SCOPE OF WORK

The City requires a fairly robust and sophisticated banking platform and relationship. The list below identifies many of our most significant banking needs, which are identified as mandatory. Please review the below list and provide either : 1) insert a "Yes" or "No" in the Yes/No Response column that reflects your ability to provide the needed/requested service if "Y" is shown as Mandatory Column or 2) if "Y+" is shown in the Mandatory column provide a narrative response with any requested supplemental information that addresses your ability to provide the service. For the "Y+" responses, please provide a separate document with your written narrative response and indicate the line number on which you are commenting. Written Narrative is limited to thirty-five (35) pages in total. This does not include resumes or Attachments A and B.

Y+ Y with a plus sign (+) indicates additional information is required beyond Yes or No answer, please provide the required information.

	Collateralization	**Mandatory**	**Yes/No Response**
	All funds and accounts maintained at the bank must be collateralized.		
1	Ability to collateralize balances in accordance with the Official Code of Georgia Annotated 45-8-12 and/or 45-8-13. Average monthly balance for **City of Thomasville Operating Account** can be assumed to be as high as **$40,000,000.**	**Y**	
	Location of Bank Branches	**Mandatory**	**Yes/No Response**
	The City has a need to have branch locations withing a reasonalbly distance to operate efficiently.		
2	Financial Institution provides a full service bank operation. Please give location(s). However, if your financial institution does have local branches please discuss what accommodations you would provide. For example - how would the bank accept cash deposits etc...	**Y+**	
3	Financial Institution will provide a single point of contact to serve the City. Required 3-5 years experience as dedicated customer service representative. Attach resume of individual who would be designated to work with City staff.	**Y+**	
	Customer Service		
	Customer service is a significant aspect of the banking services that the City must receive as a part/function of its banking services.	**Mandatory**	**Yes/No Response**
4	Financial Institution has specialized governmental unit with experienced staff that will seek to understand our needs and objectives and to work to obtain the most cost efficient solutions. The bank will provide a dedicated government team that at a minimum consists of a relationship manager, treasury management representative/consultant and dedicated client support representative(s) to support the relationship on a daily basis. Provide resumes of staff along with specific experience related to government banking. Please describe your Financial Institution's customer service process and organizational structure and provide meaningful examples to illustrate.	**Y+**	
5	Please describe financial institutions technical support and the manner in which this support will be provided.	**Y+**	
6	Financial Institution must be able to provide assistance in the form of a dedicated individual to assist the City in identifying incoming wires/ACH. Identify the individual who will serve in this capacity and provide his/her resume. Note: This can be one of the individuals listed in #4 above.	**Y+**	
7	Provide an annually updated list of critical contacts (phone and e-mail).	**Y**	
8	Provide timely notification of lead representative change, and allow the City input before the change is implemented.	**Y**	
	Banking Services		
	The City utilizes a variety of general banking services that are important to the financial operations of our government. Some of the most important are listed below. Indicate if you provide these services.	**Mandatory**	**Yes/No Response**
9	Financial Institution will provide full banking services, including but not limited to, the **City of Thomasville Operating Account,** but all accounts listed in this RFP and any which might be added in the future.	**Y**	
10	Desktop deposit/check scanner capabilities for at least two locations in the City.	**Y**	
11	Financial Institution offers electronic deposit (in addition to Desktop Deposit) - process allowing the City to capture check images and securely transmit file to Financial Institution.	**Y**	
12	Daily notifications of ACH returned items .	**Y**	
13	The City has the ability to place debit blocks on accounts.	**Y**	
14	Send and receive domestic wire transfers and/or ACH payments.	**Y**	
15	Ability to cancel stop payments online within a specified period of time.	**Y**	
16	Financial Institution has the ability to generate monthly statements to coincide with the City's accounting cycle. Each account should be on a separate statement and available online at month-end.	**Y**	
17	Financial Institution has the ability to generate calendar month-end statements.	**Y**	
18	Financial institution will provide media (flash drive or CD) with images of checks paid on a monthly basis for the **City of Thomasville Operating Account**.	**Y**	
	Online Capabilities	**Mandatory**	**Yes/No Response**
	Online capabilities are important to daily operations. Some of the most important are listed below.		
19	Online access to **City of Thomasville Operating Account** and all other accounts.	**Y**	
20	Financial Institution is able to offer 24/7/365 to a minimum of 5 City staff members.	**Y**	
21	Inclusive web-based system to include cleared check image access, stop pay abilities, and positive pay exceptions with electronic response options.	**Y**	
22	Daily access to returned check images.	**Y**	
23	Access to external bank platforms such as but not limited to Cash Management via single sign on.	**Y**	
24	Ability to obtain listings of ACH and wire transfers for current day and previous day items.	**Y**	
25	Positive pay with 2 approval level process for ACH/EFT files submitted to bank.	**Y**	
26	Ability to set up templates for wire and ACH payments.	**Y**	
27	Previous Day Reporting.	**Y**	
28	Ability to download Client Analysis Statement - describe the method of delivery.	**Y+**	
29	Financial Institution has the ability for the City to download a monthly file with transaction information for all checks cleared during the prior month for automatic reconciliation within City's operating system, which is Tyler Technologies.	**Y**	
30	User specific assignable secured token access with administration by City admin user.	**Y**	
	Returned Item Processing	**Mandatory**	**Yes/No Response**
31	Returned items must be able to be viewed electronically each day.	Y	
32	Financial Institution will automatically redeposit checks 2 times.	Y	

