



Office of the Vice President
and Chief Financial Officer
Procurement Services
<https://procurement.ufl.edu/>

971 Elmore Drive
PO Box 115250
Gainesville, FL 32611-5250
(352) 392-1331 Fax 352-392-8837

August 16, 2019

ADDENDUM #2 to the University of Florida ITN20LD-113 Banking Services scheduled to open on September 6, 2019 at 3pm at the University of Florida, Elmore Hall Conference Room, Radio Road, Gainesville, Florida.

This addendum shall be considered part of the Contract Documents for the above mentioned **ITN20LD-113** as though it had been issued at the same time and incorporated integrally therewith. Where provisions of the following supplementary data differ from those of the original document, this addendum shall govern and take precedence. All other terms, conditions, and regulations will apply.

This addendum consists of:

- Revised Section 4.1.1 Response Format
- Answers to questions asked prior to the deadline of 5pm, August 1, 2019 (other than those for Lot 3, PCard, which were answered in Addendum #1, issued on 8/13/19)
- Additional Appendices:
 - Appendix G – Sample ATM License Agreement
 - Appendix H – Public Deposit ID and Acknowledgement DFS-J1-1295
 - Appendix I – Reitz Union Bank Location Diagram
 - Appendix J – Client Analysis summary
 - Appendix K – Armored Car Service

Sincerely,

A handwritten signature in black ink, appearing to read "Lisa Deal".

Lisa Deal
Asst. Vice President & Chief Procurement Officer

Please acknowledge receipt of Addendum #2 by signing below and returning this addendum with your proposal. Failure to include addendum with your proposal may result in rejection.

Signature

Company Name

Company Address

City/State/Zip

Banking Services ITN20LD-113, Revised Section 4.1.1 Response Format

Lot 1 – General Banking Services

- **Tab 2** – Organization, Background and Financial Qualifications
- **Tab 3** – Project Discussion
- **Tab 4** – Terms and Conditions for DSOs
- **Tab 5** – Depository Service
- **Tab 6** – Wholesale Lockbox Services
- **Tab 7** – Disbursements - General
- **Tab 8** – Disbursements - Controlled
- **Tab 9** – Wires
- **Tab 10** – Automated Clearinghouse (ACH)
- **Tab 11** – Information Reporting
- **Tab 12** – Technical Support
- **Tab 13** – On-Campus Bank Location – retail space financial offering
- **Tab 14** – ATM proposal
- **Tab 15** – Additional Information
- **Tab 16** – Sample Reports and Forms
- **Tab 17** – Quality/Breadth of Offering
- **Tab 18** – Pricing/Financial Offering
- **Tab 19** – Implementation Overview/Timeline

Lot 2 – Merchant Services

- **Tab 20** – Compliance with Regulatory Standards
- **Tab 21** – Equipment and Inventory
- **Tab 22** – Online Processing
- **Tab 23** – Support
- **Tab 24** – Additional Information
- **Tab 25** – Sample Reports and Forms
- **Tab 26** – Quality/Breadth of Offering
- **Tab 27** – Pricing/Financial Offering
- **Tab 28** – Implementation Overview/Timeline

Lot 3 – UF Purchasing Card “PCard” Program

- **Tab 29** – Company Support/Service
- **Tab 30** – Purchasing Card Features
- **Tab 31** – Controls and Fraud Protection
- **Tab 32** – Technology and Card Management
- **Tab 33** – Additional Information
- **Tab 34** – Sample Reports and Forms
- **Tab 35** – Quality/Breadth of Offering
- **Tab 36** – Pricing/Financial Offering
- **Tab 37** – Implementation Overview/Timeline

Lot 4 – Prepaid Debit Card

- **Tab 38** – Cardholder support (research participants)
- **Tab 39** – Use of debit card at POS, ATM, and banks
- **Tab 40** – Flexible product structures (Registered, Anonymous, Instant Issue, Parent/Child)
- **Tab 41** – Partner Relationship, Client and Technical Support
- **Tab 42** – Additional Information
- **Tab 43** – Sample Reports and Forms
- **Tab 44** – Quality/Breadth of Offering
- **Tab 45** – Pricing/Financial Offering
- **Tab 46** – Implementation Overview/Timeline

Lot 5 – Gator 1 Cards

- **Tab 47** – Debit/ATM Capabilities with the Gator 1 Card
- **Tab 48** – Marketing and Brand Awareness
- **Tab 49** – Banking and Financial Services for Students
- **Tab 50** – Financial Training
- **Tab 51** – Financial Support
- **Tab 52** – Partnership Relationship
- **Tab 53** – Experience and Reputation
- **Tab 54** – Additional Information
- **Tab 55** – Sample Reports and Forms
- **Tab 56** – Quality/Breadth of Offering
- **Tab 57** – Pricing/Financial Offering
- **Tab 58** – Implementation Overview/Timeline

Lot 1: General Banking Services [Section 1.2.1]

