

Request for

# Competitive Sealed Proposal

## TAC274B Addendum 2

### Banking and Electronic Funds Services

NIGP Commodity Code(s):

946-25 - Banking Services

**Submit proposals (sealed) to:**

Deputy City Clerk  
City of Tulsa  
175 E. 2<sup>ND</sup> St.  
Suite 260  
Tulsa, OK 74103



CITY OF  
**Tulsa**  
*A New Kind of Energy™*

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August 31, 2021

## Addendum #2

Please note the following changes which have been made for clarification to this Invitation for Sealed Bid. **This addendum must be listed as Addendum #2 on Form #6** of the solicitation as verification that you have received and are aware of the information contained herein.

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### QUESTIONS/CLARIFICATION/CHANGES:

#### Changes:

#### Questions and Answers Appear Below:

1. Question: Do you require paper lockboxes to be physically processed with state of Oklahoma or will The City of Tulsa allow an out of state lockbox P.O. Box remittance address?

**Response:** The City does not prohibit using out of state lockbox P.O. Box remittance addresses; however, preference is given to responses which include use of Tulsa local addresses.

2. Question: Does the City of Tulsa only require one Electronic Lockbox Account?

**Response:** Yes, it is a single daily file deposited to one DDA account

3. Question: Does the City of Tulsa or the Lockbox provider pay the Post Office their annual box rental fees for each of their three unique P.O. Box remittance addresses (2 retail & one wholesale). If lockbox provider is expected to pay these Post Office rental fees, should we recover this expense for all three P.O. Boxes from the City using Appendix I – Pricing Worksheet - AFP Code 50002 – WHSL PO Address Maintenance?

**Response:** From page 8 of the solicitation. It states, “City will absorb all lockbox-related fees; no fees passed on to customers”.

4. Question: Can an electronic zip file be provided via email in lieu of a physical flash drive / CD / DVD?

**Response:** We prefer to have the digital copy submitted with the proposal.

5. Question: Can a list of participating banks be obtained?

**Response:** We have published a list of potential Respondents in advance of the opening date previously. However, on that occasion, the request was made during a pre-proposal conference and agreed upon by all. We post a compilation of respondents on our website following the opening.

6. Question: Clarification if the Questionnaire is the only place the City wants to see answers or can explanatory narrative be included within the Scope of Work, Appendices, and elsewhere as deemed necessary? Can Exhibits be included in proposals back to the City?

**Response:** Explanatory narrative is welcomed throughout the document; we ask that any additional information shared be done within the relevant section of the CSP that it is meant to highlight. Beneficial exhibits are also welcomed to better inform our review and evaluation.

7. Question: Does the City require a Tulsa lockbox address and the cash vault processing to be completed in Tulsa?  
**Response:** The first question and answer of the 2nd addendum duplicates this question.
8. Question: All items i.e. traffic tickets going into Lockbox Department 1 are defined as exceptions and mailed back to the City. Does the City need this process to continue? If the bank were to process the items, it would expedite availability and remittance information could be available online.  
**Response:** This process will need continue until the City's new Police and Municipal Court Records System is implemented in early 2022.
9. Question: The City's new Utility / grandfathered lockbox is using 2 different window envelopes. The 2 types of window envelopes are not an issue for the bank, however, the customers are folding the invoices inside the envelope (presumably if they received the invoice with old envelope stock) which is slowing down the scanning process and could affect pricing. Is the City currently using the remaining old envelope stock and the bank will eventually see the folding of invoices eliminated?  
**Response:** Depletion of current envelope stock should be complete within seven days; this will not be an ongoing issue.
10. Question: What does the City expect to receive daily via courier, other than lockbox work?  
**Response:** Just lockbox work.
11. Question: Continued need for the Fed Directory Code?  
**Response:** Yes – as we are constantly adding new ACH-based vendors and Utility Billing customers to our financial system, this file is critical in keeping our database current.
12. Question: The majority of items sent to the cash vault are now check deposits. Is it the City's desire to re-route these and deposit through ICL?  
**Response:** Once our cashiering system is fully implemented (expected early 2022), we will begin transitioning to ICL (Image Cash Letter).
13. "We are currently in the process of a major implementation of a new Utility Billing system, with Utilities Services being a major revenue stream for the City through in-person, lockbox, and online payment channels. This implementation, coupled with the inner workings of a large public entity, create complexities that this Banking Services CSP will look to remedy and resolve."  
Question: What specific complexities has the City identified that need resolution?  
**Response:** The City is still highly paper-based in payment receipt and processing across most payment-receiving departments, which inevitably creates complexity as these departments are not confined to a single location. Any viable opportunities for further paper reduction that respondents can identify and share are welcomed.
14. Question: Will the City define what is meant by a "future expansion of cashiering system"? What functions will affect bank processing / interaction with this expansion?  
**Response:** Fully implementing ICL is the only expansion anticipated

15. "It is anticipated that the City of Tulsa will enter into a contract with the selected Respondent for an initial term ending one (1) year from the date of its execution by the City's Mayor, with five (5) one-year renewals available at the option of the City."
- Question: Are the one year renewals re-pricing events or is the price set for the duration of the 5-year contract?
- Response:** Pricing and any escalation of pricing for the renewal periods is set in the initial agreement.
16. "In the event City does not appropriate or budget sufficient funds to perform this Agreement, this Agreement shall be null and void without further action by City." We will need to understand this better.
- Question: Can specific instances, examples, possible situations be provided where appropriation / budgetary approval was not granted or is in current jeopardy of nullifying a fixed price contractual agreement?
- Response:** This statement applies to renewals and prevents the City of Tulsa from committing funds it does not have. Art. 10, § 26 of the Oklahoma Constitution and 11.O.S. §§11-17-211 prohibit the City from committing funds beyond the current fiscal year. We cannot speculate on specific instances that would prevent the City from renewing this agreement.
17. Question: If the City were required to use a vault courier would this prevent a bidder/seller from winning the cities bid?
- Response:** Bidders who require an armored courier, must secure, and administer the agreement with the courier. Costs would be passed to the City through account analysis, and must be described and included in their proposal.
18. Question: What does the figure represent that appears on line 32 of Appendix I, labeled, CV (Cash Vault) Coin Deposit Non-Stand Bag?
- Response:** It means 384 bags of an undetermined amount.
19. Question: Will you furnish a breakdown of the coin amount?
- Response:** A table of this information has been added to the Depository Services/General Requirements section in Scope of Work
20. Question: With respect to the collections mentioned in Addendum 1, Question 12. Do the parking meters notify a central system when they need a collection?
- Response:** Yes. The Meter System communicates the volume of business per location. Collections from meters in the heavily used areas are done weekly; a full sweep of meters is performed every few months to avoid having funds linger for an unusually long time.
21. Question: Is there a plan for the City to move from a coin based payment to an app based payment system for parking lots?
- Response:** There are several systems present in the City because the metered spaces are owned and operated by the City; lots that are owned by the City are operated by the Parking Authority. There are also several lots that are owned and operated by other enterprises.
22. Question: How are cash payments from the rest of the City operations processed?
- Response:** The currency is deposited.

23. Question: What is the purpose of the lockbox requirement which describes supporting two unique zip codes?  
**Response:** The City has transitioned to a new billing system. The requirement to maintain the “Legacy” lockbox until at least May 2022 has been removed.
24. Question: Will the City furnish the expected amounts and frequency of deposits?  
**Response:** A table of this information has been added to the Depository Services/General Requirements section in Scope of Work
25. Question: Is the Image Cash Letter (ICL) tied to the Lockbox or is it a separate process?  
**Response:** The City’s new cashiering system can produce image cash letters as opposed to depositing paper items. The function has not been implemented but will be in the future.
26. Question: For categories that are unbundled pricing on the worksheet, if our pricing is structured differently, do want the information plugged into a comparable service or should our actual description of the billing item in a separate part of the worksheet?  
**Response:** If it is a bundle service that does not correspond directly with that which exists on the work sheet, make a note in the column adjacent to the listed service that indicates a substitution and create a new tab within the workbook to list and price the substitutions.
27. Question: Does the City require the ability to have checks cashed at local branches for non-relationship clients at no charge and absorbed by the City?  
**Response:** No, while non-relationship clients should certainly be able to cash a City check they would be responsible for any associated fees.

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August 20, 2021

## Addendum #1

Please note the following changes which have been made for clarification to this Invitation for Sealed Bid. **This addendum must be listed as Addendum #1 on Form #6** of the solicitation as verification that you have received and are aware of the information contained herein.

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### QUESTIONS/CLARIFICATION/CHANGES:

#### Changes:

An example City of Tulsa Utility Bill was added as Appendix K

An example City of Tulsa First Response Alarm Certificate was added as Appendix L

Images of the Coin Vault Collection Canister and Totes were added as Appendix M

#### Questions and Answers Appear Below:

1. Question: Question: Who is the current banking provider for services outlined in the RFP?  
**Response:** Bank of Oklahoma
2. Question: Please briefly describe the strengths and weaknesses of your current provider for both banking and lockbox.  
**Response:** The Purchasing division of Finance does not formally track vendor performance. The City cannot provide this information in absence of an established quality program.
3. Question: Is it the City's intentions to award both Banking and Lockbox sections to one provider?  
**Response:** Yes – services are not being bid separately
4. Question: Does a response need to include both Lockbox and Banking or can a provider respond to one of them?  
**Response:** Both services are being bid together; responses that do not include both services will be considered non-responsive.
5. Question: For ease of completion, will the City provide the editable (i.e. Excel) of Appendix I – Pricing Worksheet?  
**Response:** An Excel workbook including worksheets for Appendix I and J have been made available.
6. Question: Will the City share its current account analysis billing statement to assist with the line items on the Pricing Worksheet?  
**Response:** Yes
7. Question: Will electronic signatures be acceptable on the documents submitted in our response?  
**Response:** The City requires 'Wet Ink' signatures on all documents with the exception of the notary where the digital signature conforms to guidelines from the State of Oklahoma: [www.sos.ok.gov/notary/info/generalInformation.aspx](http://www.sos.ok.gov/notary/info/generalInformation.aspx)
8. Question: Please clarify the Lockbox Pricing Worksheet Appendix J since lockbox volumes appear on Pricing Worksheet Appendix I.  
**Response:** Appendix I includes all costs for all banking services. Appendix J will



note costs for just lockbox services, inclusive of any additional or miscellaneous costs not captured in Appendix I.

9. Question: Please provide the 12-month average amount of operating balances maintained in the accounts. What is the average balance that is swept overnight?

**Response:** 12-month average operating balances, all accounts: \$84MM. 12-month average closing available balance, all accounts is the same.

10. Question: Please clarify if City's deposits are brought to a banking branch or a cash vault facility.

**Response:** Traditionally, deposits are taken directly to a branch location by City Security officers. Due to construction and other issues, deposits are now being taken directly to a cash vault facility.

11. Question: Please explain the Bulk Coin deposits from City Parking Meters. Is there a declared deposit amount on the deposit ticket?

**Response:** Yes – there is a declared deposit generated by the meter's software.

12. Question: Will the City provide a description or picture of the canisters used for bulk deposits?

**Response:** The coin vault collection canisters measure 7" wide, 6" deep, and 12" tall. We transport 8 of the containers in totes that measure 28 ½" long, 19 ½" wide, and 15" tall. With a full collection, expect 6 totes with 8 vault containers in each at maximum. Full collections occur every 3-4 months over a 4-6-day period. As-needed collections happen over one day, one to two times per month and usually yield 3 to 4 totes with 8 vault containers in each. Two receipts showing the exact amount in the canister are printed out by the parking pay station upon the collector inserting an electronic key fob and a unique code into the machine. One receipt accompanies the container to the bank, and one receipt goes with the collection officer to verify the deposit's accuracy the next day.

The canisters are tamper-resistant and have a tamper-indicator. The bank is given one coin vault container key which allows access to the coins and the reset mechanism. Upon emptying the coins, bank staff resets the collection doors on the canisters, place the canisters into the totes, and secures their key in their own safe. City officers exchange the full canisters for empty ones at their next delivery. City collection officers are armed, so the bank would need to give written permission for our collections officer to be on site in their facility with a firearm.

13. Question: Does the City of Tulsa Security deliver deposits to the bank/vault as an Armored Courier?

**Response:** Yes – City Security Officers are armed

14. Question: If Deposits are routed to a secured Cash Vault site; would the City of Tulsa be open to using an Armored Truck Transportation Service provider?

**Response:** Our preference is to use the City's armed security for daily deposits and our armed parking collections officers for parking coin deposits.

15. Question: What is the empty canister return policy?

**Response:** See question #12

16. Question: What is the key replacement policy or liability?

**Response:** A lost key by the service provider would result in having to re-key all

pay station canister locks (201) and collection canister locks (100) for a cost to the service provider of approximately \$30.00 per lock re-keyed.

17. Question: Is special equipment required to transport a full canister?

**Response:** See question #12

18. Question: What is the estimated weight of a full canister?

**Response:** Approximately 40 lbs.

19. Question: Please provide the average ACH batch file that is sent to the bank for payroll processing. What is the average ACH batch file for any vendor/CCD payments?

**Response:** Average ACH batch for bi-weekly payrolls: \$7.3MM, monthly retiree payroll: \$3.1MM. Vendor payment ACH batch average: \$5MM, twice weekly.

20. Question: Does the City's wholesale lockbox have processing peaks for quarterly and or annual customer payments?

**Response:** No

21. Question: The RFP states document images must be available online for 18 months, with offline images available for up to 7 years. Does this retention requirement include both the lockbox check and coupon/invoice document images?

