2012
Request for Proposal
#12-008

Banking Services

For

Wake County Government and Wake County Public Schools

REQUEST FOR PROPOSAL
TABLE OF CONTENTS

Separate service proposals have been developed for the service areas listed below. Separate responses are required for each one of the services below; however, institutions are not required to respond to all three requested services.

GENERAL SECTION

The Finance Departments from Wake County and the Wake County Public School System (WCPSS) invite qualified and interested banking institutions to submit proposals for providing banking services. Each proposal submitted shall be expected to respond to each consideration set forth in this Request for Proposal (RFP).

OBJECTIVE

As our current contracts expire in June 2013, Wake County and WCPSS desire to select a reputable financial institution to manage deposits, provide core banking services and other related financial services to benefit the respective jurisdictions and the citizens they serve, as well as other municipalities within Wake County if they so choose.

Wake County intends to select a service provider for each of the three services. However, we also reserve the right to not award a contract for any particular service and not enter into a contract with any proposer at this time. WCPSS intends to select a vendor for core banking services only, but reserves that same right. WCPSS currently has no need for lockbox or procurement card services, and there is not an anticipated need for those services in the immediate future. The full cost of implementing a change in banks, the financial strength of the bank, and the bank's response to requirements detailed in this RFP will be considered during the evaluation phase. Wake County anticipates that the new banking contract will be implemented in conjunction with our financial system upgrade that is scheduled to be completed in spring 2013. It is anticipated that the duration of the agreement will be for five years with two additional five-year renewal options.

This RFP is organized into numerous separate sections. This first section gives a general overview of basic selection process, terms and conditions and basic requirements. Following the general section is the RFP Table of Contents which lists each of the three services sections the jurisdictions are seeking proposals on. Each section is separate and the responses for each should be separate. A respondent bank may choose to submit a proposal on one, two or all three services sections.

BACKGROUND INFORMATION

All investment decisions and banking transactions are managed individually by each jurisdiction's respective Finance Department personnel. Current service providers are listed in Attachment 3 and average and/or estimated volumes are included in Attachment 1. The electronic version of Attachment 1 on the County's website also serves as the cost form for the RFP as indicated below.

WCPSS processes payments, including payroll and vendor payments, centrally from the general operating account. Each individual school has its own checking account that is cleared out to a specific amount monthly based on that school's estimated cash needs.

EVALUATION & SELECTION PROCESS

The selection process will be based on the responses to this document. A committee, which will be comprised of members of appropriate departmental staff from Wake County and WCPSS, will evaluate responses for each of the Services Sections. The committee may select the top two responsible proposal packages for each service for further evaluation, review, and/or negotiations.

Responses from each of the Services sections will be evaluated separately, however, the efficiency and cost effective integration of any of these services will be considered. The following will be the minimum qualifications for evaluating all RFP's. Additional criteria are listed in each of the separate Services Sections.

Minimum Bank Qualifications:

1. The bank must be authorized to do business within the State of North Carolina and be an FDIC insured institution using the pooling method of deposit collateriallization.

2. The bank must demonstrate strong web-based account management tools that will support each jurisdiction's technical needs, using the Federal Reserve Bank for funds and securities.

3. The bank must ensure all proposal requirements, conditions and instructions are met as set forth in this RFP for each service (Services Sections 1- 3).

4. The bank should provide its long term and short term ratings for the bank **and** the holding company from Moody's, Standard & Poor's and/or Fitch together with their most recent credit report and most recent full credit report if the most recent report is a summary.

5. The bank must provide copies of most recent 10K, Annual Report, and Proxy and most recent quarterly 10Q.

6. If applicable, the bank should indicate your CD ratings from IDC Ratings service.

7. The bank will provide references, verifying exemplary service levels for similar banking/financial services, experience with governmental entities or private companies of similar complexity.

8. The two jurisdictions' staff will evaluate proposals to ensure that the overall banking services are the most cost advantageous for each jurisdiction. The full cost of implementation will be considered during the selection process.

9. Bank must be Equal Opportunity Employer who complies with mandatory requirements specified in each applicable Services Section for which it is submitting proposals.

10. Banks must submit proof of insurance as required within this RFP with their submitted proposal.

Questions about this RFP and its processes will be entertained at Pre-Proposal Conference. This meeting will be held at the Wake County Public Safety Center Conference Room, 330 S. Salisbury Street, Raleigh, NC 27601. The meeting is planned for January 25, 2012 at 1 PM.

TERMS AND CONDITIONS

The initial contract period with the chosen bank(s) will begin approximately July 1, 2013 and run through June 30, 2018. This contract must be approved by the Wake County Board of Commissioners and the WCPSS. Up to two (2) extensions for five (5) year contract terms, may be granted at the sole discretion of either jurisdiction at the prices proposed by or negotiated with the successful bank. The jurisdictions may choose to execute separate contracts for each of the

Service sections or may choose to do only one contract depending on outcome of RFP. These terms and conditions are the same for all Services sections.

Wake County and WCPSS shall retain the right to cancel the contract at any time with 90 days notice for any cause. Such cancellation will generally be a result of the failure of the contracted institution to complete and/or provide the specified services or the violation of the Mandatory Requirements (listed below).

The jurisdictions do not guarantee that activity levels and services indicated in Attachment 1 of this proposal will continue at the same level during the contract period.

Any and all costs associated with the preparation of a response to this request are the responsibility of the proposer and are not to be passed on to the jurisdictions.

All cost proposals must be completed using Attachment 1 for each of the applicable service sections**.** **<u>Proposals will NOT be considered unless the electronic version of Attachment 1 is used to prepare the cost portion of proposal.</u>** Since terminology may vary, institutions are required to conform to this provided template. If there are any items for which you charge that are not listed on our spreadsheet, they should be listed separately and defined or the exceptions will be invalid. **DO not modify or revise our spreadsheet in any way**.

INSURANCE REQUIREMENTS

The Provider shall obtain, at his sole expense, all insurance required in the following paragraphs and shall not commence work until such insurance is in effect and certification thereof has been received by Wake County's Finance Office.

<u>Professional Liability Insurance</u> – Applicable to all services provided under this Contract with limits of no less than $5,000,000 for each claim.

<u>Cyber Liability</u> – With limits of no less than $5,000,000 per occurrence

<u>Bankers' Bond/Crime Coverage</u> - With limits of no less than $5,000,000 per occurrence, including coverage for third-party property.

<u>Workers' Compensation Insurance</u> - With limits for Coverage A Statutory-State of North Carolina and Coverage B Employers Liability $500,000 each accident, disease policy limit and disease Each Employee.

<u>Commercial General Liability</u> - Combined single limits of no less than $5,000,000 each occurrence. This insurance shall include Comprehensive Broad Form Coverage including contractual liability.

<u>Commercial Automobile Liability</u> - With limits of no less than $1,000,000 Combined Single Limit for bodily injury and property damage. Evidence of commercial automobile coverage is only necessary if vehicles are used in the provision of services under this Agreement and/or are brought on a Wake County site.

Any claims-made coverage must include an extended reporting period of at least five (5) years or conversion from claims-made to occurrence based coverage.

All insurance companies must be licensed or authorized in North Carolina and carry a rating of "A-VII" or better in the current A.M. Best Key Rating Guide; or have reasonable equivalent financial strength to the satisfaction of the County's Finance Office.

Insurance with limits no less than those specified above and proof of rating if requested shall be evidenced by a Certificate of Insurance issued by a duly authorized representative of the Issuer. In the case of self-insurance, a letter of explanation must be provided to and approved by Wake County Risk Management.

The Provider shall be responsible for providing immediate notice of cancellation or non-renewal during the term of this Agreement to the Wake County Finance Office. Copies or originals of correspondence, certificates, endorsements or other items pertaining to insurance shall be sent to:

Wake County Finance Office
Room 900 - WCOB
P. O. Box 550
Raleigh, NC 27602

RFP response(s) and the related cost forms (Attachment 1) must be completed and returned by **4:00pm on March 8, 2012** to Wake County Procurement Services – Attn Tom Wester, Procurement Director, Wake County Office Building – Room 926, 336 Fayetteville Street Mall, Raleigh, NC 27601.

E-mailed and faxed responses will not be accepted. All required response information, data, spreadsheets, files, etc. shall be submitted in a sealed envelope clearly marked on the outside with "RFP # 12-008 Banking Services RFP Proposal".

OTHER IMPORTANT INFORMATION AND REQUIREMENTS:

The cost proposal portion ("cost form") of the bank's response must be inserted in the electronic spreadsheet for **Attachment 1**. An electronic Excel form of Attachment 1 is located at the County's website at http://www.wakegov.com/bids/default.htm and will need to be included as part of the proposal response in hardcopy and electronically on either a CD or a flash drive. Generic terms are used where possible in our cost form and proposing banks are responsible for fitting their specific services to these terms. Any costs that are in addition to or different from the ones listed in our spreadsheet should be presented at the bottom of the spreadsheet in a manner that is formatted exactly like the format of the one provided with the RFP. We will manually enter these differences into our evaluation database. **This is a REQUIRED form. Proposals will not be considered unless cost proposals for the applicable services are included on this form.** The cost form for each service section should also be submitted in a separate spreadsheet. Save the jurisdictions' formatted file using your bank name and the related service for which you are submitting a response (e.g. BANK1, BANK2, or BANK3.xls where BANK1.xls would be the costs for Core Banking Services). Any additional costs submitted should be labeled with consecutive numbers associated with each service you are proposing. The same original spreadsheet should be used if you are responding to multiple service sections. Each bank should have one at least one cost form for each of the service sections you respond to. Add any one-time conversion or software costs. Incomplete cost forms may invalidate the proposal.

- Responses to each service should be organized as outlined in each Service section. Responses need to be printed. There should be a separate response to the general requirements listed above and then responses for each of the Service sections as instructed therein.

- All services should be on a per unit basis of one unless otherwise indicated.

- Ten copies of each proposal are required along with one electronic copy. All proposals will become the property of each jurisdiction and will not be returned.

- No questions will be taken before pre-proposal conference and questions after pre-proposal should be e-mailed to Tom Wester at **twester@wakegov.com** who will coordinate the jurisdictions' responses.

In summary, the response package should be organized as follows:

1. Response to general requirements
2. General bank information
3. For each Service Section for which proposal is submitted:
   - Response to Service requirements in order as listed
   - Requested bank information
4. Additional information that may be helpful to the jurisdictions
5. Cost Form in hardcopy and on CD or flash drive for each service section.

For the purposes of this RFP, any reference to "Wake County" or "the County" shall mean the County of Wake and WCPSS. Also, any reference to the Board of Commissioners from the County's prospective shall mean the Wake County Public Schools Board from the WPCSS prospective.

When responding to this RFP, please follow all instructions carefully. Please submit proposal contents according to the outline specified and submit all hard copy and electronic documents according to the instructions. Failure to follow these instructions will be considered a non-responsive proposal and may result in immediate elimination from further consideration.
By virtue of submitting a proposal, interested parties are acknowledging that:

The County reserves the right to reject any or all proposals if it determines that select proposals are not responsive to the RFP. The County reserves the right to reconsider any proposal submitted at any phase of the procurement. It also reserves the right to meet with select Proposers at any time to gather additional information. Furthermore, the County reserves the right to delete or add functionality up until the final contract signing.

a. All Proposers submitting proposals agree that their pricing is valid for a minimum of one year after proposal submission to the County. Proposers are to provide all work effort needed to meet the requirements as part of their proposal. Proposers must submit pricing that includes, but not limited to, the total cost of all services defined or offered.

b. Proposals will be received by Wake County Government at the time and place so stated in this document. At that point, Wake County will close the receipt of proposals and begin the evaluation process. The only information that will be released will be the names of the respondent(s). No other information will be disclosed, except as required by the evaluation process, until a contract is awarded. Wake County, solely at our option, may disclose the name(s) of any firms or companies being considered or elevated during the process. Realizing the nature of a competitive environment and protecting the integrity of the process, respondents are not to contact any county staff or elected official in reference to the process. As information becomes available and is relevant for release, that information will be shared with respondents. Any and all information submitted in conjunction with this RFP and the evaluation process will not be returned to the respondent.

c. All firms submitting proposals are encouraged to submit the most competitive proposal possible, as the failure to do so may lead to elimination.

INSTRUCTIONS

This RFP and any subsequent action taken as a result thereof, is issued by the Wake County Procurement Services in accordance with North Carolina General Statutes on behalf of the County and Wake County Public School System. Proposal responses should be directed to Procurement Services, specifically to the Purchasing Director, as outlined below. In regards to this RFP and subsequent procurement process, vendors shall make NO CONTACTS, either written or verbal, with any Wake County employee, staff member, or Board of Commissioner members during the period beginning with the issuance of this document through approval of award unless authorized by the proposal contact. **Any attempt by a proposer to contact or influence a member or members of the aforementioned may result in the immediate disqualification of the proposer from award for items or services on this RFP.**

Proposal Contact:

Tom Wester
Purchasing Director
Procurement Services
Wake County Office Bldg. – Room 926
336 Fayetteville Street
Raleigh, NC 27601
twester@wakegov.com
919-856-6153

In order to facilitate the analysis of responses to this RFP, Proposers are required to prepare their proposals in accordance with the instructions outlined in this part and elsewhere in this RFP. Each proposer is required to submit its proposal in a sealed package.

The County must receive proposals no later than 4:00pm, March 8, 2012. The proposer's name, RFP number, and proposal closing time and date must be marked clearly on the proposal submission. The time of receipt shall be determined by the time clock in the Wake County Procurement Services office. Late proposals will not be accepted. The County will not be held responsible for the failure of any mail or delivery service to deliver a proposal response prior to the stated proposal due date and time. It is solely the proposer's responsibility to: (1) ascertain that they have all required and necessary information, documents and addenda, prior to submitting a response; (2) ensure that the response is received at the correct location and time. Late responses, regardless of delivery means, will not be accepted. **Wake County will not accept an emailed version of the response as the electronic copy.** The hardcopy version of the vendor response will be used to determine if a response was received at the proper place and by the deadlines defined herein.

The County will not be responsible for any expenses incurred by any proposer in the development of a response to this Request for Proposal or any other activities associated with this procurement including but not limited to any onsite (or otherwise) interviews and/or presentations, and/or supplemental information provided, submitted, or given to Wake County and/or its representatives. Further, the County shall reserve the right to cancel the work described herein prior to issuance and acceptance of any contractual agreement/purchase order by the recommended proposer even if the Board of Commissioners has formally accepted a recommendation.

The Proposer offers to furnish all materials, labor, supplies, equipment and incidentals necessary to provide the services defined herein and in any applicable related documents (e.g., Notification of Solicitation, Request for Information, Addenda, Contract, Bonds, insurance, Plans, etc.).

Should any proposer find discrepancies, omissions or ambiguities in this RFP, the proposer must at once request in writing an interpretation from proposal contact. The deadline for submitting questions is **February 1, 2012 at 5:00pm**. All questions will be answered to the extent possible in the form of addenda to the specifications. Failure to request an interpretation will be considered evidence that the Proposer understands the provision of the RFP. The issuance of a written addendum is the only official method by which interpretation, clarification or additional information will be given by the County. Only questions answered by formal written addenda will be binding. Oral and other interpretations or clarification will be without legal effect.

Action	**Applicable Dates**
RFP Release	January 9, 2012
Pre-proposal Meeting	January 25, 2012
Last Day to Submit Questions	February 1, 2012
Last Addenda Issued	February 11, 2012
Proposal Due	March 8, 2012
Final Vendor Selection	May 2012

All pre-proposal questions will be due on **February 1, 2012 at 5:00pm** local time. The primary purpose of this is to provide participating firms with the opportunity to ask questions, in writing, related to the RFP. The Project Team will respond in writing with answers to the questions within ten (10) calendar days. All questions should be e-mailed to Tom Wester - twester@wakegov.com and should have the RFP reference number in the subject line.

Wake County reserves the right to award a contract, based on initial offers received from Proposers, without discussion and without conducting further negotiations. Under such circumstance, the acceptance of a proposal by the County shall be deemed to be an acceptance of an offer that such acceptance will be binding upon both parties. A proposing offer should therefore be based on the most favorable terms available from a price, business requirements and technical standpoint. The County may also, at its sole discretion, have discussions with those Proposers that it deems in its sole discretion to fall within a competitive range. The County may enter into negotiations separately with such Proposers. Negotiations with a proposer may continue with a proposer that the County has tentatively selected to award a contract to. The County shall not be deemed to have finally selected a proposer until a contract has been successfully negotiated and signed by both parties.

