

Appendix A QUESTIONNAIRE

LOT 1 - BANKING SERVICES QUESTIONNAIRE	3
TAB 2 A. ORGANIZATION AND BACKGROUND	3
<i>Safety and Soundness</i>	3
<i>Personnel</i>	3
<i>Experience</i>	3
<i>Competitive Position and Future Commitment</i>	3
<i>References</i>	4
<i>Customer Service</i>	4
<i>Quality</i>	4
<i>Disaster Recovery</i>	4
TAB 3 B PROJECT DISCUSSION. (LIMIT TO NO MORE THAN THREE PAGES)	4
TAB 4 C DEPOSITORY SERVICE	4
<i>Processing</i>	4
<i>Verification</i>	6
<i>Vault Services</i>	6
<i>Lockbox Services</i>	7
<i>Return Item Processing</i>	7
<i>Transaction Research</i>	7
<i>Reporting</i>	8
TAB 5 D DISBURSEMENTS – GENERAL.....	8
TAB 6 E DISBURSEMENTS - CONTROLLED	9
<i>Processing</i>	9
<i>Notification</i>	11
<i>Funding</i>	11
<i>Account Reconciliation Services</i>	11
<i>Positive Pay</i>	12
TAB 7 F WIRES	13
<i>Processing</i>	13
<i>Security</i>	15
<i>Daylight Overdrafts</i>	16
TAB 8 G AUTOMATED CLEARING HOUSE (ACH)	16
<i>Processing</i>	16
<i>Settlement</i>	18
<i>Receiving ACH Transactions</i>	18
<i>Debit Authorization Service</i>	18
TAB 9 H INFORMATION REPORTING	18
<i>Processing</i>	18
<i>Technical Capabilities</i>	19
<i>Statements</i>	20
TAB 10 I TECHNICAL SUPPORT.....	20
TAB 11 J COMPENSATION	20
<i>Analysis</i>	20
TAB 12 K IMPLEMENTATION.....	21
TAB 13 L ADDITIONAL INFORMATION.....	21
TAB 14 M SAMPLE REPORTS	21
TAB 15 N SAMPLE FORMS	21
LOT 2 – MERCHANT SERVICES.....	22
TAB 16 A COMPLIANCE	22
TAB 17 B EQUIPMENT AND INVENTORY	22
TAB 18 C ONLINE PROCESSING	22
TAB 19 D SUPPORT.....	22
TAB 20 E FEES	22

Appendix A
QUESTIONNAIRE

LOT 3 – GATOR 1 CARDS **23**

TAB 21: 23

DEBIT/ATM CAPABILITIES WITH THE GATOR 1 CARD (REFER TO: SECTION 5.4.1 OF THE ITN)..... 23

TAB 22: MARKETING AND BRAND AWARENESS (REFER TO: SECTION 5.4.2 OF THE ITN) 23

TAB 23: BANKING AND FINANCIAL SERVICES FOR STUDENTS (REFER TO: SECTION 5.4.3 OF THE ITN) 23

TAB 24: FINANCIAL TRAINING (REFER TO: SECTION 5.4.4 OF THE ITN)..... 23

TAB 25: FINANCIAL SUPPORT (REFER TO: SECTION 5.4.5 OF THE ITN) 23

TAB 26: STARTUP OR CONVERSION (REFER TO: SECTION 5.4.6 OF THE ITN) 23

TAB 27: PARTNER RELATIONSHIP (REFER TO: SECTION 5.4.7 OF THE ITN) 23

TAB 28: EXPERIENCE AND REPUTATION (REFER TO: SECTION 5.4.8 OF THE ITN) 23

Appendix A QUESTIONNAIRE

LOT 1 - BANKING SERVICES QUESTIONNAIRE

Complete the following questionnaire, using the following format: restate each question followed by the related response to each question or statement as completely, but briefly, as possible.

Tab 2 A. ORGANIZATION AND BACKGROUND

Safety and Soundness

1. Identify key measures of the Bank's financial strength, e.g., capital ratios, market capitalization, total assets. Does the financial institution have total assets of \$500 million dollars or more as of December 31, 2008?
2. Provide ratings for the bank and/or bank holding company from two of the following agencies: Standard & Poor's, Moody's, Thomson BankWatch, Sheshunoff, or Lace.

Personnel

3. List names, titles, phone numbers, fax numbers, and e-mail addresses and provide brief biographies of bank contact personnel.
4. Will one specific customer service representative be assigned to our account? If so, from which area of the organization?
 - Describe the responsibilities of customer service personnel, including the chain of command for problem resolution.
 - Is local customer service support available?
 - List the primary contact to be assigned to our account.
5. How many employees does the bank have in key areas providing these services?

Experience

6. How long has your bank offered the services being requested in this ITN?
7. Specify the number of Colleges/Universities of similar size using these services?
8. Indicate whether your bank is a parent or a subsidiary of a holding company. Describe all relationships with subsidiaries and/or parent if applicable.
9. List the number and location of your branches or affiliated banks in Gainesville. Has your bank been located in Gainesville for at least the last 3 years? List the number and location of your branches or affiliated banks in Marianna; Lake Alfred; Ft. Pierce; and Immokalee, Florida.
10. State if your bank is chartered to do business in the State of Florida.
11. State if your bank is a qualified public depository as defined in Florida State Statutes Chapter 280.

Competitive Position and Future Commitment

12. What differentiates your service from other providers?
13. How do you plan to keep these products and services current and competitive?