**Response:** City retention guidelines specify seven years for check images and four years for invoice images.

22. Question: Please provide sample coupons/utility bill for each lockbox. Does each lockbox currently utilize a local Tulsa address?

**Response:** Yes, each lockbox uses a local address.

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**I. STATEMENT OF PURPOSE:**

With this Competitive Sealed Proposal (CSP) request, we are searching to secure a wide range of banking and electronic funds services, as defined herein.

We enthusiastically look forward to receiving your proposal.

**II. INSTRUCTIONS FOR SUBMITTING A PROPOSAL:**

**A. General Requirements**

1. The proposal **must** be received by **5:00 p.m. on Wednesday, September 15, 2021, Central Daylight Time**. Proposals must be sealed in an envelope or box clearly labeled **TAC 274B – Banking & Electronic Funds Services**.

Proposals arriving late will be returned unopened.

2. Proposals must be delivered sealed to:

**Deputy City Clerk  
City of Tulsa  
175 E. 2<sup>nd</sup> St.  
Suite 260  
Tulsa, OK 74103**

3. All interested Respondents (Sellers) are required to register with the Buyer, in order to receive updates, addenda or any additional information required. The City is not responsible for any failure to register.
4. Inquiries to the Buyer requesting clarification regarding this CSP request or the content herein must be made via e-mail and must be received prior to the end of the business day on **August 30, 2021**.

**Terry Thomas, Senior Buyer**  
[tthomas@cityoftulsa.org](mailto:tthomas@cityoftulsa.org)

Any questions regarding this CSP request will be handled as promptly and as directly as possible. If a question requires only clarification of CSP request instructions or specifications, it will be handled via e-mail, or verbally. If any question results in material changes or additions to the CSP request, those changes or additions will be forwarded to all registered Respondents as quickly as possible by addendum.

5. Respondents shall designate a contact person, with appropriate contact information, to address any questions concerning a proposal. Respondents shall also state the name and title of individuals who will make final decisions regarding contractual commitments and have legal authority to execute a contract on the Respondent's behalf.
6. Proposals will be opened on the morning after the due date, at 8:30am, at the:

**Standards, Specifications, and Awards Committee Meeting**  
**175 East 2<sup>nd</sup> Street, 2<sup>nd</sup> Floor**  
**City Council Chamber**

7. **Mandatory Pre-proposal Meeting:** Attending either one of the two pre-proposal meetings is required for a response to be considered for award.

The meetings will be held by video conference and are scheduled for

**Thursday, August 19, 2021, at 10:30 AM** Central Daylight Time and  
**Wednesday, August 25, 2021, at 10:30 AM** Central Daylight Time

Register with the project buyer to receive access information. Please register no later than 24 hours prior to the conference.

Connection information for the pre-proposal meetings will be distributed on the morning of or the day prior to the event.

**B. General Notifications**

1. With this Competitive Sealed Proposal request, the City reserves the right to do the following:
  - a. To conduct oral or written discussions with Respondents, after proposals are received, concerning technical and Price aspects of the proposals and/or to allow Respondents to revise their proposals, including Price;
  - b. To evaluate, after proposals are received, the relative abilities of Respondents to perform, including their technical or professional experience and/or expertise;
  - c. To conduct a comparative evaluation, after proposals are received, of the differing Price, service, quality, contractual factors, technical content and/or technical and performance capability of the proposals;
  - d. To negotiate mutually agreeable terms in a contract;
2. The City of Tulsa notifies all possible Respondents that no person shall be excluded from participation in, denied any benefits of, or otherwise discriminated against in connection with the award and performance of any contract on the basis of race, religious creed, color, national origin, ancestry, physical disability, sex, age, ethnicity, or on any other basis prohibited by law.
3. All Respondents shall comply with all applicable laws regarding equal employment opportunity and nondiscrimination.
4. All Respondents shall comply with the Americans with Disabilities Act (ADA) and all proposals and any subsequent contract shall include the following statement:

“Contractor shall take the necessary actions to ensure its operations in performance of this contract and its

employment practices are in compliance with the requirements of the Americans with Disabilities Act.”

It is understood that the program of the Respondent is not a program or activity of the City of Tulsa. The Respondent agrees that its program or activity will comply with the requirements of the ADA. Any costs of such compliance will be the responsibility of the Respondent. Under no circumstances will the Respondent conduct any activity which it deems to not be in compliance with the ADA.

5. Although it is the City’s intent to choose only the most qualified Respondents to interview, the City reserves the right to choose any number of qualified finalists for interview and/or final selection.
6. This Competitive Sealed Proposal request does not commit the City of Tulsa to pay any costs incurred in the submission of a proposal or the costs incurred in making necessary studies and designs for preparation thereof, or contract for service or supplies.

### **III. INTRODUCTION, BACKGROUND, AND PROBLEM STATEMENT:**

Over the past several years, the City of Tulsa has developed a strategic plan to guide the City’s efforts toward improvement and innovation. This plan encompasses a mission, vision, and comprehensive set of values that build a foundation for economic prosperity and an enhanced quality of life for Tulsans through focused priorities and activities across the City’s various administrative departments.

**In executing this strategic plan, the City of Tulsa’s Finance Department seeks to procure comprehensive:**

- **Banking Services**
- **Retail, Wholesale, and Electronic Lockbox Services**

These services would solidify the department’s core values through a lens of stewardship, innovation, and integrity. The City of Tulsa Finance Department is tasked each day with protecting the funds of the City through statutory and other legal requirements and account protection measures. We also seek to leverage innovation to make doing business with the City as easy as possible for residents, while also uncovering best practices and other methods which may streamline efficiencies and provide ease-of-use of services for City staff that interact with our primary banking Seller’s employees and systems.

Additionally, the work of being good stewards must be done with the highest levels of integrity, transparency, and accountability. City staff must be able to have quick and easy access to banking information to provide accurate and timely reporting to residents and other members of City leadership. We must have assurance that our funds are not only safe and protected, but also readily accessible for the daily tasks we undertake to ensure that budgetary and funding needs are met. Failure of any of these key needs could result any number of critical challenges, from a budgetary crisis or cash flow shortfall to missed payrolls or Seller payments that could have far-reaching negative impacts on the City’s credit rating and reputation.

The City has many stakeholders within the banking services realm. We are currently in the process of a major implementation of a new Utility Billing system, with Utilities Services being a major revenue stream for the City through in-person, lockbox, and online payment channels. This implementation, coupled with the inner workings of a large public entity, create complexities that this Banking Services CSP will look to remedy and resolve. We welcome Respondents who can provide the full scope of services requested in this CSP. We also seek Respondents that will partner with the City in helping to fulfill the needs of our citizens and strategic goals while also addressing these complexities and assisting us in finding ways to better serve our community.

#### **IV. SCOPE OF WORK:**

##### **Banking Services**

The City of Tulsa seeks comprehensive depository services. Successful Respondents are required to be adequately capitalized and provide statutorily-required collateralization across a large array of competitively-structured, interest-bearing accounts. Additionally, the City of Tulsa requires a full range of disbursement and cash management services to support its daily financial processes. Successful Respondents shall have a robust online platform that provides a full suite of operations, permission-based access and control, and access to a wide range of reporting, administrative, operational, and electronic funds initiation functionality. The City of Tulsa requires the highest levels of account protection and fraud mitigation services on its accounts, as well as dedicated account management and front-line account support services to assist City staff in the performance of operational duties.

##### **Depository Services/General Requirements**

The City seeks comprehensive depository services inclusive of the following specifications and general requirements:

- Twenty-four interest-bearing checking accounts (See Appendix A for current account details)
- **Interest Rate Structure:**
  - Competitive formula to calculate and maximize monthly earnings
  - Monthly account interest sweeps to primary operating account
  - Overnight/sweep account availability to maximize earnings (e.g. Insured Cash Sweep or Money Market funds)
- **Vault Services**
  - Cash vault availability:
    - Daily deposits transported by City of Tulsa Security
    - Bulk coin deposits from City Parking Meters
    - Delivered by City of Tulsa staff
    - 20-25-coin cannisters per week
    - Bulk deposits accompanied by deposit record
    - Bank maintains key fob for cannister access
    - Twenty-four-hour turnaround on deposits
  - Night Depository service (as needed)

- Collateralization requirements (see Appendix B – Investment Policy of the City of Tulsa for collateralization requirements)
- Capitalization requirement – minimum level of \$200MM
- Bank chartered within Oklahoma
- **Bank Safety and Soundness**
  - Maintain a status of “Adequately Capitalized” or “Well Capitalized” as defined by the Federal Financial Institutions Examination Council.
  - Current Total Risk-Based Capital Ratio, the Tier 1 Risked-Based Capital Ratio and the Tier 1 Leverage Capital Ratio.
  - Annual audited financial statements for each year during the term of this contract.
- **Tulsa Presence and Community Support**
  - Rating of at least “Satisfactory” received on the most recent Community Reinvestment Act (CRA) evaluation.
  - Wide network of Banking Center/Branch locations in Tulsa and surrounding communities
  - Availability of general, web-based training seminars on general cash handling, new technology and service offerings and other banking related topics that may be more tailored to the needs of the City and its staff.
  - Client communication of legislative and/or regulatory changes affecting banking services and payment methods.

Coin versus paper currency volumes for all deposits, including parking meter coin:

Description	Amount	Comment
Average annual paper currency deposited:	\$3,700,000.00	(97.4% of total deposited currency)
Average annual coin deposited:	\$100,000.00	(2.6% of total deposited currency)
Parking meter average monthly coin volume:	\$8,300.00	Based on full-system collection and as-needed collections*

\*High volume month = \$14,000 total coin deposits; Low volume month = \$4,400 total coin deposits

### **Disbursement Services**

The City seeks comprehensive electronic and paper-based payment origination and disbursement services inclusive of the following specifications:

- Check writing on 10 of 24 accounts
- **Electronic payment capacity:**
  - ACH/EFT - Accounts Payable (twice weekly payment files) vendor payments, CCD format; Payroll (bi- weekly regular, once-monthly retiree) direct deposit, PPD format.
    - Dual-authentication – file total and record count
    - See Appendix C – ACH/EFT/EFDI Detail

- See Appendix D – NACHA File Format Specifications and Sample
  - Interbank/Wire Transfer
  - Intrabank/Book Transfer
- Daily cut-off time flexibility for same-day transfer initiation

### **Collections Services**

The City seeks electronic collection services inclusive of the following specifications:

- ACH/EFT - Daily file of payments for Utilities customers enrolled in auto-pay debit program
  - Dual-authentication – file total and record count to provide reconciliation/resolution of file issues
  - See Appendix C – ACH/EFT/EFDI Detail
- Wire
- Image Cash Letter (ICL) - future expansion of cashiering system

### **Cash Management Services:**

The City seeks comprehensive cash and account management services inclusive of the following specifications:

- Electronic statement delivery
- BAI File availability (daily)
- Check and deposit imaging - electronic access for viewing front and back images; robust search criteria
- **Online Platform Functionality/Access:**
  - Balance reporting - previous day ledger, collected, and available balances, one/two-day float assignments, credit/debit amounts, current ledger and current available.
  - Item detail for previous and current day activity
  - Inter- and intrabank transfers
  - ACH initiation
  - ACH Reporting: Return Item, ACH Return Item, ACH NOC reporting
  - Positive Pay - manual voids, manual issues, disposition of exceptions
  - Account alerts
  - Balance, Positive Pay exception, etc.
  - Permission based online access
  - 24/7 access - limited downtime
- **Account protection:**
  - Positive pay on all check-writing accounts
  - ACH Positive Pay; ACH debit blocks
  - Check blocks on non-check writing accounts
  - Manual check voids and manual check issues



- **Account Management:**

- Dedicated Account Manager and Account Representative for day-to-day operational needs
- Experience in working with clients of a similar size and organization (public entities)
- Payment for Banking Services -- The City will pay for bank charges on a monthly or quarterly basis.
  - Detailed monthly or quarterly account analysis statement for each account, indicating actual volumes of services, applying unit prices in accordance with this proposal.
  - Monthly recap analysis statement
  - Invoice the City on a monthly or quarterly basis for the previous period's services
  - No fees are to be debited directly from any City account.
- No compensating balances
- Price of banking services will be fixed during the contracted period

## **Lockbox Services**

The City of Tulsa seeks comprehensive retail and electronic lockbox services, in support of our Utilities Services Division, and wholesale lockbox services in support of our Treasury Division's First Response Alarm certification program. Utilities Services provides oversight of the billing and collections processes of approximately 150,000 residential and commercial water, sewer, and refuse customers within the City limits. Treasury's Business Licensing section manages the City's First Response Alarm program, which provides approximately 20,000 residential and commercial customers in Tulsa with monitored alarm systems priority response from Tulsa Police upon procurement of a First Response certificate. Successful Respondent are required to act as an agent of the City in the collection and processing of payments from retail and wholesale customers. Additionally, Successful Respondent will provide an electronic lockbox solution that will allow for the collection and consolidation of payments from the City's Utilities Services customers that utilize various third-party payment forwarding services. Successful Respondent shall process lockbox payments in a timely manner, as specified in detail in this proposal, for deposit to the City's primary bank account and provide detailed availability of these payments either online or in hard-copy format as specified, so as avoid interruption of the City's critical service delivery to impacted citizens.

### **Retail and Electronic Lockbox (Utilities Services)/Wholesale Lockbox (First Response Alarms)**

TABLE NOTE: Specifications that apply to the lockbox categories (Retail, Electronic, Wholesale) are shaded in gray (i.e. "Two unique zip codes..." only applies to Retail Lockbox, "One unique zip code..." only applies to Wholesale Lockbox, etc.)

