1. Can a copy of the Merchant Services billing be provided?

   3 months statements are attached.

2. What kind of equipment is presently being used?
   Credit card machines currently used:

   48 x Hypercom T7P
   11 x Hypercom T7Plus
   27 x Hypercom T7PlusP
   2 x Hypercom T7PT
   6 x Hypercom T4210
   2 x Omni 3750IP
   1 x VeriFone Vx610 Wireless

3. Lock box: Please give the lock box detail. (Foundation & Admission)
   The details of UF's lock boxes can be found in section 5.2.4.1 (Wholesale Lockbox Services) and section 5.2.4.2 (Direct Support Organization Lockbox)

   a. Volume?
      The volume of the Admissions Lockbox can be found in Appendix B, Pricing Schedule, p. 1. The volume of the Foundation Lockbox can be found in Apprendix F, p. F5.

   b. Address? (Admission & Foundation)
      The Admissions requires a Gainesville, Fl address but the Foundation does not.

   c. Who will maintain?
      The Bank will maintain these post office boxes.

   d. How fast do you require return? What process do you require?

      The required processes can be found on page 30. For the UF Foundation, the previous day's activity is available for viewing via on-line lockbox imaging by 9am the next business day. Any exceptions or physical returns are not imaged and mailed to us via US Mail.

      For the UF Admissions Office, the process is paper so it is somewhat slower. Each day's activity is sent by the bank via UPS. There is no stated minimum time requirement; however, speed of processing and delivery is important and will be a consideration during negotiations.

   e. Has any of the volume dropped? (Credit Card)

Volume for the Foundations Lockbox has remained steady. The volume for the Admissions dropbox decreased the past few years when we implemented on-line credit card payments, however the volume remains steady now.

f. Is there any lock box imaging?
See page 30, some imaging for the Foundation none for Admissions.

g. Is the University strictly paper?
The details of UF's lock boxes can be found in section 5.2.4.1 (Wholesale Lockbox Services) and section 5.2.4.2 (Direct Support Organization Lockbox)

h. Foundation lock box functionality? (control membership, pledge cards, credit card information, donor records)
Section 5.2.4.2, p. 30 explains that the Foundation lockbox receives UF Alumni Association membership dues. For more details see this section.

4. Gator 1 card

a. Define process (Service and functionality)
On-Campus activity includes 3 financial accounts; Foodservice, Bookstore, and Vending. Other services include door and event access. Off-Campus the card can function as a Wachovia ATM if activated by the student.

b. Debit/ATM card is the only means?
The ATM card activation is the only option currently provided.

c. Can parents/students load funds on the card?
Parents and Students can load funds on the card into the Foodservice, Bookstore or Vending accounts.

d. Can the parking garages meter fees be paid with card? Any other parking?
There is no ability to pay for parking in garages or meters using the Gator 1 Card.

e. Are there any network logos on the cards?
No. The card image provided in the ITN is correct and current.

f. Is there off campus transaction capability?(ATM)
The Gator 1 Card that is enabled as an ATM card is accepted anywhere the Wachovia ATM card is accepted.

g. Who issues the card? (Bank or University)
The University issues the Gator 1 Card and the Bank enables the ATM functionality

h. How does the bank information get loaded on the card?
The ISO number is printed on the card when the University prints the card. The student takes the card to a Wachovia financial institution to have the magnetic stripe encoded and banking information activated.

GATOR 1 CARDS – PNC Questions (National City)

1. P 27 section 5.2.1 stipulates that the "*proposers must be full service community banks with multiple branch locations in Alachua County*".
   - Please define branch locations? (i.e. do you require traditional retail bank branches or do you require ATMs, in-store branches, commercial offices, etc count?)
   - What is the requirement meant to serve? (i.e. is this a measure of adequate retail customer service capacity to serve university constituents? A measure of commitment to the community, etc.)
   - What is considered a minimum number of branch locations?

