

**CLERK & COMPTROLLER, PALM BEACH COUNTY**  
**Banking Services RFP Questions & Responses**

Bank / Ref #	RFP Section	Proposer Inquiry	Clerk & Comptroller Responses
PNC #1	2.5	<p><b>2.5 Calculations</b>            The earnings credit will be based on the average bond equivalent yield (BEY) for the weekly three (3) month Treasury bill auctions for a given month. In preparing a response the Proposer will use the average yield for the month of June 2011 in calculating compensating balance requirements.</p> <p>1) <b>Is this the ECR basis that the county is requiring the bank to implement, or is the basis that will be used in Forms B &amp; C for the purpose of pricing comparisons.</b></p> <p>2) <b>If this is the County's preferred rate basis for ECR, would the County be opposed to utilization of the Target Fed Funds rate as advertised in the Wall Street Journal as the basis?</b></p>	<p>1. If the proposing bank uses this formula, June 2010 will be used in calculations. If the bank is proposing a different formula, please state as such and it will be used in calculations.</p> <p>2. The County does not have a preferred rate.</p>
PNC #2	3.11 & 3.13	<p><b>3.11 Checks</b>            The Bank agrees to cash checks drawn against the accounts of the Board and the Clerk that are presented by Board or Clerk employees at its branch offices at no additional cost to the payee or Clerk.</p> <p><b>3.13 Wire Transfers</b>            I. The Bank will process direct deposit of employee payroll bi-weekly. Approximately 745 employees of the Clerk and 4,400 employees of the Board currently participate in a direct deposit program. Discuss the Bank's ability to provide a direct-pay option for payroll as a substitute to direct deposit and issuing checks.</p> <p><b>How many employees of the Board and the Clerk are not receiving their payroll via direct deposit? Have the Board and Clerk mandated direct deposit for all future employee hires?</b></p>	<p><b>BOARD:</b>            Board employees = 6,000.            Negotiable checks = 1,080.</p> <p>A plan is in place by October 2011 to mandate direct deposit for new hires. Also by January 1, 2012 the plan is to issue pay cards to County employee that do not have direct deposit.</p> <p>Palm Tran = 618            Negotiable checks = 98.</p> <p><b>CLERK:</b>            Currently mandates direct deposit for new hires.</p> <p>Clerk = 745            Checks = 10 - (Mostly due to waiting for 10 day pre-note; changing accounts or new hires)</p>

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PNC #3	3.16 Lockbox	<p>The Proposer agrees to send to the Clerk any correspondence received with the check and/or stub. The account number will be written on any correspondence.</p> <p>All checks and bills that are to be accepted and processed should be entered into the Bank's computer system by customer account number and amount on the same day they are picked up.</p> <p><b>Please provide a copy of the payment stub(s) and indicate the different bills that are received by the county that include/require an account number.</b></p> <ol style="list-style-type: none"> <li><b>1) How many different payment types will be arriving in the lockbox (traffic fines, court fees, etc.)?</b></li> <li><b>2) Are any of the payment types received in the lockbox monthly or quarterly billings?</b></li> <li><b>3) Are all of the payment types depositing into a single account?</b></li> <li><b>4) Is there one file transmission with all payment types included, or separate files?</b></li> <li><b>5) Is the E-Box file transmission a separate file?</b></li> </ol>	<p><b>BOARD:</b></p> <p>Copy of patient statement attached for self-payments (patient didn't have insurance). <b>SEE ATTACHED FILE (BOFA#7.pdf)</b></p> <p>Also attached is a sample payment with accompanying EOB (explanation of benefits) which is what the insurance companies provide with their payments. <b>SEE ATTACHED FILE (BOFA#7.pdf)</b></p> <ol style="list-style-type: none"> <li>1) PBCFR Lockbox is used to record payments for emergency transport billing services only.</li> <li>2) Payments are received as a result of statements sent by our third-party billing agent, as they become available – (ie, daily?) – or as a result of claims received electronically by insurance companies.</li> <li>3) YES – all transport billing payments are forwarded to the lockbox for processing.</li> <li>4) We receive one deposit amount per day on the fundline report.</li> <li>5) Yes</li> </ol> <p><b>CLERK: N/A</b></p>
PNC #4	FORM B	<p>EBOX – Concentration Payments</p> <p><b>Are these customer originated payments via the customer's online banking system, and this is the reporting on those payments? Please provide a description of these transactions and what the service is providing.</b></p>	<p><b>BOARD:</b></p> <p><b>YES – SEE ATTACHED FILE (PNC#4.pdf)</b></p> <p><b>CLERK: N/A</b></p>