1. Does UF own their deposit scanners? If so, is it your intent to use those scanners if your banking business is awarded to another provider?
 - a. Yes, UF does own their deposit scanners and yes, it is our intention to continue using those scanners if our banking business is awarded to another provider.
2. When a bank representative calls to notify the University that a courier deposit has been missed or when there is a cash difference, is this individual calling from a bank branch or from a cash vault location? By what time do they need to call the University to make such a notification if later in the business day? How often does this occur?
 - a. The call would come from the Branch itself. The Cashiering area would need to be notified no later than 4:00 pm (EST) that day. UF currently has our courier service deliver our deposits to a local branch near campus so this does not occur anymore.
3. Would UF be open to receiving a "virtual" CD-ROM that would allow for a daily file to download that contains all of the processed transactions and images?
 - a. Yes, UF would be open to looking at receiving a "virtual" CD-ROM to download all processed transactions and images.
4. Would managing exceptions online throughout the processing day be a need based on the mix of payments and remittance documents received?
 - a. If "exceptions" refers to ACH returns, etc., once per day is sufficient
5. What is the average volume of payments each month?
 - a. Approximately 80,000 AP, SFREF, Payroll, Wires
6. What is the typical mix of your current receipts?
 - a. Less than 1% is cash deposits, check deposits are 13%, EFT/ACH is 86%, and Credit Cards are 1% of all of our deposits.
7. Regarding financial aid and overpayment refund check payments being made to students today, would this be an area of top priority for the university to convert over to a digital solution, given the past Positive Pay timing issues some students have faced with check encashment?
 - a. Yes, we would be very open to exploring other options of payments including digital solutions.
8. Please clarify the process described under your Regular ACH Payroll process "ACH files are transmitted on all other days for same day posting to expedite off-cycle pays". Are these actually for same day ACH settlement? If so, what is the monthly volume of same day ACH items originated? It does not appear that same day ACH was listed on your pricing document.
 - a. UF does not process payroll ACH's for same day settlement. UF would not be opposed to looking into that service as an option to our payroll processing procedures.

9. It appears the University is current laser printing all vendor, student and payroll check disbursements in-house. What are the primary reasons you have decided to continue supporting this process in-house, verses considering an outsourced solution?
 - a. Continuous improvement toward ACH/Wire only
10. Given the large volume of checks being printed in-house, what are your current disaster recovery and business resiliency plans for these payments, if the primary site or staffing were not available?
 - a. Pay Cycle can be processed remotely. Several individuals are trained for this task.
11. Are the DSO accounts designated Public Funds?
 - a. Yes, the DSO accounts are Public Fund accounts per FL Statue 280.02 (15&23)
12. Please provide a summary of addresses of DSO accounts.
 - a. 1 DSO account statement goes to DSO in Kissimmee and the remainder go to an address here in Gainesville
13. The ITN states that there are 18 DSO accounts. The account schematic (Appendix B) shows 19 accounts (two belonging to U of FL Leadership & Education Foundation, Inc.) Appendix A only shows 15 DSO accounts. Please clarify which number should be utilized.
 - a. The ITN stated 18 DSO accounts because 2 UF Leadership organization accounts were merged. Appendix A only shows 15 accounts because not all DSO's bank with UF's current banking partner. UF does not have those DSO's banking activity statistics. DSO's who do not currently participate in UF's banking relationship may or may not choose to use the same banking partner as UF. Please use 19 as the total, assuming that all DSO's will use UF's banking partner.
14. It appears there are volume discrepancies between the combined volume grid and the individual DSO account tabs. Please clarify which volume should be utilized to ensure that all bidders are utilizing the same volumes.
 - a: Please use the individual DSO account tabs for the volume figures
15. Please provide a list of initial supplies the University and DSOs (i.e. 3-part carbonless, self-inking endorsement stamps, etc.) required with volumes.
 - a. Please see Lot 1, Section 1.2.1.4, "Banking Supplies"
16. Does UF utilize a scannable coupon?
 - a. No not at this time
17. What is the average number of non-customer check cashing items presented monthly?
 - a. No way of determining that number

18. Does UF currently utilize Payee Positive Pay or Stale Date (provided by the bank)?
 - a. Yes, UF currently utilizes Payee Positive Pay
19. When you say the DSO's utilize overnight investment (sweep) accounts are you referring to a Repurchase Agreement Sweep or just a simple investment account?
 - a. This refers to a very simple investment account.
20. Please provide recent account analysis statement(s) for all accounts involved, including pricing. Please also provide current interest rates and/or ECR on balances.
 - a. Appendix J consists of the June 2019 account analysis statements for all UF accounts. Currently our ECR is 0.40%
21. Remote Deposit Locations – Is this the number of locations or accounts set up for RDS? If locations, how many accounts are set up for RDS?
 - a. UF currently has 3 accounts set up for Remote Deposit Service.
22. What is your average ACH file size/exposure for vendor payments and payroll?
 - a. The monthly average ACH file size for FY18/19 for Vendor payments, Student Financials, and Payroll are:

