

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### General Questions Related to RFP

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state. As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
1	Appendix D	99	Is the State willing to incorporate a bank provided service agreement into the overall contract?	Potentially, dependent on the State's acceptance of the agreement.
2	Appendix D	99	Is the State willing to incorporate bank provided terms into the overall contract?	Potentially, dependent on the State's acceptance of the terms.
3	Appendix D	99	Is the State willing to negotiate the order of precedence of contractual terms?	Potentially, but depends on the proposed contractual terms.
4	Appendix D	99	Is the State willing to allow the bank to exercise a right of set-off, if necessary?	No.
5	Appendix D	101	Section 4.4 - What is the criteria used by the State to determine if a bank employee needs to sign a Confidentiality and Integrity of Data Agreement?	Any bank employee that directly supports the management of State accounts must sign the Agreement.
6	Appendix D	101	Section 4.6 Indemnification - Is the State willing to negotiate any terms related to indemnification?	The State will only negotiate terms related to how vendors will indemnify the State.
7	Appendix D	101	Sections 4.5, 4.6, 4.7 - Is the State willing to discuss and negotiate changes to their information security and data protection requirements?	No.
8	Appendix D: 9	104	Insurance: Will the State accept banks self-insurance policies vs. third-party insurance policies?	Potentially, but depends on the self-insurance policy.
9	Appendix F		Please provide samples of the following custom reports: <ul style="list-style-type: none"> <li>• Accounting Positive Pay</li> <li>• Accounting Electronic Funds Transfer (EFT)</li> <li>• Labor UI Bank Reconciliation (Issued and cancelled checks)</li> <li>• Pension Positive Pay</li> <li>• Pension Retiree Payroll EFT</li> <li>• Pension Vendor EFT</li> </ul>	The State would be more interested in learning from Vendors their ability to work with the State on meeting data exchange needs that may include customized files than simply responding if an existing file can be handled. The State may change its processes or file formats in the future (not anticipated) or have additional Agencies use the Vendor's services that produce different file formats. Therefore, the Evaluation Committee will look well beyond simply if your Firm can accommodate an existing file format.
10	Attachment 1: D	22	Can the State provide clarification around the 2 electronic invoicing questions? When you say electronic invoicing, are you talking about the Commercial Card billing statements?	The State is referring to any invoices or statements. The State has an overarching objective to shift paper invoices to electronic invoicing for all vendors, not only for invoices related to this contract.
11	Attachment 1: G	23	This requirement requests a copy of the bank's most recent SSAE No. 16 and Statement of Auditing Standards-70 ("SAS70") report. The bank can provide these reports but due to the nature of the information we require a mutually agreeable non-disclosure agreement and require that the reports are marked confidential and proprietary. Can the state please consider modifying this requirement to request if the vendor can affirmatively certify that they can provide these reports and then allow the vendor to provide the actual report during the negotiation phase?	No, this requirement will not be modified. The State recommends this information be included as part of the Confidential portion of the submission.
12	Attachment 4	64	Being that the Schedule of Fees volumes are calculated differently by bank, by service, how would you like the bidders to present a consistent per item price?	Fill in the schedule of fees in the excel document as provided. If there are adjustments to certain volumes/line items that need to be made in order to provide an accurate cost estimate, make these adjustments in the area titled "Additional Required Services Not Listed Above". Vendors may use the insert comment function to add explanatory comments in the cells, if necessary.
13	Attachment 6	66	Please do not list any State employee as a business reference. Please confirm that this statement is in reference to State employees in the State of Delaware.	Confirmed.
14	Attachment 7	67	State of Delaware License Number. Please confirm that this number is the Secretary of State Certification Number certifying that a Vendor is approved to do business in the State of Delaware.	All businesses operating in Delaware need a business license from Division of Revenue. Please visit the following link for additional information on obtaining business licenses. <a href="https://firststeps.delaware.gov/general_business_license.shtml">https://firststeps.delaware.gov/general_business_license.shtml</a>
15	Section I: E	2	For the extension of the contract beyond the initial 3 years, is this at the agreement of both parties?	Yes.
16	Section II	4	If the State makes any changes to the current or proposed banking structure, will the State compensate the Vendor if those changes impact the Vendor's cost structure?	No.
17	Section IV: B.13	11	Can OST please clarify its definition of Joint Ventures referenced in the RFP?	As defined in Warren v. Goldinger Bros., Inc., 414 A.2d 507, 508 (1980).

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18	Section IV: B.13	11	Would OST be willing to consider services that are provided in partnership with a third-party vendor?	Yes, however, it depends on the service and the third-party vendor. Please disclose any third party relationships in the proposal.
19	Section IV: B.3	9-10	In IV.B.3, page 9 it states that Vendors should submit a redacted version of their proposal if any parts are considered confidential.  In IV.B.3, page 10 it states that Vendors should submit portions of a proposal considered to be confidential.  Please clarify the submission requirements for confidential information. Should confidential content be redacted or submitted separately?	Both. If there is information in the proposal that is considered confidential, submit a separate proposal with all of the confidential information redacted. If the State receives a request for information, <u>this is the proposal that will be provided</u> .  Additionally, any confidential sections of the proposal should be submitted separately and in full using the procedures outlined on page 10.  If there is no confidential information in your proposal, there is no need to submit a separate proposal.
20	Section IV: B.8	10	Will OST post the list of Vendors submitting proposals to the State procurement website?	No.
21	Section VI: C	16	Will the State share a copy of its sample contract to be executed by the winning bidders?	This has been provided in Appendix D: Standard Terms and Conditions for Professional Services.
22			Can you please provide a MS Word Version of the RFP and its attachments?	An MS word version of the RFP was posted on the State's procurement website. This includes attachments that are available in Word.
23			Is it a requirement of the state for the selected provider to be PCI certified?	Yes.

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Question	Section / Question	Page	Question	Answer
1	Appendix A	69	There appears to be several accounts not in the ZBA structure. Must these accounts remain stand-alone & funds not commingled or would you entertain the possibility of having them roll into the ZBA structure?	The State is willing to entertain alternate account structures. Part of this RFP process is to evaluate alternate account structures that are in the best interest of the State.
2	Appendix A: I		Does the State intend on going into a daylight overdraft position at any point during the month, and if so, when should we expect this to occur? Can you provide us with your disbursement schedule for those times this may happen?	Under the existing banking structure, a significant daylight overdraft facility is provided by the incumbent bank. The banking structure outlined in the RFP will reduce (but may not eliminate) the need for a daylight overdraft facility.
3	Appendix A: I.1	69	<i>General Requirements OST's Cash Positioning Accounts</i> - Can you provide an account analysis statement from the banks that support OST's main cash positioning accounts? If an analysis statement is unavailable please provide monthly volumes for the following analysis line items for proper costing and understanding. <ul style="list-style-type: none"> <li>• Electronic Credits</li> <li>• Electronic Debits</li> <li>• Reject Checks Paid</li> <li>• Returned Deposited Items</li> <li>• Redeposited Returned Items</li> </ul> Do you employ the use of check filters? If so, on how many accounts?	All volumes and services can be found in Attachment 4: Schedule of Fees.
4	Appendix A: I.10	75	The RFP includes the average ledger balances for the OST. Are you able to provide a breakdown of the balances per account?	Balances listed in Section I.10 reflect the State's balances, including all Agency accounts. Average ledger balances related to the OST accounts are listed below. PNC Payroll Account - \$(22.65) PNC Pension - \$1.43 PNC Concentration - \$5,868,948 PNC Revenue Tax Account - \$400 PNC Abandoned Property Refunds - \$730 PNC Vendor Payment Account - \$137 PNC Welfare - \$15 PNC DDDS Rep Payee for Client Beneficiaries - \$284,356 BNY OST - \$8,364,924 All other accounts - \$0
5	Appendix A: I.10	75	<i>Collateral:</i> We understand the balances fluctuate between \$20-\$100 million. Can the State please provide one year's history of the average monthly deposit balance(s) associated with the OST accounts and the agency accounts that the Proposer would be required to pledge collateral against? Please background on the volatility of the balances and confirm that Federal Home Loan Bank Letters of Credit are eligible as acceptable collateral to the State?	April 2016: \$17.7 mm OST / \$31.9 mm Agency May 2016: \$14.4 mm OST / \$31.3 mm Agency June 2016: \$18.8 mm OST / \$31.3 mm Agency July 2016: \$12.3 mm OST / \$28.8 mm Agency August 2016: \$12.7 mm OST / \$29.8 mm Agency September 2016: \$13.7 mm OST / \$25 mm Agency October 2016: \$12.3 mm OST / \$28.5 mm Agency November 2016: \$17.2 mm OST / \$32 mm Agency December 2016: \$12.8 mm OST / \$27.3 mm Agency January 2017: \$15 mm OST / \$35 mm Agency February 2017: \$14.5 mm OST / \$29.4 mm Agency March 2017: \$18.7 mm OST / \$37.4 mm Agency  FHLB Letters of Credit are eligible as acceptable collateral to the State. Please see Appendix B for Cash Management Policy Board Guidelines. A sweep is also used for balances in excess of these amounts and is an important consideration for the RFP.

