



BRUNSWICK-GLYNN COUNTY JOINT WATER & SEWER COMMISSION

October 28, 2019

PROJECT: RFP No. 20-002 – Banking, Merchant, and Investment Services
for the BGJWSC

ADDENDUM: Three (3)

DUE DATE: TUESDAY, November 5, 2019 – 12PM, NOON

**THIS ADDENDUM IS FOR THE PURPOSE OF MAKING THE FOLLOWING
CLARIFICATIONS:**

**QUESTION 1: Does your payroll software have the ability to create a
NACHA/ACH formatted file?**

ANSWER: Please reference Question #5 below. Payroll is processed by a third
party.

**QUESTION 2: Please clarify Question 3 on page 19 of the RFP; Is JWSC
looking for a later cutoff time to make deposits or asking if the availability
schedule is different based on dollar amount?**

ANSWER: The question meant to ask about the potential of the bank requiring
additional hold time based on dollar amount. If that is a possibility, under what
conditions and for what periods might that occur?

**QUESTION 3: Can the JWSC address Item #10 on Page 11 of the RFP; Are
secure plastic deposit bags satisfactory vs. locking and zipper bags?**

ANSWER: Yes, secure plastic deposit bags may be provided in place of
locking and zippered bags.

QUESTION 4: Will the JWSC please post a Word Document version of the RFP documents on the solicitation website?

ANSWER: Yes, a Word version of the RFP has been added to the solicitation website: <https://www.bgjwsc.org/request-for-proposal-no-20-002-banking-merchant-investment-services-for-the-bgjwsc/>

QUESTION 5: ACH transactions originated by JWSC for vendor payables, Direct Deposit of payroll, and pre-authorized ACH debits for utility payments – please clarify the number of ACH files transmitted/uploaded each month and the number of individual ACH transactions per month based on the following example: If you have 10 employees being paid twice a month, it would be 2 ACH files transmitted per month and 20 (10x2) ACH transactions for the month.

ANSWER: JWSC Accounts Payable does not currently use ACH to pay vendors. However, that may be an option we evaluate in the future. Funds are transferred into Payroll Account to cover payroll and a third party Human Resources company will initiate an ACH to move funds to their account to cover payroll (an average of 5 per month). In addition, we have an average of 76 credit and debit transactions per month. These usually involve a single item/account such as customer payments, postage, fees, or external funds transfers from third party payment sources. We typically have daily ACH transactions. The 76 transactions does not include internal transfers from one JWSC account to another.

QUESTION 6: Page 7, A; Minimum Qualifications: Is Controlled Disbursement Service required in order to submit a bid response?

ANSWER: Yes, this is a requirement. However, if your firm offers something similar, please explain this exception using Form 2 on page 27 of the RFP documents.

QUESTION 7: Page 9, first paragraph; “JWSC desires to have Master Account Signature Card to minimize administrative duties associated with these actions.” Is the Master Account signature card a requirement in order to submit a bid response?

ANSWER: Yes, this is a requirement. However, if your firm cannot offer Master Account Signature Card, you must be able to accommodate an alternate method of signing signature cards. Please explain this exception using Form 2 on page 27 of the RFP documents.

QUESTION 8: What is the average ticket for merchant transactions?

ANSWER: Please reference Addendum #2, Question #45. Please note that the original figure presented in the RFP documents on page 32 has been updated from \$6.1 million to \$7.8 million in order to reflect JWSC's dual credit card processors.

QUESTION 9: Would like to know future need for the following items. Are the payments fully integrated today? If not a future need, but using today, what is the payment gateway being used?

- One question states use of only ICT220 and will entertain offers to do recurring, web, etc
- In an additional question it states:
 - Payment portal access. Ability to interface with Harris Citizen Access Software and offer multiple payment options: recurring payments, fixed amounts, one-time payments.

ANSWER: Over-the-counter (cashier) payments are directly input into the Harris software by the cashiers as in-person payments are received. Those card transactions are their own payment batch within the Harris software. Online transactions are currently processed via Paymentus (mostly IVR) and Authorize.net The online Authorize.net batch settlement is combined with the over-the-counter batch funds and those totals show as one bank deposit. The Paymentus batch settles and pays as its own bank deposit. The online gateways each have live APIs into the Harris software so customers' payments immediately show on the customers' utility accounts. The two gateways' online transactions combine into one payment batch in the Harris software. Types of transactions processed include on-time debit/credit card payments, one-time eCheck payments (equal to the balance due on the account's due date each month).

QUESTION 10: Would JWSC please provide a copy of its investment policy?

ANSWER: Please reference Exhibit B in the original RFP documents, page 47.

QUESTION 11: In reference to page 19, question 10 – Can JWSC please provide more details on how this process is currently handled?

ANSWER: In lieu of the customers' financial institutions printing and mailing paper checks to the JWSC, those "online banking" transactions are instead converted to electronic transactions. That data is then sent electronically as a batch file to JWSC for direct upload into the Harris software (similar to how a lockbox file would be processed).

QUESTION 12: Is the JWSC able to share the average number of vendor payments made via ACH?

ANSWER: Please reference Question #5 of this Addendum. JWSC does not currently pay vendors via ACH.

QUESTION 13: How many JWSC employees are currently on direct deposit for payroll?

ANSWER: Please reference Question #5 of this Addendum.

QUESTION 14: How many payroll runs are completed each month? Assuming 2 if payroll is bi-weekly.

ANSWER: Please reference Question #5 of this Addendum.

QUESTION 15: Please share the number of pre-authorized debits that you collect for utility payments from your customers on a monthly basis.

ANSWER: As mentioned in the pre-bid meeting, the recurring payment option is a new offering to our customers (the pilot program started in early October). We already have over 200 accounts enrolled, and we anticipate that this number will increase.

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QUESTION 16: On JWSC account analysis, what are the volumes JWSC sees (if any) under the heading ACH Monthly Maintenance Fees?

ANSWER: Please reference Addendum #2, Question 12

QUESTION 17: Related to question #37 in Addendum #2, would the JWSC please provide "Form 1" in an editable format like Word or Excel so firms may add their data?

ANSWER: Please reference Question #4 of this Addendum.

QUESTION 18: If a responding firm wishes to add additional recommended services, should these services be added to "Form 1" or provided in a separate document?

ANSWER: Please use "Form 2", on page 27 of the original RFP documents for any additional services your firm may offer that JWSC has not specifically asked for within the RFP.



All applicants under this Invitation for Bid are kindly requested to acknowledge receipt of this Addendum in original only.

**ACKNOWLEDGEMENT
ADDENDUM: THREE (3)**

DATE: _____

The above Addendum is hereby acknowledged:

(NAME OF BIDDER)

Signature

Title