Appendix A QUESTIONNAIRE

14. Will you extend to University direct support organizations the same pricing, terms, and conditions offered to the University?
15. Provide a copy of your bank's latest certified annual financial report and most recent quarterly statement.

References

16. Provide names and phone numbers of three references, preferably Colleges or Universities of similar size, who are currently using the services requested in this ITN. Select a mix of long standing and recent customers.

Customer Service

17. What are the hours of operation of the customer service unit?
18. How are inquiries requiring research and adjustments handled by the Bank?
19. Are there established turn-around times for research and adjustment items? If yes, specify.
20. What is the Bank's record on meeting established response times?
21. Does the bank provide technical customer support for computer hardware, software and communication problems?

Quality

22. Does your bank use any statistical quality control measures to evaluate treasury services? If so, provide such results for the most currently available 12 months. If not, describe how your bank measures and evaluates the quality of its services.

Disaster Recovery

23. Briefly describe your bank's disaster recovery plan and how customers' records would be protected/recovered.
24. Does the bank have off-site backup capabilities? Does the Bank or a third party provider manage this site?

Tab 3 B PROJECT DISCUSSION. (Limit to no more than three pages)

Describe your bank's general ability and willingness to meet all of the requirements specified by the University. Are there any of the services referenced in this Invitation to Negotiate that your bank is unable to fully perform? If so, please explain. Identify any initial problems or difficulties your bank foresees with establishing a relationship with the University as requested by the Invitation to Negotiate. Address your bank's methods to deal with these problems.

Tab 4 C DEPOSITORY SERVICE

Processing

1. Are night drop, vault, remote deposit and branch service options available?
 - Is pricing different for utilizing these different deposit options?
 - Are any processing applications outsourced to a third party? If so, name the vendor(s) and describe the application(s).

Appendix A QUESTIONNAIRE

2. What is the cut-off time to ensure same day ledger credit?
 - Is it the same for night drop, vault, remote deposit and branch services?
 - Is it the same for cash as for checks, drafts, etc?
 - Are there any options that might affect this cut-off time (e.g., provisional credit, delayed verification)?
3. Are weekend or holiday deposit services available? Is there an additional fee or discount for utilizing these services?
4. What type of deposit bags do you allow/require?
 - Do you provide these bags?
 - Do you charge a fee for these bags?
5. Are there any restrictions on deposit bags provided by the University?
6. Are there any benefits to separating Cash and Checks in two deposit bags?
7. Do you require that checks and currency be on separate deposit tickets?
8. Do you limit the number of deposit tickets that can be included in one deposit bag?
9. Are the deposit tickets that you provide available in multiple part forms? How many copies does the bank require?
10. Can the deposit tickets contain an auxiliary MICR field for our location and/or transaction information?
11. Would you accept deposit tickets from a third-party printer? List any limitations.
12. Do you require that cash be deposited in standard straps only? Is there a penalty for depositing non-standard straps?
13. Do you accept loose and/or rolled coin for deposit at vault, branch and night drop locations? Is there a fee for depositing loose or rolled coin? Do you accept foreign coins for exchange?
14. What is your process for collection of foreign items? Timeline? What is the cost? Are there costs associated with this process that are above and beyond the bank charge? If so, please describe.
15. Do you accommodate Remote Deposit Capture processing?
16. Please describe your processes related to Remote Deposit Capture, such as cut-off time for same day credit, methods used to communicate returns, identifying information provided on returns, security requirements, technical support, etc.
17. What equipment do you require for Remote Deposit Capture? How will you assist the University in exchanging its current equipment, if required?

Appendix A QUESTIONNAIRE

18. How do you determine and calculate availability of deposited items?
- Do you give immediate availability of deposited items?
 - Do you calculate availability by item or formula?
 - Do you use a standard schedule? Accelerated schedule? How often is it updated?
 - Can you provide intra-day or next day recap of our deposit availability?
19. Attach an availability schedule. Include weekends and holidays, if applicable. Is the schedule flexible? For example, can accommodations be made for high volume accounts or pre-encoded checks?
20. What are the requirements for depositing checks (e.g. pack size, audit tapes)?
21. Each of the 11 University DSO sites processes deposits independently. Five of the 11, reside outside of the Gainesville area. Does your bank have a local branch in Marianna, Lake Alfred, Ft. Pierce, or Immokalee? If not, please explain how these deposits can be made directly to your bank, with minimal delay and cost to the University DSOs.

Verification

22. How many bank employees are present when deposit bags are opened? What specific security measures are employed?
23. How will you return the validated deposit receipt to us? Within what time frame?
24. If provisional credit is given, when does verification take place? In 24 hours? In 48 hours?
25. Does the bank identify and adjust all discrepancies?
- If no, at what dollar amount do you write off discrepancies?
 - Do you adjust the deposit amount or process an adjusting debit or credit?
 - What is the standard procedure for reporting deposit adjustments? What additional options are available (e.g., copies to multiple locations)?
26. What is the bank's policy on receipt of tampered bags?
27. When counterfeit bills are discovered, what is your notification and adjustment process?

Vault Services

28. Does the bank have an automated vault service? Describe the deposit and change order procedures, cut-off times and other features of this system.
29. How much advance notice is required for coin and currency orders?
- Lobby pickup
 - Armored or courier pickup
30. Are there minimum purchase requirements (e.g., standard straps of currency and full boxes of coin)? Is a discount offered for purchasing standard amounts? What settlement options are available for change orders (e.g., cash, check, debit to account, wire)?
31. Describe security at the cash vault center. What fraud prevention procedures are in place?