i. AP/Disbursements	Avg. Trans. Ct. – 774, Avg. Amt. - \$4,518,775.15
ii. Student Financials	Avg. Trans. Ct. – 519, Avg. Amt. - \$1,060,860.88
iii. Payroll	Avg. Trans. Ct. – 65,164, Avg. Amt. - \$114,537,609.90
23. To what countries do you send wire transfers?
 - a. Any country that is not on the federally mandated list of countries to not send wires to.
24. What information is being manually keyed by your lockbox? Line 38 on the UF pricing tab
 - a. Data capture of information from check and/or invoice documents for inclusion in customer file and/or reports. Only non-scannable transactions are included.
25. What is your lockbox restrictive processing? Line 47 on the UFFND pricing tab
 - a. Wholesale lockbox per item fee for reviewing and processing invoice/coupon information following customer specific instructions.
26. What are the Misc. Paid Items in your processing? Line 139 on the UF pricing tab
 - a. Called on Wells Fargo debits posted which is a per item charge for debit items other than checks or drafts. (Also includes ACH)
27. Please confirm that the University's use of Payment Manager is for wires and ACH only?
 - a. Yes this is correct. Payment Manager is used strictly for wires and ACH only.
28. Please describe what "Deposit (Customer C/L)" means? Line 19 on the UF pricing tab
 - a. Called on Wells Fargo Desktop Deposit

29. Can you please detail what kind of response you are looking for with regard to the items listed from line 223 through 234 on the UF tab of the pricing spreadsheet? Are these items for disclosure purposes, future options, or will the University have volume on a regular basis?
- Most of those are items that we may need in the future that we would like pricing on should we desire them later on. The last three would be items we will look at now.
30. Please explain the Payment Manager solutions and associated line items listed under other services?
- Payment Manager ACH Addenda is the per item charge for each ACH addenda record passed to ACH. Payment Manager ACH Conf is a per item charge for confirmation of each domestic and international ACH payment processed via Payment Manager. Payment Manager Wire Conf is the per item charge for individual wire transaction confirmations returned to customers who have originated outgoing wire transactions through Payment Manager.
31. See chart below: informational only

<u>Other Services Not Previously Listed-Insert Additional Lines As Needed</u>	
Service	AVG. Mthly Volume
Payment Manager ACH Conf	19,467
Payment Manager Wire Conf	105
Payment Manager ACH Addenda	18,870

32. Please elaborate on what you mean by “stacked in one file”.
- Putting multiple bank accounts in one file, usually adding information one account after another with some kind of code or header/trailer to show where the files begin and end.
33. We need further clarification on what the below line items are and how they are used:
- General Services: Deposit (Customer C/L)
 - Called on Wells Fargo Desktop Deposit
 - ACH Services: Vendor Maintenance
 - Monthly charge to the Foundation for their use of a Lockbox.
 - Miscellaneous Items Paid
 - Called on Wells Fargo debits posted which is a per item charge for debit items other than checks or drafts. (Also includes ACH)
 - Electronic Reporting System: Electronic Advice
 - Advices sent electronically. Currently do not use this service.
 - Data Exchange: Balance Inquiries
 - Balance inquiries on data exchange accounts

34. Clarify what legal exceptions constitute a disqualification
- a. There are some terms that UF cannot legally agree to change. Other terms will be negotiated. If a selected supplier and UF cannot agree to terms, that vendor will be disqualified.
35. The items below are listed on page 5 of 8 with no volume. Are you looking for bidders to indicate their capability to meet your needs from a product perspective? Unit pricing is volume driven, therefore, it would be helpful to understand UF's specific volumes and needs as it relates to the additional services.
- a. Except for the last three below, we are curious what the price would be at different volume thresholds so we can analyze that pricing versus what we are paying now for some of those outsourced items.
 - i. Check Writing Services (Payables)
 1. Won't need. Trying to get away from that process as much as possible.
 - ii. Auto Sweep Investment Feature
 1. An area we would look at in the future
 - iii. Treasury Management Services & Tools
 1. An area we would look at in the future
 - iv. Future Programming Costs (per hour)
 1. An area we would look at in the future
 - v. Research Costs (per hour)
 1. We don't have these costs very often. UF is just looking for how much the research costs would be if we needed it on a per hour basis.
 - vi. Payroll Check Writing
 1. Will not need
 - vii. Payroll Tax Remittance
 1. An area we would look at in the future
 - viii. Payroll Tax Reporting
 1. An area we would look at in the future
 - ix. Foreign Item Services
 1. An area we would look at in the future
 - x. Courier/Armored Car Service
 1. UF has its own contract with a courier service
 - xi. Implementation or Setup Charges (One Time Charge)
 1. Yes we need pricing for this
 - xii. Earnings Rate the Bank Proposes to Pay & Index
 1. Yes we need pricing for this
 - xiii. FDIC Insurance - If applicable, what is rate & explain calculation
 1. Yes we need this
36. While references are required for Lots 3, 4 and 5, no references are requested/required for Lot 1. Should we provide references for this lot and. If so, how many?
- a. Yes, provide at least 3 references for each Lot

