



**CITY OF ROUND ROCK**

**RFA NO. 17-002**

**PRIMARY DEPOSITORY BANK SERVICES**

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**Solicitation: 17-002**

**Addendum No: 1**

**Date: Friday, 12/09/16**

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**This Addendum No. 1, dated 12/09/2016, is in response to all questions including additional requests for information submitted for RFA No. 17-002 on Primary Depository Bank Services by the deadline on Wednesday, November 30, 2016, as outlined below:**

1. ACH – please provide average file size in dollars for credit origination and debit origination. *We send vendor pay files once a week. Vendor Pay – average \$500,000 (min. \$400/max. \$2.4MM). Our payroll files are around \$1.4MM and are sent every other week. The ACH debits depends on utility billing cycles. The average would be approximately \$60,000.*
2. ACH – are your ACH files originated via the bank’s online portal, through transmission or a combination? *Transmission.*
3. Remote Deposit Capture – is the City using a desktop deposit service or an image cash letter service or both? *Image cash letter service.*
4. Remote Deposit Capture – the RFP indicates 1 scanner; however, is the City using the scanner to deposit for multiple locations? *No, only utility billing.* If so, do you use location reporting? *N/A*
5. Deposits – do all check deposits go through remote capture? *No, only utility billing.* Do some departments deposit at the vault and/or a branch? *Yes, at the vault.*
6. Courier service – how are cash deposits made today, by courier (at the vault), city staff (branch) or both? *By courier (at the vault).* If courier is used, who is the current provider? *Dunbar Armored.* Does the City or your current bank hold the courier contract? *The City holds the current contract.*
7. Deposits – the price sheet lists a volume of 9,717 for “vault dep non std strap- note”. What does that volume equate to *in dollars?* *This is a charge per note for bills deposited not meeting the Fed standard of 100 same denomination notes per strap with appropriate denominated wrapper.*
8. Please define the following service listed on the Bank Services Fee Schedule:
  - a. CASH CNTRN BACKVALUE SVCS *Allows master account to sync with any adjustment passed into another subsidiary account.*
  - b. IMAGE GROUP ONE *Per Transaction charge for ICL items received between 6:01 AM and 7:00PM ET and further cleared via a third party provider.*
  - c. IMAGE GROUP TWO *Per transaction charge for ICL deposited items cleared via the banks designated image clearing partners.*



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- d. IMAGE GROUP TWO - TIER 2 Per transaction charge for ICL deposited items cleared via the banks designated Tier 2 image clearing partners.
  - e. Under ACH there is a line item "Debit originated" and another line item "ACH Debits/Credits originated". What is the difference in regards to *debit origination*? ACH Debits/Credits originated is the charge for each ACH credit origination transaction.
  - f. WSS Other Fees/Account Maintenance – is this related to safekeeping? Yes.
9. Employee Check Cash-How many checks do you expect per month? 4 – 5. Are they only on the payroll account? Yes, mainly from the payroll account.
10. Audit Confirmations-How many audit confirmations do you expect per year (one with all accounts listed?) 1 or 2.
11. Can you share who currently is providing the City with these services? JPMorgan Chase Bank.
12. Account Activities, page 10 – What type of a HUD account is required and what type of agreement does the City require? The account cannot pay interest and cannot incur any service charges.
13. Required Services, page 14, question 18 – Account settlement – would the City be open to monthly account analysis settlement as done today? Yes.
14. Other Stipulations, page 23, question 9 – Terms Fixed – Is the City open to discussing fees, rates and conditions after an initial 3-year term with two, mutually agreeable one year extensions? Yes.
15. Analysis:
- a. Balances average \$19.6MM monthly. Is this the City's anticipated highest balance? If not, please provide peak balance. Our daily balance can fluctuate +/- \$2MM depending on incoming deposits.
  - b. The Fee Schedule references Cash Concentration. Is this referring to the City's ZBA accounts or is the City using Cash Concentration to collect funds from banks outside the incumbent? This is referring to the City's ZBA accounts.
    - i. If Cash Concentration does refer to the City's ZBA structure, please clarify sub-accounts. Fee Schedule references 1 parent and 5 subs but the RFA page 10 stated that the City only has 3 subs and 1 parent account. Currently, the City has 1 parent account and 4 subs.
  - c. On page 3 of the fee schedule, "WSS Other" is referenced. Please tell us in detail what is "WSS Other?" Safekeeping.



