



**Request For Proposal
RFP # 2019-2020-03
Banking Services**

Due April 15, 2020 at 2:00 PM CST

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BACKGROUND

HISTORY: Northwest Florida State College (“NWFSC” or the “College”), located in Okaloosa County, Florida, and established in 1963, is one of 28-institution Florida College System (“FCS”). NWFSC was in the second tier of college’s in the FCS to become a four-year college issuing baccalaureate degrees beginning in 2008. NWFSC is governed by an eight-member Board of Trustees appointed to four-year terms by the Governor of Florida. The Board of Trustees appoints the College President who has administrative responsibilities for college operations.

ACADEMICS: Enrollment in 2018-2019 included 10,318 students, including 7,247 credit seeking and 3,071 non-credit seeking. Northwest Florida State College offers more than 100 academic programs, career training, and university transfer options at six locations throughout Okaloosa-Walton Counties and online.

REQUEST FOR PROPOSAL: Northwest Florida State College is soliciting proposals from qualified public depositories (Chapter 280, Florida Statutes) interested in providing comprehensive banking services to the college. The objective of the College is to secure the most efficient and effective banking services while maintaining sufficient liquidity and protection of all funds entrusted to the College. NWFSC seeks to cultivate a relationship which would extend beyond the initial contract period.

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GENERAL CONDITIONS

RESPONDENTS: Respondents who wish to be considered for the services requested in this Request for Proposal (“RFP”) must follow the instructions herein and provide all of the requested information. NWFSC reserves the right to disqualify any Respondent whose proposal does not comply with this RFP.

SEALED PROPOSAL: Respondents must submit their proposal in a sealed envelope with the outside of the envelope containing (1) the Respondent’s name and address, (2) the proposal number, and (3) the date the proposal is scheduled to be opened by the College which is provided in this RFP. Envelopes not containing this information will not be opened nor considered by the College, and will be returned to the Respondent.

The following items must be contained within the sealed envelope: Four original proposals with wet-ink signatures; one electronic version of the original proposal stored on a flash drive with the following completed forms: *Respondent Registration form*, *Proposal Certification*, *Respondent’s Qualification Statement*, *Drug Free Workplace*, and *W9*.

By submitting a proposal, the Respondent acknowledges and accepts the terms and conditions provided in this RFP.

- 1) **EXECUTION OF PROPOSAL:** The proposal must be signed by an authorized representative of the Respondent Company. The proposal must be completed in ink or typewritten. If a correction needs to be made to the proposal, the Respondent must draw a single line through the language or figure that needs to be corrected and insert the new language or figure above the stricken text. Corrections must be initialed by the person signing the proposal. It is the Respondent’s responsibility to ensure any handwritten language or figure is legible to the College. Otherwise, the College is not required to consider such language or figure.
- 2) **PROPOSAL PREPARATION COSTS:** Any expense involved in preparing or submitting a proposal, and any work performed in connection with the proposal, shall be borne solely by the Respondent. No payment will be made by the College for any proposal received or for any other effort required, or made, by the Respondent submitting the proposal prior to contract management.
- 3) **PROPOSAL SUBMISSION AND OPENING:** Proposals must be hand-delivered or mailed to Northwest Florida State College, Attn: Dedria Lunderman, Director of Purchasing, 100 College Blvd., Building 310, 2nd Floor, Room 204, Niceville, Florida 32578. The College must receive the proposal no later than 2:00 p.m. Central Standard Time (according to the College’s time piece) on April 15, 2020.
 - a) It is the Respondent’s responsibility to ensure the proposal is timely submitted and received by the College. The College will not be responsible for late deliveries or delayed mail. Proposals received by the College after the deadline will be returned unopened to the Respondent without being considered by College.

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- b) **Facsimile or electronic proposals will not be accepted. Proposals must be provided in hard copy format, in a sealed and properly labeled envelope, as referenced in GENERAL CONDITIONS above.**
 - c) Once opened, proposals become the property of the College and will not be returned.
- 4) **CONTACT WITH COLLEGE PERSONNEL:** Questions concerning this RFP shall be directed to Dedria Lunderman, Director of Purchasing, by email at lundermd@nwfsc.edu and **to no other person or department at the College.**

CONE OF SILENCE: FROM THE TIME THE PUBLIC ADVERTISEMENT OF THIS RFP TAKES PLACE UNTIL THE TIME THIS RFP IS AWARDED AND APPROVED BY THE COLLEGE'S BOARD OF TRUSTEES, (IF NECESSARY), A VENDOR SHALL NOT CONTACT ANY OTHER COLLEGE PERSONNEL OR MEMBERS OF THE COLLEGE'S BOARD OF TRUSTEES, OR ADMINISTRATIVE STAFF EITHER DIRECTLY OR INDIRECTLY, TO DISCUSS THE SELECTION PROCESS OR TO MAKE AN ATTEMPT TO FURTHER THEIR INTEREST IN BEING SELECTED. FAILURE TO ABIDE BY THE CONE OF SILENCE POLICY IS GROUNDS FOR DISQUALIFICATION FROM THIS PROCESS AND RESPONDENT WILL NOT RECEIVE FURTHER CONSIDERATION.