   This requirement is a commitment to serve the needs of the students, staff, and community. We require traditional retail bank branches. The number of branch locations will be taken into consideration when evaluated.

2. Please provide details about the University's position with regard to the following:
   - Does the University intend for the Wachovia Bank Branch on the Gainesville campus to remain if another bank is selected or would the new provider have the option to replace Wachovia's facility?

     The Wachovia branch on campus is provided by means of a lease which expires September 30, 2010. The lease is negotiated by the J. Wayne Reitz Student Union. It is the Union's intention to issue an Invitation to Negotiate (ITN) for this leased space in the spring of 2010. All financial institutions with an interest in leasing this space will be invited to participate in the ITN process.

   - Does the University intend to retain the 12 existing ATMs on the campus remain after the contract is awarded or would the provider be expected to/permitted to replace those ATMs with its own machines?

     The ATMs on campus are competitively solicited. The provider would have an opportunity to compete for one or several of the ATM locations on campus.

   - Will the school grant any other provider use of school marks in marketing retail banking services to the students, faculty and staff?

     No

   - Will the school be open to evaluate a proposal which requires exclusive rights for the provider to access students, faculty and staff for the purpose of offering retail banking services pre-approved by the University?

Yes, however means of access will be controlled by the university policy and practice.

5. Special Handling: How does the process work?
   a. Adjustments/credits

   b. Checks/Cash corrections

Our current Special Handling Instructions follow:

Deposit Discrepancies

- Cash out of Balance- Notify Designated University Representative by phone, of any out of balance amount.
- Deposit the amount recorded on the deposit slip. Notify University prior to debiting or crediting account.
- Checks out of Balance- Record amount on the deposit slip.
  - ~ If a check is listed for the wrong amount, debit the appropriate account for the listed amount of the check and return the original check and adding machine tape to the University Representative for handling.
  - ~ If a check has an amount difference such as, legal and written amount do not match, debit the appropriate account for the listed amount of the check and return the original check and adding machine tape to the University for handling.
  - ~ If deposit is out of balance (totaled incorrectly) Notify University Representative or University's Bank Client Manager. Deposit the amount recorded on the deposit ticket until the University Representative and Bank Client Manager can resolve the issue. Forward all adding machine tapes and a copy of the deposit tickets to the Client Manager or University Representative for research. Each adding machine tape has identification marks that allow the University to track the moneys being deposited.
- Foreign/International items- Record the amount on the deposit ticket.
  - ~ If a check is drawn on a foreign bank, debit the account for the amount listed and forward the original check and tape to the Client Manager or the University of Florida for handling.
  - ~ If checks are listed on the deposit that require Routing Transit numbers, encode the MICR line with the appropriate Routing Transit numbers and process.
  - ~ The University will require instructions for the collection of Foreign Checks presented to the University for Collection.

Return Checks

- Debit all return checks to the appropriate account
- The Returned Check Advice should contain the following information:
  - ~ University bank account number
  - ~ Date of notice
  - ~ Name of the maker
  - ~ Return reason
  - ~ Dollar amount of check
  - ~ Total dollar amount of all checks
  - ~ Number of items

- Return the original check
- Mail all returned checks to Treasury Management

6. Does the University require next day settlement?
   Same day settlement for credit card transactions with ACH deposit into the University bank account the following day.

7. Remote Facilities
   a. What happens if there is not a branch in there? (remote check deposit)
      Currently, we use Remote Deposit Capture for one remote site.
   b. Do you require branch services?
      Yes, for main campus and it is highly desirable for remote sites.
   c. Can you provide a list of the populations?
      Current number of employees/students at each remote site (includes DSOs & Centers):
      - Lake Alfred (pop 4500) – 147 employees; 17 students
      - Ft. Pierce (pop 38500) – 44 employees; 29 students
      - Immokalee (pop 19700) – 65 employees; 2 students
      - Marianna (pop 6300) – 45 employees; 4-6 students
   d. Point of sale systems.

