



BRUNSWICK-GLYNN JOINT WATER & SEWER COMMISSION

December 13, 2022

PROJECT: RFP No. 23-015 Banking, Investment, & Merchant Services

ADDENDUM: One (1)

DUE DATE: TUESDAY, December 20, 2022 – 12PM, NOON

THIS ADDENDUM IS FOR THE PURPOSE OF ANSWERING THE FOLLOWING QUESTIONS:

1) QUESTION: Will the deposits at a branch up to 5pm be night drop or in person? If the bank is not open until 5pm, is that a deal breaker when the JWSC has the capability to make remote deposits?

ANSWER: No, this will not be a deal breaker, but please provide your banking hours in your proposal.

2) QUESTION: The RFP states that the contract is for one year, and absent any positive action by the JWSC it will renew for 2 one year periods. What is considered positive action by the JWSC? Will written notification be given and if so, how much notification will be given?

ANSWER: Written notification will be given with 60 days notice.

3) QUESTION: Section D2 states “no holds” on funds will be permitted. Section II, A 1 references the availability schedule. This is the schedule for all JWSC accounts, can you clarify the intent of “no holds”?

ANSWER: If JWSC funds would be subject to any holds within your financial institution, please clarify what those reasons and those respective time periods would be.

4) QUESTION: In Section E1, the RFP states “the JWSC shall have the ability to initiate all types of wire transfers through electronic banking, via telephone or written consent. Please clarify what is intended by “telephone or written consent”.

ANSWER: “Written request” refers to two (2) or more JWSC approvers. Please disregard “telephone”

5) QUESTION: In reference to Section E7, Cost of Bank Services, if the Financial Institution provides an analysis statement detail and debits directly for only fees, should they proceed with the RFP?

ANSWER: Yes, this is acceptable.

6) QUESTION: In Section G3, should NACH refer to NACHA?

ANSWER: Yes, this should be NACHA

7) QUESTION: In reference to Section L4, will the Financial Institution provide an invoice to the JWSC for monthly service charges. If a Financial Institution will only offer direct debit should they proceed with submitting the RFP?

ANSWER: If only offering direct debit, yes please proceed with submitting the RFP as long as some documentation or service will be provided that will allow the JWSC to see what the monthly service charges are and how they were determined.

8) QUESTION: If a Financial Institution does not provide Controlled Disbursement should they proceed with submitting the RFP?

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

9) QUESTION: In regards to Merchant Services, how many terminals are needed?

ANSWER: Seven (7).

10) QUESTION: Current Merchant Services set up states 1 location. Are additional locations needed for set up?

ANSWER: No, no additional locations are needed.

11) QUESTION: What gateway(s) does Harris Citizen Access software utilize for the credit card processing?

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 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 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 one-time debit/credit card payments, and one-time eCheck payments (equal to the balance due on the account's due date each month).

12) QUESTION: What is the average transaction size in dollars?

ANSWER: Please refer to the table at the end of this addendum

13) What is the e-check acceptance volume in dollars that is processed per year through Merchant Services?

ANSWER: Please refer to Question #12 of this addendum.

14) QUESTION: Please confirm the term e-check is for checks processed through the JWSC website. If this is not the case, please provide how e-checks are accepted.

ANSWER: Yes, eChecks are only processed through the JWSC website.

15) QUESTION: Will electronic submissions of the RFP be accepted as stated on page 3 of the RFP?

ANSWER: No, all submissions must be made as hardcopy. Electronic submissions will not be accepted. Please submit 1 (one) Original hardcopy, 5 (five) paper copies of the original, and 1 (one) USB copy of the proposal.

16) QUESTION: Is it acceptable for the Financial Institution to provide a link to our corporate website that contains all financial statement information?

ANSWER: Yes, that will be acceptable.

17) QUESTION: In regards to Vault with Loomis, would the JWSC consider converting to Truist Vault whereby Loomis would drop your deposits at our Truist vault?

