

CITY OF ST JOSEPH

REQUEST FOR PROPOSAL

NO RFP2023-19

Page 1 of 22

Proposals Must Be Received No
Later Than

Time: 4:00PM Date: 4/5/2023

For Information Contact

Purchasing

at (816) 271-5330

This document constitutes a request for sealed bids, including prices, from qualified individuals and organizations to furnish those services and/or items as described herein. All documents included in submission are to be of public record.

Proposals must be mailed or delivered to the Division of Purchasing, 1100 Frederick Avenue Room 201, St. Joseph, MO 64501.

Depository and Banking Services

Please complete, sign and return this form with the proposal

Please have the Bid Name and Number on the outside of the sealed proposals.

The offeror must provide all information required in this document pursuant to the specifications attached and included herein.

The offeror hereby agrees to provide the services and/or items at the prices quoted, pursuant to the attached terms and conditions of Request for Proposal or Invitation to Bidders and Terms and Conditions of Purchase, and further agrees that when this document is countersigned by an authorized official of the City of St. Joseph, a binding contract, as defined herein, shall exist between the offeror and the City of St. Joseph.

SIGNATURE REQUIRED

Offeror's Signature: _____ Offeror's Printed Name: _____ Title : _____

Company Name: _____ Date of Proposal: _____

Mailing Address: _____ Telephone: _____

City: _____ State: _____ Zip: _____

Email Address: _____

CITY OF ST. JOSEPH
PURCHASING DIVISION
TERMS AND CONDITIONS OF REQUEST FOR PROPOSAL
OR INVITATION TO BIDDER

1. PREPARATION OF BIDS

- a. Bidder's are expected to examine the specifications, delivery schedule, bid prices, and all instructions of the Request for Proposal or Invitation to Bid. Failure to do so will be at bidder's risk. In case of a mistake in extension, the unit price(s) will govern. In case of an identified mistake in calculation the City may, but is not obligated to, correct the calculation based on the unit price submitted by the bidder.
- b. Any manufacturer's names, trade names, brand names, information, and/or catalogue numbers listed in a specification are for information and are not intended to limit competition. The bidder may offer any brand which meets or exceeds the specification for any item. If bids are based on equivalent products, indicate on the bid form the manufacturer's name and model number. The bidder shall explain in detail the reasons why the proposed equivalent will meet the specifications and not be considered an exception thereto. Bids which do not comply with these requirements are subject to rejection. Bids lacking any written indication of intent to bid on alternate brands will be received and considered in complete compliance with the specifications as listed on the bid forms.
- c. All supplies and equipment offered in a bid must be new and of current production unless the Request for Proposal or Invitation to Bidder clearly specifies that used or reconditioned supplies or equipment be offered.
- d. Firm fixed prices shall be bid and include all packing, handling, and shipping charges.
- e. Unless otherwise indicated, prices quoted shall be firm for acceptance for ninety days (90) from bid opening and for the specified contract period.

2. TAX EXEMPTION

- a. Do not bill federal tax. Certificate number 44-6000256.
Do not bill state tax. Certificate number 12493457.

3. SUBMISSION OF BIDS

- a. A bid submitted by a bidder must (1) be manually signed by the bidder on the Purchasing Division's Request for Proposal or Invitation to Bidder, (2) contain all requested information, (3) be priced as required, (4) be sealed in an envelope or container, (5) be attached to a security deposit if required, and (6) be delivered to: the Purchasing Division, 1100 Frederick Avenue, Room 201; St. Joseph, MO 64501, and officially clocked in no later than the exact time and date specified on the Request for Proposal or Invitation to Bidder.
- b. The sealed envelope or container containing a bid should be clearly marked on the outside left corner with (1) the official Price Inquiry number and (2) the official closing date and time.
- c. Submission of this bid constitutes an assignment by the bidder to the City of all rights, title, and interest in and to all causes of action it may have under the antitrust laws of the United States or the State of Missouri, which causes of action have accrued or will accrue as the result of or in relation to the particular good or services purchased or procured by it in fulfillment of any contract with the City arising from this bid.

4. MODIFICATION OR WITHDRAWAL OF BIDS

- a. Bids may be modified or withdrawn by written or telegraphic notice received prior to the official closing date and time specified. Written notice may be in the form of an email provided the email is actually received by the Purchasing Agent prior to the official closing date and time specified; any email that is not actually received, whether due to a delay in delivery, delivery to a filtering service that does not release the email, or other failure in delivery shall not be deemed to be a written notice of modification or withdrawal. A bid may also be withdrawn or modified in person by the bidder or his authorized representative provided proper identification is presented before the official closing date and time. Verbal phone requests to withdraw or modify a proposal will not be considered.

- b. After the official closing date and time, no bid may be modified or withdrawn.

5. BID OPENING

- a. Bid openings shall be public on the date and at the time specified on the bid form. It is the bidder's responsibility to assure that his bid is delivered at the proper time and place of the bid opening. Bids which for any reason are not so delivered will not be considered. Offers by facsimile, telegraph, email, or telephone will not be acceptable. Bid files may be examined during normal working hours by appointment. Bid tabulations will not be provided by telephone.