Appendix A QUESTIONNAIRE

Lockbox Services

32. Describe the lockbox related services your bank can provide including pricing.
33. Can the bank provide the special requirements identified in Section **5.2.4** (Wholesale Lockbox) of the ITN? For the University? For the DSO (UF Foundation)?
34. Does the bank provide lockbox online imaging? If not, when do you expect to have this service? If so, please describe.
35. Discuss your methods to ensure that data is submitted as requested in Section **5.2.4** (Wholesale Lockbox) of the ITN, such as, last names first.

Return Item Processing

36. Can return items be automatically redeposited? If so, how many times?
- Is this service optional by location?
 - Can copies of all redeposited return items be provided to the depositing location or a central office? If so, within what time frame?
37. Provide the bank's standard return item and reclear processing instructions. List any nonstandard options that are available.
38. Can you fulfill the University's return item processing requirements (refer to Section **5.2.3.6**, of the ITN)?
39. Can you provide detailed return item information to depository customers? If not, when will the service be available?
- In what format can this information be obtained?
 - Does the information include both returns and reclears?
 - Is there a separate record for each returned item?
 - Can these records identify the depositing location?
 - Indicate which of the following details the bank can report:
 - Check Number
 - Check date
 - Check amount
 - Reason code
 - Check account and ABA number
 - Full name on check
 - Complete address
 - Phone numbers
 - Original deposit date
40. Is it bank policy to refuse return items not sent through the system in a timely manner?
41. Do you assign float to return items?

Transaction Research

42. What documentation is provided with deposit correction adjustments?
43. Within what time frame can you provide requested copies of documentation? What delivery options are available?

Appendix A QUESTIONNAIRE

Reporting

44. What type of deposit reporting service do you provide for consolidated account customers? Are these services optional?
45. What, if any, are the special requirements of the University in order for the Bank to provide location reporting on a consolidated account?
46. What type of output media is available for deposit reporting?
47. Is a summary report totaling deposits for the period by location available at period end? Does this vary with type of output?
48. Indicate the Bank's capability to provide the specified detailed information for each transaction listed:

Transaction Type	Account Number	Location Number	Transaction Date	Transaction Amount	BAI Code
Deposits - RDC					
Deposits - Paper					
Return Items					
Deposit Correction:					
Teller					
Vault					
Proof					
Coin & Currency Orders					
Misc. Debits & Credits					
ACH Debits & Credits					
Wires					

49. Is the detail indicated above available for all types of output? If not, what variations are applicable?
50. Does deposit reporting indicate location name as well as depositing location number? Does this vary with type of output?
51. Does your deposit reporting service report electronic transactions as well as paper documents?
52. Describe cash management and overnight investment (sweep) options your institution can provide.

Tab 5 D DISBURSEMENTS – GENERAL

1. The contracting financial institution will be required to negotiate checks payable from the school to individuals (e.g., students, staff, and vendors), for no charge to the individual if the check is not altered, not stale dated, and the payee can present identification which is acceptable to the financial institution. Describe how your bank can satisfy these requirements and include suggestions that would be of benefit to the University currently or in the future.
2. The University issues financial aid and overpayment refunds to students on-demand and the students may attempt to negotiate these checks prior to the financial institution receiving the positive pay file from the school. The contracting financial institution must have a process in place for employees to contact the

Appendix A QUESTIONNAIRE

school to verify that the issued on-demand checks are valid. Describe how your bank can satisfy this requirement and include suggestions that would be of benefit to the University currently or in the future.

3. Describe the payroll services available through your bank in the event we wish to outsource the biweekly payroll process, such as, check production, required federal tax reporting (940, 941) and pay statements.
4. Describe check writing services that are available for payables in the event we wish to outsource.

Tab 6 E DISBURSEMENTS - CONTROLLED

Processing

1. Is this controlled disbursement point designated a High Dollar Group Sort (HDGS) endpoint? If not, when do you expect this to happen?
 - What % of items are received at presentment: 1st _____, 2nd _____
 - What % of dollars are received at presentment: 1st _____, 2nd _____
2. What are the average daily total dollars and total items presented to the bank's controlled disbursement site?
3. Are all debits and credits included in presentment totals?
4. Does this controlled disbursement endpoint accept a presentment from the local clearinghouse?
 - If yes, what is the cut-off time for local clearinghouse presentments?
 - When will the customer be notified of local clearinghouse checks (same day or next day)? If same day, at what time? If next day, is there a charge for the use of funds for the period between presentment and posting? If yes, at what rate?
5. Does this controlled disbursement endpoint accept a presentment from a national clearinghouse?
 - If yes, what is the cut-off time for national clearinghouse presentments?
 - When will the customer be notified of national clearinghouse checks (same day or next day)? If same day, at what time? If next day, is there a charge for the use of funds for the period between presentment and posting? If yes, at what rate?
6. As a matter of policy, does this controlled disbursement endpoint contract with other banks to accept direct presentments?
 - If yes, what is the cut-off time for direct presentments?
 - When will the customer be notified of direct presentment checks (same day or next day)? If same day, at what time? If next day, is there a charge for the use of funds for the period between presentment and posting? If yes, at what rate?
7. Describe your method for accepting Same Day Settlements.
 - Is the controlled disbursement point receiving Same Day Settlements?
 - When will the University be notified of Same Day Settlement checks (same day or next day)? If same day, at what time? If next day, is there a charge for the use of funds for the period between presentment and posting? If yes, at what rate?