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6	Appendix A: I.3	70	How many ICL administrative returns/rejected items do you have per month?	There are no service line items on the State's analysis statements to reflect this fee. All known volumes and services can be found in Attachment 4: Schedule of Fees.
7	Appendix A: I.3	70	What scanners are used today for RDC? Can you give a breakdown of the 37 scanners?	Most agencies own scanners from the Digital Check TS240 series. It is the State's preference to avoid replacing equipment unless equipment is not compatible.
8	Appendix A: I.3	70	How many accounts do you deposit to via RDC?	Three.
9	Appendix A: I.3	70	Do you capture any data along with the check data (i.e. remittance)? If yes, what % of checks do you capture information with?	Only checks are being scanned as part of the RDC process.
10	Appendix A: I.3	70	How many accounts do you deposit to via ICL?	Two.
11	Appendix A: I.3	70	Please describe the 'miscellaneous branch services' as it relates to the cash vault deposits and currency/coin orders. a. Does the State utilize a courier service? b. Is cash being consolidated from multiple locations? c. What are the primary sources of cash receipts?	Yes, an armored car vendor is used for a limited number of State locations. Cash is not being consolidated from multiple locations on an extensive basis. Cash is collected for in-person payments of taxes and other fees.
12	Appendix A: I.3	70	Are 46 remote deposit scanners deployed by the State? Does 46 statewide locations equate to 46 physical scanners? a. Is any remittance information being captured today with the RDC process? b. What is the length of image retention with the current RDC vendor?	Although there are 46 locations using remote deposit capture, the State has 37 RDC scanners. The difference is a scanner may be shared with multiple location identification codes. a. Only checks are being scanned as part of the RDC process. b. RDC image retention is 7 years.
13	Appendix A: I.3	70-71	For the locations using RDC, do they all have the same equipment/scanners? Do they own or lease this equipment? If owned, is it the intent to attempt to continue to use those scanners? What is the make & model of the equipment?	Most agencies own scanners from the Digital Check TS240 series. It is the State's preference to avoid replacing equipment unless equipment is not compatible.
14	Appendix A: I.4	72	<i>Check Disbursements to Non-U.S. Residents</i> - What is the average payment in USD to pension and abandoned property recipients living outside of the United States?	Pension - 3 checks averaging \$1,730 each. Abandoned Property - 375 checks averaging \$9,731 each.
15	Appendix A: I.4 & I.5	72-73	<i>State Agency Accounts</i> - Are these check payments initiated via file through a centralized ERP or will bank set up file connections with each of the agencies? In addition, in regards to the ACH credit and debit processing, approximately how many file connections are required to service these State agency (Non OST) accounts?	Files related to check and ACH payments are generated through the State's ERP system(s) and transmitted to the bank via SFTP. The bank will not be expected to set up file connections with each of the agencies.
16	Appendix A: I.5	72	What is the nature of the wires initiated? Are they repetitive in nature? Foreign or domestic? If foreign, in USD or FX? Are these initiated online or directly with the wire room via phone?	All wires are domestic USD. On average, there are 73 automated standing transfers and 2 phone initiated wires per month.
17	Appendix A: I.5	72	<i>ACH</i> - The max file amount of \$150 million is noted, but what would be the average daily file size? Are there certain times of the year the max is hit?	Average daily file size is approximately \$13 - \$15mm for ACH vendor payment file. There is limited seasonality with the ACH file.
18	Appendix A: I.5	72	<i>OST's Cash Positioning Accounts</i> - What is the peak dollar amount of outgoing wire payments in 2017?	Outgoings wires could be as high as \$300mm (to investment accounts) when the State receives property taxes in October. Funding wires can be as high as \$150mm (direct deposits for both state employees and pensioners due on same day (rare) plus ACH vendor payments/check presentations).
19	Appendix A: I.5	72	In lieu of an account analysis statement can you provide monthly volumes for the following: • ACH Originated Addenda Items • Unauth ACH Returns • ACH Notice of Change • ACH Returns • ACH Deletions • ACH Adjustments	All volumes and services can be found in Attachment 4: Schedule of Fees.

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20	Appendix A: I.5	72	Do you receive any ACH File Confirmations? If so, how many per month? And by what means? (e-mail, transmission)	The OST is receiving a Summary File Confirmation Report via email (368 per month) and one of the agencies is receiving a Detailed Confirmation File (1 per month).
21	Appendix A: I.5	72-73	<i>Payroll credits originated</i> - Is the average ACH file related to these transactions \$55MM and what would be the approximate max size?	Payroll is approximately \$55mm every two weeks and pensions approximately \$45mm once a month.
22	Appendix A: I.6	73	You cite a service "similar" to Universal Payment Identification Codes (UPIC). Can you provide more detail?	The State currently uses Bank of New York's Electronic Credit Collection (ECC) which allows the State to provide a specific routing and account number to a vendor in order to receive payments for a particular agency. These numbers are different from the State's actual routing and account number. When the vendor uses this information for payment, the State is able to identify from whom the payment was sent through reporting.
23	Appendix A: I.6	73	In lieu of an account analysis statement can you provide monthly volumes for the following: • ACH Addenda • International ACH Received Items	All volumes and services can be found in Attachment 4: Schedule of Fees.
24	Appendix A: I.6	73	What specifically are the reconciliation issues that State is facing in regards to the 22,800 ACH transactions received per month?	The ability to identify the originator and post these transactions to the appropriate beneficiary within the State's ERP system.
25	Appendix A: I.6	73	Please describe the service similar to UPIC that is being used today. What makes the current solution non-portable?	The State currently uses Bank of New York's Electronic Credit Collection (ECC) which allows the State to provide a specific routing and account number to a vendor in order to receive payments. These numbers are different from the State's actual routing and account number. When the vendor uses this information for payment, the State is able to identify from whom the payment was sent through reporting. It is non-portable because unlike a UPIC, these routing and account numbers cannot be transferred between financial institutions.
26	Appendix A: I.7	74	How frequently do you send check issue files to the bank?	Daily. Details of positive pay files can be found in Appendix F.
27	Appendix A: I.7	74	Do you receive any of the ARP reports via U.S. mail?	No.
28	Appendix A: I.7	74	Do you use same-day positive pay services? If not, do you have interest in same-day services?	Teller positive pay services are used.
29	Appendix A: I.7	74	Please describe the role that T-Recs by Chesapeake System Solutions plays in the reconciliations process specifically.	T-Recs is a third party reconciliation system. The system is used solely by the Office of the State Treasurer (OST) to unify all the collection and disbursement transactions received from various sources (ie PeopleSoft, mainframe, excel, CSV, BAI, etc). The system generates detailed cleared and outstanding reports for all of the main collection and disbursement accounts reconciled by the OST.
30	Appendix A: I.7	74	Will there need to be an integration point with both T-Recs and PeopleSoft?	The bank will need to provide a daily transmitted BAI file to both OST and the Division of Accounting (DOA) to be used in T-recs and PeopleSoft. Upon transition and set up of the accounts, the bank will need to test with both OST and DOA to verify file layout is correct and all required information is contained in the file.
31	Appendix A: I.9	74	<i>File transfers</i> - Can the State please provide the file specs for the customized files for the bank to review?	The State would be more interested in learning from Vendors their ability to work with the State on meeting data exchange needs that may include customized files than simply responding if an existing file can be handled. The State may change its processes or file formats in the future (not anticipated) or have additional Agencies use the Vendor's services that produce different file formats. Therefore, the Evaluation Committee will look well beyond simply if your Firm can accommodate an existing file format.

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32	Appendix A: I.9	75	Can you provide the file formats that will require customization?	The State would be more interested in learning from Vendors their ability to work with the State on meeting data exchange needs that may include customized files than simply responding if an existing file can be handled. The State may change its processes or file formats in the future (not anticipated) or have additional Agencies use the Vendor's services that produce different file formats. Therefore, the Evaluation Committee will look well beyond simply if your Firm can accommodate an existing file format.
33	Appendix A: I.9	75	<i>Additional File Transfers</i> - Can you specify what information will be required to be transferred to successor bank?	The State would be more interested in learning from Vendors their ability to work with the State on meeting data exchange needs that may include customized files than simply responding if an existing file can be handled. The State may change its processes or file formats in the future (not anticipated) or have additional Agencies use the Vendor's services that produce different file formats. Therefore, the Evaluation Committee will look well beyond simply if your Firm can accommodate an existing file format.
34	Appendix A: I.9	74-75	<i>Customized Files</i> - Could these special formats be supplied to the bank so it can be reviewed?	The State would be more interested in learning from Vendors their ability to work with the State on meeting data exchange needs that may include customized files than simply responding if an existing file can be handled. The State may change its processes or file formats in the future (not anticipated) or have additional Agencies use the Vendor's services that produce different file formats. Therefore, the Evaluation Committee will look well beyond simply if your Firm can accommodate an existing file format.
35	Attachment 1-A: B.10	29	<i>International Disbursements</i> - In order to propose an optimal solution, can the State please indicate the monthly volume (number of transactions and dollar amount) of international disbursements that are made via checks and international EFT payments by currency?	All wires are done in US dollars (minimal amounts) - one/two per month totaling less than \$50K. All checks in US dollars and some unknown amount sent to foreign addresses. We occasionally pay currency conversion fees for checks in Canadian currency deposited at Citizens (\$30 charges around 6 times annually).
36	Attachment 1-A: B.13	30	<i>ACH Credit limit</i> - Can the State please provide the average and peak daily ACH payment volume?	Peak outgoing ACH credit files occurs when Payroll and Pension payments coincide on the same day (\$100 million in aggregate). The State doesn't have statics on average ACH files.
37	Attachment 1-A: B.13.h.iv	30	How many company IDs are utilized for the OST accounts? How many company IDs are utilized for the agency accounts?	Information is not available.
38	Attachment 1-A: B.17	32	<i>Digital Payments</i> - Can the State please provide some background and example use cases for the digital payments? For example, are these payments made to citizens or are they made to vendors/business?	This is a service not currently used by the State. These questions are included in order to gather information.
39	Attachment 1-A: B.2	26	<i>Deposit Reconciliation Services</i> - Does this requirement pertain to check deposits made via remote deposit capture?	Yes.
40	Attachment 1-A: B.27	37	What is the approximate daylight overdraft amount that will be required?	Under the existing banking structure, a significant daylight overdraft facility is provided by the incumbent bank. The banking structure outlined in the RFP will reduce (but may not eliminate) the need for a daylight overdraft facility.
41	Attachment 1-A: B.4.g	27	<i>ICL</i> - Can the State please provide the file specifications for the State's current ICL X9.100-187 file?	The State would be more interested in learning from Vendors their ability to work with the State on meeting data exchange needs that may include customized files than simply responding if an existing file can be handled. The State may change its processes or file formats in the future (not anticipated) or have additional Agencies use the Vendor's services that produce different file formats. Therefore, the Evaluation Committee will look well beyond simply if your Firm can accommodate an existing file format.
42	Attachment 1-A: B.5	27	Are you able to provide estimated ATM activity, such as number of transactions and average dollar amount of transaction?	OST is not currently making any transactions using ATMs.