- 5) **REGISTRATION:** Prior to submitting a proposal, a Respondent must register with the College's Purchasing Office in order to be placed on the distribution list for addenda or official communications concerning this RFP. Please register using the Respondent Registration Form, see page 22 of the RFP package.
- 6) **CHANGES OR MODIFICATIONS:** The College reserves the right to make changes to this RFP. Changes may include but are not limited to postponing the due date of proposals or revising RFP specifications. All changes will be announced and disseminated by the College's Purchasing Department via addendum posted to the College's Purchasing website and sent to registered Respondents via email with sufficient time for Respondents to amend their proposals following the College's change. Respondents must acknowledge receipt of all addenda by signing, dating, and returning the acknowledgment page of the addendum with the Respondent's proposal.
- 7) **CONFLICT OF INTEREST:** By submitting a proposal, each Respondent acknowledges and agrees to comply with Section 112.313(3), Florida Statutes, which provides:

DOING BUSINESS WITH ONE'S AGENCY.—No employee of an agency acting in his or her official capacity as a purchasing agent, or public officer acting in his or her official capacity, shall either directly or indirectly purchase, rent, or lease any realty, goods, or services for his or her own agency from any business entity of which the officer or employee or the officer's or employee's spouse or child is an officer, partner, director, or proprietor or in which such officer or employee or the officer's or employee's spouse or child, or any combination of them, has a material interest. Nor shall a public officer or employee, acting in a private capacity, rent, lease, or sell any realty, goods, or services to the officer's or employee's own agency, if he or she is a state officer or employee, or to any political subdivision or any agency thereof, if he or she is serving as an officer or employee of that political subdivision. The foregoing shall not apply to district offices maintained by legislators when such offices are located in the legislator's place of business or

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when such offices are on property wholly or partially owned by the legislator. This subsection shall not affect or be construed to prohibit contracts entered into prior to:

October 1, 1975.

Qualification for elective office.

Appointment to public office.

Beginning public employment

- 8) **COLLUSION/DISCLOSURE:** By submitting a proposal, a Respondent acknowledges and agrees to the following statement:

I, _____, certify that my proposal is made without previous understanding, agreement, or connection with any person, company or corporation making a proposal for the same work in this Request for Proposal, and that my company's proposal is in all respects fair, without outside control, collusion, fraud, or otherwise illegal action.

Respondent also acknowledges and agrees to the following statement:

No member of my company's ownership, management or staff has a vested financial interest in any aspect or department of the College.

Any Respondent who cannot agree with these statements should not submit a proposal.

- 9) **PROPOSAL WITHDRAWAL:** Respondents may withdraw their proposals by notifying the College in writing any time before the proposal opening. Upon receiving a Respondent's timely notification of withdrawal, the College will return the unopened proposal to an authorized representative of the Respondent's company, who will be required to disclose his or her identity (via company business card and driver's license). The authorized representative will be required to sign for receipt of the proposal.
- a) Any proposal submitted to the College constitutes an irrevocable offer by the Respondent to provide the College with the services requested in this RFP and any response thereto, for a period of 120 days from receipt of the proposal.
- 10) **SUBCONTRACTING:** The name and company of any subcontractor contemplated for use must be included as part of Respondent's proposal.
- 11) **ACCURACY OF PROPOSAL INFORMATION:** Respondents must ensure the accuracy of their proposal information. The College reserves the right to disqualify any proposal that includes inaccurate, misleading, exaggerated, or incorrect information.
- 12) **FUTURE ADVERTISING:** In submitting a proposal, a Respondent agrees not to use the results of the College's selection process in any future commercial advertisement without obtaining the College's prior written consent.

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- 13) **PUBLIC ENTITY CRIMES:** By submitting a proposal, a Respondent and their company acknowledges and agrees to comply with the Public Entity Crimes Statement referenced below:
- a) *A person or affiliate who has been placed on the convicted Respondent list following a conviction for a public entity crime may not submit a proposal on a contract to provide any goods or services to a public entity for the construction or repair of a public building or public work, may not submit proposals on leases of real property to a public entity, may not be awarded work or perform work as a contractor, supplier, sub-Respondent or consultant under a contract with any public entity, and may not transact business with any public entity in excess of the threshold amount provided in Florida Statutes, Chapter 287 for Category Two for a period of thirty-six (36) months from the date of being placed on the convicted Respondent list.*
- 14) **PUBLIC RECORDS:** Any material submitted in response to this RFP is subject to disclosure under Florida's Public Records law, Chapter 119, Florida Statutes.
- 15) **RESERVATION OF RIGHTS:** In addition to all other rights of the College under Florida law or the Board of Trustees Rules and College Procedures, the College specifically reserves the following:
- a) The College reserves the right to rank companies pursuant to the relative Florida Statutes and the Florida Administrative Code and to negotiate with the highest-ranking company.
- b) The College reserves the right to reject this RFP.
- c) The College reserves the right to reject any and all proposals submitted in response to this RFP.
- d) The College reserves the right to remedy or waive technical or immaterial errors in this RFP or the submitted proposals.
- e) The College reserves the right to request any necessary clarifications or statement data without changing the terms of any proposal.
- 16) **DISPUTES & PROTESTS:** Any actual or prospective Respondent who is allegedly aggrieved in connection with the issuance of this RFP or pending award of contract, may protest to Northwest Florida State College, Attn: **Dedria Lunderman, Director of Purchasing**, 100 College Blvd, Niceville, FL 32578. The protest must be filed in accordance with Chapter 120, Florida Statutes. Failure to file a protest within the time prescribed in Section 120.57(3), Florida Statutes, or failure to post the bond or other security required by law within the time allowed for filing a bond shall constitute a waiver of proceedings under Chapter 120, Florida Statutes.
- 17) **IDENTICAL OR TIE BIDS:** In the event two or more Respondents receive the exact same score from the evaluation team, the following criteria, in order of importance, shall be used to break the tie: (1) Highest score in Banking/Merchant Fee section, (2) Highest score in Qualifications/Experience/Reference section.
- 18) **EQUAL OPPORTUNITY:** All work on this project will be carried out in compliance with the College's commitment to the concept of equal opportunity; that is, there will be no discrimination on the basis of race, color, religion, sex, age, national origin, marital status,