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PNC #5	FORM B	<p>INTERGATED PAYABLES – ACH Payments per Item/Addenda</p> <ol style="list-style-type: none"> <li>1) Are these EDI originated payments via Wachovia Connection, or another browser based application?</li> <li>2) Please provide a description of these transactions and what the service is providing.</li> <li>3) Please provide a description of the file type being submitted.....EDI 820, NACHA format or maybe a Flat File?</li> </ol>	<p><b>BOARD Environment:</b></p> <ol style="list-style-type: none"> <li>1) EDI originated payments via FTP.</li> <li>2) Payables disbursements including remittance information</li> <li>3) File type being submitted is EDI 820 X12</li> </ol> <p><b>CLERK Environment:</b></p> <ol style="list-style-type: none"> <li>1) Payments originated via FTP from payables system</li> <li>2) Payables disbursements (optional remittance information)</li> <li>3) File type being submitted is ACH CCD+</li> </ol> <p><b>**Please include pricing for other available integrated payables options.</b></p>
PNC #6	FORM B	<p>CUSTOMER CASH LETTER – Encoded Deposit Items</p> <ol style="list-style-type: none"> <li>1) Are these deposits currently handled at a branch via over the counter, or are they image captured by the county and transmitted as a batch file to the bank?</li> <li>2) Please describe the County’s cash letter deposit procedures.</li> </ol>	<p><b>BOARD:</b>            These transactions are handled by the Branches.</p>
PNC #7	3.19	<p>How many Federal Tax IDs are there among the County’s business units? Please name the business units that have separate Tax Ids (if any).</p>	<p><b>BOARD:</b> 59-6000785  <b>CLERK:</b> 59-6000786</p>
PNC #8	3.19	<p>Please provide the name of all receipting business locations units within the County that accept credit or debit cards.</p>	<p><b>BOARD:</b>  <b>SEE ATTACHED FILE (PNC#8.pdf)</b></p> <p><b>CLERK:</b> The Clerk uses a third party (<a href="http://MyFloridaCounty.com">MyFloridaCounty.com</a>) for all of their credit card processing. Your response to this RFP does not need to include any credit card services for the Clerk.</p>

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PNC #9	3.19	Please describe the current purpose for credit card acceptance at each of the County's receipting business locations.	<b>BOARD:</b> Various goods and services provided from multiple County Departments; such as Parks, Animal Care, Library and Consumer Affairs, etc.  <b>CLERK: N/A</b>
PNC #10	3.19	1) Please describe the current means (face to face, over the phone, via mail, vial website) in which cards are accepted at each of the County's receipting business locations.  2) If there are multiple means of card acceptance, please list ALL forms of card acceptance with each business unit.	<b>BOARD:</b> Multiple means at various Departments such as POS, Over the Phone and Online.  <b>CLERK: N/A</b>
PNC #11	3.19	1) Please describe the hardware/software used to authorize card transactions in each of the County's receipting business locations.  2) Please include the manufacturer and model number of each terminal used. Please list the software name and version number for any software use.  3) Please list the name and model number for any external pin-pads used. Please list the name and version number for any internet software used.  4) Please list the name and software version of any POS (point of sale system used)	<b>BOARD:</b> <b>SEE ATTACHED FILE (PNC#11&amp;12.pdf)</b>  <b>CLERK: N/A</b>
PNC #12	3.19	Please provide the method of communication used by each hardware/software unit that you provide in question 5. Method of communication includes: analog (dial-up), Internet (SSL/IP), or other	<b>BOARD:</b> <b>SEE ATTACHED FILE (PNC#11&amp;12.pdf)</b>  <b>CLERK: N/ A</b>

