

REQUEST FOR PROPOSALS FOR
BANKING AND CASH MANAGEMENT SERVICES

By
Finance and Administration Department
Pennsylvania Turnpike Commission

RFP NUMBER

12-10215-3596

April 27 2012

**REQUEST FOR PROPOSALS FOR
BANKING AND CASH MANAGEMENT SERVICES**

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***Exhibits are not part of the advertised RFP package. They are available to interested proposers by submitting a *written request on company letterhead* to the Contracts Administration Department (scanned letter submitted via email is acceptable). Please see Section I-9 and/or I-11 for contact information to submit request for exhibits.**

PART I

GENERAL INFORMATION FOR PROPOSERS

I-1. Purpose. This request for proposals (RFP) provides interested Proposers with sufficient information to enable them to prepare and submit proposals for consideration by the Pennsylvania Turnpike Commission (Commission) to satisfy a need for Banking and Cash Management Services.

I-2. Issuing Office. This RFP is issued for the Commission by the Finance and Administration Department.

I-3. Scope. This RFP contains instructions governing the proposals to be submitted and the material to be included therein; a description of the service to be provided; requirements which must be met to be eligible for consideration; general evaluation criteria; and other requirements to be met by each proposal.

I-4. Problem Statement. The Commission is seeking proposals for domestic banking and cash management services to include Collections and Cash Concentration, Disbursements and Payment Initiation, Information Reporting. International services are Check Processing and Foreign Exchange. A detailed work statement is provided in Part IV.

I-5. Type of Contract. It is anticipated that if a contract is entered into as a result of this RFP, it will be a fee for services with one or more banking providers. The Commission reserves the right to use multiple providers if that option better fits the Commission's needs. The Commission may in its sole discretion undertake negotiations with Proposers whose proposals as to price and other factors show them to be qualified, responsible, and capable of performing the work.

I-6. Rejection of Proposals. The Commission reserves the right to reject any and all proposals received as a result of this request, or to negotiate separately with competing Proposers.

I-7. Subcontracting. Any use of subcontractors by a Proposer must be identified in the proposal. During the contract period use of any subcontractors by the selected Proposer, which were not previously identified in the proposal, must be approved in advance in writing by the Commission.

A firm that responds to this solicitation as a prime may not be included as a designated subcontractor to another firm that responds to the same solicitation. **Multiple responses under any of the foregoing situations may cause the rejection of all responses of the firm or firms involved.** This does not preclude a firm from being set forth as a designated subcontractor to more than one prime contractor responding to the project advertisement.

I-8. Incurring Costs. The Commission is not liable for any costs the Proposer incurs in preparation and submission of its proposal, in participating in the RFP process or in anticipation of award of contract.

I-9. Mandatory Pre-proposal Conference. A mandatory pre-proposal conference will be held **Tuesday, May 22, 2012 at 10:00 AM in the Large Board Room** at the Pennsylvania Turnpike Commission Central Office Administration Building, 700 South Eisenhower Blvd., Middletown Pa. The purpose of this conference is to clarify any points in the RFP, which may not have been clearly understood. Questions should be forwarded prior to the meeting to ensure sufficient analysis can be made before an answer is supplied. Written questions should be submitted by email to RFP-Q@paturnpike.com with **RFP 12-10215-3596** in the Subject Line to be received no later than **2:00 PM local time on Tuesday, May 15, 2012**. In view of the limited facilities available for the conference, it is requested representation be limited to **two (2)** individuals per Proposer. The pre-proposal conference is for information only. Answers furnished during the conference will not be official until verified, in writing, by the Issuing Office. All questions and written answers will be issued as an addendum to and become part of this RFP.

FAILURE TO BE REPRESENTED AND SIGNED IN AT THIS MANDATORY PRE-PROPOSAL CONFERENCE WILL BE CAUSE FOR REJECTION OF PROPOSAL.

I-10. Addenda to the RFP. If it becomes necessary to revise any part of this RFP before the proposal response date, addenda will be posted to the Commission's website under the original RFP document. It is the responsibility of the Proposer to periodically check the website for any new information or addenda to the RFP.

The Commission may revise a published advertisement. If the Commission revises a published advertisement less than ten days before the RFP due date, the due date will be extended to maintain the minimum ten-day advertisement duration if the revision alters the project scope or selection criteria. Firms are responsible to monitor advertisements/addenda to ensure the submitted proposal complies with any changes in the published advertisement.

I-11. Response. To be considered, proposals must be delivered to the Pennsylvania Turnpike Commission's Contracts Administration Department, Attention: Wanda Metzger, on or before **12:00 PM local time on Friday, June 15, 2012**. The Pennsylvania Turnpike Commission is located at 700 South Eisenhower Boulevard, Middletown, PA 17057 (Street address). Our mailing Address is P. O. Box 67676, Harrisburg, PA 17106.

Please note that use of U.S. Mail, FedEx, UPS, or other delivery method, does not guarantee delivery to this address by the above-listed time for submission. Proposers mailing proposals should allow sufficient delivery time to ensure timely receipt of their proposals. If the Commission office location to which proposals are to be delivered is closed on the proposal response date, due to inclement weather, natural disaster, or any other cause, the deadline for submission shall be automatically extended until the next Commission business day on which the office is open. Unless the Proposers are otherwise notified by the Commission, the time for submission of proposals shall remain the same.

I-12. Proposals. To be considered, Proposers should submit a complete response to this RFP, using the format provided in PART II. Each proposal should be submitted in seven (7) hard copies and one complete and exact copy of the technical proposal on CD-ROM in Microsoft Office or Microsoft Office-compatible format to the Contracts Administration Department. No other distribution of proposals will be made by the Proposer. Each proposal page should be numbered for ease of reference. **Proposals must be signed by an Official** authorized to bind the Proposer to its provisions and include the

Proposer's Federal Identification Number. For this RFP, the proposal must remain valid for at least 120 days. Moreover, the contents of the proposal of the selected Proposer will become contractual obligations if a contract is entered into.

Each and every Proposer submitting a proposal specifically waives any right to withdraw or modify it, except as hereinafter provided. Proposals may be withdrawn by written or fax notice (fax number (717) 986-8714) received at the Commission's address for proposal delivery prior to the exact hour and date specified for proposal receipt.

Contracts Administration Department
Attn: Donald Klingensmith
Manager, Contracts Administration
PA Turnpike Commission
700 South Eisenhower Blvd.
Middletown, PA 17057

However, if the Proposer chooses to attempt to provide such written notice by fax transmission, the Commission shall not be responsible or liable for errors in fax transmission. A proposal may also be withdrawn in person by a Proposer or its authorized representative, provided his/her identity is made known and he/she signs a receipt for the proposal, but only if the withdrawal is made prior to the exact hour and date set for proposal receipt. A proposal may only be modified by the submission of a new sealed proposal or submission of a sealed modification which complies with the requirements of this solicitation.

I-13. Economy of Preparation. Proposals should be prepared simply and economically, providing a straightforward, concise description of the Proposer's ability to meet the requirements of the RFP.

I-14. Discussions for Clarification. Proposers who submit proposals may be required to make an oral or written clarification of their proposals to the Issuing Office to ensure thorough mutual understanding and Proposer responsiveness to the solicitation requirements. The Issuing Office will initiate requests for clarification.

I-15. Best and Final Offers. The Issuing Office reserves the right to conduct discussions with Proposers for the purpose of obtaining "best and final offers." To obtain best and final offers from Proposers, the Issuing Office may do one or more of the following: a) enter into pre-selection negotiations; b) schedule oral presentations; and c) request revised proposals. The Issuing Office will limit any discussions to responsible Proposers whose proposals the Issuing Office has determined to be reasonably susceptible of being selected for award.

I-16. Prime Proposer Responsibilities. The selected Proposer will be required to assume responsibility for all services offered in its proposal whether or not it produces them. Further, the Commission will consider the selected Proposer to be the sole point of contact with regard to contractual matters.

I-17. Proposal Contents. Proposals will be held in confidence and will not be revealed or discussed with competitors, unless disclosure is required to be made (i) under the provisions of any Commonwealth or United States statute or regulation; or (ii) by rule or order of any court of competent jurisdiction. All material submitted with the proposal becomes the property of the Pennsylvania

Turnpike Commission and may be returned only at the Commission's option. Proposals submitted to the Commission may be reviewed and evaluated by any person other than competing Proposers at the discretion of the Commission. The Commission has the right to use any or all ideas presented in any proposal. Selection or rejection of the proposal does not affect this right.

In accordance with the Pennsylvania Right-to-Know Law (RTKL), 65 P.S. § 67.707 (Production of Certain Records), Proposers shall identify any and all portions of their Proposal that contains confidential proprietary information or is protected by a trade secret. Proposals shall include a written statement signed by a representative of the company/firm identifying the specific portion(s) of the Proposal that contains the trade secret or confidential proprietary information.

Proposers should note that "trade secrets" and "confidential proprietary information" are exempt from access under Section 708(b)(11) of the RTKL. Section 102 defines both "trade secrets" and "confidential proprietary information" as follows:

Confidential proprietary information: Commercial or financial information received by an agency: (1) which is privileged or confidential; **and** (2) the disclosure of which would cause substantial harm to the competitive position of the person that submitted the information.

Trade secret: Information, including a formula, drawing, pattern, compilation, including a customer list, program, device, method, technique or process that: (1) derives independent economic value, actual or potential, from not being generally known to and not being readily ascertainable by proper means by other persons who can obtain economic value from its disclosure or use; **and** (2) is the subject of efforts that are reasonable under the circumstances to maintain its secrecy. The term includes data processing software by an agency under a licensing agreement prohibiting disclosure.

65 P.S. §67.102 (emphasis added).

The Office of Open Records has determined that a third party must establish a trade secret based upon factors established by the appellate courts, which include the following:

- the extent to which the information is known outside of his business;
- the extent to which the information is known by employees and others in the business;
- the extent of measures taken to guard the secrecy of the information;
- the value of the information to his business and to competitors;
- the amount of effort or money expended in developing the information; and
- the ease of difficulty with which the information could be properly acquired or duplicated by others.

See Crum v. Bridgestone/Firestone North Amer. Tire., 907 A.2d 578, 585 (Pa. Super. 2006).

The Office of Open Records also notes that with regard to "confidential proprietary information" the standard is equally high and may only be established when the party asserting protection shows that the information at issue is either 'commercial' or 'financial' and is privileged or confidential, and the disclosure **would** cause substantial competitive harm." (emphasis in original).

For more information regarding the RTKL, visit the Office of Open Records' website at www.openrecords.state.pa.us.

I-18. Debriefing Conferences. Proposers whose proposals are not selected will be notified of the name of the selected Proposer and given the opportunity to be debriefed, at the Proposer's request. The Issuing Office will schedule the time and location of the debriefing. The Proposer will not be compared with other Proposers.