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pregnancy, ethnicity, sexual orientation, gender identity, genetic information or against any qualified person with a disability. Recognizing that sexual harassment constitutes discrimination on the basis of sex, neither the College nor the Respondent shall tolerate such conduct.

- 19) **INDEMNIFICATION:** To the fullest extent permitted by law, the Respondent shall indemnify, hold harmless and defend the College, its Trustees, officers, agents, servants, and employees, or any of them, from and against all claims, damages, losses, and expenses including, but not limited to, attorneys' fees and other legal costs including but not limited to costs for paralegal, investigative, and legal support services, and the actual costs incurred for expert witness testimony, arising out of or resulting from the performance of services required under the contract resulting from this RFP, provided that same is caused by the negligence, recklessness, or intentional wrongful conduct of the Respondent or other person or company utilized by the Respondent in the performance of the work. Nothing herein shall be deemed to affect the rights, privileges, and immunities of the College as set forth in Section 768.28, Florida Statutes.
- 20) **LEGAL REQUIREMENTS:** Applicable provisions of all federal, state, local laws and ordinances, College rules and procedures shall govern development, submittal and evaluation of all proposals received in response to this RFP and shall govern any and all claims and disputes which may arise between Respondent and the College by and through each entity's officers, employees and authorized representatives, or any other person, natural or otherwise; and a lack of knowledge by the Respondent shall not constitute a valid defense against the legal effect thereof.
- 21) **CONTRACT TYPE:** The College anticipates entering into a seven-year contract with the successful Respondent which may be extended for three additional one-year periods. Service fees will remain fixed for the duration of the initial contract.
- 22) **PROPOSAL SPECIFICATIONS:** The Proposal Specifications requested under this RFP follow these General Conditions. To the extent there is a conflict between the General Conditions and the Proposal Specifications, the Proposal Specifications will govern and control.

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SCOPE OF WORK

These banking services must be met in order for a proposal submission to move to the Evaluation and Award criteria:

1. Establish demand deposit accounts as may be necessary to meet the banking requirements of the College. Post deposit and withdrawals in a timely manner. NWFSC has nine separate accounts, all linked.
2. The Respondent will provide deposit slips in conformity with the College's specifications for color, design, paper stock, consecutive numbering by Campus, and magnetic ink character recognition (MICR) encoding.
3. The Respondent must make duplicate deposit slips available for each cash collection location and have the ability for that location to be designated on the deposit slip.
4. Provide fraud prevention services such as Positive Pay for checks and automated clearing hour (ACH) transactions and other fraud prevention services you may provide.
5. Provide monthly electronic and paper activity statements and reports for all accounts. These statements must include a monthly account analysis. The statement cutoff must be the last day of the month.
6. NWFSC utilizes Oracle Ellucian – Banner ERP systems. Proposed banking software must be compatible with Oracle Ellucian – Banner.
7. Account statements must be received no later than the 10th of the following month.
8. The Respondent will provide overdraft protection services to the College. In the event of an overdraft, presented checks must be paid by the bank after confirmation by the College and the overdraft situation rectified within 24-48 hours.
9. Provide cashing of College created checks at no charge to the payee.
10. Provide a dedicated Customer Representative to service the College's accounts.
11. Provide the College with a quarterly-annual Treasury Review focused on new services available and services that will streamline the current banking process.
12. The bank will provide ten (10), 8" x 11" locking night depository bags or similar substitutes acceptable to the College.
13. Daily deposits taken to vault services (currently NWFSC courier services) will be counted and verified upon presentation and deposit verification returned within 24 hours. Deposits taken to the bank during banking hours will be counted and verified by the bank upon presentation.
14. The Respondent will provide the College with money and coin wrappers as required. Coin sorting and counting services may be required.
15. The Respondent will provide the College with endorsement stamps for each collection location.
16. The Respondent will re-deposit non-sufficient funds (NSF) checks a second time prior to debiting the College's account and returning the check to the College.