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PNC #13	3.19	Do you currently use a third party provider or charge convenience fees, to customers, in any of the County's receipting business locations?	<p><b>BOARD:</b> No, the Board uses the Banks Processor. Palm Beach County does not charge convenience fees.</p> <p><b>CLERK:</b> The Clerk uses <a href="http://MyFloridaCounty.com">MyFloridaCounty.com</a></p>
PNC #14	3.19	<p>1) Please list the number of separate merchant accounts needed for each of the County's business units.</p> <p>2) Please provide the name each receipting business location that uses a separate merchant account.</p>	<p><b>BOARD:</b> <b>SEE ATTACHED FILE (PNC#14&amp;15.pdf)</b></p> <p><b>CLERK: N/A</b></p>
PNC #15	3.19	Please provide 3 merchant account statements from 2011, for each of the County's receipting business units. Please ensure these merchant statements are a representation of the business unit's annual processing volume when averaged out over 12 months. In other words, if there are spikes in processing volumes, please provide a high, low, and medium month's statements.	<p><b>BOARD:</b> <b>SEE ATTACHED FILE (PNC#14&amp;15.pdf)</b></p> <p><b>CLERK: N/A</b></p>
PNC #16	3.19	<p>1) Please provide further clarity on this statement in 3.19 Paragraph 3 - The prices shall be fixed for all contracts resulting from this RFP.</p> <p>2) Does this refer to similar pricing to all of the County's business units or is this a request to provide one credit card rate for all transactions?</p>	<p><b>BOARD:</b></p> <p>1) Pricing agreed to in the contract shall remain fixed unless a change is agreed to by the Clerk.</p> <p>2) This is not a request for either one, it dependent upon what is agreed to in the contract and any approved change thereto by the Clerk.</p> <p><b>CLERK: N/A</b></p>
PNC #17	3.19	Please describe the "back-up" system currently in use as requested in 3.19, paragraph 2, sentence 1 "Proposer should quote pricing for electronic authorization with a back-up system, as well as telephone transactions."	<p><b>BOARD:</b> "Back-up" – Alternative to primary processing methodology</p> <p><b>CLERK: N/A</b></p>

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PNC #18	3.19	<p>In 3.19, Section C, sentence one, “Cards accepted shall include Visa, MasterCard, American Express, Discover and bank debit cards.”</p> <p><b>Please describe the manner in which the county and receipting business units accept “bank debit cards” today?</b></p> <p><b>Are they accepted with capabilities for the customer to enter a four digit pin number or are they accepted in the same manner as a credit card?</b></p>	<p><b>BOARD:</b>  <b>SEE ATTCHED FILE (PNC#18.pdf)</b> of cards accepted.</p> <p>PIN Debit is not accepted; therefore, four digit pin number for debit transactions are not used.</p> <p><b>CLERK: N/A</b></p>
PNC #19	3.19	<p><b>Does the County, and/or its receipting business locations, own the credit card equipment they currently use to process credit card authorization?</b></p> <p><b>If no, please describe their ownership status. Are they rented or leased?</b></p>	<p><b>BOARD:</b>  Board owns their Credit Card Equipment in use.</p> <p>None of the Credit Card Equipment is rented or leased.</p> <p><b>CLERK: N/A</b></p>
PNC #20	3.19	<p><b>Please clarify the term “returned item” in 3.19 A “Please describe the information provided with returned items.”</b></p> <p>Disputed and returned credit card transactions will be returned to the Clerk.”</p> <p><b>Does this refer to a chargeback or retrieval request?</b></p>	<p><b>BOARD:</b>  Returned items refer to NSF; refer to maker, closed account, etc. These would be in addition to chargebacks.</p> <p><b>CLERK: N/A</b></p>
PNC #21	3.19	<p>3.19 E refers to provision of an “e-check” program.</p> <p><b>Does the County use an e-check system today? If yes, please describe how the current system is utilized across the various receipting business locations. If no, please provide more details in how the County desires to implement an e-check program?</b></p>	<p><b>BOARD:</b>  Yes, we use e-checks for AC&amp;C and Consumer Affairs.</p> <p><b>CLERK: N/A</b></p>

