



REQUEST FOR PROPOSALS

Professional Services: Banking Services

Shelby County Commission, Office of the Chief Financial Officer

Shelby County, Alabama

RESPONSE TO QUESTIONS

Date: April 3, 2025

Re: RFP for Professional Banking Services

Proposal Due Date: April 8, 2025 by 3:00pm

The questions and responses contained in this document reflect those received prior to the deadline of Friday, March 28, 2025 at 4:00pm. The questions have been divided into topics and page numbers are provided below:

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I. GENERAL RFP

1. Will there be a term or award period for this RFP?
 - a. No
2. Will there be a specific weighted scale assigned to the evaluation criteria?
 - a. Yes
3. Can a copy of the Investment Policy for Shelby County Commission be shared?
 - a. Yes, the investment policy for Shelby County is attached to this document as **APPENDIX 3** starting on **PAGE 16**.
4. What is the term of the RFP? Meaning is it for 1, 3, 5-year duration?
 - a. There is no specific term related to this RFP. However, Shelby County has a history of long relationships with service providers.
5. What is prompting the subject Banking Services RFP?
 - a. After a long tenure with the current service provider without investigation of potential service and communication improvements, the County is requesting proposals from qualified banking institutions to assure that the County is receiving the optimum level of service and communication at a competitive price.
6. Does the county intent or desire to enter into a contract?
 - a. Yes, the selected firm will enter into a contractual agreement with the county.
7. If yes, what is the desired contract term?
 - a. There is no term decided at this time.
8. What is the length of the contract term?
 - a. There is no specific term related to this RFP.
9. What is more important to Shelby County: To cover account fees? To maximize earnings?
 - a. Both are important to the county and its posture towards its banking relationship. It is important that the county maximize its earnings, but the fee structure will be evaluated due to the responsibility of the county to manage public funds appropriately.
10. Are there any specific processes that Shelby County recognizes as additional value to the organization, OR are there any "wish list" items? If so, please provide details.
 - a. A Shelby County-specific designated contact from the banking institution to assist the county with the transfer and establishment of new services.
11. Are there any products/vendors in which the Shelby County has had a negative experience and will not entertain as solutions? If so, please provide details.
 - a. No
12. In relation to this RFP, would you be willing to share a copy of your Investment Policy?
 - a. Yes, the investment policy for Shelby County is attached to this document as **APPENDIX 3** starting on **PAGE 16**.
13. Will answers to questions submitted to you be responded to as you receive them or will all answers be posted in the eBid portal on April 4?
 - a. All answers to RFP questions will be posted at the same time in the same document.

14. Can a copy of the Investment Policy for Shelby County Commission be shared?
- Yes, the investment policy for Shelby County is attached to this document as **APPENDIX 3** starting on **PAGE 16**.

II. BANKING SERVICES

- How many Remote Deposit Scanners (Business Express Check) will you need?
 - 15
- Do you utilize a safe for cash deposits that is managed by a vendor such as Loomis or Brink's?
 - No
- How many accounts will require CD storage each month?
 - All 19 of the county's accounts will need check document images available in electronic format.
- Will you require the bank to store CDs for check document image storage, or will you manage CD storage in-office?
 - The check documentation storage needs to be provided in electronic format.
- How many check scanners will you need, or do you plan to utilize your own? If so, will you please provide the make/model of your current scanners?
 - The county will need 15 scanners provided by the selected banking institution. An example of one of the make/models in use is the Panini Vision X.
- What is your estimated monthly wire transfer volume?
 - The number of wire transfers the county has conducted has been minimal in the past and is used on an as-needed basis.
- Are there any upcoming changes Shelby County Commission plans to make that may impact accounts and financial information processing?
 - No
- What ERP system does the County use?
 - The County currently uses the following ERP services: Tyler Technologies, Ingenuity, Paymentus, Databridge, and Paradigm.
- What are the average and maximum amounts of cash that will need to be picked up daily for each location?
 - Estimated amounts for each of the accounts in need of daily deposits can be found in **TABLE 1** in **APPENDIX 1** on **PAGE 15**.
- Must the competing banks bid on the entire relationship or is the county willing to take on multiple banking partners?
 - The competing banks must bid on the entire relationship, the county is seeking a single banking partner.
- How much cash is deposited at each office?
 - See **TABLE 1** in **APPENDIX 2** on **PAGE 15** for the cash averages associated with the County's accounts.