Positive Pay

		Mandatory	Yes/No Response
	The City currently utilizes positive pay for written/issued checks. Controls over these payment techniques are important. Indicate your ability to provide the services shown below.		
33	Check positive pay (including "payee") capabilities via both daily/weekly file transmission (see "Information Technology" below), and manually input online.	Y	
34	ACH and check positive pay exceptions email notification to designated employees.	Y	
35	Direct file transmission accepted from City to bank for positive pay purposes.	Y	
36	Check positive pay issuance match online and ability to approve or deny exemptions online.	Y	

Information Technology and Security

		Mandatory	Yes/No Response
	Electronic transactions represent a significant portion of the communication that takes place between the City and its bank. Some of the most critical functions and methods of interface are noted below. Indicate your ability to provide the service.		
37	Financial Institution has the ability to provide multi-factor security to online services that includes a combination of user name, password, token and pin #. Please provide description of what is required to log into your system.	Y+	
38	Financial Institution offers the ability to apply dual step control (i.e. log-in and a token) on all payment activity, including ACH and wire transfer payments.	Y	
39	Financial Institution offers the ability to set up $ (dollar) limits on what an individual can approve on ACH and wire transfer payments.	Y	
40	Financial Institution offers the ability to set up $ (dollar) limits on debit activity on each account.	Y	
41	Financial institution must be able to accept and process electronically transmitted files for a variety of payments and issuance items (noted below):		
	- Payroll ACH debit - typically processed bi-weekly	Y	
	- EFT payments to vendors and employees, processed through City's A/P department.	Y	
42	Financial institute must be able to accept and process electronically transmitted files for positive pay details for daily, weekly or bi-weekly check issuances (**noted below**):		
	- Accounts Payable physically issued checks/positive pay. Accounts Payable checks are processed throughout the week.	Y	
	- Payroll physically issued checks/positive pay.	Y	
43	**Ability for an individual to receive account specific event-triggered secure emails for the following:**		
	- Unauthorized ACH Transactions	Y	
	- Positive Pay Exceptions	Y	
	- Client Analysis Statement Available	Y	
	- ACH Receive Activity	Y	
	- ACH Return Activity	Y	
	- Cash Deposit Adjustment	Y	
	- Incoming Wire	Y	
	- Wire Unsuccessful, Rejected, Requires Approval, Template Requires Approval	Y	
	- Outgoing Wire	Y	
	- Return Items	Y	
	- Stop Notices	Y	
	- Account Statement Available	Y	
44	Financial Institution offers disaster recovery assistance. Please describe your process for how your institution would assist the City.	Y+	
45	Financial Institution offers robust and secure mobile services. Please describe the services offered by mobile and how security is maintained.	Y+	
46	Financial Institution has the ability to allow set up of users to be restricted at the individual user level which will vary according to the user's needs to access information. System Administration of this security must be able to be done electronically by the City System Administrator (s) and require DUAL approval.	Y	

Relationship Review/Training

		Mandatory	Yes/No Response
47	Financial Institution will hold with the City an annual relationship review with the Finance Department and other departments as deemed necessary.	Y	
48	Financial Institution will hold training sessions on new products, processes or upgrades to online systems as the City is required or decides to implement them. Please provide description of how you offer these sessions.	Y+	
49	As part of an initial implementation financial institution has the ability to provide training for up to 10 people on electronic banking system and any related technology, applications or accounts. Please provide description of how you offer these sessions.	Y+	
50	Please describe how you would assist the City in a implementation plan specifically as it pertains to replacing **two** current banks and consolidation to one bank. Please provide a summary of what assistance (financial, training, programming, and/or other) you would be willing to provide in an implementation and the length of time you are willing to provide the assistance. Please outline the implementation schedule via Gantt Chart - outlining tasks, dates and responsible party.	Y+	

Additional Services/Products Offered

51	Please describe additional products/services offered by your financial institution that would assist the City with their banking services needs which have not been covered in the RFP. **For example, in what ways can the City automate the AR/AP process to alleviate financial staff's hours devoted to the process.**	Y+	
52	Please describe in detail a time where your level of customer service went above and beyond a clients' expectation similar to the City.	Y+	

Purchasing Cards Services will not be part of this RFP

Signed by: _____ **Date:** _____ **Name of Bank**_____