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17. Checks that have been re-deposited and still do not clear must be clearly stamped with a notation that this action has taken place and that the check should not be re-deposited.
18. Provide credit card processing. The College accepts VISA, MasterCard, American Express and Discover at all College business office locations and online via our student registration system. NWFSC also accepts a limited number of credit card payments through a mobile card reader.
19. Provide a money market account for the investment of excess cash with unlimited transfers between accounts, at no cost.
20. Provide the College all the software and training necessary to access and utilize the Respondent's on-line systems.
21. Provide the College with on-line access that equals or exceeds the safety, security and standards established by the information and technology industry.
22. Disburse funds via repetitive and non-repetitive wire transfer from an on-line system, or if necessary, telephonic request of an authorized person.
23. Credit card processing needs to be payment card industry data security standard (PCI) compliant.
24. Electronic confirmation of all ACH files upon receipt.
25. Electronic confirmation of all ACH deposits on the same day.
26. Provide real-time on-line balance reporting services for all College accounts.
Available information must include: closing ledger, closing collected, opening ledger, opening collected, float, previous day debit and credit detail ((including bankcard deposits and zero balance account (ZBA) transfers)), and ACH credit and debit detail. In addition, each business office location receives electronic daily deposit detail reports.
27. Provide the ability to place on-line stop payments and cancellation of issues and on-line access to information regarding cleared, canceled and stop payment checks.
28. When a stop payment is initiated, the College must be able to view if the check has been paid and be provided an image of the paid item.
29. If not paid, the Respondent will provide an electronic confirmation of the stop payment placement.
30. Stop payment must be effective for a period of not less than twelve (12) months.
31. Provide the College with the capability to retrieve images on-line, or from cloud services for the term of the contract and an additional two (2) years.
32. Provide on-line detailed reports of wire transfers received by the College.
33. Capable of providing vendor electronic payment and e-card program.

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QUALIFICATIONS

The Respondent must meet the following criteria in compliance with the following Florida Law: Chapter 280 as well as the State Board of Education Rules 6A-14.075 and 6A-14.0765; be designated by the Chief Financial Officer of the State of Florida as a Qualified Public Depository. Maintain the designation of Qualified Public Depository throughout any contract period(s) resulting from this solicitation and the selected respondent will be required annually to show proof of the Qualified Public Depository designation.

The Respondent must provide proof of the above qualification furnishing copies of letters, certificates, or other document which shows said status. Such proof must be provided in the Qualifications Section.

A proposer must be a federally or State of Florida chartered banking institution with banking facilities located within the city limits of Niceville. If the headquarters of the proposer is not located within the city limits, a branch bank or correspondent bank of the proposer located within the city must be able to provide the full range of banking services required by this Request for Proposal (RFP). The banking services contract will be administered by the College's Executive Director of Finance and Accounting through the Niceville branch office.

In addition to the Niceville Campus, the College operates a second campus and four educational centers as listed below. The proposer must have branch offices in close proximity to these locations, **with the exception of Crestview**, capable of providing day and night deposit services. The Sikes Education Center's (Crestview) deposits are processed by the Niceville Campus.

NWFSC/UWF Ft. Walton Beach Campus
1170 Martin Luther King Blvd
Ft. Walton Beach, FL 32547

NWFSC Chautauqua Center
1140 W. Nelson Ave.
DeFuniak Springs, FL 32433

NWFSC South Walton Center
109 Greenway Trail
Santa Rosa Beach, FL 32459

NWFSC Hurlburt Center
Education Services Bldg. #90220
221 Lukasik Avenue
Hurlburt Field, FL 32544

Robert L. F. Sikes
Educations Center
805 E. Highway 90
Crestview, FL 32537

CONTRACT INFORMATION

Contract Period

The selected banking institution must be designated as the College's depository for a six (6) year term commencing October 1, 2020. Service fees will remain fixed for the duration of the initial contract.

Award of Contract

The contract for banking services is expected to be awarded during the Board of Trustees meeting to be held at 3:00 p.m. on May 19, 2020 at Northwest Florida State College, 100 College Blvd., Student Service Center, Building 400, 3rd Floor, Niceville, FL 32578.

Cancellation of Contract

The College reserves the right to cancel the banking services agreement at any time upon ninety (90) days prior written notice to the bank indicating the intent to terminate the agreement.

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SUMMARIZED SCHEDULE OF EVENTS

Date/Time	Description
03/08/2020	Issue RFP and post https://www.nwfsc.edu/about/purchasing/current-bids/
03/30/2020 2:00 PM CST	RFP Questions Due
04/02/2020 2:00 CST	Answers to written inquiries will be posted to College's website https://www.nwfsc.edu/about/purchasing/current-bids/
04/15/2020 2:00 CST	Proposals Due Northwest Florida State College 100 College Blvd. Building 310, 2 nd Floor, Conference Room Niceville, FL 32578
04/22/2020 2:00 PM CST	Shortlisted vendors announced
04/29/2020 – 04/30/2020	Shortlisted vendors presentation/interview
5/19/2020 3:00 PM CST	Vendor recommendation submitted for Board of Trustees approval Northwest Florida State College 100 College Blvd. Student Service, Building 400, 3 rd Floor, Room 302 Niceville, FL 32578

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PROPOSAL SPECIFICATIONS

The proposal shall be divided by tabs. The sections shall be numbered and named as follows:

I. Qualifications, Experience, and References

A. Qualifications

- i. Describe the organization, date founded, ownership, and other business affiliations
- ii. Provide evidence that the respondent meets the designation of a certified public depository according to Florida Statute Chapter 280.17.
- iii. Provide the address of the primary office location that will service the accounts.
- iv. Describe the experience of the financial institution in providing similar services for other Florida college clients.
- v. Include three (3) copies of the most recent audited financial statements with the proposal. If available, please provide an online address or link to the institution's most recently audited financial statements.
- vi. Provide a list of branch addresses for banking centers located within close proximity of each of the College's campuses, centers, or sites listed on page 11.
- vii. Executive Summary
- viii. Respondent Response Form (Attachment 1)
- ix. Proposal Certification (Attachment 3)
- x. Respondent's Qualification Statement (Attachment 4)
- xi. Drug Free Workplace (Attachment 5)
- xii. W9 (Attachment 7)

B. References

1. Provide three (3) to five (5) higher education or governmental references within the state of Florida including the length of time the Respondent has provided services, client's name, contact personnel, mailing address, email address, and phone number. If three Florida higher education or governmental references are not possible, provide three (3) private references whose banking services most closely resemble the account structure used by the college

C. Personnel

- i. Provide biographical information on all bank officers who will be directly involved in the management of the College's accounts; who the primary contact will be and what, if any, experience these officers have in working with governmental clients. Please include customer services personnel.

