

ADDENDUM 1 – *Banking Services*

Date: **6/26/2014**

To: **All Potential Respondents**

From: **Village of Orland Park**

RE: **RFP for Banking Services**

This addendum becomes part of and modifies, amends, and clarifies the Request for Proposal Documents for the above mentioned project. This document must be signed and submitted with the proposal. All provisions and requirements of the Proposal Documents shall remain in effect except as specifically changed noted in the questions and answers below.

Signature of Authorized Signee: _____

Title: _____

Date: _____

Village of Orland Park RFP Clarification Questions

General:

1. Can you share who the incumbent bank is for the Village's Banking Services? *Fifth Third Bank is currently provides all banking services.*
2. What are some challenges in terms of your banking relationship(s)? *With our banking relationship, we are looking for a proactive relationship manager who consistently meets with us to discuss our current services and products and any related outstanding issues, current trends/products in the market, and products and services offered that would enhance the Village's use of technology. We appreciate as few points of contact as possible, with a clear indication of who we should contact for each service line.*
3. What do you appreciate/value about your current banking relationship(s)? *Fifth Third provides many products and services – we appreciate being able to get all of them from one institution.*
4. What would Orland Park like to change most about their current banking processes (increase efficiency, eliminate multiple providers, etc.)? *We are satisfied with our current banking processes as one bank is able to provide them all. We will not consider obtaining some services from one bank and other services from another.*
5. Can training be a combination of online and in-person training? *Training can be a combination of on-line and in-person.*
6. Can you provide your 12/31/2013 CAFR before the July 11, 2014 RFP due date? *The 2013 CAFR will be available on the Village's website by June 30, 2014.*
7. Please explain the Village's intention regarding the expansion of direct debit for utility billing accounts. Does the Village plan to expand advertising, or use other methods to generate additional utilization of direct debit? *Yes, the Village will continue to offer and advertise the direct debit of utility billing accounts with the hope of increasing the number of customers that use it.*
8. The document enumerates the finance department employees. What is the total number of Village employees? *As of December 31, 2013, the Village had 275 full time employees and 619 part time employees.*
9. Currently we do not have a banking center in the Village. Will this be an issue? *The Village prefers to have a branch located within a five mile radius of the Village.*
10. Does the Village employ any specialized bank analysis software to assist in analyzing bank charges? *The Village does not employ specialized software to analyze bank charges.*

RFP:

11. In regards to the insurance requirements, the included form seems to be a blanket requirement for all contractors, pieces of which may not be applicable to the banking services contract. Is the Village willing to waive or amend the requirement to specifically endorsement to identify the Village as a named insured? *Amended insurance requirements are included as an attachment in Addendum 1a. Please submit a signed copy of the amended requirements as part of the RFP.*
12. On the Business Organization Form, please clarify if you are looking for a complete list of all Directors and Officers of the Bank or something more specific. *A list of the Board of Directors and Executive Officers is sufficient – no need for addresses.*
13. Will the Village provide a copy of the RFP in WORD format? *A Word version of Cost Analysis form is included in Addendum 1g.*

14. Will the Village accept Non Municipal References for multi card? *The Village would prefer municipal references for the multi card but will accept non-municipal references.*
15. Regarding the comment: "The Village reserves the right to negotiate specific contract terms, but the RFP does not require it to do so." Is the Village willing to negotiate all provisions in the form contract and RFP with the successful proposer, other than those required by Illinois law? *Yes, the Village is willing to negotiate, within reason.*
16. If our bank charges a monthly maintenance instead of a per item for certain services, how would you like that indicated on the Cost Analysis Form (list under other services or footnote the particular line item? *List under the other services section.*
17. Please clarify whether the Village will be awarding a contract to one vendor or multiple vendors? Are bidders allowed to reply to certain sections of the Scope of Services? *It is the Village's intent to have one bank provide each of the services listed.*

Cash Management:

18. The investment policy states that the policy is reviewed annually. When was the policy last changed? *The investment policy is reviewed annually but the policy was not changed since the year 2000.*
19. The investment policy states the monthly investment income is allocated across participating funds. How is this accomplished? *Village staff performs the calculation and allocation of monthly investment income.*
20. Please elaborate on sweeping funds to/from other financial institutions. *See answer to question #21 below.*
21. How do you currently process sweeping of funds? Daily, weekly? *We do not currently sweep funds to another financial institution on a regular basis. Funds may be transferred from one institution based on cash flow needs.*
22. Will Village accept PUD LOC for collateral? (FHLBC stand by letter of credit for public unit deposits (PUD LOC) to collateralize deposits) *As long as the collateral is allowed by the Illinois State Statutes, the Village would consider this form of collateral.*
23. The Village's investment policy outlines the general acceptable security types for collateral. Are the specific security types listed below acceptable to the Village? *If the securities are allowed by Illinois State Statutes, the Village would be willing to hold them in its portfolio if economically advantageous.*
 - a. Federal Home Loan Mortgage Corp (FHLMC)
 - b. Federal National Mortgage Association (FNMA)
 - c. Collateralized Mortgage Obligation (CMO)
24. Is the Village willing to consider a deposit collateralization amount less than 110%, yet still compliant with Illinois State Statute? *The Village would consider collateralization less than 110% as long as it is compliant with Illinois State Statutes.*
25. What type of short term investment structure(s) is the Village utilizing today? *The Village ladders the maturities in its investment portfolios.*
26. Is a sweep required or can banks provide alternate solutions to invest excess balances to maximize the Village's return. Please provide historic balance information on all accounts and sweep account. *Banks can provide an alternate solution to invest excess balances in order to maximize the Village's return.*
27. Can the Village provide estimated balances in the sweep account? *The average daily balance in the Village's depository account in 2013 was \$22,208,831.31.*