I-19. News Releases. News releases pertaining to this project will not be made without prior Commission approval, and then only in coordination with the Issuing Office.

I-20. Commission Participation. Unless specifically noted in this section, Proposers must provide all services to complete the identified work.

I-21. Cost Submittal. The Cost Proposal Worksheet, Exhibit A, **must be completed** and used to identify all costs/expenses associated with the provision of the required services. **The cost submittal shall be placed in a separately sealed envelope within the sealed proposal and kept separate from the technical submittal.** Failure to meet this requirement will result in disqualification of the proposal.

I-22. Term of Contract. The term of the contract will commence on the Effective Date (as defined below) and will be for three (3) years from that date with options of up to three (3) one-year contract extensions. The Commission shall fix the Effective Date after the contract has been fully executed by the Contractor and by the Commission and all approvals required by Commission contracting procedures have been obtained.

I-23. Proposer's Representations and Authorizations. Each Proposer by submitting its proposal understands, represents, and acknowledges that:

- a. All information provided by, and representations made by, the Proposer in the proposal are material and important and will be relied upon by the Issuing Office in awarding the contract(s). Any misstatement, omission or misrepresentation shall be treated as fraudulent concealment from the Issuing Office of the true facts relating to the submission of this proposal. A misrepresentation shall be punishable under 18 Pa. C.S. 4904.
- b. The price(s) and amount of this proposal have been arrived at independently and without consultation, communication or agreement with any other Proposer or potential Proposer.
- c. Neither the price(s) nor the amount of the proposal, and neither the approximate price(s) nor the approximate amount of this proposal, have been disclosed to any other firm or person who is a Proposer or potential Proposer, and they will not be disclosed on or before the proposal submission deadline specified in the cover letter to this RFP.
- d. No attempt has been made or will be made to induce any firm or person to refrain from submitting a proposal on this contract, or to submit a proposal higher than this proposal, or to submit any intentionally high or noncompetitive proposal or other form of complementary proposal.

- e. The proposal is made in good faith and not pursuant to any agreement or discussion with, or inducement from, any firm or person to submit a complementary or other noncompetitive proposal.
- f. To the best knowledge of the person signing the proposal for the Proposer, the Proposer, its affiliates, subsidiaries, officers, directors, and employees are not currently under investigation by any governmental agency and have not in the last four (4) years been convicted or found liable for any act prohibited by State or Federal law in any jurisdiction, involving conspiracy or collusion with respect to bidding or proposing on any public contract, except as disclosed by the Proposer in its proposal.
- g. To the best of the knowledge of the person signing the proposal for the Proposer and except as otherwise disclosed by the Proposer in its proposal, the Proposer has no outstanding, delinquent obligations to the Commonwealth including, but not limited to, any state tax liability not being contested on appeal or other obligation of the Proposer that is owed to the Commonwealth.
- h. The Proposer is not currently under suspension or debarment by the Commonwealth, or any other state, or the federal government, and if the Proposer cannot certify, then it shall submit along with the proposal a written explanation of why such certification cannot be made.
- i. The Proposer has not, under separate contract with the Issuing Office, made any recommendations to the Issuing Office concerning the need for the services described in the proposal or the specifications for the services described in the proposal.
- j. Each Proposer, by submitting its proposal, authorizes all Commonwealth agencies to release to the Commission information related to liabilities to the Commonwealth including, but not limited to, taxes, unemployment compensation, and workers' compensation liabilities.

I-24. Insurance.

A. General. Before the execution of a Contract, Provider must provide the Commission with certificates of insurance evidencing the coverage required acceptable to the Commission, as described below. Have all policies endorsed to contain the following clause: "Thirty (30) days written notice of any cancellation, non-renewal, limit or coverage reduction is to be sent to the Commission by Certified Mail." The preceding is subject to existing Commonwealth of Pennsylvania statutory cancellation provisions relating to non-payment of premium and misrepresentation by the insured. Maintain the insurance described herein for the entire duration of the Contract. All insurance policies must be written by an Insurance Company licensed and/or authorized to do business in Pennsylvania and acceptable to the Commission having an A.M. Best's rating of no less than A-, with a financial size category of IX, or better. Have all insurance policies and certificates signed by a resident Pennsylvania Agent of the issuing Company. However, in the case of an eligible surplus lines insurer, have all policies and certificates also signed by a party duly authorized to bind, on behalf of the eligible surplus lines insurer, the certified coverage's.

B. Commercial General Liability Insurance. Commercial general liability insurance (CGL) with limits not less than \$1,000,000 each occurrence with a \$2,000,000 aggregate. If the CGL contains a general aggregate limit, it shall apply separately each site or location. CGL insurance shall be written on the Insurance Services Office Inc. (ISO) occurrence form CG 00 01 12 07 (or substitute form providing equivalent coverage) and shall cover liability arising from premises, operations, independent contractors, products completed operations, personal injury and advertising injury, and liability assumed under contract (including the tort liability of another assumed in a business contract but not including breach of contract damages).

C. Business Auto Liability Insurance. Business auto liability insurance with a limit of not less than \$1,000,000 each accident. Such insurance shall cover liability, including bodily injury or death and property damage, arising out of any auto (including owned, hired, and non-owned autos). Business auto coverage shall be written on the current ISO form or a substitute form providing equivalent liability coverage.

D. Worker's Compensation and Employer's Liability Insurance. Take out, pay for and maintain during the life of the contract, Worker's Compensation Insurance in statutory required limits for the protection of all employees. Provide, pay for and maintain during the life of the contract, Employer's Liability Insurance in limits of not less than \$100,000 bodily injury each accident, \$500,000 bodily injury by disease- Policy Limit, and \$100,000 bodily injury by disease each employee

E. Professional Liability Insurance. Insurance coverage for Errors and Omissions (Professional Liability Insurance) in an amount not less than \$1,000,000. Insurance shall be provided on a form acceptable to the Pennsylvania Turnpike Commission.

PART II

INFORMATION REQUIRED FROM PROPOSERS

Proposals must be submitted in the format, including heading descriptions, outlined below. To be considered, the proposal must respond to all requirements in this part of the RFP. Any other information thought to be relevant, but not applicable to the enumerated categories, should be provided as an appendix to the proposal. Each proposal shall consist of two (2) separately sealed submittals. The submittals are as follows: (i) Technical Submittal, in response to Part II-1 through II-8 hereof; (ii) Cost Submittal, in response to Part II-9 hereof.

The Commission reserves the right to request additional information which, in the Commission's opinion, is necessary to assure that the Proposer's competence, number of qualified employees, business organization, and financial resources are adequate to perform according to the RFP.

The Commission may make such investigations as deemed necessary to determine the ability of the Proposer to perform the work, and the Proposer shall furnish to the Issuing Office all such information and data for this purpose as requested by the Commission. The Commission reserves the right to reject any proposal if the evidence submitted by, or investigation of, such Proposer fails to satisfy the Commission that such Proposer is properly qualified to carry out the obligations of the agreement and to complete the work specified.

II-1. Statement of the Problem. State in succinct terms your understanding of the problem presented or the service required by this RFP.

II-2. Management Summary. Include a narrative description of the proposed effort and a list of the items to be delivered or services to be provided.

II-3. Work Plan. Describe in narrative form your technical plan, and also include your implementation and ongoing client service support models, for accomplishing the work. Use the task descriptions in Part IV of this RFP as your reference point. Modifications of the task descriptions are permitted; however, reasons for changes should be fully explained. Indicate the number of person-hours allocated to each task.

II-4. Prior Experience. Include experience in banking and cash management services. Experience shown should be work done by individuals who will be assigned to this project as well as that of your company. Studies or projects referred to should be identified and the name of the customer shown, including the name, address, and telephone number of the responsible official of the customer, company, or agency who may be contacted.

II-5 References. List at least three (3) state transportation agencies for which you provide similar services. Contact information for each reference listed is to be included. Provide at least one reference that receives BAI2 files and processes them in a SAP environment. If references are not available for state transportation agencies, three corporate references should be provided.

II-6. Personnel. Include the number, and names where practicable, of executive and professional personnel, analysts, auditors, researchers, programmers, consultants, etc., who will be engaged in the work. Show where these personnel will be physically located during the time they are engaged in the work. Include through a resume or similar document education and experience in banking and cash management services. Indicate the responsibilities each will have in this project and how long each has been with your company. Identify subcontractors you intend to use and the services they will perform.

II-7. Training. If appropriate, indicate recommended training of Commission personnel. Include the personnel to be trained, the number to be trained, duration of the program, place of training, curricula, training materials to be used, number and frequency of sessions, and number and level of instructors.

II-8. DBE/MBE/WBE Participation. The Turnpike Commission is committed to the inclusion of disadvantaged, minority, and woman firms in contracting opportunities. Responding firms shall clearly identify DBE/MBE/WBE firms, expected to participate in this contract, in their Proposal. Proposed DBE/MBE/WBE firms must be certified by the Pennsylvania Department of General Services (www.dgs.state.pa.us) or the Pennsylvania Unified Certification Program (www.paucp.com) at the time of the submission of the proposal. While D/M/WBE participation is not a requirement for this RFP, inclusion of D/M/WBEs will be a factor in the evaluation determination. If further information is desired concerning DBE/MBE/WBE participation, direct inquiries to the Pennsylvania Turnpike Commission's Contract Administration Department by calling (717) 939-9551 Ext. 4241.

II-9. Cost Submittal. The information requested in this section shall constitute your cost submittal. The Cost Proposal Worksheet, Exhibit A, must be completed and used to identify all costs/expenses associated with the provision of the required services. **The Cost Submittal shall be placed in a separate sealed envelope within the sealed proposal, separate from the technical submittal.**

Proposers should **not** include any assumptions in their cost submittals. If the Proposer includes assumptions in its cost submittal, the Issuing Office may reject the proposal. Proposers should direct in writing to the Issuing Office pursuant to Part I-9 of this RFP any questions about whether a cost or other component is included or applies. All Proposers will then have the benefit of the Issuing Office's written answer so that all proposals are submitted on the same basis.

Any costs not provided in the cost proposal will be assumed as no charge to the Commission.

The selected Proposer shall only perform work on this contract after the Effective Date is affixed and the fully-executed contract sent to the selected Proposer. The Commission shall issue a written Notice to Proceed to the selected Proposer authorizing the work to begin on a date which is on or after the Effective Date. The selected Proposer shall not start the performance of any work prior to the date set forth in the Notice of Proceed and the Commission shall not be liable to pay the selected Proposer for any service or work performed or expenses incurred before the date set forth in the Notice to Proceed. No Commission employee has the authority to verbally direct the commencement of any work under this Contract.

PART III

CRITERIA FOR SELECTION

III-1. Mandatory Responsiveness Requirements. To be eligible for selection, a proposal shall be (a) timely received from a Proposer; (b) properly signed by the Proposer; and (c) formatted such that all cost data is kept separate from and not included in the Technical Submittal.

