



SCOPE OF WORK

Name of Bank: _____

The City requires a fairly robust and sophisticated banking platform and relationship. The list below identifies many of our most significant banking needs, which are identified as either mandatory or preferred. Please review the below list and provide either : 1) insert a "Yes" or "No" in the Yes/No Response column that reflects your ability to provide the needed/requested service if "Y" is shown as Mandatory Column or 2) if "Y+" is shown in the Mandatory column provide a narrative response with any requested supplemental information that addresses your ability to provide the service. For the "Y+" responses, please provide a separate document with your written narrative response and indicate the line number on which you are commenting. Written Narrative is limited to thirty (30) pages this includes resumes in total.

Y+ Y with a plus sign (+) indicates additional information is required beyond Yes or No answer, please provide the required information.

Collateralization

All funds and accounts maintained at bank must be collateralized at 110%.

- 1 Ability to collateralize balances in accordance with the Official Code of Georgia Annotated 45-8-12. Average monthly balance for General Operating Account can be assumed to be as high as \$20,000,000.

Yes/No	
Mandatory	Response
Y	

Location of Bank Branches

The City has a need to have branch locations within a reasonable distance to operate efficiently. Does not necessarily have to be in the City limits

- 2 Financial Institution provides a full service bank operation. Please give location(s).
- 3 Financial Institution will provide a single point of contact to serve the City. Required 3-5 years experience as dedicated customer service representative. Attach resume of individual who would be designated to work with City staff.

Yes/No	
Mandatory	Response
Y+	
Y+	

Customer Service

Customer service is a significant aspect of the banking services that the City must receive as a part/function of its banking services.

- 4 Financial Institution has specialized governmental unit with experienced staff that will seek to understand our needs and objectives and to work to obtain the most cost efficient solutions. The bank will provide a dedicated government team that at a minimum consists of a relationship manager, treasury management representative/consultant and dedicated client support representative(s) to support the relationship on a daily basis. Provide resumes of staff along with specific experience related to government banking. Please describe your Financial Institution's customer service process and organizational structure and provide meaningful examples to illustrate.
- 5 Please describe financial institutions technical support and the manner in which this support will be provided.
- 6 Financial Institution must be able to provide assistance in the form of a dedicated individual to assist the City in identifying incoming wires/ACH. Identify the individual who will serve in this capacity and provide his/her resume. Note: This can be one of the individuals listed in #4 above.
- 7 Provide an annually updated list of critical contacts (phone and e-mail).
- 8 Provide timely notification of lead representative change, and allow the City input before the change is implemented.

Yes/No	
Mandatory	Response
Y+	
Y+	
Y	
Y	

Banking Services

The City utilizes a variety of general banking services that are important to the financial operations of our government. Some of the most important are listed below. Indicate if you provide these services.

- 9 Financial Institution will provide full banking services, including but not limited to, the General Fund Operating Account, but all accounts listed in this RFP and any which might be added in the future.
- 10 Desktop deposit/check scanner capabilities for at least two locations in the City.
- 11 Financial Institution offers electronic deposit (in addition to Desktop Deposit) - process allowing the City to capture check images and securely transmit file to Financial Institution
- 12 Daily notifications of ACH returned items .
- 13 The City has the ability to place debit blocks on accounts.
- 14 Send and receive domestic wire transfers and/or ACH payments.
- 15 Ability to cancel stop payments online within a specified period of time.
- 16 Financial Institution has the ability to generate monthly statements to coincide with the City's accounting cycle. Each account should be on a separate statement and available online at month-end.
- 17 Financial Institution has the ability to generate calendar month-end statements.
- 18 Financial institution will provide media (flash drive or CD) with images of checks paid on a monthly basis for the General Operating Account.

Yes/No	
<u>Mandatory</u>	<u>Response</u>
Y	
Y	
Y	
Y	
Y	
Y	
Y	
Y	
Y	
Y	

Online Capabilities

Online capabilities are important to daily operations. Some of the most important are listed below.

- 19 Online access to General Operating Account and all other accounts.
- 20 Financial Institution is able to offer 24/7/365 to a minimum of 5 City staff members.
- 21 Inclusive web-based system to include cleared check image access, stop pay abilities, and positive pay exceptions with electronic response options.
- 22 Daily access to returned check images.
- 23 Access to external bank platforms such as but not limited to Cash Management and Purchasing Cards via single sign on.
- 24 Ability to obtain listings of ACH and wire transfers for current day and previous day items.
- 25 Positive pay with 2 approval level process for ACH/EFT files submitted to bank.
- 26 Ability to set up templates for wire and ACH payments.
- 27 Previous Day Reporting.
- 28 Ability to download Client Analysis Statement - describe the method of delivery.
- 29 Financial Institution has the ability for the City to download a monthly file with transaction information for all checks cleared during the prior month for automatic reconciliation within City's operating system, which is Tyler Incode 10.
- 30 User specific assignable secured token access with administration by City admin user.

Yes/No	
<u>Mandatory</u>	<u>Response</u>
Y	
Y	
Y	
Y	
Y	
Y	
Y	
Y	
Y+	
Y	
Y	

Returned Item Processing

- 31 Returned items must be able to be viewed electronically each day.
- 32 Financial Institution will automatically redeposit checks 2 times.

Yes/No	
<u>Mandatory</u>	<u>Response</u>
Y	
Y	

Positive Pay

The City currently utilizes positive pay for written/issued checks. Controls over these payment techniques are important. Indicate your ability to provide the services shown below.