**Lockbox Requirements Table**

Category	Specification	Retail	Electronic	Wholesale
<b>Payment Collection</b>	One unique zip code			
	Seller will operate as Agent of the City to process mailed payments			
	Seller will receive mail directly from post office boxes			
	Wide network of payment consolidators, including but not limited to MasterCard RPPS, CheckFree, Visa epay			
<b>Payment Processing</b>	Acceptance of checks, money orders, cashier's checks			
	Acceptance of credit/debit cards and ACH/Electronic checks			
	Online availability of returned payments within 48 hours			
<b>Batching</b>	300-500 items per batch			
	Checks and remittance stubs separated and totaled independent of one another			
	Essential customer information from remittance stub input into centralized processing system			
	Centralized processing system capable of transfers of captured data to City via electronic transmission or other means in accordance with CSP specifications			
	Batch numbers in numerical order			
	Batch tickets prepared for each batch containing: DATE - Current date BATCH NUMBER - Batch numbers are to be sequential ITEMS - Number of items in the batch AMOUNT - Total dollar amount of the batch INITIALS - Initials of input clerk			
<b>Daily Deliverables</b>	Data Capture/Transfer: <ul style="list-style-type: none"> <li>Single electronic file</li> <li>Customer Account with single check digit</li> <li>Amount paid for each remittance stub</li> </ul>			
	Secure method of file transfer (i.e. SFTP) by 8:00 am daily			
	File formatting in accordance with Appendix E			
	Data formatted in flat file, ASCII format			
	8:00 am daily delivery/availability of processed items			
	24-hour maximum funds availability			
	Summary reporting to include: <ul style="list-style-type: none"> <li>Payment method</li> <li>Sequence (batch) number</li> <li>Date received</li> <li>Account number</li> <li>Dollar amount paid</li> </ul>			
	Daily deposit/advice report by 8:00am daily, including number of processed items, non-processable, and total items See Appendix F – Processable vs. Non-Processable Rules/Criteria See Appendix G – Rules Defining Wholesale Lockbox Processing			

Category	Specification	Retail	Electronic	Wholesale
	Non-processable items available through online portal by 9:00am daily. 30-day availability online – searchable via date, batch, and other criteria. See Appendix F – Processable vs. Non-Processable Rules/Criteria See Appendix G – Rules Defining Wholesale Lockbox Processing			
<b>Image Capture/Retention</b>	Check, remittance stub, and related deposit slips image captured and stored daily and made available to City for review and research			
	Adobe Acrobat PDF daily file – one file for each day's business			
	Image file indexed by date, customer reference, payment amount and bank account number			
	Images available online for not less than eighteen (18) months			
	Images should be retained offline for up to seven (7) years			
	Remittance stubs retained for no less than five (5) days			
<b>Account Management</b>	Dedicated Account Manager and Account Representative for day-to-day operational needs			
	Service charges/fees assessed on a monthly or quarterly basis			
	Services charges included on a monthly or quarterly account analysis statement for each account, indicating volumes of services, apply unit prices in accordance with this CSP			
	No fees directly debited from City bank accounts			
	City will absorb all lockbox-related fees; no fees passed on to customers			

## **V. PERFORMANCE METRICS AND CONTRACT MANAGEMENT:**

### **Performance Metrics**

The following performance metrics highlight key priorities that will be analyzed with the Seller collaboratively during the life of the contract. This is not an exhaustive list, but rather an indication of significant performance metrics of interest to City of Tulsa. The City looks forward to working with the Seller to define additional important performance metrics during contract negotiations. The final set of performance metrics and frequency of collection will be negotiated by the successful proposer and the City prior to the finalization of an agreement between parties and may be adjusted over time as needed.

Performance Metric	Data Source	Data Collection Frequency	Data Collection Responsibility
% of Tulsa lockbox payments successfully converted to electronic payment (i.e. reduction of hard copy checks)	Seller internal data	Quarterly	Seller
% of Tulsa residents who find paying for Utility	Survey	Quarterly	City of Tulsa

bills a simple, straightforward process			
Number of instances of delayed reporting or statements	Seller and/or City internal data	Quarterly	Seller/City
Response time from Seller to internal inquires (email vs. phone)	Seller and/or City internal data	Quarterly	Seller/City
Ratio of up and down time of online systems	Seller data	Quarterly	Seller
% of City staff that find banking services easy to use	Survey	Quarterly	City of Tulsa
% of City staff satisfied with banking services	Survey	Quarterly	City of Tulsa

### **Contract Management**

As part of the City of Tulsa's commitment to becoming more outcomes-oriented, we seek to actively and regularly collaborate with Sellers to enhance contract management, improve results, and adjust service delivery based on learning what works. Reliable and relevant data is necessary to drive service improvements, ensure compliance, inform trends to be monitored, and evaluate results and performance. As such, the City of Tulsa reserves the right to request/collect other key data and metrics from Seller. Review of data collection efforts will occur as part of an annual relationship review meeting with the Seller.

## **VI. RESPONDENT AND PROPOSAL REQUIREMENTS:**

To be considered, interested Respondents should submit or address the following:

- A.** One (1) unbound original and one (1) bound copies of the proposal plus one electronic (1) copy on CD, DVD, or USB flash drive.
- B.** A description of the Respondent's qualifications and experience and that of key personnel assigned to this project (and that of each firm proposed as part of the Respondent's team). It is noted that equipment, material and staff shall be provided by the Respondent.
- C.** A description of previous projects that Respondent's firm has conducted for organizations of similar size and complexity. Provide contact names and telephone numbers of references from these organizations.
- D.** Complete the Questionnaire, Appendices H through J, Exhibit A and all forms included.
- E.** At the discretion of the City, one or more Respondents may be invited to be interviewed for purposes of clarification or discussion of the proposal.
- F.** Any expenses incurred by the Respondent(s) in appearing for an interview or in any way providing additional information as part of the response to this Competitive Sealed Proposal request are solely the responsibility of the Respondent. The City of Tulsa is not liable for any costs incurred by Respondents in the preparation of proposals or any work performed by the Respondent prior to the approval of an executed contract by the City of Tulsa. The City assumes no responsibility or liability for any costs you may incur in responding to this CSP request, including attending meetings or contract negotiations.
- G.** Responses shall be made on behalf of the Respondent organizations only. No joint proposals will be accepted. Note: This does not preclude the

Respondent from having a sub-contractual agreement with another company; however, the City intends to contract directly with a bank/firm for services.

## **VII. EVALUATION OF PROPOSALS:**

A panel consisting of four (4) to six (6) City of Tulsa employees will evaluate proposals. Selection shall be determined to be in the best interest of the City as evaluated by the City of Tulsa. The approval of the selected Respondent will be subject to the final determination of the City and will be contingent on the successful completion of a contract between the City and the successful Respondent.

All bids will be evaluated using the following criteria:

Category	Total Points	What Would a Top Score Look Like?
Pricing and Interest Rates	<b>25</b>	Fee schedule for all proposed services (banking, retail, wholesale, and electronic lockboxes) and detail of interest rate model and sweep options. Exceptional Respondents will provide a comprehensive, "account analysis"-style schedule of all fees proposed, as well as detail their model and any innovative methods for maximizing interest earnings on all accounts while preserving the safety of the City's funds and trust of the citizens.
Functional and Technical Requirements	<b>20</b>	Respondent's capacity to meet all functional and technical banking service and lockbox requirements specified in CSP. Exceptional Respondents will detail their unique ability to meet the City's collateralization and capitalization requirements, bank safety and soundness, file format specifications for e-commerce transactions, and ability to meet the required needs for lockbox file formatting, data transfers, and general processing rules as specified.
General Account Services	<b>15</b>	Respondent's capacity to provide account array, depository, vault, disbursement, collections, cash management, and lockbox services within specified requirements. In support of the City's goals of maintaining the trust of citizens and other stakeholders through integrity and stewardship, exceptional Respondents will detail their ability to support the City's bank account needs, capacity for various electronic <b>disbursement</b> and collection services, cash vault capacity, and ability to successfully perform the delegated lockbox services required.
Account Management	<b>10</b>	Respondent's capacity to provide dedicated, front-line client service and dedicated account management and required fee-payment model. Exceptional Respondents will detail their fee payment structure, as well as account management and customer service team members and their unique and innovative methods of experience dealing with clients of a similar size and organization.
Data Security and Account Protection	<b>10</b>	Respondent's capacity to protect City's accounts and data associated with delegated payment processing through lockboxes. Exceptional Respondents will engage the City's efforts of stewardship and integrity by detailing various account protection measures (i.e. Positive Pay, debit blocks) at the account level as well as data security of file transfers that occur within the lockbox processes.
Account Access and Reporting	<b>10</b>	Respondent's online platform access and capacity. Exceptional Respondents will support the City's goals of fostering innovation and transparency by presenting a robust and user-friendly platform that allows

Category	Total Points	What Would a Top Score Look Like?
		end users the ability to perform tasks and access reporting needs as specified in requirements. Additionally, top scores will integrate multiple access points in a single platform (i.e. general banking services and lockbox) and integrate the necessary permission-based accesses and other control and security features.
Qualifications, Experience, and References	5	Respondent's capacity and experience level in working with clients of a similar size and organizational structure. Exceptional Respondents will detail their experience with public entity clients and provide references of clients of similar size and structure.
Attention to Detail and Responsiveness	5	Respondent presents materials and responses clearly and in compliance with CSP requests and formatting. Full score shows evidence of personalization, integrity, and outside research to address the City of Tulsa's needs.

### **VIII. TIME FRAME FOR REVIEW:**

The time frame for review of proposals is expected to be three (3) to six (6) weeks, but the City reserves the right to vary the period as necessary to meet its objectives. At the discretion of the City, one or more Respondents may be invited to be interviewed for purposes of clarification or discussion of their proposals.

### **IX. AWARD OF PROPOSALS:**

The City evaluates proposals based on the general criteria identified in Tulsa Revised Ordinance (TRO) Title 6, Chapter 4, and listed below:

1. The ability, capacity and skill of the Respondent to perform the contract or provide the service required,
2. Whether the Respondent can perform the contract or provide the service promptly or within the time specified, without delay or interference,
3. The character, integrity, reputation, judgment, experience and efficiency of the Respondent,
4. The quality of performance by Respondent of previous contracts or services,
5. The previous and existing compliance by the Respondent with laws and ordinances relating to the contract or service,
6. The sufficiency of the financial resources and ability of the Respondent to perform the contract or provide the service,
7. The quality, availability and adaptability of the Services offered by Respondent to the particular use required,
8. The ability of the Respondent to provide future maintenance, support and service related to Respondent's offer,
9. Where an earlier delivery date would be of great benefit to the Using Department, the date and terms of delivery may be considered in the Proposal award,

10. The degree to which the Proposal submitted is complete, clear, and addresses the requirements in the CSP request specifications,

11. If a point system has been utilized in the CSP request specifications, the number of points earned by the Respondent.

12. The total cost of ownership, including the costs of supplies, materials, maintenance, and support necessary to perform the item's intended function.

13. If an evaluation committee performs the evaluation, the recommendation of such committee.

**X. MISCELLANEOUS:**

- A.** Your response to this CSP request will be considered part of the contract, if one is awarded to you.
- B.** All data included in this CSP request, as well as any attachments, are proprietary to the City of Tulsa.
- C.** The use of the City of Tulsa's name in any way as a potential customer is strictly prohibited except as authorized in writing by the City of Tulsa.
- D.** Your proposal must clearly indicate the name of the responding organization, including the Respondent's e-mail address and web site information, if applicable, as well as the name, address, telephone number and e-mail address of the organization's primary contact for this proposal. Your proposal must include the name, address, telephone number and e-mail address of the Respondent and/or team of Respondents assigned to the City account.
- E.** The City is bound to comply with Oklahoma's Open Records Act, and information submitted with your proposal, with few exceptions, is a matter of public record. For specifics on the Oklahoma Open Records Act, see the link below:

<https://libraries.ok.gov/law-legislative-reference/library-laws/statutes-open-records/>

The City shall not be under any obligation to return any materials submitted in response to this CSP request.

The City expects to enter into a written Agreement with the chosen Respondent that will incorporate this CSP request and your proposal. In addition to any terms and conditions included in this CSP request, the City may include in the Agreement other terms and conditions as deemed necessary.

**(THE REST OF THIS PAGE INTENTIONALLY LEFT BLANK)**

## **QUESTIONNAIRE:**

Include 1-2 paragraph answers to each of the following questions (unless other materials are requested) and complete Appendices H through J. Only Respondents that complete both the Questionnaire and the appendices will be considered.

### ***Account Structure, Data Protection, and Reporting***

1. Please briefly explain how your company will address City's needs for account structure, electronic funds transfers, reliance on retail, wholesale, and electronic lockboxes, and overall cash and account management. Feel free to include how what approaches your company will use to address the City's goals of maintaining stewardship, integrity, and innovation.
2. Briefly detail the account and data security protection services that your company will offer the City.
3. Please explain the methods or options your company will use to adequately address the City's collateralization requirements.
4. Using a previous day account activity report/lookup (or similar action) as an example, please provide a basic visual representation of your online banking platform. We are interested in seeing the graphical interface that our end-users will experience and ease of navigation and pulling a simple, daily report.
5. Please detail your organization's disaster recovery planning model and highlight procedures and provisions implemented to be employed in the event of disaster or equipment failure at your primary processing site(s).