File Transfer:

28. Can you provide sample formats of the files the Village will send? Including direct deposit, direct debit, positive pay, and receive or recon files. *Sample formats are provided as separate addendum for the accounts payable ACH file, accounts payable positive pay file, payroll direct deposit file (with social security number redacted), and the direct debit for utility billing. We are currently in the process of converting the Village's payroll to the Innoprise software and the positive pay file is currently not available. The format will be similar to the accounts payable file.*
29. Is the transmittal of the employee direct deposit file done via the Bank's online portal or through SFTP? Does the Village send the file in NACHA format? *The transmittal is done via the Bank's online portal. A sample file is included with the addendum.*

Accounts:

30. In lieu of CD ROM, will the Village consider a monthly electronic download of activity or a 7-year archive available online? *Yes, the Village would consider a monthly download of activity or a 7 year online archive. The selected bank would need to work with the Village's MIS department in establishing the methods for download.*
31. Please provide the current funds availability schedule. *In general, availability is determined on each individual item deposited and is based upon the routing and transit number of the item, the time of deposit, and the method of deposit (teller line, lockbox, etc.). On-us items deposited are given immediate availability up to 11:00 p.m. ET.*
32. To confirm, you are currently settling your service fees/ECR on a monthly basis? *Yes, the Village's service fees are settled on a monthly basis.*
33. Are you open to using Money Market Deposit Accounts for accounts that have minimal monthly transactions? *Yes, the Village is open to using Money Market accounts.*
34. If the Village needs any accounts to be interest bearing, which accounts? *The Village does not currently have any interest bearing accounts. We are using the compensating balances method for all accounts at this time. The Village would consider interest bearing accounts if this were the most cost effective solution available.*
35. Vendor Disbursement Account - Each March, how does the Village issue the approximately 14,000 tax rebate checks? (e.g. The Village issues? A third party provider issues? The Village transmits a file to the bank and the bank issues?) *The Village Finance Department issues the tax rebate checks each March.*
36. Police Pension Account - How does the Village issue the payroll tax payment each month? (e.g. Through the current bank provider's online tax payment module? Through the taxing body's website/phone in #?) *The payment is made through the federal government website.*
37. Police Pension Account - Aside from the payroll tax payments here, does the Village issue additional tax payments? *The Police Pension Account has only the one monthly tax payment made through the federal government website.*
38. Police Pension Account - If so, how are the additional tax payments issued? *The Village does not issue any other tax payments for this account.*
39. The document cites a number of accounts, and their respective activity. Please provide approximate average account balances, and indicate whether they are non-interest bearing demand, interest-bearing demand, or other. *The below table is a list of the Village's current accounts with the average daily balance and account type.*

<u>Account</u>	<u>Average Daily Balance (2013)</u>	<u>Account Type</u>
Depository Account	\$22,208,831.31	Public Funds Checking Account
Payroll Disbursement Account	Zero Balance	Zero Balance
Vendor Disbursement Account	Zero Balance	Zero Balance
Economic Development Loan Account	\$985,423.92	Public Funds Checking Account
State Seizure Account	\$33,011.56	Public Funds Checking Account
State Forfeiture Account	\$98,376.43	Public Funds Checking Account
Federal Forfeiture Account	\$115,595.32	Public Funds Checking Account
Open Lands Account	\$547,390.47	Public Funds Checking Account
Police Pension Account	\$473,038.80	Public Funds Checking Account
ETSB Account	\$2,399,994.53	Public Funds Checking Account
Merchant Services Account	Zero Balance	Zero Balance
Flexible Spending Account	\$15,647.63	Public Funds Checking Account

40. What is the approximate number of claims paid per month for the flexible spending account?
There are approximately 25 claims paid per month.
41. How many accounts do you have ACH settlements? How many receive addenda information that you need?
There are approximately 7 accounts that have ACH settlements. Currently none of the accounts receive addenda information.
42. Is it the Village's preference to earn interest and pay fees, or use compensating balances to either reduce fees or completely offset fees?
The Village's preference is to implement the most cost effective solution.
43. Do these balances fluctuate significantly throughout the year? If so, please describe the timing and balance fluctuation.
The balances are basically consistent throughout the year but may fluctuate throughout the year due to transfers to investment accounts, debt proceeds received, capital project spending, etc.
44. Are the funds for the state seizure, state forfeiture, and federal forfeiture account contaminated currency? Are there checks written to clear the deposits or are checks deposited in the account?
We are not aware of any contaminated currency being deposited into these accounts. Checks may be deposited into these accounts.
45. Does the Village currently pay out of pocket expenses for its treasury services or are all services offset by compensating balances?
The Village currently has all services offset by compensating balances.
46. What balances will the Village be keeping among all accounts and should the accounts be grouped for billing purposes?
The accounts should be grouped for billing purposes. Please refer to number 39 for the average daily balances during 2013.

