



# COUNTY OF ALAMEDA

Questions & Answers

to

RFP No. CBS2024

for

**Commercial Bank Services**

Networking/Bidders Conference Held on October 31<sup>st</sup>, 2024

This County of Alameda, General Services Agency (GSA), RFP Questions & Answers (Q&A) has been electronically issued to potential bidders via email. Email addresses used are those in the County's Small Local Emerging Business (SLEB) Vendor Database or other sources. If you have registered or are certified as a SLEB, please ensure that the complete and accurate email address is noted and kept updated in the SLEB Vendor Database. This RFP Q&A will also be posted on the GSA Contracting Opportunities website located at [Alameda County Current Contracting Opportunities](#).



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**County of Alameda, General Services Agency – Procurement  
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Thank you for your participation and interest in the County of Alameda RFP No. CBS2024 – Commercial Bank Services.

All the questions are taken verbatim from written questions received via email. The County of Alameda shall be noted as “County” in the answers to these questions. The Q&A is the final stance of the County. Please consider this document in preparation for your bid response.

<b>Questions and Answers:</b>
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**Q1) General question: What specific software/systems does the County use related to the services identified in this RFP? List all that apply for Treasurer’s, Auditor’s, and other offices/departments throughout the County.**

The Treasurer’s office uses ECP3 from Creditron for cashiering. The County uses a customized version of Oracle ERP (FKA PeopleSoft) labeled AlcoLink.

**Q2) Section IV.SPECIFIC REQUIREMENTS - Fees: Regarding the statement; “The price quoted will be the maximum cost the County will pay for the term of any contract resulting from this RFP.” Is this just standard language for all county contracts? If not, given the nature of billing for the services in the request, the unpredictability of volumes over the life of the contract and the County’s caveat that volumes are not guaranteed, please share the County’s expectation. Is the County amenable to revising the contract should new county programs/services/departments join the banking services contract causing service volumes to increase beyond the quoted pricing?**

The language used in the statement is preferable for County contracts. Any exceptions and/or clarifications may be cited in Exhibit G of the RFP.

**Q3) Exhibit B.F.ACH: What is “ACH Payee ACH” and how does The County utilize this service today?**

Processing ACH payments.

**Q4) Exhibit B.F.ACH: Regarding the question, “Can blocks and filters be set at the County level”; What is meant by “County level”?**

If County personnel can set blocks and filters on ACH transactions.

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**Q5) Exhibit B.J.Information Technology: What is the specific use of the “ACH Composite Receiver File (routing numbers)” referenced in Exhibit D and what is the format of the data points?**

File is used to validate routing numbers input online by payers when paying via e-Check. Format is typically in Financial Organization Master File(FOMF) format.

**Q6) Exhibit B.J.Information Technology: What are the specific data points needed for the County to post payments from the “E-Lockbox” file referenced in Exhibit D?**

File is in NACHA file format.

**Q7) Exhibit B.J.Information Technology: What are the specific data points needed for the County to post payments from the “Lockbox Remittance / Payments” file referenced in Exhibit D?**

Record layout.

**Q8) Exhibit B.J.Information Technology: What are the specific data points provided to the bank in the “Wholesale Lockbox w/ Stops (hot file)” referenced in Exhibit D?**

The bill reference number and indicator of what is to be paid.

**Q9) Exhibit B.J.Information Technology: What are the specific data points provided to the bank in the “Lockbox positive (lookup) file” referenced in Exhibit D?**

The bill reference number along with parcel number and indicator of what is to be paid.

**Q10) Exhibit B.K.Lockbox: Are secured and unsecured tax payments being received in the same lockbox**

- a. If so, are all payments being deposited through the same checking account?
- b. If not, describe in detail how the County separates the processing for each tax type.

Lockboxes are separate for secured and unsecured payments with the accounts being separate as well.

**Q11) Exhibit B.K.Lockbox: Provide a sample of the County’s secured and unsecured tax bills including coupon/remittance.**

Please refer to Page 13 – 15 of this Q&A document.

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**Q12) Exhibit B.K.Lockbox: Provide the County’s specific lockbox processing instructions for secured and unsecured tax payments (redact all account numbers if needed). If unable to provide, please answer the following for both secured and unsecured payment types:**

**a. Will the County accept payments for all payee names? If not, how many different payee names are acceptable (only need a total. Not actual names)?**

**i. How would the County like the bank to process checks without a payee name?**

Only several approved payee names are acceptable.

**b. Describe in detail how the County would like the bank to process tax payments if paid:**

**i. Before the due date?**

**ii. After the due date?**

Before the due date, process tax payments normally. After due date, must process with penalty amount included.