12. Please provide the number of Remote Deposit/Check Express Scanners used across all departments.
 - a. 15
13. As part of the new relationship, will the County require new check scanners? If yes, how many are required? Does the County prefer a specific make/model?
 - a. Yes, 15 would be required. No preference is given for make/model; see Question
14. How many lockbox checks are processed each month?
 - a. None
15. Is a payment coupon utilized?
 - a. No
16. If a payment coupon is utilized, is there a scanline or bar code employed on the face of the coupon? Please provide a sample.
 - a. Not Applicable, no lockbox
17. Does the Commission receive from the lockbox a daily data file for posting receivables in an automated fashion? If yes, what general information is contained?
 - a. Not Applicable, no lockbox
18. For Account Reconciliation what reports are needed? This would be in addition to a monthly CD-ROM with paid check images. Does this include a Paid Check Report and/or an Unpaid (uncleared) check report?
 - a. The county will need a monthly bank statement electronically and a paid check report.
19. Approximate number of cash and coin orders per month?
 - a. The primary source of change orders is the county's three license office locations, and these locations request change orders on a daily basis as needed to balance drawers. All three locations could, in theory, require cash/coin orders each of the 20 working days in a given month.
20. Number of Cash Straps Ordered?
 - a. An estimate of 780 per year
21. Number of Coin Rolls Ordered?
 - a. An estimate of 780 per year
22. Will a daily pickup be required at all locations daily?
 - a. A daily pickup will be required if there is not a local branch within an approximate 15 to 20-minute drive from each location.
23. Does the Commission utilize Remote Deposit Capture (check scanner) for all checks processed or are checks included with an armored courier pickup?
 - a. Yes, all checks are processed via remote check scanner.
24. Who is the incumbent bank?
 - a. The county will not be disclosing its current bank provider as a part of this RFP process.
25. Can the County confirm what accounts or how many accounts have fraud controls:
 - a. ACH fraud controls? Answer: 18
 - b. Check fraud controls? Answer: 7

26. Moving forward, would it be the desire of the County to keep the current fraud controls in place as is, or expand fraud controls to protect all accounts?
- a. The county is interested in keeping its current fraud controls in place, with the option to expand as needed.
27. Please provide a summary of the County's reporting need and any relevant information regarding how these reports or data might be shared and/or transmitted.
- a. The county will require the following list of services and reporting requirements: 1) Online access to all bank accounts showing all transactions with ability to download; 2) Online access to all CDs showing all transactions with ability to download; 3) Online access to see all transfers with ability to download; 4) Bank Statements to all bank accounts with online viewing and the ability to download; 5) ACH template activity; 6) Positive pay and ACH positive pay reporting with online view access; 7) Deposit reporting with ability to view online or download; and 8) Ability to issue stop payments online. The ability to download reports and their corresponding data is preferred.
28. How many employees are administrators of the county's online banking?
- a. 3
29. How many employees approve funds leaving the bank (ach, wire, etc.)?
- a. 3
30. Does the county own their remote deposit (business check express) scanners or lease them from current bank/provider?
- a. They are provided by the current bank provider.
31. Are banking supplies required (checks, deposit bags, etc.)? If so, can you provide an estimate of the county's needs on a monthly or annual basis?
- a. Only deposit bags are required; approximately two will be needed for each of the six locations, for a total of 12 bags per month.
32. Does the county currently pay for these items?
- a. The county pays for these items through a third-party vendor currently, not the current banking provider.
33. What percentage of payments are received in the mail versus walking into an office?
- a. The county license offices are approximately 25% mail & 75% walk-in. The water services office has minimal walk-ins. The Landfill and Development Services are both primarily walk-ins.
34. Is payroll handled in-house or outsourced? If handled in-house, how often is payroll processed per month? Bi-weekly How many employees does the County pay per payroll cycle?
- a. In-House; All employees are paid by payroll cycle (estimated at 650 maximum)
35. What are the average and maximum dollar amount of payroll and vendor files?
- a. The average is \$2.3 million with a maximum of \$3 million
36. What accounting software does the county use? Tyler Technologies
37. Do all offices (such as License Office Operations) use the same software?