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- ii. Provide an organization chart for the personnel who will be associated with the College's accounts, including the roles of each person that illustrates the relationship among the personnel.
- iii. Provide the geographical area of responsibility for each person on the responder's team that will support the college.

II. Banking Features/Banking Fees/Merchant Fees

a. Interest

- i. For a Public Funds account, describe how interest will be calculated and credited on all accounts. Be specific. List alternative methods available.
- ii. Provide a money market account associated with our operating account with the flexibility of unlimited transfers between accounts, at no cost.

b. Deposit Processing

- i. What is the deposit cutoff time for same day ledger credit? Is it the same for cash as for checks?
- ii. What is the standard procedure for reporting deposit adjustments?
- iii. Describe deposit processing services.
- iv. Describe how deposit discrepancies are handled.
- v. Do you offer deposit pick-up services? Please detail.
- vi. When counterfeit bills are discovered, what are the Respondent's notification and adjustment policy/ process?
- vii. Describe how the availability of funds are determined.

c. Wire Transfers

- i. What are the beginning and ending cut-off times in Central Standard Time for initiating wire transfers to ensure same-day execution?
- ii. What specific detail is provided describing sender information? Please provide details and examples, including international wire transfers.
- iii. Describe the procedure for establishing daily dollar limits by user and the function established for single transaction amounts and daily aggregate amounts.
 - 1. Detail limits by day and transaction.
 - 2. Describe the capabilities of wire templates.
 - 3. Describe security procedures and verification processes pertaining to wire transfers.
- iv. Does your system allow for NWFSC to create a wire transfer template?
- v. Describe what NWFSC banking administrator's security access is regarding wire transfers.
- vi. Describe process for tracking wire transfers that have not been received.

d. Disaster Recovery

- i. Describe the Respondent's procedures used to provide banking services along with backup and recovery capabilities in the event of a disaster.

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- ii. Are off-site facilities strategically located away from each other in the event of a disaster?
- iii. How quickly can the "hot" site be implemented in the case of an emergency?
- iv. In the event of a hurricane or natural disaster, please describe your business continuation plan.
- v. How often are emergency operations tested? How are they tested?
- e. Bank Fees
 - i. Provide the proposed prices for the list of banking services as presented on the Prices and Services Chart (Attachment 6).
 - ii. NWFSC requires all fees be charged to our main operating account.
 - iii. Prices must be guaranteed for the six (6) years of the contract.
 - iv. In an extended contract period, the Respondent has the right to request an increase in service charges. If there is to be an increase, the Respondent must notify the College in writing six (6) months prior to the price increase. However, the College reserves the right to reject or reduce requested increases.
 - v. Explain opportunities for waiving fees based on minimum services or other methods.
 - vi. Will the Respondent charge any one time implementation fees to the College for setting up new services? Please explain these fees if not included in your pricing proposal.
 - vii. Is there a fee or other assessment for FDIC Insurance? If so, how does the Respondent calculate the charge?
 - viii. Please list any fees for additional services not specifically request related to conversion, training, and/or other Banking Services.
- f. Merchant Card Services
 - i. Provide a brief history and overview of your Merchant Card Program and identify any joint venture or affiliated relationship, if relevant to this program.
 - ii. What web-based software does your system use to enable the College's receipting.
 - iii. NWFSC requires the ability to use mobile card readers. Please describe available devices and procedures.
 - iv. If the College has bank accounts with the bank providing the merchant services, when will funds be made available to the College? If the merchant provider is different from the banking services provider when will funds be available?
 - v. The Respondent must provide end-to-end Merchant Banking Services including equipment/software, credit and charge transaction authorization, routing and settlement for Visa and MasterCard (debit and credit), Discover and American Express.

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- vi. Respondent must provide gross settlement using Automated Clearing House (ACH) to the designated College depository account no later than forty-eight (48) hours after the payment and credit records have been batched and transmitted.
- vii. Must have electronic reporting capabilities detailed below that will produce at a minimum daily/ monthly summary reporting by Terminal ID and/or Merchant ID location.
 - 1. Total sales and transaction count by card type.
 - 2. Average transaction size *by* card type.
 - 3. Total disputed charges *by* card type.
 - 4. Electronic charge-back notification.
 - 5. NWFSC requires transactional daily detail reports in downloadable spreadsheets. Provide examples.
- viii. Must provide an invoice for services on a monthly basis for all transaction costs (processing fees and other fees) associated with the payment and credit records processed. Sufficient back-up documentation to support all costs invoiced, including breakout by card type and/or transaction type, gross sales, returns, net sales and transaction counts.
- ix. Must provide training to College personnel as required related to payment and credit/debit card processing requirements, charge backs, accessing reports and transaction data, equipment, and/or other processes and procedures which may be required. In addition, provide notification of pass-through fee increases.
- x. Must be able to provide a twenty-four (24) hour, seven (7) days a week help desk for customer assistance to College staff.
- xi. Must have the capability of servicing and/or replacing any broken hardware no later than the next business day after the College reports the problem.
- xii. Must provide regular updates regarding PCI compliance and data standards.
- xiii. See Attachment 8 for Merchant Service transaction information.
- xiv. Describe how merchant services is billed.
- xv. Describe how merchant IDs are assigned.