**c. Describe in detail how the County would like the bank to process unbalanced payments for the following payment types:**

**1. Single check to single coupon/remittance**

**2. “Multiples” (1 check paying for multiple property tax bills or multiple checks paying the same property tax bill)?**

**3. Check only payments (no coupon/remittance)**

These are acceptable payments with some exceptions.

**d. Does the County need specific batching groups?**

**i. If so, what are the categories?**

We allow the bank to batch/categorize based on their processes but details must be shared with our organization.

**e. Describe in detail the use/need of the Stop and Positive (lookup) files that the County will send to the bank.**

N/A

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- f. Describe the County’s criteria for items that require a “second look” or decision by the County. Ex: unbalanced payment, payment made ofer die date, etc.**

Criteria included unbalanced payment, not a perfect match between check & coupon/  
remittance stub, unable to be processed by bank, etc.

- g. Describe in detail how the County wants lockbox payments sorted (refer to Exhibit I Pricing Matrix: “Manual Sort”)**

This is dependent on bank.

- h. What images does the County require? Ex: front and back of check, coupon, etc.)**  
**i. Does the County need to have the envelopes imaged?**

The front and back of both the check & coupon is required to be imaged for good payments. For payments that need to be returned(unable to process) everything must be scanned, including envelopes.

- i. Will the County accept foreign checks?**

We accept some foreign checks.

- j. What information is not included on the coupon/remittance scan-line that the County will need the bank to hand key?**

The scan-line contains the information to process the payment.

- k. Provide the number of characters per piece of information/field.**

Please refer to Page 13 – 15 of this Q&A document.

- Q13) Exhibit B.N.Paymode: Provide the specific Paymode format(s) needed by the County. What are the uses of the customized files?**

Paymode is used for accounts payable.

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**Q14) Exhibit I – Pricing Matrix Version 2: The new version does not allow for additional billing elements to be added/disclosed beyond the three rows in “Additional Services Line Item Fees”. If additional (necessary) billing information cannot be included in the pricing matrix, will the County amend the RFP to allow for separate disclosure of key billing elements?**

Rows may be added by right clicking and selecting to insert a row(only from “Miscellaneous Charges” and onward.

**Q15) Exhibit I – Pricing Matrix Version 2. Depository Services: What action triggers the volume for the following billing elements:**

- a) Combined Transactions/Items
- b) Returned Item Special Mail
- c) Returned Item Manual Process
- d) Paper Credits

N/A

**Q16) Exhibit I – Pricing Matrix Version 2. Account Reconciliation Services: Regarding billing element “ARP Transmission Output”, what specific reports are being sent by transmission?**

N/A

**Q17) Exhibit I – Pricing Matrix Version 2. Web Services: Please identify whether the following billing elements are a monthly maintenance charge or a per item fee:**

- a) Web Previous Day ACH Addenda
- b) Web Current Day ACH Addenda
- c) ACH Return and NOC Report
- d) ACH Return and NOC Report Prev
- f) ACH Return and NOC Report Curr

N/A

**Q18) Exhibit I – Pricing Matrix Version 2. Web Services: What is being billed for billing element “Web ACH Whse Mo Maint” and what triggers a volume to generate?**

N/A

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**Q19) Exhibit I – Pricing Matrix Version 2. Image Services: Describe what the following billing elements are billed for and what triggers the volume:**

- a) Web Cks Pd per Item Stored**
- b) Web Items per Item Store**

N/A

**Q20) Exhibit I – Pricing Matrix Version 2. Lockbox: Describe what the following billing elements are billed for and what triggers the volume:**

- a) LBX Invoice Balance**
- b) LBX Split Dep per Acct**
- c) LBX Image Report**

N/A

**Q21) Exhibit I – Pricing Matrix Version 2. Lockbox: Explain the reason for a volume of 2 for billing element “LBX Image Monthly” for only 1 Lockbox.**

N/A

**Q22) Exhibit I – Pricing Matrix Version 2. ACH Services: What is being reported that would trigger volume in billing element “ACH Settlement Reports”?**

N/A

**Q23) Exhibit I – Pricing Matrix Version 2. ACH Services: It is noticed that there may be two different methods employed to originate ACH transactions. Describe the different methods and the product/service that would cause the following billing elements to receive volume:**

- a) ACH Origination Monthly Maint**
- b) ACH Originated per Addenda**
- c) ACH Origination Direct Trans**

N/A

**Q24) Exhibit I – Pricing Matrix Version 2. Branch Coin/Currency Services: It appears that the County is billed per \$100 for cash deposited through the branch network. Based on the**

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average volume of 19 for this billing element, confirm that the County deposits \$1,900 per month on average through the branches.