Remote Deposit Capture:

47. What Digital Check Teller Scan 240 does the Village currently use? (e.g. TS 240-50? TS 240-75? TS 240-100? *The Village currently uses the TS 240-50.*
48. Specifically, what would the Village desire “to improve the processing of a large volume of checks with varying size? (e.g. A significant number of checks are jamming in the equipment?) *Currently, it is necessary to separate the checks according to size (personal-sized in front and business-sized in back) to prevent jamming. This requires manual sorting. We would like to scan them in the order they are received.*
49. Specifically, what is desired as to improving the readability of Check MICR lines? (e.g. There are frequent misreads of the dollar amount? Misreads of the Bank ABA #?) *Currently, there are frequent misreads of all MICR fields (check number, ABA number, account number) and of the dollar amount. The Village is interested in improving this procedure.*
50. How many scanners does the Village need? *The Village currently has 3 scanners at 3 different facilities.*
51. Are all checks received at the Village Hall scanned and electronically deposited? *Currently, we are scanning and electronically depositing all checks into the following accounts: Depository, Economic Loan, ETSB-911, Open Lands, and Police Pension. In the future, we would like to set up the State Seizure, State Forfeiture, and Federal Forfeiture accounts.*
52. Are you scanning check only? Or check and remittance coupon? *At this time, the Village is only scanning checks.*
53. Is the Village currently using Unique Location Identifiers (ULIDs) with their remote deposit capture process and if so, how many ULIDs are in place? *The Village currently does not use Unique Location Identifiers.*

Deposit Services/Courier:

54. Are prepared deposit tickets included? *Yes, deposit tickets are included.*
55. Are the deposits comprised of cash only, or a combination of cash and checks? *The courier deposits from the Village Hall and Sportsplex consist of cash, with checks being deposited via courier on rare occasions only. Centennial Pool deposits consist of cash and checks.*
56. For the courier pickups at Centennial Pool Memorial Day through Labor Day:
 - a. How many checks are picked up/deposited per day? *Approximately 10 checks per day are deposited, but typically only throughout the first few weeks of the summer season.*
 - b. How many deposits are made per day? (e.g. One per business day, plus Saturday?) *There is one deposit per day (Sunday through Saturday), consisting of 3 to 8 currency envelopes along with the checks identified above.*
 - c. What is the average dollar volume of currency/coin deposited per deposit? *The daily deposit amount is weather dependent and therefore, may vary from \$0 to \$20,000.*
 - d. How many currency envelopes are used, if any, per deposit? *Please refer to item b. above.*
 - e. How many bags of coin in the same denomination are deposited per month? *No bags of coin are deposited.*
 - f. How many bags of mixed coin are deposited per month? *Please refer to item e. above.*
 - g. How many bags containing broken rolls of coin are deposited per month? *Please refer to item e. above.*

- a. What percentage of the deposited cash is currency (# notes) vs. coin? *Approximately 90% of deposits are notes.*
 - b. What percentage of the currency is standard strap (100 of like notes) vs. non-standard straps? *The currency deposited is non-standard.*
 - c. How is the coin prepared (i.e. rolls, mixed bags, standard bags)? *The Village does not deposit bags of coin.*
 - d. Do you use dual pouch, tamper-resistant, transparent deposit bags? *The bags are single pouch with a tear off receipt and are tamper-resistant and transparent.*
65. Can you confirm your deposit volumes by type (i.e. via courier to branch, via payment window, drop box, or other)? *The Village deposits the majority of cash via the courier. At times for special event deposits, the drop box or the payment window at the local branch is utilized.*

Loan Review Services:

66. Can the Village elaborate on your expectations around the type of review criteria you require and whether there is an expectation of decision approval from the Bank? More specifically, will the Village fund these loans, or will the Village refer candidates to the bank for consideration for loans direct from the Bank? If so, will the Village consider pledging CD'S to collateralize? *Loans thru the Village's Economic Development Loan Program are infrequent; the last loan issued was in June 2012. The Village funds the loans based on a review of the loan documents, including borrower's financial statements. The Village requires the bank to review the documents and express an opinion on the creditworthiness of the applicant.*
67. Regarding the Loan Review Services, are you requesting credit, or just the review of documentation? *In the past, we have not required a credit check, just a review of documents.*
68. We would like more details on the loan review services. Would we use your loan documents? Do you have a list of what is expected by the awarded bank? Please elaborate. *See response to question 66 above.*

Safekeeping:

69. Does the Village require the bank to be a custody manager to represent the Village and make trades, etc. on the Village's behalf (i.e. the bank would have fiduciary responsibilities)? Or, would the Village be the "manager" and decision maker of the trades and simply want the bank to handle the statements and reporting? *The Village has two investment managers that make trades on the Village's behalf. The bank acts as the custodian of the holdings and is responsible for statements and reporting.*
70. Please provide estimated item volumes for:
- a. Average # of Fed Security Issues Held – *As of May 31, 2014, 26*
 - b. Average # of DTC Security Issues Held – *As of May 31, 2014, 8*
 - c. # of Fed security purchase transactions online per year? *15*
 - d. # of Fed security withdrawal transactions online per year? *5*
 - e. # of DTC security purchase transactions online per year? *4*
 - f. # of DTC security withdrawal transactions online per year? *4*
 - g. # of times per year interest income is collected on securities that are held at a depository? *Depends on security held – from 1 time per security per year to 4 times per security per year.*
 - h. # of times per year principal & interest paydowns on MSB (Mortgage Backed Securities) or an ABS (Asset Based Securities) occurs? *This is not applicable to our current portfolio.*