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- d. In the fee schedule, the Assessment Fee is listed to be calculated using \$18.5MM. The RFA reflects an average monthly balance of \$19.6MM. Which of these numbers should be used for **all** balance calculations in the RFA response document? **Please use the average monthly balance of \$19.6MM.**
  - e. Does the City currently receive daily online images of paid checks? **No.**
  - f. Does the City currently receive daily online images of deposited items? **No.**
  - g. Does the City currently receive daily online images of return deposited items? **Yes.**
  - h. The fee schedule refers to Full Reconciliation. Does the City currently subscribe to Full Check Recon, Full Deposit Recon, or both? **Full Check Recon.**
  - i. How many accounts will need outgoing, online wire transfer services? **Currently three – operating, payroll, and I&S accounts.**
16. Managing & Processing of Cash (Currency & Coin)
- a. On average, what is the approximate total amount of coin and currency deposited by the City each month? **Average \$2MM.**
  - b. How frequently do all locations make cash deposits? **Daily at 2 locations; 3 times per week at 1 location; and 1 time per week at 1 location.**
  - c. We understand deposits are delivered to a vault via armored card? **Yes.**
    - i. Who is the armored car courier currently used by the City? **Dunbar Armored**
    - ii. Where is the existing vault used by the City? **Austin.**
    - iii. Does your courier also deliver to a local branch? **No.**
  - d. The fee schedule reflects change orders placed by the City.
    - i. What is the frequency of change orders? **Weekly.**
    - ii. What is the average amount per change order? **\$400.**
    - iii. Are these change orders requested from the vault, local branch, or both? **Local Branch.**
17. Purchasing Cards
- a. Does the City have a purchasing card program? **Yes.**
  - b. If not, has the City ever considered one? **N/A**
  - c. Which of the following uses do you use/anticipate to use for purchasing and/or virtual cards?
    - i. Travel and entertainment – **Currently use.**
    - ii. Accounts payable vendor/supplier purchases (virtual cards) – **Currently do not use.**
    - iii. Fleet uses, such as fuel and maintenance for City's vehicles – **Currently use.**
  - d. What is the total amount of spending you currently have or anticipate having on a monthly basis for a purchasing card/virtual card program? **Current monthly spending averages \$410K.**



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- e. How many physical cards (cardholders) would you expect to be issued for a City purchasing card program, if there is/will be one? **Currently have 200 cards.**
18. ACH (payroll & other)
- a. Does the City currently have a payroll card program in place for employees that do not have a bank account? **No.**
  - b. It is understood from the fee schedule that the City needs to debit **and** credit external accounts using ACH services. Please confirm? **Yes, that is correct.**
    - I. Please confirm the type of payments you send/receive along with any associated addenda information:
      - 1. Payroll and other consumer credits – **Yes.**
      - 2. Consumer debits – **Yes.**
      - 3. Vendor Payments with no addenda records – **Yes.**
      - 4. Vendor Payments with addenda records – **No.**
      - 5. Outgoing business remittances with no addenda records – **No.**
      - 6. Outgoing business remittances with addenda records – **No.**
19. Deposits
- a. The City currently uses remote deposit capture and disclosed that they currently own and use one scanner. Does the City have a need for additional scanners? **Not at this time.**
  - b. The City's Fee Schedule references Image Cash Letter (ICL). Is the City currently using ICL or is that term used for remote deposit capture? **The City currently uses ICL.**
20. Credit Card Services
- a. Does the City currently accept credit/debit cards? **Yes.**
  - b. Is a Merchant Services proposal welcomed as part of this RFA process? **No.**
  - c. If it is, would the City please forward three month's statements from the current merchant provider? **N/A.**
  - d. If the City does not currently take credit/debit cards but would consider it, what would be the anticipated monthly volume the City would take in? **N/A.**
21. A primary service requested involves the origination of both ACH Credits and Debits for payables and receivables. Can you provide us with an approximation of the maximum dollar amount of files submitted over any three day period for both the credits and the debits? **This varies significantly over a certain time period. We send Vendor pay files once a week that can range from \$100,000 to \$1MM. Our payroll files are around \$1.4MM and are sent every other week. The ACH debits depends on utility billing cycles. The average would be about \$60,000.**



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22. Are mailed daily wire notifications the only option that will work for the City? [No. Reports available online will be sufficient, in conjunction with the email notifications.](#) Or are reports available online sufficient to ensure your teams ability to track and reconcile wire transfer payments? [Yes.](#) This of course will be in conjunction with the email notifications within 1 hour that will be provided as requested.
23. Currently the City utilizes a Cannon high speed scanner for check deposits. Is the City open to replacing that scanner should the applicant bank not be able to support a Cannon product? [Yes.](#)
24. From your analysis details requiring a response for pricing, I have the following clarification request. Can you provide a better description of what the following line items specifically describe? [Yes.](#)
25. Under Account Services, what is CASH CNTRN BACK VALUE SVCS referring to? [Please see page 1, no. 8 above.](#)
26. Under Depository Services, what is the FILE TRANSMISSION REC-VPN referencing? Is this the transmission of data from your E-Lockbox Service? [Yes.](#)
27. Under Depository Services, there are items referenced as "ON-US STANDARD" and "ON-US PREMIUM". What do these items represent and how do they differ from the image on-us deposited items and the "CHECK DEPOSITED-ON US"? [Standard-Per transaction charge for ICL deposited items drawn on the Bank and processed with NEXT day ledger credit. Premium-Per transaction charge for ICL deposited items drawn on Bank and processed with SAME day ledger credit.](#)
28. Under WSS other fees, are the "FEES - ACCOUNT MAINTENANCE" referencing the custodial fees for safekeeping? [Yes.](#)
29. Would the City be interested in Corporate Cards? [The City currently utilizes a P-Card program.](#)
30. Would the City like to consider Merchant Solutions in conjunction with the Depository relationship? [No.](#)