



CITY OF GRIDLEY, CA

REQUEST FOR PROPOSAL

BANK DEPOSITORY SERVICES

RFP # FINANCE-0001

RELEASE DATA: June 4, 2025

RESPONSE DATE: July 2, 2025

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CITY OF GRIDLEY, CA REQUEST FOR PROPOSAL– DEPOSITORY AND BANKING SERVICES

I. INTRODUCTION

The City of Gridley (the “City”) is requesting Proposals for a five year banking services contract with the possibility to extend an additional five years if approved by the City Council in accordance with the City Charter. The initial contract is to begin **September 1, 2025**, and extend through **August 30, 2030**.

Through this contract the City intends to minimize banking costs, improve operational efficiency, and maximize its investment capabilities. This Request for Proposal (RFP) specifies all required qualifications, the banking services required, the estimated activity volumes on all accounts, the method and terms of compensation, submission instructions and contract award provisions. All qualified institutions with facilities within approximately 30 miles are invited to submit a proposal. The City intends to move to vault services for deposits.

Institutions responding to this Request for Proposal (RFP) must be insured through the Federal Deposit Insurance Corporation (FDIC) and must be able to demonstrate a capacity to meet the City’s requirements as stated in the RFP.

II. QUALIFICATIONS AND SUBMISSION INSTRUCTIONS

By submitting an Proposal in response to this RFP, financial institutions will be deemed to agree to the mandatory contract and service provisions contained herein. This RFP and the proposal submitted will be incorporated into and form the basis of the bank depository services contract.

1. Local Presence

To assure a close working relationship and to facilitate services, depository institutions with full depository service capabilities within approximately 30 miles will be given preference. The City intends to move to vault services for deposits under this contract.

2. Proposal Format

In order to equitably evaluate each bank's ability to meet the banking service needs of the City, a standard format for all Proposals is required. A response must be given to each item in Sections V- VI of this RFP along with completion of Attachment A for proposed fees. Responses must be in the same order as the questions presented and a response given for each question, stating acceptance of modifications or additions to, or a statement of the inability to provide said service. Only proposals submitted in the prescribed format and using the provided Attachment A will be considered and evaluated for contract award. Additional explanatory bank information may be included as part of the proposal.

This RFP is being issued in electronic format only and submission of the Proposal must be in an electronic format on a USB drive as detailed below. No hard copies of the RFP will be made available or accepted as the proposal.

Schedule for Proposal Submission

The City will make every effort to adhere to the following schedule.

06/04/25	Release of Request for Proposal
06/09/25	Deadline for questions concerning the RFP or services requested
06/20/25	Responses given to any questions on the RFP - provided to all known proposers
07/02/25	Deadline for Proposal submission
07/21/25	City Council award of contract
09/01/25	Contract commencement

3. Proposal Submission

To be eligible for consideration under this request, RFP must be submitted by 4:00 pm PST on July 02, 2025 to the addresses below and must be marked as follows:

**Request for Proposal
Depository Banking Services
RFP No. FINANCE-0001**

4. A complete electronic copy of the bank's proposal shall be submitted via thumb/jump drive/USB drive, by 4:00 pm PST on July 2, 2025 to the address below:

- Hand-deliver, ship, or mail to:
685 Kentucky Street
City Hall – Finance Department (530-846-5695)
Gridley, CA 95948

Proposals received after the deadline will not be accepted and will not be returned.

As part of the proposal an accompanying transmittal letter must be signed by an individual authorized to bind the institution, state that the Proposal is valid for 180 days from the submission date and give full contact information regarding the Proposal. Information provided in the cover letter but not in the Proposal will not be considered as an answer to specific questions.

Any banking institution submitting a proposal is deemed to have read, understood and agreed to all terms, conditions and requirements set forth in the specifications.

5. RFP Questions –

There will be **no pre-Proposal conference**. Questions regarding this RFP, or the services requested, will be accepted in e-mail form only, at mpineda@gridley.ca.us by 4:00 pm June 9, 2025. Responses to all material questions submitted will be communicated by email to all known proposers by 4:00 pm June 20, 2025.

If you have no questions but would like to see the questions and responses provide an email requesting such information.

6. Selection Criteria

The following guidelines will be used by the City in the evaluation of the proposals and the award recommendation.

- responsiveness and ability to provide services and reports required,
- banking services costs and earnings potential,
- experience, references, and continuity of bank and bank officials, and

- creditworthiness and stability of the bank.