III-2. Proposal Evaluation. Proposals will be reviewed, evaluated, and rated by a Technical Evaluation Team (TET) of qualified personnel based on the evaluation criteria listed below. The TET will present the evaluations to the Professional Services Procurement Committee (PSPC). The PSPC will review the TET's evaluation and provide the Commission with the firm(s) determined to be highly recommended for this assignment.

The Commission will select the most highly qualified firm for the assignment or the firm whose proposal is determined to be most advantageous to the Commission by considering the TET's evaluation and the PSPC's determination as to each firm's rating. In making the PSPC's determination and the Commission's decision, additional selection factors may be considered taking into account the estimated value, scope, complexity and professional nature of the services to be rendered and any other relevant circumstances.

Award will only be made to a Proposer determined to be responsive and responsible in accordance with Commonwealth Management Directive 215.9, Contractor Responsibility Program.

III-3. Evaluation Criteria. The following criteria will be used, in order of relative importance from the highest to the lowest, in evaluating each proposal:

a. Understanding the Problem. This refers to the Proposer's understanding of the Commission needs that generated the RFP, of the Commission's objectives in asking for the services and of the nature and scope of the work involved.

b. Proposer Qualifications. This refers to the ability of the Proposer to meet the terms of the RFP, especially the relevant experience of banking and cash management services. This also includes the Proposer's financial ability to undertake a project of this size.

c. Personnel Qualifications. This refers to the competence of professional personnel who would be assigned to the job by the Proposer. Qualifications of professional personnel will be measured by experience and education, with particular reference to experience on services similar to that described in the RFP. Particular emphasis is placed on the qualifications of the project manager.

d. Soundness of Approach. Emphasis here is on the techniques for collecting and analyzing data, sequence and relationships of major steps, and methods for managing the service/project. Of equal importance is whether the technical approach is completely responsive to all written specifications and requirements contained in the RFP and if it appears to meet Commission objectives.

e. **Cost.** While this area may be weighted heavily, it will not normally be the deciding factor in the selection process. The Commission reserves the right to select a proposal based upon all the factors listed above, and will not necessarily choose the firm offering the best price. The Commission will select the firm with the proposal that best meets its needs, at the sole discretion of the Commission.

f. **DBE/MBE/WBE Participation.** This refers to the inclusion of D/M/WBE firms, as described in Part II-8, and the extent to which they are expected to participate in this contract. Participation will be measured in terms of total dollars committed or percentage of total contract amount to certified D/M/WBE firms.

PART IV

WORK STATEMENT

IV-1. Objectives.

a. General. The Commission is seeking a one-vendor or multiple-vendor solution for banking and cash management services.

b. Specific. The Commission's scope of services includes domestic banking and cash management services of Collections and Cash Concentration, Disbursements and Payment Initiation, Information Reporting. International services include Check Processing and Foreign Exchange. Bank services such as Controlled Disbursement are currently not used by the Commission, but may be considered. Proposers should include information and recommendations on additional services in their proposal.

IV-2. Nature and Scope of the Project. The Commission is seeking proposals for domestic banking and cash management services to include Collections and Cash Concentration, Disbursements and Payment Initiation, Information Reporting. International services are Check Processing and Foreign Exchange. These banking services are for the non-ETC (Electronic Toll Collection) aspects of the Commission's business.

IV-3. Requirements. Domestic banking and cash management services of Collections and Cash Concentration, Disbursements and Payment Initiation, Information Reporting. International services include Check Processing and Foreign Exchange. Banking services are identified by AFP Code along with transaction volume in Exhibit A. Section IV-4 presents a high-level review of specific product or service customization requirements. This will also be reviewed at the Mandatory Pre-Proposal Conference (see Section I-9).

IV-4. Tasks. This section provides a high-level review of specific product or service requirements. These requirements will also be reviewed at the Mandatory Pre-Proposal Conference (see Section I-9).

a. Deposited Items Returned. Redeposit/Reclear of items is required. A detailed advice on the chargeback(s) is required when the item or IRD is returned.

b. Web-access Information Reporting and Payment Initiation Tool. Currently the following modules are used and the proposer should address: Previous Day Reporting of account balances and detail, Current Day Reporting of account balances and detail, ACH payment initiation, ACH Return/NOC reporting, Fedwire initiation, Stop Payment initiation, Paid check images, Lockbox reporting, Lockbox document image retrieval, Deposit item image, BAI2 codes appear on transactions, Exporting information, Multi user, Security token requirement, Payment template storage, Compatibility with IE8 and MS10.

c. Wholesale Lockbox. Multiple payees accepted, Daily BAI2 Lockbox transmission, Web-access Lockbox reporting, Web-access Lockbox document image retrieval.

d. ACH Payment Initiation. Mainframe transmission of non-service bureau direct deposit of payroll files, Mainframe transmission of non-service bureau corporate vendor payment files, Web-based payment initiation for cash concentration, Electronic fraud filter, Payment warehousing, Web-access for Return/NOC reports.

e. Remote Deposit. Scanner types supported, Enhanced data entry on items processed, Exporting capability, Compatibility with IE8 and MS10.

f. Account Analysis. Detailed monthly statement, Monthly invoice.

g. Payee Match Positive Pay. Teller positive pay with three way match on check number, amount, and payee fields, Web-access for daily Positive Pay decision alerts and item research, No account reconciliation service.

h. Global Check Clearing. Primarily CAD checks and USD checks drawn on Canadian banks.

i. Float and Availability Assignments. Supply availability schedules for all incoming payment types received.

j. BAI2 File Transmissions. Previous Day details on all accounts, Wholesale Lockbox file, BAI2 is mandatory, Lockbox file is received in the evening of the processing day, Previous Day Detail BAI2 file is received early-morning next business day. See Exhibit B.

k. Cash Vault Deposit Services. Cashiering/Envelope processing, Deposit reconciliation, Detailed cash vault reporting of deposits processed which is web-access and compatible with Microsoft Office program suite, Security reviews required, Daily deposit adjustment reports, Delivery via armored courier which is a separate Commission contract, Checks comingled with cash deposits, Foreign currency, Foreign checks comingled with cash deposits, CNR reports filed for counterfeit notes detected.

l. Cash Vault Coin Requisition Services. Standing orders, Called-in orders, Orders will be “purchased” with cash being deposited to the account, Deposit reconciliation, Delivery via armored courier which is a separate Commission contract, Emergency shipments.

m. Zero Balance Account. One Parent-ZBA and two Child-ZBAs are included in the current bank account structure.

n. Merchant Services. Customers pay non-ETC (Electronic Toll Collection) invoices with credit cards (Visa, MasterCard, American Express) via the Web.

IV-5. Reports and Project Control.

a. Implementation. The proposer’s business plan around account and service Implementation should be described in detail.

b. Customer Service. The proposer’s business plan around delivering client customer service should be described in detail.

c. Account Advices and Statements. Hardcopy advices and statements with Web-access viewing of the advices and statements is required.

d. Account Analysis. Monthly hardcopy statements, Web-access reports, and monthly hardcopy invoice are required. The proposer should describe each and provide samples.

e. Web-Access Information Reporting. As indicated in Section IV-4, the proposer's Web-access information reporting and payment initiation tool should be described in detail.

f. BAI2 Files. A Lockbox BAI2 File and Previous Day BAI2 Files on all accounts will be required. These files are loaded into SAP. The proposer's service plan and delivery of BAI2 Files should be described in detail.

Addendum No. 1

RFP # 12-10215-3596

Banking and Cash Management Services

Prospective Respondents: You are hereby notified of the following information in regard to the referenced RFP:

REVISION

The response date referenced in Part I-11 of the RFP has been extended and revised as follows:

I-11. Response. To be considered, proposals must be delivered to the Pennsylvania Turnpike Commission's Contracts Administration Department, Attention: Wanda Metzger, on or before **12:00 PM local time on Friday, June 15, 2012 Friday, June 22, 2012.** The Pennsylvania Turnpike Commission is located at 700 South Eisenhower Boulevard, Middletown, PA 17057 (Street address). Our mailing Address is P. O. Box 67676, Harrisburg, PA 17106.

QUESTIONS & ANSWERS

The questions submitted in response to the above referenced RFP up to and including questions submitted during the Pre-Proposal Conference on May 22, 2012, will be answered in another addendum to be posted at a later date.

All other terms, conditions and requirements of the original RFP dated April 27, 2012 remain unchanged unless modified by this Addendum.

Addendum No. 2

RFP # 12-10215-3596

Banking and Cash Management Services

Prospective Respondents: You are hereby notified of the following information in regard to the referenced RFP:

REVISION

The response date referenced in Part I-11 of the RFP and Addendum 1 has been extended and revised as follows:

I-11. Response. To be considered, proposals must be delivered to the Pennsylvania Turnpike Commission's Contracts Administration Department, Attention: Wanda Metzger, on or before **12:00 PM local time on Friday, June 15, 2012 Friday, June 22, 2012 Friday, June 29, 2012**. The Pennsylvania Turnpike Commission is located at 700 South Eisenhower Boulevard, Middletown, PA 17057 (Street address). Our mailing Address is P. O. Box 67676, Harrisburg, PA 17106.

QUESTIONS & ANSWERS

Following are the answers to questions submitted in response to the above referenced RFP up to and including questions submitted during the Pre-Proposal Conference on May 22, 2012. All of the questions have been listed verbatim, as received by the Pennsylvania Turnpike Commission.

1. Do you want both the heading descriptions and the statement to be repeated in the response?
In Part II, it states Proposals must be submitted in the format, including heading descriptions, outlined below. The descriptive statements after the heading descriptions are not required.
2. In the RFP, you talk about ACH mainframe transmissions of non-service bureau direct deposit and corporate vendor payment files. Can you confirm that this transmission is in a NACHA file format?
Yes, all of our ACH payment files are in NACHA file format.
3. In Part II of the RFP document, Section II-3 (Work Plan) – you mention to indicate the number person-hours allocated to each task (using task descriptions in Part IV) – Can you further clarify this request?
This may not apply to all proposals unless the bank/vendor needs to develop or program certain aspects for services being proposed.

4. Does the PATC utilize the Deposit Reconciliation feature of Remote Check Deposit?
No.
5. Lockbox: How many fields are being keyed off the coupon?
4 fields
6. What are the fields that are being keyed off the coupons?
Maker / Invoice Number / Customer Account Number / Gross Invoice Amount
7. What is the cut off for the lockbox deposit?
5:00 PM Eastern
8. Do you process work on holidays and weekend?
No
9. Do you received FTP transmissions?
FTP for transmission communications. BAI2 for file format.
10. Do you receive those transmissions on holidays and weekends?
No
11. It appears that there are sub-boxes based on the AA statement. How many lockboxes does the PATC utilize?
Only one (1) lockbox
12. ACH: What is your monthly ACH exposure?
\$7 million per month for Direct Deposit of Payroll. \$25 million per month for Accounts Payable. \$50 million per month for Cash Concentration.
13. What is the purpose of your ACH transactions? Are they vendor payments, payroll?
Direct Deposit of Payroll, Vendor Payments, and Cash Concentration.
14. Do you utilize a payment gateway to process any online ACH transaction other than the bank's treasury workstation.
ACH transactions are created by SAP (our enterprise system) and the payment module of the bank's web portal.

