



RFP No. 15-03-31001
General Banking, Merchant Card and Custody/Bond Trustee Services

Addendum No. 1
April 22, 2015
Questions and Answers

The following **CHANGE** is being made:

Exhibit A, Current General Banking Services, has been **REVISED**, copy attached. Banks **MUST** submit their fees using the **REVISED** Excel file. Fees related to all services described in the proposal shall be listed – even if the service is not shown on the schedule. Also, include any one-time or set-up charges, research fees, minimum fees and all other fees that will be charged. If the proposing financial institution has fees and/or charges that are not listed below, it is the responsibility of the proposing financial institution to list and describe said fees in its proposal.

Questions and Answers

- Q1. JAA provided November 2014 merchant statements. Is this an average month, or does JAA experience significant peaks and valleys in card processing volume?
- R1. A twelve months history of merchant statements are attach for reference.**
- Q2. Please provide the annual dollar volume and number of transactions by card type (Visa, MC, Discover, AmEx) for each department/entity accepting credit card payments.
- R2. Refer to the twelve months history of merchant statements provided for Q1.**
- Q3. Please provide a list of the terminal make, model and quantity that is use for each of the entity/department accepting card payments.
- R3. A list of the banking hardware is attached.**
- Q4. Please provide a list of the software name and version number that is use for each of the entities / departments accepting card payments.
- R4. Converge. JAA does not know the version number.**
- Q5. It appears that the vast majority of card payments processed were for parking. Is JAA looking to expand card acceptance into other areas of its organization?
- R5 No.**
- Q6. What JAA entities will be part of the merchant services contract for card processing?
Example: Food courts, parking, administrative, vendor payments, etc.
- R6. Parking, Administration, Badging and Herlong Airport.**



**RFP No. 15-03-31001
General Banking, Merchant Card and Custody/Bond Trustee Services**

**Addendum No. 1
April 22, 2015
Questions and Answers**

- Q7. How many merchant accounts does JAA currently maintain with its current provider?
- R7. Three (3) for Visa/Master and One (1) for American Express.**
- Q8. Is JAA's equipment EMV (Chip and Pin) ready? If not, is equipment part of this RFP?
- R8. JAA is not currently EMV ready and the equipment is not part of this RFP. JAA will work with the successful Respondent for any additional equipment and handhelds that may need to be purchased. The parking credit card machines fall under JAA's parking contract with Amano. JAA will coordinate the work between Amano and the successful Respondent of the credit cards.**
- Q9. When does JAA anticipate announcing the winning bid? When will implementation begin?
- R9. The date has not been determined at this time. JAA will coordinate the implementation date with the successful Respondent.**
- Q10. What is the primary reason the RFP was released?
- R10. JAA has exercised all of the contract renewal options. The banks are on a month-to-month status until new contracts are awarded.**
- Q11. Please provide the RFP in Microsoft Word format and if possible, the pricing pages (Exhibit A) in Excel Format.
- R11. The Word and Excel files are attached. The text and format of forms should not be modified.**
- Q12. Will you please provide a current analysis statement copy?
- R12. Refer to the twelve months history of merchant statements provided for Q1.**
- Q13. On Page 19, Item J – How is JAA currently transferring information to the Oracle system? Also, will you please provide a sample file format?
- R13. JAA is transferring information manually. No file format is needed.**
- Q14. On Page 20, under section 3.04, Service Group 3, Merchant Card Processing – What are the various departments and the point of sale hardware, software and or gateway does each department utilize? Is there a need to upgrade any of the hardware to meet new processing security and hardware requirements?