- a. No, see Question #9 under this section (Section II – General Banking Services) for additional information.
- 38. What is the dollar amount of currency deposited each month, broken out by separate office?
 - a. Please see **APPENDIX 1** on **PAGE 15** for more information about deposits.
- 39. How many accounts should be added under the ZBA (Zero Balance Account) structure?
 - a. 1
- 40. Is payroll being mainly processed internally via ACH disbursement?
 - a. Yes
- 41. If so, how many bi-weekly transactions should be accounted for?
 - a. 650
- 42. Are there large differences in average balances throughout the year? If so, please share high/low months?
 - a. There can be large variances of balances depending on accounts; for those that have variances, December & January are typically high months, whereas September is typically a low month.
- 43. Will the County need access for ‘Deposits and Checks’ image reporting, as well as ‘Returned Deposit items’? If so, for which accounts?
 - a. Yes, this will be needed for all accounts.
- 44. For Branch Deposits – Is Shelby County currently using a courier service for processing deposits via Vault Services?
 - a. No
- 45. License Office Internet Account: How are credit card payments being processed today?
 - a. Both online and physical terminals.
- 46. License Office Internet Account: Is there currently a credit card payment portal set up for individuals to pay online?
 - a. Yes
- 47. License Office Internet Account: If yes, will your banking partner need to set up a new payment portal?
 - a. Not at this time.
- 48. Overdraft Protection: Is the County currently set up with an overdraft protection program?
 - a. No
- 49. Overdraft Protection: Is the County currently using and/or interested in a Line of Credit tied to the main Operating Account to protect from overdrafts?
 - a. No

III. ADDENDUM 1 – ACCOUNT ANALYSIS

1. Do you have an attachment that gives the volume of activity and balances for the listed accounts?
 - a. Please see Addendum 1 for the county's Account Analysis information.
2. We would like to request Account Analysis statements or equivalent information for the 19 accounts you currently maintain.
 - a. Please see Addendum 1 for the county's Account Analysis information.
3. Is the county willing to provide current deposit account analysis statements?
 - a. Please see Addendum 1 for the county's Account Analysis information.
4. Can you give us an idea of the aggregate average balance for all of these accounts?
 - a. Please see Addendum 1 for the county's Account Analysis information.
5. What does the number 3,940 represent for the line item Cash In?
 - a. The Cash In line item of 3,940 represents the actual amount of the cash deposits for that month (\$3,940).
6. Enhanced Business Internet Banking (Ebib) shows 41 as volume > 6 accounts. Can you elaborate on what service this line item is referencing? Is that referring to tokens/users? custom reports?
 - a. This is a service provided by our current financial institution that gives the county access to an online portal to bank accounts and certificates of deposits. The 41 reflects the number of accounts and/or CDs that are currently enrolled in that program. The > 6 accounts includes the current bank accounts and CDs we can view online, as well as download reports related to current activity and bank statements. It does not refer to tokens, but the program allows individual users to be assigned to accounts.
7. Check Positive Pay per Account has a volume of 6, but the detail then shows "6" under Account 1. Do you currently utilize check positive pay on 6 accounts, or will you clarify what the number 6 represents?
 - a. Yes, six accounts utilize positive pay.
8. Please provide 2-3 months of bank analysis statements.
 - a. The overview provided in Addendum 1 is the only information the county will provide related to analysis statements.
9. Can you provide which accounts are interest bearing?
 - a. As listed in Addendum 1, Accounts 1-10 are interest bearing and Accounts 14-20 earn interest on the Excess Balance.
10. What does the "84" figure quoted for Business Check Express Monthly represent?
 - a. It represents the number of transactions that used this service that month.
11. What does the "41" figure under EBIB Per Account > 6 accounts as shown under Account #1 represent?
 - a. Please see Question #6 of this section for the answer to this question.