The City will consider the availability of services and the cost of those services as well as the earning potential under the contract. All these elements will be combined for evaluation of the Proposals.

Award may not be made to the institution submitting the lowest price Proposal. The City will choose the institution submitting the best, most responsive overall Proposal to satisfy the City's needs.

7. City Rights

The City reserves the right to:

- waive any defect, irregularity or informality in the Proposal or Proposal procedures,
- reject any and all Proposals,
- to extend the RFP period,
- accept any Proposal or portion thereof most advantageous to City,
- request additional information or require a meeting with bank representatives for clarification,
- cancel, revise, and/or reissue this request for Proposal or any portions thereof,
- negotiate any conditions with proposers,
- retain all other provisions even if any provision of the Proposal is deemed invalid,
- modify deadlines, and
- select any Proposal deemed to be in its best interest as determined by the City.

8. Proprietary Information

To the extent permitted by law, proposals will be opened in a manner that avoids disclosure of the contents until after award of the contract. Proprietary information contained in the Proposal should be designated as such on each page containing the restricted information.

9. Bank Fees

The City reserves the right to utilize either a fee basis or compensating balance basis (or a combination of each) for payment of banking services under the contract. A carry-over provision should be available. The City reserves the right to change the payment methodology during the contract period upon no less than 30 days' written notice to the bank with the change commencing on the first of a calendar month. This will enable the City to take advantage of changing interest rate environments.

The City would like to use a daily sweep of accounts into a SEC registered money market fund, but, may utilize interest bearing or money market accounts if a sweep is not available. A complete monthly account analysis will be required regardless of the payment basis preferably with an overall relationship summary.

All individual item and account charges will remain at the proposal price quoted on Attachment A for the duration of the initial contract period regardless of changes in service volumes during the period. Fees not shown on Attachment A to provide the service required will not be considered as part of the bid and therefore will not be paid unless they relate to a new service during the contract period.

Should new services be required during the contract period not contemplated by this RFP, those services will be provided at fees not more than the bank's then-current published rate and approved by the City's Finance Director. It is critical that Attachment A be completed in its entirety noting *all* service categories/fees required to provide the required services. If Attachment A does not detail line item fees as defined by your institution which are required for a particular service the fee type and level should be added and clearly identified.

10. Contact with City Officials and Employees

All comments and questions will be directed to the City Finance Director as described above in #5. Contact with any other City employee or elected official without prior written consent of the Finance Director is expressly prohibited and will risk elimination of the Proposal.

III. CITY FINANCIAL OVERVIEW

The City's Finance Department handles all banking, treasury, and investment activities as well as accounts payable, receivables, and financial reporting functions. The Finance Director is responsible for the department and reports to the City Manager. The City uses remote deposit for all checks from all departments. Currently, coin and currency deposits are made to the bank daily from one central cashier with one consolidated deposit. Currently deposits are made by City staff. The City wants to move to a courier delivery to a vault deposit preferably through account analysis. The Finance Department handles all reconciliations.

The City utilizes automated banking services and requires single portal web access. This proposal should address the automation potential for all services. Reporting should be electronic and downloadable. The banking services are directed at four major goals:

- Timely and accurate information flow provided electronically
- 100% utilization of funds and continuous investment of City funds at market rates
- Safety of City funds
- Minimization of banking costs to the City

The City is currently using one depository for both accounts. The average monthly ledger balance for the entire relationship is \$ 8,954,061. There are two current individual accounts and their average monthly balances are shown below.

General Account	\$ 8,940,458
Payroll Account	\$ 15,097

- The General account is the main operating account and receives deposits and transfers daily. Wires and ACH will be active through this account. It is used for general City transactions including utility payments.
- Payroll (FTE) is processed bi-weekly for 64 employees with a total monthly payroll averaging \$456,915. Direct deposit is used for 93% of employees.
- Approximately \$1,266,187 in payables is processed monthly.
- The City will be adding a third account during the contract which will be used strictly for CDBG/HOME funds. There is no estimate currently of the average balance on the account. Currently these funds are contained in the General account.

Under the proposed contract, the two basic accounts will remain the same along with the addition of the third for CDBG funds.. The City is interested in creating a ZBA structure with all funds sweeping daily to an AAA-rated, SEC registered money market mutual fund striving to maintain a \$1 NAV. The City may choose to pay for services on a fee basis even without a sweep account structure.

The City issues approximately 200 accounts payable checks each month.