71. In regards to safekeeping services, our institution owns a national Trust Company as is a subsidiary of the holding company. As such it is not a department of the Bank charter itself. Please confirm that this is still acceptable. *This would be acceptable to the Village.*
72. Do you wish your depository bank to custody all of the Village's investment portfolio? Yes. Can you provide a copy of the portfolio to accompany the Investment Policy you provided? *A report of the Village's investments holdings at Fifth Third Bank is attached. Total Assets Under Custody? See response to question #75 below.*
73. Please provide a copy of your safekeeping account statement or provide information on portfolio size and typical securities held. *A copy of the account statement as of May 31, 2014 is provided in the addendum.*
74. Who is your current investment manager? *The Village' current investment managers are PMA Financial Network and Hammond Investment Management, LLC. Would you consider moving the investment management of those funds to the bank? The Village would consider moving a portion of its investment portfolio to the bank if cost effective.*
75. What is the total market value of the Custody Accounts? *The market value of these accounts as of May 31, 2014 was \$26,343,758.*

Procurement Cards:

76. What financial software does the Village use? *The Village uses Innoprise, a Division of Harris Computer Systems, of Broomfield, Colorado.*
77. Which departments of the Village are using your procurement cards today? *Village departments currently using procurement cards include Building Maintenance, Civic Center, Development Services, Finance, MIS, Officials, Parks, Police, Public Works, Recreation, and the Village Manager's Office.*
78. What items or kinds of things are purchased with procurement cards today? *Various items are purchased using procurement cards, such as supplies for recreation programs, parts for vehicles, training and travel for employees, legal ads, etc.*
79. How long has the Village been using procurement cards? *The Village began using procurement cards in late 2003.*
80. Is the Village using MasterCard, Visa, Amex, or another card platform today? *The Village is currently utilizing MasterCard.*
81. What was your annual total of purchases for 2011 and 2012? *The total procurement card spend in 2012 was \$80,436.*
82. What plans does the Village have for expanding the program in terms of number of employees issued cards, departments, etc.? *The Village adds employees to the program upon request of the employee's director. In 2014, we have issued procurement cards to three additional employees.*
83. Who is your current procurement card supplier? *Fifth Third Bank is the Village's current procurement card supplier.*
84. Is the Village getting a rebate today, and if so what was the rebate earned the last two years? *The Village is not currently receiving a rebate.*
85. Which Village employee(s) oversee your procurement card program today? *Annmarie Mampe, Finance Director, oversees the procurement card program.*
86. Can you provide your rebate schedule? *The Village is not currently receiving a rebate.*

87. Does the Village have online access and/or expense management functionality with your current provider? *Yes.*
88. Will the Village provide a list of current vendors paid by the Village which includes the vendor's name, the vendor's address, number of payments made to the vendor annually, the annual amount paid to the vendor, and the payment type used to initiate these payments (check, ACH, credit card, etc.)? This information would be utilized to estimate potential accounts payable card spend opportunities. *This information is provided with the addendum for check and ACH payments as well as credit card payments.*

Cost Analysis

89. On the Cost Analysis form please define:
- a. ACH Direct Send vs. Online Originated *Both of these services is AFP code 25011.*
 - b. Banking Center Deposited Cash – What is the unit of measure? *It is based on total dollars.*
 - c. Banking Center Order Notes Strap/Loose – number of bills or total dollars - *It is based on the total straps and then the number of bills that are loose.*
 - d. Paper Re-presentation – is this referring to returned deposited items? *Yes, AFP code 10402.*
 - e. Retail Lockbox Exception Item – *AFP code 05022*
 - f. Electronic Debits Transactions – *AFP code 15010*
 - g. Check Paper Check Admin Fee – *AFP code 101030*
 - h. Returned Item Special Instruction – *AFP code 10041*
 - i. EDM Medium Volume Scanner Monthly - *This is the lease of the remote deposit equipment.*
 - j. ACH Direct Send Credit/Debit
 - i. Please provide a breakdown between Corporate vs. Consumer payments originated. *These payments include the payroll direct deposits and accounts payable vendor payments. The payroll direct deposits are consumer payments and the majority of the accounts payable vendor payments are corporate.*
 - k. Deposit Admin. Fee
 - i. What does the volume 343,997 represent? Are those units per 100? Per 1000? *AFP Code 000230 and is based on per \$1,000 of ledger balance. This fee was previously called FDIC Assessment.*
 - l. Retail Lockbox Credit Card Payment
 - i. Please confirm if this is the number of transactions using credit cards on their lockbox remittances. *Yes, that is correct.*
 - m. Retail Lockbox Items Processed
 - i. What does this volume represent? (e.g. Only checks? Checks and bill stubs)? *The volume represents checks processed.*
 - ii. If this volume includes checks and stubs, does this volume include multiples (i.e. multiple stubs paid with one check)? *The volume represents checks processed.*