      None at remote sites.

   e. Terminal banks.
      - 2 remote deposit scanners for check deposits are used by main campus (Gainesville). The program is terminal based. Equipment is Canon CR-180.
      - 1 remote deposit scanner is used by SW Florida Research (Immokalee). Due to the smaller volume, this program is web based. Equipment is Teller Scan 230.
        1) Majority terminal base?
        2) Is online part of this?
        3) Did IT put process together? We use a bank product.

8. Is American Express part of this build?
   The American Express bill is a separate and distinct merchant statement. American Express charges 2.15% on each transaction. Average monthly AMEX sales: $505,093.

9. Does continuing education have electronic commerce?
   Yes

10. Will successful bidder have exclusive ATM on Campus? Branch?
    No. ATM locations and leased space in the J. Wayne Reitz Union for a branch operation are competitively solicited separate from the Banking Services ITN.

11. Are student's refunds out sourced today or in house? Financial Aid?
    All student refunds (overpayments and financial aid) are managed and disbursed in-house.
    a. Payment on pre-paid card accepted?
       No pre-paid cards are used. Disbursements are made by check or by ACH to a student's bank account.

12. What is the volume of refund checks?
    Approximately 1,000 checks for overpayments.
    a. Average of financial aid checks?

       Approximately, 25,600 financial aid checks per year.

13. Are there any AP?

    Yes

    a. What are the volumes that are listed? Speculative or actual?
       Actual volumes are listed in ITN, section 5.2.5.1, "Account Payable Controlled Disbursement Account", P. 31.

    b. AP checks? Payroll? Student financial Aid?

       See pages 31 and 32 of the ITN

    c. Average volume time frame?

       Monthly (Appendix D)

14. Why would students not elect direct deposits?
    Not sure, we know some are in-coming students who may not be aware of our processes.

15. Merchant area would like to know if you can provide with the version of People Soft integration capabilities and contact?
    UF is on PeopleSoft Financials 8.4 Service Pack 2 and PeopleTools 8.48.07. UF is now officially upgrading to Financials 9.0 so there will most likely be some transition necessary between the beginning of the new contract and the end of the upgrade. UF uses BizTalk for messaging solutions although it is not clear if this is the specific integration capability referenced in the question.

16. How many remote check scanners? Local? What kind are they?
    See question 7e.

17. How many ATMs are on campus?
    There are currently 12 ATM's on campus.

18. What is the functionality process of International transactions?
    - Foreign checks for deposit are discouraged and cannot be transmitted via remote deposit capture. However, should we have a foreign check, it is forwarded to our bank relationship manager for collection.
    - Outgoing foreign wires are transmitted via input in the online banking system.
    - Incoming foreign wires are received and credited to our ACH/Wire account. We retrieve this information via the online banking system.
    - Foreign credit cards are accepted although related fees are higher because address verification cannot be prompted.

19. Are there any ACH conversions?

    No

20. Please provide the last 3 months of merchant services statements.
    Attached

21. Please provide the name and model of the current type of equipment (the credit card swipe machines) the University is using to run credit card and debit card transactions. I.e. VeriFone Omni 3730LE, Hypercom T7P, VeriFone Vx510DM, Nurit 2085, etc.
    See question 2 above.

22. Merchant Services statements -- 3 months would be terrific -- that include detail on current interchange qualification.
    Attached

23. Clarification of card present, card not present (MOTO) and web-based activity. Locations and volumes for each, and clarification of the processing environment for the web-based business.

    See attached statements for volume.

    Currently, our web-based business related to this contract is processed through ViaWARP by 15 merchants. ViaWARP is solely used to process payment data submitted online. While it could be utilized as a POS system, we never have nor do we plan to use it in this manner. We only need a service for posting payment data which we collect via our online forms. Currently viaWARP is installed on one of our servers. We would prefer not to repeat this type of set up. We would prefer to have a pass-through service hosted elsewhere that our applications could post to and receive notifications from.

