



BRUNSWICK-GLYNN COUNTY JOINT WATER & SEWER COMMISSION

October 24, 2019

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

ADDENDUM: Two (2)

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

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

BANKING SERVICES:

QUESTION 1: Page 6 of the RFP document states the terms of the contract would be for one year with four one year options, yet on page 8 it states the contract is for five years consecutive. Please confirm the correct contract terms.

ANSWER: The contract shall be for one year with four one year renewals

QUESTION 2: Page 7, 3D; It states Controlled Disbursement files should be available by 10:00AM. Would 11:00AM be an acceptable time?

ANSWER: Yes, 11:00AM is acceptable.

QUESTION 3: Do you require partial or full reconciliation on one or all Controlled Disbursement bank accounts? If not all accounts, please indicate which accounts this service would be needed for.

ANSWER: This is not currently used by BGJWSC, but if we were to implement this service, it would be utilized for our General Checking and Payroll Accounts.

QUESTION 4: Page 9, D3; Is Ecashflow Services a collection service that is utilized to recoup bad checks? If yes, how much does the BGJWSC pay for this service?

ANSWER: The BGJWSC pays no fee for this service. Our preference is for the customer to pay and we assess an NSF fee

QUESTION 5: How many bank accounts are needed, excluding the three Controlled Disbursement accounts? Of these additional needed accounts, will any ACH debits be deducted electronically or will any checks be drawn off these accounts?

ANSWER: 11-12 accounts are needed. ACH debits/checks will only be drawn off of the General Checking and Payroll accounts.

QUESTION 6: For location reporting, how many locations are in scope (Page 9-10, Section 2)

ANSWER: We only have one location

QUESTION 7: Approximately how many deposit tickets would be needed monthly or annually?

ANSWER: Approximately 150/month

QUESTION 8: Page 11, #10; If the expectation is to have the Bank pay for the supplies listed, can the BGJWSC please provide volumes of each type supply item that was ordered for the previous year? (check stock, deposit tickets with department encoding, how many departments, etc)

ANSWER: BGJWSC orders deposit slips for only one department and only on one account; we order blank check stock and our software system adds all other information

- **Check Stock: 6,000**
- **Currency Straps: 5,000**
- **Deposit Slips: 60 books of triplicate copies (5 books of 30/month)**
- **Cash Bags: 900 bags**

QUESTION 9: Page 11, #11; How many remote scanners does the BGJWSC currently utilize? Does the BGJWSC currently own those scanners? If so, what type of scanners are they (make/model)? Would the BGJWSC consider utilizing their existing scanners if they are compatible?

ANSWER: Scanners are not currently utilized by the BGJWSC but the Commission is open to exploring that option in the future.

QUESTION 10: Does the BGJWSC currently use Remote Deposit Scanners to deposit checks, and if so, at how many scanner locations?

ANSWER: Please refer to Question 9

QUESTION 11: Page 15, Exhibit A; Can the BGJWSC provide the definition/description of the AR-Box services. What exactly is this service?

ANSWER: Customer initiated online banking

QUESTION 12: Page 16, Exhibit A; Online Stop Payment Maintenance has a volume of 326. Is this the number of stop payments initiated?

ANSWER: No, this number should be adjusted to 1. This represents only the Stop Payment Maintenance fee.

QUESTION 13: Page 16; The analysis provided indicates 15 envelopes imaged under Retail lockbox section. With the volume of items processed, we would like to understand how there would only be 15 envelopes. Please clarify.

ANSWER: Not every envelope is imaged, only those excluded from the daily batch as exceptions.

QUESTION 14: Page 16, Exhibit A; Under Retail Lockbox, please provide a definition/description of Package Prep. What is this service providing?

ANSWER: This is the hard copy package of exceptions. It is shipped overnight

QUESTION 15: Page 3, Please clarify if you will accept electronic copies of the bid.

ANSWER: In order to be considered a Responsive bidder, firms must submit 6 hard copies, with 1 being marked Original, as well as an electronic (USB or CD) copy of their proposal.