- n. Retail Lockbox Exception Item
 - i. How are these items handled? *Items that do not have a stub are keyed manually if the account number is noted on the check.*
 - o. Retail Lockbox Special Transmission
 - i. Please verify the volume is 1 transmission per year. *This was not a regular transactions for the Village.*
 - p. Retail Lockbox Transmission
 - i. How many lockboxes need file transmissions? *The utility billing retail lockbox needs a file transmission.*
 - ii. How many file transmissions per day are there? *There is normally one per day.*
 - iii. Please provide a copy of the transmission format. *This is included with the addendum.*
 - q. Retail Lockbox Exceptions Checks Only
 - i. How does the current lockbox provider handle these checks only? (e.g. Sends the checks to the Village, unprocessed? Deposits the checks, and key enters resident's utility bill account # when supplied on the check and/or other information? *The current provider may deposit the checks and key enter the utility bill account number if supplied. If not supplied, the check will be deposited through the wholesale lockbox.*
 - r. Retail Lockbox Exceptions Multi-document
 - i. What is the unit of measure? (e.g. Check volume only? Check plus document/stub volume?) *The unit of measure is per exception that is reported online for a decision.*
 - s. Retail Lockbox Checks & Correspondence
 - i. What is the volume of Checks? *The annual volume of checks and correspondence is 729.*
 - ii. What are these Checks? (e.g. unprocessable checks?) *These are checks that are returned to the Village. Checks returned to the Village are minimal.*
 - iii. What is the volume of Correspondence? *The annual volume of checks and correspondence is 729.*
 - t. Retail Lockbox Online Viewing
 - i. What does the volume represent? (e.g. Per Checks viewed? Per Stubs/Documents viewed?) *The volume represents items scanned (check and stub).*
 - u. Wholesale Lockbox Document Scanned
 - i. What does this volume represent? (e.g. Checks only? Non-checks only? *Checks and remittance items that are scanned.*
 - v. Wholesale Lockbox Postage
 - i. What is mailed back to the Village? *This is what is mailed back to the Village.*
 - ii. Are the items mailed via first class mail? Via courier? *These items are mailed via first class mail.*
 - iii. What is the unit of measure? (e.g. per check? Per day/lockbox?) *This is per item returned to the Village.*
90. What is the unit of measure for "Returned Item Special Instruction? (e.g. Per Account? Per Special Instruction? Per Return Item?) *The unit of measure is per instruction.*

91. If All Return Items should be re-deposited, please explain the volume difference between Returned Item Special Instruction (96) and Returned Items Per Image (526). *The Special Instruction is strictly instructions (for example, redeposit twice before returning check). Return items per image are the returns the bank images and make available through the online portal.*
92. For the line item "Check Unencoded items Deposited", how are these checks deposited (i.e. via branch)? *Volume is made up of checks deposited at the lockbox and banking centers.*
93. For the line item "Check Encoded Items Deposited", are these the lockbox checks processed? If not, what makes up this volume? *Volume is made up of checks deposited at the lockbox and banking centers.*
94. The Cost Analysis shows a volume of 264 "Check Returned Item or Chargeback" and a volume of 152 "Paper Representation". Are the Check Returned or Chargeback items those that are final returns and the Paper Representation those that are redeposited? *The Check Returned Item or Chargeback is AFP code 10040 and the Paper Representation is AFP code 10042.*
95. Is the volume listed under the line items "Banking Center Order Notes Strap" and Banking Center Order Notes Loose" the number of notes or straps? *This is based on the number of straps orders and the number of bills ordered.*
96. For the line item "Returned Items Per Image" how is the Village receiving images of the returned items and are these both chargebacks and represented checks? *These are both chargebacks and represented checks.*
97. Are the Electronic Deposits (EDM) the deposits made via remote deposit capture? If not, what are these deposits? *Yes, the electronic deposits are the deposits made via remote deposit capture.*
98. For the line item "Retail Lockbox Checks & Correspondence" are these checks received with correspondence outside of a remittance document? *Yes, this is additional correspondence received with the remittance document.*
99. Does the line item Wholesale Lockbox Item w/Copy mean the Village is receiving a paper copy of the check or correspondence? *This line item describes paper copies that are sent to the Village after processing.*
100. Online Wire Outbound Domestic Drawdown. Can this be replaced with an ACH? Is this an online initiated wire transfer? Please elaborate. *We try to keep wires to a minimum but at times they are necessary. This is an online initiated wire transfer.*
101. Please provide a current account analysis statement. *Current statement is included with the addendum.*
102. Returns Management Module – please provide clarification on this line item. *This is module of the Banks's online portal where the Village can track returns.*

E-Lockbox

103. Do you currently receive any direct-send funds or remittance information from large bank online billpay originators, such as FIS, Fiserv / CheckFree or ORCC? If so, do you desire to consolidate all of this volume through a single solution? *We currently have a single solution and do not receive any funds or remittance from the large bank online billpay originators.*
104. Currently our bank does not offer E-Lockbox. However we are in the process of testing and will be introducing soon. Will this be an issue? *The Village would prefer to continue this service with the selected bank.*
105. Please elaborate on the electronic lockbox. Is it for payments through your Citizen's Access portal? Do we need to just accept the file into our Lockbox to include with your daily transmission? Or is there something more? Are those the e-Lockbox per item and monthly charges on the Cost Analysis? *This is the solution to allow billers to eliminate the paper checks that they receive from their customers' bill pay services and replace them with a single ACH credit*

deposited directly into a bank account. They are noted on the cost analysis form as Retail Lockbox Electronic Per Item and Retail Lockbox Electronic Monthly Maintenance.

