

EXHIBIT A – BANKING SERVICES QUESTIONNAIRE**RFP#: 140-210826****SECTION 5.1. GENERAL BANKING**

1. AVAILABILITY OF FUNDS
 - a. What availability and collected funds schedule will be guaranteed for funds deposited?
 - b. Does the bank offer any method for accelerating the time frame to provide collected funds on various types of deposited items; i.e., drawn on local banks or U.S. Government?
2. DEPOSITS
 - a. What time constraints will the KTA have regarding deposits to its accounts (i.e., branch vs. drive-in)?
3. REPROCESSING OF INSUFFICIENT FUNDS CHECK
 - a. Can the bank notify the KTA by phone if a deposited item in excess of \$1,000 is being charged back to the account?
4. DIRECT DEPOSIT OF PAYROLL
 - a. What time constraints are involved – emergency and normal conditions?
 - b. Can the information be transferred to the Bank's data center?
 - c. What procedures would be implemented for handling errors such as reversal of a deposit made in error or a deposit not posting to an employee's account which was properly established, etc.?
5. INTEREST, COLLATERAL OF ACCOUNT BALANCES AND EARNINGS CREDIT
 - a. What rate of interest will the proposer guarantee for overnight funds (must be a function of the Federal funds rate)?
 - b. How frequently will the interest earnings on the account be credited to the KTA?
 - c. Can the proposer guarantee collateral capabilities estimated to be \$42 million or higher if needed?
 - d. Can the proposer provide only those securities as identified by Kansas State Statutes?
 - e. Does the proposer agree to pledge all collateral to the KTA?
 - f. Alternatively or in addition to interest earnings, what rate of earning credit would the bank pledge for balances remaining in the account.
6. DAILY AND MONTHLY BANK STATEMENT AND RECONCILIATION
 - a. KTA schedules daily, weekly and monthly reconciliations on various accounts. How long after scheduled cut-offs before the KTA receives its bank reconciliation, check imaging and related documents?
7. SECURITY
 - a. Can the proposer duplicate or improve the level of security required for funds transfer without materially impacting costs? Describe the system proposed by your institution.
 - b. If an automated electronic Treasury work station is proposed, what are the security benefits of such a system?
 - c. How will the bank provide services if communication lines are down or either party are experiencing system problems?
8. ACCOUNT ANALYSIS
 - a. When will an "Account Analysis" be provided each month?

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- b. Provide a sample of an account analysis the KTA would receive.
9. ELECTRONIC TREASURY WORK STATION
- a. Would the proposer's electronic data transfer system provide for:
- Balance reporting?
 - Internal and wire transfers?
 - Securities transactions?
 - Message relay?
 - Other?
- b. Describe the attributes of the above features that may be useful to the KTA in evaluating the features.
- c. Can selected features be obtained by module or is it necessary to acquire a combination of modules?
- d. What are the fees?
- e. Describe in detail the type of equipment the KTA would be required to have for integration of the system including hardware, software, phone lines, etc.
10. BRANCH OFFICES
- a. Provide the location and the hours of operation for all branch offices of your institution located within the State of Kansas along the route of the turnpike.
11. OTHER
- a. Are there any other benefits to the KTA or our employees? (This should include any items not covered in the previous questions?)
12. TRAINING
- a. Describe the training resources that will be available to KTA for banking software and any additional needs to allow staff to acquire needed expertise. Training must be provided for all three subsections: General Banking, Merchant Services, and Lockbox Services.

SECTION 5.2. MERCHANT SERVICES – (ONLY FIRMS PROPOSING FOR THIS SECTION SHOULD RESPOND TO THE FOLLOWING QUESTIONS)

- Does the firm provide merchant services or are they outsourced?
- If outsourced, who is the firm's merchant service carrier?
- Can one umbrella account be created with division accounts under it?
- Can we use our existing credit card processing services and machines?
- Does the firm offer credit card machines that are chip readers?
- Does the firm accept ApplePay, GooglePay or Samsung Wallet? Are they leased, purchased or are you willing to offer any equipment at no cost to the Treasurer's Office?
- Are fees passed on to the credit card holder or to the Treasurer's Office?
- Can 1 division pass on fees to card holder while another division absorbs it?
- How will we be notified of deposits to the Treasurer's account?
- Will deposits be made within 2 days of batching the credit card machine? If not, how long between batch transmittal and deposit into the Treasurer's account?
- Can the deposits be reported by division?