The Finance Department handles all reconciliation of the accounts and only one set of statements will be required. All balance decisions will be made by the City.

Any or all City funds may be maintained and invested by the City outside this contract. A safekeeping account is not required. City investments are held at US Bank. The City will be under no obligation to maintain funds in the bank except under a compensating balance relationship.

The City has included merchant services as an optional service in this RFP. The current merchant services provider is Global Payments. The questions regarding merchant services and the fee information requested in this RFP are being collected for information purposes and the inclusion of the services with the banking agreement is not assured. Summary information on the usage is shown in Exhibit II.

The Finance Director will monitor the bank's performance. The Director will also be responsible for administering the agreement with respect to day-to-day activities. A list of City personnel authorized to deal directly with the bank will be provided following award of contract. The bank shall provide the City with a similar list of authorized personnel.

IV. FINANCIAL INSTITUTION QUALIFICATIONS

To be considered the Proposal must include a response to each question in this Section IV.

1. Creditworthiness

To fulfill the City's fiduciary responsibility and to protect public funds, each bank shall provide the following.

- a. Provide a link to the bank's audited financial statement for the most recent fiscal period. The bank will be required to provide an audited statement to the City each year of the contract period, as soon as it is available. Confirm agreement to this requirement.
- b. Provide certification of the bank's Community Reinvestment Act (CRA) rating by its rating agency (summary information only).
- c. Provide the senior and subordinate debt ratings of the bank holding company. If ratings are not available, provide the bank's most recent four quarters rating from an independent rating agency such as Highline, Veribanc, or Best. The bank will notify the City within thirty (30) days of any change in any of these ratings during the contract period. Confirm agreement to this requirement.

2. Customer Service

Service will be a primary focus of the City on a continuing basis. Describe the bank's philosophy and approach to satisfying this need through the following responses.

- a. How will the bank satisfy the City's need for superior customer service? How will the bank provide the City with relationship support for its services?
- b. Is there a formal process for escalation of problems/issues that are unresolved? How is service and overall contract performance monitored?
- c. How does the bank support the local community?
- d. Will the bank representatives meet on a regular basis with the City?
- e. Are there any new services anticipated that might serve the City? When are they to be available?
- f. Is the bank offering any transition or retention incentives? Describe fully and quantify completely.
- g. The City requires the right to use a third party auditor to review the City's accounts, collateral, and bank records at any reasonable time. Confirm agreement with this condition.

3. References.

List references from three comparable California public entity clients. For each reference, include the length of time under contract, a client contact, title, and email address.

4. Depository Agreement and Service Agreements

Provide a copy of all depository and service agreements which will be required to be executed under the contract for services rendered (including depository and collateral agreements). Any changes required on the agreements will be discussed and agreed upon before award of the contract is made by the City.

- a. Provide all the agreements required.

5. Implementation timeline.

The contract period will commence September 1, 2025. The City recognizes that not all services and funds will be transferred by this date but expects that all services should be available by that date. It is anticipated that all services will be transferred by October 1, 2025.

- a. Provide a proposed timeline for implementation of the contract. Include each activity required defined by its responsible party and assigned responsibilities. Denote any limitations or potential delay points.

Default in promised delivery of services, without acceptable reasons, or failure to meet the terms or conditions of the depository contract without remedy, shall result in the City having the right to terminate the contract, but the exercising of such right to terminate the contract does not limit any other remedies the City may have for damages or other relief under law.

V. REQUIRED BANKING SERVICES

To be considered, the Proposal must include a response to each of the questions in this Section V and all associated fees must be detailed on Attachment A. Add any level of detail as necessary for complete disclosure.

1. Account Structure

The City is responsible for assuring that all City funds are earning at the best, then-current interest rates available at all times. The City currently pays for services on a compensating balance basis but retains the right to switch to a fee methodology with or without a sweep account structure. The City is interested in initiating an automated sweep to a money market mutual fund in order to reach its full investment goal and to minimize collateral dependence and regulatory fees.

Any money market fund proposed for a sweep vehicle must be rated AAA and strive to maintain a \$1 NAV. **A repurchase agreement, offshore investment, or ICS are not acceptable as sweep investment vehicles.**

- a. Describe the account structure proposed.
- b. Describe the bank's ability to establish a sweep structure using an external money market mutual fund.
- c. If an SEC registered money market fund is utilized for the sweep Proposal, provide the full name and identifying cusip of the fund along with a link to the prospectus.
- d. If swept, are funds swept at end of day or next day?
- e. How is interest earned reported from a sweep? If a daily or monthly report is created provide a copy.
- f. Will the bank assess a balance-based fee? At what specific rate?