Lot 1, Subsection 1: On-Campus Banking/Reitz Union

1. Is our ability to respond to Lot 1: Banking Services contingent upon our ability to provide an on-campus branch? Will we be penalized if we decline to provide an on-campus branch?
 - a. A: No, you can still respond to Lot 1 even if you are not able to provide an on-campus branch. UF will look more favorably on responses from vendors that would be able to provide an on-campus branch, all other things being equal. UF would like suppliers to explain why an on-campus branch would, or would not, be beneficial to the relationship.
2. Is proposing an on-campus bank a requirement for Vendors responding to Lot 1 of the ITN?
 - a. No, it is not a requirement
3. When does the current provider's contract expire on the financial center?
 - a. 6/30/2020
4. Please provide a description of all business transactions the University conducts at the on-campus branch and 2018 historic quantities.
 - a. The University of Florida conducts no business at the on-campus branch. The on-campus branch is strictly for student related transactions.
5. If available, please provide 2018 historic records of customer transactions conducted at the on-campus branch including both descriptions and quantities?
 - a. UF does not receive this information from our current bank.
6. Given that a new bank provider of ATMs and an on-campus branch will have a considerable amount of capital to invest (machinery, construction, equipment, etc.) would the University consider terms for branch and ATM leases longer than 5 years?
 - a. The retail location lease will have a similar lease term as the overall banking relationship will have.
7. What is the square footage of the proposed branch space? If not needed, is the school amenable to a proposal where the bank does not utilize all of the space available?
 - a. Approximately 1,482 sq. ft. UF will not subdivide the space.
8. Can you provide a diagram of the branch location on campus? Please also provide a schematic of the surrounding Reitz Union.
 - a. See Appendix I, ground floor diagram of the Reitz Union.
9. Are there any other financial institutions located on the University of Florida property? If so, when do these leases expire?
 - a. UF Health has a branch of Campus USA Credit Union at The Health Science Center

10. Have student/staff on campus pedestrian traffic patterns been studied by the University any time in the past 5 years? If so please provide a copy of the report/findings.
 - a. The Reitz Union has not studied traffic patterns in the building. We estimate that 12,000 - 18,000 people visit the Union every day.
11. What percentage of students who opened Wells Fargo accounts in 2018 also linked their ID cards to those accounts? Please provide any available information quantifying and describing the use of linked ID cards for banking purposes.
 - a. The University does not have this information. However, for reference, a total of 3342 new accounts were linked to Gator 1 Cards in the last reported period (October 2017 through September 2018).
12. Appendix A discloses a lease - could UF clarify this lease and what it is used for?
 - a. Our current banking provider leases space from us at the student center on campus. The question is asking how much banks are willing to pay to lease space there to have their presence on campus. Please see Section 1.2.1.12, page 14 of the ITN document.

Lot 1, Subsection 2: ATMs

1. Please provide a list of the ATM providers and how many each provider has on campus, if they are branded or non-branded, full service or cash dispensing only, the transaction volume for each and when the contract(s) expires. What type of revenue share arrangement do you have with each ATM provider today?
 - a. See Appendix F of the ITN for list. The University does not maintain a record of transaction volumes from ATMs. Current agreements are flat rates with no revenue sharing.
2. If Vendor wishes to propose providing ATMs on Campus, would the University accept a rental structure based on a flat amount per ATM location vs. based on transaction volumes?
 - a. Yes
3. Please provide a sample of the University of Florida's required ATM agreement.
 - a. Attached to the ITN as Appendix G is a current ATM agreement. Appendix G represents UF's approved method for placing ATM's on campus; it is structured as a license rather than a lease. Although UF previously executed the attached, once a supplier is selected from this solicitation, UF will provide an acceptable license agreement specific to the proposed relationship. The attached document is only an example, contains terms and conditions as well as business terms that may be modified and/or negotiated, and is subject to UF's further revision or replacement with a similar document.
4. Please provide 2018 historic ATM transaction volumes for all ATMs located on campus.
 - a. The University does not maintain a record of transaction volumes from ATMs. Current agreements are flat rates with no revenue sharing.