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PNC #1 2 <sup>nd</sup> Set	3.20	The Clerk may implement a procurement card program during the term of this contract. Please discuss the Bank's ability to provide this service, including any associated cost. Include discussion of fraud protection features and the ability for us to upload authorized transactions to the bank for verification (similar to Positive Pay features utilized for checks. Also discuss the processing times related to disbursement of funds for incoming authorized vendor charges. Discuss any rebate/reward programs that are offered based upon transaction volume.	<p><b>BOARD: SEE INDIVIDUAL RESPONSES BELOW</b></p> <p><b>CLERK:</b> The Clerk uses a third party (<a href="http://MyFloridaCounty.com">MyFloridaCounty.com</a>) for all of their credit card processing. Your response to this RFP does not need to include any credit card services for the Clerk.</p>
PNC #2 2 <sup>nd</sup> Set	3.20	<p>1) Are multiple A/P systems utilized within your organization?</p> <p>2) If so, please list all financial systems by market.</p>	<p><b>BOARD:</b></p> <p>1) AMS Advantage 3.8 is used by BOCC for A/P processing.</p> <p>2) Within Advantage, payments are approved and processed using a three-way match, two-way match, or direct payment, depending upon the type of expenditure and type of procurement authorization used (e.g. purchase order).</p> <p><b>CLERK: N/A</b></p>
PNC #3 2 <sup>nd</sup> Set	3.20	How will the Clerk's chart of accounts be tied to the Purchasing Card/Travel & Expense Card expenditures?	<p><b>BOARD:</b></p> <p>For BOCC, front-end options (department/division representatives as cardholders) would likely affect travel only at this juncture. In the case of travel, we envision that department/division heads would be issued cards to use for travel charges within certain limits, for certain purposes, and with controls placed over card usage. Please, provide your available options and pricing for structuring this.</p> <p>For BOCC AP payments in general, we envision a system for AP payments whereby our office on the back-end (after approvals, account coding, available budget, etc. are established in our accounting system) transfers a file of payments to be authorized that the financial institution uses to prompt vendors to initiate p-card charges. Under this scenario, the chart of accounts would not need to be tied directly to card expenditures for</p>

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			<p>posting purposes. A return file of vendor charge confirmations could be matched with individual transactions in our system to ensure close out of the processing documents.</p> <p><b>CLERK: N/A</b></p>
<p><b>PNC #4</b> <b>2<sup>nd</sup> Set</b></p>	<p><b>3.20</b></p>	<p><b>How many departments within the Clerk’s offices will utilize the card program?</b></p>	<p><b>BOARD:</b> For BOCC, all County A/P payments for all County departments/divisions are processed centrally through our office, although approvals for payment are decentralized. To the extent used for general A/P payment, transactions from all departments would be eligible and authorized centrally by our office. With respect to departments who would hold a physical card, it is currently envisioned that physical cards in the departments will be limited to travel only but will be offered as an option for all approx. 90 County departments/divisions.</p> <p><b>CLERK: N/A</b></p>
<p><b>PNC #5</b> <b>2<sup>nd</sup> Set</b></p>	<p><b>3.20</b></p>	<p><b>Does the Clerk require billing and payment at the department level?</b></p>	<p><b>BOARD:</b> For BOCC, it would be helpful for travel billing to be at the department level, although our office must also sign off. In lieu of department-level billing, online reconciliation or department-level workflow review of charges could be used as an approach. We envision that each County department/division would have one card for use for travel and that we would hold one card number for non-travel A/P for all departments. Non-travel A/P does not need to be billed at the department level. Payment does not need to be at the department level for any expenditure type. We are open to reviewing other options and associated pricing.</p> <p><b>CLERK: N/A</b></p>
<p><b>PNC #6</b> <b>2<sup>nd</sup> Set</b></p>	<p><b>3.20</b></p>	<p><b>Will the travel related spend be managed within the same program as the non-travel expenditures, and within the same billing and payment terms?</b></p>	<p><b>BAORD:</b> For BOCC, all A/P transactions for BOCC, including travel will be processed in AMS Advantage. The travel-related expenditures will have some differences in how they are incurred/authorized per the other responses above. There could be billing/payment term differences for travel due to the nature of the expenditures, i.e. trip could be cancelled, and we would</p>

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			<p>not want to pay charges too quickly then attempt to get a credit. All charges authorized for travel must be promptly handled with the payee to ensure no loss of travel reservations, etc.. If the cards can be turned “on” and “off” or have similar controls in place, such restrictions should be able to be lifted by our office quickly so the bookings can be finalized by the travelers/department heads.</p> <p>For BOCC, non-travel A/P settlement of charges can affect discounts being taken and compliance with the Prompt Payment Act. Refer to response in #5 for billing of us by you. We anticipate monthly billing for non-travel AP charges, but billing cycles with you are negotiable but should ensure year-end cutoffs are taken into account.</p> <p><b>CLERK: N/A</b></p>
<p><b>PNC #7</b> <b>2<sup>nd</sup> Set</b></p>	<p><b>3.20</b></p>	<p><b>Does the Clerk utilize a centralized account and e-reservation application for booking airfare?</b></p>	<p><b>BOARD:</b> For BOCC, we do not reserve or book airfare or other travel on behalf of County employees. Prior to travel, however, we receive and sign off on a travel authorization form. At that time, we could remove any card restrictions or controls that would impede card users from booking eligible and approved expenditures using their physical card.</p> <p><b>CLERK: N/A</b></p>
<p><b>PNC #8</b> <b>2<sup>nd</sup> Set</b></p>	<p><b>3.20</b></p>	<p><b>Does the Clerk intend on utilizing the card program for AP payments as well as distributed card for employees?</b></p>	<p><b>BOARD:</b> Yes, for BOCC the card program would ideally also be utilized for non-travel A/P payments in our office through a centralized, controlled process. Physical cards are anticipated to be distributed to departments for travel use only.</p> <p><b>CLERK: N/A</b></p>
<p><b>PNC #9</b> <b>2<sup>nd</sup> Set</b></p>	<p><b>3.20</b></p>	<p><b>Attached is the formatted Vendor Analysis template for this purpose.</b></p>	<p><b>BOARD:</b> <b>SEE ATTACHED FILE (PNC #9 - 2<sup>nd</sup> Set – 2011 0812 Vendor Matching Service.xls).</b> This file should be used for analysis related to the RFP and not for the purpose of marketing to County vendors. Parameters used: active vendors</p>