15. Would it be possible to obtain Account Analysis statements showing balances and activity for each account (i.e. Checks paid, checks deposited, ACH Debits, ACH Credits etc.)?
Exhibit A of the RFP includes the transaction volumes and balances at the summary/composite level. The Commission will not be providing information at the individual account level.
16. How much currency is deposited into the account(s) on a monthly basis? How is this handled by the Pa Turnpike Commission?
Averages \$20-million per month. All cash deposits are made via the Cash Vault.
17. Is a branch network utilized in addition to the Cash Vault service?
No
18. Who is the contracted courier for Cash Vault services?
The Commission's contract for armored courier services is with Brinks. Cash Vault services are purchased through the bank.
19. Please provide volumes for standing orders, called-in orders, change furnished etc.
Exhibit 1 has information for standing coin requisitions. Information for called-in orders is not available.
20. How are returned checks handled by the Pa Turnpike Commission?
Redeposit/reclear on first return. Charge the deposit account and send the item with a detailed returns advice to the Commission's central administration offices for second return, stop payments, account closed, etc.
21. Is the Pa Turnpike Commission billed by invoice currently and if so, what are the payment terms or is the account automatically debited monthly?
Account Analysis charges are invoiced with 30-day payment terms.
22. What is the volume of CAD checks that are received monthly? How are they handled now? Are any of these items received in the Lockbox?
Averages 5 per month. CAD checks and USD checks drawn on Canadian banks are sent on an international cash letter to the bank's international department for exchange or collection.

Foreign checks are received in the Lockbox and are sent by Lockbox to the bank's international department for exchange or collection.
23. What types of foreign currency need to be considered? (i.e. Euros, Canadian)
Canadian currency and checks.

24. Could you provide a breakdown of denominations deposited (i.e. 1's, 5's, 10's 20's etc.)
The Commission is not sure if CAD currency or USD currency is being referenced here.
25. Could you provide a breakdown of coin deposited and what quantities? How is it prepared?
A breakdown is not available. Both rolled coin and bagged loose coins are deposited.
26. What is the frequency of standing orders for Cash Vault?
Daily
27. How many days a week of Cash Vault service are you receiving?
Five (5)
28. Are Emergency Shipments related to orders and how much notice is given?
Yes. Emergency shipment has been same day.
29. Can you provide some detail around the Cash Vault Envelope processing and how they are handled?
Individual Toll Collectors prepare their deposits at the conclusion of their work shift. Toll Collector deposits are bagged by Interchange. Cash Vault deposit processing is done at the Toll Collector deposit level. Detailed adjustment sheets are prepared for deposit ticket adjustments due to overages, shortage, loose coin, check, foreign currency, counterfeit, etc errors. Cash Vault reporting is provided daily by the processor daily.
30. Is any special reporting for the envelope processing required?
Yes. Cash Vault reporting is provided daily by the processor daily.
31. Do you experience a high volume of adjustments with your current provider/bank?
Deposit adjustments due to Toll Collector deposit preparation errors average 30-50 per day.
32. Do you require any documentation to be returned with the adjustments?
Yes. One copy of the deposit ticket and the Cash Vault teller machine tape of the count are returned to the Districts. Detailed deposit adjustment reports are emailed to the Commission's central offices.
33. Reconciliation Services/Fraud Protection: Is only Positive pay required or would you entertain Payee Positive Pay as well?
The Commission uses Payee Match Positive Pay with Teller Positive Pay. Account Reconciliation services are not required.

34. How many accounts currently subscribe to this service?
Two disbursement accounts.
35. Is a copy of all cancelled checks received via a paper statement or another method (i.e. image transmission, monthly CD Rom of check images etc.)
The Commission does not receive cancelled checks nor paid check images back with the monthly statement. The Commission subscribes to the bank's 7-year image archival service and retrieves paid check images via the bank's web portal as needed.
36. ACH (Automated Clearing House): What are the monthly volumes of the ACH Payment types being originated (i.e. PPD, CCD, Web, Tel)? How many accounts originate ACH Payments?
Please refer to Exhibit A of the RFP for volumes. Four accounts have ACH Origination. Some of these accounts have multiple ACH Origination IDs.
37. Is direct transmission the only method of sending ACH files today or is the Pa Turnpike Commission utilizing any other methods?
Direct transmission and via the bank's online ACH web portal.
38. How many files are transmitted monthly?
Please refer to Exhibit A of the RFP for volumes
39. How are ACH Returns and Notifications of Change handled by the Pa Turnpike Commission? Are they received via fax, mail or electronic? Please provide an estimated monthly volume.
ACH Return and ACH NOC reports are pulled via the bank's online information reporting web portal. Please refer to Exhibit A of the RFP for volumes.
40. If ACH files are being originated, how are they being sent and what is the monthly frequency?
Direct transmission and via the bank's online ACH web portal. Please refer to Exhibit A of the RFP for volumes.
41. Lockbox: Please describe the nature of the lockbox service that is currently in place. (i.e. types of payments being received, annual volumes, images or copies of items, file transmission being sent to the Pa Turnpike Commission etc., file transmission frequency etc.)
All sources of revenue payments to the Commission could come through the Lock Box. This includes, but is not limited to, Certificate of Passage, Property Damage, Disabled Vehicle, Commercial, and Vendor payments. The Commission subscribes to the bank's Lockbox Image service to access reports, checks, remittance advices, via the bank's web portal. The Commission receives a daily Lockbox Transmission for

integration with SAP in BAI2 file format. Please refer to Exhibit A of the RFP for volumes.

- 42.** Does the Pa Turnpike Commission have the ability to decision items online to limit the number of items which are returned on a daily basis as un-processable?

The Commission currently does not subscribe to this service. Currently, all un-processable items are returned to the Commission.

- 43.** Is a monthly CD Rom required for long term storage of these items?

No. The Commission subscribes to the bank's 7-year image archival service.

- 44.** What is the estimated number of acceptable payees?

There are approximately 20 acceptable payees.

- 45.** Does the lockbox accept credit card payments? What is the volume of payments?

No

- 46.** Can you please provide a representative sample of any invoices being collected in the lockbox?

Please see www.paturnpike.com and go to Make A Payment. Invoice samples of Certificate of Passage, Property Damage, Disabled Vehicle, and Retiree Medical Benefit payments are online line.

- 47.** Information Services: Please provide monthly volumes for all accounts initiating stop payments, account transfers and outgoing wires online. Please provide the number of accounts.

Please refer to Exhibit A of the RFP for volumes.

- 48.** Do all accounts access deposit images or check images online on a regular basis throughout a current month? Please provide the number of accounts.

Yes. Primarily four (4) accounts.

- 49.** Does the Pa Turnpike Commission need current day access to incoming wire or ACH information? Please provide the number of accounts.

Yes. Primarily three (3) accounts.

- 50.** Are BAI files received via transmission or is this information pulled daily via an internet platform?

The Commission pulls daily BAI2 files from the bank's mailbox.

- 51.** Wire & Sweep: What is the monthly volume of repetitive and non-repetitive wires initiated?

Please refer to Exhibit A of the RFP for volumes.

52. Does the Pa Turnpike Commission receive incoming wires? What is the monthly volume?
Is there notification required of incoming wires? (i.e. phone call, fax, email)
Yes. Please refer to Exhibit A of the RFP for volumes. The bank's information reporting service via web portal is sufficient.
53. Is there an investment or line of credit sweep in place currently?
No
54. Remote Deposit: What type of scanner is currently being utilized and how many scanners?
Current processing configuration is one (1) Digital Check TellerScan TS230. The Commission is planning to implement two (2) Panini Vision X 50 scanners within the next 2-3 weeks.
55. What specific information is being exported currently from the remote deposit system?
In addition to check MICR line information, the invoice number, customer number, or certificate of passage number are being keyed and exported.
56. Merchant Services: Can you supply 3 months of merchant statements showing the current average ticket, monthly volume, discount rate and other incidental fees?
Please see Exhibit 2 of this Addendum.
57. What gateway is being utilized by the Pa Turnpike Commission for the non-ETC invoices via the Web? What is the monthly volume of these payments? Are there any payments being processed via terminal(s)?
CyberSource is the processing platform. Please refer to Exhibit 2 of the Addendum for volumes. CyberSource is used occasionally as a virtual terminal.
58. What card types are accepted? (i.e. Visa, MC, Discover, AMEX, Pin Debit)
Visa, MasterCard, and American Express card are currently processed.
59. Is there a pre-payment involved? How long in advance?
No
60. What is the percentage of payments you accept by phone, fax and internet?
Mostly all are Internet. Zero via fax. An occasional payment via phone.
61. Do you have specific cut-off times for processing?
No

62. What is the product or service(s) you are accepting payments for?
Invoice payments related to Certificate of Passage, Property Damage, Disabled Vehicle, and Retiree Medical Benefits.
63. Will you accept recurring transactions?
Not at this time.
64. If you utilize a terminal what type of terminal is it (i.e. Model Number)
N/A
65. What type of connectivity do you use (i.e. Dial-Up, High-Speed Ethernet, Wireless) If dial up, what type of phone line (i.e. analog or digital)
N/A
66. Do you use software to accept cards? If so, what is the Name, Version and type of Connectivity?
CyberSource Hosted Order Page (HOP).
67. Do you currently view the credit card activity online? If no, would you like this functionality?
Yes, online reporting is currently used.
68. Who are your primary customers?
Customers and retirees of the Commission.
69. Is there seasonality?
Turnpike travelers increase during holidays and summer months.
70. Any other special needs? (i.e. convenience fees or other)
The Commission charges a convenience fee for online payments.
71. Commercial Cards: Do you currently have a Commercial Card or Purchasing Card Program?
Yes, however the scope of this RFP does not include the Commission's Purchasing Card program.
72. If so, how many cards are issued?
N/A for the scope of this RFP.
73. What are the cards utilized for?
N/A for the scope of this RFP.

74. Who is the provider?

N/A for the scope of this RFP.

75. What is the annual spend volume on the credit cards?

N/A for the scope of this RFP.

76. Deposited Items Returned: What minimum information is required on return notice? Typical information provided: Check amount, check number, payee name and date

Check maker and return reason.

77. What is the monthly average check paid volume? Schedule A shows Payee Validation Standard – Item with 2,347.4 transaction count but the Positive Pay Only – Item shows 3 different item counts (2,362, 1,950, and 2,002) for a total of 6,314 transactions.