Appendix A QUESTIONNAIRE

8. Does this controlled disbursement endpoint allow encashment of over-the-counter checks?
 - When will the University be notified of over-the-counter checks (same day or next day)? If same day, at what time? If next day, is there a charge for the use of funds for the period between presentment and posting? If yes, at what rate?
9. List all days other than Federal Reserve holidays on which the disbursement location is closed or will not receive cash letters.
10. Where is the physical capture of controlled disbursement checks performed?
11. Does the bank use Federal Reserve Payor Bank Services?
 - For 1st presentment?
 - For 2nd presentment?
 - Does the information include rejected/damaged (low speed) items?
12. If the physical capture of checks does not agree with Payor Bank totals, when is the customer notified of discrepancies (same day or next day)? If same day, at what time? If next day, are rejected checks included in the daily notification? If next day, is there a charge for the use of funds for the period between presentment and posting? If yes, at what rate?
13. Does the bank use Federal Reserve Electronic Check Presentment Services? Does the information include rejected/damaged (low speed) items?
14. If the physical capture of checks does not agree with electronic presentment totals, how are discrepancies handled? Describe
 - If discrepancies result in adjustments to the funding totals, when will the customer be notified of the discrepancies (same day or next day)? If same day, at what time? If next day, are rejected checks included in the daily notification? If next day, is there a charge for the use of funds for the period between presentment and posting? If yes, at what rate?
15. Will the customer be able to initiate ACH debits and/or credits from the proposed disbursement account?
16. Can third-party ACH debits be charged to the controlled disbursement account?
17. Does the bank have an established maximum dollar value limit that may not be exceeded by an individual check (other than the 10 digit MICR limit)? If yes, what is the maximum? Please explain any restrictions regarding individual check amounts.
18. Are illegible serial numbers repaired for all controlled disbursement checks? If no, are illegible serial numbers repaired as part of the Account Reconciliation for ARP checks?
19. Does your bank offer customers the ability to issue checks with a single account number through multiple bank routing numbers?
20. When someone to whom the University has issued a check asserts that such check has been forged, will your bank give the University immediate credit upon completion of all forged check affidavits and documents? How and within what time frame will your bank notify the University that the credit has been applied to its account? Given that the University will be receiving images of its checks rather than the actual check, will the University still be required to provide the bank a copy of the check?

Appendix A QUESTIONNAIRE

Notification

21. What is the published time to notify the University of their daily clearings?
 - What was the average daily notification time during the previous quarter?
 - How many notifications are made?
22. If more than one notification is made, what percent of the dollars and items was included in each notification during the previous quarter?
23. How will the customer be notified if the daily notification will be delayed?
24. By what methods can the customer be notified of the amount of checks to be charged to its account? Does the method selected affect the notification time?
25. Describe any anticipated changes occurring in the next six months that will affect your notification times.
26. Is same day detail information available for the proposed controlled disbursement location?
 - What was the average amount of time detail information was available for customer access during the previous quarter?
 - What information is available? (e.g. check number, amount)
27. Does notification of daily clearings (or funding requirements) include both check and ACH debits? If yes, how are ACH totals reported (integrated with check information or reported separately)?

Funding

28. List the University's funding options and identify the requirements and restrictions of each.
29. What procedures are used to resolve overdrafts caused by funding failures as a result of:
 - Improper funding by the University?
 - The Bank's error or delay in notification?
 - A Federal Reserve problem?
30. Is interest assessed on overdrafts and how is that rate calculated?
31. Is there a fee per check or per occurrence when there is an overdraft? Is there a daily cap on fees? How are fees calculated?

Account Reconciliation Services

32. Does the bank offer Account Reconciliation Program (ARP) services for controlled disbursement customers? Are these services optional?
33. Are both full and partial reconciliation offered? Please provide sample reports.
34. Can your bank provide imaging of cleared University checks, front and back, on CD? Is the software to view the checks provided on the CD? If not, what software would be needed to access this information? How are searches for the check information performed? How long are the actual checks kept by the bank? At what location?
35. Can your bank provide online imaging of cleared University checks, front and back?
36. How can a stop payment be placed (on-line and/or manually)?

Appendix A QUESTIONNAIRE

- What is the deadline for same day action?
- Will the system verify if a check has been paid before accepting the stop?
- How much history is examined in the verification process?
- How long will the stops remain in effect?
- Can the period be extended?
- Can you request stop payments for a range of checks? What is the limit of the range?

37. What other reconciliation features does the bank have that distinguish it from other banks?

Positive Pay

38. Please describe your Positive Pay service and options available.

39. If the University is able to provide the bank with a file of all checks issued and voided prior to the checks being distributed, does the bank have the ability to accept and read the file? Does the bank accept data transmissions? If yes, what types of data transmissions or file formats are accepted?

40. Does the bank allow Positive Pay files to be stacked for transmission? Are there limitations on the number of files that can be stacked?

41. Manual issues or deletes can be communicated to the bank via which form of communication (Fax, Telephone, Online System, Other)?

42. Are cashed checks verified against the issue file at the bank's teller? If no, what is the process for dealing with cashed checks?

