

# REQUEST FOR PROPOSAL TO PROVIDE BANKING SERVICES

## THE CITY OF DAHLONEGA

### Questions and Answers

Q: How are you currently handling H.R. needs?

A: The City currently handles all H.R. internally. Any proposals for H.R. services will be considered separately from the Banking Services Contract.

Q: Does the city have any type of background screening in place?

A: The City has an agreement with GCIC for background screening.

Q: What is the current pay schedule and will that change with the implementation of direct deposit?

A: The City currently pays employees each Friday for work completed though Thursday. This Pay period would have to change due to processing time for direct deposits but at the moment the City does not have a schedule for what this would be.

Q: Do you think you will have any employees that will either 1) possibly not qualify for a deposit account for direct deposit 2) not want to participate in the direct deposit program but would be interested in a payroll card?

A: 1) This is possible but it is currently unknown to the City if any employees would not qualify for a deposit account.  
2) Some employees could be interested in payroll cards.

Q: Are you currently accepting credit/debit card for utilities payments?

A: Yes, the city currently accepts credit/debit card for only utilities payments.

Q: If so, how are you processing? Terminal, virtual terminal or a payment gateway?

A: Terminal, but the city is exploring online payments for utilities payments.

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Q: What software programs are you using for computing and does it interface with your current payment processing system?

A: The City only uses a terminal and credit/debit card transaction are manually entered into our accounting system.

Q: What is your total annual income from debt card/credit card payments?

A: Currently the City collects about \$30,000 to \$35,000 through credit/debit card for utilities but the City is planning to expand its acceptance of credit/debit cards to all payments to the City.

Q: What is the average transaction size?

A: Currently the average transaction size is about \$140 but this could change when the City starts accepting credit/debit cards for all payments not just utilities.

Q: Do you have credit/debit payments posting to all accounts listed in the RFP or just specific ones?

A: The two accounts which will need to accept credit/debit cards are the General and Enterprise.

Q: What are the City's average total deposits?

A: The average total deposits for the City are between 8 and 12 million dollars.

Q: How many credit card terminals or POS Software(s) are being used at each location?

A: One location and one terminal

Q: Are the credit cards that are processed from each locations 100% swiped? If not, provide a listing of accounts that will have more than 50% of the transactions hand-keyed.

A: At the Current time all credit cards are swiped. This may change due to a desire to expand the credit/debit card acceptance at the City.

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Q. Verify type of phone connection used for equipment. Dial Up (Analog) or DSL(Digital or Ethernet).

A. Phone but the City has DSL

Q. The Bank has the ability to reprogram credit card terminals, please provide the following information of existing equipment that is owned by **City Of Dahlonega**:

A. The current equipment does not meet the needs of the City and is not fully functional; it will need to be replaced.

a. Equipment Name/Model:

b. Pinned debit capability – Yes or No: Not currently functional

c. List type of Debit Networks being used: Unknown if any

Q. Provide the following information for 3<sup>rd</sup> party software, or on-line/web initiated transactions used to process credit cards:

a. Provider Name: The City has no provider at this time

b. Software Name:

c. Version Type:

d. Total amount of locations set up with this software:

e. Provider Name:

f. Software Name:

g. Version Type:

h. Total amount of locations set up with this software:

Q. Are there other 3<sup>rd</sup> party services currently being used, or plans for additional processing with a 3<sup>rd</sup> party service? (i.e. payment gateway, shopping cart providers, and data storage services) If yes, provide the following:

A. The City does not currently have any third party services

Q. Is a POS Check Service being used? If yes, provide the following:

A. The City is currently not using any Check Service.

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Q. Are there any concerns or needs not met by the current credit card processor, which you would like to have with your new provider?

A. The basic requirements of the City are detailed in the RFP document the City does not wish to comment on its current vendor.