5. Please provide the original installation dates (year and month if available) and the 2018 rent and/or revenue share amounts of all ATMs currently on campus.
 - a. The University does not have records of original installation dates. No revenue sharing; flat rates for ATMs. Bank of America - three ATMs (\$1,000 a month for two; third based on volume). Wells Fargo - three ATMs (\$2,400; \$250; and \$1,020 a month).
6. Regarding location of ATMs, is the University looking to maintain all 10 points of presence?
 - a. Not necessarily. The University is interested in collaborating with the vendor to develop a plan that serves the needs of the campus community.
7. Can the number of ATM points of presence be reduced or modified?
 - a. Yes

Lot 1, Subsection 3: Armored Courier Services

1. It's our understanding that courier services is not a part of this solicitation, yet it is listed under additional services. If you are looking for pricing, then we will need the specific armored courier questions below answered.
 - a. Courier Service is outside the scope of this ITN. Information provided in the ITN regarding courier services is for context/educative purposes only.
2. Please confirm that UF currently uses an armored courier.
 - a. Yes, UF has a contract with Certified Armored Services Inc.
3. Please confirm the courier contract is still between UF and the Supplier. Please provide a copy of the contract.
 - a. Yes the contract is between UF and the Supplier. Appendix J is a copy of the contract.
4. If you have a separate armored courier contract, when does it expire?
 - a. 12/31/2019

Lot 2 – Merchant Services (Credit/Debit Cards) [Section 1.2.2]

1. Card processing volume is \$23.1 M. Does this include card\$ volume accepted through the Lockbox? If, no, how much additional card\$ volume is accepted via the Lockbox
 - a. No, that total does not include the amount that the Foundation processed through their lockbox. The Foundation process an additional \$18k through their lockbox.
2. What is the % of total card volume of Amex and Union Pay Cards?
 - a. 13.6% of the dollar volume or 5.5% of the number of transactions are Amex transactions. Union Pay volume is negligible.
3. Please provide 3 months of current merchant statements, around last year's fall enrollment if possible
 - a. While we do not provide merchant statements, the student payments are processed through a CASHNet eCommerce implementation that is not part of this ITN.
4. Is there a gateway in use today for your physical locations?
 - a. Bluefin Payconex
5. Please provide a breakout of the software used with each of the 70 merchant IDs. Does the software require a gateway to connect with your current Merchant provider? If so, please list each gateway connection used by the University.
 - a. 55 Merchant locations use Bluefin terminals with the PayConex gateway, and 15 locations are using Elavon's Converge implementation. Each MID is assigned its own gateway.
6. Are any stand-alone (stand alone is a terminal not connected to a software/gateway solution and communicates directly with the Merchant provider) terminals used? **Please list the model of each terminal.** The terminals mentioned in the ITN (1.2.2 paragraph 4) all appear to be terminals that connect with software applications.
 - a. UF operates 73 PAX S500 terminals that are standalone, but those transactions can be accessed at the gateway level on Bluefin's PayConex portal. The same applies to the 4 bbPOS Wisepad 2 devices, which connect via Bluetooth to a smartphone or iPad. It is only the 3 IDTech SREDKeys that connect directly via USB port into the computer and hence the Bluefin PayConex portal. UF also operates 8 Ingenico iWL250 devices, plus 4 PAX A920.
7. What devices exist in your physical locations? Is there a consideration for changing them?
 - a. See above. There is no intention of changing them, unless needed.
8. What shopping carts are currently in use by the University today?
 - a. None at this time

9. Do you own or lease these devices?
 - a. All devices are owned
10. Are these devices the ones that were installed by Blue Fin as a result of the 2018 ITN for P2PE devices?
 - a. Yes
11. How many transactions runs through the Converge gateway?
 - a. Approx. 40,200 transactions out of a total of 339,000.
12. Are the Service Fee transactions currently running through CashNet in scope for this ITN? If yes, what is the volume of those transactions?
 - a. No - they are not in scope for this ITN
13. Please provide an approximate breakdown of In Person/Card Present vs. Online/Card Not Present transactions.
 - a. UF does not have those statistics available.
14. On the Pricing Schedule for Lot 2 – Merchant Services, for line 275 “Other Fees (Interchange, Assessments, etc.) since Interchange fees vary by card type and how the card is taken (card present/card not present) is it ok to just put “Pass-through” there?
 - a. Absolutely – yes
15. Please provide any third-party software, and/or shopping cart solutions in use today. Is the hardware referenced integrated to a vendor software solution?
 - a. CASHNet eMarket modules that are not part of this ITN
16. Does the POS software integrate to the devices being used in the locations? Or are they standalone devices?
 - a. They are stand-alone devices
17. How many devices do you have per location?
 - a. Usually 1-2. Transportation & Parking, Museum of Natural History, Recreational Sports have approx. 5 each. Performing Arts has 10.
18. What processing functionality is supported on the devices today (i.e. PIN debit, EMV, NFC, P2PE, etc.)
 - a. Credit, PIN Debit, EMV, NFC. – UF only accepts P2PE solutions that are approved by the PCI Council. E2EE implementations therefore are not considered.
19. What additional functionality is required future state?
 - a. Any new technology available.