6. AWARDS

- a. Unless otherwise stated in the Price Inquiry, cash discounts for prompt payment of invoices will not be considered in the evaluation of prices. However, such discounts are encouraged to motivate prompt payment.
- b. As the best interest of the City may require, the right is reserved to make awards by item, group of items, all or none or a combination thereof; to reject any and all bids or waive any minor irregularity or technicality in bids received.
- c. Awards will be made to the bidder whose bid (1) meets the specifications and all other requirements of the Price Inquiry and (2) is the lowest and best bid, considering price, responsibility of the bidder, the best interest of the City, and all other relevant factors. When multiple bidders are equally responsible and qualified and submit equivalent bids, those bidders that are equally responsible and qualified and submit equivalent bids may be allowed to submit a subsequent lower bid price in accordance with a schedule established by the Purchasing Agent; such bid price must be submitted in a sealed envelope or container clearly marked on the outside left corner with (1) the official Price Inquiry number and (2) the closing date and time established by the Purchasing Agent; the submission may modify only the bid price.
- d. Each bid is received with the understanding that the acceptance in writing by the City of the offer to furnish any or all the materials, equipment, supplies, or services described therein shall constitute a contract between the bidder and the City; and shall bind the bidder to furnish and deliver at the price, and in accordance with the conditions of said accepted bid and detailed specifications.
- e. The City of St. Joseph is not obligated for expenditures unless funds have been encumbered by Purchase Order or Contract. The completion of the "Notice of Award" by the City is not an authorization for shipment or to proceed with services.

7. OPEN COMPETITION

- a. It is the intent and purpose of the Purchasing Division that the Price Inquiry permits free and open competition. However, it shall be the bidder's responsibility to advise the Purchasing Division if any language, requirements, or any combination thereof, inadvertently restricts or limits the requirement to a single source or otherwise prohibits the submission of a bid. The notification should be received by the Purchasing Division at least ten days prior to the Price Inquiry closing date and time. The bidder may submit notification after the bid closing providing sufficient time is permitted for a thorough review by the Purchasing Division and its decision will be final.

CITY OF ST. JOSEPH, MISSOURI



REQUEST FOR PROPOSAL
RFP 2023-19
DEPOSITORY AND BANKING
SERVICES

**CITY OF ST. JOSEPH, MISSOURI
DEPOSITORY AND BANKING SERVICES
REQUEST FOR PROPOSAL**

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**CITY OF ST. JOSEPH, MISSOURI
DEPOSITORY AND BANKING SERVICES
REQUEST FOR PROPOSAL**

I. NAME OF SOLICITING GOVERNMENT

The City of St. Joseph, Missouri
Finance Department
1100 Frederick Avenue, Room 201
St. Joseph, MO 64501
Telephone (816) 271-5330

II. PURPOSE OF REQUEST

The City requests written proposals for the City’s depository and banking services beginning July 1, 2023. It is the intent of the City to purchase professional services through the bid process which will include: 1) General banking services, 2) Investment and safekeeping services, 3) Procurement Card services, 4) Merchant Card financial processing of credit/debit card payments and related activities in various City departments, 5) Lockbox services, and 6) Customer services support and other related banking services. The City reserves the right to make awards by item, group of items, all or none or a combination thereof; to reject any and all bids or waive any minor irregularity or technicality in bids received. Specifications pertaining to the scope of the City’s services are listed later, as well as the criteria that will be used in evaluating the responses to this Request for Proposal (RFP) and the qualifications of the proposing institutions.

The selected institution shall be designated as the City’s depository for an initial one-year term beginning July 1, 2023, and ending June 30, 2024. The contract can be extended for additional four (4) annual periods upon the mutual consent of the parties, but shall not extend beyond June 30, 2028. The annual contract extensions shall be subject to ratification by the City Council.

III. SELECTION CRITERIA

The qualifications of the institutions submitting proposals will be reviewed by a committee of personnel from the Finance Department. Interviews may be part of the selection process. The successful institution(s) will be selected based on the following criteria and subject to review and approval by the City Manager and the City Council. Responders should address in detail, as part of proposal and in order listed, their ability to provide all services listed in this Request for Proposal.