### ***Customer Experience and Support***

6. Please provide detail of the customer support and account management structure your company will provide to the City. This could include key contacts the City will interact with, their background and experience, and where they fit within the overall organizational structure of your company.
7. The City is always seeking ways to improve and enhance our cash management and cash handling processes. Briefly describe ongoing training and educational opportunities you offer to assist the City in staying abreast of changing processes or addressing shortfalls in our current processes.

### ***Billing and Pricing***

8. Explain your company's billing structure for banking and lockbox services and how it fits within the City's requirements of monthly or, preferably, quarterly invoicing.
9. Please provide details for any volume or "bundled" discounts that the City could potentially receive for maintaining balances, using certain collateralization methods, and/or other innovations related to lockboxes and banking services.
10. Please provide a calculation of projected interest earnings based on average monthly collected balances of \$90MM.
11. In a few sentences, please explain what sets your company apart from your competitors and what you feel is your company's greatest strength in providing banking and lockbox services.



12. Please detail any Key Performance Indicators (KPIs) or performance metrics that you track with other clients of a similar structure and size as the City of Tulsa.
13. Please provide contact information for three (3) current banking services and retail/wholesale/ electronic lockbox clients of similar size and organizational structure as the City. We are interested in contacting these clients as references.

### **ATTACHMENT CHECKLIST:**

#### **For Respondent's Reference:**

- ☐ **Appendix A – City of Tulsa Demand Deposit Accounts**
- ☐ **Appendix B – Statutory Collateral Requirements**
- ☐ **Appendix C – ACH/EFT/FEDI Detail**
- ☐ **Appendix D – NACHA File Format Standards and Sample**
- ☐ **Appendix E – Retail & Electronic Lockbox File Layout**
- ☐ **Appendix F – Processible vs. Non-Processible Rules/Criteria for  
Retail Lockbox**
- ☐ **Appendix G – Rules Defining Wholesale Lockbox Item Processing**

#### **For Respondent's Completion (REQUIRED with Bid Packet):**

- ☐ **Appendix H – Capital Adequacy Worksheet**
- ☐ **Appendix I - Banking Services Detailed Pricing Worksheet**
- ☐ **Appendix J – Retail, Wholesale, and Electronic Lockbox Pricing  
Worksheet**
- ☐ **Most Recent Community Reinvestment Act (CRA) Evaluation Report**

## INTEREST AFFIDAVIT

STATE OF \_\_\_\_\_ )  
 ) ss.  
COUNTY OF \_\_\_\_\_ )

I, \_\_\_\_\_, of lawful age, being first duly sworn, state that I am the agent authorized by Seller to submit the attached Proposal. Affiant further states that no officer or employee of the City of Tulsa either directly or indirectly owns a five percent (5%) interest or more in the Respondent's business or such a percentage that constitutes a controlling interest. Affiant further states that the following officers, including any Trustee, and/or employee of the City of Tulsa own an interest in the Respondent's business which is less than a controlling interest, either direct or indirect.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

By: \_\_\_\_\_  
Signature

Title: \_\_\_\_\_

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_

Notary Commission Number: \_\_\_\_\_

County & State Where Notarized: \_\_\_\_\_

**The Affidavit must be signed by an authorized agent and  
notarized**

## NON-COLLUSION AFFIDAVIT

(Required by Oklahoma law, 74 O.S. §85.22-85.25)

STATE OF \_\_\_\_\_ )  
 ) ss.

COUNTY OF \_\_\_\_\_ )

I, \_\_\_\_\_, of lawful age, being first duly sworn, state that:

**(Seller's Authorized Agent)**

1. I am the authorized agent of Seller herein for the purposes of certifying facts pertaining to the existence of collusion between and among Respondents and municipal officials or employees, as well as facts pertaining to the giving or offering of things of value to government personnel in return for special consideration in the letting of any contract pursuant to the Proposal to which this statement is attached.
2. I am fully aware of the facts and circumstances surrounding the making of Seller's Proposal to which this statement is attached, and I have been personally and directly involved in the proceedings leading to the submission of such Proposal; and
3. Neither the Seller nor anyone subject to the Seller's direction or control has been a party:
  - a. to any collusion among Respondents in restraint of freedom of competition by agreement to Propose at a fixed price or to refrain from responding,
  - b. to any collusion with any municipal official or employee as to quantity, quality, or price in the prospective contract, or as to any other terms of such prospective contract, nor
  - c. in any discussions between Respondents and any municipal official concerning exchange of money or other thing of value for special consideration in the letting of a contract.

By: \_\_\_\_\_  
Signature

Title: \_\_\_\_\_

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_

Notary Commission Number: \_\_\_\_\_

County & State Where Notarized: \_\_\_\_\_

**The Affidavit must be signed by an authorized agent and  
notarized**

## AFFIDAVIT OF CLAIMANT

STATE OF \_\_\_\_\_ )  
 ) ss.  
COUNTY OF \_\_\_\_\_ )

The undersigned, of lawful age, being first duly sworn, on oath says that this contract is true and correct. Affiant further states that the work, services or materials will be completed or supplied in accordance with the contract, plans, specifications, orders or requests furnished the affiant. Affiant further states that (s)he has made no payment directly or indirectly of money or any other thing of value to any elected official, officer or employee of the City of Tulsa or any public trust of which the City is a beneficiary to obtain or procure the contract or purchase order.

By: \_\_\_\_\_  
Signature

Name: \_\_\_\_\_

Company: \_\_\_\_\_

Title: \_\_\_\_\_

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_

Notary Commission Number: \_\_\_\_\_

**The Affidavit must be signed by an authorized agent and  
notarized**

## ACKNOWLEDGMENT OF RECEIPT OF ADDENDA/AMENDMENTS

I hereby acknowledge receipt of the following addenda or amendments, and understand that such addenda or amendments are incorporated into the Bid Packet and will become a part of any resulting contract.

List Date and Title/Number of all addenda or amendments: (Write "None" if applicable).

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**Sign Here ►**

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

## RESPONDENT INFORMATION SHEET

**Respondent's Legal Name:** \_\_\_\_\_  
(Must be Respondent's **company name** exactly as reflected on its organizational documents, filed with the state in which Respondent is organized; not simply a DBA.)

**State of Organization:** \_\_\_\_\_

**Respondent's Type of Legal Entity: (check one)**

- |  |  |
|--|--|
| <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Limited Liability Company     |
| <input type="checkbox"/> Partnership         | <input type="checkbox"/> Limited Liability Partnership |
| <input type="checkbox"/> Corporation         |  |
| <input type="checkbox"/> Limited Partnership | <input type="checkbox"/> Other: _____                  |

**Address:** \_\_\_\_\_  
Street City State Zip

**Website Address:** \_\_\_\_\_ **Email Address:** \_\_\_\_\_

**Sales Contact:**

**Legal or Alternate Sales Contact:**

Name: \_\_\_\_\_ Name: \_\_\_\_\_

Street: \_\_\_\_\_ Street: \_\_\_\_\_

City: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ State: \_\_\_\_\_

Phone: \_\_\_\_\_ Phone: \_\_\_\_\_

Fax: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_ Email: \_\_\_\_\_

## Exhibit A - Price Sheet Summary

This exhibit must include all costs for services proposed by Respondent to meet requirements described herein. Cost total is based on estimated annual volumes for evaluation purposes. The total does not guarantee a specific annual dollar amount of business.

Costs shown herein shall remain the same for each renewal period unless escalated rates are proposed and indicated on this exhibit.

Total – All Banking Services Costs  
(From Appendix I)

\$ \_\_\_\_\_

Total - All Lockbox Services Processing Costs  
(From Appendix J)

\$ \_\_\_\_\_

Total Cost of All Services

\$ \_\_\_\_\_

Company Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Name Printed: \_\_\_\_\_

Title: \_\_\_\_\_

## City of Tulsa General Contract Terms

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It is anticipated that the City of Tulsa will enter into a contract with the selected Respondent for an initial term ending one (1) year from the date of its execution by the City's Mayor, with five (5) one-year renewals available at the option of the City. Contracts entered into by the City of Tulsa generally include, but are not limited to, the following terms:

1. **Renewals.** Contractor understands and acknowledges that any future contracts or renewals are neither automatic nor implied by this Agreement. The continuing purchase by City of the Services set forth in this Agreement is subject to City's needs and to City's annual appropriation of sufficient funds in City's fiscal year (July 1<sup>st</sup> to June 30<sup>th</sup>) in which such Services are purchased. In the event City does not appropriate or budget sufficient funds to perform this Agreement, this Agreement shall be null and void without further action by City.
2. **No Indemnification or Arbitration by City.** Contractor understands and acknowledges that City is a municipal corporation that is funded by its taxpayers to operate for the benefit of its citizens. Accordingly, and pursuant to Oklahoma law, City shall not indemnify nor hold Contractor harmless for loss, damage, expense or liability arising from or related to this Agreement, including any attorneys' fees and costs. In addition, Contractor shall not limit its liability to City for actual loss or direct damages for any claim based on a breach of this Agreement and the documents incorporated herein. City reserves the right to pursue all legal and equitable remedies to which it may be entitled. City will not agree to binding arbitration of any disputes.
3. **Intellectual Property Indemnification by Contractor.** Contractor agrees to indemnify, defend, and save harmless City and its officers, employees and agents from all suits and actions of every nature brought against them due to the use of patented, trademarked or copyright-protected appliances, products, materials or processes provided by Contractor hereunder. Contractor shall pay all royalties and charges incident to such patents, trademarks or copyrights.
4. **General Liability.** Contractor shall hold City harmless from any loss, damage or claims arising from or related to the performance of the Agreement herein. Contractor must exercise all reasonable and customary precaution to prevent any harm or loss to all persons and property related to this Agreement.
5. **Liens.** Pursuant to City's Charter (Art. XII, §5), no lien of any kind shall exist against any property of City. Contractor agrees to indemnify and hold the City harmless from all claims, demands, causes of action or suits of whatever nature arising out of the services, labor, and material furnished by Contractor or Contractor's subcontractors under the scope of this Agreement.
6. **No Confidentiality.** Contractor understands and acknowledges that City is subject to the Oklahoma Open Records Act (51 O.S. §24A.1 *et seq.*) and therefore cannot assure the confidentiality of contract terms or other information provided by Contractor pursuant to this Agreement that would be inconsistent with City's compliance with its statutory requirements there under.
7. **Compliance with Laws.** Contractor shall be responsible for complying with all applicable federal, state and local laws. Contractor is responsible for any costs of such compliance. Contractor shall take the necessary actions to ensure its operations in performance of this contract and its employment practices are in compliance with the requirements of the Americans with Disabilities Act. Contractor certifies that it and all of its subcontractors to be used in the performance of this agreement are in compliance with 25 O.S. Sec. 1313 and participate in the Status Verification System. The Status Verification System is defined in 25 O.S. Sec. 1313 and includes, but is not limited to, the free Employee Verification Program (E-Verify) available at [www.dhs.gov/E-Verify](http://www.dhs.gov/E-Verify).



8. **Right to Audit.** The parties agree that books, records, documents, accounting procedures, practices, price lists or any other items related to the Services provided hereunder are subject to inspection, examination, and copying by City or its designees. Contractor shall retain all records related to this Agreement for the duration of the contract term and a period of three years following completion and/or termination of the contract. If an audit, litigation or other action involving such records begins before the end of the three year period, the records shall be maintained for three years from the date that all issues arising out of the action are resolved or until the end of the three year retention period, whichever is later.
9. **Governing Law and Venue.** This Agreement is executed in and shall be governed by and construed in accordance with the laws of the State of Oklahoma without regard to its choice of law principles, which shall be the forum for any lawsuits arising under this Agreement or incident thereto. The parties stipulate that venue is proper in a court of competent jurisdiction in Tulsa County, Oklahoma and each party waives any objection to such venue.
10. **No Waiver.** A waiver of any breach of any provision of this Agreement shall not constitute or operate as a waiver of any other provision, nor shall any failure to enforce any provision hereof operate as a waiver of the enforcement of such provision or any other provision.
11. **Entire Agreement/No Assignment.** This Agreement and any documents incorporated herein constitute the entire agreement of the parties and supersede any and all prior agreements, oral or otherwise, relating to the subject matter of this Agreement. This Agreement may only be modified or amended in writing and must be signed by both parties. Notwithstanding anything to the contrary herein, the City does not agree to the terms of any future agreements, revisions or modifications that may be required under this Agreement unless such terms, revisions or modifications have been reduced to writing and signed by both parties. Contractor may not assign this Agreement or use subcontractors to provide the Goods and/or Services without City's prior written consent. Contractor shall not be entitled to any claim for extras of any kind or nature.
12. **Equal Employment Opportunity.** Contractor shall comply with all applicable laws regarding equal employment opportunity and nondiscrimination

**The undersigned agrees to the inclusion of the above provisions, among others, in any contract with the City of Tulsa.**

Company Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Name Printed: \_\_\_\_\_

Title: \_\_\_\_\_

## **APPENDIX A - City of Tulsa Demand Deposit Accounts:**

### **Description**

**BOK Trustee for Tulsa Parking Authority  
City of Tulsa Payroll  
City of Tulsa Operating Acct. Credit Card (Credit Card Settlement) \*  
City of Tulsa Jurors & Witness Fees Imprest  
Municipal Court Bond Trust City of Tulsa  
City of Tulsa Operating  
City of Tulsa Detective Division  
Tulsa Development Authority  
ASM Convention Center Ticketing  
ASM Payroll  
ASM Convention Center  
ASM BOK Center F&B  
ASM Convention Center Operating  
ASM BOK Center Operating  
ASM Event Marketing Fund  
HR3 Account  
COT: Tulsa Golf Management  
COT: Deposit Account, Tulsa Golf Management  
COT: On-site Account, Tulsa Golf Management  
COT: Deposit Account, Page Belcher Golf Mgmt  
COT: On-site Account, Page Belcher Golf Mgmt**

**\*Zero Balance Accounts**

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## **APPENDIX B - Statutory Collateral Requirements:**

State Statutes and City Ordinances require that all deposits be secured by adequate collateral. The City's policy regarding adequate collateral is that the market value of securities held by a third-party safekeeping agent be at least equal to 110% of all funds on deposit within the institution in excess of insurance provided by the Federal Deposit Insurance Corporation or by any successor organization insuring deposits.