ANSWER: The JWSC would consider this. Please provide further information on Truist Vault or similar offerings using Form 2 on page 27 of the RFP documents.

18) QUESTION: Can Form 3 be provided in Excel format by the JWSC?

ANSWER: Yes, Form 3 has been added to the solicitation website in Excel format. Please use the following web link, <https://www.bgiwsc.org/request-for-proposal-no-23-015-banking-merchant-investment-services-for-the-bgiwsc/>

19) QUESTION: Would the JWSC please sign and send back the NDA provided by our Financial Institution in order to give more clarity on Internal Control Reports?

ANSWER: No, the JWSC would not be able to sign the NDA due to public records restrictions. Please provide the records that your institution feels comfortable providing given the public nature of the JWSC.

20) QUESTION: Is the JWSC looking to upgrade or change the current Merchant Services system you currently use to process credit & debit card transactions, and if yes what will that look like?

ANSWER: The JWSC may consider upgrades or changes to our current Merchant Services system. Please provide details of what your Institution offers using Form 2 on page 27 of the RFP documents.

21) QUESTION: How many terminals are in need of upgrade that are in use at JWSC?

ANSWER: Please refer to Question #9 and Question #20 of this addendum.

22) QUESTION: What specifications are needed on a web-based payment system? Does it need to be able to integrate to anything or connect to a website or would this be used as a virtual terminal?

ANSWER: Please refer back to Question #11 of this RFP

23) QUESTION: What services in Section 4, Qualifications/Experience will this person perform individually? Is this in reference to Vendor requirements individual listed on question 7?

ANSWER: Please note this is for all key account executives.

24) QUESTION: What is the average monthly spend on the current Purchasing Card program and current credit limit on the program?

ANSWER: The JWSC does not currently have a Purchasing Card program implemented.

25) QUESTION: What is the current cycle period and payment terms for the Purchasing Card program?

ANSWER: The JWSC does not currently have a Purchasing Card program implemented.

26) QUESTION: Are Purchasing Card transactions limited to travel and entertainment charges? Is there a single transaction limit restriction for cardholders?

ANSWER: The JWSC does not currently have a Purchasing Card program implemented.

27) QUESTION: How are cardholders currently coding and submitting their transactions/statements for Purchasing Cards? How are receipts provided? What is the current Accounts Payable software?

ANSWER: The JWSC does not currently have a Purchasing Card program implemented.

28) QUESTION: Are there any challenges with the current Purchasing Card program?

ANSWER: The JWSC does not currently have a Purchasing Card program implemented.

29) QUESTION: Does the JWSC currently pay any vendors (one-time or recurring) with a card? If so, are they paid with a static (same) card number each time or is a single-use virtual card account used?

ANSWER: This appears to be related to Purchasing Cards and at this time the JWSC does not have a Purchasing Card program implemented.

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

ANSWER: This appears to be related to Purchasing Cards and at this time the JWSC does not have a Purchasing Card program implemented.

31) QUESTION: What is the JWSC settlement frequency (monthly, bi-weekly, weekly) and grace period?

ANSWER: This appears to be related to Purchasing Cards and at this time the JWSC does not have a Purchasing Card program implemented.

32) QUESTION: What are the billing terms?

ANSWER: This appears to be related to Purchasing Cards and at this time the JWSC does not have a Purchasing Card program implemented.

33) QUESTION: Can the JWSC provide a vendor list?

ANSWER: This appears to be related to Purchasing Cards and at this time the JWSC does not have a Purchasing Card program implemented. JWSC will provide that information to the successful proposer.

34) QUESTION: It is our firm's understanding that a local bank presence is a requirement to bid on banking services. Due to the fact that our firm does not have a branch in the county, we would like to determine if we would be excluded from submitting a proposal for the Purchasing Card opportunity.

ANSWER: No, your institution would not be excluded from submitting a proposal for the Purchasing Card portion of this RFP.