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43	Attachment 1-A: B.5	27	Would the ATM provider need to be the same as the Stored Value Card provider?	No.
44	Attachment 1-A: B.5	27	Please provide a list of existing ATMs, their address, if they are cash-dispense or deposit taking, if they are free-standing or through-the-wall units, and transaction volume including deposits if that data is available.	The contract for ATMs is not subject to bid for this RFP and this information is not relevant to prepare a response.
45	Attachment 1-A: B.5	27	What types of deposits (cash or checks or both) is the OST making in the ATMs and volume? Are these larger commercial deposits typically made in a night drop?	OST is not currently making any deposits into ATMs.
46	Attachment 1-A: B.5	27	What are the surcharges for the existing ATMs? What free transactions are provided?	The contract for ATMs is not subject to bid for this RFP and this information is not relevant to prepare a response.
47	Attachment 1-A: B.5	27	ATMs - Can the State please indicate the prioritized total number of ATMs and potential location addresses?	The contract for ATMs is not subject to bid for this RFP and this information is not relevant to prepare a response.
48	Attachment 1-A: B.5	27	How many ATMs is the State looking to install and at what locations? • If the State currently utilizes ATMs at the locations listed, please confirm and provide transaction volumes.	The contract for ATMs is not subject to bid for this RFP and this information is not relevant to prepare a response.
49	Attachment 1-A: B.6	27	What would be the estimated coin and currency volumes expected through a Smart Safe Solution?	Currently, State agencies deposit approximately \$400,000 per month at local branches. It is unknown at this time how much of this volume could be transferred to a Smart Safe Solution.
50	Attachment 1-A: B.6	27	Smart Safes - Can the State please indicate the prioritized total number of Smart Safes that should be considered? What are the potential location addresses and the monthly currency deposit volume per location?	The State is unable to provide an estimate on the number of Smart Safes that make economic sense to install. This determination can be hopefully done in collaboration with the selected vendor during implementation.
51	Attachment 1-A: B.9.m	29	Check encashment - Can the State please indicate the monthly average volume of checks that are cashed by non-account holders?	There are an average of 740 checks cashed by non-account holders each month at a local branch.
52	Attachment 1-A: B19	33	How often do you receive a BAI file, and do you utilize it for reconciliation as well as reporting? Please respond for General Banking and Lockbox.	All file transfer information, including receipt of BAI files can be found in Appendix F. These files are used for reconciliation.
53	Attachment 1-A: C	37	Is the State PCI compliant?	The contract for merchant card is not subject to bid for this RFP and this information is not relevant to prepare a response.
54	Attachment 4		There is a line item called Cash Flow Tool. Can you describe what this is used for?	Information is not available.
55	Attachment 4		With the Consumer SEC Code Fraud Filter, what SEC codes are you filtering on?	Information is not available.
56	Attachment 4		What is the COF section referring to?	This section refers to a Concentration of Funds service at BNY Mellon. It relates to charges for having a main (parent account) that aggregates the transactions (collections) of linked sub accounts (child accounts) and the subsequent record keeping/information retrievable fees.
57	Attachment 4		INFORMATION SERVICES: ONLINE BALANCE REPORTING - MONTHLY MAINTENANCE (Volume 2) Does this mean two separate online customer IDs?	Yes.
58	Attachment 4		INFORMATION SERVICES: ONLINE PLATFORM - EMAILED REPORTS (Volume 42) Assume this is automated email delivery that the user sets up. What are these reports and are these delivered via automated email?	Any report that can be run (standard or customized) should be eligible for automated email delivery. These would include Previous and Current Day Activity Reports, Checks Presented for Payment, Positive Pay Checks Submitted for Payment Verification, etc. Reports can be summary or detailed reports.
59	Attachment 4		CORPORATE DATA EXCHANGE: TRANSMISSION REPORTING (Volume 21) and DATA EXCHANGE ACCOUNT MAINTENANCE (Volume 1) Is this a previous day BAI statement file to another bank?	Information is not available.

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60	Attachment 4		Under Account Services, can definitions be provided for the following Service Descriptions: <ul style="list-style-type: none"> <li>• Deposit Items – Tier 1</li> <li>• Deposit Items – Tier 2</li> <li>• Deposit Items – Tier 3</li> </ul>	This has been provided in case the vendor has a tiered pricing structure for check deposits depending on Fed District. If all checks deposited are the same price, insert the same price for each tier.
61	Attachment 4		Under Miscellaneous Branch Services, does 'On-Us Checks Cashed' refer to non-account holders or does it refer to all on-us checks cashed in a branch?	These refer to non-account holders cashed in a branch.
62	Attachment 4		Under Account Reconciliation Services, can a definition be provided for 'Clean Daily Paid' Service Description?	This definition is unavailable. This is a charge assessed by PNC.
63	Attachment 4		Under Automated Clearing House, can definitions be provided for the following Service Descriptions: <ul style="list-style-type: none"> <li>• SPECIAL RECEIPTS PREFIXES</li> <li>• SPECIAL RECEIPTS PAYMENTS RECEIVED</li> <li>• RETURN RECEIVED ITEM ON HISTORY</li> </ul>	These definitions are unavailable. These are charges assessed by Bank of New York.
64	Attachment 4		Under Information Services Modules, can a definition be provided for 'A/R Consolidator Monthly Maintenance' Service Description?	This service consolidates all payment types (ACH, EDI, wire, credit cards, paper checks) into a single stream of remittance information for reporting. This is a charge assessed by PNC.
65	Attachment 4		Under Electronic Data Interchange (EDI), can definitions be provided for the following Service Descriptions: <ul style="list-style-type: none"> <li>• ELECTRONIC PAYMENTS RECEIVED</li> <li>• ELECTRONIC RECEIVABLES REPORT MONTHLY MAINTENANCE</li> <li>• RECEIVE UP/DOWNWARD TRANSLATION</li> <li>• REMITTANCE REPORT - PDF</li> <li>• REMITTANCE REPORT - WEB</li> <li>• SPECIAL REPORT</li> </ul>	<ul style="list-style-type: none"> <li>• ELECTRONIC PAYMENTS RECEIVED - ACH payments received</li> <li>• ELECTRONIC RECEIVABLES REPORT MONTHLY MAINTENANCE - Charge for providing custom EDI services</li> <li>• RECEIVE UP/DOWNWARD TRANSLATION - Charge for translating payment information into the appropriate bank payment format</li> <li>• REMITTANCE REPORT PDF &amp; WEB - Report with remittance information provided via PDF or online</li> <li>• SPECIAL REPORT - Special report with EDI payment data</li> </ul> These are charges assessed by PNC
66	Attachment 4		Under COF, can definitions be provided for the following Service Descriptions: <ul style="list-style-type: none"> <li>• INTERACTIVE FIXED CHARGE</li> <li>• CF-ACH</li> <li>• CF-MANUAL PHONE PER AMOUNT</li> <li>• CF-TERMINAL ENTRY/DEP</li> <li>• GENERATED AMOUNT PER ITEM</li> <li>• CF-SUPPLEMENTAL DATA FIXED</li> <li>• CF-SUPPLEMENTAL DATA PER FIELD</li> <li>• CF-WAREHOUSING FIXED</li> <li>• CF-SECURITY</li> <li>• LOCATION GROUP</li> <li>• CF-MASTERFILE STORAGE</li> <li>• CF-MASTER FILE UPDATE</li> <li>• EB MASTERFILE UPDATE</li> <li>• AUTO NOC UPDATE</li> <li>• CF-AUTOMATED FIXED OUTPUT</li> <li>• CF-AUTOMATED OUTPUT PER RECORD</li> <li>• CF-CORRECTIONS</li> </ul>	This section refers to a Concentration of Funds service at BNY Mellon. It relates to charges for having a main (parent account) that aggregates the transactions (collections) of linked sub accounts (child accounts) and the subsequent record keeping/information retrievable fees. Definitions for each of these line items are not available.

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 1: General Banking

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state. As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
67	Attachment 4		Under Electronic Bank Services, can definitions be provided for the following Service Descriptions: <ul style="list-style-type: none"> <li>• ELECTRONIC BANKING REPORTS ACCESS</li> <li>• SVC-RRN STORAGE CHARGE</li> <li>• EVENT MANAGER MESSAGE</li> <li>• ELECTRONIC BANKING EXPORT RECORDS</li> <li>• ELECTRONIC BANKING EXPORTS ACCESS</li> </ul>	These are charges assessed by PNC related to Agency activity. <ul style="list-style-type: none"> <li>• ELECTRONIC BANKING REPORTS ACCESS - Fee per report accessed online</li> <li>• SVC-RRN STORAGE CHARGE - Unknown</li> <li>• EVENT MANAGER MESSAGE - Fee per event message</li> <li>• ELECTRONIC BANKING EXPORT RECORDS - Fee for exporting records from the bank's online platform</li> <li>• ELECTRONIC BANKING EXPORTS ACCESS - Fee for accessing the exporting feature in the bank's online platform</li> </ul>
68	Attachment 4		Under Corporate Data Exchange, can definitions be provided for the following Service Descriptions: <ul style="list-style-type: none"> <li>• FILE TRANSMISSION CHARGE</li> <li>• DETAIL RECORD CHARGE</li> <li>• TRANSMISSION REPORTING</li> <li>• DATA EXCHANGE ACCOUNT MAINTENANCE</li> </ul>	These are charges assessed by Bank of New York. <ul style="list-style-type: none"> <li>• FILE TRANSMISSION CHARGE - Fee for transmitting a file with addenda related to corporate payments</li> <li>• DETAIL RECORD CHARGE - Fee per record of addenda included in transmission</li> <li>• TRANSMISSION REPORTING - Reporting fee per transmission</li> <li>• DATA EXCHANGE ACCOUNT MAINTENANCE - Monthly maintenance fee for Corporate Data Exchange</li> </ul>
69	Attachment 4		<i>Line items 93-105 - Regarding Vault Services -</i> <ul style="list-style-type: none"> <li>• Who is currently providing service?</li> <li>o If multiple, are they able to provide a breakdown by vendor per account?</li> <li>o What is the average deposit amount</li> </ul>	OST does not have these details at this time regarding DeIDOT'S banking services and/or volumes.
70	Attachment 4		<i>Line items 93-105 - Regarding Vault Services -</i> <ul style="list-style-type: none"> <li>• What frequency of delivery/pick-up is required?</li> <li>o What are the number of locations required and addresses?</li> </ul>	OST does not have these details at this time regarding DeIDOT'S banking services and/or volumes.
71	Attachment 4		<i>Line items 93-105 - Regarding Vault Services -</i> <ul style="list-style-type: none"> <li>• Can you provide the number of locations that currently deposit via the branch and the number that will be transitioned to vault services?</li> <li>o Frequency</li> <li>o Deposit breakdown (i.e. check, cash, coin)</li> </ul>	OST does not have these details at this time regarding DeIDOT'S banking services and/or volumes.
72	Attachment 4		<i>Line items 93-105 - Regarding Vault Services -</i> <ul style="list-style-type: none"> <li>• Can you provide additional data regarding the locations that currently deposit to the vault?</li> <li>o Frequency</li> <li>o Deposit breakdown (i.e. check, cash, coin)</li> </ul>	OST does not have these details at this time regarding DeIDOT'S banking services and/or volumes.
73	Attachment 4		Please describe the "COF" services outlined in the pricing schedule.	This section refers to a Concentration of Funds service at BNY Mellon. It relates to charges for having a main (parent account) that aggregates the transactions (collections) of linked sub accounts (child accounts) and the subsequent record keeping/information retrievable fees.
74	Section III: Scope of Services	5	<i>Scope of Services Component 1:</i> The description states that this component could potentially include an addition 200+ state agency accounts. Can the State please provide background on the determining factors whether these agencies will be incorporated into this contract and whether the vendor would be expected to contract directly and individually onboard/implement with each agency?	A vendor would not be expected to contract directly with any agencies.
75	Appendix C-2	98	The chart indicates that Other Banking Relationships DELDOT are not expressed in the RFP scope of services. However on Attachment 4: Schedule of Fees it includes Average Monthly Volumes for DELDOT accounts for calculation of fees. Please clarify.	The Chart in Appendix C was used as an illustration to hire the State's Treasury Consultant. The assessment by the Consultant suggest that current pricing paid by DeIDOT may be higher and has been included for fact-finding purposes to share with DeIDOT.