43. Does the bank offer a daily service to compare checks paid against a check issue file and provide the customer with a daily notification of all exceptions?

- What is the bank's delivery deadline for notifying the University of Positive Pay exceptions?
- What is the response deadline for the University's pay decisions?
- Are approved Positive Pay exceptions automatically added to the issue file for account reconciliation purposes?
- What is the deadline for the transmission of check issuance files to the bank?

44. Please describe how your Positive Pay works with Controlled Disbursement accounts. Include a discussion of same day checks.

45. In the event that the bank does not receive the University's pay decision response by the stated deadline, what is the default disposition (pay, return, optional)? May a dollar threshold be applied to the default disposition, e.g., return all checks over \$500?

46. How does the Bank propose dealing with checks produced, after a daily cut-off, when the payee goes directly to a Bank teller to have the check cashed?

47. Does the bank charge a fee to a person cashing a check, who does not have an account with the bank?

Appendix A QUESTIONNAIRE

Tab 7 F WIRES

Processing

1. What methods of initiation does the Bank offer?
2. Do any of the methods listed above provide for remote user initiation or release? If so, please describe?
3. Does the bank's system offer batch input of wires? If so, what is the maximum volume of transfers allowed in each batch? Can repetitive and free form wires be in the same batch?
4. Is there any manual processing involved in executing either a repetitive or free form wire transfer that has been initiated electronically?
5. What provisions are in place to allow the customer to initiate a priority wire transfer requiring special handling and immediate release? Is there an additional charge for this service?
6. For free-form wire transfers, does the bank offer an on-line name/ABA/CHIPS search file to facilitate processing? How is this file updated?
7. What are the opening hours and the cut-off times in Eastern Standard Time for initiating wire transfers to ensure same-day execution?
8. What is the cut-off time for incoming domestic wire transfers to receive same day credit?
9. Does the bank provide end of daytime extensions for processing if Fedwire hours are extended? If so, how would the University be advised?
10. How soon after wire execution would an internal bank confirmation/sequence number (not the Fed Reference number) be available? Explain any delays.
11. How long does it take for the Fed Reference number to be assigned to a wire assuming no repairs are needed and there are sufficient funds in the account? Explain any delays.
12. When and how can a wire transfer be canceled after the University releases it to the system? What is the latest time in the day to cancel? Is there a charge for cancellation?
 - How does the University track the status of transfers once the transfer is in the system (input, approved, released)? How does this differ for telephone initiated wire transfers?
13. At what point does the bank assume legal liability for executing a wire transfer? How is that event identified?
14. What is the Bank's policy in the event of a wire transfer failure for which receipt of instructions has been confirmed to the University?
 - How and when is the University notified of a failed wire transfer?
15. Does the Bank's wire transfer system have the capability of warehousing instructions for future value dated wire transactions? If so, what are the limitations? How many days/months in advance? Is the warehouse function limited to certain types of wire transfers? Explain.

Appendix A QUESTIONNAIRE

16. Can the wires be input, approved and released so they will be executed automatically on value day? Will the wire transfer system provide a tickler report of warehoused transfers that are pending current day release?
17. Is it possible to cancel a previously warehoused wire transfer request before value day? On value day?
18. What time are future value dated wires automatically executed on the value date?
19. Does the bank have an on-line repetitive wire template setup function? If so,
 - Can the customer structure a new repetitive wire template on-line without relying on an exchange of paper documents with the bank?
 - Can the customer assign its own template numbers/names?
 - Describe the on-line repetitive wire template function.
20. How much time is required to set up a new repetitive wire using the online function? Can this be done in real-time? How long before we receive confirmation from the bank?
21. What are the bank's repair rates for incoming and outgoing wires?
22. Under what circumstances do incoming and outgoing wires require repair?
23. What are the bank's procedures and time frames for repairing incoming and outgoing wires?
24. Under what conditions would the bank not repair a wire? What are the Bank's procedures in these cases?
25. Does the bank provide the customer with reports tracking wires requiring repair? If so, how are they provided?
26. When and how is the customer notified of wire transfer repairs?
27. What is the average turnaround time for responding to inquiries about failed repetitive and free form wire transfers?
28. Does the bank require the University to submit written inquiries for resolution of wire transfer discrepancies? Does the bank have an on-line customer service/inquiry facility? Describe inquiry options.
29. If either the originating or receiving bank makes an error, how are back value adjustments handled:
 - Between banks
 - On the University's account analysis
 - When notifying the University
 - How would the adjustment be calculated?
30. Is the University charged for wire transfer investigations? If so, how?
31. Does the bank have international wire transfer and foreign draft capabilities? Describe. Include in your description all currencies and payment methods.
32. Describe how the bank transacts international payments and the use of correspondent banks in that process.

Appendix A QUESTIONNAIRE

33. What are the lead times for initiating a value dated international payment? What are the cut-off times for transacting international payments (incoming/outgoing)? Provide a cut-off schedule for each world time zone to which your bank transfers funds.
34. Specify the Bank's initiation methods for international payments.
35. Is the Bank's international wire operation part of its domestic wire transfer operation? Are customer service and operations contacts the same for international transfers and domestic transfers?
36. What information is available to confirm initiation and release of an international transfer?
37. What information is available to confirm initiation and release of an domestic transfer?
38. Can the bank transfer to any bank worldwide? List country or currency restrictions.
39. How are beneficiary charges handled?