106. Please describe your electronic lockbox solution including file format, data fields, and the process used to upload the data for processing into the lockbox system. *The electronic lockbox solution is included as part of the retail lockbox file which is included with the addendum. The electronic lockbox data fields should be the same as the retail lockbox.*

Lockbox:

107. Does the 11,000 items quoted typically arrive within the same month, or spread over the two month billing cycle? *Approximately 5,500 are received each month through the lockbox with the majority received between the 1st of the month and the 20th of the month.*
108. In which months are the vehicle sticker payments received? *Vehicle sticker payments are received bi-annually in odd years. The majority is received in late May, June, and July.*
109. Aside from e-lockbox payments coming into the Lockbox, are payments received by the Village as paper checks, or from a third party payment provider as ACH transactions, or both?) *The lockbox receives e-lockbox payments, paper checks, and credit card payments.*
110. Please provide a sample remittance coupon for both the vehicle stickers and the utility bills. *Sample remittance coupons are attached to with the addendum.*
111. Is any data off the vehicle sticker remittance captured/ keyed by the lockbox department for the processed item file? *Currently, there is not any information captured/keyed from the vehicle sticker remittance.*
112. How many credits per year are posted to the Village's account(s) for the paper check activity? For the ACH activity? *There is normally two lockbox deposit each day for the utility billing – one for the retail lockbox and one for the wholesale lockbox. The vehicle sticker lockbox would have one deposit per day.*
113. Are the vehicle sticker remittance coupons currently imaged and provided online? *Yes, the vehicle sticker remittance coupons are imaged and provided online.*
114. How are the vehicle sticker remittance coupons returned to the Village for fulfillment? *The Village contracts with a courier and the courier delivers the original remittance coupons to the Village each business day.*
115. Does the current bank perform any keying? If so, which lockbox(es) need keying? *The current bank may perform keying if the stub is not included with the check. Keying is only performed for the utility billing lockbox.*
116. What information is keyed? *The following information is keyed: account number, dollar amount, and the current date.*
117. For your scannable/retail lockbox (Utility Bills, Vehicle Licenses) can you please provide a copy of the lockbox processing instructions, remittance coupon(s) and data transmission file format to include: *Remittance coupons are attached with the addendum along with the data transmission file format.*
- a. scanline definition – *the definition is attached with the addendum*
 - b. alpha/numeric conversion (if applicable) – *not applicable*
 - c. check digit routine – *included with scanline definition*
118. Any due date in the scanline and (if so, can we process the payment pass the due date)? *The scanline includes the due date and items should be processed past the due date.*
119. For utility bills processed in the wholesale lockbox, is the current provider capturing any data and sending it to the Village electronically? *The current provider may key account number, payment amount, and due date if known to be included in the lockbox transmission.*

120. Are all payments received processed or are there any payments considered “unprocessable” that are returned to the Village? *All payments are processed. The Village receives minimal checks back from the bank but often receives paperwork to assist in how the payment should be applied.*
121. Does the Village accept unbalanced payments for the utility or vehicle license in the wholesale lockbox? *Yes, the Village accepts unbalanced payments for the wholesale lockboxes.*
122. Can you confirm who is the merchant processor for credit card payments processed in the lockbox? *Fifth Third Processing Solutions – Vantiv*
123. To confirm, if the lockbox provider receives a check only, these checks are deposited in the wholesale lockbox? *Yes, that is correct.*
124. On page 11 the Village shows Utility and Vehicle License lockbox total transactions of 1958 with combined bankcard and Discover volume of \$252,088.00. On page 25 the Village shows Retail Lockbox Credit Card Payment of 1441 units, can you explain the discrepancy or what the difference is? *The vehicle lockbox is considered a wholesale lockbox and the credit card transactions would not be recorded in this line item.*
125. Are multiple lockbox files sent, or are all lockbox files merged or appended, and sent as one large file? *There is normally one lockbox file sent each day.*
126. What are the key lockbox functionalities the Village would like to offer that are not being provided today? *The Village would like to improve the number of items that are processed through the retail lockbox to reduce manual procedures.*
127. Do the Utility Bill payments processed through wholesale lockbox contain fields for payment type and customer account information and should these fields be included in the electronic payment detail? *A copy of the file transmission is included with the addendum that notes which fields are required.*
128. Please confirm that all retail and wholesale payments for both Utility Bills and Vehicle Licenses are archived to a website for review. What is the retention period for these transactions? *Yes, all lockboxes are archived on the website for review going back six months.*
129. Please describe how Credit Card payments are currently processed through retail lockbox. *Credit card payments are keyed manually by the lockbox.*
130. At a high level, how is processing currently handled by your current provider? *Utility bills currently have a retail lockbox, a wholesale lockbox, and an electronic lockbox. The wholesale lockbox processes items that do not have the standard stub and payment. The retail lockbox incorporates the electronic lockbox that includes payments received from on-line bill payment customers. Village bill stubs include a scan line identifying payment type and customer account. The selected bank must electronically provide payment detail for update to the Village’s accounting software system. The vehicle lockbox is set up as a wholesale lockbox where the bank accepts payments but does not process the license information. The Village requests that all lockbox information be provided on one website with daily imaging of all stubs and checks.*
131. We would recommend using an EIP file to validate scanlines and account numbers manually keyed. Do you plan to provide this information? *We would need additional information as to what information should be provided in the EIP file and confirmation that the Village’s software can capture this information.*
132. Is there a check digit routine in the scanline? *Yes, there is a check digit routine in the scanline.*
133. Do you want online access to work unprocessed items? *Yes, all items received by the lockbox should be imaged.*
134. What are your deadlines for receiving electronic files? *We would prefer to receive the electronic file by 1:00 pm central.*
135. Are we required to process work on weekends? If so, do you expect delivery of output files and reports? *No, the bank will not be required to process work on weekends.*