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 2: Lockbox Processing Services

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state. As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
1	Appendix A: II	76	Is it possible to get a process flow diagram for each of the lockboxes?	Please see Appendix A, Section II for a description of the processing requirements and needs for each lockbox. The State does not have copies of the internal processes that each incumbent bank uses.
2	Appendix A: II	76	Do the PO Boxes (for any of the lockboxes) need to be located within the state of Delaware?	No, this is not a requirement.
3	Appendix A: I.1	76	Are there any due date validations, where a payment should not be processed if received after the "received by date" listed on the remittance for any of the lockboxes? If so, is this date validation based on the date received by the lockbox or the postmark date on the envelope?	No, all payments should be processed.
4	Appendix A: II	76	Does the State provide return envelopes? If so, are they windowed for any/all of the lockboxes? If so, approximately what % are returned with the return envelope?	No.
5	Appendix A: II	76	Do any of your lockboxes currently receive an image transmission? Or do you utilize the providers Image Archive to access your lockbox images?	No. The State uses the image archive to access lockbox images.
6	Appendix A: II	76	Can you provide an account analysis statement from the banks that support OST's lockbox processing?	No. All volumes and services can be found in Attachment 4: Schedule of Fees.
7	Appendix A: II	76	Can the State of Delaware provide detailed monthly volume for the following items for each PO Box location? <ul style="list-style-type: none"> <li>• Single full/match payments, with, and without remittance</li> <li>• Single partial payments, with, and without remittance</li> <li>• Multiples that balance with the remittance</li> <li>• Multiples that do not balance with the remittance</li> <li>• Check only payments with a valid State of Delaware account number</li> <li>• Check only payments without a State of Delaware valid account number</li> <li>• Foreign payments received in the lockbox</li> <li>• Overnight payments (i.e.: Fed Ex and UPS overnight payments?)</li> <li>• Correspondence items (i.e.: with payment and without payment?)</li> </ul>	The Schedule of Fees contains all of the data the State has to respond to this question.
8	Appendix A: II <i>Lockbox #1 - Corporations</i>	76	<i>Keyed Fields</i> - What is the length (or number of keystrokes) per field noted? This question actually applies to all lockboxes where key entry is occurring.	Please see Appendix A, Section II for a description of the items that are keyed. The number of keystrokes will vary depending upon the dollar amount remitted and check number used.
9	Appendix A: II <i>Lockbox #1 - Corporations</i>	76	The RFP states that 5pm is the current cut-off time, however the file is received by 10pm same day. Can you explain what the 5pm cut-off time is used for? Is there other reporting that needs to be delivered by 5pm same day?	All mail received prior to 5 p.m. should be processed for same day activity and included in the 10 p.m. file.
10	Appendix A: II <i>Lockbox #1 - Corporations</i>	76	Is there flexibility with these deadlines?	Yes.
11	Appendix A: II <i>Lockbox #1 - Corporations</i>	76	The RFP mentions that ACH Credits are consolidated with the lockbox payments. Is this the reporting of deposits through on-line banking or are these ACH credits included in the lockbox file?	These are consolidated in the online reporting platform, not in the lockbox file.
12	Appendix A: II <i>Lockbox #1 - Corporations</i>	76	This lockbox has both a retail and wholesale lockbox. Can you please describe what is processed under the wholesale? Are these checks deposited and the payment detail included in the daily payment file?	Any items that come in with a remittance document are processed through the retail lockbox, while any items needing manual intervention are processed through the wholesale box. Yes, checks are deposited and payment detail is included in payment file.
13	Appendix A: II <i>Lockbox #1 - Corporations</i>	76	<i>Exceptions:</i> Are there situations where a tax payment (OCR remittance) is received with a check, but there is other documentation that is included with the transaction that would indicate that the transaction should not be processed? In other words, if a remittance is included with the check, it's always processed?	Please refer to pages 76-77 for information on exceptions and rejects, including a full list of processable and non-processable remittances. If a check is received, it is always processed.
14	Appendix A: II <i>Lockbox #1 - Corporations</i>	76	Do you allow partial payments?	Yes.

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 2: Lockbox Processing Services

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state. As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
15	Appendix A: II Lockbox #1 - Corporations	76	The State may require a cutoff extension around the June 1 tax deadline. Is this a requirement?	Yes an extension is needed.
16	Appendix A: II Lockbox #1 - Corporations	77	The Division is using online decisioning; 9 employees are authorized to decision items and all items are decisioned same day. What criteria are you decisioning?	File number, dollar amount, payment type, and split payment must total.
17	Appendix A: II Lockbox #1 - Corporations	77	Please clarify is Payment Data Transmitted? Both the Yes and No check box do not have a check in it.	Yes.
18	Appendix A: II Lockbox #1 - Corporations	77	Physical Copies Returned - Is an electronic image acceptable in lieu of a physical copy?	Original Corporated Documents must be returned.
19	Appendix A: II Lockbox #1 - Corporations		Are wire payments reported on the consolidated receivables platform along with ACH and Check?	Yes.
20	Appendix A: II Lockbox #1 - Corporations		Exceptions/Rejects - How does the current vendor identify when a document is a legal filing or formation document?	We provide them with samples to allow the vendor to easily distinguish different document types.
21	Appendix A: II Lockbox #2 - Training Tax	78	The RFP states that 2pm is the current cut-off time, however the file is received by 3pm same day. Can you explain what the 2pm cut-off time is used for? Is there other reporting that needs to be delivered by 2pm same day?	All mail received prior to 2 p.m. should be processed for same day activity and included in the 3 p.m. file.
22	Appendix A: II Lockbox #2 - Training Tax	78	Is there flexibility with these deadlines?	Yes.
23	Appendix A: II Lockbox #2 - Training Tax	78	Check payments that do not have the OCR remittance coupon, but have the account number included (example on the check skirt/check stub), are these included in the data file?	Yes.
24	Appendix A: II Lockbox #2 - Training Tax	78	Do you allow partial payments?	Yes, we accept any payment that is sent.
25	Appendix A: II Lockbox #2 - Training Tax	78	Physical Copies Returned - Is an electronic image acceptable in lieu of a physical copy?	Electronic copy is acceptable.
26	Appendix A: II Lockbox #3 - Unemployment Insurance	79	The RFP states that 2pm is the current cut-off time, however the file is received by 3pm same day. Can you explain what the 2pm cut-off time is used for? Is there other reporting that needs to be delivered by 2pm same day?	All mail received prior to 2 p.m. should be processed for same day activity and included in the 3 p.m. file.
27	Appendix A: II Lockbox #3 - Unemployment Insurance	79	Is there flexibility with these deadlines?	Yes.
28	Appendix A: II Lockbox #3 - Unemployment Insurance	79	During peak season, are all mail/payments received processed same day or can payments be held for processing next day?	It is expected that all mail/payments received, even during peak season, should be processed same day if possible.
29	Appendix A: II Lockbox #3 - Unemployment Insurance	79	When these forms are completed by employers, are they machine printed or handwritten?	Some are printed and some are handwritten.
30	Appendix A: II Lockbox #3 - Unemployment Insurance	80	Physical Copies Returned - Is an electronic image acceptable in lieu of a physical copy?	Electronic image is acceptable.
31	Appendix A: II Lockbox #4 - Pension	80	The RFP states that funds are made available same day. Is your current bank memo posting these credits?	Yes.
32	Appendix A: II Lockbox #4 - Pension	80	This section also references, the State receiving physical copies of the checks. Please confirm these are printed copies and not the actual check.	Confirmed. These are printed copies.
33	Appendix A: II Lockbox #4 - Pension	80	If the check is postdated within 10 days, the State would like the Vendor to hold and process. Is this a requirement?	No.
34	Appendix A: II Lockbox #4 - Pension	81	Physical Copies Returned - Is an electronic image acceptable in lieu of a physical copy?	Yes, electronic images are acceptable.