All data and information gathered by the proposer and its agents, including this RFP and all reports, recommendations, specifications, and data shall be treated by the proposer and its agents as confidential. The proposer and its agents shall not disclose or communicate the aforesaid matters to a third party or use them in advertising, propaganda, and/or in another job or jobs, unless written consent is obtained from the County.

The County reserves the right to retain all proposals regardless of which response is selected. No proposals will be returned to proposer.

The selected Proposer shall warrant that the County will be the sole property owner of all data.

The Proposer hereby certifies that they have carefully examined this Request for Proposal and documents attached hereto for terms, conditions, specifications, covenants, requirements, services, etc. and the Proposer certifies that they understand the scope of the work to be done, that the Proposer has knowledge and expertise to provide the scope of the work, and that their proposal is based upon the terms, conditions, specifications, services, and requirements of this RFP and attachments. The Proposer further agrees that the performance time specified is a reasonable time. By their signature on the response to the RFP, the Proposer certifies that their proposal is made without prior understanding, agreement, or connection with any corporation, firm or person submitting a proposal for the same materials, supplies, or equipment, and is in all respects fair and without collusion or fraud, so that all proposals for the purchase will result from free, open and competitive proposing among all vendors. Further, the Proposer certifies that they understand collusive bidding/proposing is a violation of Federal law and can result in fines, prison sentences, and civil damage awards.

By submission of a response, the Proposer agrees that at the time of submittal, they: (1) have no interest (including financial benefit, commission, finder's fee, or any other remuneration) and shall not acquire any interest, either direct or indirect, that would conflict in any manner or degree with the performance of Proposer's services, or (2) will not benefit from an award resulting in a "Conflict of Interest." A "Conflict of Interest" shall include holding or retaining membership, or employment, on a board, elected office, department, division or bureau, or committee sanctioned by and/or governed by Wake County. Proposers shall identify any interests, and the individuals involved, on separate paper with the response and shall understand that the County, in consultation with legal counsel, may reject their proposal.

No assignment of the Proposer's obligations or the Proposer's right to receive payment hereunder shall be permitted without prior consent of the County. The Proposer may not sell, assign, transfer or convey the contract resulting from this RFP, in whole or in part, without the prior written approval from Wake County.

Proposer will indemnify and hold the County harmless from any and all liability, expense, judgment, suit, or cause of action for personal injury, death, or direct damage to tangible property which may accrue against the County to the extent it is caused by the negligence of Proposer, its subcontractors, or their employees or agents, while performing their duties under this Agreement, provided that the County gives the Proposer prompt, written notice of any such claim or suit. The County shall cooperate with Proposer in its defense or settlement of such claim or suit. This section sets forth the full extent of the Proposer's general indemnification of the County from liabilities that are in any way related to Proposer's performance under this Agreement.

The County shall have access to Proposer's facilities, shall have access to all necessary patient, billing and subscription records, and shall be provided adequate and appropriate work space, in order to conduct audits in compliance with this article. The County shall give Proposer reasonable advance notice of intended audits.

It is understood that in the performance of any services herein provided, the Proposer shall be, and is, an independent contractor, and is not an agent or employee of the County and shall furnish such services in its own manner and method, except as required by this contract. Multi-vendor proposals will be accepted. If a multi-vendor proposal is submitted, it is critical that the proposal clearly delineate which vendor will hold and manage the contract, while coordinating the work of the other vendor(s). Further, the Proposer has, and shall retain the right to exercise full control over the employment, direction, compensation, and discharge of all persons employed by the Proposer in the performance of the services hereunder. The Proposer shall be solely responsible for, and shall indemnify, defend, and save the County harmless, from all matters relating to the payment of its employees, including compliance with Social Security, withholding, and all other wages, salaries, benefits, taxes, exactions, and regulations of any nature whatsoever.

The County must review and approve all third party subcontractor arrangements that are utilized to fulfill the requirements of this RFP. Any changes in third party relationships require prior notification and approval by the County.

This RFP and any contract resulting therefrom shall be governed by and construed according to the laws of the State of North Carolina. Should any portion of any contract be in conflict with the laws of the State of North Carolina, the State laws shall invalidate only that portion. The remaining portion of the contract(s) shall remain in effect.

The County assumes no responsibility for confidentiality of information offered in a proposal. The RFP does not intend to elicit proprietary information. **However, if proprietary information is submitted as part of the proposal, the information is to be labeled as such**. Proposals are not subject to public inspection until after the contract award. Wake County reserves the right to share any information submitted in response to this RFP or process with any person(s) or firm(s) involved in the review and evaluation process. **Proprietary or confidential information must be clearly labeled as such at the time of initial submission and to the extent provided by N.C.G.S. Chapter 132, will not be made available for public inspection**. In the event that a request for inspection is made under public records law, the proposer will be notified of the request and may participate in any subsequent civil action to compel disclosure of confidential information.

Proposer must comply with all applicable State and Federal Laws. In the event any Governmental restrictions may be imposed which would necessitate alteration of the material, quality, workmanship or performance of the items offered on this proposal prior to their delivery, it shall be the responsibility of the successful Proposer to notify Wake County at once, indicating in their letter the specific regulation which required such alterations. The County reserves the right to accept any such alterations, including any price adjustments occasioned thereby, or to cancel the contract.

Submission of any proposal indicates a Proposer's acceptance of the conditions contained in this RFP unless clearly and specifically noted otherwise in the proposal.

Furthermore, the County is not bound to accept a proposal on the basis of lowest price, and further, the County has the sole discretion and reserves the right to cancel this RFP, and to reject any and all proposals, to waive any and all informalities and or irregularities, or to re-advertise with either the identical or revised specifications, if it is deemed to be in the County's best interests to do so. The County reserves the right to accept or reject any or all of the items in the proposal, and to award the contract in whole or in part and/or negotiate any or all items with individual Proposers if it is deemed in the County's best interest. Moreover, the County reserves the right to make no selection if proposals are deemed to be outside the fiscal constraint or not in the best interest of the County.

From time to time during the implementation and contract period, the County may elect to have the Proposer perform services that are not specifically described in the Statement of Work but are related to the contracted services (the "New Services"). Prior to beginning work on any New Services, the Proposer and County will agree and document the scope of work to be performed and compensation rate, if any. This will be accomplished through an amendment to the contract.

All requested information in this RFP must be supplied. All exceptions shall be clearly identified in this section and a written explanation shall include the scope of the exceptions, the ramifications of the exceptions for the County, and the description of the advantages or disadvantages to the County as a result of exceptions. The County, in its sole discretion, may reject any exceptions or specifications within the proposal. Proposers may also provide supplemental information, if necessary, to assist the County in analyzing responses to this RFP.

EVALUATION CRITERIA

Evaluation Team. The Evaluation Team will be responsible for the evaluation and rating of the proposals and demonstrations and for conducting interviews. The Evaluation Team is responsible for evaluating technology architecture, implementation capabilities, costs, and other selection criteria. The Evaluation Team will make the recommendation for vendor selection to the Board of Commissioners.

Evaluation criteria will be used to determine the finalist vendor. The vendor's proposal will be evaluated based on the following criteria below. These criteria are provided for informational purposes and are not intended to represent an order of preference.

1 Financial stability of bank.
2 Strong technical tools that meet jurisdictions' needs.
3 Ability to meet requirements of services sections.
4 Costs of Services.
5 References with entities of similar size.

A weighted analysis of the evaluation criteria will be utilized to determine the vendor that represents the best value solution for Wake County and its partners.

SERVICES SECTION 1

CORE BANKING SERVICES

MANDATORY INSTITUTION AND SERVICE REQUIREMENTS

GENERAL

Each bank proposing services must:

1. Have a full service branch of the institution located within the vicinity of each jurisdiction's main campus. Bank branches must be located within the vicinity of other campuses for each jurisdiction. See Attachment 2 for a list of locations by jurisdiction.

2. Be a qualified depository for public funds in accordance with North Carolina General Statutes (hereafter "G.S.") specifically Chapter 159, Article 3 – The Local Government Budget and Fiscal Control Act, primarily G.S. 159-31 and the N.C. Administrative Code Title 20, Chapter 7 under the State Treasurer concerning the pooling method of collateralization.

3. All funds deposited shall earn interest. Balances remaining at the end of each day in the jurisdiction's main operating account shall be invested overnight at a competitive rate in investments which comply with N.C. G.S. 159-30, "Investment of Idle Funds;"

4. In addition, the proposing bank will provide, at the County's or WCPSS's request, access to a collateralized money market account to use for cash management purposes that earns the current Federal funds target rate plus 25 basis points. The account may hold up to $200 million at any one time and earn this rate. The bank will agree to cover all FDIC bank deposit fees associated with this money market account and all of the County and WCPSS accounts for the balance of this contract.

5. Beyond the fees contained in this RFP, no fees will be added or charged to either one of the jurisdictions without the express written consent of the jurisdiction.

6. Provide separate accounts as needed by each jurisdiction. Jurisdictions may have activities that need to be maintained separately. There need to be options for separate interest bearing and zero balance accounts.

7. All account balances shall be available for investment by/for each jurisdiction at all times.

DEPOSITS

8. Monies deposited in the bank by 2:00 p.m. shall be processed and credited for same day deposit. The bank shall provide collected funds credit for checks drawn on the United States Treasury, Federal Reserve and State of North Carolina. Other monies, such as maturing investments, will be available for investment that day (immediate credit). All deposits will be credited on the current day's business provided that the deposit is received at the bank's designated operation center for each jurisdiction by 6:00 p.m.

9. Forward returned items to an authorized representative at each of the jurisdictions. Provide a return item report via on-line banking, which includes ACH and traditional check returns (NSF).

10. Deposited items must only be presented once.

11. No daily courier services for deposits are anticipated as being needed by either jurisdiction under this RFP.

ONLINE SERVICES

12. Provide an on-line banking services package. **Please indicate whether these services are provided through a hosted solution.** Bank shall provide all software required to provide these services and to access all required reports. Detailed requirements are listed below. In the event that online services are down, provide an acceptable backup method via telephone or fax for each online requirement listed herein. All online services and options must be accessible 6:00am – 9:00pm, seven days a week.

    Provide the following report types on-line.

    a) Detailed Transaction and Balance Reports – Report should show previous day detailed transactions, which include listings of all debits and credits impacting the jurisdictions' accounts. Report should include deposit ticket numbers, check numbers, transaction descriptions, and remittance information for EFT credits. Report should have ability for user to establish a minimum threshold for viewing either debits or credits or both and may have separate thresholds for electronic and paper entries. Reports should be accessible for at least 90 business days and should be in a downloadable format such as EXCEL, BAI, CSV, PDF, or Word. WCPSS currently uses a text file and secure FTP to load daily transactions.

    b) Electronic Advise Report – Ability to run in summary or detailed format. Detailed format must contain additional addenda with more remittance information for research purposes.

    c) Intra-Day Position Report- Report must provide up-to-the-minute recap of available account balances. It should be updated continuously throughout the day and reflect beginning balances, incoming and outgoing Fed wire transfers, ACH activity effective that day, maturing investments and disbursing debits. Please list types of transactions that do update the Intra-day report and those that don't update the Intra-day report.

    d) Return Report – Report should list all check and ACH return items for the previous day. Report should be by account for each jurisdiction.

    e) Positive Pay Exception Reports – Reports should list all checks or ACH's that are not included in the positive pay data transmission and should be interactive. Authorized officials from each jurisdiction should be able to accept or deny these items on-line. Exceptions should be available by 10 AM each day from the previous day's activity. Staff should be notified via email of existing Positive pay exceptions in order to facilitate proper research.

    f) Please state in RFP response whether you offer imaged copies of the positive pay exception in addition to the report in section e) above.

13. Provide stop payment services on-line from authorized officials from each jurisdiction. As a part of this service authorized officials would be able to inquire on-line to determine if a specific check had previously been presented for payment prior to initiating a stop payment. Also need ability to remove stop payments on-line.

14. Access imaged copy of paid checks on-line. These imaged paid checks must be available for 7 years on-line for research purposes.

15. Provide ability to enter wire, ACH and book transfer on-line as outlined below. On-line system should offer ability to template re-occurring and repetitive transactions. System should also have ability to structure an approval hierarchy.

16. Provide ability to transfer funds on-line between two or more accounts maintained with the bank.

17. Access imaged copy of deposits on line. Must include image of deposit ticket and images of items contained in the deposit.

18. Ability to run positive pay issue and cancel reports. Reports should include user ID, bank account, check number, and issue/cancel date. Report should be able to be run for a range of dates.

19. Detail how updates and maintenance are handled for on-line system.

20. Is there a limit to number of users? Wake County currently has about 30 users for our current banking and information reporting system. The WCPSS has about 12 users and approximately 140 inquiry only users.

21. Describe the process for adding/deleting users.

<u>SECURITY ISSUES</u>

22. Are internet access systems hosted internally by the bank or by a third-party?

23. Describe the security procedures (e.g., hardware, software, and physical) that the bank uses to protect bank systems and customer data?

24. Describe the capabilities of the online banking system to segregate user authority by function (e.g., access account information, initiate transactions, approve transactions) and by account.

25. Does dual control authority for online banking transactions exist on your on-line system?

<u>INTEGRATED PAYABLES (PAYMENT MANAGER)</u>

26. Wake County transmits payment information for vendor and payroll checks as well as ACH transactions in the formats provided in Attachment 4. The proposing bank must be able to accommodate these formats. If there is a cost that is associated with the development of these reports needed to provide this information to the County, the proposing bank should bear the cost or include the cost in the Cost Proposal provided in Attachment 1.

27. Once Wake County transmits a check and/or ACH file to the bank, we need an email acknowledgement for each file from the bank confirming the total number of transactions in each submitted file and the total dollar amount of all transactions in each file. Wake needs to receive the acknowledgement(s) within an hour of transmitting file(s).

28. If there is an issue with any file, the bank will need to contact Wake staff prior to processing and checks or ACH transaction for resolution. None of the transactions in the file should be processed until the complete file is deemed correct by Wake County staff.

29. The current bank provider prints and mails Wake County checks the same processing night if Wake County has transmitted the file by 9 PM that evening. ACH files are processed with the same timing.

30. WPSS does not intend to use this functionality.

WIRE TRANSFERS, ACH TRANSACTIONS AND OTHER TRANSFERS

31. Furnish direct deposit of ACH transactions (credit entries) to designated checking or savings accounts according the Automated Clearing House (ACH) rules and regulations. Bank must be able to receive a direct transmission with all payroll information according to format outlined in Attachment 4. Payroll staff attempt to transmit file by 5:00 PM two business days prior to payday. Please provide the latest time that you can process this file and still meet payroll deadlines. If needed, bank shall furnish pass-through software to aid in the ACH payroll file creation at no cost to the jurisdictions.

32. Transmit debit entries initiated by Wake County under ACH rules, which is used by the County monthly to collect insurance premiums from retirees. WCPSS does not do any debit entries at this time. The bank shall provide web based functionality or software to the County to enter, change, or adjust ACH information prior to data transmission to the bank. The bank shall be responsible for loss, limited to the liability for its own negligence and willful misconduct.

33. Process incoming and outgoing wire transfers verbally (via telephone) and on-line in real time as requested by duly authorized jurisdiction official(s) if instructions are received by the bank by the official deadline established by the Federal Reserve System. All incoming wires processed are expected to result in same day credit to the jurisdictions' accounts. The bank is expected to assume responsibility for all loss or cost incurred by the jurisdictions as a result of the bank's failure to transfer wires as instructed.

34. Provide ability to create templates for repetitive wires and ACH transactions with the ability to restrict amount and access for different users within each jurisdiction. Each individual template should have ability to permanently establish different sections of the template. For example, for some repetitive wires, the same amount is wired each time. Each individual template should also have the ability to restrict use for designated authorized officials. Different templates would then be able to have different users. Changes to these templates shall only be made according to a written request to the bank from an authorized official.