136. Are there any other special processing requirements? For example, will lockbox payments be accepted at branch locations? If so, is this work comingled with the lockbox mail transactions? Do we need to process branch payments separately from mail payments? *Lockbox payments will not be accepted at the branch locations.*
137. Do your payments go to the Bedford Park Postal facility? If so, when is the work available for pickup? *The payments currently go to the Oak Lawn post office based on requirements of our current lockbox.*
138. Please provide a copy of sample coupons for both remittance types. *A copy of the remittance coupons are included with the addendum.*
139. Do you receive a separate file for your electronic, online bill payments that go through the lockbox, or does the information come in the same daily lockbox file? What kind of information do you receive from the online bill payments? *This information is included with in the same daily lockbox file. This file is included with the addendum. We may receive the name associated with the payment for online bill payments through an online portal.*
140. Please provide information on the process for payments that are made at Village Hall's drop box. *Payments are received at the Village Hall drop box and are processed by Village staff.*
141. Please provide clarification on the lockbox instructions for Vehicle Stickers. Does part of the original coupon need to be returned back to the Village? *Village residents mail their vehicle sticker application with payment to the lockbox. The bank processes the payment. A courier hired by the Village picks up the vehicle sticker applications and returns it to the Village for additional processing.*

Parking terminal payment boxes:

142. What is the average dollar amount contained in each box? *For the 143rd commuter lot, the average to date for 2014 is \$1,414.31. For the 153rd commuter lot, the average to date for 2014 is \$1,796.32. For the 179th commuter lot, the average to date for 2014 is \$638.65.*
143. Do the contents consist of both coin and currency? *Yes, both currency and coin are deposited.*
144. Will the currency need to be unfolded? *The currency will not need to be unfolded.*
145. Does the Village pick up and deliver the boxes or is an armored carrier currently providing that service (3x/week)? *A Community Service Officer from the Village's Police Department picks up and delivers the boxes to a local bank branch 3 times per week.*
146. How many payment boxes does the Village have? *The Village has 3 boxes for the 179th commuter lot, 5 boxes for the 143rd commuter lot, and 6 boxed for the 153rd commuter lot.*
147. What is the average percentage of coin vs. notes in each payment box? *The Village currently does not have this information available.*
148. Is one deposit ticket prepared for each payment box or is one deposit prepared for all boxes? *Currently, one deposit ticket is prepared for all of the boxes.*
149. Is the Village willing to use vault services for these deposits? *The Village has an employee drop off the boxes so we would prefer that the facility was located within a five mile radius of Orland Park.*
150. Please provide additional clarification on the deposit process on how parking terminal payment boxes are handled based on the description provided. *The Village currently has a Village employee deliver the parking terminal payment boxes to a local branch three days a week. The branch prepares one deposit ticket for the funds included in the payment box and sends all deposit paperwork to the Village.*

Merchant processing:

151. Are transactions processed via swipe terminals or Ecommerce? *Transactions are processed via mag-card readers.*
152. If terminals, what is the current make and model of the credit card terminals and does any location have more than one terminal? *Credit card terminals are not used. Mag-card readers are used at all locations.*
153. Are batches settled for each merchant account daily? *Yes, batches are settled each day.*
154. Are any transactions processed over the phone (card not present)? *Occasionally, transactions are processed without the card present.*
155. Can you provide the dollar amount and the number of transactions by location (Merchant ID) that are face to face transactions? *Please refer to the May merchant statement included with the addendum.*
156. The RFP indicates that currently the Village of Orland Park uses Tender Retail Multi Software; is the Village using a mag-card reader (to swipe the card) for those transactions in which a customer is present? If not, is there a particular reason why? Compatibility issues or was never advised to? If the Village is using a mag-card reader can you provide the manufacture name and model? *The Village uses mag-card readers. The manufacture name and model is listed below for each facility:*
 - Recreation Administration – Registration 1,2,3 – IDTECH IDMB-334112B Rev N*
 - Sportsplex – Registration 1,2,3 and Control Desk 2 – IDTECH IDMB-334112B Rev N*
 - Sportsplex – Control Desk 1 – MAGTEK 21040110 Rev J*
 - Pool 4 – IDTECH IDMB-334112B Rev N*
 - Pool 5 – MAGTEK 21040110 Rev K*
 - Pool 1,2,3 – ELO ET1529L-7UWA-1-GY-M3-G (credit card scanner is on the touchscreen monitor)*
157. Can you explain in detail what Parkmobile is? Commuters have the option of paying daily parking fees via the Parkmobile app. Commuters can register online, download the mobile application onto their cellular phone and pay their daily parking fee each day using the mobile application on their phone or by calling Parkmobile.
158. Does the Village have a specific MID for: Recreation – Admin, Sportsplex, Centennial Pool, Utility Bill Lockbox, Vehicle License Lockbox, and Parkmobile? *Yes, the Village has separate merchant id's for all these listed.*
159. Does the Village accept credit card for the on-line payment option for water bills? If so, is the Village using Tender Retail? If not Tender Retail, what application is the Village using? *This Village does accept credit card payments on-line for water bills but that is not part of this RFP.*
160. Registration for the Villages Park and Recreation program accept credit card, is the Village using Tender Retail or ActiveNetwork for the processing of credit cards? Is the number of transactions and bankcard volume included in the volume figures on page 11 of the RFP? *The Village uses ActiveNetwork for the processing of online credit cards. Tender Retail is used for the processing of face to face transactions. The processing of online credit card payments is not part of this RFP. The volume figures do not include the online processes.*
161. How are you currently handling your credit card transactions through lockbox? *Credit card payments are keyed manually by the lockbox.*
162. Is the Village interested in looking at different platforms or gateways? *The Village is interested in finding out additional information related to new cost effective platforms or gateways.*
163. Please provide a statement from your current processor(s). *The May statement is included with the addendum.*