QUESTION 16: Page 15, Exhibit A; Are there any accounts that cannot earn interest out of the 14 accounts?

ANSWER: No

QUESTION 17: Would BGJWSC accept electronic web links to the Banks' financial statements instead of providing printed documents?

ANSWER: Yes

QUESTION 18: Page 20, #12; Please describe what this service is that the BGJWSC currently uses a scanner for electronic check presentment – is this image cash letter or remote deposit? If not, what kind of process is this?

ANSWER: Please refer to question 9

QUESTION 19: Page 22, ACH Payments; It mentions the need for the provider to offer ACH. If so, can you please provide expected monthly ACH volumes?

ANSWER: Please reference Exhibit A, Page 15 in the RFP. The section is labeled ACH Services

QUESTION 20: Is the BGJWSC currently paying any fees for services or are you using compensating balances with earnings credit to offset fees?

ANSWER: BGJWSC has historically used compensating balances to offset fees, but we have recently changed to requiring the specific detail of fees be presented

QUESTION 21: What is the earnings credit rate that you currently receive?

ANSWER: This has recently changed. Please submit your most competitive rate

QUESTION 22: What is the current interest rate received on the excess funds associated with the banking services (\$20,000,000)?

ANSWER: Please submit your most competitive rate

QUESTION 23: How is cash (currency & coin) currently delivered to the bank? Is it an in-person (employee/law enforcement) branch deposit or picked up by an armored courier?

ANSWER: Armored courier

QUESTION 24: If BGJWSC uses an armored courier, who is the current provider?

ANSWER: Loomis

QUESTION 25: Is the BGJWSC directly paying its monthly courier fees to the armored car vendor?

ANSWER: Yes

QUESTION 26: What does BGJWSC currently use ACH services for? Vendor payments, payroll direct deposits, preauthorized debits for utility payments?

ANSWER: Yes, all of the above

QUESTION 27: What is the average number of files transmitted per month? What is the frequency moth, biweekly, etc.

ANSWER: Approximately 76 file transmittals per month. We do not include internal transfers in this number.

QUESTION 28: What is the monthly ACH transaction volume?

ANSWER: Please reference Question #29

QUESTION 29: What is the BGJWSC's current process to transmit ACH files? Are you uploading NACHA/ACH files through your banks' online banking service?

ANSWER: Yes, we upload NACHA/ACH files through the bank's online portal

QUESTION 30: Does your accounting (payables) software have the ability to create a NACHA/ACH formatted file?

ANSWER: Yes, we upload NACHA/ACH files through the bank's online portal

QUESTION 31: Page 23, I.2; Would BGJWSC accept an interest rate that is not based off any index?

ANSWER: We would need more information to make this determination. Please provide more details to your question.

QUESTION 32: Page 28, "Cost of Banking Services"; Please clarify what is meant by "Check Charges."

ANSWER: Possibility of any International check fees. For this period of data, there was not enough data to quantify

QUESTION 33: Page 29, “Cost of Banking Services – Stop Payments”; does the volume of 326 represent new stop payments or auto renewals for existing stop payments or a combination of both? If a combination of both, can you please break out the volumes by type?

ANSWER: Please reference Question #12.

QUESTION 34: Our institution provides online viewing of Lockbox images for 7 years through our web portal. Would BGJWSC still require a CD Rom with these images?

ANSWER: No

QUESTION 35: Page 29, “Retail Lockbox”; Please clarify what is meant by “OCR Repair”

ANSWER: Process that will correct for image quality problems in order to improve OCR accuracy (i.e, de-skew, de-border, rotate, remove noise, remove lines)

QUESTION 36: Section 1, “Organization & Background” question 7 asks for financial statements from the last three years and copies of recent call reports. Is it permissible to provide links to these items in order to have a lesser impact on the environment or do you prefer paper hard copies?

ANSWER: Please reference Question #19

QUESTION 37: For the Banking Services submission, does the BGJWSC require that responding institutions use the BGJWSC form (Form 1) or may the institution use their own formatting so long as all questions are answered?

ANSWER: Please use the forms provided in the RFP by BGJWSC. No exceptions will be made to this.

