

Responses to Pre-Proposal Questions

Contract Number: TRE18101-BANKINGSVC

Question	Topic	Page	Question	Answer
1	General Questions	1	When will the State post responses to the written questions?	Responses were posted on bids.delaware.gov on 7/5/18.
2	General Questions	13	Under tab E, should we provide pricing specifically for OST, or other agencies by volume. Does the state want the volumes of OST and other agencies in our pro forma?	The State would like to see standalone pricing for OST, in addition to pricing that factors in the potential transition of additional agency accounts. While agency accounts may not be transitioned initially, the State would like to understand potential pricing benefits for additional volume.
3	General Questions	13	In order to provide pricing, would you like the banks to assume a certain percentage of accounts move, or have the bidders assume all accounts will move?	The State believes it is unlikely for all outside accounts to transition initially, and would therefore recommend the proposals not include the entire outside account volume in the core pricing. However, it is the State's intention to transition these accounts over time, so to whatever extent possible, the pricing impact of additional incremental agency volumes should be provided.
4	General Questions	13	Given the vision for the architecture, is the State anticipating coordinating with multiple providers during the implementation?	Potentially, if multiple vendors are selected to provide services. The State prefers to construct an integrated implementation schedule that would require a level of coordination between selected vendors and the State. While the State prefers to implement services by agency rather than by product, alternative approaches will be considered.
5	General Questions	13	Will the State's vision for the architecture be a limiting factor for banks that are only interested in providing one specific service?	While implementing by agency may be more complex, the State believes this is a superior approach for this project. However, the State is willing to consider alternative approaches.
6	General Questions	13	The Exception Form mentions that we should include a list of exceptions but does not mention terms and conditions. Please clarify.	The exception form relates to all of the requirements outlined within the RFP, except the Terms and Conditions. For any changes to the Terms and Conditions, a redline with the proposed language should be provided. An explanation of the redlined items may be listed on the exception form, but should not replace the redlined Terms and Conditions.
7	General Questions	13	Given we're able to redline certain requirements, are we also able to redline security requirements? The addendum mentioned that the State is not willing to discuss these requirements.	Yes, vendors may submit a redline of the security requirements; however, these forms were recently finalized by DTI and represent expectations of all vendors.
8	General Questions	14	What specific retention policies/documents are you referring to?	The State is interested in reviewing each firm's overarching document retention policies, along with any other related support documentation. While the State does not require a list of retention durations for all document types, any legal retention requirements should be shared.
9	General Questions	14	Will an institution be penalized during the evaluation process for not submitting proposals for all components?	No, there is no penalty associated for not bidding on all components. Each component will be evaluated separately.
10	General Questions	14	For vendors that are responding to all five components, is there a page limit?	No, but brevity is encouraged.
11	General Questions	23	Does the State want a copy of the SSAE report with each submitted proposal?	Two electronic copies will suffice.
12	General Questions	98	The banking structure diagram included merchant services, but it also says its not included in the current RFP. Please explain.	Merchant services are not included in the scope of the RFP. The State has an existing agreement with a Merchant Services provider (CONTRACT NUMBER: TREAS-1602-MERCHSERV). Details on the scope of service covered by the agreement are available at http://bidcondocs.delaware.gov/TRE/TRE_1602MERCHEXSERV_RFP.pdf . For Component 1, and in the context of digital methods of payment, the State will consider proposals that include digital disbursements solutions and proposals that include digital collection solutions that are not covered by the existing Merchant Services agreement.
13	General Banking	27	Are ATMs required for General Banking responses?	The State is not seeking offers for an exclusive statewide ATM solution at this time; however, the State is willing to consider proposals that include the strategic placement of ATMs. Vendors that include ATM-related services as part of a proposal must disclose in detail the effect of such services, if any, on the pricing structure for such proposal.
14	General Banking	27	Item 5 on Page 27, do you have ATMS today in State buildings? Are they deposit accepting?	Yes, the State currently has non-deposit accepting ATMs in State buildings. The State is not seeking offers for an exclusive statewide ATM solution at this time; however, the State is willing to consider proposals that include the strategic placement of ATMs. Vendors that include ATM-related services as part of a proposal must disclose in detail the effect of such services, if any, on the pricing structure for such proposal.
15	General Banking	27	Can you give us a sense of what the State is thinking in terms of the number of deposit accepting ATMs and potential locations?	The State has not discussed the number of potential locations, but is interested in exploring potential solutions to alleviate the burden of manual cash collection and deposits. The State is not seeking offers for an exclusive statewide ATM solution at this time; however, the State is willing to consider proposals that include the strategic placement of ATMs. Vendors that include ATM-related services as part of a proposal must disclose in detail the effect of such services, if any, on the pricing structure for such proposal.
16	General Banking	27	Can the State provide a list of the current ATM locations, as well as other locations where ATMs are needed?	While the State strongly prefers to transition these agencies to electronic methods of payment as opposed to continuing cash and check collections, a list of current ATM locations is provided below. The State has not discussed potential locations for additional ATMs. Carvel State Building Delaware Court House (NCC) DMV - Delaware City DMV - Dover DMV - Georgetown DMV - Wilmington Kent County Courthouse Smyrna Rest Stop
17	General Banking	30	What are the current ACH limits?	The ACH limit is \$150 million. Average daily file size is approximately \$13 - \$15mm for ACH vendor payment file. There is limited seasonality with the ACH file.