20. If supporting PIN debit today, are your keys shared or unique?
 - a. UF does not share keys.
21. If supporting P2PE today, whose technology is being used today?
 - a. Bluefin
22. Do you currently support a gift card program?
 - a. No
23. Do you support physical checks today? Will that be required of Worldpay to support?
 - a. Yes, we do support physical checks.
24. Do you support tokens in the store?
 - a. All transactions are tokenized through P2PE.
25. How is settlement handled today?
 - a. All settlements are automated through Bluefin.
26. What is your expected settlement time for each region?
 - a. For the most part 8-10pm daily, with a few exceptions around midnight or 1am.
27. What is your funding schedule?
 - a. Next day funding into our bank account with Amex being one day later.
28. Are any virtual terminals in use in the locations? If so, are they integrated to your POS/CRM/ERP systems?
 - a. The 14 MIDs of the Div. of Continuing Education using Converge are integrated into their CRM. This solution is ecommerce only and does not have any integration with supported devices.
29. Is there a call center environment that takes payment?
 - a. No
30. What software (POS) is being used? Name/version?
 - a. None
31. Is there a convenience fee linked to this payment method?
 - a. One MID (Bursar's Office) is subject to the Visa Government and Higher Education Payment Program per state of Florida Statute 501.0117.
32. What payment tenders are accepted (Check, Card, etc.)?
 - a. Cash, Check, Credit Card, ACH/EFT.

33. Is there a need for the IVR to support tokens?
 - a. UF does not have IVR in place at this time.
34. Do you currently add fees for processing card payments?
 - a. No – surcharging is currently illegal in the State of Florida per statute 501.0117
35. Would you want to add fees if could?
 - a. Possibly in the future
36. Would you like to add them in all locations? If not how many?
 - a. Not at this time
37. What current system(s) do you use?
 - a. None at this time
38. Is there anything specific looking to enhance your current system(s)?
 - a. No
39. Are you looking to absorb the fees or want a convenience fee model?
 - a. It is easier to absorb the fees
40. With regard to pricing, what pricing structures will the STO consider, e.g. bundled pricing, Interchange Plus pricing, etc.?
 - a. Whatever is less expensive. UF has fared well so far with Interchange Plus.
41. With regard to audited reports, how may those be submitted, e.g. web link or paper?
 - a. Web link, email with pdf or Excel attachments works fine.
42. Do you have any current payment integration with POS or Software? If yes what is the name and version on POS or Software?
 - a. No
43. What is the name of your current student software or accounting software?
 - a. PeopleSoft
44. How many Merchant IDs do you have utilizing Converge?
 - a. 15
45. Who is UF's current credit card processor?
 - a. Elavon
46. How is the payment architecture unique?
 - a. The payment architecture is not unique in the field of Higher Education. UF has approx. 14 merchant locations currently using an Elavon proprietary eCommerce product

"Converge" and approx. 57 merchant locations using P2PE validated PAX terminals or SRED Keys from Bluefin, which also process through Elavon.

47. Does the University charge a convenience fee/surcharge for credit card payments today?
 - a. The processor for tuition payments (CASHNet) charges a service fee of 2.6%
48. Please describe the location identifier that the University desires
 - a. Each merchant location is assigned by Treasury Management a three-digit location code that is for the purpose of daily settlements expanded by the affix VI for Visa/MC or AX for Amex settlements. Example: 005VI, 038AX. For the purpose of deposits to the bank account, the letters VI and AX could be replaced with a numerical code.
49. Section 1.2.2 Lot 2: Merchant Services states: ""Currently UF maintains 70 merchant locations on campus that allow credit and debit card purchases on Visa, MasterCard, Discover, American Express and UnionPay cards. In fiscal year 2018, they processed over 328,000 credit card transactions totaling \$23.1 million. The average credit card ticket size was approximately \$70. These merchants also recorded 5,200 debit card transactions for approximately \$136,000 in sales, or an average debit card ticket of \$26."" This statement conflicts with the volume information provided in Appendix A Pricing Schedule as shown below. Which number should we use for pricing purposes? Annual MC/VS/AMEX Volume of \$23.1 million per Section 1.2.2 OR annual MC/VS/AMEX volume of \$239,004 (\$19,917x12) per the chart above found in Appendix A Pricing Schedule?
 - a. Please use the annual MC/VS/AMEX volume of \$23.1 million per section 1.2.2. Please disregard the volume found in Appendix A Pricing.
50. What POS application is being used in your brick and mortar locations (other locations)? Name/version?
 - a. Besides the above, some departments use independent POS or cash register systems that are not in any way, shape, or form connected with the credit card processing mechanism.
51. Is the intention to have all physical locations using the same technology stack?
 - a. It is our intention to always keep the number of implementations at a minimum, having all merchant locations using either Ethernet connected P2PE swipers, cellular P2PE devices, or SRED Keys that are also running on a P2PE level. UF plans to have all card swipe terminals processed by the same vendor.
52. Cash Services - The number of deposits processed is listed; however, to offer more competitive pricing, please provide the average monthly dollar amount of total deposits.
 - a. Approximate average monthly dollar amount is \$155,000
53. While references are required for Lots 3, 4 and 5, no references are requested/required for Lot 2. Should we provide references for this lot and. If so, how many?
 - a. Yes, provide at least 3 references for each Lot.