SUPPLIES

35. Provide deposit tickets at no charge. For Wake County, deposit tickets must be printed in triplicate, pre-numbered, and contain MICR encoding with Wake's location number. Tickets must also be preprinted with Wake's location name. See Attachment 5 for an example of Wake County's deposit ticket requirements.

36. Provide disposable bank deposit bags to Wake County at no charge.

SAFEKEEPING SERVICES

37. The bank will be responsible for acquiring and setting up a third party safekeeping agreement outside of the bank's corporate structure on behalf of the jurisdictions. Under no circumstances shall investments be held by the cash management or investment areas, or commingled with other assets of the bank. The jurisdictions will be able to obtain this safekeeping account solely in the name of the jurisdictions. It is required that

all book-entry securities of the jurisdictions held in the safekeeping account be provided the highest level of custody for book-entry securities, which requires signed custodial agreement with a trust department that is both authorized to conduct business in North Carolina and a member of the Federal Reserve System.

38. The bank shall be responsible for ensuring that the third party provider adheres to all of the mandatory requirements.

39. The Custodial services must include:

    a) Physical custody and safekeeping of assets.
    b) Collection and remittance of income.
    c) Notification of securities for redemption, or defaults of payments.
    d) Collection or called or maturity principal.
    e) Buying, selling, receiving or delivering on specific instruction.
    f) Primary contact person.

40. On-line access to confirmation reports of investments held shall be provided. Reports shall contain par, book, and market value information for each investment. Coupon amounts and payment dates are also valuable information to have on-line. Note how the jurisdictions shall obtain access to this information. If any software is needed, the bank will provide it. Include in the response whether the reports are available daily or monthly and the number of days the reports are available on line. Please indicate in your response the source of market values.

41. The third party shall accept delivery and wiring instructions until 4 PM each business day.

42. Safekeeping receipts shall be sent for each activity either by e-mail, fax, or traditional mail within two (2) business days of activity. Wake County will need three copies of receipt. One should be provided to the Investment Analyst in the Finance Department. A second receipt should be provided to the County's Accounting Manager in Finance. The third copy should be provided to the County's cash management consultant as instructed by County staff.

43. The County's currently contracts with First-Citizens Bank Inc. for safekeeping services. WCPSS does not use safekeeping services.

<u>OTHER SERVICES</u>

44. Provide daylight overdraft protection of $100 million for Wake County and 30 million for WCPSS. Wire transfers that fall under these limits should be released immediately assuming that they result from properly authorized debits. In the case of an unauthorized debit, neither jurisdiction is liable to the bank for the amount of the unauthorized transaction. In the unlikely event that a daylight overdraft above these limits should occur, the designated account officer(s) would be notified by an authorized jurisdiction official for verbal approval of the wire.

45. Provide account reconciliation for all disbursement accounts and have the capability to send daily or monthly transmissions of account activity to the jurisdictions. Transmissions for Wake County should be in the required format as noted in Attachment 4.

46. Provide positive pay option for all disbursement accounts. Banks must have capability of receiving an electronic transmission to add/delete transactions from positive pay. Exception reporting and communication must be provided through online banking

services. Please state whether email notification of positive pay exceptions is an option.

In RFP response, include the following information regarding positive pay:

a) Include an overall description of your positive pay service including file layout and transmission process.
b) Is the service same-day or next-day?
c) Is it applied at the teller line?
d) Explain how a manually issued check is added to the positive pay file in detail.
e) Explain how voided checks are deleted from the positive pay file in detail.
f) Indicate any limit on the volume of positive pay exceptions that your system can handle.
g) State your default disposition of exception items in the event that the bank does not receive the jurisdiction's decision to pay or not to pay. Need ability to establish positive pay default rules by account.
h) State whether a dollar threshold can be applied to the default disposition (e.g., return all checks over $10,000). Need ability to establish positive pay threshold default rules by account.
i) Do you offer positive pay with payee names and/or customers reference field information (such as policy number, claim number) or both? If no, do you plan to make this service available?

47. Forward bank generated debit or credit adjustment items to the jurisdictions the next business day with detail support describing the nature of the transaction. Detail support should identify deposit ticket number and amount of original deposit, images of checks, adding tapes and deposit slips. Need ability to access bank adjustment items online with all supporting detail. Bank generated transactions without sufficient detail will not be accepted by the jurisdictions.

48. Forward returned items (NSF) to jurisdictions the next business day. Notice should contain deposit date, return date, return reason, and front and back legal image of returned item.

49. Provide research assistance on transactions (lost checks, lost deposit slips, mutilated checks, and bank generated transactions) by providing sufficient details within 72 hours of request.

50. Provide a large safe deposit box for either jurisdiction if the need arises.

51. Provide sufficient night depository services.

52. Provide change as needed by the jurisdictions for various activities and events.

53. Provide fee free checking account for any WCPSS individual school account.

<u>STATEMENTS AND PAYMENT OF FEES</u>

54. Allow jurisdictions to pay for service fees by direct payment or through a compensating balance.

55. Provide a detailed itemized statement for each account for the previous month which shows each deposit slip, credit or debit memo, along with the check number and amount of each transaction processed within 10 working days of the subsequent month.

56. Furnish monthly detailed account analysis for each account enumerating the account activity by type of service and activity volume within each service. Statement must

contain reconciliation between contracted service rates and actual rates charged with explanations of differences. If compensating balance is utilized, provide analysis of fees compared to earnings allowance. Include average balances, net monthly earnings, total costs and any gain or loss by the bank. In the event costs exceed earnings allowance for a given month, the jurisdiction may be billed or have the right to negotiate a new compensating balance. In the event that the earnings allowance exceeds fees, the excess should be netted against the subsequent month's charges.

57. Provide clear instructions on the earnings allowance calculation, including definition of benchmark rate that will be used in the calculation (Ex: 6-month Treasury bill).

GENERAL INFORMATION TO BE PROVIDED BY INSTITUTION

Information related to the above listed requirements should be organized in the same order as listed above. Also provide information outlined below. Any additional information regarding bank specific enhancements or other services that may benefit the jurisdictions can follow.

Describe your internal control procedures to protect account information. If you have experienced any unauthorized access to account numbers and account information, please describe the circumstances and any resulting changes in controls and procedures.

Explain how the interest rate will be set and how often it will be adjusted. Explain the type of overnight investments made in relation to a "sweep" account. Provide the past daily interest rates for similar governmental accounts for September, October, and November of calendar year 2011.

If you are proposing earned interest credits against operating accounts as opposed to interest income, provide the interest rate you are proposing to use and the basis for allocating earned interest credits.

Clearly note any services that are provided by third parties.

List bank addresses nearest to each location noted in Attachment 2 for each jurisdiction.
Provide names and phone numbers of three (3) governmental references with comparable processing volumes that have been using the services requested by this RFP for more than one year.

INFORMATION ABOUT THE JURISDICTIONS

Average monthly volumes for both jurisdictions are listed in Attachment 1.

Both jurisdictions offer payroll direct deposit to their employees. Wake County has a semi-monthly payroll, and WCPSS has a monthly payroll along with several smaller payrolls. Specific calendars for both jurisdictions will be provided to the chosen institution.

Both jurisdictions currently utilize the positive pay service. Wake County uses positive pay on three (3) disbursement accounts. The WCPSS utilizes positive pay functionality on nine (9) accounts.

If the jurisdictions develop a need for additional accounts, or services during the term of this agreement, services will be provided with the same conditions as apply to existing accounts at the time. If the Federal Reserve or other regulatory bodies provide for regulations, which are favorable to the County, the Bank shall make these new services available to jurisdictions.

EVALUATION FOR CORE SERVICES

In evaluating each of the banking institutions, the following will be considered:

All requirements listed above MUST be met.

All components of the proposal exclusive of the Cost Form will be reviewed and evaluated first. The top two responsible proposal packages will be selected at which time the sealed envelopes containing the cost proposals will be opened.

The full cost of implementation will be considered when evaluating proposals; including software installation, data transmission file setup, interface revisions, and other initial one-time implementation fees. Currently both jurisdictions are utilizing Wells Fargo Bank for core banking services.

The goal of the Evaluation Committee will be to ensure that the total banking services selected are the most cost advantageous for the jurisdiction. To that end, the committee will consider costs provided in Attachment 1. Service and efficiency improvements, implementation costs, and all evaluation criteria noted on page 10 of this RFP will also weigh heavily in the committee's decision; therefore, the lowest direct price proposed may not have a direct bearing on the final selection.

SEE THE GENERAL SECTION (PG 1-5) FOR INFORMATION ON THE EVALUATION PROCESS, TERMS AND CONDITIONS, OTHER MANDATORY REQUIREMENTS AND INSTRUCTIONS. VOLUMES AND PRICING ARE LOCATED IN ATTACHMENT 1.

SERVICE SECTION 2

RETAIL LOCKBOX AND E-BOX SERVICES

Request for Proposals

These services are both utilized by the County to post real and personal property tax payments. The retail lockbox service the County seeks is for the processing of paper transactions received daily with an electronic record of transactions being submitted to County for posting into their tax receivables system. The E-box transactions are initiated by taxpayers from their own bank to pay their Wake County taxes. Both are essentially the same transaction, but one is generated by a paper document and the other by an electronic banking transaction. WCPSS does not currently utilize any lockbox or E-box services and does not anticipate needing these services.

GENERAL

The County is seeking a qualified service provider for retail lockbox processing of mail-in property tax payments as well as E-box services, which are simply a method for posting electronic transactions initiated by taxpayers from their own banks to pay property taxes. The County does not receive any remittance documents back from the lockbox. The County is seeking comprehensive turn-key solutions to their processing needs. Proposers should be experienced at this type and level of processing and offer efficient, cost-effective alternatives.

MANDATORY INSTITUTION AND SERVICE REQUIREMENTS

1. Mail Pick Up – The service provider will pick up all mail on a daily basis.

2. Payment Processing – The service provider shall process all payments for standard and nonstandard items the same day they are received from the post office. All such items shall be processed in such a way that the required payment information can be same day transmitted (by 2:00 pm) to the County in an acceptable format, all checks properly endorsed, and all checks properly MICR encoded for the correct amount.

3. Exceptions and Encoding Errors – The turnaround time for processing encoding errors for lockbox deposits should be no more than three business days. Daily exception mail must be delivered to the County the next business day.

4. Same Day Deposit – All payment credit will be transmitted to the County's bank depository on a daily basis in time to ensure full deposit credit the same day as mail was originally received.

5. Security – The service provider shall post data in a secure and confidential manner.

6. Backup – The service provider shall provide the County with a backup or contingency plan to ensure continued service in case of disaster or equipment failure. (Note: It is assumed the backup facility is at a different location but in the same general area, since the mail would continue to come to the same postal location.)

7. Storage and Safekeeping – The service provider will provide adequate safekeeping and storage of all transaction items in electronic format for the County. On-line images of all lockbox transaction should be available to the County daily and for seven (7) years for research purposes.

8. Hard Copy / Electronic Copy Service – The service provider can provide same day hard copy and /or electronic copy transaction retrieval and transmission of such requested items to the County as part of this proposal. If there is an additional fee for such special same day request, it should be specified in the proposal. The service provider should also specify what is considered the normal retrieval and transmission period for such research items and what additional fee (if any) would be associated with the type of request.

9. The County has attached a copy of the current file layouts sent from their current lockbox bank in Attachment 4. The bank is expected to be able to send a file in this format or make whatever modifications are necessary so that the jurisdiction can process the remittance information. The service provider will provide routine daily, weekly, monthly and/or yearly reports as needed to the County via an agreed upon format as detailed in the Attachment.

10. The E-box transactions are posted manually by the County as the formats tend to vary depending upon which bank is sending the transactions. The two reports that the County requires for the E-box transactions are a daily detail file and a summary report with the number of transactions processed along with a dollar total. Both of these reports are displayed in Attachment 4 as well.

11. For internal control purposes, any cash included in the day's deposit and the transaction information associated with the posting should be specifically identified in the reports so that staff can address sending cash through the mail with taxpayers.

GENERAL INFORMATION TO BE PROVIDED BY INSTITUTION

12. Firm name and business address of lockbox processing center.

13. Provide names, phone numbers and e-mail addresses of three to five references, preferably within our industry or with comparable processing needs, which are currently using your retail lockbox service. Select a mix of long-standing and recent customers and indicate how long they have been customers.

14. List your schedule for post office pickups of retail lockbox mail for weekdays, weekends and holidays. List holiday calendar when processing will not take place.

15. Do you have a unique five-digit zip code assigned exclusively for receipt of retail lockbox items? If you have a unique zip code, is it included in the post office's first sorting pass? If you do not have a unique zip code, do you have a zip plus 4 and is it included on the first sorting pass?

16. Who performs the fine sort per box number, you or the post office? If you sort lockbox mail, describe the mail sorting operation. Include manual and automated handling, ability to read bar codes, peak volume and contingency plans. Do you sort by mail delivery or by group of deliveries?

17. Describe how lockbox mail is received, sorted, and transmitted for processing. If this service is outsourced, provide firm name, business address, contact information, and at least two references for the vendor. Preferably the reference provided should be within local government.

18. Describe how E-box payments are received, sorted, and transmitted for processing. If this service is outsourced, provide firm name, business address, contact information, and at least two references for the vendor. Preferably the reference provided should be within local government.

19. List all of the equipment types, their capacity and numbers of staff involved by shift in the mail sorting and pre-extraction areas for each lockbox.

20. What controls do you have in place to ensure accurate processing per customer specifications? What controls are in place to insure all payments received are processed the same day received?

21. What are the deposit times for the customer's lockbox and how are they determined?

22. Can you combine multiple deposits to a single daily ledger credit for statement purposes?

23. What is the ledger cut-off time for retail lockbox deposits for the bank of first deposit? Include weekends and holidays. What is the latest mail pickup to be included in the last deposit? Will you process and deposit all of the customer's payments on the same ledger day as received? If not, when are these items deposited?

24. When are your peak processing periods and what arrangements are made to handle the increased volume? Do you staff for peak or average volume processing? How would the jurisdiction be affected during those peak times in terms of meeting standard daily processing deadlines?

25. In the case of an automated equipment or system failure, what back up arrangements are in place for lockbox processing?

26. Do you use a third-party processor, including couriers, for any other part of this service not yet described? If so, explain and provide firm name, business address, contact information, and at least two references for the vendor. Preferably the reference provided should be within local government.

27. Outline lockbox and customer procedures for out-of-balance conditions at the transaction level, batch level, deposit level and end-of-day level.

28. Define and illustrate what would be considered standard items, non-standard items and exception items and your processing capabilities for each type.

29. How do you handle correspondence, returned items and any other items that may be received in the lockbox? How do you communicate this type of information to the customer?

30. Describe any technology used to retrieve customer information and post returned checks through the use of previously captured MICR information or other means.

31. How long will you maintain coupons and other payment documents? How do you dispose of these documents? On-line images of all lockbox transaction should be available to the County daily and for seven (7) years for research purposes.

32. Supply any historical error rates for the lockbox. Examples are:

- Item Processing Error Rate
- Deposit Error Rate
- Procedural Error Rate
- Distribution Error Rate
- Deposit Reporting Error Rate
- Failed Late Deposit Reporting Rate
- Detail Reporting Error Rate
- Failed/Late Detail Reporting Rate

33. Indicate specifically how you propose to handle foreign checks or any other non-standard check or drafts that might be received.

34. Specify any services that you believe will enhance or set your proposal apart from others as well as any additional cost to the jurisdiction (if any) to receive such enhancement in service.

35. Specify any requirements the bank has for the County to be able to process payments under the vendor's proposal.

36. Indicate how quickly you could be ready to take on this work if selected.

37. Include a breakdown of **all** fees or costs, including item charges for standard, non-standard processing on the Cost Form (See Attachment 1) in sealed envelope per instructions on page 4 of General Section.

SEE THE GENERAL SECTION (PG 1-10) FOR INFORMATION ON THE EVALUATION PROCESS, TERMS AND CONDITIONS, OTHER MANDATORY REQUIREMENTS AND INSTRUCTIONS. VOLUMES AND PRICING ARE LOCATED IN ATTACHMENT 1.

