City of Tacoma
Finance Department

Banking and Merchant Services
RFP Specification No. FI22-0101F

QUESTIONS and ANSWERS

All interested parties had the opportunity to submit questions in writing by email to Tad Carlson by 3:00 pm on May 20, 2022. The answers to the received questions are provided below and posted to the City's website at www.TacomaPurchasing.org. Navigate to *Current Contracting Opportunities / Services*, and then click *Questions and Answers* for this Specification. This information IS NOT considered an addendum. Respondents should consider this information when submitting their proposals.

Question 1: We can limit our main response to Section 12 to 20 pages total / Arial font size 11 pt.
Can we provide important reference information in a response Appendix that can be considered "required forms" and not subject to the 20 page restriction?

Answer 1: *Reference information may be included in an Appendix, but the City reserves the right to decide whether it will be included in the evaluation of the submittal. We will, however, allow section 12.6 to be excluded from the 20 page limitation and still included in the scoring since our Appendix A is a bit lengthy with our analysis statement.*

Question 2: Several references are made to Merchant Services throughout the RFP, but we did not see any specific detail provided (i.e. number of merchant accounts, number/type of transactions, chargebacks, etc.). Would the City be able to provide recent merchant account statements or additional detail on current merchant processing volumes?

Answer 2: *We currently have 54 merchant accounts, but this number fluctuates a bit as we add new ones and remove old ones. We accept VISA, MC, Discover, and AMEX. Numbers for the past few years include:*
4/23/20 thru 12/31/20 – 853,661 transactions for $170,014,438.09
1/1/21 thru 12/31/21 – 1,503,335 transactions for $280,468,497.47
1/1/22 thru 4/30/22 – 553,633 transactions for $107,389,198.05

Question 3: Who is providing Banking Services and Merchant Services for the City currently?

Answer 3: *Wells Fargo is currently provided both services.*

Question 4: What is the expiration date of the current contract(s) for these services? Is the timing of this RFP release due to contract expiration or other reasons?

Answer 4: *Current contract for these services expires 12/31/23 which is the reason for the timing of this RFP.*

Question 5: Min Requirement 20). - Is a service representative that works Pacific time zone hours (based in Arizona) sufficient to meet the minimum requirements?

Answer 5: *Yes.*

Question 6: 3.1.3 - Can the City confirm who you contract with for armored car/courier services?

Answer 6: *Stronghold Armored Inc is our current armored courier*

Question 7: 3.1.6 - Please provide a complete list by Merchant Number/Department of gateways, point of sale systems, software and/or standalone terminals that are utilized for credit card processing.

Answer 7: *See attached excel document*

Question 8: 3.1.6 - Please provide annual credit card processing dollar volume by card type.

Answer 8: *See answer to #2 – VISA is the predominant card received for payments*

Question 9: 3.1.6 - Please provide annual credit card processing transaction volume by card type.

Answer 9: *See answer to #2 – VISA is the predominant card received for payments*

Question 10: 3.1.6 - Does the City accept electronic check via their credit card processor?

Answer 10: *No.*

Question 11: 3.1.6 - If the City does accept electronic checks via their credit card processor, what is the annual number of transactions and average transaction amount?

Answer 11: *N/A*

Question 12: 3.2.3 - Can the City confirm if there is current file transmission set up to communicate with the Bank via secure file transmission?

Answer 12: *Yes, there is.*

Question 13: 3.2.3 - Can the City confirm the file structure (file formats) requirements used currently?

Answer 13: *.csv and .txt*

Question 14: Would the City be open to renewals on a mutually agreed basis?

Answer 14: *The City will always work toward mutual agreement in this area. The wording in this proposal allows us to not be restricted to specific time periods such as only a one year extension or two year extension. The wording provides the City the flexibility to determine what time extension is in its best interest.*

Question 15: Will content such as implementation plans submitted as an Appendix attachment be counted towards the 10 page limit?

Answer 15: *The implementation plan should not be submitted as an Appendix. It should be included within the page submittal limitation.*

Question 16: Would the City be willing to share three months of account analysis statements (redacted as appropriate)?