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18	General Banking	31	Please provide an explanation of the STRIP program.	A brief explanation is provided on page 73 of the RFP.
19	General Banking	31	The STRIP Program is a unique requirement for the State. Are you asking for ideas on how to do it differently or whether we can continue to support the current process?	The State will consider alternative solutions, but would like to ensure vendors can support the current process.
20	General Banking	37	What is the required level of collateralization for State funds?	While the Cash Management Policy Board Guidelines do not list any overcollateralization requirements, they do require 100% collateralization of end of day balances.
21	General Banking	60	On Attachment 1E, you ask how long it takes for a printed check to be returned. What type of returns are these?	The majority of returned checks fall into the following categories: Stop Payments/Cancellations Check needed at time of event, i.e. Property Closing Cost Address update pending in Accounting systems (FSF/PHRST) Additional documentation required to be included with check payment Mail/Bank Account fraud Payroll checks designated as State mail or Agency pickup from OST
22	Lockbox	42	Is the State considering lockboxes that also process merchant card payments?	While this is not part of the State's current lockbox offerings and there are PCI compliance issues to consider, this may be explored during the RFP process.
23	Lockbox	42	Are merchant card payments being processed by the current lockbox provider or is the information being sent to the agency to be processed by the State's merchant card provider? Is the state PCI compliant to receive those images if that is how the current agencies are operating?	No, merchant card payments are not being processed by current lockbox providers.
24	Lockbox		Can you provide monthly volumes for each of the lockboxes?	Yes, please see Tab 2. There are some slight difference between these tables and the information provided in the RFP. This reflects a difference in the time periods noted.
25	Lockbox		With regard to lockboxes processed out of State, are there any issues or delays regarding when credit is posted?	Not to our knowledge.
26	Purchasing Card	44	Question 38 on the submitted Pcard questions asked for information related to the breakdown of Purchase vs. Travel spend. Can this be provided?	The State is unable to easily provide these figures before proposals are due, and does not believe this information is needed, as the same card breakdown may not be used going forward.
27	Purchasing Card	46	Please explain what is meant by support for notification 24/7.	The State wants to ensure any lost or stolen cards can be reported to a call center 24/7, to avoid waiting until the next day while fraudulent charges are potentially made.
28	Purchasing Card	82	Can you confirm that school districts and charter schools are treated as agencies under the contract?	Yes, they are included in the State contract. There are no separate contracts.
29	Purchasing Card	84	Could you elaborate on what the State is expecting with the word e-Payables?	The State does not currently use ePayables today, and is looking to explore options for potential future implementation. This method would be able to collect card, ACH, wires, and check payments in a single file for processing.
30	Purchasing Card	125	Does this vendor list include all vendors for the State as well as all State agencies?	Yes, this includes all vendors including those for state agencies.
31	Stored Value Card	85	Are checks being used by DCSS if a client is unable to use a Stored Value Card?	Yes, although it is the State's preference to enroll these clients and use Stored Value Cards.
32	Stored Value Card	85	Is there any tie back to EBT?	No.
33	Stored Value Card	86	Question 14 on the submitted Stored Value Card questions details unemployment insurance volumes. These volumes don't seem to reconcile with the table included at the bottom of the tab. Please explain.	The response to Question 14 should be used (2139 loads/week, with a max of \$330 each). Since cards are loaded weekly, the averaged monthly figures in the table may be incorrect.
34	Check Printing	87	What services are currently being used for check printing?	Currently, the State prints payroll and A/P checks internally, but is interested in exploring the potential outsourcing of this function.
35	Check Printing	87	Should only OST check printing volumes be considered for the pricing?	Yes, as the initial outsourcing would comprise of OST's current check printing volumes. However, as agencies work to transition to digital payments, additional check printing volumes may be added.

Corporations

	Wholesale Item	Scannable Item - Per Item
Apr-17	5,251	53,932
May-17	9,088	76,125
Jun-17	1,607	7,250
Jul-17	634	2,384
Aug-17	1,383	6,633
Sep-17	476	1,476
Oct-17	327	1,125
Nov-17	522	2,095
Dec-17	246	505
Jan-18	1,483	14,794
Feb-18	242	62
Mar-18	1,483	14,794

Unemployment
Standard Per Item

Apr-17	5,257
May-17	16,257
Jun-17	937
Jul-17	8,292
Aug-17	10,785
Sep-17	480
Oct-17	5,428
Nov-17	12,240
Dec-17	984
Jan-18	5,569
Feb-18	11,154
Mar-18	332

Training Tax
OCR Scannable Per Item OCR Non-Scannable Per Item

Apr-17	101	709
May-17	43	314
Jun-17	595	614
Jul-17	11,077	1,137
Aug-17	2,913	1,017
Sep-17	284	866
Oct-17	104	817
Nov-17	53	326
Dec-17	22	354
Jan-18	11,832	880
Feb-18	2,421	628
Mar-18	291	590

Pension

Per Item Non-Automated

Mar-17	187
Apr-17	168
May-17	167
Jun-17	161
Jul-17	190
Aug-17	215
Sep-17	209
Oct-17	187
Nov-17	190
Dec-17	176
Jan-18	189
Feb-18	176

Note

In May 2016, the volume was 100,370 items