**RFP No. 15-03-31001
General Banking, Merchant Card and Custody/Bond Trustee Services**

**Addendum No. 1
April 22, 2015
Questions and Answers**

- R14. Refer to the responses for Q3, Q4 and Q8.**
- Q15. On Page 20, under section 3.04, Service Group 3, Merchant Card Processing – Are the retail locations ready or in need of EMV card acceptance?
- R15. JAA is not ready. JAA will need to be ready around October of 2015.**
- Q16. On Page 20, under section 3.04, Service Group 3, Merchant Card Processing – Are there any needs outside of rates and deposit timing that is needed such as data and analytical information, loyalty, gift cards, etc?
- R16. No loyalty or gift cards. No additional data or analytical information needed besides anything that would come standard.**
- Q17. On Page 20, under section 3.04, Service Group 3, Merchant Card Processing – How does JAA view merchant reporting now? Likes/dislikes/must haves for future needs?
- R17. Currently American Express reporting combines all of JAA’s merchant numbers. JAA would like to have it reported separately for each merchant number. Mastercard and Visa report separately for each merchant number. JAA has several terminals processing credit cards in Parking. It would be helpful if the reports included a terminal ID on the reports. JAA would also like badging and administration credit cards to be reported under separate reports.**
- Q18. On Page 22, Item 1, under Deposit Processing – What type of deposit bags is JAA currently using? How many are used daily?
- R18. Dunbar, clear plastic Bankpak, one (1) bag daily.**
- Q19. On Page 24, Item 5, under Deposit Processing – Is JAA currently utilizing this process?
- R19. Yes.**
- Q20. On Page 26, Item 1, under Investment Sweep – What is the average overnight investment balance?
- R20. JAA currently does not have an investment sweep. The revenue account holds the excess balance of cash and JAA earns interest on that amount.**
- Q21. On Page 30, under the Concentration Account it is noted that it is a ZBA Master Account the Disbursement Account is a ZBA Sub Account – Is it tied to the Concentration Account? Also the Revenue Account is noted as a ZBA Master Account but there are no other ZBA Sub Accounts noted. Do you have a Tiered ZBA Structure?



RFP No. 15-03-31001
General Banking, Merchant Card and Custody/Bond Trustee Services

Addendum No. 1
April 22, 2015
Questions and Answers

- R21. JAA does not have a concentration account. The expense account and the revenue account have ZBAs. No tiered ZBA structure.**
- Q22. On Page 30, under Online Treasury Manger Corp – Please confirm what you receive with the following reports: Special Report Service per month, CAR Report per day and CPR-Reports per day. Please provide a sample of the reports.
- R22. JAA does not have a concentration account and does not receive these reports.**
- Q23. Do you currently have the ability to do Positive Pay?
- R23. Yes.**
- Q24. Would the JAA be willing to provide a combined analysis statement of all accounts?
- R24. A twelve months history of combined analysis statements are attach for reference.**
- Q25. Can the JAA confirm the general banking average deposit balances available?
- R25. Refer to the twelve months history of combined analysis statements provided for Q25.**
- Q26. Does the JAA currently utilize an armored car carrier? If so, who is the current vendor?
- R26. Yes, Dunbar.**
- Q27. Does the JAA contract directly with the vendor?
- R27. Yes.**
- Q28. How many service days per week is an armored car service used
- R28. Six (6) days per week except for Thanksgiving, Christmas and New Year's Day.**
- Q29. Are checks included with cash in the deposit bags?
- R29. Yes.**
- Q30. Are the deposits processed in a Money Room type of environment or are the deposits processed within the branch? Can you disclose the Money Room location where deposits are processed as well as the name of the service provider?
- R30. Deposits are process at the branch. There is a secure room where the deposits are prepared.**



RFP No. 15-03-31001
General Banking, Merchant Card and Custody/Bond Trustee Services

Addendum No. 1
April 22, 2015
Questions and Answers

Q31. If the JAA uses Dunbar, may responding institutions have an approximate break down of the notes deposited?

R31. Refer to the twelve months history of merchant statements provided for Q1.

Q32. Does the JAA currently utilize any smart safes to deposit cash?

R32. No.

Q33. Can you please disclose the value of loose coin that JAA deposits per month?

R33. JAA does not know the amount of loose coin. Refer to the Parking Cash Deposit report.

Q34. How many ACH items does JAA originate per month?

R34. Refer to the twelve months history of merchant statements provided for Q1.

Q35. Would JAA be interested in originated ACH through the bank's online portal or through direct transmission?

R35. The online portal.

Q36. Please detail the equipment, software or gateways used by merchant account (JAA, JAA Facilities Management and JAA Parking Handhelds).

R36. Refer to the hardware list and responses to Q3 and Q4.

Q37. Can the JAA please detail the card present, card not present and any ecommerce credit card processing?

R37. Card is present for parking transactions and badging. It is not present for administration.

Q38. If using handhelds are the terminals owned or leased? What is the make and model of the terminals?

R38. Refer to the hardware list provided for Q3.

Q39. Do they connect via IP, dial or wireless?

R39. Wireless.

Q40. Do you use pin pads? If yes what is the make, model and encryption?