Acceptable types of collateral for pledging include (from The Investment Policy for the Pooled Funds of the City of Tulsa, Oklahoma; Adopted February 17, 2017):

**COLLATERALIZATION** - Collateral is required for any Demand Deposits held at financial institutions in the amount of 110% of the outstanding balance not covered by FDIC insurance. The market value of collateral will be determined daily. In addition, collateral is required for both Repurchase Agreements and Certificates of Deposit. In order to anticipate market changes and provide a level of security for all funds, the collateralization level will be one hundred two percent (102%) of market value and accrued interest for Repurchase Agreements and of any principal of a Certificate of Deposit beyond Federal Deposit Insurance Corporation coverage. To ensure that adequate collateral is in safekeeping for Repurchase Agreements and Certificates of Deposit, collateral valuation will be performed at least monthly and reported for each outstanding investment in either of these type securities.

Collateral will be held by an independent third party with whom the City has a current custodial agreement. A clearly marked evidence of ownership (safekeeping receipt) must be supplied to the City and retained. Collateral may also be held at the Federal Reserve servicing the State of Oklahoma or at a Federal Home Loan Bank servicing the State of Oklahoma if the issuing financial institution so requests. A joint custody receipt will be issued to the City showing the securities pledged. The deposit of collateral securities or instruments to secure deposits shall be in accordance with Oklahoma State Statute on Public Finance, Title 62-§517.4, Deposit of collateral securities or instruments to secure public deposits and Title 62-§517.5, Securities and other instruments that may be accepted as collateral. They include:

1. Obligations, including letters of credit of the United States Government, its agencies and instrumentalities;
2. Obligations of this state or of a county, municipality, or school district of this state or of an instrumentality of this state or a county, municipality or school district of this state as allowed in § 7.8, 7.9 and 7.10 of this policy;
3. General obligation bonds of any other state of the United States as allowed in § 7.8, 7.9 and 7.10 of this policy; and
4. A surety bond if:
  - 4.1. subject to the terms and conditions of the bond, it is irrevocable and absolute,
  - 4.2. the surety bond is issued by an insurance company authorized to do business in Oklahoma,
  - 4.3. the issuer of the surety bond does not provide surety bonds for any one financial institution in an amount that exceeds ten percent (10%) of the surety bond insurer's policyholders' surplus and contingency reserve, net of reinsurance, and

4.4. the claims-paying ability of the authorized insurance company is \_\_\_\_\_ rated, at all relevant times, in the highest category by at least two nationally recognized rating agencies. The City shall have discretion to refuse an instrument as appropriate collateral, notwithstanding the tenets of this policy. The City shall have discretion to refuse an instrument as appropriate collateral, notwithstanding the tenets of this policy.

The bank shall have adequate collateral pledged to the City on or before the effective date of the contract and shall at all times maintain adequate collateral pledged to the City to cover approximately \$100 million in daily account balances. From time to time the City will have short-term deposits in excess of the \$150 million during which times the bank will be required to provide additional collateral. Failure to provide adequate collateral on or before the effective date of the contract or to maintain adequate collateral will constitute sufficient grounds for cancellation of the contract by the City.

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## **APPENDIX C – ACH/EFT/FEDI Detail:**

### **ACH/EFT SERVICES**

Origination Specifications that are common to all City transaction activity, disbursements and collections, are as follows:

1. ACH/EFT origination files will be transferred to the bank via a direct electronic transmission.
2. Data Transfer: Encryption of data for transfer is a requirement for security purposes. The City's preferred method of file transfer is to utilize an electronic connection with a robust transfer rate such as would be available via FTP (File Transfer Protocol). Seller shall provide a secure method (e.g. Secure FTP or the like from Seller's site) to handle file transfers and updates. Please describe your capabilities and recommended solution for secure data transfer. In all instances, the City requires the ability to initiate/control transfer activity that is outbound from its systems.
3. The bank shall receive and process ACH/EFT (Automated Clearing House/ Electronic Fund Transfer) files in the same record format currently used by the City. A copy of that format is provided as an exhibit in this section. The City desires to be able to initiate electronic file transfers by 8:30 a.m. each business day (most business days there will be multiple file originations corresponding to different internal City applications).
4. The bank must provide the City with some established, timely means of validating/authenticating that all ACH/EFT files originated by the City have been received intact by the bank, including matching dollar and record number totals, for ultimate distribution into the ACH Network.
5. The City prefers to receive all Notifications of Change (NOC's) and all Returned Item notifications via electronic files rather than paper-based reports. Please identify what, if any, options/methods are supported by your bank and at what cost they would be available to the City.
6. A 30-day written notice is required for either party for changes made to the files, procedures, reports or programming, unless otherwise mutually agreed upon.
7. A backup procedure that is mutually workable must be established to deliver and receive the daily files in the event the primary method is not functional. The City requires the ability to control all transfer activity that is outbound from its systems.
8. A list of contact persons shall be provided by the bank to work with the ACH system Administrator for set up, monitoring, and if necessary, troubleshooting the file transfers.

### **FEDI SERVICES**

THE CITY REQUIRES a fully enabled, FEDI (Financial Electronic Data Interchange) capable financial institution as the depository for inbound financial transactions in order to support its Electronic Commerce objectives.

While the term "Electronic Commerce" (EC ) has been variously applied within the financial world, in the context of this document it encompasses Financial Electronic Data Interchange ( FEDI ) and its payment aspect, Electronic Funds Transfer ( EFT ). Together, these disciplines allow the City to not only disburse payments to suppliers and receive customer payments electronically through a variety of access

options, but also to exchange relevant remittance information associated with those payments. This information can include such data as invoice and purchase order numbers, invoice amounts, discounts, and adjustments for example, all of which facilitate the

On April 26, 1996, the Debt Collection Improvement Act of 1996 was signed into law (commonly known as "EFT '99"). This Act, in conjunction with 31 C.F.R. Part 208 published by the U.S. Treasury, mandates that virtually all payments from Federal Agencies must be made electronically (EFT). Some of the recognized inbound funds to date for the City of Tulsa include various Federal Grant monies and water utilities fees on HUD properties and water related services involving the Indian Health Service Division of Financial Management. In addition to Federally mandated EDI remittances, an increasing number of vendors in the private sector are establishing EDI as their preferred means of disbursement, or in many cases, as their required means of disbursement once certain threshold criteria are met. For both Federal and private sector reasons, the City should establish a method to receive, process, and post these inbound payments in an automated fashion as soon as it is feasible to do so.

The first step requires designation of an EDI Capable financial institution as the depository for inbound payments. The second step involves the development and implementation of a single point of entry at the City to receive these inbound payments from the depository bank. To continue with the current process capabilities, the City will find itself dealing with a situation wherein EDI vendors are electronically remitting to our designated depository bank while we convert these transactions to an internal manual process for updating the corresponding revenue entries. Not only is this terribly inefficient operationally but given the inherent time delays in information flow and availability, it also results in poor cash management of the City's cash assets. Comprehensive automation of the process from start to finish is ultimately the only logical objective and appropriate response to this rapidly changing environment.

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## APPENDIX D – NACHA File Format Standards and Sample:

The standard NACHA file is sent by a company (the Originator) to its financial institution (the Originating Depository Financial Institution, or ODFI) for the initiation of ACH transactions.

The purpose of this file is to provide a means for the participating company to transmit to the originating bank, the individual ACH entries the file is comprised of the following records:

1. **File Header Record**. This record identifies the immediate origin of and destination of the entries within the file. In addition, the record includes date and time fields which can be used to uniquely identify the file.
2. **Company/Batch Header Record**. This record identifies the participating company and briefly describes the ACH debits or credits. The information in the Batch Header record applies uniformly to all subsequent Entry Detail Records in the batch.
3. **Entry Detail Record**. This record contains sufficient information to post the ACH debit or credit, such as the customer/employee bank and account numbers, and the debit or credit amount, as indicated by the transaction code.
4. **Addenda Record**. This record may be used to supply additional information about the preceding Entry Detail Record.
5. **Company/Batch Trailer Record**. This record contains the count, has and total debit and credit dollar control for the preceding Entry Detail Record.
6. **File Trailer Record**. This record includes the number of batches contained within the file, as well as the count, hash and debit and credit control totals for the entire file.

### For All ACH Files:

F	Recording Mode	M	Mandatory Data Element
SEQ	Organization	R	Required Data Element
10	Blocking Factor	O	Optional Data Element
940	Block Size		
94	Record Size		

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### File Header ('1') Record

Field #	Field Name	Field Length	From	To	Format/ Constant	Data Element	Remarks
1	Record Type Code	1	1	1	"1"	M	
2	Priority Code	2	2	3	"01"	M	
3	Immediate Destination	10	4	13	"_123456789"- (Bank ABA) Bank Name ("_" = a blank space)	M	The First position of this field is blank. These 7 numbers are the only options for this field- any other value in this field will cause the file to reject & not process.
4	Immediate Origin	10	14	23	"_123456789"-(Bank ABA) Bank Name ("_" = a blank space)	R	This field can be populated by any numeric value as long as the 1st position contains a blank space. We recommend the values shown in the Format column.
5	Trans. Date	6	24	29	YYMMDD	M	Transmission or creation date of the file.
6	Trans. Time	4	30	33	HHMM	M	Transmission or creation time.
7	File ID Modifier	1	34	34	Upper Case A-Z or Numeric 0-9	M	"A" or "1" (if multiple files use B, C, D...Z or 2, 3, 4.....9)
8	Record Size	3	35	37	"094"	M	
9	Blocking Factor	2	38	39	"10"	M	
10	Format Code	1	40	40	"1"	M	
11	Immediate Destination Name	23	41	63	"Bank Name"	M	
12	Immediate Origin Name	23	64	86	COMPANY NAME	M	Originating Company or Service Bureau Name. This needs to be the same as what is in the '5' record- Field 3; MUST BE ALL CAPS
13	Reference Code	8	87	94		O	Optional

### Batch Header ('5') Record

Field #	Field Name	Field Length	From	To	Format/Constant	Data Element	Remarks
1	Record Type Code	1	1	1	"5"	M	
2	Service Class Code	3	2	4	"200" = Both Debits & Credits "220" = Credits Only "225" = Debits Only "280" = ACH Automated Accounting Advices	M	The value in this field must also match the corresponding field in the '8' record. Note: for FV IAT batches, debits and credits must be in separate batches



Field #	Field Name	Field Length	From	To	Format/Constant	Data Element	Remarks
3	<u>COMPANY NAME</u>	16	5	20	Alpha-numeric	M	<b><u>MUST BE ALL CAPS</u></b> Once the content of this field is determined-it must remain constant. If IAT-This field is BLANK, unless it is a NOC- then it must contain 'IATCOR'
5	Company ID	10	41	50	Numeric (Generally, this is the Tax ID of the company.)	M	<b>Once the content of this field is determined-it must remain constant.</b>
6	Standard Entry Class Code	3	51	53	"ARC" – Accounts Receivable Lockbox "BOC" – Back Office Conversion "CCD" – Cash Concentration or Disb "CIE" – Customer Initiated Entry "CTX" – Corporate Trade Exchange "IAT"- International ACH Transaction "POP" – Point of Purchase "POS" – Point of Sale Entry "PPD" – Prearranged Payment and Deposit "RCK" – Re-presented Check Entry "TEL" – Telephone Initiated Entry "WEB" – Internet Initiated Entry	M	<b><u>MUST BE ALL CAPS</u></b>
7	<u>ENTRY DESCRIPTION</u>	10	54	63	Description of the entry being sent- PAYROLL, TAXPAYMT, DEBIT, etc. <b>For RCK, this must be REDEPCHECK</b>	M	<b><u>MUST BE ALL CAPS</u></b> Once the content of this field is determined-it must remain constant. Do NOT use dates or any other information that will change with each file.
8	Company Descriptive Date	6	64	69	YYMMDD	R	
9	Effective Entry Date	6	70	75	YYMMDD	M	Date the items are to post.
10	Julian Settlement Date	3	76	78	<b>This field should be blank</b>	R	The Federal Reserve Bank will insert the appropriate Julian Settlement Date in this field
11	Originator Status Code	1	79	79	"1"	M	
12	Originating Bank (ODFI) ID	8	80	87	"12345678" (ABA minus check digit) – Bank Name	M	This is the 1st 8 digits of the Immediate Origin

Field #	Field Name	Field Length	From	To	Format/Constant	Data Element	Remarks
13	Sequential Batch #	7	88	94	Numeric	M	Numbered sequentially-beginning with 0000001. Must be right justified and zero filled.