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 2: Lockbox Processing Services

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state. As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
35	Appendix A: II Lockbox #5 - eLockbox	81	Please provide detail on the e lockbox requirements? Is it a concentrator?	Yes, it is a concentrator.
36	Attachment 1-A: B.19	33	How often do you receive a BAI file, and do you utilize it for reconciliation as well as reporting? Please respond for General Banking, Lockbox.	All file transfer information, including receipt of BAI files can be found in Appendix F. These files are used for reconciliation.
37	Attachment 1-B		Please provide processing procedures for each lockbox.	Please see Appendix A, Section II for a description of the processing requirements and needs for each lockbox. The State does not have copies of the internal processes that each incumbent bank uses.
38	Attachment 1-B		Please describe how your eLockbox solution works? Do you have online access to your eLockbox? If so do you have the capability to update remitter account information online?	ACH Debits are made electronically through an online application (or via telephone) and remitted to a State of Delaware account. ACH Credit payments and Wire transfers are also accepted. There is online access to the eLockbox account. Because payments can be warehoused up to 365 days in advance, profile and payment information can be edited before it is submitted for processing.
39	Attachment 1-B		Do you use a lockbox online decision tool today to correct transaction information and mitigate Transaction that cannot be processed?	The Division of Corporations (Lockbox #1) is currently using online decisioning. The other lockboxes are not currently using this service but are interested.
40	Attachment 1-B		Do you provide return envelopes along with the payment coupons? Please provide a few examples.	No.
41	Attachment 1-B		Does the incumbent (JPMC) have a decided edge because they have a site solely dedicated to governmental activities?	No.
42	Attachment 1-B		Please provide the pricing or fees paid by the State of Delaware to the incumbents.	This will not be provided. All volumes and services can be found in Attachment 4: Schedule of Fees.
43	Attachment 1-B		Describe the cyclical nature of arriving payments for each of the boxes placed out for bid.	Please refer to Appendix A: Scope of Services (pages 76 - 81).
44	Attachment 1-B		How much white mail is received each month?	Unemployment Insurance - Approximately 1,200 per month but that will not be addressed to the bank. Pension - Does not apply. Corporations - Unable to determine.
45	Attachment 1-B		How many clean single payments are there paid as billed?	Unemployment Insurance - Approximately 23,000 of our employers pay as billed. Pension - Does not apply; no bills or invoices are sent. Corporations - Unable to determine
46	Attachment 1-B		How many clean single payments are there paying some amount other than what was billed?	Unemployment Insurance - Unable to determine. Pension - It happens frequently but it is not tracked. It commonly happens in July when health care rates change. Corporations - Unable to determine.
47	Attachment 1-B		How many check only payments?	The pro-forma volumes contains all of the data the State has to respond to this question. Please refer to Attachment 4: Schedule of Fees.
48	Attachment 1-B		How many multi coupon/Single check?	The pro-forma volumes contains all of the data the State has to respond to this question. Please refer to Attachment 4: Schedule of Fees.
49	Attachment 1-B		How many multi coupon/multi check payments?	The pro-forma volumes contains all of the data the State has to respond to this question. Please refer to Attachment 4: Schedule of Fees.
50	Attachment 1-B		What time are reports/transmissions due?	Please see Attachment F for a full list of file transfer requirements, including times received. Additional information can also be found in Appendix A: Section II.
51	Attachment 1-B		Are there any special processing requirements the Bank needs to consider?	The State has provided current processing requirements in Appendix A: Section II.
52	Attachment 1-B		Does proposing a lockbox that picks up mail from a Delaware USPS provide the bidding bank with any advantage?	A Delaware P.O. Box will likely enhance a Vendor's Operational Requirements Score.
53	Attachment 1-B: B.28	42	How many checks are received in the Lockbox that are from bill payment vendors?	Revenue does not receive checks through this eLockbox account.

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 2: Lockbox Processing Services

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state. As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
54	Attachment 1-B: B.7	40	How critical is it for the State to have a Delaware PO Box address?	This is not critical. The State will be evaluating lockbox proposers based on the Evaluation Criteria included in Section V.B. (page 15)
55	Attachment 1-B: B.7	40	<i>If the State has a preference to use a Delaware P.O. Box, can the Firm accommodate this request? Is this a requirement?</i>	This is not a requirement. The State will be evaluating lockbox proposers based on the Evaluation Criteria included in Section V.B. (page 15)
56	Attachment 4 (2B)		Under Wholesale Lockbox, can definitions be provided for the following Service Descriptions: <ul style="list-style-type: none"> <li>• WEB PAGE GENERATION</li> <li>• PDF PRINT MAINTENANCE</li> <li>• PDF PRINT BATCH LEVEL</li> <li>• REMITTANCE ON SITE LICENSE</li> </ul>	These definitions are unavailable.
57	Attachment 4 (2C)		Under Automated Clearing House, can a definition be provided for 'Consumer SEC code fraud filter' Service Description?	This definition is unavailable.

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 3: Purchasing/Virtual Card & ePayables

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state. As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
1	Appendix A: III	81	Are the two year extensions mutual?	Yes.
2	Appendix A: III	81	Are rebates consolidated at a master State level or agency/school level?	One rebate is issued to the State.
3	Appendix A: I.1	81	Is billing consolidated a master State level or agency/school level?	One bill is issued to the State with statements available for individual cardholders.
4	Appendix A: III	81	Are rebates paid annually? Semiannually? Quarterly?	Rebate is calculated on annual spending and is paid annually.
5	Appendix A: III	81	What are the current billing and payment terms on the program?	The contractual billing terms is 30 / 14, however the State is taking advantage of a feature with the current vendor that includes an escalator if the file turn days is lower. The average file turn days is 16.
6	Appendix A: III	81	What are the preferred billing and payment terms?	The State is willing to consider various billing and payment terms to increase rebate. The State would prefer a 30 day cycle for the Purchasing Card platform.
7	Appendix A: III	81	What is the preferred liability structure?	Corporate.
8	Appendix A: III	81	Are any executive cards used?	No.
9	Appendix A: III	82	<i>General Requirements:</i> Is the State willing to parse out the ePayables from the Virtual Card services, or does the provider need to be able to immediately offer both?	Virtual card is required immediately but ePayables timing can be discussed. It is highly preferred that the provider is able to offer both services. If a provider is unable to offer both services, the State recommends having an alternative option for the ePayables service.
10	Appendix A: III	82	What are the current payment terms (i.e. 30 day cycle, 25 days to pay)	30 day cycle, 14 days to pay. The State typically pays in 1 day.
11	Appendix A: III	82	What is your current payment performance, average days to pay?	Payment is made within one day of bill receipt.
12	Appendix A: III	82	<i>Purchase Card General Requirements:</i> Please provide a list of Political subdivisions and their spend currently participating in the program (i.e. school districts, city, township, etc.). Please provide a breakdown of annual spend for the 19 school districts and 25 charter schools that participate in the State's PCard program?	There are no political subdivisions participating in the program. The school districts are agencies within the State structure, the Charters while having their own financial reporting status are not considered a political subdivision for the P-Card program. There is no significant reason to provide their separate spend as it has no impact on the operation of the program.
13	Appendix A: III	82	Can you provide a breakdown of spend and cards by State agencies and schools districts?	There is no significant reason to provide the separate spend as it has no impact on the operation of the program.
14	Appendix A: III	82	Are the Schools districts consider part of States program in terms of liability and credit? (i.e. does State take full responsibility for schools spend and payment?) or does the schools sign a participation entity addendum and are credit qualified separate from State.	The State takes full responsibility for the school's spend and payment.
15	Appendix A: III	82	Does the State receive one rebate from all agencies and schools? Or does the bank pay out schools separately?	The State receives one rebate from all agencies and schools.
16	Appendix A: III	82	What is your current Large ticket spend?	Approximately \$8.1 million for the purchasing card and \$15.6 million for the virtual card.
17	Appendix A: III	82	Do you know if you have any other discount interchange spend and if so what volume?	None known.
18	Appendix A: III	82	Is the State looking for one large implementation or would each agency be implemented separately?	The program is managed for the entire State by the Division of Accounting and requires one Statewide implementation.
19	Appendix A: III	82	Besides schools is this contract open to other political subdivisions?	The schools are not political subdivisions and the contract is open only to the State agencies who are included in the State's financial accounting system.

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 3: Purchasing/Virtual Card & ePayables

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state.

As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
20	Appendix A: III	82	On the P card help desk questions are you looking for bank to provide help desk or train your folks for an internal helpdesk?	The Division of Accounting has its own help desk but knows during the implementation period the volume of requests will significantly increase. For this reason, the State will need the vendor to coordinate with the State for additional training, identify potential software tools and provide a solution to ease the demands on the State's staff.
21	Appendix A: III	82	For the Visa SUA Reconciliation and the Visa Transaction can we be provided the specifications?	The State would be more interested in learning from Vendors their ability to work with the State on meeting data exchange needs that may include customized files than simply responding if an existing file can be handled. The State may change its processes or file formats in the future (not anticipated) or have additional Agencies use the Vendor's services that produce different file formats. Therefore, the Evaluation Committee will look well beyond simply if your Firm can accommodate an existing file format.
22	Appendix A: III	82	<i>Program Details:</i> How is your accounting structure of string setup? a. How many fields? b. Is the structure the same for purchasing and T&E cards? c. Is there a need for free-form fields? d. Does the State use a travel management company or any central travel accounts?	The State has no desire to use a bank's expense reporting software, therefore these questions are irrelevant to providing a response.
23	Appendix A: III	83	<i>P-card spend:</i> Related to makeup of current spend, please provide: a) Amount of Large Ticket spend; b) Amount of ATM spend and transaction volume; c) Amount of Foreign transaction spend.	Large ticket spend is \$8.1 million for the purchasing card and \$15.6 million for the virtual card. ATM transactions are minimal and reserved for emergency purposes which require multiple levels of approval. Foreign spend is not easily obtainable but is not a significant part of the volume.
24	Appendix A: III	84	<i>ePayables:</i> Can the vendor list referenced in Appendix I be amended to include the vendor's address as well?	Due to confidentiality of the data, the State has chosen not to provide this information as part of the RFP process.
25	Appendix A: III	84	<i>Electronic Payables (ePayables) -</i> Does the State utilize two separate platforms for the purchasing and payables program?	No. Both programs are with the same vendor.
26	Appendix A: III	84	<i>Electronic Payables – File Transfers -</i> Please confirm that the State is receiving a data feed into PeopleSoft and that reconciliation and expense management is handled through PeopleSoft	Confirmed.
27	Appendix A: III		The RFP states that there are 320 Departments in the card program. Is it possible that there could be other Departments who could use the card, who are not included today, but could be in the future?	Yes, each department included in the program must go through Division of Accounting's approval process.
28	Appendix A: III		How many vendors participate in your virtual card SUA program today?	Please see the table on page 84 of the RFP.
29	Appendix A: III		What is your vendor participation growth rate over the past 2 years?	Please see the table on page 84 of the RFP.
30	Appendix A: III		Does the State use Visa or MasterCard for Pcard? virtual card? Does the State have a preference in brand?	The State uses Visa Purchasing Cards and Virtual Cards. The State prefers to use Visa or MasterCard cards.
31	Appendix A: III		Is First State Financials capable of storing up to 4 payment type codes?	Yes, example ACH, EFT, Check & SUA.