Please refer to Exhibit A of the RFP for volumes.

78. Are the checks paid distributed evenly over the month or do they come to the bank in waves? i.e.: two heavy days a month?

Accounts Payable checks are issued weekly on a Tuesday. Payroll checks are issues bi-weekly on a Thursday.

79. Web Access Information Reporting: Is it mandatory that BAI codes appear on the web transaction online detail and summary reports or is it sufficient that the codes are in the BAI2 transmission file?

Having the BAI2 code appear on the transaction in the online reports is certainly preferred.

80. Lockbox Reporting: Do you have a sample of the reporting you require for online queries, user-generated reports, and/or custom report formats?

The bank's standard online reporting via web portal and standard BAI2 formatted files are sufficient for the Commission.

81. Will customers submit scannable coupons with payments?

No

82. Can you supply a sample coupon?

N/A

83. Can you supply the data output file layout?

Standard Wholesale Lockbox BAI2 formatted files.

84. Foreign Currency: Will we ever receive foreign currency in deposits?

Yes

85. Will we need to supply foreign currency to your office locations?

No

86. Do you know the average dollar amounts of foreign checks deposited?

Generally less than USD50 equivalent. Occasionally checks for a few thousand USD equivalent could be received by property damage payments.

87. Will you need a NOSTRO bank account in foreign currency? If so, what currencies are required: Euro's, Canadian Dollars?

No

88. Does your current bank ever send foreign items over a dollar limit for collections? Euro's, Canadian

No

89. Are BAI Codes required to display on the Account Analysis statement?

Having the BAI2 code appear on the Account Analysis statement is certainly preferred.

90. ACH Return/NOC reporting: Are online queries required? If so, how many days of history are required?

The Commission currently pulls these reports the same day that the item is received. Online reporting is certainly preferred.

91. Is a data transmission of ACH returns /NOC also anticipated in a NACHA?

Not at this time.

92. ACH: Do you require the ability to originate EDI transactions online through the WEB application or only through a transmission file?

Not at this time.

93. Do you require the ability to originate ACH IAT transactions online or through a transmission file only?

No

94. What is your definition of the ACH Payment Warehouse? Is it the ability to enter future dated transactions that will be stored until the effective date "or" Online ACH reporting on past entered transactions?

The ability to enter future dated transactions that will be stored until the effective date.

95. How many days is the ACH Warehousing required?

Minimum of eight (8) calendar days.

96. Remote Deposit: Enhanced data entry on items processed – will data entry be completed by Pennsylvania Turnpike Commission? How many data fields are required? How large is each data field?

Yes. No more than fifteen (15) characters in each field at this time. In addition to check MICR line information, the invoice number, customer number, or certificate of passage number are being keyed and exported.

97. Exporting capability – what data is required in the export file? What format - is CSV acceptable? Can you provide a sample output file?

In addition to check MICR line information, the invoice number, customer number, or certificate of passage number are being keyed and exported.

98. MS10 compatibility – Is this Microsoft Office 10? How are you using MS10 relative to Remote Deposit?

Yes, MS10 is Microsoft Office 10. RDC exports are saved in Excel/MS10 to be uploaded in SAP.

99. Merchant Services: Via the Web – what platform/gateway are you using? Is an interface via Paypal/Payflow acceptable?

CyberSource is the processing platform currently. Other interfaces would be considered as part of this RFP.

100. What types of cards are accepted? Visa, MasterCard, American Express, Discover and any other type of cards?

Visa, MasterCard, and American Express card are currently processed.

101. Deposited Items Returned: Does The Commission want checks that are returned NSF automatically re-deposited?

Yes

102. Does the Commission want to be notified of checks returned through electronic file in addition to the detailed advice?

Not at this time.

103. Can you provide a copy of the detailed advice?

Check maker and return reason.

104. Web-access Information Reporting & Payment Initiation: Page three of Exhibit B – Please confirm if you are looking for a daily bank statement or just a previous day balance and transaction detail report?

Previous Day balance and transaction detail report is sufficient for the Commission. Note this question references Previous Day only. Current Day/Intraday reporting is also required.

- 105.** In the Information Services section of the Cost Proposal Worksheet can you explain why Prev Day Subscription Mthlybase is listed three times and what is the difference of each (if any)?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

- 106.** In this same section, Electronic Window Extended Stor 120 – is this storing data on-line for 120 days?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

- 107.** In the Wire & Other Funds Transfer Services section of the Cost Proposal Worksheet can you explain what Wire Risk is?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

- 108.** Wholesale Lockbox: Does the Post Office Box used to collect payments need to be in-state?

The Commission would prefer to have a collection point be in the Commonwealth of Pennsylvania.

- 109.** What information is received on the daily BAI2 file?

Standard Wholesale Lockbox BAI2 formatted files.

- 110.** What remittance document is returned with the payment (a coupon or 8 1/2 inch by 11 sheet of paper – if coupons can you provide a copy)?

The Commission's invoice has a detachable 8.5" x 11" coupon if the person chooses to return it with the payment.

- 111.** Is there data manually keyed off the remittance advise? If so what fields of data are keyed?

Yes. Customer number, invoice number, certificate of passage number.

- 112.** Is cash ever received at the lockbox? If so how often in the past six months?

It is possible for cash to be received in the Lockbox.

- 113.** ACH Payment Initiation: Under Payment warehousing, how long do you require payments to be warehoused at the bank before release to the clearinghouse.

Minimum of eight (8) calendar days.

- 114.** On page three of the Cost Proposal Worksheet ACH One Day Item is listed three times are these different services?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

115. ACH Two Day Items is listed twice, is this the same service?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

116. ACH Fraud Filter Stop Monthlybase is listed three times – can you explain the difference of each or is this the same service listed three times?

The service is used on multiple accounts.

117. Remote Deposit: How many locations will be depositing checks via remote deposit? If multiple locations will all locations deposit to the same bank account?

One (1) location processes Remote Deposits to multiple accounts.

118. Account Analysis: For billing / analysis purposes will there be one group containing all accounts with each account receiving its own bank statement?

Yes

119. Payee Match Positive Pay: Please discuss why the Commission does not want / currently use reconciliation services?

The daily BAI2 file of previous day account activity is loaded into SAP which produces a daily account reconciliation for the Commission.

120. If the commission decides to use Controlled Disbursement Accounts would you also decide to use reconciliation services as issuance information will be sent to the bank for Positive Pay purposes?

Controlled Disbursement with Payee Match Positive Pay and Teller Positive Pay is all that would be required. Reference the answer above.

121. Are vendor checks cashed at bank branches or just payroll checks?

Both. Based upon the individual bank's check cashing policy.

122. On the Cost Proposal Worksheet under ARP Register Input – Item is listed. If the Commission is not using ARP can you explain what this is for?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

123. Global Check Clearing: From the Cost Proposal Worksheet it appears the Commission receives 2 – 3 Canadian checks per month – where are they received (the lockbox, headquarters or some other location)?

Lockbox, Headquarters, and Interchanges.

124. What is the difference between Deposited Check Foreign and Deposited Check Canadian?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

125. BAI2 File: What time are you receiving the lockbox file?

Approximately 6:30pm Eastern.

126. What is the current lockbox processing cut-of time to receive the file same day?

Bank's standard AM and PM lockbox deposit schedule.

127. Cash Vault Deposit Services: Based on the description provided in this section it sounds like the contents of each draw is placed into an envelope containing coin, currency and check, (both domestic and foreign) and are not "Fed ready deposits" is this correct?

Toll Collectors prepare the deposit which may include full straps, half straps, loose currency, loose coin, foreign currency, and checks. A deposit ticket is included.

128. Is it possible to separate each?

No

129. It is our understanding that trucking is not part of this RFP – please confirm.

Correct, armored courier services is not included in this RFP.

130. Who is the current armored carrier?

The Commission's contract for armored courier services is with Brinks.

131. Please provide the current location(s) of the vault(s) being used to count the deposits (just city, not street address).

Pittsburgh, PA; Reading, PA; Wilmington, DE.

132. Are all deposits processed at a cash vault?

Yes

133. Cash Vault Coin Requisition Services: How often are emergency coin orders needed?

Very infrequent. Emergency only type of situation.

134. Our understanding of "orders purchased" is the Commission deposits good / immediate funds into the account(s) before the order is prepared and the account is debited when the courier picks up the order. Is this correct?

Yes

135. Zero Balance Account: Can you please provide a simple diagram of the account structure you desire including the name of the accounts (i.e. concentration account, accounts payable account, payroll, etc)?

A Toll Collection account with two first tier zero balance accounts for Lockbox and Change Fund. Three stand alone accounts for ETC Revenue, Payroll, and Accounts Payable.

136. Cost Proposal Worksheet-Exhibit A: Please advise if we can add additional banking service line items to Exhibit A?

Yes. Use the rows highlighted in yellow. Insert any additional rows within the yellow highlighted section so Excel formulas are incorporated.

137. Merchant Services: Is the average monthly volume number on the Cost Worksheet the number of payments or the total dollar amount of all payments during the month?

No. Merchant Services volumes are not included in the Cost Worksheet.

138. Please provide both the number of transactions and average ticket, by card type if possible.

See Exhibit 2 to this Addendum.

139. What processing mode are you using to process payments? E.g. stand alone terminals, integration? If Integration, who is the company and what version are you using. Is it certified to First Data.

CyberSource is the processing platform for the web-payments. CyberSource is used occasionally as a virtual terminal.

140. What communication mode are you using to process payments? E.g. IP, dial or MPLS.

CyberSource Hosted Order Page (HOP).

141. Are the transactions being processed coming from Card Present or Not Card Present POS areas?

The card is not present.

142. Proposal Response: Kindly confirm if the seven (7) hard copies include the original or do vendors need to submit seven (7) copies plus one (1) original.

Seven (7) total.

143. Also, advise if the Technical and Cost Proposal be in the same sealed package or does it need to be separately sealed?

The Technical Proposal and Cost Proposal must be in separate sealed envelopes. Refer to the RFP for additional details on submitting proposals.

144. Will the Commission consider new ideas (product and services) not listed above that will result in cost savings and efficiencies for the Commission?

Yes.