SERVICE SECTION 3

PROCUREMENT CARD SERVICES

GENERAL

Service Section 3 applies to the County only, not to WCPSS. Wake County currently utilizes Bank of America (BOA) as the procurement card vendor and receives this service at no cost. In addition, the County currently receives a rebate from BOA that is based upon the total amount spent statewide by all cardholders during the year and the number of days after month end that the County has agreed to pay our monthly invoice. The County has agreed to pay BOA by wire transfer within 2 business days of each month end and has not been late with that payment. In fiscal years 2010, 2011 and 2012, these rebates amounted to $57,926, $65,983, and $89,368, respectively.

Wake County downloads a file from the provider's website. This file is run through a system interface and posted as draft transactions into the County's Advantage financial system. From there, County departmental staff is responsible for processing and finalizing the transactions. The County's file layout needed for the interface is attached. A proposing bank must be willing to provide a file in this format or will have to identify any costs to the County of changing their current file layout to accommodate the County's system. An electronic master bill is paid out of the finance department and individual statements are sent to individual cardholders by the provider. Individual cardholders attach receipts to the statement and send to the Finance Department. The County currently utilizes continuous auditing software to monitor card data for inconsistencies with policy and other irregularities.

During fiscal 2011, the County began paying certain enrolled vendors electronically using the BOA credit card program. For e-payables vendors, the County deposits their payments against a dedicated credit card instead of into a bank account for ACH payments or instead of cutting and mailing a check. The County receives a rebate for these transactions that is calculated in the same manner as the rebate above is for its procurement card purchases. In fiscal 2012, the County received an E-payables rebate of $38,700 that was applicable to the activity associated with fiscal year 2011 activity.

Operational Requirements:

Operational Requirements	Wake County
Transaction Dollars per fiscal 2011	$5,432,839
Number of transactions per fiscal 2011	28,692
Number of Cardholders at June 30, 2011	389
Number of P-Card Accounts at June 30, 2011	389

ISSUER BACKGROUND

MANDATORY INSTITUTION AND SERVICE REQUIREMENTS

Personnel

1. List names, titles, phone and fax numbers and e-mail addresses and provide brief biographies of issuer contact personnel.

2. Will one primary contact be assigned to the company's account? If so, from which area of the organization?

3. How many employees does the issuer have in key areas providing the service?

Experience

4. How long has the issuer offered Procurement Card services?

5. Specify the number of government customers using this service. Provide a high level summary of the types of companies in your portfolio and a general overview of various card programs under your management.

6. What issues should we consider as we move forward with this initiative?

7. Competitive Position and Future Commitment

8. What differentiates your service from that of other providers?

9. How will you keep this product current and competitive?

10. What approach is the issuer taking in the development of new services?
    - What new services or features does the issuer plan to offer and within what time frame?
    - Will the issuer commit to these enhancements and their timing?
    - Are these enhancements under the direct control of the issuer?
    - If the company were to request enhancements, describe the prioritization process for such requests.

11. Provide names and phone numbers of three references, preferably within our industry or with comparable volumes, who are currently using your purchasing cards. Select a mix of long-standing and recent customers.

12. Provide any additional information that you believe is relevant to this RFP and your capability to provide the services requested (e.g., product brochures and articles in trade journals).

PRODUCT FEATURES

Program Design

13. What card platform(s) does your program employ (e.g., MasterCard, Visa, Amex or other)? Why? If more than one is used, which would you recommend for our program and why?

14. How many suppliers accept your purchasing card?
    - Worldwide

- In North America
- At Level II and Level III

15. What third-party processor, if any, is used for authorizations and transaction posting?

16. Do any third-party partners perform other functions, such as systems support or customer service? If so, explain.

17. Discuss settlement terms.
    What billing cycles are available?
    How will we receive billing statements?
    What are payment terms from statement date?
    What options are available for the Units to make payment (e.g., EDI, ACH, check)?

18. Does the issuer have the capability of billing multiple business units and receiving payment from those separate business units?

19. Describe the issuer's merchant support function. Is a third-party alliance established? If so, describe the nature of the alliance.

20. How does the issuer handle merchant enrollment, education and ongoing management of hardware and software?

21. Describe any unique features provided by the issuer's product that we should consider.

22. Does the program provide the option of customizing the card with a corporate logo? If so, is there a charge?

Controls

23. Describe the card controls and usage restrictions supported by the issuer's program:
    - Company level restrictions
    - Cardholder level restrictions
    - Department level restrictions
    - Merchant Category Code/Standard Industry Classification (MCC/SIC) restrictions
    - Cash advance restrictions
    - Dollar limits

24. What are the liabilities of the company and employees in the event of fraud, abuse or loss of a card? Does the issuer provide fraud insurance? If so, what are the stipulations and fees associated with the insurance?

25. Does your program screen transaction activity for fraud patterns? If yes, explain. If no, is this capability planned for future implementation and if so, when? Provide statistics on fraud associated with your purchasing card program.

26. Can the issuer reproduce lost charge slips? Is there a charge for reproduction? What is the typical turnaround time for the issuer to provide copies of charge slips?

27. Describe the issuer's card management process, average time it takes to perform function and how the function is handled (e.g. phone, change form faxed or mailed, e-mail) for the following:
    - New card issuance
    - Deletion of cards
    - Removal of invalid cards

- Handling of lost/stolen cards
- Replacing cards (including emergency situations)
- Modifying a cardholder's profile

TECHNICAL CAPABILITIES

28. Wake County Finance uses our current provider's online system for requesting cards, maintaining groups and profile reporting. Cardholders currently use the online system to request reports, duplicate statements, and initiate disputes, among other roles. This continued functionality is critical to Wake responsibilities.

29. What are the hardware and software requirements for using your card transaction reporting software packages, including minimum RAM and disk space, minimum processor speed and modem specifications?

30. What are the installation options for the reporting packages (e.g., stand-alone PC, LAN/WAN, Client/Server, Internet/intranet)?

31. Are the reporting packages e-mail capable?

32. What technical support is available for your reporting packages and what hours is technical support available?

33. What support do you provide for recreating files that may have been corrupted, lost or destroyed?

34. Do you have a disaster recovery plan? If so, provide a description of the plan, including the time required to become fully operational after a disaster.

35. What physical and software security measures does the issuer take to protect the confidentiality of the company's transaction information?

INFORMATION REPORTING

36. Describe how the issuer receives and processes Level II and III information. What information can you provide to us?

37. Provider reports should be available in CSV, Excel, delimited text, and PDF formats.

38. Describe the formats or methods offered for distribution of transaction data and the frequency of distribution (e.g., daily, weekly, monthly). We must be able to schedule reports to run on a routine basis (daily, weekly).

39. How quickly after a transaction has been conducted is information available in reports?

40. Does your system interface with our Financial System, CGI Advantage Financial?

41. Do you provide software that interfaces with our internal financial systems (A/P, G/L, T&E, and Fleet)?

42. Describe how your reporting package accomplishes the interface with our systems.

43. Are there any special hardware or software requirements for using the software that interfaces with our internal systems?

44. Is customized programming required to accomplish the interface? If so, is there a cost associated with this programming?

45. Can the issuer automatically allocate individual transactions to different expense categories based on the company's general ledger accounting structure?
If so, describe the various options or methods available for allocating transactions.
If not, recommend how we might be able to segregate and allocate transaction data to the appropriate expense categories.

Reporting Capabilities

46. Provide a general description of the reporting packages you offer.
Is the information available through your reporting package accessible at any time?

47. If not, what days and hours is it available?

    Can T&E and fleet expenses incurred with your card product be tracked and reported separately?

    Can your system provide reports regarding minority-owned vendors? How complete is the information in these reports?

48. What reports are available regarding sales and use taxes?
For transactions that are reported without separate sales tax or minority-owned business status detail, how do you suggest we meet our tracking and reporting needs relative to such information?

49. What are your international transaction reporting capabilities?

50. What are your vendor spending reporting capabilities?

51. What reports are available through the reporting packages? Provide samples of available reports.
How frequently can reports be generated?
Can reports be generated for various levels of our organizational structure? List options for report distribution to managers, functional staff personnel and cardholders.

52. Can reports be generated for various time frames or accounting periods?
Is historical information available? If so, how far back is the information available?

    What are the inquiry and ad hoc reporting capabilities of your reporting package?

53. Can you produce customized reports and statements? If so, are there additional costs for customized report programming?

IMPLEMENTATION

54. Provide a sample procurement card contract.

55. Provide a complete description of your implementation process, including a sample time line and description of various implementation tasks for both the issuer and the customer. How long does it take to get a program under way?

56. Does your implementation plan offer the option of a pilot program or a staged rollout prior to full "live" implementation? Describe.

57. How do you propose to convert our existing card program to your program?

58. Describe the support provided during implementation, including technical assistance, user manuals, instructional and/or educational materials, on-site visits, or other assistance.

59. What initial and ongoing training do you provide for program administrators and cardholders?

60. What are some of the common implementation obstacles you have observed?

61. Provide a sample cardholder application.

62. Do you provide sample policies and procedures as part of the implementation process?

63. How will you assist the company in getting vendors to accept the card?

CUSTOMER SERVICE AND QUALITY

Customer Service

64. Describe your customer service capabilities, including the following:
    - Hours of coverage
    - Toll-free number access
    - Dedicated representative for our account
    - Cardholder account management
    - Cardholder complaints
    - Quality measures for response time

65. Describe the issuer's customer service organizational structure.

66. Will a specific customer service representative be assigned to handle this business? Describe the responsibilities of customer service personnel, including the chain of command for problem resolution.

67. How are inquiries requiring research handled by the issuer?

68. Are there established turnaround times for responses? If so, specify.

69. What is the issuer's record on meeting established response times?

70. Define the dispute-resolution process including time frame and responsibilities of the parties involved. Are disputed items removed from the invoice while under investigation?

Quality

71. Does the issuer have a formal quality-improvement program for this service? If so, describe.

72. Do you monitor performance indicators? If so, what key performance measures do you track? What is the reporting frequency and period covered for each measure? What were your performance measures for the last three reporting periods?

PRICING

73. In Attachment 1 of the Cost proposal section, provide a price schedule for all fees for this service, using TMA Service Codes. Include all one-time and on-going fees that the County will incur, including minimums, related to the following:

    Annual fees per card
    Per transaction fees
    Program implementation/set-up
    Reporting: Standard and customized
    Merchant sign-up and implementation
    Late fees
    Desktop reporting packages
    Licensing fees
    Maintenance fees
    Consulting fees
    Fraud protection
    Bulletin Board Fees

74. Describe incentives or price breaks offered based on business volume, timeliness of payment, rebates or other measures.

75. Indicate the number of years for which the above fees are guaranteed.

76. How and when is the customer notified of a price increase?

SEE THE GENERAL SECTION (PG 1-10) FOR INFORMATION ON THE EVALUATION PROCESS, TERMS AND CONDITIONS, OTHER MANDATORY REQUIREMENTS AND INSTRUCTIONS. VOLUMES AND PRICING ARE LOCATED IN ATTACHMENT 1.

ATTACHMENT 1

COST FORM

See spreadsheet on Wake County website at http://www.wakegov.com/bids/notices.htm for cost proposal spreadsheet with associated definitions. See page 5 of the General Section for specific instructions on submitting the cost portion of your proposal.

ATTACHMENT 2

JURISDICTION LOCATIONS

See Wake County website at http://www.wakegov.com/bids/notices.htm for the Excel spreadsheet of current listing of both Wake County and WCPSS locations. Please complete form providing the location of your bank's nearest branch and the amount of distance between the County or WCPSS sites and from each branch location.

ATTACHMENT 3

CURRENT SERVICE PROVIDERS

	Wake County	Wake County Public School System
Core banking services	Wells Fargo	Wells Fargo
Integrated payables	Wells Fargo	N/A
Safekeeping Transactions	First Citizens	N/A
Retail Lockbox	Wells Fargo	N/A
Procurement Cards	Bank of America	N/A

ATTACHMENT 4

STANDARD DATA TRANSMISSION FILE FORMATS

GENERAL

The proposing bank must be able to accommodate each one of the required formats or modify their system to provide formats. If you are NOT able to provide required formats, then please be sure to provide the costs to each jurisdiction to revise your reports to meet each jurisdiction's needs

<u>Required Format(s) for Wake County Public School System (WCPSS):</u>

The monthly bank reconciliation file that WCPSS downloads from their current bank is in a fixed length text file. Given below is the format of that fixed length file.

Bank Account Number POSITION (1:13)
Check Number POSITION (14:23)
Amount POSITION (24:33) <Amount is in Cents, so a $123.89 would be in the file as 0000012389>
Date POSITION (34:41) <Date format is "YYYYMMDD">

(Note: WCPSS processes and mails A/P checks internally and does not currently utilize Payment Manager Functionality. The NC Dept of State Treasurer processes their ACH payroll transacations.)

Required Formats for Wake County:

Wake County - Remittance Advice/Check XML File Specification (Non-Payroll)

Wake County currently utilizes the Wachovia/Wells Fargo Integrated Payables function for most of its check writing functions. For routine disbursements to vendors the following file is sent to our current bank.

The Advantage ERP system used by Wake County produces check and EFT files in an XML format. Specification is below. The format and general content of these files cannot be changed. Of course, the specific data will vary. The bank is required to provide a parser or translator from our format to whatever format the bank requires. The bank must accept the file transmission, put it through whatever tests desired, and accept the file within 1 hour of the transmission. Once accepted, the bank must correct any problems found later within their systems and not require Wake to transmit the file again. Wake can accommodate some constraints, for example the file cannot contain any zero dollar checks. However, those constraints must be clearly spelled out by the bank as part of the contract.

In addition to the XML format specified, Wake County can provide the EFTs in one of the NACHA file formats in the specification attached. Again, though the bank can choose to receive the file in any of the three forms and Wake can vary the file via the configuration allowed by the specification, the format and general content of this file must be as per the attached specification and cannot be changed. Of course, the specific data will vary. If any translation is required, the bank must accept it on their end. Again, the bank must accept the file transmission, put it through whatever tests desired, and accept the file within 1 hour of the transmission. Once accepted, the bank must correct any problems found later within their systems and not require Wake to transmit the file again.

Filed Name	Length	Format	Source for AD and EF	Source for MD
Sort records by:				
Disbursement Type	10	Alphanumeric	AD Document Header.	N/A
Bank Account Code	4	Alphanumeric	AD Document Header.	MD Document Header.
Check/EFT Number	10	Alphanumeric	AD Document Header: - AD: Check Number - EF: EFT Number	MD Document Header.
Check Information				
Disbursement Format	4	Alphanumeric	AD Document Header.	N/A
Disbursement Category	4	Alphanumeric	AD Document Header.	N/A
Text Message 1	60	Alphanumeric	Disbursement Category Object.	Payment Printing Page
Text Message 2	60	Alphanumeric	Disbursement Format Object *Reserved for Future Use. Populate.*	N/A
Check/EFT Date	10	MM/DD/CCYY	AD Document Header.	MD Document Header.
Check/EFT Amount	15	Currency	AD Document Header.	Current System Date on the MD Document Header.
Check Amount in Words	120	Alphanumeric	Formatted through a Translation routine.	Formatted through a Translation routine.
Consolidation Object 1	4	Alphanumeric	AD Document Header. *Reserved for future use. Populate.*	N/A

Filed Name	Length	Format	Source for AD and EF	Source for MD
Consolidation Object 2	4	Alphanumeric	AD Document Header. *Reserved for future use. Populate.*	N/A
Consolidation Object 3	4	Alphanumeric	AD Document Header. *Reserved for future use. Populate.*	N/A
Consolidation Object 4	4	Alphanumeric	AD Document Header. *Reserved for future use. Populate.*	N/A
Consolidation Object 5	4	Alphanumeric	AD Document Header. *Reserved for future use. Populate.*	N/A
Consolidation Object 6	4	Alphanumeric	AD Document Header. *Reserved for future use. Populate.*	N/A
Payer Information				
Department Code	4	Alphanumeric	*Batch Catalog Parameter Object.*	Payment Printing Page.
Unit Code	4	Alphanumeric	Batch Catalog Parameter Object.	Payment Printing Page.
Contact Code	19	Numeric	Batch Catalog Parameter Object.	Payment Printing Page.
User Name 1	60	Alphanumeric	Batch Catalog Parameter Object.	Payment Printing Page.
User Name 2	60	Alphanumeric	Batch Catalog Parameter Object.	Payment Printing Page.
Payer Department Name	60	Alphanumeric	Department Object.	Department Object.
Payer Unit Name	60	Alphanumeric	Unit Object.	Unit Object.
Payer Address Line 1	30	Alphanumeric	Contact Object.	Contact Object.
Payer Address Line 2	30	Alphanumeric	Contact Object.	Contact Object.
Payer Address Line 3	30	Alphanumeric	Contact Object.	Contact Object.
Payer City	20	Alphanumeric	Contact Object.	Contact Object.
Payer State	2	Alphanumeric	Contact Object.	Contact Object.
Payer Zip Code	10	Alphanumeric	Contact Object.	Contact Object.
Payer Country	15	Alphanumeric	Contact Object.	Contact Object.
Payee/Vendor Information				
Payee/Vendor Code	20	Alphanumeric	AD Document Header for P-card and Third Party payments; others AD Document Vendor Line.	MD Document Vendor Line.
Payee/Vendor Name on Check	60	Alphanumeric	Based on the value of the flag “Vendor Name on Check” on the Vendor Customer Object, move either the Vendor Legal Name or Vendor Alias Name from the AD Document Header.	Based on the value of the flag “Vendor Name on Check” on the Vendor Customer Object, move either the Vendor Legal Name or Vendor Alias Name from the MD Document Header.
Payee/Vendor Legal Name	60	Alphanumeric	AD Document Header for P-card and Third Party payments; others AD Document Vendor Line.	MD Document Vendor Line.
Payee/Vendor Alias Name	60	Alphanumeric	AD Document Header for P-card and Third Party payments; others AD Document Vendor Line.	MD Document Vendor Line.