24. We are bidding only on Lot 2 -- Merchant Services. Please take a look at the attached, highlighted Document and let me know if I've identified all of the areas we need to answer.
    The vendor must respond to questions listed in Appendix A (Questionnaire) that pertain to Lot 2, and provide pricing for Merchant Services in Appendix B (Pricing Schedule) per Section 2.7.10 Proposal Organization of the ITN.

25. Page 27, Section 5.2.1 Financial Qualifications - Please confirm all financial institutions responding to this ITN must fulfill the requirements in this section.
    To clarify, the "Financial Qualifications" only apply to proposals for Lot 1 Banking Services. Proposals will be accepted for Lot 2, Merchant Services and Lot 3, without regard to this qualification.

25.a Please provide more detail around the current lockbox process particularly for the Admissions Box.
    See response to question 3. The details of UF's lock boxes can be found in section 5.2.4.1 (Wholesale Lockbox Services) and section 5.2.4.2 (Direct Support Organization Lockbox).

26. Please provide a copy of the current analysis statement for the University and the DSO's including pricing.
    Attached.

27. Please provide a copy of the current merchant statement for the University and the DSO's including pricing.
    Attached.

28. Please clarify the various uses for the Gator 1 card. Is it used to reimburse students for financial aide or any other school sponsored funding?
    The Gator 1 Card has several uses on campus. For the purpose of this ITN I feel it is safe to classify these usage into 3 major categories: Event/Door access ; Campus based financial transactions ; Off-Campus financial transactions. The on-campus financial transactions are the food service, vending and bookstore accounts. The Off-Campus financial transactions refers to enabling the Gator 1 Card to function as a Wachovia ATM card. Financial Aid is not disbursed through any of these features nor is any other type of school sponsored funding.

29. Does the University receive both Previous Day and Current Day information on the BAI transmission?
    UF receives the BAI file in the morning for the prior day's transactions.

30. Please provide more information about the student refund process including average dollar amount, number of refunds issued electronically and total number of checks issued annually.

    We issue refunds four times a week via a batch process. We also have an on-demand process that allows us to issue a refund immediately. The average dollar amount is $2,500, number of electronic refunds issued per year is approximately 106,300 and total number of checks issued annually is 26,600.

31. Does the University pay a fee for every Gator 1 card if so what is the fee?

    The University does not pay any fee for the Gator 1 Card.

32. How many Gator 1 cards are linked to bank accounts?
    We estimate the amount between 15,000 and 20,000 students have the Gator 1 Card activated as a Wachovia ATM card.

33. Does the University currently outsource any check writing?
    No

34. Are the deposits for the University taken primarily to a cash vault today or are banking centers used?
    Currently our cash deposits are transported and delivered by Certified Armored Services, Inc. to our bank's armored courier. The cash deposits are then transported by the bank to a banking center in Orlando.

35. The ITN mentions that Courier Services are contracted between the University and Certified Armored Service, Inc. but Courier Service is listed on the price sheet. What does this mean?
    Currently our cash deposits are transported and delivered by Certified Armored Services, Inc. to our bank's armored courier. The cash deposits are then transported by the bank at no charge to a banking center in Orlando. Proposer should indicate if a similar service will be provided at no charge.

36. What is the amount that the University has on deposit with the State Treasurer?
    $780,205,125

37. The ITM mentions that the University requires paper reports – if these reports are provided electronically will the bank still be required to provide paper?
    This is negotiable.

38. Can a copy of a merchant statement be provided for each merchant account the University currently has setup?
    Three months statements are attached.

39. The ITN mentions that the University currently utilizes Hypercom and Omni 3750 terminals. Can a complete listing of terminals including specific make/model and number of terminals be provided for each location?
    See question 2.