QUESTION 38: Please provide 3 months bank statements for all accounts included in this RFP.

ANSWER: The past 3 months of activity may not be indicative of our regular activity. This was discussed at the pre-bid meeting.

QUESTION 39: Please provide 3 months account analysis statements for all accounts included in this RFP.

ANSWER: The past 3 months of activity may not be indicative of our regular activity. This was discussed at the pre-bid meeting.

QUESTION 40: Please provide 3 months of Investment statements (Money Market, sweep accounts, short term investments).

ANSWER: The past 3 months of activity may not be indicative of our regular activity. This was discussed at the pre-bid meeting.

QUESTION 41: Please provide a sample Lockbox coupon.

ANSWER: A sample coupon is attached. Please also visit the solicitation website for all documents and forms: <https://www.bgjwsc.org/request-for-proposal-no-20-002-banking-merchant-investment-services-for-the-bgjwsc/>

QUESTION 42: Please provide fields on the lockbox coupon that are relevant and if they are encoded with a MICR line or bar code.

ANSWER: Please reference Question #43

QUESTION 43: Please provide any Lockbox file/report that you use daily.

ANSWER: A sample file is attached. Please also visit the solicitation website for all documents and forms: <https://www.bgjwsc.org/request-for-proposal-no-20-002-banking-merchant-investment-services-for-the-bgjwsc/>

MERCHANT SERVICES & P-Cards:

QUESTION 44: BGJWSC currently uses Ingenico iCT220 Terminals to process credit card payments. Can you please indicate how many terminals are currently in use?

ANSWER: Seven (7)

QUESTION 45: The annual sales (sales less refunds and rejects) for the prior 12 month fiscal year (July 2018 – June 2019) were approximately \$6.1 million. If possible, can BGJWSC please share the previous 3 month merchant statements?

ANSWER: The past 3 months of activity may not be indicative of our regular activity. This was discussed at the pre-bid meeting. Please note that this amount should be adjusted to \$7.8 million to reflect BGJWSC's two credit card processors.

QUESTION 46: What was the BGJWSC total transaction count for the previous 12 months?

ANSWER: Approximately 75,500

QUESTION 47: What is the BGJWSC's average ticket amount?

ANSWER: \$104.00

QUESTION 48: Who is the BGJWSC's current merchant services provider for online and in person card payments?

ANSWER: BGJWSC currently uses Paymentus and Authorize.net for merchant services processing

QUESTION 49: Are the BGJWSC credit card processing fees debited daily or monthly from your bank account?

ANSWER: Monthly

QUESTION 50: Does the BGJWSC currently charge a convenience fee to the consumer for card payments?

ANSWER: Only for telephone payments.

QUESTION 51: Does the BGJWSC currently lease their merchant equipment?

ANSWER: No. They were purchased and paid for outright.

QUESTION 52: Does the BGJWSC accept card/payments online, in person, and over the phone? What is the percentage for each method?

ANSWER: All of the above. Percentages are as follows:

- 35% in person
- 25% IVR
- 40% online

We anticipate these percentages to change (higher online, lower IVR), based on the recent implementation of our online eCheck and recurring payment options.

QUESTION 53: Page 23, #1-2 Purchasing Card; Is the BGJWSC wishing to have a full PCard proposal at this time? If yes, will this be made as another option to the 3 existing proposals?

ANSWER: BGJWSC is currently developing its PCard policy and procedures. Please provide any PCard services your institution may be able to offer.

QUESTION 54: Please provide information on existing spend volume amounts and information on how BGJWSC currently utilizes their PCard program.

ANSWER: BGJWSC is currently developing its PCard policy and procedures. Please provide any PCard services your institution may be able to offer.

QUESTION 55: Are purchases limited to travel and entertainment for cardholders?

ANSWER: At this time, PCard purchases are only used for travel, however BGJWSC is currently developing its PCard policy and procedures. Please provide any PCard services your institution may be able to offer.

QUESTION 56: How are cardholders currently coding and submitting their transactions/statements. Receipts?