RFP No. 15-03-31001
General Banking, Merchant Card and Custody/Bond Trustee Services

Addendum No. 1
April 22, 2015
Questions and Answers

- R40. Refer to the hardware list provided for Q3.**
- Q41. Provide the same for the handheld devices.
- R41. Refer to the hardware list provided for Q3.**
- Q42. Are any leased lines or frame relays currently used? If yes, please detail number, which merchant entity is using it, and which floor of the building the frame relay is located on.
- R42. No leased lines or frame relays are used.**
- Q43. Can the JAA provide the breakdown between card present and card not present transactions?
- R43. Refer to the response provided for Q38.**
- Q44. Are any advance deposits taken?
- R44. No**
- Q45. How often do you perform security scans and who do you use?
- R45. Trustwave performs an external monthly port scan on JAA's IP addresses. For internal use, JAA uses Nexpose to do internal vulnerability scanning on its credit card systems. These are performed once a quarter or when a major change is done.**
- Q46. Can you please disclose who performs your PCI compliance?
- R46. JAA's Security Analyst is responsible for working on PCI compliance.**
- Q47. If a bank is submitting a proposal for Service Group 1 (General Banking) and Service Group 3 (Merchant Card Processing), do you want a one combined proposal or a separate proposal for each?
- R47. Submit a separate proposal for each Service Group.**
- Q48. Article IV, Proposal Form, Service Group 1, General Banking, under Investment Sweep requirements: Does JAA have a preference on mutual funds, etc? Please provide more details on what is required.
- R48. Mutual funds must comply with the JAA's investment policy, copy attached.**



RFP No. 15-03-31001
General Banking, Merchant Card and Custody/Bond Trustee Services

Addendum No. 1
April 22, 2015
Questions and Answers

- Q49: Article IV, Proposal Form, Service Group 2, Custody/Bond Trustee, under Bond Trustee requirements, Item No. 4: Can JAA provide more details on what needs to be covered in the 24 month period from June 2012 to June 2014?
- R49. Please show the banks average rate of return paid on similar accounts.**
- Q50. Article IV, Proposal Form, Service Group 2, Custody/Bond Trustee, under Reporting requirements: Can JAA provide details on debt issue timing (i.e., bond, bank loan, 15 year transactions, etc)?
- R50. At this time JAA does not anticipate issuing bonds for new projects. JAA plans to finance future projects with JAA cash and bank loans. In the short term (< 5 years), JAA anticipates obtaining a bank loan for approximately ten million dollars for construction of a spec hangar.**
- Q51. Article IV, Proposal Form, Service Group 2, Custody/Bond Trustee, under Reporting requirements Item 5: SSAE17 Report is referenced. Please confirm if JAA wants the SSAE17 Report. If no, which report does JAA require (SSAE 16 Report, SOC1 or some other report)?
- R51. Include a copy of the bank's most recent reports issued in accordance with the Statement on Standards for Attestation Engagements (SSAE) No. 16 (formerly known as the Statement of Auditing Standards-70 (SAS70)) for any processes or systems relevant to the services under this RFP.**
- Q52. At the pre-proposal meeting, JAA suggested respondents submit two separate proposals if proposing services for Service Group 1 and 3. However, the RFP states in Section 1.11: Disqualification of Respondents, A., that "submission of more than one Proposal for the same work by an individual, firm, partnership or corporation under the same or different names. If a company has more than one division, only one Proposal may be submitted for the same company". As a result, would JAA please clarify if they would like separate proposals if proposing services for Service Group 1 and 3; or do they prefer to have a combined proposal if proposing services for Service Group 1 and 3—as stated in Section 1.18: Evaluation, Award and Contract Negotiations?
- R52. For the purpose of RFP No. 15-03-31001, JAA will accept a separate proposal for each Service Group if Respondent is proposing for more than one (1) Service Group. The Respondent shall clearly identify the name of the Service Group on the submittal.**
- Q53. In regards to interest rates for excess funds; Does the JAA have a preference to managed interest rates versus indexed interest rates? What is the preference if any and is there a



**RFP No. 15-03-31001
General Banking, Merchant Card and Custody/Bond Trustee Services**

**Addendum No. 1
April 22, 2015
Questions and Answers**

avored Index? Will one method over the other carry a higher valuation when it comes to scoring?

R53. JAA does not have a preference.

Q54. Who is JAA's current provider(s) for banking services, merchant services and custody services?

R54. Banking Services – Compass; Merchant – Regions and Custody Services – TD Bank.

Q55. Please provide 3 months of average analysis, merchant, and custody statements.

R55. A twelve months history of all statements is provided.

Q56. Does JAA's current financial provider pass through deposit insurance cost (formally known as FDIC)?

R56. Refer to the provided statements for charges.

Q57. Does JAA currently use balances to compensate for service fees? If so, what is the current earnings credit rate you are receiving?

R57. No.

Q58. What is JAA's average investment balance? What are you current investment solutions and rate of return?