- A. Quality and scope of services that can be provided (Specific Scope for each service provided in Section VIII.)
- B. Compliance with the proposal specifications
- C. Financial stability
- D. Firm experience
- E. Qualified personnel

- F. Community Reinvest Act (CRA) Performance Evaluation
- G. Bank Rating
- H. Collateral and insurance
- I. Fee for services provided by the financial institution
- J. Methods used to determine interest rates on accounts and overnight investment or repurchase accounts
- K. Additional services that will benefit the City

IV. INSTRUCTIONS TO PROPOSING INSTITUTIONS

- A. All proposals should be sent to:

 Summer Deatherage, Purchasing Agent
 City of St. Joseph, Missouri
 1100 Frederick Avenue, Room 201
 St. Joseph, MO 64501
 Telephone (816) 271-5330
- B. All proposals must be either in a sealed envelope and clearly marked in the lower left corner: “Sealed Proposal - Banking Services.” **All proposals must be received by 4:00 P.M., April 5, 2023.** Five (5) copies of the proposal, and one (1) electronic copy on a USB drive must be submitted.
- C. All questions regarding the request should be sent by email to Summer Deatherage, Purchasing Agent at sdeatherage@stjosephmo.gov by 5:00pm on Friday, March 24, 2023.
- D. The Finance Director and/or the Selection Committee reserves the right to conduct interviews of the selected finalists. Such interviews are optional.
- E. The Finance Director will notify the firm selected by the City.

V. TIMETABLE

The City will use the following timetable resulting in the selection of the successful banking institution on or before :

March 3, 2023	Advertise Request For Proposal
April 5, 2023	Proposals due by 4:00 P.M. - Open Proposals
April 21, 2023	Select finalists
April 24-April 28, 2023	Conduct interviews (optional)
May 18, 2023	First Reading - recommend approval of banking institutions to the City Manager and the City Council
May 30, 2023	Second reading (Adoption) of Banking Services Contract(s) by City Council

VI. TERMS AND CONDITIONS

- A. The City reserves the right to reject any and all proposals, and to award the contract to the next most qualified institution if the initial successful candidate does not execute a contract within thirty (30) days after selection.
- B. The City reserves the right to request clarification and/or additional information with respect to all written proposals and/or oral presentations.
- C. Proposals may be withdrawn at any time prior to the date and time established for opening the proposal as indicated in Section V of this Request For Proposal. Any proposals not so withdrawn shall constitute an irrevocable offer, for a period of three hundred sixty (360) days, to sell the City the services indicated in this Request For Proposal.
- D. If, through any cause, the institution shall fail to fulfill in timely and proper manner the obligations agreed to, the City shall have the right to terminate its contract by specifying the date of termination in a written notice to the institution at least thirty (30) working days before the termination date. In this event, the institution shall be entitled to just and equitable compensation for any satisfactory work completed.
- E. Any agreement or contract resulting from the acceptance of a proposal shall be forms either supplied by, or approved by, the City and shall contain, as a minimum, applicable provisions of the Request For Proposal. The City reserves the right to reject any agreement that does not conform to the Request For Proposal and any City requirements for contracts and agreements.
- F. The institution selected shall not assign or transfer any interest in the contract without prior written consent of the City.
- G. Reports, information or data given to, or prepared by the approved institution under terms of the contract shall not be made available to any individual or organization by the institution without the prior written consent of the City.
- H. The City will select the banking institution which, in the opinion of the City, is best qualified.
- I. The City of St. Joseph is an equal opportunity employer.
- J. The City reserves the right to invest idle funds outside the scope of this banking agreement by separate bid. Nothing herein shall preclude the depository from bidding on and receiving awards on additional investments.

VII. PROPOSAL FORMAT AND CONTENTS

Responses to the Request for Proposals shall include the following information for each service and the format shall be followed as shown. Incomplete proposals will not be

accepted. Include a clear identification of the material submitted in the Table of Contents. Requested information includes:

VIII. SCOPE OF SERVICES REQUESTED

BANKING SERVICES

A. Scope of Services Requested

1. Describe your ability to provide each type of account and service as described in sections X, and XI.
2. Any exceptions to the RFP scope of services should be clearly set forth in the proposal.
3. List additional services with associated unit and annual fees that may benefit the City.
4. Describe the methods used to calculate earnings on interest bearing accounts and list any and all fees that apply to account relationship.
5. Describe the requirements for direct payroll deposits, if applicable.
6. Describe the requirements for wire transfer and ACH.
7. Describe bank requirements and procedures for Positive Pay and the benefits.
8. Describe the procedures the bank uses to perform full reconciliation versus partial reconciliation.
9. Describe bank procedures for Remote Deposit and the benefits.
10. Describe bank procedures for fraud prevention.
11. Describe security measures/precautions for the banking institution.
12. Describe the procedures established for disaster recovery in the event of a systems failure or other disaster at your processing site.
13. Describe competitive position and future commitment from other financial institutions.
14. Describe customer service organizational structure, customer satisfaction program, quality of services and quality improvement program.

The following identifies the City's banking service needs:

1. City funds will be deposited daily by 2:00 P.M. into City accounts for same day credit.
2. Availability of branch facilities for deposits and receipt correspondence, as well as deposit slips forwarded to City Hall.
3. Night depository service including bags and keys.
4. Provide three part pre-printed deposit slips.
5. Online access to previous and current day activity, make ACH or wire transfers, and statements, available by 8:30 A.M. the next working day.
6. Daily download online of cleared accounts payable and payroll checks.
7. Possible weekly upload of issued accounts payable and payroll checks for Positive Pay option.
8. Month end statements on all bank accounts by the 10th of the following month (month end cut off required).
9. Detailed Account Analysis - Monthly bills for banking fees/charges.
10. Online ability for incoming and outgoing wire transfers.
11. Initiate Stop payments via online access.