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 3: Purchasing/Virtual Card & ePayables

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state.

As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
32	Appendix A: III		Can the State share their current SUA payment & remittance file layout? Is it in a delimited text format?	The State would be more interested in learning from Vendors their ability to work with the State on meeting data exchange needs that may include customized files than simply responding if an existing file can be handled. The State may change its processes or file formats in the future (not anticipated) or have additional Agencies use the Vendor's services that produce different file formats. Therefore, the Evaluation Committee will look well beyond simply if your Firm can accommodate an existing file format.
33	Appendix A: III		What is your current settlement option for Pcard? For virtual card? example: 30 day cycle, 20 days to pay	Contractual settlement for the Pcard and virtual card programs are both 30/14. Actual settlement for the Pcard is 30/1.
34	Appendix A: III		How many Pcard billing accounts are there today?	One P-Card and one SUA.
35	Appendix A: III		Does your Pcard program include travel or is there a separate T&E card program?	Currently, there is no travel program, however the State is likely to seek vendor proposals once the new P-Card contract is in place.
36	Appendix A: III		Does each State Agency create a virtual card payment file or is the payment file consolidated to include all entities/agencies?	The payment file is consolidated to include all entities/agencies.
37	Appendix A: III		Can the State provide us with a copy of the 2017 Comprehensive Annual Financial Report, and also the most recent Official Statement, or provide us with a link(s) where we can access this information?	These can be found on the State of Delaware's website at <a href="https://accounting.delaware.gov/cafr/default.shtml">https://accounting.delaware.gov/cafr/default.shtml</a> .
38	Appendix A: III		For the State's \$73MM spend (4700 card holders) Purchasing Card program, can the State provide the following spend and card holder breakdown: <ul style="list-style-type: none"> <li>• # of cards being used just as Purchasing Cards and \$ spend or % of total spend</li> <li>• # of cards being used just for T&amp;E and \$ spend or % of total spend</li> <li>• # of cards being used as both Purchasing &amp; T&amp;E and \$ spend or % of total spend</li> </ul>	Prefer not to provide.
39	Appendix A: III		Can the State share the current process for how they are utilizing their \$53MM spend Virtual or Single Use Account (SUA) program. Are you sending your current provider an electronic payment file when ready to make the vendor payments? If yes, what type of a file transmission are you utilizing? SFTP, EDI, Direct upload? If no, please describe the current process/steps you take to make the Virtual or SUA vendor payments. If utilizing an electronic payment file, would the State be willing to share a sample template for our review?	Send nightly electronic payment file using SFTP. The template file cannot be shared at this time.
40	Appendix A: III		Can the State describe their current reconciliation process for the \$73MM, 4700 card holders Purchasing Card program? Are you utilizing the current provider's platform/system or the State's own system?	Transactions are uploaded into PeopleSoft. Employees use the State's PeopleSoft software for expense reporting purposes and submit paper receipts with their expense reports. The current provider's platform/system is not used.
41	Appendix A: III		Can the State describe their current reconciliation process for the \$57MM Virtual or SUA program? Are you utilizing the current provider's platform/system or the State's own system?	Both.

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 3: Purchasing/Virtual Card & ePayables

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state.

As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
42	Appendix A: III		Does the State's current provider, support with any custom reporting needs? If yes, would the State be willing to share a sample template of the reporting for our review?	The State would be more interested in learning from Vendors their ability to work with the State on meeting data exchange needs that may include customized files than simply responding if an existing file can be handled. The State may change its processes or file formats in the future (not anticipated) or have additional Agencies use the Vendor's services that produce different file formats. Therefore, the Evaluation Committee will look well beyond simply if your Firm can accommodate an existing file format.
43	Appendix A: III File Transfers	84	Does PeopleSoft accept a VCF 4.0 file feed from Visa? Are you accepting one today?	Currently receive a nightly VCF file.
44	Appendix A: III Required Services #10	85	Please provide examples on types of testing needed.	When system enhancements are completed by the vendor, we require timely response and assistance, if needed with data to test the changes through our accounting system.
45	Appendix F	118-122	Within your payments file, one of the payment types is "Manual". Does this reference payments made by card?	These relate to General Banking not the Pcard
46	Appendix H		Does the State require the full 16 digit card numbers?	Yes all card digits need to come through on the nightly files used for reconciliation.
47	Appendix I	125	Can the State amend supplier/vendor list to include vendor address, city, state, zip? This will assist us in identifying outsourcing potential/opportunity as well as rebate potential.	Due to confidentiality of the data, the State has chosen not to provide this information as part of the RFP process.
48	Appendix I		On an annual basis, how many vendors are paid via EFT? Check?	The State pays 3,315 vendors by EFT and 3,927 by check on an annual basis (for vendors paid 10k or more in aggregate). Full details can be found in Appendix I.
49	Appendix I		Can the State of Delaware provide vendor address data in the required MasterCard template (attached), please populate Columns D, E, F & G. This information will help improve the accuracy of the vendor match data we receive back from MasterCard.	Due to confidentiality of the data, the State has chosen not to provide this information as part of the RFP process.
50	Attachment 1-C	44	What platform is your current program on today? Do you have a preference for any one in particular?	The State uses Visa Purchasing Cards and Virtual Cards. The State prefers to use Visa or MasterCard cards.
51	Attachment 1-C	44	What online system is utilized by the cardholders today?	Transactions are uploaded into PeopleSoft. Employees use the State's PeopleSoft software for expense reporting purposes and submit paper receipts with their expense reports. The current provider's platform/system is not used for expense reporting.
52	Attachment 1-C	44	How many potential new state organizations could require enrollment in addition to the 320 existing Departments?	Not all of the current 320 departments participate in the program, new department additions to the State are minimal and few additional departments enroll in the Pcard program annually (less than 5).
53	Attachment 1-C	44	Who currently manages the expense reporting today? Is it done through the bank or third party, (i.e. Concur)?	Transactions are uploaded into PeopleSoft. Employees use the State's PeopleSoft software for expense reporting purposes and submit paper receipts with their expense reports. The current provider's platform/system is not used for expense reporting.
54	Attachment 1-C		Can the State share its expectation or desire for a "go-live" date for the card program?	Given the extensive nature of this RFP, an implementation plan on which services will be prioritized first has not yet been identified.
55	Attachment 1-C		Can the State describe the reports currently used to manage the card program? Can a listing be provided?	Current reporting requirements are listed on page 48.

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 3: Purchasing/Virtual Card & ePayables

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state.

As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
56	Attachment 1-C		Can the State describe the current servicing process its team is accustomed to and what is the current response time experienced?	Can reach our current vendor 24/7 and issues are generally resolved within 24 to 48 hrs.
57	Attachment 1-C		Can the State share how payments are made to its current provider?	ACH or wire transfer.
58	Attachment 1-C: B	44	Please provide a copy of the current disclosure document that specifies the terms and conditions of the credit card account?	This will be a part of contract negotiations and not provided for the RFP process.
59	Attachment 1-C: B		Does the State use convenience checks?	No.
60	Attachment 1-C: B.10	45	Can you please confirm the State is using the same custom logo for all of their 4700 issued cards?	Confirmed.
61	Attachment 1-C: B.14	47	Please provide the last three years losses by month, by year for disputed and fraudulent activity.	Information is not readily available.
62	Attachment 1-C: B.15	48	Please provide a sample of each of the reports listed in the table mentioned in B-15e and any other reports that are important for us to duplicate specifically those around the purchasing and travel card requirements.	The State would be more interested in learning from Vendors their ability to work with the State on meeting data exchange needs that may include customized files than simply responding if an existing file can be handled. The State may change its processes or file formats in the future (not anticipated) or have additional Agencies use the Vendor's services that produce different file formats. Therefore, the Evaluation Committee will look well beyond simply if your Firm can accommodate an existing file format.
63	Attachment 1-C: B.15	48	Please provide a sample of a current cardholder statement and or report and a sample statement and or report at the State Rollup level.	This would have confidential information, would mirror a typical individual credit cardholder statement.
64	Attachment 1-C: B.15	48	Please provide a sample report showing all various organization, divisions or other segmented groups.	Information includes employee ID and departmental hierarchy, cannot provide sample reports.
65	Attachment 1-C: B.15	48	Please provide specifics around any expectations for support for employee expense reporting. Does the State have any such requirements of the P-Card provider and/or are they looking for an interface/file to an expense reporting system (like a Concur)?	Transactions are uploaded into PeopleSoft. Employees use the State's PeopleSoft software for expense reporting purposes and submit paper receipts with their expense reports. The current provider's platform/system is not used for expense reporting.
66	Attachment 1-C: B.15.g	48	Please explain the file flow and intention of this file? Is this something the State is sending to the Bank or is this a file the State requires back from the Bank? What is this file used for?	This file is imported into the State's accounting system (Oracle PeopleSoft) to record the transactions and cardholder profile information.
67	Attachment 1-C: B.15.h	48	We would like a better understanding of this file and what requirements you have for testing of the file.	Looking for information on availability of a test data base for internal training of cardholders.
68	Attachment 1-C: C.10	50	Can you please provide clarification for the question "ability to warehouse payment orders". Please describe what your current Commercial Card provider is doing for the State or provide details on what you would like to accomplish with this ability as it pertains to the State's Purchasing Card and Virtual or SUA Card programs.	The question is inquiring if payments are processed the same date as a payment instruction file is sent or is it possible to future date payments made by virtual card (i.e. warehousing of a transaction).
69	Attachment 1-C: C.13.d	50	Is OST asking the bank to access routing and account information from their ERP? Or are they asking us to house that information on the bank's system/database?	The request is for the bank to supply the routing and account information obtained during the vendor enrollment process to the State.
70	Attachment 1-C: F.1.i		Does the State mandate online statements only?	Online statements are not mandated, but they are highly preferred.
71	Attachment 2		<i>#10 Respond to technical testing requirements within 48 hours, and process the request within 7 business days. - Can you be more specific on your requirement needs?</i>	When system enhancements are completed by the vendor, we require timely response and assistance, as well as data needed to test the changes through our accounting system.
72			Are your payables processed centrally or throughout different departments of the state?	A central payment process is used by the State.