Answer 16: *The Price Proposal Form for Appendix A in the RFP is based off an account analysis statement.*

Question 17: Can the City confirm the current models of remote deposit scanners the City utilizes?

Answer 17: *The City does not currently use remote deposit scanners.*

Question 18: How frequently does the City require to order cash and how are those orders initiated today?

Answer 18: *Coin orders appear to average about 50 per month while cash orders average about 9 per month. These orders are done via a phone number.*

Question 19: What ERP/Accounting software do you use? What system and version?
SAP ERP 6.0, EHP8. ECC 6.08

Question 20: What is your biggest hinderance towards automation? How many IT employees do you have? How robust are your IT resources?

Answer 20: *Biggest hinderance is usually the integration piece with SAP. 123 IT employees with 41 of those in the SAP group.*

Question 21: Please clarify if you'd like to know the total number of system outages from last year. (12.4 #10)

Answer 21: *Either the past 12 months or 2021 calendar year would be sufficient, whichever is easiest to gather.*

Question 22: Please clarify what you meant by hourly rate. (12.6 #1)

Answer 22: *This could be for implementation efforts or a rate charged for integration work on later projects. You may not have a separate hourly rate and it may be all included in your service to the City.*

Question 23: Has the City had any issues with the Cyber Security breaches in the past? If yes, what was the nature of the breaches?

Answer 23: *We have not had any specific cyber security breaches to date.*

Question 24: The volume provided for Subaccount Maintenance is 32. Can you please elaborate on the purpose of these sub accounts? (price proposal form)

Answer 24: *These subaccounts are more or less "dummy" accounts. We use the account number and a two digit identifier in front of the subaccount number on our deposit slips to help identify which department made each deposit. These subaccounts all deposit truly into our main account.*

Question 25: Will you please clarify the type of Lockbox services that you have today? (price proposal form)

Answer 25: *We contract with a vendor separate from our bank to perform both retail and wholesale lockbox services for our utilities department, tax & license department, and for our miscellaneous customer accounts.*

Question 26: Will you please describe your Electronic Deposit process (18,628 items deposited)? (price proposal form)

Answer 26: *This is a charge per item for electronically deposited checks drawn on our bank in the state or on the regional legal entity where the deposit was made, or on the National Bank 1210-0024-8 routing/transit number via Electronic Cash Letter. These would mainly be from our lockbox processor daily deposit.*

Question 27: ARP Aged Issue Records on File (3,477 items). Is this a cumulative total of all the outstanding issued checks on your Full Recon account? (price proposal form)

Answer 27: *This is a per item fee for maintaining issue records that remain outstanding after 60 days.*

Question 28: Would it be possible to get a copy of a recent account analysis statement?

Answer 28: *The Price Proposal Form for Appendix A in the RFP is based off an account analysis statement.*

Question 29: Is this a combined RFP or will the City award TM and Merchant to separate banks?

Answer 29: *As stated in section 3, the preference is for this to be awarded in whole, but we will consider awarding Treasury Management and Merchant Services in separate contracts if there is benefit to the City.*

Question 30: Will you please provide a credit card processing statement (so that we have approximate volumes)?

Answer 30: *See answer to #2.*

Question 31: When was the last time you went out for a Banking RFP Bid?
Answer 31: *2013*

Question 32: What is the reasoning for coming out with this current bid?
Answer 32: *Our current contract will be expiring in 2023*

Question 33: What has been the typical length of your contracts?
Answer 33: *Banking and merchant services contracts have typically lasted about 10 years including extensions*

Question 34: Can you share who your current Bank(s) are?
Question 35: *Wells Fargo is currently providing both our Treasury Management and Merchant Services*

Question 36: Can you share what your current ECR is?
Answer 36: *This is not information we are willing to share*

Question 37: Is the Cover Letter and/or Executive Summary included in the page limit?
Answer 37: *As stated, any pages exceeding the 20 page limit will not be part of the evaluation. If you feel your cover letter and/or executive summary carry enough weight to be part of the evaluation, then you should keep them within the 20 page limit. Otherwise, they will not be considered as part of the submittal.*

Question 38: We understand that there is a maximum of 10 pages double sided, or 20 pages total. Would the City be open in extending the page limit?