Filed Name	Length	Format	Source for AD and EF	Source for MD
Payee/Vendor Address Line 1	75	Alphanumeric	AD Document Header for P-card and Third Party payments; others AD Document Vendor Line.	MD Document Vendor Line.
Payee/Vendor Address Line 2	75	Alphanumeric	AD Document Header for P-card and Third Party payments; others AD Document Vendor Line.	MD Document Vendor Line.
Payee/Vendor City	60	Alphanumeric	AD Document Header for P-card and Third Party payments; others AD Document Vendor Line.	MD Document Vendor Line.
Payee/Vendor State	2	Alphanumeric	AD Document Header for P-card and Third Party payments; others AD Document Vendor Line.	MD Document Vendor Line.
Payee/Vendor Zip Code	10	Alphanumeric	AD Document Header for P-card and Third Party payments; others AD Document Vendor Line.	MD Document Vendor Line.
Payee/Vendor Country	20	Alphanumeric	AD Document Header for P-card and Third Party payments; others AD Document Vendor Line.	MD Document Vendor Line.
Stub Information**: This information can be repeated based on the number of AD/MD Document Accounting Lines * adjustment amounts* *(e.g. Retainage, Tax, Discount, Penalty…etc)* ***> 0 for each Accounting Line within each document.				
Vendor Code	20	Alphanumeric	AD Document Vendor Line. This field could be useful for P-Card and Third Party Payment Requests since this field will be different from the Payee Code. Reserved for future use. Populate.	N/A
Vendor Legal Name	60	Alphanumeric	AD Document Vendor Line. This field could be useful for P-Card and Third Party Payment Requests since this field will be different from the Payee Legal Name. *Reserved for future use. Populate.*	N/A
Payment Request Code	8	Alphanumeric	AD Document Accounting Line.	MD Document Accounting Line.
Payment Request Department Code	4	Alphanumeric	AD Document Accounting Line.	MD Document Accounting Line.
Payment Request ID	20	Alphanumeric	AD Document Accounting Line.	MD Document Accounting Line.
Payment Request Vendor Line	10	Numeric	AD Document Accounting Line. *Reserved for future use. Populate.*	MD Document Accounting Line. *Reserved for future use. Populate.*
Payment Request Commodity Line	10	Numeric	AD Document Accounting Line. *Reserved for future use. Populate.*	MD Document Accounting Line. *Reserved for future use. Populate.*

Filed Name	Length	Format	Source for AD and EF	Source for MD
Payment Request Accounting Line	10	Numeric	AD Document Accounting Line. *Reserved for future use. Populate.*	MD Document Accounting Line. *Reserved for future use. Populate.*
Vendor Invoice Number	20	Alphanumeric	AD Document Accounting Line.	MD Document Accounting Line.
Vendor Invoice Date	10	MM/DD/CCYY	AD Document Accounting Line.	MD Document Accounting Line.
Vendor Invoice Line Number	10	Numeric	AD Document Accounting Line. *Reserved for future use. Populate.*	MD Document Accounting Line. *Reserved for future use. Populate.*
Service From Date	10	MM/DD/CCYY	AD Document Accounting Line. *Reserved for future use. Populate.*	MD Document Accounting Line. *Reserved for future use. Populate.*
Service To Date	10	MM/DD/CCYY	AD Document Accounting Line. *Reserved for future use. Populate.*	MD Document Accounting Line. *Reserved for future use. Populate.*
Reference Document Code	8	Alphanumeric	AD Document Accounting Line. This field can be used to print the Purchase Order or Requisition Document Code referenced by the Payment Request Document. *Reserved for future use. Populate.*	MD Document Accounting Line. This field can be used to print the Purchase Order or Requisition Document Code referenced by the Payment Request Document. *Reserved for future use. Populate.*
Reference Document Department Code	4	Alphanumeric	*AD Document Accounting Line.* *This field can be used to print the Purchase Order or Requisition Department Code referenced by the Payment Request Document.* *Reserved for future use. Populate.*	*MD Document Accounting Line.* *This field can be used to print the Purchase Order or Requisition Department Code referenced by the Payment Request Document.* *Reserved for future use. Populate.*
Reference Document ID	20	Alphanumeric	AD Document Accounting Line. This field can be used to print the Purchase Order or Requisition Document ID referenced by the Payment Request Document. *Reserved for future use. Populate.*	MD Document Accounting Line. This field can be used to print the Purchase Order or Requisition Document ID referenced by the Payment Request Document. *Reserved for future use. Populate.*
Reference Document Vendor Line	10	Numeric	AD Document Accounting Line. This field can be used to print the Purchase Order or Requisition Vendor Line referenced by the Payment Request Document. *Reserved for future use Populate.*	MD Document Accounting Line. This field can be used to print the Purchase Order or Requisition Vendor Line referenced by the Payment Request Document. *Reserved for future use Populate.*

Filed Name	Length	Format	Source for AD and EF	Source for MD
Reference Document Commodity Line	10	Numeric	*AD Document Accounting Line.* *This field can be used to print the Purchase Order or Requisition Commodity Line referenced by the Payment Request Document.* *Reserved for future use. Populate.*	*MD Document Accounting Line.* *This field can be used to print the Purchase Order or Requisition Commodity Line referenced by the Payment Request Document.* *Reserved for future use. Populate.*
Reference Document Accounting Line	10	Numeric	AD Document Accounting Line. This field can be used to print the Purchase Order or Requisition Accounting Line referenced by the Payment Request Document. *Reserved for future use. Populate.*	MD Document Accounting Line. This field can be used to print the Purchase Order or Requisition Accounting Line referenced by the Payment Request Document. *Reserved for future use. Populate.*
Line Description	100	Alphanumeric	AD Document Accounting Line.	MD Document Accounting Line.
Line Amount	14,2	Currency	AD Document Accounting Line.	MD Document Accounting Line.
Discount Line Amount	14,2	Currency	AD Document Accounting Line.	MD Document Accounting Line.
Penalty Line Amount	14,2	Currency	AD Document Accounting Line.	MD Document Accounting Line.
Interest Line Amount	14,2	Currency	AD Document Accounting Line.	MD Document Accounting Line.
Backup Withholding Line Amount	14,2	Currency	AD Document Accounting Line.	MD Document Accounting Line.
Retainage Line Amount	14,2	Currency	AD Document Accounting Line.	MD Document Accounting Line.
Intercept Line Amount	14,2	Currency	AD Document Accounting Line.	MD Document Accounting Line.
Freight Amount	14,2	Currency	AD Document Accounting Line.	N/A
Tax Amount	14, 2	Currency	AD Document Accounting Line.	N/A
Use Tax Amount	14,2	Currency	AD Document Accounting Line.	MD Document Accounting Line.
Sort Object 1	4	Alphanumeric	AD Document Accounting Line *Reserved for future use. Populate.*	N/A
Sort Object 2	4	Alphanumeric	AD Document Accounting Line *Reserved for future use. Populate.*	*N/A*
MICR Information				
Check Number	10	Numeric	Required with checks only. Check Number on AD Document Header.	Check Number on MD Document Header.
ABA Number	9	Numeric	Required with checks only. Use Bank Account Code to infer it from the BANK Object.	Use Bank Account Code to infer it from the BANK Object.

Filed Name	Length	Format	Source for AD and EF	Source for MD
Bank Account Number	17	Numeric	Required with checks only. Use Bank Account Code to infer it from the BANK Object.	Use Bank Account Code to infer it from the BANK Object.

Wake County - XML ACH File (NON-Payroll ACH)

Prior to processing the ACH Format Printing process for EF documents, the parameters: Department Code, Unit Code, Contact Code, From Disbursement Run-ID, and To Disbursement Run-ID, need to be entered on the Batch Catalog Parameter. Users may specify a single Disbursement Run-ID, a range of Disbursement Run-ID's or all Disbursement Run-ID's.
When the ACH Format Printing process runs, it will select EF documents on the Document Catalog within the specified Run-ID range where the ACH Generated Flag set to "2" (Ready for Generation) or "3" (Ready for Re-generation), including EF documents with $0 amounts, and post them to an ACH file using the XML format specified below. Once the ACH file is generated, the ACH Generated Flag for all selected EF documents will be set to either "4" (for Generated) or "5" (for Re-generated) based on the initial value.

The XML file will contain the necessary fields for creating the ACH formats CTX in a positional format as well as payment remittance information using EDI 820 Transaction Set (Payment Order/Remittance Advice). These fields are described in the following table and are grouped based on the location of each field in the ACH format layout (Header, Batch, Entry Detail, and Addenda Record). Potential fields that could be inferred on the Payment Related Information field were identified and added to Addenda Record Section in this table. In the ADVANTAGE baseline release we will infer some of these fields on the Addenda Record as described later in this design knowing that users may choose to infer different fields.

Filed Name	Length	Format	Source
ACH File Type	1	Alphanumeric	"**P**": ACH/Prenote file "**E**": ACH/EF payments file
Disbursement Format Code	4	Alphanumeric	EF Document Header or Vendor Customer Object for Prenotes.
Bank Account Code	4	Alphanumeric	EF Document Header. For Prenotes, use the Bank Account Code on the Batch Parameter.
EFT Cleared Date (Effective Date)	8	CCYYMMDD	EF Document Header. Fore Prenotes, use the Process Date on the Batch Parameter.
Immediate Origin Name	23	Alphanumeric	New field on the Disbursement Format Object. *See the "ACH User Defined Fields" section.*
Immediate Destination Name	23	Alphanumeric	New field on the Disbursement Format Object. *See the "ACH User Defined Fields" section.*
Immediate Origin	10	Alphanumeric	Leave the first position blank then infer from the Disbursement Format Object. *See the "ACH User Defined Fields" section.*

Filed Name	**Length**	**Format**	**Source**
Immediate Destination	10	Alphanumeric	Leave the first position blank then infer from the Disbursement Format Object. *See the "ACH User Defined Fields" section.*
Reference Code	8	Alphanumeric	New field on the Disbursement Format Object. *See the "ACH User Defined Fields" section.*
File ID Modifier	1	Alphanumeric	New field on the Disbursement Format Object. *See the "ACH User Defined Fields" section.*
Format Code	1	Alphanumeric	New field on the Disbursement Format Object. *See the "ACH User Defined Fields" section.*
File Creation Date	8	CCYYMMDD	System Run Date
File Creation Time Company Name	4 16	HHMM Alphanumeric	System Run Time New field on the Disbursement Format Object. *See the "ACH User Defined Fields" section.*
Company Discretionary Data	20	Alphanumeric	New field on the Disbursement Format Object. *See the "ACH User Defined Fields" section.*
Company Entry Description	10	Alphanumeric	New field on the Disbursement Format Object. *See the "ACH User Defined Fields" section.*
Company Identification	10	Alphanumeric	New field on the Disbursement Format Object. *See the "ACH User Defined Fields" section.*
Message Authentication Code	19	Alphanumeric	New field on the Disbursement Format Object. *See the "ACH User Defined Fields" section.*
Payee/Vendor's Account Type	10	Alphanumeric	Vendor Customer Object.
Payee/Vendor's ABA Number	9	Alphanumeric	Vendor Customer Object.
Payee/Vendor's Bank Account Number	17	Alphanumeric	Vendor Customer Object.
EFT Net Amount	15	Currency	EF Document Header, Zero for Prenotes.
Debit Credit Indicator	1	Alphanumeric	"**C**": EF Payments/Prenotes are Credit records "**D**": EF Payments' totals are Debit records
Bank Account Number	17	Alphanumeric	Required for Debit Records. Use the Bank Account Code to infer from the Bank Object.
ABA Number	9	Alphanumeric	Required for Debit Records. Use the Bank Account Code to infer from the Bank Object.

Filed Name	Length	Format	Source
Identification Number	15	Alphanumeric	The originator can use it to insert its own number for tracing purposes or descriptive purposes **Entry Detail Credit Record**: Example: EFT Number or Vendor Code. **Entry Detail Debit Record:** New field on the Disbursement Format Object. *See the "ACH User Defined Fields" section.*
Receiving Name	22	Alphanumeric	The Originator may provide additional information to the Receiver to help in identifying return entries and for descriptive purposes **Entry Detail Credit Record:** Example: Vendor Name. **Entry Detail Debit Record:** New field on the Disbursement Format Object. *See the "ACH User Defined Fields" section.*
Payee/Vendor Code	20	Alphanumeric	EF Document Header for P-card and Third Party payments; others EF Document Vendor Line. For Prenotes, Vendor Customer Object.
Payee/Vendor Legal Name	40	Alphanumeric	EF Document Header for P-card and Third Party payments; others EF Document Vendor Line. For Prenotes, Vendor Customer Object.
Payee/Vendor Alias Name	40	Alphanumeric	EF Document Header for P-card and Third Party payments; others EF Document Vendor Line. For Prenotes, Vendor Customer Object.
Payee/Vendor Address Line 1	30	Alphanumeric	EF Document Header for P-card and Third Party payments; others EF Document Vendor Line. For Prenotes, Vendor Customer Object.
Payee/Vendor Address Line 2	30	Alphanumeric	EF Document Header for P-card and Third Party payments; others EF Document Vendor Line. For Prenotes, Vendor Customer Object.
Payee/Vendor City	30	Alphanumeric	EF Document Header for P-card and Third Party payments; others EF Document Vendor Line. For Prenotes, Vendor Customer Object.
Payee/Vendor State	2	Alphanumeric	EF Document Header for P-card and Third Party payments; others EF Document Vendor Line. For Prenotes, Vendor Customer Object.
Payee/Vendor Zip Code	10	Alphanumeric	EF Document Header for P-card and Third Party payments; others EF Document Vendor Line. For Prenotes, Vendor Customer Object.
Payee/Vendor Country	20	Alphanumeric	EF Document Header for P-card and Third Party payments; others EF Document Vendor Line. For Prenotes, Vendor Customer Object.
Payee/Vendor Taxpayer ID Number	9	Alphanumeric	EF Document Accounting Line.
Payee/Vendor Taxpayer ID Type	1	Alphanumeric	EF Document Accounting Line.