145. How will the Commission determine if the business will be awarded to a single vendor or multiple vendors?
Refer to the RFP for information on the Commission's selection process.
146. General: What is the key driver of the RFP project?
The Commission has previously purchased banking services under a sole-source arrangement. The Commission desires to utilize current Contract Administration standards.
147. What goals have you set for the project?
Refer to the RFP for information on the Commission's project goals.
148. Are there any services (as an example, you mention to Controlled Disbursement) not used today that are desired?
The Commission will consider new ideas (product and services) not listed in the RFP that would result in cost savings and efficiencies.
149. Please provide diagram of account structure (or list of accounts with purpose)
A Toll Collection account with two first tier zero balance accounts for Lockbox and Change Fund. Three stand alone accounts for ETC Revenue, Payroll, and Accounts Payable.
150. Merchant Card Services: Merchant Services - Please provide details of web based application used today Which vendor? What merchant card processor?
CyberSource is the processing platform for the web-payments. CyberSource is used occasionally as a virtual terminal. Wells Fargo Merchant Services is the provider.
151. Depository Services: Who is the PA Turnpike's armored car service?
The Commission's contract for armored courier services is with Brinks.
152. Please describe structure of depository arrangements today.
Individual Toll Collectors prepare their deposits at the conclusion of their work shift. Toll Collector deposits are bagged by Interchange. Cash Vault deposit processing is done at the Toll Collector deposit level. Detailed adjustment sheets are prepared for deposit ticket adjustments due to overages, shortage, loose coin, check, foreign currency, counterfeit, etc errors. Cash Vault reporting is provided daily by the processor daily.
153. Please also describe any desired changes in the arrangements going forward.
None are being planned for the next 4-5 years.

154. Does the depository solution for PA Turnpike today include branch services Yes, No? If yes, where? Please describe.
All deposits are processed at a cash vault.
155. ACH: For determination of ACH credit facility, what would be the peak daily ACH value transacted on a given business day?
\$7 million per month for Direct Deposit of Payroll. \$25 million per month for Accounts Payable. \$50 million per month for Cash Concentration.
156. You have identical pricing line items in number of areas – one is “ACH Subscription A/C” with a volume of 15. Are we to aggregate the volumes (30 accounts have ACH file transactions) or consider as duplicates?
The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.
157. PAPER Disbursement Services: Teller Positive Pay is mentioned. Please provide details of check cashing requirements.
Based upon the individual bank’s check cashing policy.
158. From Exhibit A - there is an item “Payee Valid non Acct Hlder- Ckk Cash with volume of 1. Would it be accurate to estimate that there is 1 cashed check per month?
The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.
159. Where is check cashing capability needed?
For payroll checks and possibly accounts payable checks.
160. General Account Services: Could we please get further clarification on the below items listed? Payee Valid non Acct hlder-Chk Cash
The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.
161. GCC-USD on Canadian Bk Count
Global Check Clearing of a USD denominated item drawn on a Canadian Bank.
162. Depository Services: Could we please get further clarification on the below items listed? Expanded Network listing of 12 services
The Commission does not understand what is being asked or referenced in this question.
163. Remote Deposit Vault-Deposited Checks
Checks received for deposit in the Cash Vault processing environment.

164. Remote Deposit Enhanced date entry processed

The Commission does not understand what is being asked or referenced in this question.

165. Wire & Other Funds Transfer: Could we please get further clarification on the below items listed? Wire In Drawdown: Could we get clarification on current requirements/process?

These are Fedwires originated by the Commission's trustee/custody banks.

166. Paper Disbursement: Could we please get further clarification on the below items listed? "Search"

The Commission does not understand what is being asked or referenced in this question.

167. Information Services: Could we please get further clarification on the below items listed? Event Messaging Service- email: are you referring to an alert system?

Account transaction related messages i.e. incoming Fedwire received, outgoing Fedwire processed, account balance thresholds, ACH Return/NOC received, etc.

168. Under Cash Vault Service on page 13 of the RFP: it states that the armored courier is a separate Commission contract. Is it your intent to remain with your current provider or is the Commission considering the services in the proposer's submissions to the RFP?

The Commission's contract for armored courier services is with Brinks. Cash Vault services are purchased through the bank. The scope of this RFP does not include armored courier services.

169. Could the Commission please provide additional detail pertaining to your technology for online payments (i.e. payments for Certificate of Passage, Property Damage, Disabled Vehicle, etc.)? Specifically, does the Commission host your own payments page, or do you link to a third party site?

CyberSource Hosted Order Page (HOP). Wells Fargo Merchant Services.

170. Could the Commission please provide detail specific to the processing volumes for non-ETC invoices, to include annual or monthly item counts, average ticket amount, and monthly volume by card type?

As related to Merchant Services, please see Exhibit 2 of this Addendum.

171. Would the Commission consider merchant services proposals for Electronic Toll Collection Payments as well as the non-ETC component detailed in your RFP?

No. The scope of this RFP does not include the Commission's banking services for Electronic Toll Collection.

172. Could you please tell me who the incumbent is on: RFP 12-10215-3596 BANKING AND CASH MANAGEMENT SERVICES
Wells Fargo Bank, N.A.

173. Is a Middletown, PA local bank branch required?
The Commission does not require a local bank branch for our bank processing.

174. What are the collateral requirements, if any? Does the Commission require ACT 72 or another form i.e.....FHMB of Pittsburgh Letter of Credit, Government Agencies or Securities?
The Commission's deposits require ACT 72 compliancy. Current FDIC coverage is sufficient to the Commission. A review of this will be necessary as FDIC coverage changes.

175. References from three state transportation agencies in which the bank is providing similar services – please clarify.
Current or previous bank/provider client references are required. The Commission would prefer references that are other state transportation agencies or commissions with banking services similar to the Commission's requirements. Corporate clients may be substituted.

176. Balances and service volumes – please confirm that these are monthly averages that could fluctuate month to month throughout the year.
Yes, these are representative of volumes and balances. The Commission prepared these using some months of high and low actual volumes to provide an average.

177. Global Check Clearing: Please provide an understanding of the nature of the Commission's receipt of Canadian checks.
Canadian checks (and cash) can be accepted by a Toll Collector at a Turnpike Interchange which becomes part of the Collector's daily deposit going to the Cash Vault.

Canadian checks can be received at the Lockbox which are sent internally by the bank to their International Department for handling.

Canadian checks can be mailed to the Commission's offices which are sent to the bank on a foreign currency cash letter.

178. Does the Commission have any additional international transactions needs, i.e..... incoming or outgoing foreign wires.
A depositing outlet for Canadian coin.

179. Wholesale Lockbox: Does the Commission require long term archive capabilities? If so, what time frame?

Seven (7) year check and document archive.

180. Does the Commission require long term archive capabilities via an on-line platform?

Shorter online access to the lockbox image archive is acceptable as long as the bank can provide images within 24 hours.

181. Does the Commission own the current lockbox? If so, provide location. If not, does the Commission require a Pennsylvania PO Box address?

The Commission's lockbox is a bank provided service. A bank lockbox with a Pennsylvania mailing address is preferred by the Commission.

182. ACH Payment Initiation: Is ACH Electronic Fraud Filter a requirement for immediate implementation or would the Commission consider 1st quarter 2013?

All services included in a proposal will be reviewed and evaluated.

183. Please describe: ACH Subscription 25 0703?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

184. Please describe: ACH Inquire Monthly base 25 0102?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

185. Please expand on ACH Monthly Base? (is this number of accounts on ACH?)

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

186. Please expand on ACH Ret item 0 Info Reporting Advice 250302

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

187. Please expand of ACH Mail Service 25 0710?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

188. Please confirm "ACH One Day Item" and "ACH Two Day Item" are via data transmission, and "Internet ACH one Day Item" and "Internet ACH Two Day item" are based on Info/Transaction online reporting system?

Yes, this understanding is correct.

189. Remote Deposit: Please expand on compatibility with IE8 and MS10.

The Commission's workstation operating environment is Microsoft Office 10 and Internet Explorer 8. Remote Deposit software needs to operate in this software configuration. RDC exports are saved in Excel/MS10 to be uploaded in SAP.

190. Merchant Services: What is the breakdown of VISA, MasterCard, American Express volume? What is the average ticket size of each of the above?
See Exhibit 2 of this Addendum.
191. Cash Vault Deposit Services: Please describe “Remote Cash Vault”.
The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.
192. Please identify the current Armored Car provider.
The Commission’s contract for armored courier services is with Brinks.
193. How many locations require courier or armored car pickup?
The Commission will not be providing this information as part of the scope of this RFP.
194. What is the frequency of pickups?
The Commission will not be providing this information as part of the scope of this RFP.
195. Does the Commission require the ability to process payments remotely?
The Commission does not understand what is being asked or referenced in this question.
196. Page 12, section IV-4 b outlines that payment template storage is required. Please clarify.
The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.
197. Please explain what enhanced data entry is required for remote deposit.
The invoice number, customer number, or certificate of passage number are being keyed and exported.
198. Does the PA Turnpike Commission scan coupons with their current vendor?
No
199. What imaging hardware and/or software does PTC use today?
Current processing configuration is one (1) Digital Check TellerScan TS230. The Commission is planning to implement two (2) Panini Vision X 50 scanners within the next 2-3 weeks.
200. Does the PTC own the equipment used for remote capture?
Yes
201. How many imagers are being used today and where are they located?
Web Reporting – Approximately 25 users all at the Commission’s Central Office Building in Middletown PA.

Remote Deposit – Four users all at the Commission’s Central Office Building in Middletown PA.

ACH Origination (web) - Two users all at the Commission’s Central Office Building in Middletown PA.

BAI2 Files – IT Department at the Commission’s Central Office Building in Middletown PA.

Cash Vault Ordering – Fare Collection Department training personnel are located at the Commission’s Central Office Building in Middletown PA.

Positive Pay – Three users all at the Commission’s Central Office Building in Middletown PA.

- 202.** Are there only three accounts used by the PTC that are part of this RFP? What is the purpose of the three accounts (i.e. General, Payroll, etc.)?

No, there are six (6) accounts. A Toll Collection account with two first tier zero balance accounts for the Lockbox and the Change Fund. Three stand alone accounts for ETC Revenue, Payroll, and Accounts Payable.

- 203.** Is BAI, ACH, Lockbox, Cash Vault and Positive Pay used on all three accounts?

BAI2 previous day transaction reporting on all six (6) accounts. ACH Received on all six (6) accounts. ACH Origination on five (5) accounts. Lockbox with BAI2 lockbox file on one (1) account. Positive Pay on two (2) accounts.

- 204.** So that we can tailor our training program to meet all of your needs, please provide a summary of what departments and approximate number of employees use each service (web, remote capture, ach, BAI, cash vault ordering and positive pay).

Web Reporting – Approximately 25 users all at the Commission’s Central Office Building in Middletown PA.

Remote Deposit – Four users all at the Commission’s Central Office Building in Middletown PA.

ACH Origination (web) - Two users all at the Commission’s Central Office Building in Middletown PA.

BAI2 Files – IT Department at the Commission’s Central Office Building in Middletown PA.

Cash Vault Ordering – Fare Collection Department training personnel are located at the Commission’s Central Office Building in Middletown PA.

Positive Pay – Three users all at the Commission’s Central Office Building in Middletown PA.

205. Lockbox: Is the current vendor using OCR scanning to scan coupon information?
No

206. What information is being keyed?
Four (4) fields: Maker, Invoice Number, Customer Account Number, Gross Invoice Amount.