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			<p>only; no employee vendors; payment address used (as opposed to procurement, billing, etc. address on file); checks created between 7/1/10-6/30/11 and no cancelled checks used in counts/dollar amounts.</p> <p><b>CLERK: N/A</b></p>
B of A #1		<p>Please provide 1 month (modified from 3 months) of current bank statements and 3 months of current analysis statements (bills for services).</p>	<p><b>BOARD:</b>  <b>SEE ATTACHED FILE (Bank of America Question 1.zip)</b></p> <p><b>CLERK:</b>  <b>SEE ATTACHED FILES (clerkacctts.zip) (B of A #1 – Clerk – 3 months of current analysis statements.pdf)</b></p>
B of A #2		<ol style="list-style-type: none"> <li>1) Please explain your current earnings floor.</li> <li>2) What is the current percentage?</li> <li>3) What is the current interest rate, if any, you are earning on your deposit accounts?</li> </ol>	<ol style="list-style-type: none"> <li>1. The current earnings floor is .005</li> <li>2. .05%</li> <li>3. Target Fed Funds less 4 basis points</li> </ol>
B of A #3		<ol style="list-style-type: none"> <li>1) Can you please explain the process of carrying compensating balances forward and settlement by invoice at the end of the calendar year?</li> <li>2) Is a check or credit issued at the end of the calendar year?</li> </ol>	<ol style="list-style-type: none"> <li>1. Excess compensating balances are carried forward for the calendar year and settlement is made by invoice.</li> <li>2. Yes</li> </ol>
B of A #4		<ol style="list-style-type: none"> <li>1) How often does the County have daylight overdraft in a calendar year?</li> <li>2) What is the approximate amount of the overdraft?</li> </ol>	<ol style="list-style-type: none"> <li>1. The volume of daylight overdrafts is not monitored.</li> <li>2. A daylight overdraft line of credit in the amount of \$15 million has been established by the bank to cover daylight overdrafts.</li> </ol>

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B of A #5		Please provide a 12 month average, by month, of your bank balances.	SEE ATTACHED FILE ( <a href="#">Bank of America Question 5.zip</a> )
B of A #6		<ol style="list-style-type: none"> <li>1) Who is the current courier and is the contract held with the Clerk?</li> <li>2) Would it be acceptable to receive an invoice directly from the courier?</li> </ol>	<ol style="list-style-type: none"> <li>1. The current courier is Brinks. As of October 1st the courier will change to Dunbar.</li> <li>2. Yes</li> </ol>
B of A #7		<p>Regarding the Clerk's lockbox service:</p> <ol style="list-style-type: none"> <li>1) Please provide a sample coupon of payments being processed via lockbox.</li> <li>2) Please provide where the current P.O. Box is located and is there a requirement as to the location of the lockbox (i.e. within Florida)?</li> </ol>	<p><b>BOARD:</b>  <b>SEE ATTACHED FILE</b> (<a href="#">BOFA#7.pdf</a>)</p> <p>Currently the lockbox is located in Orlando, FL. We are not aware of a reason why it would have to be located in Florida however the final answer would have to be approved by Fire Rescue.</p>
B of A #8		Please provide a sample of the current safekeeping/custodial statement as well as the County's Investment Policy.	SEE ATTACHED FILES ( <a href="#">Investment Policy.pdf</a> ; <a href="#">Safekeeping.pdf</a> )
B of A #9		How many checks are received to be deposited from outside the United States on a monthly basis?	1-3 foreign checks are deposited per month.