Filed Name	Length	Format	Source
EFT Number	15	Alphanumeric	EF Document Header.
EFT Document Code	8	Alphanumeric	EF Document Header.
EFT Document Department Code	4	Alphanumeric	EF Document Header.
EFT Document ID	20	Alphanumeric	EF Document Header.
Consolidation Object 1	4	Alphanumeric	EF Document Header.
Consolidation Object 2	4	Alphanumeric	EF Document Header.
Consolidation Object 3	4	Alphanumeric	EF Document Header.
Consolidation Object 4	4	Alphanumeric	EF Document Header.
Consolidation Object 5	4	Alphanumeric	EF Document Header.
Consolidation Object 6	4	Alphanumeric	EF Document Header.
Payment Request Code	8	Alphanumeric	EF Document Accounting Line.
Payment Request Department Code	4	Alphanumeric	EF Document Accounting Line.
Payment Request ID	20	Alphanumeric	EF Document Accounting Line.
Payment Request Vendor Line	10	Numeric	EF Document Accounting Line.
Payment Request Commodity Line	10	Numeric	EF Document Accounting Line.
Payment Request Accounting Line	10	Numeric	EF Document Accounting Line.
Payee Department Name	60	Alphanumeric	Infer from Department Object using Payment Request Department Code that is part of the PR document number.
Payee Department Short Name	15	Alphanumeric	Infer from Department Object using Payment Request Department Code that is part of the PR document number.
Payee Department Contact Phone Number	30	Alphanumeric	Infer from Department Object using Payment Request Department Code that is part of the PR document number.
Vendor Invoice Number	20	Alphanumeric	EF Document Accounting Line.
Vendor Invoice Date	8	CCYYMMDD	EF Document Accounting Line.
Vendor Invoice Line Number	10	Numeric	EF Document Accounting Line.
Service From Date	8	CCYYMMDD	EF Document Accounting Line.
Service To Date	8	CCYYMMDD	EF Document Accounting Line.
Reference Document Code	8	Alphanumeric	EF Document Accounting Line. This field can be used to print the Purchase Order or Requisition Document Code referenced by the Payment Request Document.
Reference Document Department Code	4	Alphanumeric	EF Document Accounting Line. This field can be used to print the Purchase Order or Requisition Department Code referenced by the Payment Request Document.
Reference Document ID	20	Alphanumeric	EF Document Accounting Line. This field can be used to print the Purchase Order or Requisition Document ID referenced by the Payment Request Document.

Filed Name	Length	Format	Source
Reference Document Vendor Line	10	Numeric	EF Document Accounting Line. This field can be used to print the Purchase Order or Requisition Vendor Line referenced by the Payment Request Document.
Reference Document Commodity Line	10	Numeric	EF Document Accounting Line. This field can be used to print the Purchase Order or Requisition Commodity Line referenced by the Payment Request Document.
Reference Document Accounting Line	10	Numeric	EF Document Accounting Line. This field can be used to print the Purchase Order or Requisition Accounting Line referenced by the Payment Request Document.
Line Amount	15	Currency	EF Document Accounting Line.
Gross Line Amount	15	Currency	EF Document Accounting Line.
Discount Line Amount	15	Currency	EF Document Accounting Line.
Penalty Line Amount	15	Currency	EF Document Accounting Line.
Interest Line Amount	15	Currency	EF Document Accounting Line.
Backup Withholding Line Amount	15	Currency	EF Document Accounting Line.
Intercept Line Amount	15	Currency	EF Document Accounting Line.
Retainage Line Amount	15	Currency	EF Document Accounting Line.
Tax Amount	15	Currency	EF Document Accounting Line.
Use Tax Amount	15	Currency	EF Document Accounting Line.
Freight Amount	15	Currency	EF Document Accounting Line.
Check Description	100	Alphanumeric	EF Document Accounting Line.
Vendor Code	20	Alphanumeric	For P-card and Third Party only. EF Document Accounting Line.
Vendor Legal Name	40	Alphanumeric	For P-card and Third Party only. EF Document Accounting Line.
Sort Object 1	4	Alphanumeric	EF Document Accounting Line
Sort Object 2	4	Alphanumeric	EF Document Accounting Line.
Payer Department Code	4	Alphanumeric	Batch Catalog Parameter Object.
Payer Unit Code	4	Alphanumeric	Batch Catalog Parameter Object.
Payer Contact Code	10	Numeric	Batch Catalog Parameter Object.
Payer Department Name	60	Alphanumeric	Department Object.
Payer Unit Name	60	Alphanumeric	Unit Object.
Payer Contact Phone Number	30	Alphanumeric	Contact Object by using the Payer Department and Unit Codes
Payer Contact Phone Extension	30	Alphanumeric	Contact Object by using the Payer Department and Unit Codes
Payer Address Line 1	30	Alphanumeric	Contact Object by using the Payer Department and Unit Codes
Payer Address Line 2	30	Alphanumeric	Contact Object by using the Payer Department and Unit Codes
Payer Address Line 3	30	Alphanumeric	Contact Object by using the Payer Department and Unit Codes
Payer City	30	Alphanumeric	Contact Object by using the Payer Department and Unit Codes
Payer State	2	Alphanumeric	Contact Object by using the Payer Department and Unit Codes
Payer Zip Code	10	Alphanumeric	Contact Object by using the Payer Department and Unit Codes
Payer Country	15	Alphanumeric	Contact Object by using the Payer Department and Unit Codes

Wake County's Monthly Financial Bank Reconciliation (Non-payroll):

For Wake County's monthly bank reconciliation, we currently use a Word file that is dumped into an Access database and matched with system reports to determine locate exceptions. We could also use Excel, delimited text, fixed-width text, or CSV to complete this process.

Monthly, Wake County also reconciles the positive pay files for our three bank accounts that use positive pay with the outstanding check files for each one of those accounts. The file format for the data transmission file we use to do the Positive Pay reconciliation is a text file.

Wake County's Daily Financial Bank Reconciliation – for all checks and deposits (Non-Payroll)

Daily by 9:30 AM, Finance staff load banking transactions into Advantage financial system in preparation for monthly reconciliation work.

01,053100494,999999999,110725,0807,1,80,,2/
02,999999999,053000219,1,110722,0419,,2/
03,2079900135606,,015,882717166,,,045,820348953,,,040,868676739,,,050/
88,1349530068,,,400,1127874405,199,Z,100,439122992,78,Z,070,381909600,,,072/
88,48327786,,,074,14040427,,,073,000,,,921,000,0,Z,961,000,0,Z,901,868676739,,/
16,475,1500,Z,53762030,1000132022,CHECK
16,475,1500,Z,53762050,1000133756,CHECK
16,475,5000,Z,56489590,1000134201,CHECK
16,475,1500,Z,53762040,1000134276,CHECK
16,475,5000,Z,55598930,1000134709,CHECK
16,475,5000,Z,54422500,1000134714,FORCE CHECK
16,475,5000,Z,53826570,1000134729,CHECK
16,475,1000,Z,53762110,1000134804,CHECK
16,475,1500,Z,53762010,1000134846,CHECK
16,475,1500,Z,53762060,1000135512,CHECK
16,475,1500,Z,53762070,1000135988,CHECK
16,475,112600,Z,56602440,1000136258,CHECK
16,475,62800,Z,56602960,1000136624,CHECK
16,475,1000,Z,53762100,1000136629,CHECK
16,475,1500,Z,53762020,1000136690,CHECK
16,475,1000,Z,53825820,1000136701,CHECK
16,475,64600,Z,53762390,1000136733,CHECK
16,475,510800,Z,58970020,1000136764,CHECK
16,475,2500,Z,53670120,1000136932,CHECK
16,475,1000,Z,53762090,1000137008,CHECK
16,475,1500,Z,53762000,1000137053,CHECK
16,475,1000,Z,53825810,1000137064,CHECK
16,475,720000,Z,52579410,1000137285,FORCE CHECK
16,475,131751,Z,54297030,1000137300,FORCE CHECK
16,475,161110,Z,50376950,1000137362,CHECK
16,475,15000,Z,54475540,1000137369,CHECK
16,475,68800,Z,56070610,1000137370,CHECK
16,475,337962,Z,54326280,1000137377,FORCE CHECK
16,475,2500,Z,53670130,1000137380,CHECK
16,475,13400,Z,50371360,1000137384,CHECK
16,475,102699,Z,50286780,1000137389,CHECK
16,475,6800,Z,53825800,1000137393,CHECK

16,475,33403,Z,50238880,1000137396,CHECK
16,475,495919,Z,54167080,1000137438,FORCE CHECK
16,475,10852,Z,53641190,1000137456,CHECK
16,475,496449,Z,52065240,1000137459,CHECK
16,475,43600,Z,56084570,1000137499,CHECK
16,475,1979875,Z,50503420,1000137507,CHECK
16,475,817080,Z,50376960,1000137520,CHECK
16,475,751215,Z,50333560,1000137524,CHECK
16,475,713240,Z,50333580,1000137525,CHECK
16,475,526850,Z,50333570,1000137526,CHECK
16,475,45500,Z,53672830,1000137527,CHECK
16,475,914255,Z,50333590,1000137528,CHECK
16,475,1028540,Z,50333600,1000137529,CHECK
16,475,2160670,Z,50333530,1000137530,CHECK
16,475,628570,Z,50333610,1000137531,CHECK
16,475,267100,Z,53672840,1000137538,CHECK
16,475,35230,Z,50523790,1000137540,CHECK
16,475,714305,Z,50333540,1000137545,CHECK
16,475,2387610,Z,54510470,1000137547,CHECK
16,475,107100,Z,50333550,1000137548,CHECK
16,475,88325,Z,52191270,1000137581,FORCE CHECK
16,475,34105,Z,54479800,1000137583,CHECK
16,475,179800,Z,52212600,1000137584,FORCE CHECK
16,475,37900,Z,50239210,1000137598,CHECK
16,475,162504,Z,50240680,1000137611,CHECK
16,475,15000,Z,50300990,1000137620,CHECK
16,475,138959,Z,53635820,1000137639,CHECK
16,475,45485,Z,58264030,1000137640,FORCE CHECK
16,475,125834,Z,50156250,1000137641,CHECK
16,475,45000,Z,50172000,1000137642,CHECK
16,475,3615578,Z,52579440,1000137652,FORCE CHECK
16,475,3963,Z,54044630,1000137657,FORCE CHECK
16,475,1000,Z,53762120,1000137659,CHECK
16,475,211146,Z,55594180,1000137660,CHECK
16,475,30689,Z,52576570,1000137675,FORCE CHECK
16,475,1500,Z,53762080,1000137687,CHECK
16,475,1000,Z,52517400,1000137698,FORCE CHECK
16,475,1000,Z,53825830,1000137699,CHECK
16,475,4000,Z,54070620,1000137700,FORCE CHECK
16,475,4265900,Z,50456530,1000137708,CHECK
16,475,8500,Z,53837720,1000137717,CHECK
16,475,37000,Z,50509130,1000137751,CHECK
16,475,45000,Z,51620750,1000137816,CHECK
16,475,3000,Z,54479660,1000137817,CHECK
16,475,4976,Z,53406870,1000137889,FORCE CHECK
16,475,277048,Z,53644390,1000137907,CHECK
16,475,1817725,Z,53806780,1000137926,CHECK
16,475,4000,Z,50279500,1000137932,CHECK
16,475,79965,Z,53657440,1000137955,CHECK
16,475,4059400,Z,54530840,5000004060,CHECK
16,455,13591256,Z,25478018,,0721 1 1 16 WAKE COUNTY A/P EFT
16,455,12751353,Z,25478015,,0721 1 1 13 WAKE COUNTY A/P EFT
16,455,7118202,Z,25478043,,0721 1 1 41 WAKE COUNTY A/P EFT
16,455,4694645,Z,25478025,,0721 1 1 23 WAKE COUNTY A/P EFT
16,455,4576211,Z,25478085,,0721 1 1 83 WAKE COUNTY A/P EFT
16,455,4066811,Z,25478060,,0721 1 1 58 WAKE COUNTY A/P EFT

16,455,4000000,Z,25478094,,0721 1 1 92 WAKE COUNTY A/P EFT
16,455,3420366,Z,25478055,,0721 1 1 53 WAKE COUNTY A/P EFT
16,455,3362882,Z,25478047,,0721 1 1 45 WAKE COUNTY A/P EFT
16,455,3028275,Z,25478057,,0721 1 1 55 WAKE COUNTY A/P EFT
16,455,2151282,Z,25478065,,0721 1 1 63 WAKE COUNTY A/P EFT
16,455,2119796,Z,25478093,,0721 1 1 91 WAKE COUNTY A/P EFT
16,455,2058029,Z,25478077,,0721 1 1 75 WAKE COUNTY A/P EFT
16,455,1945044,Z,25478006,,0721 1 1 4 WAKE COUNTY A/P EFT
16,455,1197570,Z,25478040,,0721 1 1 38 WAKE COUNTY A/P EFT
16,455,1111797,Z,25478039,,0721 1 1 37 WAKE COUNTY A/P EFT
16,455,777183,Z,25478095,,0721 1 1 93 WAKE COUNTY A/P EFT
16,455,733952,Z,25478002,,0721 1 1 1 WAKE COUNTY A/P EFT
16,455,711787,Z,25478016,,0721 1 1 14 WAKE COUNTY A/P EFT
16,455,628100,Z,25478024,,0721 1 1 22 WAKE COUNTY A/P EFT
16,455,548851,Z,25478068,,0721 1 1 66 WAKE COUNTY A/P EFT
16,455,524421,Z,25478034,,0721 1 1 32 WAKE COUNTY A/P EFT
16,455,493491,Z,25478067,,0721 1 1 65 WAKE COUNTY A/P EFT
16,455,489438,Z,25478026,,0721 1 1 24 WAKE COUNTY A/P EFT
16,455,484617,Z,25478042,,0721 1 1 40 WAKE COUNTY A/P EFT
16,455,477775,Z,25478050,,0721 1 1 48 WAKE COUNTY A/P EFT
16,455,432200,Z,25478088,,0721 1 1 86 WAKE COUNTY A/P EFT
16,455,395944,Z,25478070,,0721 1 1 68 WAKE COUNTY A/P EFT
16,455,363750,Z,25478008,,0721 1 1 6 WAKE COUNTY A/P EFT
16,455,360000,Z,25478064,,0721 1 1 62 WAKE COUNTY A/P EFT
16,455,288020,Z,25478027,,0721 1 1 25 WAKE COUNTY A/P EFT
16,455,286069,Z,25478080,,0721 1 1 78 WAKE COUNTY A/P EFT
16,455,229124,Z,25478007,,0721 1 1 5 WAKE COUNTY A/P EFT
16,455,224787,Z,25478096,,0721 1 1 94 WAKE COUNTY A/P EFT
16,455,180000,Z,25478058,,0721 1 1 56 WAKE COUNTY A/P EFT
16,455,180000,Z,25478031,,0721 1 1 29 WAKE COUNTY A/P EFT
16,455,175827,Z,25478059,,0721 1 1 57 WAKE COUNTY A/P EFT
16,455,171800,Z,25478079,,0721 1 1 77 WAKE COUNTY A/P EFT
16,455,158991,Z,25478054,,0721 1 1 52 WAKE COUNTY A/P EFT
16,455,107392,Z,25478078,,0721 1 1 76 WAKE COUNTY A/P EFT
16,455,94640,Z,25478049,,0721 1 1 47 WAKE COUNTY A/P EFT
16,455,91700,Z,25478035,,0721 1 1 33 WAKE COUNTY A/P EFT
16,455,85250,Z,25478069,,0721 1 1 67 WAKE COUNTY A/P EFT
16,455,61845,Z,25478076,,0721 1 1 74 WAKE COUNTY A/P EFT
16,455,57646,Z,25478005,,0721 1 1 3 WAKE COUNTY A/P EFT
16,455,50007,Z,25478051,,0721 1 1 49 WAKE COUNTY A/P EFT
16,455,49886,Z,25478030,,0721 1 1 28 WAKE COUNTY A/P EFT
16,455,49770,Z,25478029,,0721 1 1 27 WAKE COUNTY A/P EFT
16,455,49305,Z,25478086,,0721 1 1 84 WAKE COUNTY A/P EFT
16,455,45492,Z,25478063,,0721 1 1 61 WAKE COUNTY A/P EFT
16,455,44700,Z,25478046,,0721 1 1 44 WAKE COUNTY A/P EFT
16,455,36083,Z,25478041,,0721 1 1 39 WAKE COUNTY A/P EFT
16,455,36077,Z,25478075,,0721 1 1 73 WAKE COUNTY A/P EFT
16,455,36000,Z,25478017,,0721 1 1 15 WAKE COUNTY A/P EFT
16,455,32526,Z,25478004,,0721 1 1 2 WAKE COUNTY A/P EFT
16,455,31933,Z,25478038,,0721 1 1 36 WAKE COUNTY A/P EFT
16,455,30039,Z,25478010,,0721 1 1 8 WAKE COUNTY A/P EFT
16,455,29260,Z,25478014,,0721 1 1 12 WAKE COUNTY A/P EFT
16,455,24908,Z,25478032,,0721 1 1 30 WAKE COUNTY A/P EFT
16,455,24174,Z,25478009,,0721 1 1 7 WAKE COUNTY A/P EFT
16,455,22593,Z,25478098,,0721 1 1 96 WAKE COUNTY A/P EFT
16,455,21711,Z,25478037,,0721 1 1 35 WAKE COUNTY A/P EFT