ANSWER: BGJWSC is currently developing its PCard policy and procedures. Please provide any PCard services your institution may be able to offer.

QUESTION 57: Does the BGJWSC currently pay any vendors (one-time or recurring) with a card? If not, has the BGJWSC considered using the card account for these types of purchases?

ANSWER: We do not currently pay vendors with a PCard.

QUESTION 58: Are reward points or a cash rebate/statement credit associated with the account?

ANSWER: Yes

QUESTION 59: What is the estimated average annual spend?

ANSWER: That number/amount is still being evaluated

QUESTION 60: What is the Purchasing Card currently used for? How many cards does the BGJWSC have?

ANSWER: BGJWSC currently uses PCards for travel only. We have eleven cards currently

QUESTION 61: What is the average transaction size (\$\$)?

ANSWER: That number/amount is still being evaluated by BGJWSC staff

QUESTION 62: What is the current reward program/rebate percentage?

ANSWER: That information is still being evaluated at this time.

QUESTION 63: Is the BGJWSC currently using the program for payables? What is the potential annual payable spend (\$\$\$)?

ANSWER: That information is currently being evaluated by BGJWSC staff.

QUESTION 64: Page 23, Section H; The same question is asked twice. Is there an additional question that needs to be addressed that was not included?

ANSWER: The questions are similar, but our end policies and procedures will be different. Please answer both questions.

QUESTION 65: Does the BGJWSC use purchasing or any other type of cards today? If so, what type?

ANSWER: BGJWSC currently uses PCards for travel expenses only.

QUESTION 66: Does the BGJWSC use any type of expense management tool today? If so, what type?

ANSWER: No

QUESTION 67: What is the total disbursement spend for the BGJWSC?

ANSWER: That information is not available at this time.

QUESTION 68: What percentage of BGJWSC spend is card, ACH, and check?

ANSWER: That information is not available at this time.

QUESTION 69: What percentage of BGJWSC spend is vendor payments, purchases, and T&E – dollar amount and number of transactions.

ANSWER: That information is not available at this time.

QUESTION 70: How many invoices does BGJWSC process?

ANSWER: That information is not available at this time.

QUESTION 71: What percentage of invoices are PO?

ANSWER: That information is not available at this time.

QUESTION 72: How are invoices received?

ANSWER: That information is not available at this time.

INVESTMENT SERVICES:

QUESTION 73: Would BGJWSC best benefit from tax-free or taxable income?

ANSWER: BGJWSC is tax-exempt. We are not able to purchase taxable investments. Please refer to our Financial Policy for reference.

QUESTION 74: Please confirm that the BGJWSC is looking for an Investment Manager or an Investment Broker.

ANSWER: Both



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

**ACKNOWLEDGEMENT
ADDENDUM: TWO (2)**

DATE: _____

The above Addendum is hereby acknowledged:

(NAME OF BIDDER)

Signature

Title



Brunswick-Glynn County Joint Water and Sewer Commission

1703 Gloucester Street
Brunswick, GA 31520
www.bgjwsc.org (912) 261-7100

Utility Service Bill

LIFT STATION WATER & SEWER COMMISSION
LIFT STATION 2023-ISL CLUB(KINGS WAY)CHLORINATOR
95 KINGS WAY
SAINT SIMONS ISLAND GA 31522

Account Number	Bill Date
520246601	09/24/2019
Billing Service Period	
08/22/2019 TO 09/24/2019	
Service Address	
95 KINGS WAY 17000 SAINT SIMONS ISLAND, GA 31522	

Service	Prior Reading	Current Reading	Consumption	Service Amount
Balance Forward				\$.00
Payments				\$.00
NO BILL WATER S/O	1	1	0	\$.00
CURRENT CHARGES				\$.00
FOR BILLING INQUIRIES PLEASE CALL (912) 261-7100 BETWEEN 8:00 A.M. AND 5:00 P.M.			TOTAL AMOUNT DUE BY	10/14/2019
				\$.00

Please visit <https://bgjwsc.org/donations> to discover ways that you can help those in critical financial need.