- g. Does the bank limit withdrawals in money market accounts to six per month?
- h. Is the bank part of the ICS network?
- i. If internal rates are not bank managed provide the proposed computation basis for the accounts.
- j. Will interest earned on interest bearing accounts be charged as an expense on the account analysis?
- k. Confirm that the City may use a compensating balance or fee basis for payment of bank fees.
- l. Based on your fees and the historical volumes on Attachment A what is your target balance on a compensating balance basis?
- m. Complete the following table indicating the average interest rates for the ECR, interest bearing accounts, money market accounts and sweep funds for the indicated periods.

	Current Rate	Average 2024
ECR	%	%
Interest Bearing Account	%	%
Money Market Account	%	%
Sweep (Gov't) Fund	%	%

The City may be required or may desire to open additional accounts or change account types during the contract period. If this occurs the new accounts and their services shall be charged the same contracted amount. (Unanticipated or new services may be charged at not more than published rates.)

2. Automated Treasury Services

The City requires a web-based, single portal cash management information system access. The City requires timely access to transactions and daily balance reporting. It requires online access and transactions within the various service areas such as ACH and reconciliation. Imaging of all checks, deposit slips and items is required. Statements and preferably account analyses must be available in electronic form.

- a. Provide a link to your online service portal for the City to examine. Is the system a single portal access?
- b. Describe (list) the bank's on-line service capabilities.
- c. Are all reporting and transactional processes available through the online system? If not, what is not available online?
- d. State the access time for prior day information? Is intra-day information real-time or delayed? Specify.
- e. Define the history and image retention features available.
- f. Can customized reports draw across reporting modules and activities? Describe and detail. Can the system consolidate information from different accounts? At what level?
- g. Describe back-up procedures for use by the City with any interruption in the automated system delivery of information.
- h. What items generate an alert? How are these alerts or messages delivered? Must the user be signed on to your system to receive the alert or is it sent via email or text?
- i. What level of mobile banking is provided? Describe the services on the mobile app.
- j. Describe the security protocol for online services. How is authentication and authorization provided? How and by whom are the administration protocols of the security module established and maintained?
- k. Can all reports be customized? If not, which can be customized?
- l. What are the hours of available technical support? How is it provided normally?

3. Standard Deposit Services

Standard commercial deposit services are required for all accounts. Remote deposit is currently used throughout the City. Coins are not currently rolled but currency is strapped. On average the City makes two deposit a week with up to 15 deposits in one visit.. Deposits are made by staff currently, but the City wants to move to the use of a courier/armored car for vault service. Preference would be for armored car/courier service to be paid through the account analysis.

The City currently accepts credit cards in the Finance, Police, and Recreation departments. Global Pay and Open Edge are the service providers used. The Recreation Department uses ActiveNet with its recreational software. The merchant services are not a required service under this RFP but information regarding available merchant services is requested below for consideration. Questions regarding merchant services are found in the Optional Services section of this RFP.

The City expects all deposited checks to be cleared based on the bank's current published FRB availability schedule. All cleared deposits received by the bank's established deadline must be processed for same day credit. The bank shall guarantee immediate credit on all incoming wire transfers, ACH transactions, on-us items, and U.S. government security maturities and coupon payments. Failure to credit City accounts in a timely fashion will require interest payment reimbursement to the City at the then-current daily Fed Funds rate.

- a. Can deposits be made to a local branch or must a vault be utilized? If local, does the bank have a dedicated window for commercial accounts?
- b. What is the bank's daily cut-off time at a local branch or is a vault required for deposits?
- c. Does the bank require strapping and rolling? Are there any limits on coin/currency in one deposit bag?
- d. Are all deposit items imaged? When are images available?
- e. How does the bank handle discrepancies in deposit amounts? What settlement process is followed?
- f. When and how are credit/debit advices sent to the City from the various deposit location types? Preference will be given to electronic delivery. Are originals or images of originals with each advice?
- g. How and when does notification of return items take place?
- h. What type deposit bags are used or required? Are these available from the bank?
- i. Describe the e-lockbox program available.
- j. How much advance notice is required on coin and currency orders? Can orders be placed online? Is there any minimum purchase requirement? What is the turn-around time on orders? Can orders be filled at a branch?
- k. Include a list of all the bank's deposit locations.