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12. Describe (or provide an example) of a detailed monthly account statement for each individual account and a consolidated statement showing charges for all account services.
13. What differentiates the firm and its service from that of other firms?
14. How does the firm stay current and competitive in merchant services?
15. Are major changes anticipated in merchant services?
16. Explain the firm's representation on MasterCard or Visa boards or committees.
17. Specify the category and number of customers and merchant accounts for which the firm is currently providing merchant services. What was the total transaction count and dollar amount processed in 2019-2020?
18. What is the total average yearly dollar volume?
19. Provide the names, email addresses and phone numbers of three public references with comparable volumes and communication capabilities who are currently using the card processing services. Please select a mix of long-standing and recently acquired customers.
20. List the names, titles, phone, location, and e-mail addresses and provide *brief* biographies of the primary relationship representative(s) that would be directly involved in and responsible for the contract and its implementation.
21. Describe the relationship management team's functional role and responsibility.
22. What is the expected turn-around time on issue resolution? Is there any guarantee on the timing and escalation of issues?
23. How often will the primary representative(s) meet with the KTA to assure that it is receiving the lowest discount/interchange rates?
24. Does the Vendor support all major payment types, debit cards, gift cards, corporate cards, and other emerging options? Does support or cost vary for any of these?
25. Describe interface requirements and compatibility issues.
26. Indicate all payment gateways currently supported. What set-up process is used? What fees are applicable on setup?
27. How is PCI compliance tested and confirmed? What requirements are in place? What testing or support is available? How are merchants certified?
28. What authorization methods are supported and recommended? List any processor specific hardware needed to support each option.
29. Provide average response times for web and dial-up authorization methods for both peak and normal periods.
30. Describe the settlement process workflow and explain any differences by card type.
31. Provide a funds availability schedule by card type. Is all funding next day? Describe.
32. Is settlement made by ACH or Fed wire? Can settlement details be passed on ACH addenda?
33. Do you allow for multiple settlement accounts by merchant?
34. Are settlement amounts listed separately on the bank statement or will they appear as one daily sum?
35. What level of transaction detail is available? Will Saturday and Sunday activity be combined into Monday activity?

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36. How are PCI compliance initiatives handled? How do you qualify merchants?
37. How are clients made aware of new PCI initiatives and general information?
38. What PCI training is available for IT and merchants' staff? Are there charges for these services?
39. Describe the security measures used to prevent unauthorized user access to either the system or the data.
40. Describe the Vendor's fraud protection tools.
41. Is there a continuity plan for processing systems and platforms in a natural or man-made disaster situation? Describe local and system-wide back up and redundant systems.
42. What is the expected time frame to become operational should a catastrophic event occur at a merchant site? What support is available?
43. What is the up-time percentage the last two years? Over the past year, what was the longest period that you were unable to authorize transactions? Describe the situation, including the source of the problem and the time it took to fix the problem.

SECTION 5.3. LOCKBOX SERVICES

1. Explain the firm's general lockbox services, including mail delivery procedures.
2. What is the latest mail pickup to be include in the current day's deposit?
3. Do mailed payments go to a Post Office Box or a Lockbox facility?
4. What is the ledger cut-off time for lockbox deposits, including weekends and holidays (KTA prefers a single file transfer per business day)?
 - a. How many file transfers occur in the same business day?
 - b. What is the daily cutoff time for all processing?
 - c. What is the daily file transmission cutoff time?
5. What is the latest mail pickup to be included in the current day's deposit?
6. Where are you Lockbox Locations?
7. What security measures are in place for Lockbox Services?
8. Does the firm offer remote or virtual access?
9. What reporting options does the firm offer?
10. How many employees are in direct contact with the mail throughout the processing steps?
11. Explain the technical/data transfer processes.
12. Describe the lockbox department's processing workflow. Include a schematic or flow chart of the processing procedures.
13. Does the firm offer "e-lockbox" services for payments made from consumer bill payment service providers? Describe the firm's "e-lockbox" service.
14. Which clearing networks does the firm work with? Describe in detail.

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1. Provide a general overview and brief history of your firm, including parent and/or subsidiary companies and number of employees.
2. Describe the experience of the firm in providing similar services for governmental entities.
3. Describe the firm's current credit rating. If the firm is not rated, provide other evidence of the firm's financial strength.
4. Provide the name, title, address, phone number, and email address of the primary contact person assigned to this account.
5. Name the individuals who will be the day-to-day contacts to KTA on a regular basis. Name the individuals responsible for the service group. Information should include:
 - a. Proposed role with regard to the account.
 - b. Biographical information
 - c. Experience working with governmental entities
 - d. Number of years of experience in the field
 - e. Number of years with the firm
 - f. Number of accounts the person is responsible for
 - g. Indicate the number of governmental clients the proposed relationship manager gained or lost over the last three years
6. Describe the firm's approach to changing the primary contact person on the account.
7. Customer Service:
 - a. For routine day to day transactions, will a specific customer service representative or a customer service department be assigned?
 - b. Describe the responsibilities of the customer service personnel, including the chain of command for problem resolution.