12. For the Cash In figure quoted of 3,940 -what increment does this figure represent (i.e., per \$100)?
 - a. See the answer for Question #5 of this section for the answer to this question; the exact increments are not recorded.
13. Please provide additional detail of the Cash In volume quoted by location.
 - a. This number represents the summary of the number of physical currency deposits, and we are unable to provide additional detail relating the volume by each location at this time.
14. Should the three accounts that were excluded be included in the bank's proposal? Can the County provide what services each of these three accounts will need?
 - a. The county will be moving these accounts under the new provider, but the services required of these accounts are minimal.
15. Are all the county's accounts eligible for account analysis?
 - a. Yes
16. Must any stand alone? If so, please list.
 - a. The county's proprietary accounts (Landfill and Water Services) will require standalone account analyses.
17. Would the County supply a period of Account Analysis Statements on all accounts for review (confidential information omitted)?
 - a. The only account analysis information provided as a part of this RFP process is outlined in Addendum 1.
18. Business check express additional per account" – How many scanners is Shelby County using today?
 - a. 15
19. Is the County using Client Image Cash Letter (CICL) or only using business check express?
 - a. Only business check express
20. Positive Pay – Checks Paid amount for January reads 830 checks but below that it shows Positive Pay had 876 checks. For accounts that do not issue checks, does Shelby County have a 'check-block' on those accounts?
 - a. The county does not have a check-block; 830 is the actual number of checks that cleared the bank and 876 is the number uploaded as a positive pay file. Therefore, not all of the 876 checks cleared the bank in the month uploaded as outlined on the Account Analysis.
21. "Ebib per account" in the Addendum – reads 41 accounts being reported online. Please confirm the RFP is only looking at 19 of these accounts.
 - a. The RFP is only looking at the 19 accounts listed.

IV. COUNTY EMPLOYEE PURCHASING CARD PROGRAM

1. Will you need credit or purchasing cards? If so, approximately how many cards do you anticipate needing?
 - a. Yes, the county will need approximately 10 - 15 purchasing cards.
2. Do you utilize an online platform for issuing and managing credit cards?
 - a. Yes
3. Does the County have a current purchasing card program?
 - a. Yes
4. What is the average monthly spend on the current or would be card program and current credit limit on the program?
 - a. The monthly average is approximately \$11,000. Each individual employee has a credit limit with maximum of \$15,000.
5. Are transactions limited to travel and entertainment charges? Is there a single transaction limit restriction for cardholders?
 - a. Transactions are typically limited to travel; the transaction limit varies by user.
6. How are cardholders currently coding and submitting their transactions/statements?
 - a. The county has an expense reporting process it uses to track and record purchasing card activity in-house.
7. How are receipts provided?
 - a. Receipts are required to be provided by the purchasing card user.
8. Do you currently pay any vendors (one-time or reoccurring) with a card? If so, are they paid with a static (same) card # each time or is a single-use virtual card account used?
 - a. No, the county does not current pay vendors through purchasing cards.
9. Are reward points or a cash rebate/statement credit associated with the account?
 - a. No
10. What is your settlement frequency (monthly, bi-weekly, weekly) and grace period?
 - a. Monthly
11. Does the County receive any data transmissions or file extracts related to the current program?
 - a. No

V. CREDIT/DEBIT CARD PROCESSING

NOTE: Shelby County currently has contracts with multiple vendors to provide credit card processing for the county's operations separate from the county's financial institution. The county utilizes credit/debit card processing in **four primary areas**: 1) County Licenses Offices (three total locations); 2) Water Services (one location); 3) Landfill (one location); and Development Services (one location). Credit/debit card payments are accepted both online and through physical terminals at each of the locations listed above. The county currently owns the physical terminals used at each of these locations, and the make/models of these terminals vary by location. In addition, each of the departs have their own interface and API systems for online and face-to-face, over the counter transactions.

The county would like to incorporate at least three of the four areas to be served by a single provider over time. This process would be initiated after the county's banking services are established with the selected institution and would be expected to occur over a **multi-year period**.

As a part of this RFP, the county is seeking potential solutions from qualified financial institutions on how the proposing bank can assist the county in incorporating these multiple credit/debit processes under a single provider over time. This should include **general** solutions for software integration, online payment processing options, and fees related to credit/debit card processing (can include scales based on amount of transactions, etc.).

It should be noted that the primary purpose of this RFP is the financial relationship of the county and its banking services, with credit card processing being a secondary component of this request.

1. Will you provide information regarding current credit card processing? Information about your current provider, software, and equipment would be very helpful.
 - a. An overview of the county's credit/debit card processing is provided above.
2. Can you elaborate on what level of products and services you are looking for to accommodate credit/debit card transactions?
 - a. An overview of the county's credit/debit card processing is provided above.
3. Do you need both an online service through your website and machines for each license office?
 - a. Yes
4. Does the sample account analysis statement that you provided include credit/debit card transactions? If so, how are those transactions captured?
 - a. No
5. (*Regarding Merchant Services*) Will you be using the bank's processing software, or do you have an existing system in place?
 - a. The county currently has contracts for four credit card processing vendors and their systems are used. More details on the county's credit card processes are outlined at the beginning of this section.