### Entry Detail ('6') Record

Field #	Field Name	Field Length	From	To	Format/Constant	Data Element	Remarks
1	Record Type Code	1	1	1	"6"	M	
2	Transaction Code	2	2	3	See Appendix A for complete list of transaction codes.	M	For IAT, Debits (27) and/or Credits (22) may be sent to Canada. All other countries are Credit (22) only.. Prenotes are also valid to any country.
3	Receiving Bank (RDFI) ID	9	4	12	Numeric	M	This is the ABA/Routing Transit # of the Gateway bank receiving the payment.
IAT	OGO ID	9	4	12	Gateway Bank info: "091050234" – Canada "091050700" – Mexico "091050807"-Panama "061050057"-Europe	M M M M	For IAT payments only, see blue-highlighted fields to the left:
IAT	Number of Addenda Records	4	13	16	Numeric	M	This number represents the number of addenda records associated with the Entry Detail Record.
4	Receiver's Account Number	17	13	29	Alpha-numeric	M	Account number where the payment is to post.
IAT		35	40	74	Alpha-numeric	M	
IAT	Reserved	13	17	29	Blank	N/A	Reserved.
5	Amount	10	30	39	Numeric	M	Dollar amount of entry

### Entry Detail ('6') Record

Field #	Field Name	Field Length	From	To	Format/Constant	Data Element	Remarks
6	Individual ID #	15	40	54	Alpha-numeric	M	Can be SS#, Employee ID #, Vendor #, etc. If POP entry, positions 40-48 = Check Serial #, 49- 52 = Terminal City and 53-54 = Terminal State. If RCK or ARC entry, positions 40-54 = Check Serial #.
7	Individual Name	22	55	76	Alpha-numeric	M	If CTX entry, positions 55-58 = # of Addenda Records & positions 59-76 = Company Name
8	Discretionary Data	2	77	78	Alpha-numeric *Left justified, space filled	O	If WEB entry, this becomes a Mandatory field and must be populated with either: "R" – Recurring Entry "S" – Single Entry

Field #	Field Name	Field Length	From	To	Format/Constant	Data Element	Remarks
IAT	Gateway Operator OFAC Screening Indicator	1	77	77	Alpha-numeric	O	
IAT	Secondary OFAC Screening Indicator	1	78	78	Alpha-numeric	O	
9	Addenda Indicator	1	79	79	"0" – No Addenda Records "1" – Addenda Records present	M	
10	Originating Bank (ODFI) ID	8	80	87	"12345678" – Bank Name	M	This is the 1st 8 digits of the Immediate Origin
11	Entry Detail Sequence #	7	88	94	Numeric	M	Numbered sequentially-beginning with 0000001. Must be right justified and zero filled.

### Addenda ('7') Record

Field #	Field Name	Field Length	From	To	Format/ Constant	Data Element	Remarks
1	Record Type Code	1	1	1	"7"	M	
2	Addenda Type Code	2	2	3	"05"	M	
3	Payment Related Information	80	4	83	Alpha-numeric	M	
4	Addenda Sequence #	4	84	87	Numeric	M	Numbered sequentially beginning with "0001"
5	Entry Detail Sequence #	7	88	94	Numeric	M	Contains the last 7 digits of the associated Entry Detail ("6") record.

### Batch Trailer ('8') Record

Field #	Field Name	Field Length	From	To	Format/Constant	Data Element	Remarks
1	Record Type Code	1	1	1	"8"	M	
2	Service Class Code	3	2	4	"200" – Both Debits & Credits "220" – Credits Only "225" – Debits Only "280" – Automated Accounting Advices	M	Must match the Service Class Code in the '5' record.
3	Entry/ Addenda Count	6	5	10	Numeric	M	This is the total of the '6' and '7' records in the batch.

Field #	Field Name	Field Length	From	To	Format/Constant	Data Element	Remarks
4	Entry Hash Total (Batch)	10	11	20	Numeric	M	This is the total of the ABA # (1st 8 digits only) from each '6' record. <u>If this number exceeds 10 digits-truncate the left most digit(s). See example- Appendix C</u>
5	Total Debit Entry Dollar Amount (Batch)	12	21	32	Numeric	M	9(10)V99 Accumulated amount of debit entries in the batch.
6	Total Credit Entry Dollar Amount (Batch)	12	33	44	Numeric	M	9(10)V99 Accumulated amount of credit entries in the batch.
7	Company ID	10	45	54	Numeric	M	<b><u>Must match the comparable field in the '5' record.</u></b>
8	Filler	25	55	79		O	
9	Originating Bank (ODFI) ID	8	80	87	"12345678" (Bank Routing Number) Bank Name	M	This is the 1st 8 digits of the Immediate Origin
10	Sequential Batch #	7	88	94	Numeric	M	Must be right justified and zero filled. (Identical to field 13 in Batch Header record)

### File Trailer ('9') Record

Field #	Field Name	Field Length	From	To	Format/Constant	Data Element	Remarks
1	Record Type Code	1	1	1	"9"	M	
2	Batch Count	6	2	7	Numeric	M	Total # of Batches in the File
3	Block Count	6	8	13	Numeric	M	Total # of 'Data' Blocks in the file - See Appendix B for calculation example
4	Entry/ Addenda Count (File)	8	14	21	Numeric	M	This is the total of all '6' and '7' records in the file.
5	Entry Hash (File)	10	22	31	Numeric	M	This is the total of the ABA # (1st 8 digits only) from each '6' record. <u>If this number exceeds 10 digits-truncate the left most digit(s).</u>
6	Total Debit Entry Dollar Amount (File)	12	32	43	Numeric	M	9(10)V99 Accumulated amount of debit Entry Detail records in the file.
7	Total Credit Entry Dollar Amount (File)	12	44	55	Numeric	M	9(10)V99 Accumulated amount of credit Entry Detail records in the file.
8	Filler	39	56	94		O	

## Sample NACHA File

[illegible]

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## APPENDIX E – Retail and Electronic Lockbox File Layout:

### Utility Lockbox File Format

The following 2 record, alternative record layouts identify the expected minimum data elements that will be required to successfully post Utility payment activity to the proper Affinity Accounts Receivable destination. Which alternative detail line layout is used for each payment will be determined by the payment application instructions provided by the payor. There is a possibility of some limited additional data field requirements so as to identify the original source for each customer payment.

- Billing Category Code + Bill Year + Bill Number,  
or
- Billing Category Code + 13-digit Account Number

The City utilizes a dual scheme for utility bill payment application. The primary application method will apply utility bill payments via the bill year + bill number as indicated on the remittance stub accompanying the payment. The secondary method (when remittance stub is absent) will be via a thirteen-digit account number provided by the customer. Sellers should be prepared to support the City's requirement to produce a daily file of remittance data to include the remittance instructions provided by the payor.

### Header (Batch) Record Layout

Batch Header Record Information	1	Alphanumeric	Value must be "H". Identifies this as a 'H'header entry in the file.
Batch Amount	2-11	Numeric	Total of the payment records for the batch. The decimal is implied.
Batch Date	12-19	Date (MMDDYYYY)	Payment Date for the items in the batch.
Bank Code/Cashier	20-23	Numeric	Lock Box Co. info.
Batch Number	24-27	Numeric	Lock Box Co. info.
Filler	28-80	N/A	Unused. Value should be spaces.

### Detail (Payment) Record Layout

Filler	1-3	Alphanumeric	Unused. Value should be spaces.
Detail Category Code	4-5	Numeric	The Munis category associated with the item to be paid. This may be extracted from the scan line. 20 = Real Estate 25 = Personal Property 60 = Utility Billing etc.,
Detail Bill Year	6-9	Numeric (YYYY)	The year associated with the item to be paid. This may be extracted from the scan line.

Detail Bill Number	10-17	Numeric	The bill number associated with the item to be paid. This may be extracted from the scan line. The Property Code is ignored if this field is completed.
Detail Property Code	18-47	Alphanumeric	The property code (e.g., UB account, RE parcel) of the property associated with the bills to be paid.
Detail Amount Paid	48-57	Numeric	Payment amount. The decimal is implied. For example, 12300 represents \$123.00. This may be extracted from the scan line.
Detail Reference	58-73	Alphanumeric	A reference for the payment, such as a check number (optional).
Paid by CID	74-82	Numeric	The customer identification number of the payer (optional).
Paid by Name	83-102	Alphanumeric	The name of the payer (optional).
Paid by Address 1	103-132	Alphanumeric	Address line 1 for the payer (optional).
Paid by Address 2	133-162	Alphanumeric	Address line 2 for the payer (optional).
Paid by City	163-182	Alphanumeric	City for the payer (optional).
Paid by State	183-184	Alphanumeric	State for the payer (optional).
Paid by ZIP	185-194	Alphanumeric	ZIP for the payer (optional).
Detail Customer Number	195-203	Numeric	For sites processing utility billing payments by account/CID this is optional, however, if it is completed Detail Category Code and Property Code must also be completed and Detail Bill Year and Detail Bill Number must be spaces.
Detail Bill Type	204	Alphanumeric	The bill type associated with the item to be paid. Used to limit payment to a subset of bills associated with the Property Code.
Detail Payment Date	205-212	Date (MMDDYYYY)	Payment date for the item to be paid. (optional)
Detail Installment Number	213-214	Numeric	The specific installment number of the bill to be paid. The installment number is used in conjunction with the Property Code, Bill Year and Category.
Filler	215-259	Alphanumeric	Unused. Value should be spaces.

### Sample Layout

The sample layout represents a single batch (header record) containing 3 individual payments (detail records) of differing amounts.

This layout includes Detail Bill Year and Detail Bill Number.

H00000060000815201011118000

60201000101010	0000020000
60201000101011	0000030000
63201000101012	0000010000

## **APPENDIX F – Processable vs. Non-Processable Rules/Criteria for Retail Lockbox:**

### **RULES DEFINING PROCESSABLE REMITTANCE ITEMS**

1. Check amount and AMOUNT DUE on the stub are the same.
2. One stub AMOUNT DUE agrees with multiple checks.
3. One check agrees with multiple stubs' AMOUNT DUE total.
4. Multiple checks and/or stubs when the customer has defined the dollar splits involved and the amount totals agree.
5. Checks with no date written in.
6. Payee line on check not filled in (bank will write or stamp "City of Tulsa")
7. Checks marked "Paid in Full".
8. Remittance stub with a credit balance accompanied by a check.
9. Partial payments.
10. A remittance stub accompanied by a check that is in excess of the AMOUNT DUE on the remittance stub. (See item #8 under Non-Processable Remittance Items, below)
11. Checks made payable to "Water Department", "City Utilities" or other names reasonably identifiable as intended for the City's Utilities Services.
12. Postdated checks of less than one week may be retained by the bank and processed on the date of the check.
13. Checks accompanied by remittance stubs that contain correspondence.
14. Cash payments. All cash payments must be entered on the daily cash log.
15. Checks accompanied by documentation that references the customer's nine (13) digit numerical account number, other than the remittance stub.

### **NON-PROCESSABLE REMITTANCE ITEMS**

1. Altered checks.
2. Stale dated checks (checks that are more than six months old)
3. Checks made payable to wrong payee.
4. Postdated checks that are more than one week from the negotiable date.
5. Multiple checks and/or stubs when the customer **HAS NOT** defined the dollar splits involved.
6. Remittance stubs not accompanied by check or other acceptable payment type.
7. Checks not accompanied by remittance stub and no accompanying reference to the customer's Utility account number.
8. A check that is out of balance for any amount.
9. A check that is supported by any stub/s with a credit amount, even if the stubs balance to the payment.
10. Any zero-dollar coupon.
11. If account number provided has fewer than 13 digits.
12. If account number provided has more than 13 digits.



## **APPENDIX G - Rules Defining Wholesale Lockbox Item Processing:**

### **First Response Alarms:**

- 1) All payments must be accompanied with an invoice.
- 2) First Response certificate number must be keyed from invoice and written on check.
- 3) If the invoice does not have a certificate number, return as an exception.
- 4) Payment amount must match invoice amount. (Currently \$35 or \$75).
- 5) Check only payments cannot be accepted.
- 6) Do not accept payments more than 90 days past expiration date.
- 7) Any payments with correspondence included or written on invoice must be returned as an exception.