- 33 Check positive pay (including "payee") capabilities via both daily/weekly file transmission (see "Information Technology" below), and manually input online.

Yes/No	
<u>Mandatory</u>	<u>Response</u>
Y	

- 47 Financial Institution will hold with the City an annual relationship review with the Finance Department and other departments as deemed necessary.
- 48 Financial Institution will hold training sessions on new products, processes or upgrades to online systems as the City is required or decides to implement them. Please provide description of how you offer these sessions.
- 49 As part of an initial implementation financial institution has the ability to provide training for up to 10 people on electronic banking system and any related technology, applications or accounts. Please provide description of how you offer these sessions.
- 50 Please describe how you would assist the City in a implementation plan. Please provide a summary of what assistance (financial, training, programming, and/or other) you would be willing to provide in an implementation and the length of time you are willing to provide the assistance. Please outline the implementation schedule via Gantt Chart - outlining tasks, dates and responsible party.

Y	
Y+	
Y+	
Y+	

Additional Services/Products Offered

- 51 Please describe additional products/services offered by your financial institution that would assist the City with their banking services needs which have not been covered in the RFP. **The City is particularly interested in ways to automate the AR/AP process to alleviate financial staff's hours devoted to the process.**
- 52 Please describe in detail a time where your level of customer service went above and beyond a clients' expectation similar to the City.

Signed by: _____ Date: _____
 Printed Name: _____



Bid Sheet
ATTACHMENT C - Banking Services Bid Sheet

	Financial Institution's Responses	Current Activity/February 2020
Financial Institution Name?		
Total Assets?		
AM Best Company Insurance Rating?		
Founded?		
Banking Office Location for City of Chamblee?		
ACH Payroll Processing (Direct Deposit) charges:		Approximately 26 times a year
One-time set-up fee?		Yearly Full Time 156 employees
Monthly or annual fee?		
File Transfer fee?		
Returned Items Charge, per item?		
Online Banking Services:		
Monthly Maintenance Fees, per account?		
Per item charge for transfers between funds? If so, how much per?		
Per Item debit/credit?		
Check Reconciliation Services:		
File downloaded from bank to automatically reconcile cleared checks in City's Operating System. Available?		
Fee? If so, how much?		
Positive Pay Services (for check payments):		
One-time set-up fee?		
Monthly or annual fee?		
Business Credit Cards (Departments, Dept. Heads, Board)		
One-time set up fee?		
Monthly or annual fee?		
On-line access and reporting available to City?		
Grace Period before interest charges?		
Transactions file available to export to Excel by City?		
Current Accounts:		
Master Depository Operating Account (Checking)		February 2020
Online banking available for this and all other accounts?		Avg Daily
Interest Rate for checking account?		Balance
Current Rate of Interest based on proposal?		\$7.6 Million
Account maintenance fee (monthly)?		
Check processing fee, per item?		Per Month:
Deposit fee, per item?		112 Number of Deposit(s)
Stop Payment fee, per item?		9 ACH Deposit(s)
Transfer between funds fee?		2 ACH/Wires Withdrawal(s)
Electronic Debit/Credit fee, per item?		97 Credit Card Deposit(s)
Wire transfer fee?		2 Account Transfer(s)
ACH returned item fee?		206 Check(s) Cleared
NSF Fee, per item?		
Overdraft fee, per item?		
Cost of Deposit Bags		
Please detail any other fee(s) not outlined in this section. For example A/R and A/P services discussed in Scope of Work #51		
Other Accounts/As of February 2020		
General Checking Account		
Monthly Maintenance Fee?		
Interest Rate?		
Per Item Fee?		
		Average Daily Balance \$474,496
		30 Number of Deposits
		0 ACH Deposit(s)
Court Bond		0 ACH/Wires Withdrawal(s)
Monthly Maintenance Fee?		24 Credit Card Deposits
Interest Rate?		0 Number of Transfer(s)
Per Item Fee?		21 Cleared Check(s)
		Average Daily Balance \$4.6 million
		0 Number of Deposits
		1 ACH Deposit(s)
SPLOST		0 ACH/Wires Withdrawal(s)
Monthly Maintenance Fee?		0 Credit Card Deposits
Interest Rate?		0 Number of Transfer(s)
Per Item Fee?		4 Cleared Check(s)
		Average Daily Balance \$249,736
		0 Number of Deposits
		0 ACH Deposit(s)

Confiscated Assets			0 ACH/Wires Withdraw(s)
Monthly Maintenance Fee?			0 Credit Card Deposits
Interest Rate?			1 Number of Transfer(s)
Per Item Fee?			0 Cleared Check(s)
			Average Daily Balance \$124,474
			0 Number of Deposits
			0 ACH Deposit(s)
Asset Forfeiture			0 ACH/Wires Withdraw(s)
Monthly Maintenance Fee?			0 Credit Card Deposits
Interest Rate?			0 Number of Transfer(s)
Per Item Fee?			0 Cleared Check(s)
Engagement Manager for this proposal?			
Proposal valid through date?			
Email for Engagement Manager?			
<p>By signing below, I certify that I have fully read and understand the RFP, have full knowledge of the scope, nature, quantity and quality of the work to be performed, the detailed requirements of the services to be provided and the conditions under which the services are to be performed.</p>			
<p>_____</p>		<p>_____</p>	<p>_____</p>
<p>Signature of Bank Representative</p>		<p>Date</p>	<p>Date</p>