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 3: Purchasing/Virtual Card & ePayables

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state. As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
73			Is the state also willing to include wire payments within the outsourcing payables?	Possibly, but the advantages (and costs) of doing so need to be clearly articulated.

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 4: Stored Value Card

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state. As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
1	Appendix A: IV	85	Does the State have any plans to initiate an all-electronic mandate to eliminate the option of payment by check to recipients?	The State has no plans to mandate an all electronic payment option. DCSS has passed legislation to require electronic disbursements, but there will always be exceptions.
2	Appendix A: IV	85	Can the State provide the beginning and end dates of their current stored value contracts with Key Bank and FIS?	The KeyBank contract does not have a finite termination date and can be terminated by the State on 90 days notice. The FIS contract for DHSS expires in October 2018.
3	Appendix A: I.1	85	<i>Department of Services for Children, Youth and Families Program:</i> Can the State please provide a breakdown for stored value cards of the dollar amount paid, average payment amount, and number of payments for DSCYF for the past calendar or fiscal year?	Dollar amount paid: \$840,000 - \$900,000 per year Average payment amount: \$1,000 Number of payments: 70-75 per month or 840 - 900 per year
4	Appendix A: IV	85	<i>Department of Services for Children, Youth and Families Program:</i> Please confirm that the stored value accounts are enrolled online. If accounts are currently set up online, how does the DSCYF receive the account number information needed to make future payments?	Yes, DSCYF stored value cards are enrolled online. DSCYF receives an email confirmation with the account number information.
5	Appendix A: IV	85	<i>Department of Services for Children, Youth and Families Program:</i> How are DCYF stored value card accounts currently funded?	Via ACH.
6	Appendix A: IV	85	<i>Department of Services for Children, Youth and Families Program:</i> For the juvenile card program, would DSCYF consider utilizing a single-load disposable card that can be used for purchases at any domestic Visa merchant?	Yes.
7	Appendix A: IV	85	<i>Juvenile release cards</i> – Is there any other information that you can share about this program to us? Any special requirements?	Not at this time.
8	Appendix A: IV	86	<i>Department of Labor:</i> What is the average duration on benefits for a claimant (# of weeks)?	For 2017-2, average weeks 27.39, 2017-3, average weeks 26.66, for 2017-4, average weeks 26.45 and for 2018-1, average weeks 26.37 - 26 weeks is the normal # of weeks but if there are earnings during the claim it extends the number of weeks.
9	Appendix A: IV	86	<i>Department of Labor:</i> Will you provide monthly payment information for a 12-month period, including total # payments and total \$\$ amount for each month? If possible, please provide this data for payments made via stored value card.	Average dollar amount paid on stored value card: \$705,870 per week Average payment amount: \$330 per week Average number of payments on stored value card: 2,139 recipients per week
10	Appendix A: IV	86	<i>Department of Labor:</i> What was the number of initial claims during the 12-month period?	24,464
11	Appendix A: IV	86	<i>Department of Labor:</i> How many individual claimants were deemed monetarily eligible during the 12-month period?	23,050
12	Appendix A: IV	86	<i>Department of Health and Social Services:</i> Can the State please provide a breakdown for stored value cards of the dollar amount paid, average payment amount, and number of payments for DHSS for the past calendar or fiscal year?	See Chart Provided Below.
13	Appendix A: IV	86	<i>Department of Health and Social Services:</i> Can the State please provide the data requirements for the current process?	The State would be more interested in learning from Vendors their ability to work with the State on meeting data exchange needs that may include customized files than simply responding if an existing file can be handled. The State may change its processes or file formats in the future (not anticipated) or have additional Agencies use the Vendor's services that produce different file formats. Therefore, the Evaluation Committee will look well beyond simply if your Firm can accommodate an existing file format.
14	Appendix A: IV	86	<i>Department of Labor:</i> Can the State please provide a breakdown for stored value cards of the dollar amount paid, average payment amount, and number of payments for DOL for the past calendar or fiscal year?	Total # of payments on stored value card: 2,139 per week / 111,228 per year Total \$ each month on stored value card: 2,139 x \$330 avg payment = \$705,870 per week
15	Appendix A: IV	86	<i>Department of Labor:</i> In addition to DSCYF juvenile custody payments, has the State identified other programs that will utilize the stored value card? Can the State identify those agencies as well as the number of checks and dollar amount associated with those payments?	These have not been identified at the present time. OST would be interested in knowing from potential Vendors when a stored value card solution is potentially viable (i.e. minimum number of anticipated loads, minimum dollar amount of loads, types of payments, other). This would be helpful when OST discusses Banking Services with the State Agencies. OST can then provide some guidance if a stored value card solution can meet an Agency's objectives.

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 4: Stored Value Card

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state. As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
16	Appendix A: IV	86	Referring to chart – "Average Payment" for child support – How often are these payments made? Monthly, weekly, other?	Payments are made via daily batch file, but not to each card. Federal mandates are money in/money out within two days. Some cards receive weekly, some biweekly, some monthly, some sporadically.
17	Appendix A: IV	86	Referring to "auto-enrollments into the stored value card have been suspended due to the recent CFPB Prepaid Regulations." – How does DCSS distribute funds when stored value cards aren't selected or direct deposit information isn't provided?	DCSS disburses via paper check until enrollment into direct deposit or stored value card.
18	Appendix A: IV	86	Unemployment Insurance – "The average weekly payment is \$330." – How many times a month can a recipient receive this average weekly payment?	4 -5 times depending on the number of weeks in the month.
19	Appendix A: IV	86	Other Card Uses -Please provide examples or possible use cases for other state agencies for using the stored value card	These have not been identified at the present time. OST would be interested in knowing from potential Vendors when a stored value card solution is potentially viable (i.e. minimum number of anticipated loads, minimum dollar amount of loads, types of payments, other). This would be helpful when OST discusses Banking Services with the State Agencies. OST can then provide some guidance if a stored value card solution can meet an Agency's objectives.
20	Appendix A: IV	87	Required Services I: You ask for reporting on returned cards and daily load values. Are you looking for this information to be available/accessible within the online portal? Or are you looking for an auto generated report?	It would be preferable to have this information available in the online portal.
21	Appendix A: IV	85	Department of Services for Children, Youth & Families: What type of monthly benefit is being paid to the 70-75 monthly recipients described in this section (i.e., foster care payments, adoption, etc.)?	Monthly stipends to individuals who are foster care parents and those who have adopted children for whom the state is providing a monthly stipend.
22	Appendix A: IV	85	Department of Health and Social Services: For the DCSS program, how often do child support payment recipients receive the average payment amount quoted (weekly, b-weekly, etc.)? Please confirm frequency of payment.	Payments are made via daily batch file, but not to each card. Federal mandates are money in/money out within two days. Some cards receive weekly, some biweekly, some monthly, some sporadically.
23	Appendix A: IV	85	Department of Health and Social Services: Will you provide monthly payment information for a 12-month period, including total # payments and total \$\$ amount for each month? If possible, please provide this data for payments made via stored value card.	See Chart Provided Below. For calendar year 2017 (this period slightly varies from the information provided on pg 86), 236,671 payments were made totaling \$27.4 million or \$116 per payment.
24	Appendix A: IV	85-86	Unemployment Insurance and Child Support – What is the average duration (life) of benefits per claimant for each program?	This information is unavailable.
25	Appendix A: IV	85-86	Unemployment Insurance and Child Support – Would it be possible to receive the monthly # of loads and \$ of loads for each program for the last 12 months, so we can determine the trends and volumes?	See Chart Provided Below. For calendar year 2017 (this period slightly varies from the information provided on pg 86), 236,671 payments were made totaling \$27.4mm or \$116 per payment.
26	Appendix A: IV	85-86	Unemployment Insurance and Child Support card spending – Would it be possible to receive the card spending for each program over the last 12 months? (The number and dollar amount for ATM withdrawals, POS Signature, POS Pin, and teller withdrawals.)	This information is unavailable.
27	Appendix A: IV		Would the agencies consider utilizing a bulk file (CSV) import capability for submitting cardholder enrollment requests and making cardholder profile updates?	Yes. Specifically to DCSS, this would be acceptable during the initial implementation, but would prefer subsequent card requests and profile updates be made using the online portal.
28	Appendix A: IV		Are cardholders expected to be at least 18 years of age with a valid SSN?	Not for all cards issued.
29	Appendix A: IV		Are cards expected to be issued and utilized within the U.S.?	Typically, yes. DCSS has not limited spending to within the U.S. Current card program has additional charges for international transactions.
30	Appendix A: IV		Will the agencies be submitting card closure requests on behalf of their recipients?	DSCYF- On occasion. DCSS - Only if staff users can do this online/via portal. Usually the client will close the card. Unemployment - No. the customer contacts the bank to close card accounts.
31	Appendix A: IV & Appendix F	86 & 119-122	Department of Labor: The files outlined in Appendix A are different than the four files listed in Appendix F. Would the State please confirm which files are sent and received by the DOL?	The files described in Appendix A for Lockbox activity are sent to the bank and keyed and these keyed files are then transmitted to DOL on a daily basis. The four files in Appendix F are files that we receive from PNC.