40. Is the University utilizing any Pin pads to process pin debit transactions? If so, please provide a complete list of make/model and number of devices.
    The University utilizes the following pin pads:
    21 each - S8; 2 each - S1000; 2 each - S9; 7 each - S130

41. Can you please elaborate on the use of ViaWarp for online transactions? What types of payments are being accepted, are these all through your website or are you using ViaWarp at the point of sale, etc.?
    See question 23.

42. How many merchant accounts are using ViaWarp to process transactions?
    Fifteen (15)

43. Is the University utilizing any third party point of sale systems with which the selected processor would need to integrate? If so, please provide make/version of software used.
    No

44. The ITN states volumes for debit card transactions, are these Pin Debit or signature debit transactions?

    Pin debit

45. What type of reporting solution are you using with your current provider? Are you receiving customized reports or utilizing their standard reporting system?

    Standard reports

46. Is the University passing a convenience fee on to the cardholder at any of its merchant locations or online?

    No

47. Does the University have a gift card program setup with its current merchant processor for use at the bookstore or other University locations? If so, please provide additional details on number of cards outstanding and issued annually, number of transactions, etc.

    No, we have no such program.

48. Are there any future enhancements and/or changes that the University anticipates making or desires to make to its current merchant processing setup and services?

    Soon we will be reviewing the University's e-commerce policies and processes. Although they are not currently part of this contract we may asking our processor for suggestions for providing this service.

49. Can the excel pricing sheet be inserted as an attachment or does the University prefer a separate pricing proposal for banking services? If the pricing should be inserted into the response exactly where should it be inserted – after Tab 28?

    The Pricing Schedule (Appendix B) should be saved on the CD or PC compatible disk as an Excel file. (See section 2.7.10 of the ITN.) The printed copy of the Pricing Schedule should be added as an attachment following Tab 28.

50. Please explain in more detail what specific International services will be required? The pricing sheet mentions International Book Transfers – please define.

- Incoming international wires are received and credited to our ACH/Wire account. Information related to these wires is retrieved via the bank's online system.
- The International Book Transfer–Credit mentioned on the pricing sheet pertains to the credit side/receiving side from any incoming international wire received through the current bank in New York and is subject to correspondent fees.
- Outgoing international wires are currently processed through the bank's online system.

- Foreign checks for deposit are discouraged and cannot be transmitted via remote deposit capture. However, should we have a foreign check, it will be necessary to have a prescribed business process for collections.

51. Who is on the evaluation committee for this ITN?

    Stuart Hoskins, Senior Associate Controller, UF Controller's Office
    Randy Settle, Associate Controller, UF Foundation
    David Looney, Assistant Director, UF Business Services
    Lee Catledge, Business Analyst, UF Bridges

52. Will the University accept the bank's documentation in the lowest order of precedence, and will the University be willing to negotiate terms upon award?

    Proposers should submitted documentation in the order the University has requested. See section 2.7.10 of the ITN for instructions on organization. Terms will be negotiated prior to award of the contract.

MERCHANT SERVICES

53. # of total processing locations? 71
    # of processing locations using POS Terminals? None we are aware of.

54. Do you own/rent/lease the POS equipment? Are the POS terminals using IP or Dial connectivity? How many are owned or rented or leased?

    NA

55. What brand of equipment is being used (VeriFone & Hypercom)?

    See answer #2.

    a. # of processing locations using Touchnet Gateway? None

    b. % of MasterCard/Visa volumes using POS Terminals? None

    c. % of MasterCard/Visa volumes using Touchnet Gateway? None

    d. On-line processing capabilities: via Website or call centers or remote sites? Or explain transaction flow?

    See question 23.

    e. Is the processor required to invoice fees or direct debit a designated account?

Fees are invoiced monthly.

f. If the processor does not pay for all conversion costs or offer conversion assistances ($), does that disqualify the bid?

No, but preference will be given to the vendor who will provide financial assistance in acquiring new equipment.'