III. Advanced Banking Software/Interface

- a. Account Reporting
 - i. Describe the online account reporting system for daily account reconciliation. NWFSC requires a .pdf and downloadable spreadsheet report daily and monthly for each specific account. Please attach examples.
 - ii. Ledger and collected balances should be available for opening and current day. Transaction details for prior and current day should include

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debits and credits (i.e. wire transfer, ACH transactions, bankcard deposits, ZBA transfers)

- iii. How many business days is data stored on the Respondent's reporting system and available for the College to access. Please describe the archiving process.
 - iv. Describe the technical specifications required of the College's system.
 - v. Describe how soon after the close of the billing period is the account analysis available to the College.
 - vi. Describe how the adjustments are reflected on the account analysis.
 - vii. Describe how the account analysis is provided.
 - viii. Describe compatibility with Oracle – Banner.
 - ix. Describe how NWFSC can access each individual transaction separately. NWFSC requires transaction detail for each remittance and transaction. NWFSC requires this information in .pdf and .csv formats. Please provide examples.
 - x. Provide an example of your Account Analysis Report.
 - xi. If available, please provide a url of a customer/training banking demo website.
- b. Security/Positive Pay
- i. Please describe administrative security and access within the online banking system including: setting access, roles, audit trail, and other pertinent information.
 - ii. Please describe your fraud prevention services.
 - iii. Please explain how discrepancies are handled.
 - iv. NWFSC requires the banking institution to handle multiple positive pay files per day with some files post-dated. Please describe how this is handled and reported.
 - v. Describe your internal control from processing stale transactions beyond 90 days.
 - vi. Does the Respondent offer Positive Pay at the teller line? How often does the Respondent update the teller system?
 - vii. NWFSC requires that all NWFSC checks presented be cashed, free of charge. How is this requirement communicated to the various bank branches?
 - viii. Describe the policy for a discrepancy in the teller line.
 - ix. Describe how stop payments and voided checks are handled and processed.
 - x. Describe the positive pay, wire, ACH confirmation and notification processes. Please provide examples.

IV. Accessibility/Customer Support

- a. Employee and Student Banking Programs

RFP 2019-2020-03 BANKING SERVICES

- i. Will the Respondent provide College check cashing to non-account holders without a fee assessed?
 - ii. Include any information on Employee and Student Banking Programs offered by the Respondent.
 - iii. Please describe any scholarship or internship opportunities are available for NWFSC students.
 - iv. Does the respondent offer educational programs for students addressing responsible banking and personal finance?
 - b. Customer Service and Quality
 - i. Does the Respondent provide a dedicated customer service representative assigned to handle the College's accounts?
 - ii. Describe the responsibilities of the customer service personnel, including the chain of command for problem resolution.
 - iii. Describe the process for making changes to an account. For example, if NWFSC needs to add an additional banking account.
 - iv. What are the hours of operation for the Respondent's Customer Service unit?
 - v. How does the Respondent handle inquiries requiring research and adjustment items?
 - vi. Does the Respondent provide technical customer support for computer hardware, software and communication problems?
- V. Conversion/Implementation
 - a. Describe a conversion plan to transfer assets of the College to your financial institution.
 - b. Describe the implementation timeline.
 - c. Provide sample implementation guide.
 - d. Indicate your plans for educating and training the College employees in the use of your systems.
 - i. Describe how long training will be provided.
 - ii. Describe what type of training will be provided.
 - e. Indicate any and all costs associated with conversion and/or training.
 - f. Does the Respondent assign an implementation team? If so, is an Implementation Manager assigned?
 - g. Provide a detailed description of the implementation process, including testing and a sample implementation schedule.
- VI. Sample Contract

Provide a sample contract for all banking services respondent would propose to the College, if selected.

PROPOSAL SPECIFICATIONS & SCORING

The selection of a banking services provider will be based on the College's assessment of the vendor's ability to provide the services enumerated in this RFP and the costs associated with providing these services. The evaluation criteria below correspond with the criteria provided in the Proposal Specifications above.

I. Qualifications/Experience/References	25
II. Banking Features/Banking Fees/Merchant Fees	30
III. Advanced Banking Software/Interface	20
IV. Accessibility/Customer Support Services	15
V. Conversion/Implementation Plan	10
Total	100

NWFSC will shortlist the three highest scoring proposals. The shortlisted vendors will be invited to present their proposal and be interviewed by the evaluation committee. After all presentations, the final recommendation will be submitted to the Board of Trustees of Northwest Florida State College for approval.

Non-Responsive Proposals

Non-responsive proposals will be rejected by the College and will not be distributed to the evaluation team for consideration.