Security

40. Does the system require the segregation of duties so that the same wire transfer operator cannot enter and release a payment?
41. What levels and types of security safeguards exist when initiating and releasing wires?
42. How is the University's access to the Bank's wire transfer systems controlled?
43. Does the Bank offer its customer dual control release options (intermediary approval level) for electronically initiated transfers? If so, describe.
44. Is security the same for repetitive and free form wires? If not, how does it differ?
45. Are transmissions to the bank encrypted or authenticated? At what level and on what fields?
46. Describe the security measures for the Master User/Security Administrator. Can the system require dual Security Administrators? What functions does the Security Administrator perform?
47. Are security access codes (passwords) encrypted or authenticated? Is a Log-on Report available showing all log-ons over a given period, including User ID, date and time?
48. What level of security is required by your system (e.g. passwords, digital certificates, security questions, tokens, etc.)?
49. Can the University's Master User/Security Administrator create reports to identify the University user role security in the bank's online system?
50. Can passwords and expiration dates be assigned? Does the bank or the Security Administrator assign the date?
51. Are passwords user-defined or bank provided?

Appendix A QUESTIONNAIRE

52. Can user passwords be restricted to certain functions, such as:
- Debit Account
 - Repetitive only
 - Input only
 - Approve only
 - Inquiry only
 - Other
53. Can dollar limits by user and function be established for single transactions amounts and daily aggregate amounts?
54. What controls has the Bank put in place to prevent wire transfer fraud? What has been the Bank's experience with fraud in the wire transfer area?

Daylight Overdrafts

55. Currently the University has a zero-balance master account and six sub accounts. Does your bank consider the account group when determining overdrafts or individual accounts?
56. On what basis does the bank calculate daylight overdraft positions?
57. Does the bank currently track all account activity or only wire transfer activity?
58. Can the bank accurately measure in real-time a customer's daylight overdraft in a single account? Can the daylight overdraft be measured across all accounts in the relationship? Can the Customer have access to this real-time information?
59. Does the bank establish an intra-day limit per account or per customer? Is wire transfer processing stopped when the intra-day limit is reached? Explain procedures.
60. If the bank incurs a daylight overdraft charge from the Fed, will it pass this charge on to its customers? If so, how? How is the charge allocated among customers?
61. If the bank charges its customers for an intra-day loan to cover daylight overdrafts, on what basis does the bank charge: on average daylight overdraft, peak daylight overdraft, or other? Does the bank charge for all daylight overdrafts or only Fed overdrafts? Does the bank charge all customers or only significant users? Does the bank net all of a customer's accounts or treat them separately? What is the loan rate?
62. If there is no explicit overdraft activity charge, does the bank manage the release of outgoing payments? What reasonable assurance does the customer have that its wire transfer will not be delayed due to the bank's management of its daylight overdraft position?
63. Describe measures to assure that the customer will not be charged for overdrafts due to bank delays in posting incoming wires and other credits.

Tab 8 G AUTOMATED CLEARING HOUSE (ACH)

Processing

1. Does the Bank use transaction or file dollar limits? If so, is the customer informed of its limit? What procedures are followed when the customer submits a file that exceeds the limit?

Appendix A

QUESTIONNAIRE

2. What are the hours of operation of the ACH unit?
3. What are the Bank's cut-off times for customer initiation of ACH transactions?
4. Does the Bank offer Sunday (weekend) processing of items for Monday effective date? What is the deadline for receipt of customer instructions for initiating transactions?
5. Describe the procedures used to verify accurate and secure receipt of transmissions.
6. What are the bank's recommendations regarding pre-notification for the service being requested?
7. Can the bank automatically redeposit items returned for insufficient or uncollected funds? When items are re-deposited, are any entries posted to the customer's account?
8. What is the Bank's maximum retention period for future dated transactions? How long are transactions maintained for on-line reporting after the effective date?
9. Can the bank modify a transaction, which the company has originated prior to releasing the transaction to the ACH operator? What modifications can be made? If modifications are permissible, what is the deadline for receiving instructions to modify a transaction?
10. How does the bank handle file, batch and item reversals and deletions?
 - What are the deadlines for reversing or deleting a file? Batch? Item?
 - Describe your bank's process for reversing and deleting files, batches and items.
 - What security procedures are used?
 - How is the customer notified?
11. Does the bank accept both debits and credits on the same file? If so, are there any additional requirements?
12. Does the bank provide a database of ACH member institutions? Describe
13. Can the bank create paper drafts for endpoints, which cannot accept electronic transactions?
14. Describe the Bank's ACH return process. When will returned funds be posted to the customer's account?
15. How do you advise customers of NACHA rule changes and their impact?
16. Can ACH settlements be drawn on controlled disbursement accounts?
17. Does the Bank have the capability for the University to continue accepting electronic checks through the Internet?
18. Does the Bank have the technology to allow the University to scan checks received over-the-counter and in the mail, in order to receive the funds by ACH (Remote Deposit Capture)? If not, when will this service be implemented?

Appendix A QUESTIONNAIRE

Settlement

19. What time and day must the University fund disbursements?
20. What time and day will the University receive availability for ACH collections?
21. Can same-day ACH book transfers be made? Can these be initiated online?
22. When will settlements for this service be reported and/or posted?

Receiving ACH Transactions

23. What information do you provide and how do you report incoming ACH transactions?
24. Do you provide addenda information? In what format?