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 4: Stored Value Card

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Question	Section / Question	Page	Question	Answer
32	Appendix A: IV Required Services M	87	Does the 24-hour turnaround for issues raised at help desk refer to identification of issue/root cause, or complete resolution of issue? There may be cases where more than 24-hours are needed to resolve a complex issue.	DCSS - 24 hour turnaround refers to addressing/identifying the issue, with estimated time for resolution. Unemployment - The 24 hour turnaround is for normal processing time not for exceptions or issues. For issues raised at help desk if more than 24 hours needed we would be agreeable to that. We understand research can take time.
33	Appendix F	118	Please provide the file layouts for all files exchanged in the Stored Value Card program.	The State would be more interested in learning from Vendors their ability to work with the State on meeting data exchange needs that may include customized files than simply responding if an existing file can be handled. The State may change its processes or file formats in the future (not anticipated) or have additional Agencies use the Vendor's services that produce different file formats. Therefore, the Evaluation Committee will look well beyond simply if your Firm can accommodate an existing file format.
34	Attachment 1-D	55	Are the respondents able to respond to individual services or are all services required to respond?	The State would like to have all Departments that will be using a stored value card under the same stored value card contract. If you are referring to the different services or Components in the RFP, respondents are able to respond to individual Components, they are not required to respond to all of them.
35	Attachment 1-D: B.12.a	55	Please provide the average monthly count and amount of DCYF, DHSS, and DOL ATM withdrawals and POS transactions for the past calendar or fiscal year.	This information is unavailable.
36	Attachment 1-D: B.12.d	56	Please provide the monthly average number of IVR calls and CSR calls for the past calendar or fiscal year.	This information is unavailable.
37	Attachment 1-D: B.12.f	56	Please provide the current customer service representative hours of availability.	24/7/365.
38	Attachment 1-D: B.12.o	56	Please provide the average number of cardholder statements mailed monthly for the past calendar or fiscal year.	This information is unavailable.
39	Attachment 1-D: B.13.g	57	Where is the instant issue card inventory currently stored? How many instant issue cards were issued in the past calendar or fiscal year?	Cards are currently ordered online and sent via mail to recipients. No instant issue cards are being issued presently.
40	Attachment 1-D: B.6	55	How do the State agencies currently get the account number information to make future payments electronically?	DCSS - When a card is requested via the online portal, the information comes into our system in real-time. Any subsequent replacement cards are linked to this initial account. Unemployment - The bank sends a file to the DTI Secure SFTP server containing the ssn, account number, and other fields, the mainframe picks up the file daily and the file is processed in one of mainframe jobs. We create claimant records that contain the bank routing and account number to use to load the customers benefits on to the card going forward.
41	III: Scope of Services	6	Besides the agencies listed in this requirement (DOL, DHSS and DSCYF), what other agencies could Vendors expect to use the stored value card?	These have not been identified at the present time. OST would be interested in knowing from potential Vendors when a stored value card solution is potentially viable (i.e. minimum number of anticipated loads, minimum dollar amount of loads, types of payments, other). This would be helpful when OST discusses Banking Services with the State Agencies. OST can then provide some guidance if a stored value card solution can meet an Agency's objectives.

### DHSS / DCSS STORED VALUE CARD DISBURSEMENTS CY2017

	Count	Amount	Average
Jan-17	20232	\$2,170,437.67	\$107.28
Feb-17	18621	\$2,100,541.45	\$112.80
Mar-17	21985	\$3,225,915.37	\$146.73
Apr-17	18900	\$2,336,667.45	\$123.63
May-17	21216	\$2,554,736.55	\$120.42
Jun-17	20115	\$2,253,280.58	\$112.02
Jul-17	19530	\$2,133,976.74	\$109.27

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 4: Stored Value Card

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Question	Section / Question	Page	Question	Answer
Aug-17	20120	\$2,230,226.99		\$110.85
Sep-17	18428	\$2,154,258.91		\$116.90
Oct-17	20290	\$2,203,882.45		\$108.62
Nov-17	18868	\$2,041,891.69		\$108.22
Dec-17	18366	\$1,971,199.76		\$107.33
TOTALS	236671	\$27,377,015.61		\$115.68
AVG	19723	\$2,281,417.97		

### LABOR

#### STORED VALUE CARD DISBURSEMENTS

APRIL 2017 - MARCH 2018

	Count	Amount	Average
Apr-17	2776	\$1,727,009.00	\$622.12
May-17	2321	\$1,776,237.00	\$765.29
Jun-17	2462	\$1,624,230.00	\$659.72
Jul-17	2594	\$2,009,846.00	\$774.81
Aug-17	2439	\$1,709,205.00	\$700.78
Sep-17	1891	\$1,219,079.00	\$644.67
Oct-17	1867	\$1,427,946.00	\$764.83
Nov-17	2157	\$1,364,289.00	\$632.49
Dec-17	2278	\$1,479,376.00	\$649.42
Jan-18	3329	\$2,597,671.00	\$780.32
Feb-18	2992	\$2,121,214.00	\$708.96
Mar-18	2644	\$1,827,547.00	\$691.21
TOTALS	29750	\$20,883,649.00	\$701.97
AVG	2479	\$1,740,304.08	

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 5: Check Printing Services

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state. As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
1	Appendix A: V	87	Does the State have a review/approval process for high value/sensitive check issuance? Please describe.	No, the state does not have a separate approval/review process for high value/sensitive check issuance. All payments require the same review.
2	Appendix A: V	87	Does the State have a payment subsets that require standard and/or custom inserts? Please describe and provide volume.	Most check payments distributed do not have an insert included. There are a few agencies that will occasionally include an insert. (eg. Pension/Payroll).
3	Appendix A: I.1	87	Does the state utilize multiple check templates? How many? Please describe?	The Office of the State Treasurer (OST) has eight different templates. The face of the check is formatted the same but the stub format and information is different for each. There is also an ACH advice created and emailed to vendors receiving ACH payments. Other state agencies also print and distribute checks/ACH advices outside of OST--each with their own format. An option for these agencies to use the check printing services should also be considered.
4	Appendix A: V	87	Is the state using checks to pay Worker Compensation claims? Is the state able to provide a standard explanation of benefits or electronic 835? Please describe.	This information is unavailable.
5	Appendix A: V	87	If yes, how many workers compensation checks are issued monthly?	This information is unavailable.
6	Appendix A: V	87	What is the monthly volumes of a/p checks issued?	The State averages 12,421 checks out of their vendor payment account each month.
7	Appendix A: V	87	What is the monthly dollar value of checks issued?	The average dollar amount of checks issued by OST per month: FSF-PeopleSoft- \$56mm Payroll- \$1.5mm Revenue Refunds- \$14mm Abandoned Property- \$2.3mm Pension- \$2.1mm Foster Care- \$30k  The average dollar amount of FSF-PeopleSoft advices created and emailed are \$272mm per month.
8	Appendix A: V	87	How many stops are placed per month?	An average of 19 stops are placed per month on all accounts, including Agency accounts.
9	Appendix A: V	87	How many settlement accounts are utilized?	The OST has six accounts disbursing checks; one is specifically used for vendor check payments. Across the State Agencies, there are over 150 accounts with check issuing capabilities.
10	Appendix A: V	87	How many checks are sent via express/overnight carrier?	OST does not send out checks via overnight or courier services unless the agency submits an emergency request and it is at the Agency's expense. However, OST manually handles over 24,000 checks annually that are separated and returned to the agencies via state mail or agency pick up.
11	Appendix A: V	87	How many payroll checks are issued monthly?	There are an average of 1,316 payroll checks issued monthly.
12	Appendix A: V	87	What is the volume of checks to foreign vendors/payees?	The Office of Management and Budget ("OMB") issues checks to 15 pension recipients living outside of the United States each month.
13	Appendix A: V	87	How many different currencies are utilized?	All payments are issued in US currency.
14	Appendix A: V	87	Does the State store all vendor payment information in PeopleSoft? I.e. account number and routing number?	Yes.
15	Appendix A: V	87	Required Services letter (i) - Please clarify what information specifically would need to be transferred from Component 1.	This was a misprint. This requirement should read "... records and information relating to Component 5...".

## Responses to Vendor Questions Submitted

Contract Number: TRE18101-BANKINGSVC

### Component 5: Check Printing Services

\*Note: Responses reflect the State's current Banking Architecture, and generally do not express preferences regarding the future state. As detailed in the RFP, the State is interested in reviewing vendor recommendations regarding process improvement and innovation.

Question	Section / Question	Page	Question	Answer
16	Appendix A: V	87	How many accounts does the State anticipate setting up on this service? a. Approximately how many payment files will be sent per month? b. Will you require acknowledgement files to be transmitted back? c. How many total pages of remittance typically accompany each check?	OST is looking to set up the entire service handled in the office. This includes seven check print files and 1 advice file (emailed to payees). However, the check printing services should be available for all state agencies to use. a. The schedule for each account varies. The accounts run a combination of daily, bi-weekly and monthly files. An estimation of total file count would be up to 140 files a month. The size of the file can range as small as 1 check and as large as thousands of checks. b. Yes, we would require acknowledgement files back. c. Most checks and ACH advices are single sheet. However, there are over flow pages contained in the FSF-PeopleSoft file that appear throughout the run. Estimate--Varies from 0-6 payments with 1-5 over flow pages.
17	Attachment 1-E: B	60-61	<i>Check Printing Services:</i> Can the State please provide the current check specifications and an image copy of blank check template?	Since this RFP process may result in the bank these checks are drawn on being changed, providing these samples is unnecessary.
18	Attachment 1-E: E.1	61	How many accounts require Check Print/Mail? Provide check volume per account/per month.	The average number of checks issued by OST per month: FSF-PeopleSoft- 14,000 Payroll- 1,300 Revenue Refunds- 6,000 (non-tax season to 30,000 (tax season) Abandoned Property- 700 Pension- 550 Foster Care- 30  The average number of FSF-PeopleSoft advices created and emailed are 9,500 per month.
19	Attachment 1-E: E.1	61	How many different check layouts are required? For example, AP checks vs. payroll checks.	The Office of the State Treasurer (OST) has eight different templates. The face of the check is formatted the same but the stub format and information is different for each. There is also an ACH advice created and emailed to vendors receiving ACH payments. Other state agencies also print and distribute checks/ACH advices outside of OST--each with their own format. An option for these agencies to use the check printing services should also be considered.
20	Attachment 1-E: E.1	61	How many different logos will be used on the checks?	For the OST, the face of the check has the same logo with different stub formats. This service should also be considered for other state agencies to use.
21	Attachment 1-E: E.1	61	Do you require any enclosures to be mailed with the checks? Please describe and provide enclosure volume per account/per month.	Most check payments distributed do not have an insert included. There are a few agencies from time to time that include an insert. (eg. Pension/Payroll).
22	Attachment 1-E: E.1	61	How many accounts require print/mail of ACH advices? Provide ACH advice volume per account/per month.	For the OST, the average number of FSF-PeopleSoft advices created and emailed are 9,500 per month. There are other agencies printing and mailing ACH advices (eg. Pensions). This service should also be available for other state agencies to use.
23			Please provide an estimate or range of potential check volume that could be outsourced	In total, the State issues over 42,000 checks per month. The State would derive the maximum benefit if all (or nearly all) of the check volume can be handled by the third-party. This, however, will entail issuing checks from multiple different DDA accounts.