The evaluation team may determine that the required submittals/ documentation is so inadequate as to be determined non-responsive.

Non-responsive proposals may include, but are not limited to the following:

Failure to follow required format

Failure to sign the proposal

Failure to acknowledge addenda (unless all changes are not material)

Failure to provide required submittals/ documentation

Submission of late proposal

Respondent does not meet minimum qualifications/requirements

RFP 2019-2020-03 BANKING SERVICES

Failure to notarize document

No proposal

If the banking institution does not wish to submit a proposal, it must complete and submit the "Statement of No Proposal" form, Attachment 2.

QUESTIONS:

Questions regarding this RFP should be submitted to Dedria Lunderman, Director of Purchasing lundermd@nwfsc.edu Northwest Florida State College **no later than 2:00 PM, March 30, 2020.**

PROPOSALS DUE:

Final proposal must be submitted to Dedria Lunderman, Director of Purchasing, Northwest Florida State College, **no later than 2:00 PM, April 15, 2020.**

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RFP 2019-2020-03 BANKING SERVICES

Attachment 1

RESPONDENT REGISTRATION FORM

Anyone interested in doing business with Northwest Florida State College is required to complete the Respondent Registration Form. The completed form does not guarantee an opportunity to submit a proposal, but does help the College in evaluating your business for future opportunities.

Business Name:	
Mailing Address (Street/P.O. box):	
City: _____	State: _____ County: _____ Zip Code: _____
Contact Person:	Title:
Telephone #:	Fax #:
Email Address:	
Is your company certified by the State of Florida's Office of Supplier Diversity as a Minority/Woman owned business? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, identify certification:	
Please forward a current catalog or provide a website address if catalog is available online. Website Address:	
Type of business/service offered:	
Please return the completed Respondent Registration Form to: Northwest Florida State College Attn: Dedria Lunderman Director of Purchasing 100 College Blvd. Niceville, FL 32578 OR - <u>Fax to:</u> (850) 729-5215	

STATEMENT OF NO PROPOSAL

If your company does not intend to respond to this RFP, please complete and return this form prior to the date shown for receipt of Proposals to: Northwest Florida State College, Attn: Dedria Lunderman, Director of Purchasing, 100 College Blvd., Niceville, Florida 32578. Fax # 850-729-5215

The undersigned declines to submit a proposal on the above referenced Invitation to Proposal for the following reason(s):

- ☐ Specifications are too "restrictive." (Please explain below)
- ☐ Unable to meet specifications
- ☐ Specifications were unclear. (Please explain below)
- ☐ Insufficient time to respond
- ☐ We do not offer this type of product or equivalent
- ☐ Our production schedule would not permit us to perform
- ☐ Other (please explain below)

_____ Company Name	_____ Title		
_____ Signature	_____ Telephone		
_____ Printed Name	_____ Fax		
_____ Address	_____ City	_____ State	_____ Zip

PROPOSAL CERTIFICATION

I certify that this proposal is made without prior understanding, agreement or connection with any corporation, company or person submitting a proposal for the same services, materials, supplies or equipment, and is, in all respects, fair and without collusion or fraud. I agree to abide by all conditions of this proposal; I certify that I am authorized to sign this proposal.

I hereby agree to furnish the items and/or services at the prices and terms stated in my proposal. I have read and understand the terms and conditions of the Request for Proposal.

This company is in compliance with the non-discrimination clause contained in Section 202, Executive Order 11246, as amended by Executive Order 11375, relative to Equal Employment Opportunity for all people without regard to race, color, religion, sex or national origin and the implementing rules and regulations prescribed by the Secretary of Labor.

I certify that I have received the following addenda (if any):

Addendum _____ Dated _____

Addendum _____ Dated _____

Addendum _____ Dated _____

Addendum _____ Dated _____

Signature _____

Name(s) and Title(s) _____

Legal Name of Respondent _____

Mailing Address _____

City, State, Zip _____

Telephone _____ Fax _____

Email _____

Date _____

RESPONDENT'S QUALIFICATION STATEMENT

The undersigned certifies under oath the truth and correctness of all statements and all answers to questions and information provided hereinafter.

Submitted to: Northwest Florida State College
Director of Purchasing

Submitted by: Name: _____ () Corporation

Address: _____ () Partnership

Principal Office: _____ () Individual

(Note: Attach separate sheets as required.) () Joint Venture

() Other

1. How many years has your organization provided the requested services? _____

2. How many years under the present business name? _____

If applicable:

Former business name: _____ # Years: _____

3. Corporations, answer the following:

Date of incorporation: _____

State of incorporation: _____

President: _____

Regional Manager: _____

District Manager: _____

4. Partnerships, answer the following:

Date of organization: _____

Type of partnership: _____

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Names and addresses of partners (if applicable):

1). _____

2). _____

3). _____

5. If other than a corporation or partnership, describe organization and name principals: _____

1). _____

2). _____

3). _____

6. Have you ever failed to complete any contract awarded to you? If so, indicate when, where, why, and name/telephone number of persons we may talk to about this: _____

1). _____

2). _____

3). _____

7. Has any officer or partner of your organization ever been an officer or partner of another organization that failed to complete a contract? Yes _____ No _____

If yes, state circumstances: _____

9. Worker's Compensation insurance policy number: _____

Name of company: _____ Policy amount: _____

10. Comprehensive General Liability or
Professional Liability policy number: _____

Name of company: _____ Policy amount _____

(\$500,000 combined single limit minimum)

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The Board of Trustees, Northwest Florida State College, will be named additional insured for General

Liability coverage if our company is awarded the bid? Yes No

(A "No" answer will disqualify your bid.)