Debit Authorization Service

25. Does the bank offer any service to protect our account from unauthorized ACH debits?
26. Can you block all ACH debits to our account?
27. Can you selectively accept ACH debits only from originators authorized by us?
28. How do you handle receipt of entries from unauthorized entities?
29. Can you stop payment of individual transactions? Describe procedure.
30. By what methods does the bank notify the customer of the receipt of unauthorized ACH debits?

Tab 9 H INFORMATION REPORTING

Processing

1. At what time is previous day information available for access by the customer? If information is delayed, how and when will the customer be notified?
2. What are the hours of access of the information reporting system?
3. Is the system periodically updated or is it real-time basis?
4. Is the system available 24/7 for reporting and transaction initiation?
5. Does the bank provide current day information? How frequently is this information updated throughout the day? Provide a list of transactions types available on your current day reports.
6. Describe the level of detail provided in previous and current day reports and provide examples of balance and transaction reports.
7. Discuss the features of your inquiry capabilities. Does the Bank's system offer the ability to inquire about specific transaction reports?
8. How many days of history can be accessed through the system? Provide sample reports.

Appendix A QUESTIONNAIRE

9. Does the system provide for history inquiry by date ranges?
10. Does the system allow history retention to be determined by the customer?
11. Does the bank have the ability to provide the customer with a download of historical data?
12. What other Bank services are available through the system? For example, does the system support funds transfer initiation?
13. In what formats is information available for retrieval?
14. Does the Bank provide all of the services associated with this product, or does a third-party provide any of the services? If third parties are used, describe which services are provided by the vendor(s) and the name(s) of the vendor(s).
15. Can access to account information be segregated by user?
16. How many on-line system users are authorized per customer?
17. How many system administrators are authorized per customer?
18. Can the Bank's information reporting system provide information from other banks? If so, what levels of detail are available?
19. Please describe any other features of your customer support tools or web based report products have that are not addressed above.

Technical Capabilities

20. Does the bank offer a web-based reporting system as a method of information delivery? If yes, please describe the system.
21. Are downloadable reports available using the web-based reporting system? In what format? (e.g. Excel, text, etc.)
22. What other technologies does the bank offer to allow client access to bank information?
23. What hardware/software does the Bank use to deliver balance and transaction detail information to customers?
24. What security procedures does the bank use to protect access to customer data?
25. Does the bank use and support any authentication and encryption methodology for communicating with customers? If so, explain.
26. What are the hours of technical support? Nights, weekends, across multiple time zones?
27. What support can the bank provide to recreate files and reports that may have been corrupted, destroyed, or not accessed?

Appendix A QUESTIONNAIRE

28. What disaster recovery services can the bank provide to the customer if the customer cannot operate from its own facilities?
29. What are the bank's disaster recovery procedures? How quickly can back-up facilities be activated?

Statements

30. In what formats (hard copy, electronic file, downloadable, etc.) can the University receive account statements? What is the frequency each is available? Within how many business days from the statement closing date can the University expect to receive its account statements?
31. For how long are online statements made available for viewing/downloading?
32. Can the Bank provide the necessary addenda information in the bank statements, to allow future use of the University's automated reconciliation system?
33. Indicate how your bank differentiates items posted to University accounts. For example, wire transfers, ACH transactions, checks processed, deposit made.

Tab 10 I TECHNICAL SUPPORT

1. Explain how your bank will provide the services detailed in section **5.2.10** (Technology Support) of the ITN, addressing the following:
 - Web-based facilities for reporting and transacting.
 - Services to assist in automating reconciliation process.
 - Assist University Information Systems personnel in resolving technical issues.
 - Assist University Finance and Accounting personnel in resolving issues including those related to remote deposit capture.

Tab 11 J COMPENSATION

Analysis

1. Are all charges reflected on the analysis statement or are some charged directly to the account? If so, what charges will be charged directly to the account?
2. What fee payment options does the bank offer?
3. Describe the method used to calculate the earnings credit rate (ECR)? Is the reserve requirement deducted from the available balance before the ECR is calculated? If not, explain. List the Bank's ECR for the most recent six months.
4. Describe the type of accounts, and the method of interest calculation you propose.
5. Is there a fee or other assessment for FDIC insurance? If so, how does the bank calculate the charge?
6. When calculating average balances, are positive and negative balances netted?
7. How does the bank charge for overdrafts? Does the bank charge for use of uncollected funds? If so, how is the charge calculated?
8. What billing period options do you offer? How and when will the University be billed for deficiencies?

Appendix A QUESTIONNAIRE

9. How long can excess balances be carried forward to apply to charges in future billing periods?
10. How soon after the close of the billing period is the account analysis available to the University?
11. How are adjustments reflected on the account analysis?
12. Is the Bank's analysis available electronically? If so, by what methods can the analysis be transmitted?

Tab 12 K IMPLEMENTATION

1. Please discuss your plan for assisting the University in a transition to your bank. Please include the type of training that our employees will be provided and your plan to cover the associated implementation cost created by the award of this contract. Note: The successful proposer will bear implementation costs created by the award of this contract, such as endorsement stamps, bank bags, and deposit slips. Note: Check costs are included.
2. Provide a detailed description of the implementation process, including testing, and a sample implementation schedule.
3. What is the average lead time required for implementation, including but not limited to the following services? What are the critical factors, which may impact that lead-time?
 - Account setup
 - Deposit ticket orders / endorsement stamps
 - Processing of standard forms
 - Installation of software
 - Staff training
 - Repetitive wire template setup
4. Will the Bank assign an implementation team?