Lot 4 – Prepaid Debit Card (Human Subject Payments) –[Section 1.2.4]

1. What percentage of cards are reloaded?
 - a. Roughly 46% in FY 2019
2. At what frequencies are cards reloaded i.e. weekly, monthly, quarterly, ad-hoc?
 - a. Card reloads occur each business day. Issued cards do not necessarily mean they will be reloaded although it is routine to reload an existing card for study participants that have multiple visits with research administrators.
3. How many times are the cards loaded?
 - a. In FY 2019 approximately 46% of issued cards were reloaded or about 9,000 reloads. Information to determine how many times a single card is reloaded is not available.
4. How many cards are in production/existence at any one time?
 - a. Approximately 11,000 new cards were issued in FY 2019, cards may continue to be funded for three years through card expiration date so cards in production could be as many as 33,000 during a three year card life period.
5. For cards that are reloaded, will Date of Birth and Social Security Numbers be provided?
 - a. No
6. For cards that are not reloaded (single use) - what are the amounts loaded and number of cards relative to the whole program?
 - a. Anonymous cards are the only cards that are single use and not registered to a card holder, all other cards are reloadable. The anonymous single use card issuance for FY 2019 was 400 with average load of \$32.00 per card.
7. Can you provide a more detailed breakdown on the card loads (e.g., number of single loads and avg \$ load amount and number of reloadable, expected # of loads and avg. \$ per load)?
 - a. Anonymous cards are the only cards that are single use and not registered to a card holder, all other cards are reloadable. The anonymous single use card issuance for FY 2019 was 400 with average load of \$32.00 per card. Cards that are reloadable are the largest segment of prepaid debit card program with approximately 11,000 initial new cards issued in FY 2019 with average load of \$56.00 per card, and 9,000 cards reloaded with average reload of \$70.00 in same time period. In FY 2019 46% of cards were reloaded.
8. Re: Flexible product structures (Registered, Anonymous, Instant Issue, Parent/Child) (page 19): You ask if the bank can support centralized processing model as well as a hybrid model that can include parent/child relationship configuration. Can you provide a better

explanation of what the parent/child requirement is (e.g., parent is the university and medical research area is the child)?

- a. Parent would be UF Finance & Accounting core office administrators and child is any UF business unit /department i.e. College of Medicine Emergency Medicine Department, Psychology, Infectious Diseases, Cancer Center, etc. Parent would have access to all child data, and child would have access only to their department data. Currently bank file to load and reload cards is sent in a batch process daily for the entire university research community but the central/core office in Finance and Accounting. Some selected units/departments have the ability to issue and load cards to individuals in real time (non-batch process), these real time funding/loads are not included in daily batched bank file sent by central/core office each day.
9. Is the University interested in technology that electronifies Human Subject Payments (without the use of a plastic card)? If so, can we respond to Lot 4 with such information?
 - a. Yes. Please place response in Tab 32 under Additional Services.
 10. Who manages your prepaid card program today? Is that support in scope of this RFP?
 - a. The prepaid card program at UF is called the Human Subject Payment area and is housed in UF's Treasury Management. Bank of America currently provides the prepaid card solution.

Lot 5 – Gator 1 Card [Section 1.2.5]

1. 1.2.5.9 Compensation (page 23): "Prices for services not listed should be added to the 'Other Services Not Previously Listed' section of Appendix B." The Appendix B referenced in this sentence is in a PowerPoint document. Is that the correct Appendix? If not, which Appendix should be used?
 - a. The Appendix B referenced is incorrect. All pricing information, including for "Other Services Not Previously Listed" should be submitted in Appendix A.

General Proposal Response

1. It is understood that pricing information cannot be held in confidence due to Florida Law Public Records Act; however, our custom incentive offers are considered proprietary in nature. Is the University able to hold portions of the incentive offer confidential, if marked as proprietary and submitted in accordance with Section 4.2.18?
 - a. UF will make reasonable efforts not to disclose incentive offers that are clearly designated and conspicuously labeled as confidential trade secrets and that are submitted separately as instructed in the ITN. As noted in the ITN, should a request be made of the University for access to the information designated as confidential trade secret by the bidder and, on the basis of that designation, the University denies the request, the bidder may be responsible for all legal costs necessary to defend such action if the denial is challenged in a court of law. Also note, that if a proposer becomes

the successful awardee and incentive offer become part of the pricing within the resulting contract, then such pricing will not be considered confidential.