Answer 38: *Please see the answer to #1. This exception is being made to the 20 page limit.*

Question 39: Does the city use Receivables Manager for the purposes of receiving payments via Bill Pay electronically from consumers or for actual A/R automation?

Answer 39: *We do currently use a product with our current bank to gather Bill Pay items electronically and post via a file process.*

Question 40: For returned checks, please clarify how the advice and itemized list is received at the City. For example, downloaded in a report format from the banking portal or mailed via USPS.

Answer 40: *Downloaded in a report format from the banking portal*

Question 41: Please define the Return Item Special Instructions in place for the City

Answer 41: *Per item fee for returned items special processing instructions which include individual debits vs. lump sum, alternate charge account, alternate mailing address, courier pickup, and/or overnight mail*

Question 42: A/R automation would take place by allowing the city to send the bank an A/R/bill file, receive payments and have an A/R automation platform attempt to auto-match inbound payments against billings. Once the unmatched payments are then applied against the appropriate billings manually, a posting file would be produced for automatically applying payments against billings (this would account for ACH, Bill Pay, Wire and Check payments). Please define how Receivables Manager is used today.

Answer 42: *The system used today is a receivables file that has account number and payment amount in addition to some other items and then posts to the accounts automatically.*

Question 43: May we review your most current Merchant Services processing statements for all locations?

Answer 43: *Merchant services transaction information was provided in answer #2. We are not able to provide an actual statement.*

Question 44: Are there any pain points that the City is having with escheatment, payments gathering, or reconciliation that the City would like addressed in the responses?

Answer 44: *The one pain point that comes to mind is the reconciliation between SAP and the bank. We need the information from the bank to match what shows in SAP in order for it to automatically clear but most banks don't have that flexibility to match what we have in SAP and SAP is not flexible enough to match what we get from the bank.*