6. Does the County currently have an electronic system for credit/debit card authorizations?
Would the County provide recent statements for analysis?
 - a. The County's credit card processes are detailed at the beginning of this section. Since credit card processing is a secondary component of this RFP, the county will not be providing merchant statements as a part of this process.
7. Please provide 2-3 months of merchant statements to include volume and any chargeback history.
 - a. Since credit card processing is a secondary component of this RFP, the county will not be providing merchant statements as a part of this process.
8. How do you accept credit card payments today, i.e., online, stand-alone terminal, handheld terminal?
 - a. The county accepts payments online and through handheld terminals. Additional information regarding the county's credit card process is provided at the beginning of this section.
9. Please provide the number of hardware devices, including model, if any.
 - a. See **TABLE 1 in APPENDIX 2 on PAGE 15** for more information regarding the county's terminal inventory.
10. Do you now, or do you plan to, pass any fees to cardholders?
 - a. No, the county does not and does not plan to pass fees to cardholders.
11. Please provide information on software integrations, if any.
 - a. Software integration would vary by department and specific needs and options will be discussed with the selected financial provider at a later date.
12. Can you provide Credit Card processing Annual volume? Dollars and Transactions processed?
 - a. Additional information related to the transactions and volumes associated for the four primary areas of the county's cred card processing can be found on **TABLE 1 in APPENDIX 2 on PAGE 15**.
13. Please provide additional details of activity for each of the department's merchant card processing as far as processing volumes and amounts. This can include a monthly merchant statement for each department leveraging merchant card services.
 - a. Since credit card processing is a secondary component of this RFP, the county will not be providing merchant statements as a part of this process. Additional information related to the transactions and volumes associated for the four primary areas of the county's cred card processing can be found on **TABLE 1 in APPENDIX 2 on PAGE 15**.
14. Please provide the platform names of each application/department and whether it is a virtual terminal or hardware-based terminal (or both).
 - a. Since credit card processing is a secondary component of this RFP, the county will not be providing specific platform names as a part of this process. Both online and hardware-based terminals are used, and a list of the county's current terminal inventory can be found on **TABLE 1 in APPENDIX 2 on PAGE 15**.

15. For any hardware terminals leveraged, please provide the make and model.
 - a. The county owns its own hardware terminals, and the types of terminals vary by department. a list of the county's current terminal inventory can be found on **TABLE 1** in **APPENDIX 2** on **PAGE 15**.
16. Please provide 3 months of merchant statements.
 - a. Since credit card processing is a secondary component of this RFP, the county will not be providing merchant statements as a part of this process.
17. What type of equipment does the County utilize today?
 - a. Physical terminals
18. How many terminals and stations are required?
 - a. See **TABLE 1** in **APPENDIX 2** on **PAGE 15**
19. How many locations utilize card processing and how does each location process?
 - a. Six locations utilize credit card processing (License Offices (3); Development Services Office (1); Landfill Office (1); and Water Services Office (1)); all locations process payments both online and through physical terminals.
20. Who is the current Merchant Services processor?
 - a. The county has four contracts; more information is provided at the beginning of this section.
21. How does the County process online payments?
 - a. Through contracts with current vendors.
22. Can the County provide an overview of their current online payment provider (i.e., gateway) and POS provider for each of the following? Do you want to continue using your current online payment gateway?
 - a. Yes, see **TABLE 1** in **APPENDIX 2** on **PAGE 15** for additional information regarding the county's current providers. The county would like to maintain its current gateway.
23. What payments software is running on the renewal ATMs?
 - a. See **TABLE 1** in **APPENDIX 2** on **PAGE 15** for additional information regarding the county's current providers. For the ATMs, see the License Office column.
24. Are you using surcharge or convenience fees and do you need Dual MID Processing?
 - a. No, the county does not surcharge fees and will not need Dual MID Processing capabilities.
25. In locations that use desktop terminals and pin pads, do you want to continue using these types of devices, or would you like to have a cloud-based solution that will offer enhanced capabilities?
 - a. The county will continue using its current systems due to integration with current software integration.
26. Does the County currently have a processor? If yes, who?
 - a. Yes, see **TABLE 1** in **APPENDIX 2** on **PAGE 15** for additional information regarding the county's current processors.