## APPENDIX H – Capital Adequacy Worksheet:

Indicate your current capital rating:

Well Capitalized

Adequately Capitalized

Undercapitalized

Significantly Undercapitalized

Critically Undercapitalized

**Total Capitalization Level:** \$

**The below listed capital ratios are as of:**

Total Risk-Based Capital Ratio  %

Tier 1 Risk-Based Capital Ratio  %

Tier 1 Leverage Capital Ratio  %

## APPENDIX I – Banking Services Detailed Pricing Worksheet:

AFP Code	Service Information	Annual Volume (Est)	Unit Charge	Extended Fee Annualized
10000	Account Maintenance	252		
10020	Zero Balance Acct-Master	24		
10020	Zero Balance Account	24		
10100	Electronic Debits	4,428		
10100	Checks/Debits Posted	1,836		
10100	Checks/Debits Posted Image	14,988		
10101	Electronic Deposits/CR	11,712		
10101	LBX Image Deposit	504		
10101	Deposits/Credits Posted	1,704		
10320	Multiple Statement	228		

<b>AFP Code</b>	<b>Service Information</b>	<b>Annual Volume (Est)</b>	<b>Unit Charge</b>	<b>Extended Fee Annualized</b>
10320	Statement-Duplicate	72		
10430	Analysis Invoice Fee	12		
50015	Retail Lockbox Service	12		
05023B	Retail LBX Service	334,212		
50201	Ret LBX Remote EP Monthly	12		
50401	Retail LBX e-mail	228		
50331	Retail LBX Special RPT	12		
50234	Ret LBX Stop File Monthly	12		
05021Q	Retail LBX Items Imaged	334,212		
05021Q	Ret LBX Non Chk Image	329,700		
05021P	Retail Low Speed Opening	287,640		
50201	Retail LBX Exceptions	2,664		
50201	Retail Image Remote EP	7,932		
50002	I WHSL PO Address Maint	12		
50005	I WHSL LBX Service	12		
50500	I WHSL LBX Excep Proc	4,128		
50100	I WHSL LBX #2	8,316		
50142	I WHSL LBX Non Chk Image	9,468		
50120	I WHSL LBX Data-Keystroke	49,032		
100107	CV Dep Process Time / Hr	54		
100111	CV Coin Dep Non-Stand Bag	384		
100141	CV Coin & Currency Order	12		
10014A	CV Currency Furnished Stra	336		
100213	Cks Dep-IRD Group IV	444		
100220	Cks Dep-On Us	5,076		
100221	Cks Dep-Image On-Us	49,968		
100223	Cks Dep-In State	16,644		
100224	Cks Dep-Out of State	12,576		
100224	Cks Dep-Image-Group I	175,788		
100225	Cks Dep-Image-Group II	22,956		
100228	Encoding of Cks Dep	34,296		
100230	Rejected Items	2,172		
100230	Cks Dep-Image-Group III	23,820		
100230	Cks Dep-Image-Group IV	22,416		
100400	R/I Return Deposited Item	432		
100401	R/I Spec Inst-Alt Address	12		
100401	R/I Check # Capture	432		
100401	R/I Spec Inst-Data Input	12		
100401	R/I Spec Inst-Reclear	72		
100402	Reclear	348		
100410	Electronic Report-Ret Item Rpt	24		
100416	R/I Web Access	12		
100416	R/I Web Email Advice	780		
100430	R/I Full Maker Name Cap	432		
100500	CV Deposit Adjustment Cred	12		

<b>AFP Code</b>	<b>Service Information</b>	<b>Annual Volume (Est)</b>	<b>Unit Charge</b>	<b>Extended Fee Annualized</b>
100500	Deposit Correction-DB	36		
100501	CV Cash Shortage	36		
100501	CV Cash Long	72		
100501	CV Counterfeit Currency	24		
101324	ICL Transmissions	12		
109999	Imaged Items Dep-7 Yrs	328,896		
150030	Pos Pay-Exceptions	36		
150030	Pos Pay w/o Recon	2,232		
150322	Pos Pay Return	12		
150724	Pos Pay Excep Rpt	108		
151320	Image Archiving DB-7 Yrs	14,640		
151320	Image Archiving CR-7 Yrs	1,560		
151351	Imaged Items-DB W/Recon	14,640		
151351	Imaged Items-CR W/Recon	1,560		
151351	Imaged Items Dep W/Recon	328,896		
151353	Imaged Item Web Access	12		
200110	Full Reconciliation Svc	14,496		
200301	Acct Recon Data Tran	480		
250000	Business Invoicing Mo Fee	12		
250100	ACH Debits Originated	391,968		
250101	Same Day ACH	36		
250101	ACH Credits Originated	166,980		
250101	ACH Origination Mnthly Fee	24		
250101	ACH CR Originated Online	180		
25020G	Online Payment Svc ACH	1,020		
250300	ACH Return Debit Items	1,980		
250301	ACH Return Credit Items	48		
250312	ACH Unauthorized Returns	24		
250501	ACH Data Transmission	600		
250501	TS Corp ACH Data Transm	120		
250620	ACH Detail Delete	12		
250640	ACH Detail Reversal	48		
251050	ACH Partial Block	24		
251052	ACH Block	36		
251050	ACH Pos Pay-DB Module	108		
251070	ACH NOC Debit	108		
251070	ACH NOC Credit	72		
259999	ACH-Debits-Spec Proc	36		
259999	ACH-Addenda-Spec Proc	1,524		
259999	ACH-Credits-Spec Proc	168,660		
259999	ACH-Trans-Spec Proc	456		
259999	Bill Pay Consol-Payments	167,604		
259999	Bill Pay Mo Maintenance	167,604		
259999	Bill Pay Consol>Returns	36		
259999	Business ID Code-BIC	12		

AFP Code	Service Information	Annual Volume (Est)	Unit Charge	Extended Fee Annualized
260310	Online ACH Module	12		
350120	Online Book Transfer	288		
350124	Online Domestic Wire Out	312		
350202	Outgoing Fed Wire	144		
350300	Incoming Wire	132		
400014	Online EXP Detail Acct	120		
400055	SD Dir Transm Acct-FTP	12		
400123	SD Dir Transm Det CR/DB	3,468		
400220	Online Platform Corporate Acct	252		
400221	PD Dir Transm Det CR/DB	23,220		
400221	Online Bal Rpt Detail- DB	21,252		
400221	Online Bal Rpt Detail- CR	13,920		
40027Z	PD Dir Transm Acct-FTP	24		
40027Z	Online ERD-ACH/RET/NOC	12		
40027Z	Online Elec Report-EDI Rpt	12		
40027Z	Online Elec Report Module	12		
400810	Online Wire Module	12		
409999	Online Alerts-Email or Text	1,284		
409999	Online Alert Module	12		
<b>OTHER SETUP/CONVERSION COSTS</b>				
	3-per page business checks	1,000		
	Deposit Books - triplicate, carbonless	500		
	Self-Inking Endorsement Stamps	50		
	Tamper-evident deposit bags	500		
	Programming Expense (if any)			
	Other Conversion-related expenses			
Total – All Banking Services Costs			\$	

**Enter the total from the last line of this worksheet on Exhibit A.**

## APPENDIX J – Retail, Wholesale, and Electronic Lockbox Pricing Worksheet:

SERVICE	ESTIMATED ANNUAL VOLUMES	FIXED UNIT PRICE	ESTIMATED ANNUAL COST
<b><u>STANDARD RETAIL LOCKBOX PROCESSING</u></b>			
Account Maintenance-Monthly	12	_____	_____
Annual Fees	1	_____	_____
Retail Payment Transactions	334,000	_____	_____
Daily Detailed Activity Report	260	_____	_____
Daily Funds Transfer to Depository	260	_____	_____

Processing Costs TOTAL \$ \_\_\_\_\_

### **STANDARD WHOLESALE LOCKBOX PROCESSING**

Account Maintenance-Monthly	12	_____	_____
Annual Fees	1	_____	_____
Wholesale Payment Transactions	11,000	_____	_____
Daily Detailed Activity Report	260	_____	_____
Daily Funds Transfer to Depository	260	_____	_____

Processing Costs TOTAL \$ \_\_\_\_\_

### **STANDARD ELECTRONIC LOCKBOX PROCESSING**

Account Maintenance-Monthly	12	_____	_____
Annual Fees	1	_____	_____
Electronic Payment Transactions	200,000	_____	_____
Daily Detailed Activity Report	260	_____	_____
Daily Funds Transfer to Depository	260	_____	_____

Processing Costs TOTAL \$ \_\_\_\_\_

### **EXCEPTION PROCESSING**

Chargebacks	_____	_____
ACH Returns	_____	_____
Research Request- Time	_____	_____
Research Request – Copies	_____	_____
Customer Support Fees (list detail/charges)	_____	_____

SERVICE	ESTIMATED ANNUAL VOLUMES	FIXED UNIT PRICE	ESTIMATED ANNUAL COST
Set-up Fees (list detail/charges)			
Supply Fees (list detail/charges)			
Misc./Other Fees (detail list)			
Attachments Total (provide details)			
<b>Exception Processing TOTAL</b>		\$	
<b>Total - All Lockbox Services Processing Costs</b>		\$	

Enter the total from the last line of this worksheet on Exhibit A.

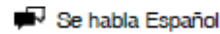
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Utility Services  
Tulsa, OK 74187-0002

Questions? Call 311 or visit [www.cityoftulsa.org](http://www.cityoftulsa.org)



Customer:

Address:

Account # - Customer ID

**Class:**

SINGLE FAM

**Your Total Due as of 11/30/2018**

**\$537.86**

Due: December 21, 2018

Current Charges:

\$98.24

Previous Balance:

\$357.02

Payment Received:

\$0.00

### Adjustments

\$82.60

## Penalties

\$0.00

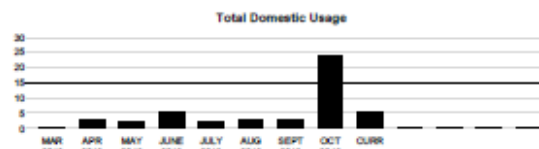
Past Due:

\$439.62

### Your Charge Summary:

**“More details on back**

Water**	\$26.84
Sewer**	\$43.50
Stormwater	\$7.03
Refuse	\$15.42
EMS - EMSA Medical Services	\$5.45
<b>Total</b>	<b>\$98.24</b>



A 1.5% late fee will be charged on total due if full payment is not received by the due date

To avoid cut-off, past due amount must be paid by 12/15/2018



**Payment Options:** Pay online at [www.cityoftulsa.org](http://www.cityoftulsa.org), by phone at (918) 596-9511, or by mail. Fees apply to online and phone payments.

Account - Customer ID:

**Important Notice:**

[illegible]

M

\$507.96

\$537.86

Please mail payment to:

December 21, 2018

**Total Amount Enclosed:**

TULSA, OK

City of Tulsa Utilities  
Tulsa, OK 74187-0003

Past due notice.  
Cut-off after 12/15/2018

10086042019802007005800000537860



(Back of page 1)

Customer: [REDACTED] Address: [REDACTED] Account # - Customer ID [REDACTED] Class: SINGLE FAM

### Charge Details:

Ⓐ Water								\$26.84
Description	Meter Info	Read Date	Previous Read	Current Read	Read Type	Usage	Rate	Total
Water Use Single-Fam IN	NR [REDACTED]	11/20/2018	220	225	A	5	4.13	\$20.65
Water Fixed Fee 3/4 IN		11/20/2018						\$6.19
Ⓑ Sewer								\$43.50
Sewer Vol Residential IN						5	7.30	\$36.50
Sewer Fee MTR 3/4 - 5/8 IN								\$7.00
Ⓒ Refuse and Recycling								\$15.42
Residential Refuse - 96 Gal	\$15.42	Residential Recycling 96 Gal		\$0.00				
Ⓓ Miscellaneous								\$12.48
Medical Services Program	\$5.45							
Stormwater Chrg IN	\$7.03							

### Terms and Conditions

#### The Customer agrees:

1. to pay for such services in the manner established by the City, and that the Security Deposit, Bond, or Letter of Credit may be applied to any delinquent or unpaid charge;
2. to comply with all ordinances and regulations now or hereafter adopted by the City;

3. that all plumbing facilities upon the customer's premises, including septic tank or other devices for sewage disposal, will be installed and maintained in accordance with the City's ordinances, specifications, and regulations, and that the City may inspect such facilities at reasonable times to ensure compliance; and in the event that the devices are unsatisfactory to the City, to correct defects promptly upon notice, and that water service may be disconnected and not restored until defects are remedied;

4. that water sold to the Customer shall be for use upon the Customer's premises, and will not be re-sold nor given away for any use elsewhere;
5. and hereby releases the City of and from all liability for damage resulting from utility services by the City, or the suspension, interruption, or discontinuation of any such service.

#### Billing Inquiries

If you have a question about your bill, please call Customer Care at (918) 596-9511, 7:30 a.m. - 6 p.m. Monday through Friday. Our fax number is (918) 699-3170. You may also speak with one of our representatives in person by coming to City Hall at One Technology Center, 2nd and Cincinnati, between 7:30 a.m. and 5 p.m. Monday through Friday.

#### Payment Options

##### AutoPay:

The City of Tulsa offers direct payment of your utility bill from your bank account. Call Customer Care for more details at (918) 596-9511 or visit: [www.cityoftulsa.org](http://www.cityoftulsa.org)

##### By Phone or Online:

Call Customer Care at (918) 596-9511 to pay by phone or pay online at: [www.cityoftulsa.org](http://www.cityoftulsa.org)

##### By Mail:

City of Tulsa Utilities Services  
Tulsa, OK 74187-0002

##### PLEASE DO NOT SEND CASH

Payments that are mailed may not be posted to your account for several days. Therefore, if your account is past due, it is advisable to make payment at City Hall at One Technology Center or by phone.

##### In Person

Cashiers are available from 7:30 a.m. until 5 p.m. Monday through Friday at City Hall at one Technology Center, 2nd and Cincinnati. A night depository is located on the plaza, just west of the entrance to City Hall. Please do not place cash in the night depository. For other authorized payment centers near you, please visit: [www.cityoftulsa.org](http://www.cityoftulsa.org)

## APPENDIX L – First Response Alarm Certificate:



Department of Finance  
License Center  
175 E. 2nd Street, Suite 255  
Tulsa, OK 74103  
(918) 596-7640

08/19/2021

Name and  
Address

[Redacted]  
Tulsa OK [Redacted]

Certificate  
Number

[Redacted]

The First Response Certificate for your intrusion alarm at address

[Redacted] Tulsa OK [Redacted] Address is expiring on 05/25/2022

If you choose to renew for the coming year, your fee is:

*\$35.00 for a residential certificate.*

Please retain the upper portion of this letter as record of your certificate. Return the lower portion with your check or money order (made payable to the City of Tulsa) to:

City of Tulsa  
Dept. 2583  
Tulsa, OK 74182

You may also renew in person at Business Licensing, 175 E 2nd St Suite 255.

Questions or inquiries for additional information should be directed to (918) 596-7640.

Thank you,  
Business Licensing

Please detach and mail with payment

First Response Certificate #

[Redacted]

Certificate  
Number

Certificate Holder:

[Redacted]

Amount Due

\$35.00

Alarm Address:

[Redacted] Tulsa OK

Expiration Date

05/25/2022

Please return this stub with your check or money order (made payable to the City of Tulsa) to:

Name and  
Address

City of Tulsa  
Dept. 2583  
Tulsa, OK 74182

You may also renew in person at Business Licensing, 175 E 2nd St Suite 255.