35) QUESTION: What are the average and maximum dollar amounts of payroll and vendor files?

ANSWER: The JWSC tries to maintain a small balance of approximately \$10,000.00 in our payroll account. Our payroll frequency is every two weeks. An average payroll total for a single pay period is \$380,000 with a possible maximum of around \$425,000.00.

36) QUESTION: What is the annual AP dollar amount excluding payroll?

ANSWER: We believe this is approximately \$18M

37) QUESTION: Are all accounts listed eligible for Account Analysis? If there are accounts that must stand alone, please provide the account name(s).

ANSWER: All accounts are included in Account Analysis.

38) QUESTION: Describe daily reporting needs and how the reporting is shared/transmitted currently by the bank to the Commission.

ANSWER: Aside from controlled disbursements, all daily transaction information would be available to JWSC staff in the customer portal.

39) QUESTION: How many employees are administrators of the online banking platform?

ANSWER: Minimum three (3).

40) QUESTION: How many of the Commissions' employees approve funds leaving the bank (ACH, wires, positive pay)?

ANSWER: Cumulatively, three (3).

41) QUESTION: How many scanners does the Commission anticipate utilizing (number of departments and number of users)?

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

42) QUESTION: Does the Commission own the existing scanning? Please provide model to ensure compatibility.

ANSWER: Please refer to Question #41 of this addendum.

43) QUESTION: Are statement needed by mail or electronically?

ANSWER: JWSC will accept electronic notification of statements' availability via a secured site.

44) QUESTION: What is annual AP less payroll?

ANSWER: Please refer to Question #36 of this addendum.

45) QUESTION: Is it acceptable to provide an electronic copy of financial statements for the last three years (quarterly reports) in lieu of copies?

ANSWER: Please refer to Question #16 of this addendum.

46) QUESTION: Can the Commission please provide the price grid in an Excel format?

ANSWER: Please refer to Question #18 of this addendum.

47) QUESTION: Does the Commission still utilize controlled disbursement?

ANSWER: Yes.

48) QUESTION: How many accounts initiate ACH?

ANSWER: ACH debits/checks will only be drawn off of the General Checking and Payroll accounts.

49) QUESTION: How many accounts initiate wires?

ANSWER: General checking, Payroll accounts, Revenue, and Group Insurance accounts.

50) QUESTION: How many accounts does the Commission scan deposits to?

ANSWER: Currently none.

51) QUESTION: Can the JWSC please provide samples of the remittance documents/coupons for lockbox?

ANSWER: Yes, a sample is provided at the end of this addendum.

52) QUESTION: Does the JWSC own the PO Box with your current Lockbox partner or does the provider own the PO Box?

ANSWER: The Lockbox partner owns the PO Box.

53) QUESTION: What information is needed by the Commission from the Lockbox envelope? How often is this information needed?

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

54) QUESTION: Are credit card payments received by mail and if so what is the volume per month?

ANSWER: Credit card payments are not received by mail.

55) QUESTION: What percent of Lockbox payments come with the remittance coupon/document and how many without?

ANSWER: With – 84.49% Without – 15.51% (Data for November 2022)

56) QUESTION: Will the JWSC please provide its current Lockbox electronic remittance specification?

ANSWER: CSV file format that includes the following: Invoice/Utility Account Number, Payment Amount, Payment Date, Check Number.

57) QUESTION: What information does the Commission require reported back for Lockbox?

ANSWER: Daily Detail and Summary files. Please refer to the sample provided. Please also refer to Question #56 of this addendum for required Lockbox information.

58) QUESTION: Does the Commission need any of the Lockbox documents returned?

ANSWER: Yes, unworked exceptions as a daily batch.

59) QUESTION: Please provide the sequence imbedded in the OCR scanline/barcode of the provided utility bills.

ANSWER: Please see sample bill coupon provided at the end of this addendum.