12. Requested copies or online access of deposited checks, checks issued, or cleared checks.
13. Submission of all NSF checks twice, followed by immediate notification to designated City personnel.
14. Unique customer identifier, password, and /or user authentication for online access.
15. Purchase and sale of U.S. Treasury Bills, Bonds, Notes, and Agency Discount Notes at the City's direction.
16. Safekeeping services for any book-entry securities purchased by the City.
17. All collateral and any securities purchased under a repurchase agreement should be held by a third party or book-entried by the Federal Reserve in the City of St. Joseph's name. (See Section X - Collateral Requirements)
18. A quarterly report of collateral pledged with market values and associated CUSIP numbers.
19. Additional accounts as may be required by legal authorities. These accounts shall be provided under the same conditions that apply to existing accounts.
20. The City's utilizes Central Square's Finance Enterprise financial application software

B. Proposed Fee

1. List all unit costs on the form at the end of this proposal. Calculate total monthly cost for the daily average given for the City of St. Joseph. If a monthly flat fee is charged, complete only the total.
2. Describe the services required by the City for banking services and online access.
3. Describe possible cost adjustments incurred to the City.
4. Describe and detail any additional costs associated with Section VIII-Scope of Requested Services.
5. Provide billing and payment of monthly account analysis fee requirements.

C. Description of Current Bank Accounts

1. **Concentration/Zero Balance Accounts** - Zero Balance Accounts (ZBA) are maintained for clearing of the City's accounts payable and payroll checks. All deposits are made to the Concentration Account. This includes deposits from within City Hall and all City facilities such as Landfill; Mass Transit; Parks, Recreation & Civic Arena; Bode Sports Complex; Aquatic Center; REC Center; Nature Center; Municipal Court; Heritage Sports Complex; Fairview Municipal Golf Course; Police and Fire Departments; Rosecrans Airport; Public Parking; Senior Center; Public Health Department; and St. Joseph Animal Control. Once the accounts are zero balanced, the collected funds are swept to an interest bearing account.
2. **Civic Arena Events Account** - This is a regular business checking account used to deposit all ticket sale money including credit card deposits from the Civic Arena to pay all promoter fees. The City receives monthly bank statements.
3. **Municipal Court Bond Account** - This is a regular business checking account that is used to deposit and issue checks for bond money posted at time of arrest. The City receives monthly bank statements.
4. **Police Buy Money Account** - This is a regular business checking account that is used to track all deposits and withdrawals by the Detective Division of the Police Department. It is used for offering financial reward in exchange for information from

the cooperation of witnesses, and also for the purchase of items used in the investigation of trafficking illegal substances and contraband. The City receives monthly bank statements.

5. **Police Evidence Account** – This account tracks all monies deposited for cases investigated by the Police Department. Funds can be returned to the persons involved or to the State of Missouri Unclaimed Division as so determined by the Police Department. The City receives monthly bank statements.
6. **PayPal Account** – This account tracks all deposits and transfers for the Police Department Server License requirement. This was a new bank account in FY21 as a result of Covid-19. The online training software requires a PayPal account to accept payment at time of testing. Transfers are made to the City’s concentration account daily leaving a \$0 balance.
7. **Flex Spending Account** – This account tracks activity in the City employees Flex Spending Accounts for health care and dependent care eligible expenses using pre-tax dollars. Surency Flex required a deposit of \$2,500 from the City to establish the account. Deposits are made to the account by City’s payroll deductions for the employees’ pre-tax designated portion along with their monthly fee for utilizing the FSA program. Direct debits by Surency Flex are withdrawn from the account for employees’ eligible expenses and monthly billing amounts. Human Resources reconciles this account monthly.