Mid #	DBA Name	Gateway	Payment Method	Vendor/Software/System
xxxxxxxx0999	Tacoma Power Util Self	Trust Commerce	Online	iNovah
xxxxxxxx1997	Tacoma Utilities CD	Trust Commerce	In person/phone	SAP Cash Desk
xxxxxxxx4991	Tacoma Utilities IVR	Trust Commerce	IVR	Selectron
xxxxxxxx5998	Tacoma Utilities Paybox	CardConnect	Payboxes	Citybase
xxxxxxxx9993	Tac City Treas & HR/HS	Trust Commerce	In person/phone	SAP Cash Desk
xxxxxxxx5999	Tacoma Treasury IVR	Trust Commerce	IVR	Selectron
xxxxxxxx1990	TACOMA PDS PERMITS	Trust Commerce	In person	SAP Cash Desk
xxxxxxxx6998	Tacoma PDS OL	Trust Commerce	Online	Accela
xxxxxxxx8994	INSPECTION IVR P&D SVCS	Trust Commerce	IVR	Selectron
xxxxxxxx0997	Tacoma Solid Waste	CardConnect	In person	Paradigm
xxxxxxxx8992	Tacoma Solid Waste CD	Trust Commerce	In person/phone	SAP Cash Desk
xxxxxxxx7994	Tacoma Waste Water CD	Trust Commerce	In person/phone	SAP Cash Desk
xxxxxxxx1996	Tacoma Tagro Office	Trust Commerce	In person/phone	Trust Commerce Virtual Terminal
xxxxxxxx0999	Tacoma Tagro Mobile	Wells Mobile (Clover)	In person	Clover
xxxxxxxx3992	Tacoma Tagro Pad Sales	SmartTransact	In person	Smart Merchants
xxxxxxxx0991	Tacoma Onstreet Parking	Ventex	Parking Meter	Parkeon/Monetra
xxxxxxxx9990	Tacoma Resident Parking	CreditCall	In person/phone	Gtechna
xxxxxxxx1994	Tacoma Parking FlowBird	FlowBird (Till Payments using PAY.ON)	App	Flowbird
xxxxxxxx3993	Tacoma Elec Permits CD	Trust Commerce	In person/phone	SAP Cash Desk
xxxxxxxx0998	Tacoma Elec Permits OL	Trust Commerce	Online	Inhouse site
xxxxxxxx1993	Tacoma Library	PayPal	Online	Innovative Interfaces
xxxxxxxx0992	Tacoma Public Library (kiosks)	Comprise	Terminal at Kiosk	Comprise
xxxxxxxx0992	TACOMA PUBLIC LIBRARY (MobileCause)	CardConnect	Online	Mobile Cause
xxxxxxxx1995	Tacoma Library Copies	CreditCall	Terminal at Copy Machine	Ricoh/Nayax
xxxxxxxx2998	Tacoma Convention Ctr	Trust Commerce	In person/phone	SAP Cash Desk
xxxxxxxx0993	Tacoma Convention Cen 2	Wells Fargo	Hand held terminal	Wells Fargo
xxxxxxxx1998	Tacoma Convention CTR OL	Trust Commerce	Online	Ungerboech
xxxxxxxx0990	Tacoma Dome	Trust Commerce	In person/phone	SAP Cash Desk
xxxxxxxx4993	Tacoma Dome Term	Wells Fargo	Hand held terminal	Wells Fargo
xxxxxxxx2996	Tacoma Dome OL	Trust Commerce	Online	Not in use currently
xxxxxxxx3994	TACOMA DOME DAYPARK	TranzGate	App	Not in use currently
xxxxxxxx4992	Tacoma Dome Parking	Park Jockey	Hand held terminals	Park Jockey
xxxxxxxx5994	Tacoma Dome Kiosk	Digital IRIS	Parking Meter	Not in use currently
xxxxxxxx4994	Tacoma Fire Department	Trust Commerce	In person/phone	SAP Cash Desk
xxxxxxxx7997	Tacoma Fire EMS	Trust Commerce	In person/phone	Trust Commerce Virtual Terminal
xxxxxxxx1999	Tacoma Fire IVR	Trust Commerce	IVR	Selectron
xxxxxxxx0995	Tacoma Animal Licenses	Authorize.net	In person/phone	SAP Cash Desk
xxxxxxxx9992	Tacoma Tax & License (CashDesk)	Trust Commerce	In person/phone	SAP Cash Desk
xxxxxxxx2998	Tacoma Tax & License Field	Wells Mobile	Clover phone attachments	Clover
xxxxxxxx1998	Tacoma Tax & License IVR	Trust Commerce	IVR	Selectron
xxxxxxxx7994	Tacoma Tax & License Paybx	CardConnect	Payboxes	Citybase
xxxxxxxx6991	Tacoma Cmpgrnd Call Ctr	Bambora	Phone	Camis
xxxxxxxx0992	Tacoma Parks Online	Bambora	Online	Camis
xxxxxxxx4991	Tacoma Taidnapam Park	Bambora	In person	Camis
xxxxxxxx2998	Tacoma Alder Lake Park	Bambora	In person	Camis
xxxxxxxx6999	Tacoma Mossyrock Park	Bambora	In person	Camis
xxxxxxxx4994	Tacoma Mayfield Lk Park	Bambora	In person	Camis
xxxxxxxx0992	Tacoma Municipal Court	Trust Commerce	In person	Trust Commerce Virtual Terminal
xxxxxxxx8995	Tacoma Municipal Court OL	Trust Commerce	Online	Trust Commerce built site
xxxxxxxx5999	Tacoma Muni Court Camera	Western Union via Cybersource	Online	Novoa Global Inc
xxxxxxxx2994	Tacoma Water CD	Trust Commerce	In person/phone	SAP Cash Desk
xxxxxxxx7996	Tacoma Shopping Cart	Trust Commerce	Online	In house site
xxxxxxxx2991	Defense Fund	Trust Commerce	Online	In house site
xxxxxxxx9990	Tacoma Records Request	Trust Commerce	Online	Gov QA