16,455,21205,Z,25478062,,0721 1 1 60 WAKE COUNTY A/P EFT
16,455,20145,Z,25478084,,0721 1 1 82 WAKE COUNTY A/P EFT
16,455,19584,Z,25478066,,0721 1 1 64 WAKE COUNTY A/P EFT
16,455,19000,Z,25478023,,0721 1 1 21 WAKE COUNTY A/P EFT
16,455,17946,Z,25478090,,0721 1 1 88 WAKE COUNTY A/P EFT
16,455,17391,Z,25478045,,0721 1 1 43 WAKE COUNTY A/P EFT
16,455,16160,Z,25478087,,0721 1 1 85 WAKE COUNTY A/P EFT
16,455,15291,Z,25478091,,0721 1 1 89 WAKE COUNTY A/P EFT
16,455,15060,Z,25478053,,0721 1 1 51 WAKE COUNTY A/P EFT
16,455,12906,Z,25478056,,0721 1 1 54 WAKE COUNTY A/P EFT
16,455,11444,Z,25478074,,0721 1 1 72 WAKE COUNTY A/P EFT
16,455,11169,Z,25478082,,0721 1 1 80 WAKE COUNTY A/P EFT
16,455,11105,Z,25478048,,0721 1 1 46 WAKE COUNTY A/P EFT
16,455,10995,Z,25478022,,0721 1 1 20 WAKE COUNTY A/P EFT
16,455,10914,Z,25478003,,0721 1 1 1 WAKE COUNTY A/P EFT
16,455,10719,Z,25478028,,0721 1 1 26 WAKE COUNTY A/P EFT
16,455,10704,Z,25478013,,0721 1 1 11 WAKE COUNTY A/P EFT
16,455,10336,Z,25478083,,0721 1 1 81 WAKE COUNTY A/P EFT
16,455,9996,Z,25478092,,0721 1 1 90 WAKE COUNTY A/P EFT
16,455,8976,Z,25478052,,0721 1 1 50 WAKE COUNTY A/P EFT
16,455,8313,Z,25478021,,0721 1 1 19 WAKE COUNTY A/P EFT
16,455,6992,Z,25478072,,0721 1 1 70 WAKE COUNTY A/P EFT
16,455,6885,Z,25478036,,0721 1 1 34 WAKE COUNTY A/P EFT
16,455,6221,Z,25478020,,0721 1 1 18 WAKE COUNTY A/P EFT
16,455,5273,Z,25478073,,0721 1 1 71 WAKE COUNTY A/P EFT
16,455,4372,Z,25478099,,0721 1 1 97 WAKE COUNTY A/P EFT
16,455,4182,Z,25478044,,0721 1 1 42 WAKE COUNTY A/P EFT
16,455,3998,Z,25478012,,0721 1 1 10 WAKE COUNTY A/P EFT
16,455,3500,Z,25478033,,0721 1 1 31 WAKE COUNTY A/P EFT
16,455,3162,Z,25478019,,0721 1 1 17 WAKE COUNTY A/P EFT
16,455,2896,Z,25478061,,0721 1 1 59 WAKE COUNTY A/P EFT
16,455,2550,Z,25478097,,0721 1 1 95 WAKE COUNTY A/P EFT
16,455,2250,Z,25478089,,0721 1 1 87 WAKE COUNTY A/P EFT
16,455,1890,Z,25478071,,0721 1 1 69 WAKE COUNTY A/P EFT
16,455,1000,Z,25478081,,0721 1 1 79 WAKE COUNTY A/P EFT
16,455,400,Z,25478011,,0721 1 1 9 WAKE COUNTY A/P EFT
16,495,1000000000,Z,22020951,,ADV2011072200020951 BB & T /
16,495,5556360,Z,22020536,,ADV2011072200020536 CITY OF RALEIGH
16,495,2826845,Z,22020652,,ADV2011072200020652 KRMS WORKERS' COMPENSATION
16,495,2244231,Z,22020596,,ADV2011072200020596 WAKE COUNTY REVENUE
16,495,1963000,Z,22020494,,ADV2011072200020494 TOWN OF CARY
16,495,1219236,Z,22020630,,ADV2011072200020630 WAKE COUNTY/E-PAYABLES ACCO
16,555,70000,Z,00001598,0000000000,DEPOSITED ITEM RETURNED
16,555,36651,Z,00001597,0000000000,DEPOSITED ITEM RETURNED
16,555,35317,Z,00001604,0000000000,DEPOSITED ITEM RETURNED
16,555,20000,Z,00001596,0000000000,DEPOSITED ITEM RETURNED
16,555,19739,Z,00001600,0000000000,DEPOSITED ITEM RETURNED
16,555,16724,Z,00001602,0000000000,DEPOSITED ITEM RETURNED
16,555,13099,Z,00001595,0000000000,DEPOSITED ITEM RETURNED
16,555,10000,Z,00001601,0000000000,DEPOSITED ITEM RETURNED
16,555,8781,Z,00001594,0000000000,DEPOSITED ITEM RETURNED
16,555,6902,Z,00001593,0000000000,DEPOSITED ITEM RETURNED
16,555,5020,Z,00001592,0000000000,DEPOSITED ITEM RETURNED
16,555,1000,Z,00001603,0000000000,DEPOSITED ITEM RETURNED
16,555,1000,Z,00001599,0000000000,DEPOSITED ITEM RETURNED
16,175,36100,S,11800,24300,000,56246480,0005202080,UNENCODED DEP

16,175,5130,S,2128,3002,000,58475800,0011641751,UNENCODED DEP
16,175,5472,S,5472,000,000,58475650,0011641752,UNENCODED DEP
16,175,1062400,S,62000,1000400,000,56876420,0011702532,UNENCODED DEP
16,175,99500,S,16000,70500,13000,52890900,0011810403,UNENCODED DEP
16,175,21970,S,19430,2540,000,52806620,0014102574,UNENCODED DEP
16,175,57978,S,56498,1480,000,52856650,0014122586,UNENCODED DEP
16,175,26556,S,23056,3500,000,58656300,0014132465,UNENCODED DEP
16,175,23800,S,21300,2500,000,53126420,0014142211,UNENCODED DEP
16,175,17105,S,13715,3390,000,52821830,0014161297,UNENCODED DEP
16,175,11027,S,11027,000,000,56816450,0014220515,UNENCODED DEP
16,175,20452,S,19452,1000,000,58480580,0014233634,UNENCODED DEP
16,175,13215,S,12035,1180,000,58480530,0014233636,UNENCODED DEP
16,175,17095,S,13145,3950,000,58480610,0014233638,UNENCODED DEP
16,175,33484,S,22434,11050,000,58706810,0014281245,UNENCODED DEP
16,175,10507,S,8667,1840,000,58549210,0014290963,UNENCODED DEP
16,175,10190,S,10190,000,000,58549180,0014290964,UNENCODED DEP
16,175,25107,S,21742,3365,000,53161430,0014310169,UNENCODED DEP
16,175,351000,S,000,351000,000,56267080,0016804876,UNENCODED DEP
16,175,24000,S,24000,000,000,56265530,0016804877,UNENCODED DEP
16,175,5128270,S,439500,4570455,118315,53032040,0022003636,UNENCODED DEP
16,175,3038023,S,6624,2818321,213078,56261190,0025012849,UNENCODED DEP
16,175,19500,S,000,19500,000,58483740,0037010654,UNENCODED DEP
16,175,4745148,S,1214743,3528802,1603,58490890,0037024489,UNENCODED DEP
16,175,5366405,S,775517,4590888,000,58489980,0037024490,UNENCODED DEP
16,175,1202912,S,21352,1181560,000,58486070,0037024491,UNENCODED DEP
16,175,4308142,S,332080,2715924,1260138,58489250,0037024492,UNENCODED DEP
16,175,5960110,S,701033,5259077,000,58485020,0037024630,UNENCODED DEP
16,175,7577094,S,757781,6291071,528242,58483780,0037024631,UNENCODED DEP
16,175,120501,S,110621,9880,000,58576730,0037134129,UNENCODED DEP
16,175,91188,S,91188,000,000,58571490,0037134130,UNENCODED DEP
16,175,102891,S,72948,29943,000,56254770,0037140669,UNENCODED DEP
16,175,166760,S,117170,49590,000,53117400,0037151916,UNENCODED DEP
16,175,50037,S,31670,18367,000,52942550,0037172008,UNENCODED DEP
16,175,40750,S,000,20000,20750,56261350,0060012109,UNENCODED DEP
16,175,27300,S,000,27300,000,53120500,0060230073,UNENCODED DEP
16,175,81000,S,13000,61000,7000,58861930,0061013177,UNENCODED DEP
16,175,6671343,S,148926,2594949,3927468,58859320,0061013180,UNENCODED DEP
16,175,100550,S,91550,9000,000,52942910,0061500766,UNENCODED DEP
16,175,6321101,S,1266783,5012447,41871,58486540,0070005259,UNENCODED DEP
16,175,10809826,S,25046,2875818,7908962,58487090,0070005260,UNENCODED DEP
16,165,301973090,S,301973090,000,000,24920496,/
88,22PT0000266584   ST CONTROLLER NC NC PAYMENT
16,165,33569326,S,33569326,000,000,24920431,/
88,2BPC0014841002   ST CONTROLLER NC NC PAYMENT
16,165,20461406,S,20461406,000,000,24504037,/
88,3404931   DHHS-DMS-HP ENTR HPES PAYMT
16,165,7430869,S,7430869,000,000,24503945,/
88,3404392   DHHS-DMS-HP ENTR HPES PAYMT
16,165,3264266,S,3264266,000,000,36169052,/
88,1W32 G 1W32G   PAY MGT SYSTEM   HHS PAYMNT
16,165,1666535,S,1666535,000,000,24504417,/
88,3406736   DHHS-DMS-HP ENTR HPES PAYMT
16,165,1647205,S,1647205,000,000,24504656,/
88,3408085   DHHS-DMS-HP ENTR HPES PAYMT
16,165,1476544,S,1476544,000,000,13349259,/
88,1922098029   PALM J11 PART B PAYMENT

16,165,1453198,S,1453198,000,000,24920210,/
88,03PT0010309561   ST CONTROLLER NC NC PAYMENT
16,165,633448,S,633448,000,000,24920182,/
88,02PT0040560249   ST CONTROLLER NC NC PAYMENT
16,165,506738,S,506738,000,000,24503322,/
88,0920148   DHHS-DMS-HP ENTR HPES PAYMT
16,165,275500,S,275500,000,000,36525574,/
88,415161443999   BANKCARD   DEPOSIT
16,165,207294,S,207294,000,000,24942185,/
88,07191   BLUE CROSS BLUE EFT CLAIMS
16,165,122600,S,122600,000,000,36524624,/
88,415161458997   BANKCARD   DEPOSIT
16,165,108640,S,108640,000,000,24514929,/
88,8700041   DHHS-DMS-HP ENTR HPES PAYMT
16,165,97025,S,97025,000,000,24514267,/
88,7907609   DHHS-DMS-HP ENTR HPES PAYMT
16,165,71500,S,71500,000,000,36525576,/
88,415161445994   BANKCARD   DEPOSIT
16,165,62289,S,62289,000,000,13252605,/
88,07191   BLUE CROSS BLUE EFT CLAIMS
16,165,41000,S,41000,000,000,36525558,/
88,415034103994   BANKCARD   DEPOSIT
16,165,21550,S,21550,000,000,36525579,/
88,415161448998250 BANKCARD   DEPOSIT
16,165,19840,S,19840,000,000,36525572,/
88,415161441993   BANKCARD   DEPOSIT
16,165,19467,S,19467,000,000,36525575,/
88,415161444997   BANKCARD   DEPOSIT
16,165,15840,S,15840,000,000,24920327,/
88,13PT0011340461   ST CONTROLLER NC NC PAYMENT
16,165,14500,S,14500,000,000,36525578,/
88,415161447990   BANKCARD   DEPOSIT
16,165,14472,S,14472,000,000,12430081,/
88,147   WAKE ENTERPRISES DIRECT DEP
16,165,13000,S,13000,000,000,36525577,/
88,415161446992   BANKCARD   DEPOSIT
16,165,7898,S,7898,000,000,24509636,/
88,6005555   DHHS-DMS-HP ENTR HPES PAYMT
16,165,7222,S,7222,000,000,13349265,,1295761617   PALM J11 PART B PAYMENT
16,165,7000,S,7000,000,000,36525573,,415161442991   BANKCARD   DEPOSIT
16,165,4000,S,4000,000,000,36525559,,415034104992   BANKCARD   DEPOSIT
16,165,2267,S,2267,000,000,12430084,/
88,149   WAKE ENTERPRISES DIRECT DEP
16,165,1554,S,1554,000,000,13349263,,1801957576   PALM J11 PART B PAYMENT
16,165,692,S,692,000,000,24503432,,0928382   DHHS-DMS-HP ENTR HPES PAYMT/
16,165,608,S,608,000,000,12430082,,148   WAKE ENTERPRISES DIRECT DEP/
16,165,060,S,060,000,000,12430083,,270   WAKE ENTERPRISES DIRECT DEP/
16,172,5400,S,1382,4018,000,58490900,0037024489,DEP CORR CR
16,174,98210,S,98210,000,000,32801532,0022003635/
88,DEPOSIT YOUR LOCATION 0022003635
49,8368222272,310/
98,8368222272,1,312/
99,8368222272,1,314/