PROCUREMENT CARD SERVICES

A. Scope of Services Requested

1. Limits and Restrictions
 - a. The procurement card provider will not allow any cardholders of the City to receive any cash advances from Automatic Teller Machines and/or from any financial institution.
 - b. State maximum possible credit limit that can be set for an individual card or for the City as a whole.
 - c. Describe transaction limits by card, by department, by cost center, by vendor and others. List any additional limits/restrictions your institution can provide.
 - d. Describe SIC codes and how many codes can be blocked for each individual cardholder.
 - e. Is there the possibility to detect and notify the City when multiple transactions are placed with the same vendor on the same day using one or more card numbers?
 - f. If there is a total monthly purchase limit on a particular card, does it start over at zero when a payment is made or after a 30 day period?
 - g. Is it possible to block/unblock a vendor? If so, how?
 - h. Describe any protection or liability insurance against fraud, counterfeit cards, misuse of cards, disputed charges, a purchase over limits established, and others.
 - i. How is sales tax disputed if a vendor charges sales tax? Reporting capabilities for sales and use tax?
 - j. Is historical information available? If so, how far back is the information available?
 - k. Define the dispute-resolution process, including time frame and responsibilities of the parties involved. Are disputed items removed from the invoice while under investigation?
 - l. The institution shall provide a single point of contact for customer support.
2. Procurement / Accounts Payable Cards
 - a. Institution will provide procurement cards as agreed to by the City of St. Joseph, including but not limited to, design and artwork.
 - b. The acquisition and disposition of all procurement cards will be the responsibility of the City. The City representative named will have the authority to approve, cancel, and/or reinstate any procurement card and to establish or amend any dollar or transaction limits for a card.
 - c. Describe the turn around time for setting up new cardholders.
 - d. What information is required to open a cardholder account?
 - e. All new cards issued will be delivered directly to the City representative and not to the respective City employees.
 - f. Describe procedures on lost cards and the City's responsibility.
 - g. Provide process and benefits of an accounts payable purchasing card.
 - h. Provide the percentage of local merchants who currently accept the card issued by your institution.
 - i. Time elapsed to cancel an individual card.

- j. What is the length of time a card is issued? What is the possibility of automatic renewal of expiring cards?
 - l. Describe the procedures the City would follow in viewing and changing accountholder information?
 - m. Describe how your company will assist the city in maximizing the use of the purchasing card program.
 - n. Describe bank procedures for fraud prevention.
 - o. Describe security measures/precautions for the banking institution.
 - p. Describe the procedures established for disaster recovery in the event of a systems failure or other disaster at your processing site.
 - q. Describe competitive position and future commitment from other financial institutions.
 - r. Describe customer service organizational structure, customer satisfaction program, quality of services and quality improvement program
 - s. Unique customer identifier, password, and /or user authentication for online access and the protection of confidentiality of the company's transaction information.
 - t. What third party processor is used for authorization and transaction posting?
 - u. The monthly and annual procurement card and accounts payable usage combined for higher rebates earned by the City.
 - v. The City's utilizes Central Square Technologies Finance Enterprise.
3. Billing and Reporting
- a. Provider shall provide the City with transactional billing data, in comma delimited format, each month to coincide with the monthly billing cycle to interface in the City's financial accounting system. At a minimum, the following information must be provided: Card Number, Cardholder Name, Transaction and Purchase Dates, Merchant Name and Purchase Amount.
 - b. Online access to the transactional data described in item 3(a) on an interim basis throughout the month?
 - c. Describe all reports available, benefit of each report, selection criteria for each report, method of delivery of each report and any associated costs. Attach examples of reports.
 - d. Is each merchant the City purchases goods from identified separately?
 - e. Provide dates from when the billing cycle closes to when the billing information can be downloaded.
 - f. Describe your 1099 reporting capabilities.
 - g. Provide a brief description of billing cycle and include time elapsed from close of billing cycle to mailing and due date. Be sure to include the grace period without interest charges accruing.
 - h. Provide information for software / online updates.
 - i. Discuss settlement terms and billing cycles available to the City.

4. Representative
The City would like to have a direct 24-hour line with customer service for inquiries or disputes on billing, stolen or lost cards and for authorization to approve dollar limits, transaction limits, or other purchase restrictions.

B. Proposed Fee

1. List all unit costs on the form at the end of this proposal. Calculate total monthly cost for the daily average given for the City of St. Joseph. If a monthly flat fee is charged, complete only the total.
2. Please list any services that are required and the costs associated.
3. Describe possible cost adjustments incurred to the City.
4. Describe and detail any additional costs associated with Section VIII-Scope of Requested Services.
5. Describe incentives, rebates, or discounts offered based on business volume, timeliness of payment or other metrics.
6. Provide billing and payment requirements.

C. Additional Services

1. Provide any materials or handouts that will accompany each card to each employee.
2. Does your institution participate in shared discount programs; such as airline discounts or rental cars?
3. Describe any applicable insurance coverage provided for rental cars obtained through the use of the procurement card? List any exceptions.
4. Describe any training assistance your institution offers.
5. Describe the possibility of fuel or fleet cards.