Remote Deposit

The City uses remote check deposit for all checks. These deposits include both consumer and commercial checks. The City's two scanners were provided by the current depository (Digital Check TellerScan TS240). These would have to be replaced.

- a. What are the bank's current capabilities in remote check deposit? Describe how checks are processed and cleared including any limitations.
- b. What is the daily deadline on remote deposits?
- c. What scanner equipment is required to operate the system? Is this equipment available through the bank? Will the bank provide the scanners? List the equipment required along with its cost(s).
- d. Can the City's current scanner equipment be used on your system?
- e. How long are checks required to be maintained by the City?

NSF Process and RCK Services (Re-presentment of NSF checks by ACH)

Under the contract, NSF checks paid to the City are to be automatically re-deposited for collection unless re-presentment of checks (RCK) is utilized. Complete information must be provided on all NSF returned items including name and reason for return.

The City wants to explore the option of the second presentment to be made by ACH to specific target dates for maximum collection potential.

- a. Describe the bank's current NSF process. Are checks automatically re-deposited? How many times?
- b. How and when is the City notified of return items?
- c. Is the bank capable of processing the second presentment as an ACH with a targeted presentment date (RCK)? Describe in full.
- d. How are the NSF and the later ACH matched/reconciled? Does the bank system cross reference the two transactions in any way?
- e. Is NSF information, image, or occurrence available on-line? When and how? How long is it available online?

4. Standard Disbursing Services

Standard disbursing services for all accounts are required to include the payment of all City payroll checks without charge upon presentation for non-account holders. The City does utilize positive pay services for accounts and will require it for all accounts/checks. The City want to add payee positive pay services. The City is currently not using any reconciliation services and does not anticipate immediate implementation. The City uses ACH for payrolls and select vendors with an average of two batches released monthly and 234 ACH credits posted monthly.

The City uses the CAL-Card a purchasing card and does not anticipate changing that usage.

- a. When is daily clearing information available online through current day reporting?
- b. Are check images available on statements?
- c. Does the bank have positive pay services? Payee positive pay services?
- d. Does the bank use virtual cards? How?
- e. Does the bank have a commercial card? A purchasing card? Describe and include any rebate provisions.
- f. Will all employee checks for non-account holders be cashed without fee on presentment?

5. Positive Pay and Reconciliation

To safeguard against fraudulent checks, positive pay – and preferably payee positive pay - is required on all City accounts. The positive pay process should be fully automated, and web based. Check register information will be transmitted by the City in batch/file form but manual entry through the portal is required also.

The City requires complete indemnification for fraudulent checks. The City may use positive pay in combination with partial reconciliation. No reconciliation services are now used.

- a. Describe the data transmission/transfer requirements for batch check runs for positive pay.
- b. Is online input for individual, manually written checks available online? Describe the process.
- c. How can check records be changed or deleted by the City, if necessary?
- d. How is the City to be notified of a positive pay exception? Is an alert sent by text or email?
- e. At what time is exception information reported to the City? How?
- f. What is the response deadline for City exception elections?
- g. Are all checks, including those received by the tellers and vault, verified against the positive pay file before processing? How often is teller information updated?
- h. Describe the bank's reconciliation processes.
- i. How much flexibility for the bank's systems to interface with the City's Tyler ERP system?

6. Funds Transfer and Wire Services

The City rarely uses wires (preferring ACH) each month but does utilize internal book transfers.

- a. Is wire initiation online for repetitive and non-repetitive wires? Describe the process.
- b. Is online monitoring of wire status available?
- c. Can wire templates be created and stored? Is there a fee for storage?
- d. How and when will the bank notify the City of incoming wires?
- e. Describe security provisions for wire initiation including security levels available or required for initiation and release.
- f. Describe the transfer initiation and reporting requirements. Are transfers completed totally online?
- g. Is future dating available for both repetitive and non-repetitive wires? How far in advance?
- h. State wire access times and cut-off times.
- i. State the bank's policy on the use of ledger balances for outgoing wires in anticipation of daily security activity or incoming wires.

7. Stop Payments

The City has an average of 11 stop pays per month. It requires online stop pays service.

- b. How are stop pays initiated online? How long is the initial stop pay period?
- c. How is a stop pay renewed/extended? For what period? Must a new stop be created?
- d. What is the deadline for same day action on stop pays?
- e. What information on current and expiring stop pays is available on-line?
- f. When a stop pay is created does the system automatically research the check's status? How far back?