N/A

Q25) **Exhibit I – Pricing Matrix Version 2.Cash Vault Services:** It appears that the County is billed per \$100 for cash deposited through the cash vault. Based on the average volume of 12,081 for this billing element, confirm that the County deposits \$2,108,100 per month on average through the cash vault.

N/A

Q26) **Page 25: II. SUBMITTAL OF PROPOSALS, 1. Document Submittal, Exhibit A, a. “successfully uploaded/sent, and submitted online” and “recommends uploading early” – Please confirm address of the online portal for upload of RFP documentation to be submitted – or confirm that email submission of the response in PDF format to [treasury.investments@acgov.org](mailto:treasury.investments@acgov.org) is sufficient.**

Yes, a submission in PDF format sent to [treasury.investments@acgov.org](mailto:treasury.investments@acgov.org) is a sufficient response to this RFP.

Q27) **Exhibit A, BID RESPONSE PACKET, Instructions, 4. “These pages must then be uploaded to the Alameda County email portal as part of the Bidder’s proposal.” – Please confirm address of the online portal for upload of RFP documentation to be submitted – or confirm that email submission of the response in PDF format to [treasury.investments@acgov.org](mailto:treasury.investments@acgov.org) is sufficient.**

Yes, a submission in PDF format sent to [treasury.investments@acgov.org](mailto:treasury.investments@acgov.org) is a sufficient response to this RFP.

Q28) **Exhibit B, Letter N...Please provide a list or description of the customized file formats for Paymode referenced**

N/A

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**Q29) Exhibit E (References form) has space for 5 references. Page 10 instructs using a separate form for each reference. Confirming that a separate page is required for each reference?**

We would like to have a separate page for each reference and more space may be needed when answering, but if the information requested is filled/completed, we will accept the response.

**Q30) Exhibit H- Please confirm no signatures required in Exhibit H as it is a sample contract?**

Yes, Exhibit H does not have to be completed at the time of submission, but it is the County's contracting template. It shall be reviewed for the County prefers to utilize it when contracting with other agencies/organizations.

**Q31) What is your enterprise resource planning (ERP) system?**

The County utilizes a custom version of Oracle ERP.

**Q32) Does the County currently use a scanner for remote deposit capture? If so, how many, and what type?**

The County currently does not perform remote deposit capture.

**Q33) Who is your current armored car provider?**

N/A

**Q34) Exhibit A-1 - Specific Requirements and Deliverables/Reports: Can the County provide additional details on what is required to complete this exhibit? Is the form required as part of the proposal submission?**

"Exhibit A-1 – Specific Requirements and Deliverables/Reports" is part of Exhibit H of the RFP. Exhibit H is the County's contracting template and shall be reviewed for the County prefers to utilize it when contracting with other agencies/organizations. It does not have to be completed at time of proposal submission.

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**Q35) Can the County share the current ECR?**

N/A

**Q36) Can the County provide redacted account analysis statements for the past three months including AFP Service Codes?**

N/A

**Q37) What is the average balance we should be using? Line 19 in exhibit shows 89,088 is this 89mm in average balance?**

· Please clarify which average balance to use so we can provide the county with an accurate picture of the true pricing, which includes both the earnings credit rate allowance and line-item pricing.

N/A

**Q38) Where is the current lockbox located?**

Bay Area, California

**Q39) What are the peak volumes expected in April and December?**

Peak volumes vary, but these are the months with peaks.

**Q40) Please outline the unique business requirements as noted in the Lockbox section of Exhibit B.**

Using automation to process checks with matching payment stubs with identifying information along with keeping records of payments.

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**Q41) Are you able to provide links to the Tech File Specifications in Exhibit D so that we can review the various file layouts?**

N/A

**Q42) Can you please provide a sample of the remittance coupon?**

Please refer to Page 13 – 15 of this Q&A document.

**Q43) Within the Pricing Exhibit Matrix, please provide further explanation around the “LBX Image Report” and “LBX Fax Detail” line items**

Detailed information on Lockbox processed payments.

**Q44) Can the County confirm what ERP, Cashiering and other financial systems the County uses?**

We use ECP3 from Creditron and a custom version of Oracle ERP.

**Q45) Who does the County currently use for armored car/courier service for vault deposits?**

N/A

**Q46) Can the County provide an example of the current location ids used?**

Cash vaults are located in Oakland, CA & Hayward, CA.

**Q47) Can the County expand on how it utilizes Paymode and provide an example of the customized file formats if different from Exhibit D? Is the County open to consider alternatives to Paymode?**

Paymode is used for accounts payable. Alternatives are negotiable.