MERCHANT CARD FINANCIAL PROCESSING SERVICES

A. Scope of Services Requested

1. The institution shall establish the mechanism(s) and system(s) to enable City departments to accept and process merchant transactions and then settle the transactions at the designated financial institution including the following:
 - a. Visa
 - b. MasterCard
 - c. Discover
 - d. American Express
 - e. Debit Cards
 - f. Gift or prepaid cards for City services
2. The institution shall provide credit and debit card processing through various acceptance methods to meet the requirements of the City. This includes:
 - a. Paper/Card imprinted receipts
 - b. Card reader/swipe
 - c. Telephone Acceptance
 - d. Mail in transactions
 - e. PC-based, batch processing
 - f. Internet
3. The City shall be provided by the institution access to multiple dial-up ports and/or online processing for simultaneous settlements. The transmission speed for dial-up access shall be consistent with modems available in the current business community, but at a minimum, 56 kbs.
4. A toll-free number for verbal credit card authorizations, as needed, shall be provided by the financial institution.
5. All services, including customer technical support, should be available twenty-four hours a day, seven days a week, three-hundred sixty-five days per year.
 - a. Describe downtime and timeouts experienced during the last twelve-month period ending December 31, 2022.
 - b. Describe the process used for notification of scheduled and non-scheduled downtime.
 - c. Describe backup procedures during scheduled and non-scheduled downtime, and any disaster recovery plans.
6. The institution shall provide a single point of contact for customer support to all departments participating under the contract, including support during all business hours that departments are in operation. Discuss the standard response time.
7. The financial institution shall provide a single point of contact for an account representative responsible for the City of St. Joseph relationship in its entirety.
8. The institution shall offer and support the most current equipment and/or online services available to meet individual agency needs:
 - a. Describe the types of equipment offered and appropriate applications.
 - b. Describe the capacity of the equipment.
 - c. List and describe the supplies necessary to operate and support the equipment.
 - d. Describe any warranty and service contracts for the purchase/leased equipment.
 - e. Describe the approach to assisting agencies when equipment fails.

9. The institution shall have the flexibility to address varying requirements and management styles (centralized or decentralized) to meet agency's processing and reporting needs.
10. The institution shall establish and maintain as requested by participating agencies merchant numbers for each department location accepting credit/debit card transactions. New merchant numbers shall be established within ten business days or as negotiated with individual departments.
11. The institution should deposit credit and debit card receipts that are processed each day to a designated City account on the business day following initiation of the transaction file or as soon as possible thereafter.
12. A mechanism shall be provided by the institution for chargebacks, refunds (e.g. returned merchandise for credit), and adjustments with sufficient notification prior to the affected department being debited. Discuss the process and any elements required of the departments to initiate these transactions. Also, discuss the parameters where these transactions are initiated by the customer of their issuing financial institution.
13. Does the software flag transactions that have been authorized but not settled? If unsettled, what time period is allowed before merchant company settles for us?
14. How do the settlement times affect our processing/discount expense?
15. If funds are not deposited into the City's account on the agreed upon date, the designated City contact will have the option of charging interest, on behalf of the department involved, at the 91-day Treasury bill rate, for the period of time the deposit has not been made.
 - a. The financial institution shall post transactions at levels according to department requirements:
 1. Individual merchant number
 2. Batch level
 3. Total or consolidated
 - b. Adjustments or chargebacks shall be identified by merchant number and transactions. Debits cannot be made to the City account. Any resulting adjustments or chargebacks must be billed to the City with detailed account/transaction information provided by the institution. They cannot be combined. Chargebacks/adjustments shall not be netted against daily transmissions/uploads from agencies.
 - c. The total of the actual transaction amounts shall be posted to the deposit account; not reduced by the applicable discount fee. The discount fee shall be billed monthly to the respective City departments.
 - d. Identify the processing deadline for the same and next business day deposits.
16. The Institution shall provide the ability to pass the merchant ID with each transaction.
17. Describe the dispute process and procedures for both cardholders and merchants.
18. Does your processing system identify and eliminate duplicate transactions and provide the procedures to correct duplicate transactions?
19. Do you provide Address Verification for transactions?
20. If other sensitive information is collected, describe how your proposed solution addresses the encryption of the data.
21. The Institution shall notify the department and the designated City contact when a department is outside merchant compliance for any reason.

- a. Describe the reason for non-compliance.
 - b. Describe what the grace period would be.
 - c. Describe assistance provided to bring department into compliance.
 - d. Describe assistance provided to new or existing users implementing new systems.
22. The Institution shall notify the designated City contact when any merchant ID has experienced 90 consecutive days without any transaction activity.
- a. List the date of last activity.
 - b. Provide a description of the impact of continued inactivity.
17. Credit Card fees are passed through to customers.
- a. The Institution shall allow convenience fees to be passed on to customers at standalone, self-service terminals, Internet, and through voice response units (touch-tone telephone) that may be established.
18. Discuss your capabilities to provide the following reporting mechanisms:
- a. Data transmission of reports
 - b. Data transmission of raw data
 - c. Remote access to reports
 - d. Software for automated updates
 - e. Archival capabilities
 - f. Ability to provide reports on diskette
 - g. Ability to access reports through the Internet

B. Proposed Fee

- 1. List all unit costs on the form at the end of this proposal. Calculate total monthly cost for the daily average given for the City of St. Joseph. If a monthly flat fee is charged, complete only the total.
- 2. Please provide all required services and associated costs.
- 3. Describe possible cost adjustments incurred to the City.
- 4. Describe and detail any additional costs associated with Section VIII-Scope of Requested Services.
- 5. Provide billing and payment requirements.