RETAIN THIS PORTION FOR YOUR RECORDS

PAYMENT METHODS
• Check made payable to JWSC
• Money Order made payable to JWSC

RETURN THIS PORTION OF BILL WITH PAYMENT. DO NOT SEND CASH.
Make Check Payable To: JWSC

Payment must be RECEIVED, NOT POSTMARKED, by the due date to avoid a late payment charge.



Brunswick-Glynn County Joint Water and Sewer Commission

1703 Gloucester Street
Brunswick, GA 31520
www.bgjwsc.org (912) 261-7100

Account Number	520246601	
TOTAL AMOUNT DUE BY	10/14/2019	\$.00
PAYMENT AMOUNT ENCLOSED		

Please remit full payment of this bill by due date.

LIFT STATION WATER & SEWER
COMMISSION
LIFT STATION 2023-ISL CLUB(KINGS
WAY)CHLORINATOR
95 KINGS WAY
SAINT SIMONS ISLAND GA 31522

Brunswick-Glynn County Joint
Water and Sewer Commission
P.O. Box 628396
Orlando, FL 32862-8396



7052024660100000000001

10/16/2019 04:01 PM

County JWSC

Cash Receipts by Payment

Type for Batch PB-011658

ORLANDO LOCKBOX - Wednesday
LOCKBOX

10/16/2019

Payment Type - ORLANDO

Reference Customer
Payment Amount Comments

Account # Amount

520319926 225.88

1589703 35.92

520296101 9.87

50024901 98.31

50025302 51.27

1441101 60.00

520315489 70.00

1380901 10.87