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**Q48) Can the County share a sample of the coupon used for Lockbox?**

Please refer to Page 13 – 15 of this Q&A document.



**Q49) Would the County be willing to share several months account analysis statements redacted as appropriate?**

N/A

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## Payment Coupon/Remittance Stub Examples:

### Secured Stub Front:

<b>SECOND INSTALLMENT PAYMENT, 2024-2025</b>	
<b>2</b>	<b>INTERNET COPY</b>
	PARCEL NO. XX-XXXX-XX TRACER NO. XXXXXXXX
THIS AMOUNT DUE FEB 1, 2025 ==> \$ X,XXX.XX	
	After APRIL 10, 2025 pay <b>\$ X,XXX.XX</b> (Includes delinquent penalty of 10% and \$10.00 cost)
Amounts Not Valid After Mon, Jun 30, 2025	
Make checks payable to: Henry C. Levy, Tax Collector, Alameda County	
XXXXX XXXXXXXXXXXX XXXXXXXXXXXX XXXXXXXX	
<b>FIRST INSTALLMENT PAYMENT, 2024-2025</b>	
<b>1</b>	<b>INTERNET COPY</b>
	PARCEL NO. XX-XXXX-XX TRACER NO. XXXXXXXX
THIS AMOUNT DUE NOV 1, 2024 ==> \$ X,XXX.XX	
	After DECEMBER 10, 2024 pay <b>\$ X,XXX.XX</b> (Includes delinquent penalty of 10%)
Amounts Not Valid After Mon, Jun 30, 2025	
<b>\$ XX,XXX.XX(1st &amp; 2nd Installments Amount)</b>	
Make checks payable to: Henry C. Levy, Tax Collector, Alameda County	
XXXXX XXXXXXXXXXXX XXXXXXXXXXXX XXXXXXXX	

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**Secured Stub Back:**

**SEND THIS STUB WITH YOUR 2nd  
INSTALLMENT PAYMENT**

**Due: FEBRUARY 1, 2025**  
Delinquent: 5 p.m., APRIL 10, 2025

**Do Not Use This Stub After June 30, 2025**  
2nd INSTALLMENT PAYMENT CANNOT BE  
ACCEPTED UNLESS 1st INSTALLMENT IS PAID


**SEND THIS STUB WITH YOUR 1st  
INSTALLMENT PAYMENT**

**Due: NOVEMBER 1, 2024**  
Delinquent: 5 p.m., DECEMBER 10, 2024

**Do Not Use This Stub After June 30, 2025**  
TO PAY BOTH INSTALLMENTS SEND **BOTH** STUBS

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**Unsecured Stub Front:**

<b>UNSECURED ROLL TAX PAYMENT STUB</b>		<b>INTERNET COPY</b>
<b>FISCAL YEAR 2021-22</b>		
<b>ASSESSEE ACCOUNT NUMBER</b>	XX-XXXXXX-XX-XXX-XX-XX-XX	
	<b>VESSEL NUMBER</b>	XXXXXXXXXX
		\$ XXX.XX

If payment is submitted after this date, contact (510) 272-6800 for the correct amount due.

**Make checks payable to: Henry C. Levy, Tax Collector, Alameda County**

# VENDOR BID LIST

## RFP No. CBS2024 – Commercial Bank Services

This Vendor Bid List is being provided for informational purposes to assist bidders in making contact with other businesses as needed to develop local small and emerging business subcontracting relationships to meet the requirements of the Small Local Emerging Business (SLEB) Program: [Small Local Emerging Business \(SLEB\) Program](#).

The following vendor bid list includes contact information for each vendor attendee at the Networking/Bidders Conferences.

Business Name	Contact Name	Contact Phone	Address	City	State	Email
BMO Bank, N.A.	Victor Shin	(510) 285-0858	4400 MacArthur Blvd Ste 500	Newport Beach	CA	Victor.Shin@bmo.com
JPMorgan Chase Bank, N.A.	Neil Pack	(415) 315-8838	560 Mission St	San Francisco	CA	Neil.E.Pack@jpmorgan.com
PNC Bank, N.A.	Nicholas Boyle	(213) 529-9741	2 N Lake Ave Ste 450	Pasadena	CA	Nicholas.Boyle@pnc.com
US Bank, N.A.	Malisa Day	(909) 758-6509	800 Nicollet Mall	Minneapolis	MN	Malisa.Day@usbank.com
Wells Fargo Bank, N.A.	Mary Lou Lopez	(415) 243-6595	420 Montgomery St	San Francisco	CA	MLLopez@wellsfargo.com