207. What items are being imaged?
Checks and Remittances.

208. Describe what lockbox reporting is being provided and the method in which information is retrieved/transmitted?
Online lockbox reports and image archive and BAI2 wholesale lockbox files.

209. What are the potential payee names?
There are approximately 20 acceptable payees.

210. Is more than one PO Box maintained?
No

211. Cash Vault Describe the cashiering/envelope processing provided under your cash vault contract.
Individual Toll Collectors prepare their deposits at the conclusion of their work shift. Toll Collector deposits are bagged by Interchange. Cash Vault deposit processing is done at the Toll Collector deposit level. Detailed adjustment sheets are prepared for deposit ticket adjustments due to overages, shortage, loose coin, check, foreign currency, counterfeit, etc errors. Cash Vault reporting is provided daily by the processor daily.

212. Is Brink’s your current armored car provider? What is the term of that contract?
Yes. Three (3) years with 2-1 year extension options.

213. What cash vault locations are being used by your current vendor?
Pittsburgh, PA; Reading, PA; Wilmington, DE.

214. What details are provided in cash vault reporting? How is this report transmitted/received by the PTC?
The Cash Vault reporting system is provided by the Cash Vault processor.
215. What security reviews are in place under cash vault?
Step 1 is having Cash Vault management personnel review their Teller's processing of a deposit in question. Step 2 is allowing Commission personnel to review the security tapes of the deposit's processing, teller's tapes, straps, etc.
216. Merchant Services What is the average monthly volume in dollars of merchant services transactions collected via the Lockbox?
Please see Exhibit 2 of this Addendum.
217. Is the PTC under contract for merchant services via lockbox and for web-based collections?
The Commission does not have credit card payments processed in the Lockbox process.
218. Who is the current vendor?
Wells Fargo Merchant Services.
219. Is it the same vendor for both collection points?
The Commission does not have credit card payments processed in the Lockbox process.
220. Is the web-based merchant services contract part of this RFP?
Yes
221. If so, what software and/or hardware is utilized for each collection point?
CyberSource is the processing platform.
222. Do any PTC employees post merchant services payments or access online reporting tools?
Yes
223. Does the PTC charge a convenience fee for lockbox collections paid with a credit card?
Yes
224. Cost Proposal Questions: Are "Credits Posted" – 01 0100 and "Debits Posted" – 01 0101 representative of ach credits and debits not originated by the PTC?
The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.
225. Are fees 10 0199 – "Expanded Network Currency Furnished" and 10 0148 – "Expanded Network Currn Fun-Nonstd" representative of the straps ordered? If not, can you convert this number to straps ordered?
The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

226. Can you provide an estimate of the number of rolls of coin on average in each standard half bag of coin ordered, as represented in the line item 10 0145 – “Expanded Network Coin Furn-Std Half Bag” and line item 10 0113 – “Expanded Network Coin Dep-Std Half Bag”?
The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.
227. Are items under General ACH section of the Cost Proposal representative only of ach’s originated by the PTC? If not, what items are originated by the PTC?
The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.
228. Under Lockbox Services, what is the difference between “Standard Item Processed”-05 0100 and “Subscription Per Item”-05 031Z?
The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.
229. Under Lockbox Services, what do the two line items titled “Lockbox Subscription Mthly Base” represent (05 000 and 05 031z)?
The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.
230. Are deposits being made at branch locations? What is the nature of these deposits and where are the locations that are making branch deposits? Refer to AFP Code 10 0015-“Cash Dep/\$1 Ver at Teller Window”.
No. The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.
231. The RFP indicates that the PTC is using Paid Check Reconcilement only without account reconciliation. However, there is a section on the cost proposal that refers to “Paper Disbursement Recon Services”. Please clarify.
No account reconciliation services are required. The BAI2 file accomplishes this for the Commission.
232. Explain the utilization of wires; the Cost Proposal outlines fees for “Wire IN Domestic” and “Wire IN Drawdown”?
These are Fedwires originated by the Commission’s trustee/custody banks.
233. General Questions: Will the Turnpike Commission consider/accept a proposal response that bids on a selected component of the RFP (i.e. just Cash Vault Services)?
The Commission will accept and review all proposals received.
234. Can the Turnpike Commission provide a listing of all accounts required and specific use of each account? Is an account schematic available?

A Toll Collection account with two first tier zero balance accounts for Lockbox and Change Fund. Three stand alone accounts for ETC Revenue, Payroll, and Accounts Payable.

235. Can you review all collateral requirements associated with each account?

The Commission's deposits require ACT 72 compliancy. Current FDIC coverage is sufficient to the Commission. A review of this will be necessary as FDIC coverage changes.

236. When will answers to all questions be responded to?

RFP Addendum 2 will be the Q&A.

237. Will the answers be posted online, if so at what site or web address?

Yes. The same site and page where the RFP is located: www.paturnpike.com

238. Lockbox Questions: Please provide sample remittance/Invoice documents-please include as many variations.

Please see www.paturnpike.com and go to Make A Payment. Invoice samples of Certificate of Passage, Property Damage, Disabled Vehicle, and Retiree Medical Benefit payments are online line.

239. Please provide a current AA statement showing volumes and transaction types.

Exhibit A of the RFP includes the transaction volumes and balances at the summary/composite level.

240. Where are the pickup locations for the cash? At what times? Who are is the carrier?

The scope of this RFP does not include armored courier services. The Commission's contract for armored courier services is with Brinks.

241. Do you utilize deposit reconciliation at each location?

Deposit Reconciliation is used. Four (4) locations are reported.

242. Can you elaborate on what type of payments is being processed through the lockbox (i.e. Toll Violations)?

All sources of revenue payments to the Commission could come through the Lock Box. This includes, but is not limited to, Certificate of Passage, Property Damage, Disabled Vehicle, Commercial, and Vendor payments.

243. Cash Vault Questions: Please provide all deposit pick-up locations and the frequency and timing of deposit pick-ups/cash order deliveries?

Deposits are made picked-up daily for each Interchange.

244. Who is the contracted armored carrier provider?

The Commission's contract for armored courier services is with Brinks.

245. Please describe/provide sample reports of the detailed cash vault reporting that is required?

Cash Vault reporting is provided daily by the processor daily.

246. Will the Turnpike Commission consider a proposal response that requires the preparation of cash, check, and foreign check deposits within separate deposits/deposit bags?

No

247. Do the checks have to be comingled with the cash deposits?

Yes

248. Other Questions: How is check deposits handled at the toll booth?

Checks are included with the cash deposit.

249. What different types of services do you offer to other entities?

The Commission does not understand what is being asked or referenced in this question.

250. Who handles your payroll today?

Payroll is processed internally by the Commission.

251. Are we able to use a fax for an ACH return instead of web-access?

All services included in a proposal will be reviewed and evaluated.

252. Please explain Global Check Clearing in more detail. How will these checks be processed?

CAD checks and USD checks drawn on Canadian banks are sent on an international cash letter to the bank's international department for exchange or collection. Foreign checks are received in the Lockbox and are sent by Lockbox to the bank's international department for exchange or collection.

253. Pricing Questions: Can you please identify volumes in association with the pricing?

Exhibit A of the RFP includes the transaction volumes and balances at the summary/composite level.

254. Can you please review the pricing worksheet and provide a description of the service provided for each price point, and also provide the unit measure (i.e. per account, per check, per \$1000, per note, etc...) being used for each monthly volume?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

255. Merchant Processing Questions: Can you elaborate on what type of invoices/payments is being accepted via Credit Card?
Invoice payments related to Certificate of Passage, Property Damage, Disabled Vehicle, and Retiree Medical Benefits.
256. Who is the current payment processor?
Wells Fargo Merchant Services.
257. When does the current payment processing agreement expire?
Merchant Services for non-ETC revenue payments is included in the scope of this RFP.
258. Will the PA Turnpike award payment processing to the selected new provider of banking services, or is there a possibility that merchant will be awarded separately?
All services included in a proposal will be reviewed and evaluated.
259. Please describe the current setup for payment processing?
CyberSource Hosted Order Page (HOP) is the processing platform for the web-payments. CyberSource is used occasionally as a virtual terminal.
260. What card types are currently being accepted? (i.e. Visa, MC, Discover, Amex, etc.)
Visa, MasterCard, and American Express card are currently processed.
261. Please provide the annual transactions and sales volume by card type?
See Exhibit 2 of this RFP Addendum.
262. What is the average ticket?
See Exhibit 2 of this RFP Addendum.
263. What are the goods and or services being sold at each location?
Invoice payments related to Certificate of Passage, Property Damage, Disabled Vehicle, and Retiree Medical Benefits.
264. How many merchant Id's will be needed to be created?
One (1)
265. What percentage of the transactions are card not present vs. card present?
All transactions are card not present payments.
266. How is the PA Turnpike looking to pay for the costs of payment processing?
Monthly invoice is preferred by the Commission.

267. Is the PA Turnpike looking to be funded daily gross, with a separate line item for any fees, fines, chargebacks, interchange, dues, and assessments?
Yes
268. Can the PA Turnpike provide a current monthly processing statement?
See Exhibit 2 of this RFP Addendum.
269. Can the PA Turnpike supply a copy of the current agreement, or is it posted on a website that can be accessed?
No.
270. Can the RFP be submitted on a Flash Drive instead of CD-ROM?
CD-ROM is preferred but a Flash Drive is acceptable.
271. Are you currently using a gateway to accept non-ETC invoices online? If so, which gateway provider are you using?
CyberSource is the current processor.
272. What is the average ticket and annual credit card sales for non-ETC transactions?
See Exhibit 2 of this RFP Addendum.
273. Do you accept credit card transactions in person? If so, what equipment make and model are you using?
CyberSource is used occasionally as a virtual terminal.
274. Please provide a copy of your last 3 merchant service statements.
See Exhibit 2 of this RFP Addendum.
275. Would the Turnpike accommodate Internet Explorer 7 to view their lockbox image items?
No. Internet Explorer 7 will not work in our operating environment. We run Microsoft Windows 7 which will require Internet Explorer 8 or greater. We also run Microsoft Office Suite 2010.
276. Please confirm that the PATC utilize a "Holiday Service" schedule with GARDA currently.
The bank's holiday schedule is observed by the Commission.
277. How are individual toll collectors deposits distinguished within the District deposits?
The individual Toll Collector information is captured by the Cash Vault as part of the cashiering/deposit processing service.

278. How many collectors are in each district?

The Commission will not be providing this information as part of the scope of this RFP.

279. Do you utilize a process called "Envelope Deposits"?

Yes

280. Why do you deposit rolled coin? Do you have a machine that does this? (In some instances banks charge additional fees because they must first break the coin rolls to verify currency amount before redistributing the coin.) We do not require you to deposit rolled coin and want to be clear on the purpose behind this task.

Toll Collectors may be required to roll their loose coin in their deposit preparation.