27. If yes, what are current volumes? Can the County provide 3 months of merchant statements to help determine average volumes?
- More information about current volumes can be found on **TABLE 1** in **APPENDIX 2** on **PAGE 15**. Since credit card processing is a secondary component of this RFP, the county will not be providing merchant statements as a part of this process.
28. Is this for point-of-sale terminals?
- Over the counter terminals are considered point-of-sale.
29. Is this for processing card payments initiated on any or all of the online payment portals available on the County's website? (e.g., Tax Payments, Tickets/Fine, Water, etc.)
- See **TABLE 1** in **APPENDIX 2** on **PAGE 15** for additional information regarding account portals.
30. What card types (i.e. VISA/MasterCard, PIN Debit, etc.) do you currently accept?
- The county's systems accept all major credit cards.
31. Do you wish to incur costs or use a Service Fee program to offset costs?
- The county currently does not and does not plan to pass fees to cardholders.
32. How many merchant processing accounts will you need to establish to either convert from the current processing or meet your expectations?
- If pursued, the county will need up to four merchant accounts set up over a multiyear period.
33. Can you identify by acceptance method and location/business unit?
- See **TABLE 1** in **APPENDIX 2** on **PAGE 15** for additional information regarding account acceptance methods.
34. Please provide all current gateways and vendors being used by the County.
- See **TABLE 1** in **APPENDIX 2** on **PAGE 15** for additional information regarding current gateways and vendors.
35. Current processing solutions Shelby County uses:
- Retail – Face-to-Face Departments:
 - What are the terminals (manufacturer/model) currently in use?
 - See **TABLE 1** in **APPENDIX 2** on **PAGE 15**
 - Are they owned, leased or rented?
 - The county owns the terminals in use; for more information see **TABLE 2** in **APPENDIX 2** on **PAGE 15**
 - How many terminals are there?
 - See **TABLE 1** in **APPENDIX 2** on **PAGE 15**
 - What is the transaction yearly volumes processed?
 - See **TABLE 1** in **APPENDIX 2** on **PAGE 15**
 - Mail Order/Telephone Order (Remittance or Customer Support 800#):
 - What solutions are used to facilitate payments? Mail only
 - What is the transaction yearly volumes processed?
 - See **TABLE 1** in **APPENDIX 2** on **PAGE 15**

- iii. Do you have a lockbox established for collecting credit card remittance revenue?
 - No
- c. Internet (Website with payment capabilities):
 - i. Is there more than one website? Please provide URL's.
 - The following URL's can be used by residents for payments:
 - License Office: <https://license.shelbyal.com/>
 - Water Services: <https://shelbyal.payub.com/Login>
 - ii. What is the transaction yearly volumes processed?
 - See **TABLE 1** in **APPENDIX 2** on **PAGE 15**
- d. Do you have any plan to replace any of the above a-c as part of this RFP process? Please provide details.
 - i. The credit card efficiencies are secondary to the banking relationship as part of this RFP.

APPENDIX 1 - AVERAGE AND MAXIMUM DAILY CASH DEPOSIT ESTIMATES

The table below has been provided in response to requests regarding the average and maximum daily cash deposit amounts. The amounts below are estimates, based on an average assumption of 20 days per month. Account names correspond to the Accounts lists in Addendum 1 – Account Analysis Statement.

Table 1: Average and Maximum Daily Cash Deposit Estimates

Account	Average Daily Deposit Amount	Maximum Daily Deposit Amount
Account 6	\$30	\$100
Account 14	\$170	\$750
Account 16	\$1,700	\$2,500
Accounts 18 & 19	\$2,000	\$5,500

APPENDIX 2 – CREDIT CARD VOLUMES & EQUIPMENT INVENTORY

The table below lists the information the county was able to gather in response to questions relating to the county's credit card processing information, including information regarding current gateways, point of sales transactions, and terminal inventory and current models.

Table 1: Credit Card Processing Information by Primary Area

<i>Information Type</i>	<i>Primary Credit Card Processing Areas</i>			
	License Offices	Water Services	Development Services	Landfill
Department System	Ingenuity	CNI	CityWorks	Databridge
Gateway	Paypal	-	-	-
Processor	FirstData	Paymentus	FirstData	Fiserv
% POS – Onsite	70%	14%	-	-
% POS – Online	30%	86%	-	-
Number – Merchant IDs	4	2	1	1
Number – POS Terminals	26	4	2	2
Model – POS Terminal	FD150	Ingenico 3000	FD150	Ingenico 3000

APPENDIX 3 – SHELBY COUNTY INVESTMENT POLICIES

In response to questions, the county's investment policies have been included on the following pages.