Tab 13 L ADDITIONAL INFORMATION

1. Provide any additional information, which you believe to be relevant to this ITN and your capabilities to provide the services requested, e.g., product brochures, articles in trade journals.
2. The University is exploring ways to eliminate issuing refunds checks to students. The US Dept of Education has offered as an option of issuing stored-value or prepaid debit cards at no cost to the students. Please provide information you have related to this service.

Tab 14 M SAMPLE REPORTS

1. Provide copies of sample reports available through the bank's Treasury workstation, relative to needs described by University.

Tab 15 N SAMPLE FORMS

1. Provide a copy of all forms that will be required to initiate the services requested in this ITN.

Appendix A QUESTIONNAIRE

LOT 2 – MERCHANT SERVICES

Tab 16 A COMPLIANCE

1. Are you certified compliant with Payment Card Industry Standards? Please provide your latest Compliance Certificate.
2. If applicable, are your applications and equipment to be provided compliant with Payment Application Data Security Standards and Pin Entry Devices Standards? Under which name is your application listed on the PA-DSS approved list by Visa?

Tab 17 B EQUIPMENT AND INVENTORY

1. Describe your plan for providing any financial assistance required in the event new credit card processing equipment is needed during conversion.
2. For the future needs, describe your plan for supplying new equipment including warranties and pricing.
3. Will you be able to provide services to assist in inventory management of the card swipe equipment? Describe the services.

Tab 18 C ONLINE PROCESSING

1. Can you provide web-based facilities (e.g. checkout, shopping cart solutions) to University merchant/department personnel to monitor/manage University accounts, such as settle credit card transactions, create account activity reports, browse/search transaction data, etc? Please describe.

Tab 19 D SUPPORT

1. Discuss how you can assist us in simplifying and automating our credit card processing and reconciliation process. What services/facilities can you provide? For example, can you provide the following?
 - Unique locations identifier field on all UF merchant settlements
 - Merchant ID
 - Julian Date (may be needed to automate reconciliation process in PeopleSoft)
 - Transaction type (e.g. credit card transaction, adjustment, etc.)
 - Daily downloads of activity in industry-standard format, such as BAI
2. Do you provide technical support to assist in problem resolution? What are the hours of technical support? Nights, weekends, across time zones?
3. Do you provide administrative support to assist in problem resolution? What are the hours of administrative support?
4. Describe your error resolution procedures. Include key contacts. Where are the key contacts located? What are the contacts' hours of availability?

Tab 20 E FEES

Appendix A QUESTIONNAIRE

1. Describe the fee structure in as much detail as possible, explain bank processing fee, interchange fees, and all assessments and other fees. Provide clear examples of each type of transaction and all the related fees by transaction. Your example should show your fees separate from interchange or other fees.

LOT 3 – GATOR 1 CARDS

Please address the following questions. Detail is found in section 5.4 of the ITN.

Tab 21: Debit/ATM Capabilities with the Gator 1 Card (Refer to: Section 5.4.1 of the ITN)

Describe in detail your plans to offer debit/ATM services with the Gator 1 card. Include a description of how you intend to enable the card to provide debit/ATM service including any changes to the Gator 1 Card required to activate these services. Define how the magnetic stripe media will be utilized for banking purposes and how you intend to encode such data. Include the locations where University students can go to establish Gator 1 Card debit accounts. Please describe the process you will follow to enable the Debit/ATM functionality with the Gator 1 Card. Include all fees to issue and use the card as well as any fees and penalties that could be imposed.

Tab 22: Marketing and Brand Awareness (Refer to: Section 5.4.2 of the ITN)

Provide a description of your plans to market and promote the Gator 1 Card banking relationship. Include your expectations of assistance to be provided by the University such as distribution of literature, participation in orientation sessions, marketing of credit cards, and marketing Gator 1 Card acceptance to the local merchants.

Tab 23: Banking and Financial Services for Students (Refer to: Section 5.4.3 of the ITN)

Describe your student account options and disclose all costs, services, fees, and penalties associated with each type of account. Also, describe the financial networks (i.e., Honor, Cirrus, Plus) with which the Gator 1 Card would be affiliated.

Tab 24: Financial Training (Refer to: Section 5.4.4 of the ITN)

Provide a schedule and overview of training programs to be offered to students, faculty, and staff. Include all costs, locations, dates, times, and expected assistance from the University to carry out this training.

Tab 25: Financial Support (Refer to: Section 5.4.5 of the ITN)

Provide information regarding an annual fee to be paid to the University for the exclusive right to provide financial transaction capabilities associated with the Gator 1 Card. Include information on how the fee is established, frequency of payment, and schedule of payment.

Tab 26: Startup or Conversion (Refer to: Section 5.4.6 of the ITN)

Include your transition plan for implementing a Gator 1 debit card program with your financial institution. Include the timeline; required assistance from the University; costs; and required changes to the Gator 1 Card, its design, usage or issuance equipment, and procedures.

Tab 27: Partner Relationship (Refer to: Section 5.4.7 of the ITN)

Please discuss in detail your plans, organizational structure, financial commitment, and other resources that will be available to assist the University in achieving this goal.

Tab 28: Experience and Reputation (Refer to: Section 5.4.8 of the ITN)

Describe your company's background and experience in providing this type of service. Include the name of three references that the University can contact. Large educational institutions similar to the University of Florida will be preferred.