R58. Refer to the provided statements.

Q59. Does JAA's current financial provider provide supplies at no cost? If so, please provide they type of supplies and annual volume.

R59. JAA pays for supplies, approximately 16 deposit books. JAA use coin roll but does not have a count on what is used.

Q60. Given that we are quickly approaching summer, when does JAA expect to schedule oral presentations?

R60. JAA has not determined if presentations will be requested. If requested, JAA will work with the invited Respondent's to schedule presentations.



RFP No. 15-03-31001
General Banking, Merchant Card and Custody/Bond Trustee Services

Addendum No. 1
April 22, 2015
Questions and Answers

- Q61. Page 24 – Deposit Processing question 2 – please clarify remote deposit transfer. Are you referencing remote deposit or electronic transfer of funds?
- R61. JAA uses a remote deposit machine for checks.**
- Q62. Please share the dollar amount and frequency of ACH Debit/Credit files?
- R62. Refer to the provided statements.**
- Q63. What is JAA's annual budget excluding payroll?
- R63. \$33,166,658.**
- Q64. How does JAA currently pay vendors (i.e. check, ACH, wire, etc.)?
- R64. A combination of checks and ACHs.**
- Q65. How does JAA currently pay employees? If direct deposit is used, how many of your employees receive paper checks instead of direct deposit? How many employees are there in total?
- R65. Payroll checks are handled out of an ADP account and do not go through any accounts included in this proposal.**
- Q66. Does JAA require an original signature or will an electronic signature meet your requirement?
- R66. An original signature is required on the original proposal.**
- Q67. Who is the Consultant that will be working with JAA on this bid process?
- R67. Jeffery Bernardo, Augustine Asset Management.**
- Q68. In an effort to be good stewards of the environment, would JAA accept a link to the financials requested of respondents instead of a paper copy?
- R68. JAA prefers the paper copy.**
- Q69. Disbursement Account Controlled Payment – is this a true controlled disbursement account? If so, is it JAA's desire to use a controlled disbursement account or was this needed for positive pay services?



RFP No. 15-03-31001
General Banking, Merchant Card and Custody/Bond Trustee Services

Addendum No. 1
April 22, 2015
Questions and Answers

- R69. It is needed for positive pay services.**
- Q70. Disbursement Account Controlled Payment – please explain the services CPR Auto D/T to Bank/Tran, CPR Auto D/T to Bank/Rcrd and CPR returned item.
- R70. CPR is for Controlled Payment services. This referred to various services that would match the payment presented at the bank to Positive Pay Files that JAA submitted to the bank prior to the release of the payments.**
- Q71. Revenue Account Deposits Credited – please explain the method of deposits; are these made in a branch or vault?
- R71. Branch deposits.**
- Q72. Revenue Account Returned Items - Special Address – are returned checks currently being sent to a third party for collection? If so, please share the name of the company used for this service.
- R72. Returned checks are sent to a third party, Checkcare.**
- Q73. Revenue Account Vault Currency and Coin Deposits – please share the dollar value of the currency and coin deposited.
- R73. Refer to the Parking Cash Deposited Report.**
- Q74. Approved Project Reimbursement Account Deposits Credited - please explain the method of deposits; are these made in a branch or vault?
- R74. JAA no longer uses this account.**
- Q75. Approved Project Reimbursement Account Cash Vault Deposits – there is no associated cash processing listed for these. Are these check only deposits?
- R75. JAA no longer uses this account.**
- Q76. RPS of Jacksonville FL Airport Cash Vault – please share the dollar value of the currency and coin deposited. Also, please share the dollar value of the currency and coin ordered as well as the frequency of orders.



**RFP No. 15-03-31001
General Banking, Merchant Card and Custody/Bond Trustee Services**

**Addendum No. 1
April 22, 2015
Questions and Answers**

- R76. The Parking Company uses their bank for change. JAA would like to use its bank for change. Currently parking orders change once a week. Usually between \$1,500 and \$3,000 in denominations of quarters, ones, fives and tens.**
- Q77. What is your anticipated annual Purchasing Card volume?
- R77. Refer to the Purchasing Card Statements.**
- Q78. Does the winning merchant services provider (Service Group 3) need to be a Qualified Public Depository (QPD) in the state of Florida.
- R78. Yes.**
- Q79. Could JAA define the preferred format of merchant services pricing, blended rate, amount marked up from interchange?
- R79. JAA does not have a preference. JAA is looking for the most favorable rate.**

The Question and Answer period is closed.

Submittal Due Date is May 26, 2015, 2:00 PM (local time)