**Shelby County Commission
Investment Policy and Collateralization of County Funds
As Amended By Commission Resolution April 12, 2004**

General Information

According to the Code of Alabama, 1975, Section 5-5A-28, any bank that accepts deposit of funds from the county, must pledge acceptable assets as security for said funds, in excess of insured amounts by the Federal Deposit Insurance Corporation (FDIC), or any successor thereto. This section further defines "deposits" as deposits of all kinds, including deposits in savings accounts, deposits in checking accounts, deposits in special trust funds, demand deposits and special deposits.

In addition, Code of Alabama, 1975, Section 11-81-21 states that funds not currently needed to meet the day-to-day operational requirements of the county, may be invested in certain obligations. The Commission wants to make sure that the investment of any, and all, funds is done in accordance with State laws as well as the general policy of the Commission.

During the 2000 Legislative Session, Act 2000-748, cited as the "Security for Alabama Funds Enhancement Act" (SAFE), created a new Code of Alabama, 1975, Section 41-14A. This new Section changed the way all public funds are to be secured beginning January 1, 2001. The Commission hereby adopts this Investment Policy and Collateralization of County Funds statement for the changes brought about in this Act.

To meet these objectives, the Commission establishes the following general guidelines.

Collateralization of County Funds

The SAFE Program was created by Act 2000-748 to be administered by the State Treasurer, under the direction of a Board of Directors, in accordance with the provisions of Code of Alabama, 1975, Section 41-14A. The facilities and resources of the State Treasurer's Office shall be used and employed in the administration of the SAFE Program including the keeping of records and the management of funds and accounts. Under the SAFE Program, all banks, savings associations and trust companies that accept public funds must become a Qualified Public Depository. Included in the requirements was the stipulation that each qualified public depository shall be required to pledge collateral, in accordance with procedures established by the board of directors, equal to or exceeding the greater of the following: (1) The generally applicable pledging requirement; and (2) the applicable percentage of the qualified public depository's net average daily balance of public deposits established under this Code Section.

Once all of the requirements have been met, the institution will be issued a Certificate of Qualified Public Depository by the State Treasurer. This program is designed to eliminate the need for all local public entities to require specific collateralization for their deposits.

In accordance with the Code of Alabama, 1975, Section 41-14A, the Commission hereby adopts the policy that any, and all, County funds kept on deposit, must be with institutions that have been issued a Certificate of Qualified Public Depository by the State Treasurer.

Investment of Excess County Funds

The only authorized instruments for the investment of excess county funds are certificates of deposits and obligations of the Department of the Treasury of the United States of America, i.e. Treasury bills or Treasury notes, and those investment accounts collateralized by the same. Said certificates of deposit will be with banks or savings institutions organized under the laws of the United States or the State of Alabama having their principal place of business in this state.

The investment instrument will be obtained through an open bid process. A listing of banks or savings institution, which have expressed a desire to be notified when county funds are available for investment, will be maintained in the Commission Accounting department. When funds are available for investment, these banks or savings institutions will be notified by fax and/or direct telephone communication with their noted contact. The notification will include the total amount of funds available and the desired time period, or periods, of the investment. The bank or savings institution desiring to bid on the investment, will notify Commission Accounting as to their proposed rate and terms for the investment. The selected investment instrument will be the one that allows for the greatest overall return on the funds invested.

Investment of Sinking Funds

All sinking funds, defined as those funds provided for the retirement of outstanding public debt of the county, will be invested only in direct obligations of the Department of the Treasury of the United States of America, i.e. Treasury bills, Treasury notes, Treasury bonds, or as otherwise required in the Official Statement of the public debt instrument so issued.

All sinking funds created by resolutions or ordinances must be properly set aside each year in accordance with the resolution or ordinance providing for the sinking fund and a report made thereof, and filed with the Commission, showing how said sinking fund is invested or deposited.

Authorization to Invest Funds

Under this policy, any two of the following designated positions may authorize the transfer of funds, for investment purposes only, from any and all deposit accounts established in the name of the Shelby County Commission.

- 1.) The Chairman of the Commission
- 2.) The Vice-Chairman of the Commission
- 3.) The Chairman of the Finance Committee of the Commission
- 4.) The County Manager
- 5.) The County Finance Manager
- 6.) The Accounting Manager - Commission Accounting
- 7.) The Accounting Manager - Proprietary Funds