164. Please provide a list of your current merchant services equipment that is owned by Village. Please advise if it is leased. What do you prefer going forward, to own or lease? *The Village owns mag-card readers and will prefer this going forward.*
165. Do any of your departments operate seasonally where there would be no volume? *Centennial Pool operates seasonally from Memorial Day to Labor Day.*
166. Can you confirm how payments are currently being accepted (face-to-face, online, Integrate Voice Response/IVR or Internet)? *Please refer to the May merchant statement included with the addendum.*
167. Are the transactions for these departments included in the credit card activity table on page 11 of the RFP? *Yes, all credit card activity that the Village is requesting services for is included on the table in the RFP.*
168. Does the Village currently charge a service fee to consumers who pay by credit card? *No, the Village does not currently charge a service fee.*
169. What card brand are you using today? (Visa, MasterCard, AmEx, etc.)? *The Village currently accepts Visa, MasterCard, and Discover.*
170. What, if any changes are to be made on the credit card processing side? *We are not currently aware of any changes that are necessary but we are interested in any new cost effective systems.*
171. Does the Village have a need for additional merchant processing equipment? *At this time, the Village does not need any additional merchant processing equipment.*
172. What is the process flow for taking payments online? The resident goes online and what happens next? What is the rest of the process flow? *Online credit card payments are not a requested service as part of this RFP.*
173. What modules or systems make up your current solution and who is the provider / vendor for each? (for example, resident account lookup, payer ID verification, bill presentment, bill payment, etc.) *Online credit card payments are not a requested service as part of this RFP.*
174. What is the payer experience from initial access through payment confirmation? (what steps must the payer go through or complete?) Please provide screenshots or URLs where possible. *Online credit card payments are not a requested service as part of this RFP.*
175. What is your expectation for the above items with this RFP? Are you open to changes to the entire process, and potentially replacement of the entire process, or are there some parts that must remain as-is and others where change is acceptable or desirable? *Online credit card payments are not a requested service as part of this RFP but we would be open to changes to other aspects of merchant processing.*
176. Does the Village expect the Bank to provide an online portal for payment, or simply to receive an ACH origination file from the Village's existing modules? *No, online credit card payments are not a requested service as part of this RFP.*
177. Who currently processes the credit card payments? *Fifth Third Processing Solutions – Vantiv*
178. Aside from credit card payments made through the Lockbox, how many credit card payment processor ACH credits per year are received into the Village's bank account(s)? *ACH credits for merchant processing are minimal; approximately 5 per year.*
179. How many credit card payment processor ACH debits (i.e. chargebacks, service fees) per year are posted to the Village's bank account(s)? *Approximately 100 ACH debits are posted per year to the Village's merchant processing account.*
180. How many debit card payments per year are made? *Please refer to the May merchant statement included with the addendum.*
181. Who currently processes the debit card payments? *Fifth Third Processing Solutions – Vantiv*

182. How many debit card payment processor ACH credits (i.e. collections proceeds) per year are received into the Village's bank account(s)? *The Village is not aware of any debit card payment processor ACH credits being received into the Village's bank accounts.*
183. Does the Village currently utilize a bank provided online portal for receiving on-line bill payment from customers or is the online portal provided by the third party? *Online credit card payments are not a requested service as part of this RFP.*

ATM:

184. What is the monthly average transactional volume? *This information is not available.*
185. Does the Village currently own the ATM? *No.*
186. Does the Village receive any revenue share on transaction fees? *The Village does not receive any revenue share on transaction fees but would be interested in a program that allows us to do so.*
187. Is the ATM cash dispensing only or does it accept deposits? *This information is not available.*
188. Will you be retaining your existing ATM provider at City Hall or replacing? *This decision will be made at the time we select the successful proposer. At what other location will you want an ATM? None at this time, but would like the option to place at other locations at a future date.*
189. How long do you require the portable ATM for the Taste of Orland park (Aug 1-3?, 3 days?). *The Taste of Orland is always the first Friday of August thru the first Sunday of August. We require that the ATM is delivered early Friday morning and picked up early Monday morning.*
190. Please provide current ATM volumes for Village Hall and the estimated volume for the mobile ATM during the Village's Taste of Orland's in August. *This information is not available.*

QUESTIONS TO BE ANSWERED BY 7/3/2014 IN ADDENDUM 2:

191. Lockbox - What is the annual item volume of paper check payments? ACH payments? Other payments?
192. Lockbox - Are multiples (single/multiple checks and/or single/multiple documents) processed in the retail lockbox?
193. Lockbox - What is your annual image volume?
194. Lockbox - What is the annual keystroke volume?
195. Merchant Processing - What software or ECommerce is used for the Parkmobile account?
196. Merchant Processing - In addition to Parks and Recreation, do any of the other departments accept payments through a third party? If yes can you provide the name of these gateways and where they are being used (PayPal, Authorize.Net, Verisign etc.)?