1380801 97.80

100030206 28.50

100034305 31.76

100029402 36.34

100029302 28.50

520312970 28.50

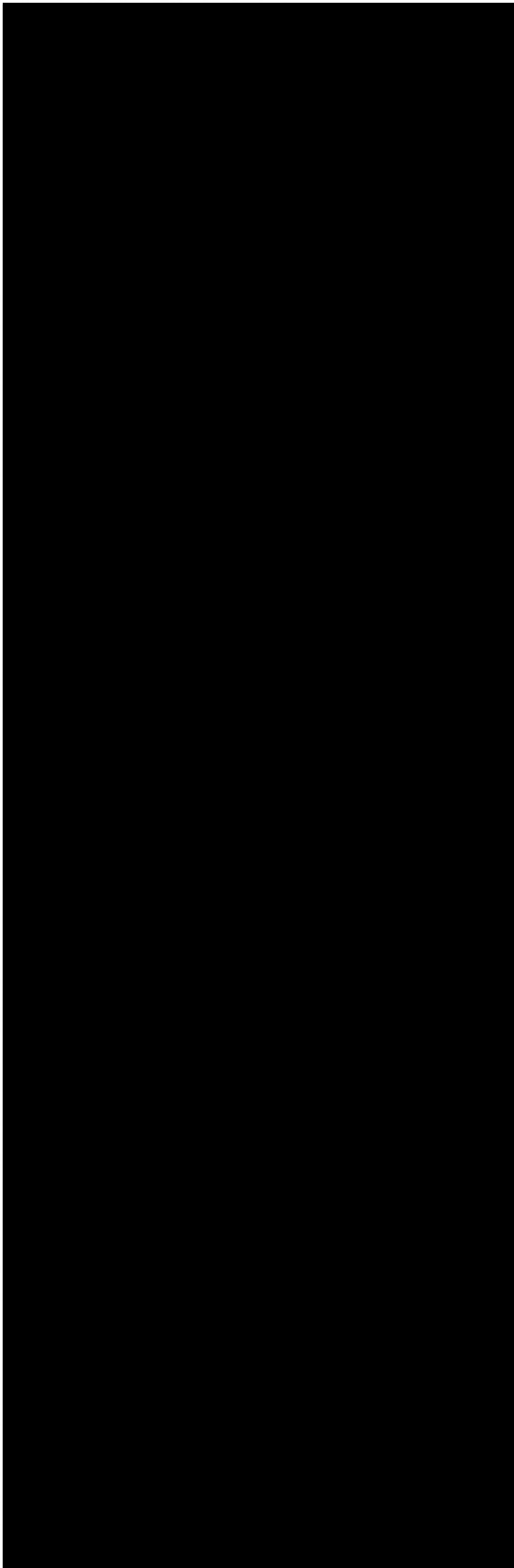
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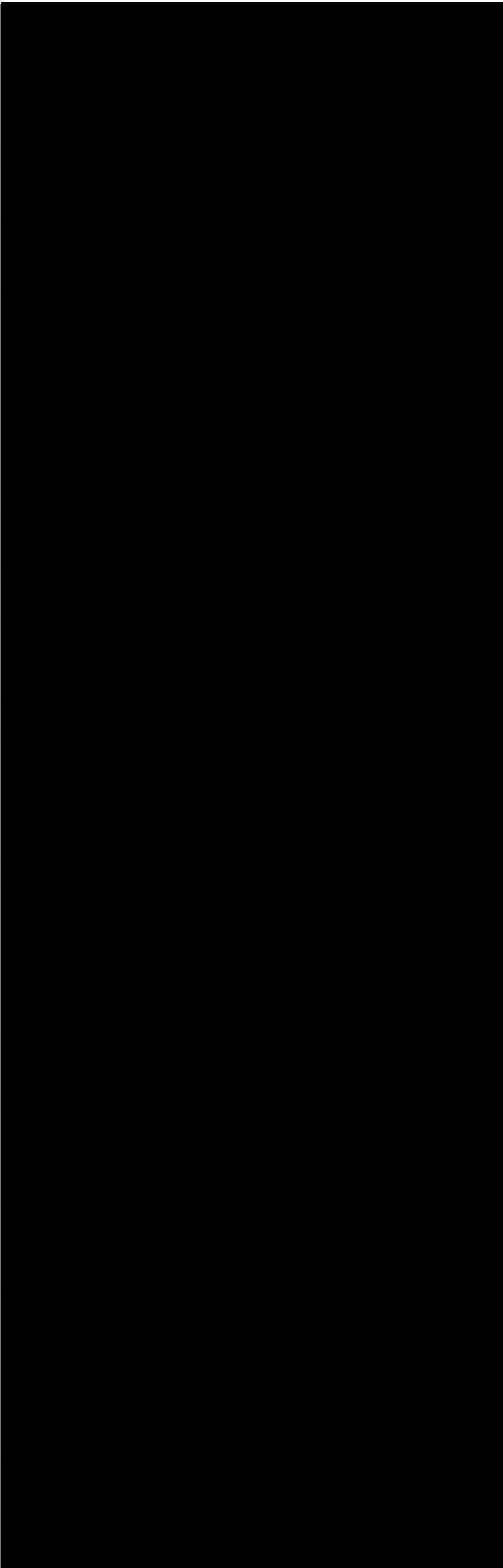
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520307587	28.50
520307594	28.50
520309472	28.50



520309481	28.50
520307591	28.50
520309465	28.50
520309474	28.50
520309475	28.50
520309473	28.50
520307572	28.50
520307593	28.50
520307581	79.25
520309482	28.50
520307592	28.50
520309476	28.50
520309483	28.50
220016301	143.61
520327213	34.28
1601704	28.50
53901	57.78
1617302	50.00
6006	103.51
27002	44.31
810901	35.93
520321797	126.43
764703	28.50
28401	65.62
520316048	28.50



520306292	28.50
1437401	28.50
1164202	13.57
3983303	16.00

3,009.65

Grand Total

3,009.65

E Batch Summary Report

Deposit Date : 10/16/2019

Client Box/Name: 2727 - Brunswick Glynn Co Joint W & S

Batch Number	Batch Type	Stub Count	Stub Total \$	Check Count	Check Total \$
82409	Multiples	61	\$2,319.72	9	\$2,319.72
343894	Singles	12	\$631.86	12	\$631.86
343899	Checks Only	3	\$58.07	3	\$58.07
344576	Check & List	0	\$0.00	0	\$0.00
		76	\$3,009.65	24	\$3,009.65