281. How many actual locations are being picked up? Is it the 5 district locations and all the AMM's?

Deposits are received daily from all Interchanges.

282. On Exhibit A, can you please confirm what line 01 100 and 01 101 are representative of? In some instances banks charge for zba transfers, and this is how they are represented as Debits/Credits posted. In some banks this represents electronic credits. We want to be clear in our understanding in order to price appropriately.

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

283. Please provide a copy of your current lockbox processing instructions?

Lockbox instructions include: Front end imaging for check and document; Value added keying; Batch size 50; Hardcopies are not returned; Envelopes are discarded; Do not accept instructions; Reject stale/postdated checks; Accept unsigned, informal amounts, payee omitted, CAD items; BAI2 lockbox file transmission.

284. Please provide a sample of the documents that will be sent to your lockbox?

Please see www.paturndpike.com and go to Make A Payment. Invoice samples of Certificate of Passage, Property Damage, Disabled Vehicle, and Retiree Medical Benefit payments are online line.

285. Where is the location of your current lockbox?

Philadelphia PA

286. Do you accept all payees or provide us with a list of acceptable payees? What is the volume of payees that appear on your list (i.e. 5, 10, 15, etc)?

An acceptable payees list will be provided. There are approximately 20 acceptable payees.

287. What type of transactions will be sent to the lockbox?

All sources of revenue payments to the Commission could come through the Lock Box. This includes, but is not limited to, Certificate of Passage, Property Damage, Disabled Vehicle, Commercial, and Vendor payments.

288. Do you require dual sided imaging?

No

289. What data is being manually keyed for you today (i.e. remitter name, check amount, invoice number, etc)?

Maker, Invoice Number, Customer Account Number, Gross Invoice Amount.

290. How many keystrokes are required per filed of data entry?

Approximately 15.

291. Do you have any custom programming in place today?

No

292. Are you open to changes in processing such as truncating paper at the bank to help keep your costs low?

Yes

293. Do you require weekend processing?

The bank's standard lockbox processing schedule is sufficient.

294. Are you interested in an image transmission?

Not at this time.

295. How many scanners are you using today?

One scanner for remote deposit is currently used. We will be implementing two shortly.

296. What is the make and model numbers of your scanners?

Current processing configuration is one (1) Digital Check TellerScan TS230. The Commission is planning to implement two (2) Panini Vision X 50 scanners within the next 2-3 weeks.

297. Will you be scanning only checks?

Yes

298. How many DDAs will you be scanning into?

Three are set up.

299. You requested IE compatibility with Windows 10 but it does not exist yet? Can you explain this question?

The Commission's workstation operating environment is Microsoft Office 10 and Internet Explorer 8. All bank products including Remote Deposit software needs to operate in this software configuration. RDC exports are saved in Excel/MS10 to be uploaded in SAP.

300. Do you require a check be scanned with an OCR readable coupon?

No

301. If yes, please provide a sample of your current OCR readable coupon?

N/A

302. Would any of the deposits be made to a LBX DDA? If yes, please provide the volume of monthly checks that would be deposited to a LBX account?

The Commission does not understand what is being asked or referenced in this question.

303. Do you require data to be entered into your remote deposit capture solution? If yes, what fields?

In addition to check MICR line information, the invoice number, customer number, or certificate of passage number are being keyed and exported.

304. Is PA Turnpike interested in issuing USD and CAD checks out of a Canadian branch/bank?

No

305. How many Canadian and USD checks do you receive for deposit?

Less than ten (10) per month.

306. What is your monthly volume of Canadian checks?

Less than ten (10) per month.

307. What is your monthly volume of USD checks?

Less than five (5) per month.

308. Do you receive checks drawn on banks in any other countries?

No

309. Please provide the address with zip code of every location that receives deposits?

The Commission does not understand what is being asked or referenced in this question i.e. PA Turnpike location or bank location?

310. Please provide more information on your current envelope process?

Individual Toll Collectors prepare their deposits at the conclusion of their work shift. Toll Collector deposits are bagged by Interchange. Cash Vault deposit processing is done at the Toll Collector deposit level. Detailed adjustment sheets are prepared for deposit ticket adjustments due to overages, shortage, loose coin, check, foreign currency, counterfeit, etc errors. Cash Vault reporting is provided daily by the processor daily.

311. Does each cashier complete a separate envelope for each shift?

Yes

312. If no, how does your process work?

N/A

313. How many envelopes do you anticipate will be deposited on a daily basis?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

314. You mention that checks are co-mingled with cash deposits; will there be a separate deposit ticket for checks?

No

315. You mention that checks are co-mingled with cash deposits; will there be a separate deposit ticket for cash?

No

316. You mention that checks are co-mingled with cash deposits; will there be a separate deposit ticket for foreign checks?

No

317. How much coin in dollars do you deposit on a monthly basis?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

318. How much foreign coin in dollars do you deposit on a monthly basis?

None

319. What percentage of your currency deposits are strapped?

Toll Collectors are required to use full and half straps in their deposit preparation.

320. How much foreign currency in dollars do you deposit on a monthly basis?

Approximately \$500.

321. What is the definition of a return item subscription per account?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

322. Cash Vault Mixed deposit surcharge – Is this a fee the incumbent charges for currency and cash being deposited into a single bag with a single ticket?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

323. AFP Code 10 0410: Please provide further information outlining the services provided to PA Turnpike for the indicated line items?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

324. AFP 10 0104: Please identify if the volume of 2.5/month is indicative of Turnpike locations using an envelope for deposit purposes? If location is not the volume driver, please provide further information on what services are rendered?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

325. AFP 10 0015: Would PA Turnpike consider depositing all currency via armored courier to eliminate branch currency deposits? Please provide further information as to what types of funds are being deposited at branch locations?

All deposits are processed at a cash vault.

326. AFP 10 0100: Does the volume of 69/month indicate that 69 deposits per month are made with a mix of cash and checks? Please explain.

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

327. AFP 10 0414; 10 0400; 10 0401: Please provide further information outlining the services provided to PA Turnpike for the indicated line items?

The Cost Proposal Worksheet is prepared from the bank Account Analysis statement.

328. The worksheet notes \$14MM in balances. Is this across all accounts, or concentrated in a single account?

This amount referenced is at the Account Analysis Composite level.

329. Do these balances compensate for banking and cash management fees?

Partial, not full compensation.

330. If so, are there excess balances that the Commission seeks to invest or place in an interest bearing bank account?

N/A

331. If the cash balances are to be invested, is there an investment of liquidity management policy?

N/A

332. The worksheet noted an earnings credit rate but the value is zero. Does the Turnpike Commission currently pay for banking and cash management with fees or with compensating balances?

A combination of compensating balances and invoice.

333. What is the preference under the new contract?

A combination of compensating balances and invoice.

All other terms, conditions and requirements of the original RFP dated April 27, 2012 remain unchanged unless modified by this Addendum.

SIGN-IN SHEET

DATE: May 22, 2012

PREPROPOSAL CONFERENCE RFP #12-10215-3596

TIME: 10:00 AM

Banking and Cash Management Services

	COMPANY NAME	REP NAME	ADDRESS	PHONE	EMAIL
1	Merchant Banking Resources	Gail Graaf McGuire	1098 Casady Hollow Ave Henderson NV 89012	570-436-6422	mmcguire@merchantbankingresources.com
2	Dollar Bank	Judy Muntra ^{Shelly} McGuire	3 Gateway Center, 10th Holliston, MA 01922	412-261-7421	jmuntra558@DollarBank.com
3	U.S. BANK	Tim Rieder	10 W. Board St Rm 4305, OH 43215	614 232-2081	Tim.Rieder@usbank.com
4	CITIBANK	MELISSA MURNANE ISAAC GICHIENGO	1050 MARKET ST STE 3550 PHILA PA 19103	267-385-3614 267-385-3615	isaac.gichiengo@ci.com melissa.murnane@ci.com
5	PNC	Glen Groniger Judy Groniger	225 Fifth Avenue Park PA 15222	412-762-2579 412-768-1044	glen.groniger@pnc.com judy.groniger@pnc.com
6	Bank of America	Bill Weir	One Bryant Park New York, NY 10036	646-855-2380	William.A.Weir@BAML.com
7	JPMORGAN CHASE	VALERIA CAPPUCCI	103 COLLEGE Rd EAST PRINCETON, NJ 08540	609 936-3063	VALERIA.CAPPUCCI@JPMORGAN.COM
8	FIRST NATIONAL BANK	TIFFANY KULPOWICZ	101 N. MAIN ST SHENANDOAH PA 17976	717.712.4677	KULPOWICZ@FNB-CORP.COM
9	First National Bank	Christine Mark	4231 TRINLE RD Camp Hill PA 17011	717.488-4873	MARKC@FNB-CORP.COM
10	WELLS FARGO BANK	RICHARD WELSH	2240 BUTLER PIKE Plymouth Meeting, PA 19462	610-397-2531	RICHARD.WELSH@WELSFARGO.COM
11	Wells Fargo Bank	michael Cicalese	600 West Cuthbert Blvd. Haddon Township, NJ 08108	856-858-7590	michael.Cicalese@wellsfargo.com
12	M&T BANK	Traci Bradnick	213 Market Street Harrisburg, PA 17105	717-255-2063	tbradnick@mtb.com
13	M&T Bank	Mike Gossert	"	717 255-2172	mgossert@mtb.com
14	REPUBLIC BANK	RONNIE KEDENSITA	505 16TH ST - 2nd flr. PHILA PA 19102	215-430-5460	RKEDENSITA@myRepublicBank.com
15	TD Bank	Carol Ann Urban	100 E Dekalb Pike King of Prussia PA 19031	2625	carolann.urban@TD.com

SIGN-IN SHEET

DATE: May 22, 2012

PREPROPOSAL CONFERENCE RFP #12-10215-3596

TIME: 10:00 AM

Banking and Cash Management Services

	COMPANY NAME	REP NAME	ADDRESS	PHONE	EMAIL
16	Bank of America Meridian	Maryann George	1600 JFK Blvd, 11th Floor PHILADELPHIA, PA 19103	267-675-0347	Maryann.george@bamf.com
17	PNC	Judy Gainer	620 Liberty Ave Pittsburgh Pa 15222	412-768-1044	Judith.gainer@pnc.com
18	FRANK BRZOZOWSKI	D I PTC			
19	PA TURNPIKE COMMISSION	TIM DELP		(717) 939-9551	TDELPPATURNPIKE.COM
20	PA Turnpike Commission	Tony MAUN		(717) 986-9610	amaun@PATURNPIKE.com
21	PTC	TERI ROSENKO		(717) 939-9551 ext 372	trusenko@paturnpike.com
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SIGN-IN SHEET

DATE: May 22, 2012

PREPROPOSAL CONFERENCE RFP #12-10215-3596

TIME: 10:00 AM

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