C. Additional Services

- 1. The Institution should provide additional financial services options (e.g. e-check verification/authorization) when appropriate to meet individual department needs. Describe any potential services.
- 2. The Institution shall provide participating departments sufficient documentation and training related to card processing and equipment usage. Discuss your approach to training and resources dedicated to this effort.
- 3. The institution shall provide a secure environment for the testing of new applications that is entirely separate from the production environment. Test cards, in sufficient number, shall be provided to departments performing tests.
- 4. Describe bank procedures for fraud prevention.
- 5. Describe security measures/precautions for the banking institution.
- 6. Describe the procedures established for disaster recovery in the event of a systems failure or other disaster at your processing site.

7. Describe competitive position and future commitment from other financial institutions.
8. Describe customer service organizational structure, customer satisfaction program, quality of services and quality improvement program.
9. Outline the security measures in place for the protection of data transmitted for processing.
10. Describe the security measures used to prevent unauthorized user access to either the system or the data. If applicable, please indicate if there has ever been a compromise to any credit card systems or applications through a security breach. Detail the process the bank took to notify customers, the steps taken to protect customer's data and the safeguards put in place to prevent it in the future.
11. Over the past year, what was the longest period that you were unable to authorize transactions? Describe the situation, including the source of the problem and the time it took to fix said problem.
12. What is your approach and philosophy toward new and emerging payments? Please list the types of emerging payments that you are working with your customers to implement. What resources can you provide to merchants that are considering adopting new and emerging forms of payment?

D. Projected Volume

The City has numerous departments accepting receipts. This includes deposits from within City Hall and all City facilities such as Landfill; Mass Transit; Parks, Recreation & Civic Arena; Bode Sports Complex; Aquatic Center; REC Center; Nature Center; Municipal Court; Heritage Sports Complex; Fairview Municipal Golf Course; Police and Fire Departments; Rosecrans Airport; Public Parking; Senior Center; Public Health Department and the St. Joseph Animal Control.

LOCKBOX PROCESSING SERVICES

A. Scope of Services Requested

1. Describe your ability to provide each type of account and service as described.
2. Any exceptions to the RFP scope of services should be clearly set forth in the proposal.
3. List additional services with associated fees that may benefit the City.
4. List any and all fees that apply to the lockbox relationship.
5. Describe the requirements for wire transfer and ACH.
6. Describe bank procedures for fraud prevention.
7. Describe security measures/precautions for the banking institution.
8. Describe the procedures established for disaster recovery in the event of a systems failure or other disaster at your processing site.
9. Describe competitive position and future commitment from other financial institutions.
10. Describe customer service organizational structure, customer satisfaction program, quality of services and quality improvement program.

B. Proposed Fee

1. List all unit costs on the form at the end of this proposal. Calculate total monthly cost for the daily average given for the City of St. Joseph. If a monthly flat fee is charged, complete only the total.
2. Listing the required services and associated costs.
3. Describe and detail any additional costs associated with Section VIII-Scope of Requested Services.
4. List and describe any bank accounts set up to process payments and estimated frequency of transmittals to City.
5. List any and all fees associated with online access for City staff, this would include access to upload files and research payments.
6. List any fees for City staff to review some of the exception items described below to process payments without return to City.

C. Additional Services

1. Describe any training assistance your institution offers.

A. Utility Payments Retail Lockbox

1. The Respondent should keep all check stubs.
2. Acceptable payees: City of St. Joseph, Finance Director; or a reasonable variation thereof.
3. Current Annual Volume: 70,000 items; \$5.5 million
4. Frequency of processing: Daily, year-round
5. Items which may be processed:
 - a. Bill and check amounts match
 - b. Multiples: one invoice with multiple checks, one check with multiple invoices, or multiple checks with multiple invoices.
 - c. Check with no bill as long as account number is present on check or any attachment.
 - d. Checks over \$5,000.00 with no bill or account number indication after a call to Revenue staff to determine the account number.
 - e. No signature on check
 - f. Partial payment over or under bill amount – process for amount of check received.
 - g. Stale-dated check, if under six months
 - h. Written amount different than the numbered amount on the check. If either amount equals the bill amount, the Respondent must guarantee that the amount that matches the bill will be the amount processed.
 - i. Bills with correspondence should be processed for the amount of the check and all correspondence should be forwarded to the Finance Department. The dollar amount paid must be shown on the correspondence or envelope.
 - j. Payments identified as a “deposit”
6. Items which should not be processed (return the envelope and all contents to the Finance Department):
 - a. Mutilated checks
 - b. Multiple transactions where total check amount does not equal total bill amount
 - c. Post-dated checks
 - d. Wrong payee
7. Clearly state the method for transferring Locbox funds daily remittance file to City.
8. Files must be available to City staff for research for at least 12 months.
9. Flat rate bids: Bids for lockbox services will only be accepted on a flat rate, per-item basis. This flat rate must include all costs associated with processing lockbox items.
10. Using data captured in the processing of customers’ payments and the preparation of batches, the Respondent must prepare a hard copy listing (or internet access to reports) of each batch, formatted to show the following:
 - a. City Identifier
 - b. Business Date
 - c. Batch Number
 - d. Transaction Sequence Number
 - e. Account Number
 - f. Check Digit Number
 - g. Bill Stub Amount Paid
 - h. Batch Total Amount

