 56:** What provide a further explanation for "DDA Credits"? Branch, Vault, ACH Credits?

**Wilco response 56:** DDA Credits are all deposits to the bank, including ACH credits.

**Vendor question 57:** Please provide number of Branch and Vault deposits?

**Wilco response 57:** All deposits noted on Exhibit A are through the bank, Georgetown.

**Vendor question 58:** Please provide further explanation for "ACH per Item" activity.

**Wilco response 58:** Generally speaking, ACH per item includes Vendor Pays and Payroll.

**Vendor question 59:** Please provide average ACH Debit origination activity.

**Wilco response 59:** Available data is included in Exhibit A.

**Vendor Question 60:** On a typical day what is the estimated amount of cash/currency that flows through?

**Wilco response 60:** From the Treasurer's Office it could be \$4,000 to \$5,000 cash and up to \$10,000+ in checks. I cannot respond on how much cash/currency from the Tax Assessors office in a day. Our information on Cash Flow is limited as we do not track the daily cash amounts in our General Fund, nor do I have access to the four Tax Assessor Accounts.

The Tax Assessor Main Office in Georgetown averaged about \$9,050 per day over the course of 2014. However, it is only one of four tax offices around the County. A further review of the main tax office daily intake reveals:

Calendar Year 2014 Average: \$ 9,050 per day

Jan 2014 Average: \$ 34,014 per day with Jan 31<sup>st</sup> being \$ 128, 972 in just that one day.

Dec 2014 Average: \$18,430

These are estimates, but Financial Institutions can draw their own conclusions based on the numbers. As stated in the meeting, our Treasurer's Office varies between \$4 and \$5K per day, very much an estimate.

**There were questions during the pre bid about the amount of cash in the other accounts that the county maintains. The questions were along the lines of daily cash collections in these accounts. I cannot get that information but attached is a spreadsheet that shows the balance that all of the other bank accounts the county maintains that we refer to as Agency Funds as of 9/30/13 and then a column that reflects the additions to those accounts for the year; the deletions to those accounts during the year and the balance in them at 9/30/14. We inserted some columns where we attempted to come up with an avg monthly balance. This might be helpful in at least showing the amount of activity in these accounts**

over the course of a year. This does not include CSCD or the Health District but should capture all others including the Tax Office Accounts.

\*\*\*\*See Attachment Q & A Wilco Response #60\*\*\*\*

**Vendor Question 61:** On District Clerk and Attorney Clerk on the minor accounts, on those types of accounts, how do you handle those accounts?

**Wilco response 61:** Those are non-interest bearing accounts. If a judge orders us to place them in an interest bearing account we sometimes utilize a CD and place in them in our bank or we put them in the Texpool if we are not told which account to put them in.

**Vendor question 62:** How do you send out ACH files?

**Wilco response 62:** It is an actual file that is uploaded and sent via internet system.

**Vendor question 63:** On page 20 you have the non-interest account balances for October, do you have the balances for the other accounts?

**Wilco response 63:** Go to the County Auditor website and then select agency funds in the financial section.

**Vendor question 64:** If there is a service that we cannot provide what should we do?

**Wilco response 64:** Don't fill anything out. If we see a section that is blank, then we will know that you don't offer that service.

**Vendor question 65:** Do you get Recon from the bank?

**Wilco response 65:** Right now we get only standard statements and each department will go online to get a Recon.

**Vendor question 66:** What is the single biggest challenge you would like to solve with the RFP?

**Wilco response 66:** Customer service is huge. You are going to get **questions** from different people within the County and I want to know that we will be dealing with the same people, **not Susie one day, Sally another, Johnnie another**. We deal with the bank a lot and I don't want to be transferred all over the place. I like to deal with the same people when I need something. It's all about responsiveness to our needs and maintaining **a good** relationship with the bank.

**Vendor question 67:** When you say that you will respond to questions within 24 hours, does that mean 24 hours before the question deadline of April 17<sup>th</sup>, or 24 hours of the question being asked?

**Wilco response 67:** That means **within** 24 hours of the question being asked you will get an answer, unless it is something that takes a little longer to be answered.

There were questions during the pre bid about the amount of cash in the other accounts that the county maintains. The questions were along the lines of daily cash collections in these accounts. I cannot get that information but attached is a spreadsheet that shows the balance that all of the other bank accounts the county maintains that we refer

to as Agency Funds as of 9/30/13 and then a column that reflects the additions to those accounts for the year; the deletions to those accounts during the year and the balance in them at 9/30/14. We inserted some columns where we attempted to come up with an avg monthly balance. This might be helpful in at least showing the amount of activity in these accounts over the course of a year. This does not include CSCD or the Health District but should capture all others including the Tax Office Accounts.