2. Are we permitted to pledge a Federal Home Loan Bank New York (FHLB NY) letter of credit (triple A-rated) directly to the University?
 - a. No as per state statute. The only letters of credit that are eligible as collateral for Florida public deposits are Federal Home Loan Bank letters of credit issued to the State CFO's Office, Division of Treasury, Bureau of Collateral Management as beneficiary from one of the FHLB district banks that has entered into such arrangements with our office. Letters of credit issued by commercial banks are not eligible as collateral for the protection of public deposits under Ch 280. All collateral for the protection of Florida public deposits is pledged to or deposited with our office and not pledged to or deposited with the depositor, except under limited exemptions from Ch 280 as provided for in s. 280.03(3), F.S.
The awarded supplier will need to complete and submit Appendix H.
3. The ITN Agreement Terms and Conditions are not applicable to the payment services being considered. Will the University accept Vendor agreement templates which best align to the services and legal contours?
 - a. UF will consider negotiating additional terms and conditions, if appropriate.

Proposal Response Format

1. While Wholesale Lockbox Services are discussed in section 1.2.1.5 (page 10 of the ITN), Wholesale Lockbox Services are not included as a Tab in the Response Format section on pages 28-29. Is this an oversight, or would the University like us to discuss Wholesale Lockbox Services within one of the existing tabs for Lot 1 in the Response Format section?
 - a. Please see revision to Section 4.1.1 Response Format
2. There are several tabs for Lot 1 General Services and Lot 2 Merchant Services that require a response (page 29 of ITN). In order to be consistent with other vendor responses, do you want to provide questions for these tabs? (For example, Lot 1 Tab 3: B is a Project Discussion. We are not clear what you want in this tab.)
 - a. Please see revision to Section 4.1.1 Response Format
3. The third bullet states: The offer's response must include the information and the required submittals described, tabbed and numbered as shown below, with all information appearing in the Tab in which it was presented. We are required to submit our contractual documents with our ITN responses. Is it acceptable to provide this legal documentation in an appendix?
 - a. Yes
4. If we are submitting responses to several lots are we to submit each lot in its own binder? If yes, is the expectation that we submit a proposal for each lot so there would be 55 binders – an

original and 10 copies of each lot? Or can we submit all lots in one binder? Also, if we have proposals that combine lots please clarify how you want those submitted.

- a. Please submit all lots in one binder. Proposals that combine lots should be located within the area for the lot most closely tied to the proposal. The secondary lot area should have a page referencing back to where the proposal can be found.
5. Section states that bidder's "submit one (1) original and 10 copies of the vendor's proposal in hard copy form." Page 30, Section 4.1.2, Number of Proposal Copies to Be Furnished, states that "Vendors are to submit one (1) original of the initial response on PC compatible media ... and ten (10) copies, each marked "Copy." Please clarify if bidders are to submit in hard copy one (1) original plus ten (10) copies or just ten (10) copies with the original loaded to a CD/DVD or USB flash drive.
 - a. Ten (10) copies with the original loaded to a CD/DVD or USB flash drive.
6. Please confirm that the ITN requires us to use a Binder/Divider Tab for each section named "Tab." Or are you using the term to name the section allowing us to put multiple Tabs/sections on a page?
 - a. Responses should utilize a binder/divider tab for each section.
7. If we do not bid on a particular Lot, do we remove the section and Tabs from the proposal?
 - a. If not bidding on a particular Lot, please include a divider or marker page labelled with the Lot Number and the words "No Bid".
8. Account Enrollment and Funding Process (page 20): No corresponding Tab has been identified on page 29. In which Tab should this response be included?
 - a. Please see revision to Section 4.1.1 Response Format
9. No corresponding Tab has been identified on page 29. In which Tab should this response be included?
 - a. Please see revision to Section 4.1.1 Response Format
10. While the Account Enrollment and Funding Process for Prepaid Card is discussed in section 1.2.4.5 (page 20 of the ITN), the Account Enrollment and Funding Process is not included as a Tab in the Response Format section on pages 28-29. Is this an oversight, or would the University like us to discuss the Account Enrollment and Funding Process within one of the existing tabs for Lot 4 in the Response Format section?
 - a. Please see revision to Section 4.1.1 Response Format
11. While Additional Services for Prepaid Card are discussed in section 1.2.4.9 (page 20 of the ITN), Additional Services is not included as a Tab in the Response Format section on pages 28-29. Is this an oversight, or would the University like us to discuss Additional Services within one of the existing tabs for Lot 4 in the Response Format section?
 - a. Please see revision to Section 4.1.1 Response Format

12. Pages 19 – 20 has 9 sections and, under the Response Format - Section 4.1.1 (Page 29) only 8 sections are listed. Page 29 is missing Account Enrollment and Funding Process and Additional Services sections. Can you please confirm if Account Enrollment and Funding Process and Additional Services sections should be included in the response and what the tab numbers/letters are for these?
 - a. Please see revision to Section 4.1.1 Response Format .
13. Section 4.1 Proposal Response Format does not require a cover letter and/or executive summary. Can we include a cover letter and/or executive summary as part of our response?
 - a. If the responding entity chooses to include a cover letter and/or executive summary, please present as the first page(s) of the Response Binder, keeping the document(s) separate from the actual response by means of a divider or unnumbered tab card. Please be aware that information submitted that is not requested by the University may be considered to be supplemental and not subject to evaluation by the committee members.