- i. Batch Total of Number of Stubs
 - j. Grand Total of All Batches (Amounts & Numbers of Stubs)
- 11. The Finance Department prefers to receive a copy of the processing electronic file showing batch number, item number, account number, amount paid, and totals of the number of stubs and dollar amount.
- 12. Over and Under Payments
 - a. If the Respondent has transmitted more to a customer's account than the customer actually paid, the Finance Department will issue a check for the difference to reimburse the Respondent. Future deposits will not be adjusted for such differences.
 - b. If the Respondent has transmitted less to a customer's account than the customer actually paid, the Respondent will prepare a substitute document and transmit the difference in the next day's transmission and the amount will be included in that day's deposit.

IX. ORGANIZATION, EXPERIENCE AND QUALIFICATIONS

- A. Describe your organization, location of main office, location of branch offices, ownership institution, subsidiaries and affiliate organizations.
- B. Submit most recent audited financial statements and annual report.
- C. Submit a reference list of governmental clients and length of time you have provided their services:
 - 1. Depository and banking services for each reference
 - 2. Procurement card services for each reference
 - 3. Merchant card financial process services for each reference
 - 4. Lockbox process services for each reference
- D. Submit the name(s), office location, and qualifications for personnel who will be directly involved in the City's:
 - 1. Depository and banking services
 - 2. Procurement card services
 - 3. Merchant card financial process services
 - 4. Lockbox process services
- E. Describe the length of time your institution has offered services and the total number of customers serviced by your institution for:
 - 1. Depository and banking services
 - 2. Procurement card services
 - 3. Merchant card financial process services
 - 4. Lockbox process services
- F. Institution must be Federally insured.
- G. Submit the results of CRA Performance Evaluation on each assessment factor. Include any responses made to the Performance Evaluation.
- H. Include "Expanded CRA Statement" which identifies how the institution has identified community credit needs and has communicated with people in the community about them, steps it has taken to market and advertise its services, and any special credit-related programs it offers. Also include descriptions of methods used to ascertain the community needs. Provide information on how bank efforts help meet community needs by disclosing details on the institution's participation with government loan programs; relationships with community-based organizations involved in development; loans to development projects sponsored by community-based organizations; and participation in public/private partnerships targeting community development.
- I. Submit evidence of general liability insurance with at least \$1 Million limit, fidelity and worker's compensation coverage's as required by Missouri State Statutes.
- J. Submit Bank Rating.
- K. Describe what differentiates you as a provider from other providers and how your services best fits the City's needs.
- L. Describe plan for keeping product offerings current and competitive?
- M. Describe customer service organizational structure, customer satisfaction program, quality of services and quality improvement program.

X. COLLATERAL REQUIREMENTS

Collateral Required - The Collateral requirements are set forth in Administrative Code of the City Code of Ordinances as follows:

Sec. 2-1069. Collateral security to be deposited by depository prior to handling City funds.

(a) Agreement required. The director of financial services shall keep city funds in the banks or banking institutions selected as provided in Section 2-1066. However, before any deposits shall be made therein by the director of financial services, such bank or banking institution shall enter into agreement with the city and any federal reserve bank, whereby the bank or banking institution agrees to and does deposit with the Federal Reserve Bank, as custodian for the city, such collateral securities as provided by Section 2- 1074 for the safekeeping and prompt payment of city deposits. The market value of such securities shall at all times be not less than 100% of the actual amount of the funds on deposit with the depository, less the amount, if any, insured by the Federal Deposit Insurance Corporation, except as otherwise provided in Section 2-1074. The cost and expense of the administration of such agreements shall be borne by such depository bank or banking institution. So long as such depository bank or banking institution is not in default in the safe-keeping and prompt payment of the city deposits, it shall be permitted to detach and collect all interest coupons and interest on such securities.

(b) Change and approval of securities. No change or substitution of the securities or any part of the securities shall be made unless approved in writing by the director of financial services. The securities deposited under the provisions of this section shall be approved by the director of financial services.

Sec. 2-1074. Securities approved

The public funds of the City of St. Joseph, which are deposited in any banking institution acting as a legal depository of the funds under the statutes of Missouri requiring the letting and deposit of the same and the furnishing of security therefore, shall be secured by the deposit of securities of the character and amount, and in the manner prescribed by Missouri State Statutes regulating said depositories for public funds, except that no real estate mortgages, whether insured or otherwise, shall be furnished as security.

XI. CURRENT ACTIVITY AND PROPOSED FEES

Information is attached that lists daily or monthly activity for a twelve month period. When quoting a unit price or flat monthly service fee, the activity should be based on this level of activity. All fees are to be quoted as per unit price and extended for a total monthly fee. If the charge is a flat fee, please indicate. You are encouraged to provide any additional relevant information or offers that are not specifically identified in this proposal.