Wake County – Payroll ACH File Format

```
*****************************************************************
    *
    *          M O D I F I C A T I O N   L O G
    *          - - - - - - - - - - - -   - - -
    *
    * REL/LEVEL MOD/APR #  DATE     DESCRIPTION
    * --------- ---------- -------- ----------------------------------
    *
    *****************************************************************
    *****************************************************************
    *   THIS EXTRACT FILE CONTAINS INFORMATION ON EMPLOYEES       *
    *   PAID BY DIRECT DEPOSIT IN THE CURRENT PAY CYCLE          *
    *   THE INFORMATION IN THIS FILE WILL BE SENT TO THE         *
    *   BANK ON TAPE ON A PAY CYCLE BASIS.                       *
    *****************************************************************
    *****************************************************
    **** THIS RECORD CONTAINS FILE HEADER INFORMATION ****
    *****************************************************
        05  HA2EFTB-HEADER-DATA.
           10  H-RECORD-ID              PIC X(1).
           10  H-PRIORITY-CD            PIC X(2).
           10  FILLER                   PIC X(1).
           10  H-EFT-ROUTING-NO         PIC X(9).
           10  H-FIRST-POS-FED-ID       PIC X(1).
           10  H-EMPLOYER-FED-NO        PIC X(9).
           10  H-CREATION-DT.
              15  H-CREATION-YR         PIC X(2).
              15  H-CREATION-MO         PIC X(2).
              15  H-CREATION-DA         PIC X(2).
           10  H-CREATION-TM            PIC X(4).
           10  H-FILE-MOD-CD            PIC X(1).
           10  H-RECORD-LENGTH          PIC X(3).
           10  H-RECORD-BLOCK-AM        PIC X(2).
           10  H-FORMAT-CD              PIC X(1).
           10  H-BANK-DD                PIC X(23).
           10  H-INSTALLATION-DD        PIC X(23).
           10  H-FILLER                 PIC X(8).

    ******************************************************
    **** THIS RECORD CONTAINS BATCH HEADER INFORMATION ****
    ******************************************************
        05  HA2EFTB-BATCH-DATA REDEFINES HA2EFTB-HEADER-DATA.
           10  B-RECORD-ID              PIC X(1).
           10  B-SVC-CLS-CD             PIC X(3).
           10  B-INSTALLATION-DD        PIC X(16).
           10  B-DD-SRCE-DD             PIC X(20).
           10  B-TAX-ID-CD              PIC X(1).
           10  B-EMPLOYER-FED-NO        PIC X(9).
           10  B-ENTRY-CLS-CD           PIC X(3).
           10  B-ENTRY-CLS-DD           PIC X(10).
           10  B-RUN-DT.
              15  B-RUN-YR              PIC X(2).
```

```
        15  B-RUN-MO              PIC X(2).
        15  B-RUN-DA              PIC X(2).
     10  B-ENTRY-DT.
        15  B-ENTRY-YR            PIC X(2).
        15  B-ENTRY-MO            PIC X(2).
        15  B-ENTRY-DA            PIC X(2).
     10  B-FILLER                 PIC X(3).
     10  B-DD-SRCE-ID             PIC X(1).
     10  B-DFI-IDENTIFIER         PIC X(8).
     10  B-BATCH-NO               PIC 9(7).

**************************************************
**** THIS RECORD CONTAINS DETAIL INFORMATION ****
**************************************************
  05  HA2EFTB-DETAIL-DATA REDEFINES HA2EFTB-HEADER-DATA.
     10  D-RECORD-ID              PIC X(1).
     10  D-ACCT-TYPE-CD           PIC 9(2).
     10  D-EFT-ROUTING-NO         PIC 9(9).
     10  D-EFT-BANK-ACCT-NM       PIC X(17).
     10  D-NET-AM                 PIC 9(8)V99.
     10  D-ALT-ID                 PIC X(6).
     10  D-FILLER1                PIC X(9).
     10  D-EMPL-CONC-NM.
        15  D-EMPL-LAST-NM        PIC X(20).
        15  D-EMPL-FIRST-NM       PIC X(1).
        15  D-EMPL-MIDDLE-NM      PIC X(1).
     10  D-FILLER2                PIC X(2).
     10  D-ADDENDA-REC-ID         PIC X(1).
     10  D-DFI-IDENTIFIER         PIC X(8).
     10  D-SEQUENCE-NO            PIC 9(7).

*********************************************************
**** THIS RECORD CONTAINS BATCH CONTROL INFORMATION ****
*********************************************************
  05  HA2EFTB-BATCH-CNTL-DATA REDEFINES HA2EFTB-HEADER-DATA.
     10  BC-RECORD-ID             PIC X(1).
     10  BC-SVC-CLS-CD            PIC 9(3).
     10  BC-ENTRY-CT              PIC 9(6).
     10  BC-ROUT-HASH-AM          PIC 9(10).
     10  BC-FILLER1               PIC 9(12).
     10  BC-NET-HASH-AM           PIC 9(10)V99.
     10  BC-TAPE-CD               PIC X(1).
     10  BC-EMPLOYER-FED-NO       PIC 9(9).
     10  BC-FILLER2               PIC X(25).
     10  BC-DFI-IDENTIFIER        PIC X(8).
     10  BC-SEQUENCE-NO           PIC 9(7).

  05  HA2EFTB-FILE-CNTL-DATA REDEFINES HA2EFTB-HEADER-DATA.
********************************************************
**** THIS RECORD CONTAINS FILE CONTROL INFORMATION ****
********************************************************
     10  FC-RECORD-ID             PIC X(1).
     10  FC-BATCH-CT              PIC 9(6).
     10  FC-BLOCK-CT              PIC 9(6).
     10  FC-DETAIL-CT             PIC 9(8).
     10  FC-ROUT-HASH-AM          PIC 9(10).
```

```
10  FC-FILLER1             PIC 9(12).
10  FC-NET-HASH-AM            PIC 9(10)V99.
10  FC-FILLER2             PIC X(39).
```

Wake County – Payroll Positive Pay File Format

(Note: Wake County writes a small number of payroll checks each pay cycle and this file is used to add those to its positive pay file for the imprest payroll account. There is not a separate positive pay file for vendor payments since Finance uses payment manager functionality for those checks and that check file is also used for positive pay changes.)

Bank Check Notification Tape

The file is created by the HAR6410 (Create Check Bank Tape) program. The file contains a series of 63 byte records as follows:

Field	Position
Detail Lines:	
Bank Routing Number	Column 1-9
Record Type Code (populated with '1')	Column 10
Filler	Column 11
Bank Account Number	Column 12-28
Check Number	Column 29-43
Net Amount (last 2 positions are decimal places)	Column 44-53
Check Date in the format MMDDYY	Column 54-59
Void ID (Y/N)	Column 60
Filler	Column 61-63
Trailer Lines:	
Bank Routing Number	Column 1-9
Record Type Code (populated with '8')	Column 10
Bank Account Number	Column 12-27
Filler	Column 28-35
Account Net Amount (last 2 positions are decimal places)	Column 36-48
Account Check Amount	Column 49-55

Wake County's Monthly Payroll Bank Reconciliation:

Bank Tape

The HARD1302 file is created by the bank. The file contains a series of 47 byte records as follows:

Field	Position
Header Line - first record	
H	Column 1
Process Date in the format MMDDYY	Column 2-7
Bank Routing Number	Column 8-16
Bank Account Number	Column 17-33
Filler	Column 34-47
Detail Lines:	
D	Column 1
Check Number	Column 2-16
Check Amount in the format DDDDDCC (where D indicates dollars and C indicates cents)	Column 17-23
Check Disposition Code	Column 24-25
Check Date in the format MMDDYY	Column 26-31
Check Disposition Date in the format MMDDYY	Column 32-37
Filler	Column 38-47

The current Wake County system expects a fixed length format. The record length is 80 bytes and has different record types for each day's transmission.

RECORD LAYOUTS FOR TRANSMISSION FILE (FILE RECEIVED FROM LOCKBOX)

THE FIRST 2 POSITIONS OF EACH RECORD WILL CONTAIN A RECORD TYPE CODE.

01 TRANSMISSION HEADER RECORD
02 TRANSMISSION TRAILER RECORD
03 BATCH HEADER RECORD
04 BATCH TRAILER RECORD
05 STUB DETAIL RECORD
07 CHECK DETAIL RECORD

:TRANSMISSION HEADER RECORD

FROM	TO	LENGTH	DESCRIPTION
1	2	2	RECORD TYPE = 01
3	8	6	DATE YYMMDD
9	80	72	BLANK

:TRANSMISSION TRAILER RECORD

FROM	TO	LENGTH	DESCRIPTION
1	2	2	RECORD TYPE = 02
3	7	5	STUB ITEM COUNT
8	12	5	CHECK ITEM COUNT
13	23	11	STUB AMOUNT
24	34	11	CHECK AMOUNT
35	37	3	NUMBER OF BATCHES
38	80	43	BLANK

:BATCH HEADER RECORD

FROM	TO	LENGTH	DESCRIPTION
1	2	2	RECORD TYPE = 03
3	6	4	BATCH NUMBER
7	10	4	OPID
11	14	4	INTEREST DATE MMYY
15	80	62	BLANK

:BATCH TRAILER RECORD

FROM	TO	LENGTH	DESCRIPTION
1	2	2	RECORD TYPE = 04
3	6	4	BATCH NUMBER
7	11	5	STUB ITEM COUNT
12	16	5	CHECK ITEM COUNT
17	27	11	STUB AMOUNT
28	38	11	CHECK AMOUNT
39	80	42	BLANK

:STUB DETAIL RECORD

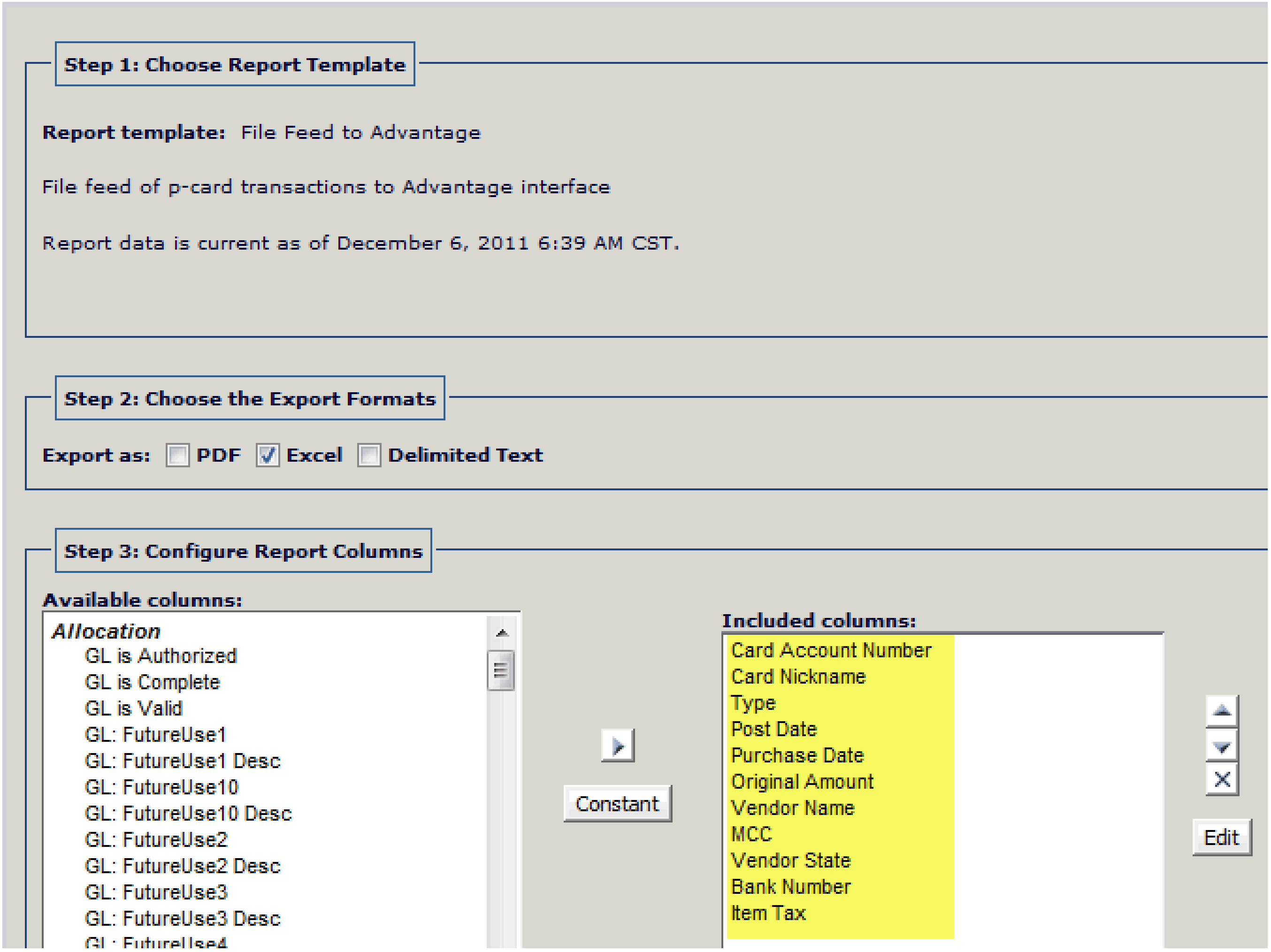
FROM	TO	LENGTH	DESCRIPTION
1	2	2	RECORD TYPE = 05

3	6	4	BATCH NUMBER
7	12	6	SEQUENCE NUMBER
13	39	27	ACCOUNT NUMBER/BILL NUMBER FIRST 27 OF SCAN LINE
40	50	11	PAYMENT AMOUNT
51	52	2	BLANK
53	58	6	LOCKBOX BATCHID
59	64	6	LOCKBOX BATCH #
65	67	3	LOCKBOX ITEM SEQ #
68	80	13	BLANK

:CHECK DETAIL RECORD

FROM	TO	LENGTH	DESCRIPTION
1	2	2	RECORD TYPE = 07
3	6	4	BATCH NUMBER
7	12	6	SEQUENCE NUMBER
13	18	6	LOCKBOX BATCHID
19	24	6	LOCKBOX BATCH #
25	27	3	LOCKBOX ITEM SEQ #
28	39	12	BLANK
40	55	16	CHECKING ACCOUNT NUMBER
56	64	9	BANK NUMBER
65	74	10	CHECK AMOUNT
75	80	6	BLANK

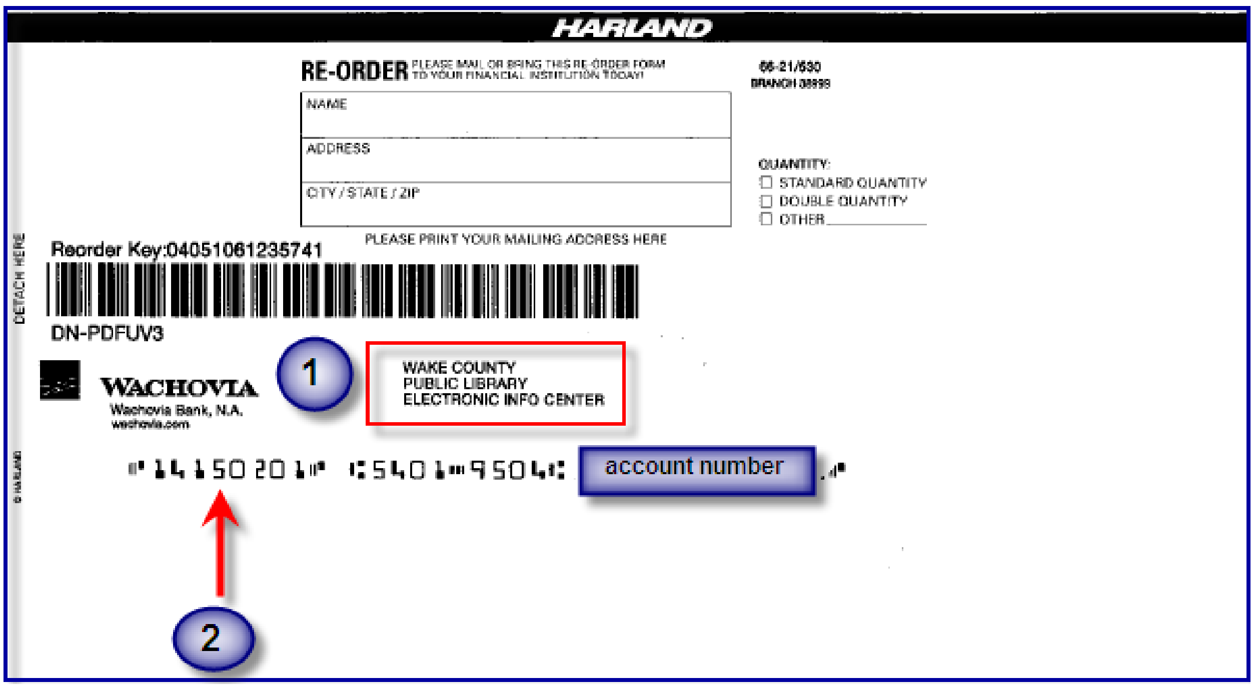
Procurement Card –Services Section 3 – Excel Format



ATTACHMENT 5

Wake County Deposit Ticket Example:

Triplicate deposit tickets specific to each County location.
Deposit tickets must contain location name, up to 3 lines. (Item 1 below)
Deposit tickets must be pre-printed and MICR encoded. Must be sequentially numbered. First 4 digits = Wake County location code assigned and tracked by Wake County that is used to identify deposits into operating bank account. (Item 2 below)



Below is a sample portion of Wake County's location listing that identifies which specific location deposited a given daily deposit. Using the MICR codes from our daily transactions detail report detailed in the Online Services section of the Core Banking Services Section, Wake can identify missing deposits easily and follow up with departmental staff to research and address issues timely.

PUBLIC LIBRARY	EVA PERRY	1413	2100 Shepherd's Vineyard Drive	APEX	NC
PUBLIC LIBRARY	SOUTHEAST REGIONAL	1414	908 Seventh Ave.	GARNER	NC
PUBLIC LIBRARY	ELECTRONIC INFO CENTER	**1415**	336 FAYETTEVILLE ST	RALEIGH	NC
PUBLIC LIBRARY	WAKE FOREST	1416	400 E. Holding Ave	WAKE FOREST	NC