11. Name(s) and telephone number(s) of person(s) designated as liaison with the College in administering the contract in the event of bid award (attach sheet if necessary):

Date: _____ Name of Company: _____

By:

(Authorized Signature)

Title: _____

NOTARIZATION

Sworn to and subscribed before me this _____ day of _____

Personally known _____

Notary Signature

Produced Identification: _____

Type of Identification: _____

Notary Public State of: _____

My Commission expires: _____

(Printed, typed or stamped Commissioned
name of Notary Public)

Attachment 5

DRUG FREE WORKPLACE

The undersigned Respondent in accordance with Florida Statute 287.087 hereby certifies that does:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are proposed a copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employees that as a condition of working on the commodities or contractual services that are under proposal, the employee will abide by the terms of the statement, and will notify the employer of any conviction of, or plea of guilty or nolo contendere, to any violation of Chapter 893, or any controlled substance law of the United States or any state violation occurring in the workplace, no later than five (5) days after such conviction.
5. Impose a sanction on or require the satisfactory participation in a drug abuse assistance or rehabilitation program, if such is available in the employee's community, by an employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug free workplace through implementation of this section

As the person authorized to sign the statement, I certify that this company complies fully with the above requirements.

Respondent's Signature

Date

BANKING FEES

Form W-9 (Rev. October 2018) Department of the Treasury Internal Revenue Service	Request for Taxpayer Identification Number and Certification ▶ Go to www.irs.gov/FormW9 for instructions and the latest information.	Give Form to the requester. Do not send to the IRS.
--	--	--

Print or type. See Specific Instructions on page 3.	<table style="width: 100%;"> <tr> <td style="width: 70%;"> 1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. </td> <td style="width: 30%;"></td> </tr> <tr> <td colspan="2"> 2 Business name/disregarded entity name, if different from above </td> </tr> <tr> <td colspan="2"> 3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="width: 45%;"> <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ </div> <div style="width: 45%;"> <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Other (see instructions) ▶ </div> </div> <p>Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</p> </td> </tr> <tr> <td colspan="2"> 4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small> </td> </tr> <tr> <td colspan="2"> 5 Address (number, street, and apt. or suite no.) See instructions. <div style="float: right; width: 30%;">Requester's name and address (optional)</div> </td> </tr> <tr> <td colspan="2"> 6 City, state, and ZIP code <div style="float: right; width: 30%;"></div> </td> </tr> <tr> <td colspan="2"> 7 List account number(s) here (optional) <div style="float: right; width: 30%;"></div> </td> </tr> </table>	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.		2 Business name/disregarded entity name, if different from above		3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="width: 45%;"> <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ </div> <div style="width: 45%;"> <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Other (see instructions) ▶ </div> </div> <p>Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</p>		4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>		5 Address (number, street, and apt. or suite no.) See instructions. <div style="float: right; width: 30%;">Requester's name and address (optional)</div>		6 City, state, and ZIP code <div style="float: right; width: 30%;"></div>		7 List account number(s) here (optional) <div style="float: right; width: 30%;"></div>	
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7 List account number(s) here (optional) <div style="float: right; width: 30%;"></div>															

Part I Taxpayer Identification Number (TIN)																	
Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i> , later.	<table style="width: 100%;"> <tr> <td colspan="2" style="background-color: #f2f2f2;">Social security number</td> </tr> <tr> <td style="border: 1px solid black; width: 25px; height: 25px;"></td> <td style="border: 1px solid black; width: 25px; height: 25px;"></td> </tr> <tr> <td style="border: 1px solid black; width: 25px; height: 25px;"></td> <td style="border: 1px solid black; width: 25px; height: 25px;"></td> </tr> <tr> <td style="border: 1px solid black; width: 25px; height: 25px;"></td> <td style="border: 1px solid black; width: 25px; height: 25px;"></td> </tr> </table> <p style="text-align: center;">or</p> <table style="width: 100%;"> <tr> <td colspan="2" style="background-color: #f2f2f2;">Employer identification number</td> </tr> <tr> <td style="border: 1px solid black; width: 25px; height: 25px;"></td> <td style="border: 1px solid black; width: 25px; height: 25px;"></td> </tr> <tr> <td style="border: 1px solid black; width: 25px; height: 25px;"></td> <td style="border: 1px solid black; width: 25px; height: 25px;"></td> </tr> <tr> <td style="border: 1px solid black; width: 25px; height: 25px;"></td> <td style="border: 1px solid black; width: 25px; height: 25px;"></td> </tr> </table>	Social security number								Employer identification number							
Social security number																	
Employer identification number																	

Part II Certification			
Under penalties of perjury, I certify that:			
1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and 3. I am a U.S. citizen or other U.S. person (defined below); and 4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.			
Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividend income on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.			
Sign Here	<table style="width: 100%;"> <tr> <td style="width: 60%;"> Signature of U.S. person ▶ </td> <td style="width: 40%;"> Date ▶ </td> </tr> </table>	Signature of U.S. person ▶	Date ▶
Signature of U.S. person ▶	Date ▶		

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.