8. ACH Services

ACH is currently used for various payments to State agencies, payroll and miscellaneous vendors. ACH credits are also received for tax and utility deposits. The City requires a pre-notification on all new addresses. The City uses primarily next day ACH.

- a. Describe the batch transmission requirements for ACH transactions.
- b. Are same day, on-day, two day and instant cash available services?
- c. Is the City able to initiate individual ACH transactions online? How?
- d. What filters and blocks are available on City accounts for ACH transactions? Describe in detail.
- e. Are ACH addenda shown in their entirety on-line and on reports?
- f. Is the originating account debited when the transaction is initiated or on settlement?
- g. What is the bank's policy on pre-notes? Is the pre-note charged as a standard ACH transaction?
- h. Are there any specific ACH reports available on paper or screens on-line? If so, describe.

9. Account Analysis

Monthly account analysis reports should be provided for each account and on a relationship basis. Within five business days of receipt of the monthly account analysis (and subsequent approval of the fees by City) the bank may direct debit the designated account for fees due if compensation is calculated on a fee basis.

A complete account analysis is needed monthly regardless of the payment basis.

- a. Provide a sample/pro forma account analysis.
- b. When is the analysis available each month online?
- c. How long is the analysis retained online?

10. Monthly Statements

The bank must provide monthly account statements on all accounts with complete supporting documentation. All accounts must be on a monthly calendar and statements received on a timely basis. Timeliness of statements is critical.

- a. When are monthly statements available online each month?
- b. How long are statements retained online?

11. Account Executive

To insure smooth contract implementation and continuation of services, a specific account executive and a back-up must be assigned to the City account to coordinate services and expedite the solution of any problem encountered. The account executive should be available to meet with City staff on banking matters as needed and at a minimum semi-annually.

- a. Provide the name, title and location of the proposed account executive.
- b. Provide the name, title and location of the backup representative.

12. Overdrafts

Every effort will be made to eliminate intra-day and inter-day overdrafts. However, because this situation may arise, state the bank's policy regarding account and total account overdraft policy.

- a. State the bank's policy regarding aggregate overdraft charges and the fees, if any.

VI. OPTIONAL SERVICES

To be considered the Proposal must include a response to this section VII and all fees associated with the service must be shown on Attachment A. If the service is not available respond as such.

The City continues to investigate new services for inclusion under its depository services contract. These services are not required but will be evaluated in terms of availability, feasibility, service levels, services provided and charges for potential current, or future, use under the contract. The City will make its determination on the service's use. If the service is initiated later in the contract period the services and charges stipulated in this Proposal will be applied. If the bank currently does not offer the service but is planning to make it available during the initial contract period, it should stipulate along with the anticipated date of activation.

1. Check Printing

The City has not used its depository to print and mail its vendor checks but may consider doing so.

- a. Does the depository provide check printing services? Describe the service fully.
- b. Describe the transmission, printing and mailing process to be utilized.
- c. What are the requirements and turn-around time for release of same day and next day checks?
- d. From what location are checks printed and mailed?

2. Merchant Services

Merchant services are currently provided by Global payments through the current depository. The City does take payments on all major card types. A summary of the use is shown below based on historical usage and more detailed information for the four primary card types is found in **Exhibit II**.

The City would like to its provider to process card payments online and at point of sale and report clear payment transaction information on a timely monthly basis. Funds should be remitted to the City next day via ACH.

Ease of reconciliation is a priority to reduce staff time and reduce current difficulties.

	Avg Mo Total	MC	VISA	Discover	AMEX
Items	68	7	6	44	11
Amount	9,397.61	1,305.14	2,513.48	934.48	4,644.51
Avg Ticket	1,878.68	383.54	516.25	366.75	612.14

- a. Does the depository provide merchant services? Briefly describe a history and any other affiliated parties.
- b. Describe the relationship between the depository and the merchant services provider. What relationship team will be primary for these services?
- c. Does the provider support all major payment types? (credit/debit cards, gift cards, corporate cards?)
- d. Describe any software/hardware necessary for acceptance.
- e. Describe any interface requirements and compatibility issues.
- f. Is funding next day?
- g. What level of detail is available on reports? Provide a monthly summary report.
- h. How long are reports available online?
- i. Do you provide training on initial and continuing education and PCI requirements?
- j. What is your proposed interchange plus fee?
- k. List any additional non-qualified surcharges.

VII. ALTERNATIVE SERVICES

If the bank has any additional services that it feels could benefit the City, please use this section to describe those services.