60) QUESTION: Please provide processing instructions for the current Lockbox set-up.

ANSWER: The Lockbox is a Sweep account that transmits to the Revenue account at day end.

61) QUESTION: Where is the current Lockbox mailing address?

ANSWER: PO Box 628396 Orlando, FL 32862-8396

62) QUESTION: Please describe the feature/functionality needed from the online Lockbox portal.

ANSWER: Ability to pull daily and historical transactions, work exceptions, and view scans.

63) QUESTION: How does the JWSC utilize the Controlled Disbursement on a daily basis?

ANSWER: Daily reconciliations.

64) QUESTION: In lieu of a Repo account, is the JWSC open to an ICS (Insured Cash Sweep)?

ANSWER: Yes, this can be considered. Please provide details in your proposal to explain this alternative.



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

**ACKNOWLEDGEMENT
ADDENDUM: ONE (1)**

DATE: _____

The above Addendum is hereby acknowledged:

(NAME OF BIDDER)

Signature

Title

Question 12: Transaction size in \$

Billing Status: Current

Active Since: 06/13/2018

Billing Balance: 0.00

Transaction activity summary report for settlement batches: 11-Nov-2022 20:14:28 - 11-Dec-2022 20:16:56

Transaction Volume Statistics						
	Visa	MC	AmEx	Disc	eCheck	Totals
Charge Count:	4492	1881	900	141	1117	8531
Charge Amount:	394,714.39	208,836.64	121,136.25	8,981.72	155,096.57	888,765.57
Refund Count:	0	0	0	0	0	0
Refund Amount:	0.00	0.00	0.00	0.00	0.00	0.00
Total Count:	4492	1881	900	141	1117	8531
Net Amount:	394,714.39	208,836.64	121,136.25	8,981.72	155,096.57	888,765.57



**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	11/14/2022
Billing Service Period	
10/13/2022 TO 11/14/2022	
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	25	25	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	12/04/2022	\$.00

Visit us online and get 24 hour access to your account using our Citizen Access portal. With online access you can sign up for paperless billing, view, print, and pay your bill. Signing up is easy and free for our customers.

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.



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

Account Number		
520246601		
TOTAL AMOUNT DUE BY	12/04/2022	\$.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



Truist Lockbox Services

Summary Report

12/12/2022

Lockbox Name	Lockbox #	DDA #
Brunswick Glynn County Joint W	2727	*****2658

Batch Type : Singles Batch Count: 2

Batch #	Invoice Count	Invoice Amount	Payment Count	Payment Amount	Correspondence Count	Reject Count
28	110	\$10,129.23	110	\$10,129.23	0	0
29	104	\$9,094.62	104	\$9,094.62	0	0
Batch Type Totals:	214	\$19,223.85	214	\$19,223.85	0	0

Batch Type : Check Only Batch Count: 1

Batch #	Invoice Count	Invoice Amount	Payment Count	Payment Amount	Correspondence Count	Reject Count
30	4	\$280.34	4	\$280.34	0	0
Batch Type Totals:	4	\$280.34	4	\$280.34	0	0

Lockbox Totals:	218	\$19,504.19	218	\$19,504.19	0	0
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Money Order made 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
[REDACTED]

TOTAL AMOUNT DUE BY	12/22/2022	\$74.74
PAYMENT AMOUNT ENCLOSED		74.74

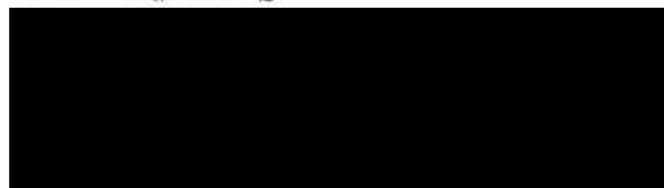
Please remit full payment of this bill by due date.

000000549

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549 1 MB 0.512



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



70000 [REDACTED] 00000074748