Our records indicate that your alarm company is **Guardian/Alert 360**.

If this has changed, please enter the new alarm company here: \_\_\_\_\_

## APPENDIX M – Coin Vault Collection Canister:

Tote



Tote Depth





**Tote Length**



**Tote Width**



**Tote with Canisters**

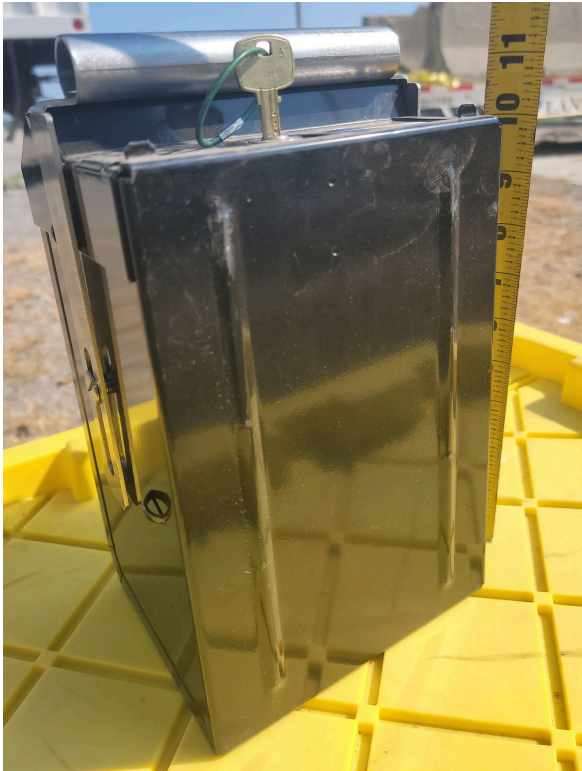


**Canister**





**Canister Height**



**Canister Depth**



**Canister Width**



**Open Canister**



## APPENDIX N – City of Tulsa Account Analysis:



CITY OF TULSA  
OPERATING ACCOUNT  
175 E 2ND ST FINANCE GL STE 885  
TULSA OK 74103

Statement Date: 07/31/21 Page 1

Account: 600813661  
Contact: 889  
Phone:

### SUBSIDIARY ACCOUNT ANALYSIS STATEMENT FOR THE PERIOD 07/01/21 THROUGH 07/31/21 97016 is the Relationship Parent Account Number

Average Daily Book Balance	89,505,783.93
Less Average Daily Float	774,196.47
Average Daily Collected Balance	88,731,587.46
Balance To Support Services	88,731,587.46

Minimum Monthly Collected Balance	76,338,080.83
-----------------------------------	---------------

ACCOUNT POSITION FOR THE PERIOD	FEE BASIS	BALANCE BASIS
Current Period Credit ( 0.0000 %)	0.00	88,731,587.46
Less Current Period Analyzed Charges	13,096.11	0.00
Excess/(Deficit) Allowance, Cycle to Date	13,096.11	
FEES PASSED TO THE PARENT ACCOUNT -->	13,096.11	

Balance available to support other services	0.00
---	------

TMA CODE	RATE INFORMATION	RATE	MULTIPLIER	DAYS PRD/ DAYS YEAR
00 01 00	Reserve Requirement Rate	0.00		
00 01 22	Earnings Allowance Rate	0.00	0.00	31/365

TMA CD	SERVICE INFORMATION	UNIT PRICE	VOLUME	SERVICE CHARGE ID	COLLECTED BALANCE
010000	Account Maintenance	10.0000	1	10.00	0
010020	Zero Balance Acct-Master	5.0000	1	5.00	0
010100	Electronic Debits	.1000	199	19.90	0
010100	Checks/Debits Posted	.1000	80	8.00	0
010100	Checks/Debits Posted Image	.1000	595	59.50	0
010101	Electronic Deposits/CR	.1000	533	53.30	0
010101	Deposits/Credits Posted	.1000	325	32.50	0
010101	LBX Image Deposit	.1000	70	7.00	0
010320	Multiple Statement	5.0000	21	105.00	0
010430	Analysis Invoice Fee	25.0000	1	25.00	W
050015	Retail Remitview	50.0000	2	100.00	0
05023B	Retail LBX Marksense Item	.0050	705	3.53	0



CITY OF TULSA  
OPERATING ACCOUNT  
175 E 2ND ST FINANCE GL STE 885  
TULSA OK 74103

Statement Date: 07/31/21 Page 2

Account: 600813661  
Contact: 889  
Phone:

TMA CD	SERVICE INFORMATION	UNIT PRICE	VOLUME	SERVICE CHARGE	ID	COLLECTED BALANCE
050201	Ret LBX Remote EP Monthly	25.0000	1	25.00		0
050401	Retail LBX Data Transmiss	5.0000	37	185.00		0
050401	Retail LBX e-mail	2.0000	37	74.00		0
050331	Retail LBX Special RPT	25.0000	1	25.00		W
050234	Ret LBX Stop File Monthly	150.0000	2	300.00		W
05021Q	Retail LBX Items Imaged	.0750	35,904	2,692.80		0
05021Q	Ret LBX Non Chk Image	.1000	708	70.80		0
05021P	Retail Low Speed Opening	.0400	31,247.00	1,249.88		W
050201	Retail LBX Exceptions	.1000	355	35.50		0
050201	Retail Image Remote EP	.2500	14.00	3.50		0
050002	I WHSL PO Address Maint	10.0000	1	10.00		W
050005	I WHSL LBX RemitView	50.0000	1	50.00		0
050500	I WHSL LBX Excep Proc	.2400	625	150.00		0
050100	I WHSL LBX #2	.2800	1,615	452.20		0
050142	I WHSL LBX Non Chk Image	.0400	1,802	72.08		0
050120	I WHSL LBX Data-Keystroke	.0050	9,491	47.46		0
100107	CV Dep Process Time / Hr	40.0000	9.00	360.00		0
100213	Cks Dep-IRD Group IV	.1300	62	8.06		0
100220	Cks Dep-On Us	.0300	673	20.19		0
100221	Cks Dep-Image On-Us	.0300	5,459	163.77		0
100223	Cks Dep-In State	.0800	2,316	185.28		0
100224	Cks Dep-Out of State	.0500	2,039	101.95		0
100224	Cks Dep-Image-Group I	.0300	19,691	590.73		0
100225	Cks Dep-Image-Group II	.0400	2,555	102.20		0
100228	Encoding of Cks Dep	.0400	5,028	201.12		0
100230	Rejected Items	.3000	539	161.70		0
100230	Cks Dep-Image-Group III	.0500	2,561	128.05		0
100230	Cks Dep-Image-Group IV	.0700	2,398	167.86		0
100400	R/I Return Deposited Item	1.2500	62	77.50		0
100401	R/I Spec Inst-Alt Address	5.0000	1	5.00		W
100401	R/I Check # Capture	.0400	62	2.48		0
100401	R/I Spec Inst-Data Input	5.0000	1	5.00		W
100401	R/I Spec Inst-Reclear	5.0000	1	5.00		W
100402	Reclear	1.2500	29	36.25		0
100410	TS Corp ERD-Ret Item Rpt	10.0000	1	10.00		0
100416	R/I Web Access	10.0000	1	10.00		0
100430	R/I Full Maker Name Cap	.1000	62	6.20		0
100500	Deposit Correction-CR	5.0000	1	5.00		0
100500	CV Deposit Adjustment Cred	5.0000	4	20.00		0
100500	CV Deposit Adjustment Debi	5.0000	4	20.00		0





CITY OF TULSA  
 OPERATING ACCOUNT  
 175 E 2ND ST FINANCE GL STE 885  
 TULSA OK 74103

Statement Date: 07/31/21 Page 3

Account: 600813661  
 Contact: 889  
 Phone:

TMA CD	SERVICE INFORMATION	UNIT PRICE	VOLUME	SERVICE CHARGE	ID	COLLECTED BALANCE
100501	CV Cash Shortage	5.0000	10	50.00		0
100501	CV Cash Long	5.0000	9	45.00		0
101324	ICL Transmissions	150.0000	1	150.00		0
109999	Mutilated Currency Process	2.5000	1.00	2.50		0
109999	Imaged Items Dep-7 Yrs	.0100	37,692	376.92		0
150030	Pos Pay w/o Recon		666	50.00		0
150724	Pos Pay Excep Rpt	6.0000	1	6.00		0
151320	Image Archiving DB-7 Yrs	.0100	666	6.66		0
151320	Image Archiving CR-7 Yrs	.0100	325	3.25		0
151351	Imaged Items-DB W/Recon	.0250	666	16.65		0
151351	Imaged Items-CR W/Recon	.0250	325	8.13		0
151351	Imaged Items Dep W/Recon	.0250	37,692	942.30		0
151353	Imaged Item Web Access	10.0000	1	10.00		0
200301	Acct Recon Data Tran	5.0000	16	80.00		0
250000	Business Invoicing Mo Fee	75.0000	1	75.00		0
250100	ACH Debits Originated	.0450	44,863	2,018.84		0
250101	ACH Credits Originated	.0450	927	41.72		0
250101	ACH Origination Mnthly Fee	20.0000	1	20.00		W
250101	ACH CR Originated (TSCorp)	.0450	2	0.09		0
250206	Business Invoicing ACH	.4500	82	36.90		0
250300	ACH Return Debit Items	.5000	367	183.50		0
250301	ACH Return Credit Items	.5000	3	1.50		0
250312	ACH Unauthorized Returns	10.0000	24	240.00		0
250501	ACH Data Transmission	5.0000	36	180.00		0
250501	TS Corp ACH Data Transm	5.0000	2	10.00		0
250630	ACH Rejects Debit Count	.2500	9	2.25		0
251050	ACH Partial Block	15.0000	1	15.00		0
251070	ACH NOC Debit	.7500	16	12.00		0
251070	ACH NOC Credit	.7500	2	1.50		0
259999	ACH-Addenda-Spec Proc	.0550	241	13.26		0
259999	ACH-Credits-Spec Proc	.0550	11,744	645.92		0
259999	ACH-Trans-Spec Proc	5.0000	42	210.00		0
259999	Bill Pay Consol-Payments	.0400	11,609	464.36		0
259999	Bill Pay Mo Maintenance	.0301	11,609	350.00		W
259999	Fed ABA Directory Code	15.0000	1	15.00		0
259999	Business ID Code-BIC	50.0000	1	50.00		0
350120	TS Corp Book Transfer	1.0000	11	11.00		0
350124	TS Corp Domestic Wire Out	6.0000	23	138.00		0
350300	Incoming Wire	6.0000	5	30.00		0
400014	TS Corp SD EXP Detail Acct	15.0000	1	15.00		0





CITY OF TULSA  
OPERATING ACCOUNT  
175 E 2ND ST FINANCE GL STE 885  
TULSA OK 74103

Statement Date: 07/31/21 Page 4

Account: 600813661  
Contact: 889  
Phone:

TMA CD	SERVICE INFORMATION	UNIT PRICE	VOLUME	SERVICE CHARGE	ID	COLLECTED BALANCE
400055	SD Dir Transm Acct-FTP	40.0000	1	40.00		0
400123	SD Dir Transm Det CR/DB	.0300	411	12.33		0
400220	TS Corporate Acct	10.0000	1	10.00		0
400221	PD Dir Transm Det CR/DB	.0300	1,802	54.06		0
400221	TS Corp Bal Rpt Detail- DB	.0050	874	4.37		0
400221	TS Corp Bal Rpt Detail- CR	.0050	928	4.64		0
40027Z	PD Dir Transm Acct-FTP	45.0000	1	45.00		0
	Subtotal			12,969.06		0
101020	Courier Fees			127.05 F		0
-----						
00 03 00	Total Service Charges Listed			13,096.11		0
00 03 34	Service Charges Waived Subtotal (W)			1,994.88		
00 03 91	Total Activity Charges			13,096.11		

Footnotes: F=Flat fee



CITY OF TULSA  
 OPERATING ACCOUNT  
 175 E 2ND ST FINANCE GL STE 885  
 TULSA OK 74103

Statement Date: 07/31/21 Page 5

Account: 600813661  
 Contact: 889  
 Phone:

* LAST TWELVE MONTH HISTORY *								
MM/YY	Average Ledger Balance	Balance Supporting Services	Service Balance Required	Excess/ Deficit Balance	Earnings Allowance	Analyzed Charges	Ttl Fees Due This Statement	
08/20	29,619,552	28,859,316	0	0	0	15,168	15,168	
09/20	30,437,380	29,666,495	0	0	0	15,553	15,553	
10/20	31,872,731	31,243,140	0	0	0	15,723	15,723	
11/20	39,758,197	39,160,973	0	0	0	14,624	14,624	
12/20	32,616,541	32,065,445	0	0	0	15,700	15,700	
01/21	42,478,726	41,937,883	0	0	0	13,297	13,297	
02/21	41,037,799	40,556,350	0	0	0	13,857	13,857	
03/21	48,710,844	47,952,182	0	0	0	16,692	16,692	
04/21	45,367,617	44,187,458	0	0	0	15,439	15,439	
05/21	74,116,332	73,591,243	0	0	0	10,887	10,887	
06/21	99,378,909	98,760,741	0	0	0	13,269	13,269	
07/21	89,505,784	88,731,587	0	0	0	13,096	13,096	
YTD	62,942,287	62,245,349	0	0	0	96,536	96,536	
Lst12	50,408,368	49,726,068	0	0	0	173,304	173,304	
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