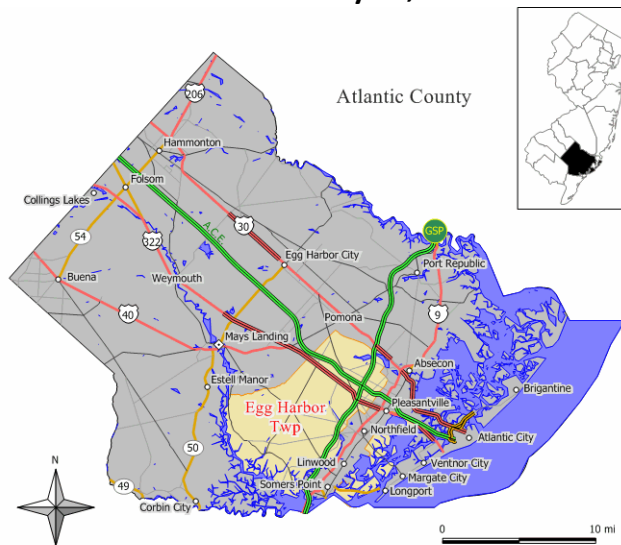


Requests for Proposals

BANKING SERVICES

(ONE YEAR CONTRACT WITH TWO ADDITIONAL ONE-YEAR OPTIONS)

Effective May 7, 2012



Being accepted by

Township Clerk
Township of Egg Harbor
3515 Bargaintown Road
Egg Harbor Township NJ 08234
609/926-4085

Day	Bid Due Date	Time	Place	Questions
Thursday	March 1, 2012	10:00 a.m.	3515 Bargaintown Road Egg Harbor Township NJ 08234	Peter J. Miller, Township Administrator

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REQUEST FOR PROPOSALS

BANKING SERVICES Township of Egg Harbor

Notice is hereby given that pursuant to the provisions of NJSA 19:44A-20.4 (New Jersey Pay to Play Law), the Township of Egg Harbor, County of Atlantic and State of New Jersey is seeking proposals for banking services to be **effective May 7, 2012**.

This "Request for Proposals" (RFP) is on file and available in the Office of the Township Clerk, 3515 Bargaintown Road, Egg Harbor Township NJ 08234.

All business entities are advised of their responsibility to file an annual disclosure statement of political contributions with the New Jersey Election Law Enforcement Commission (ELEC) pursuant to NJSA 19:44A-20.27 if they receive contracts in excess of \$50,000 from public entities in a calendar year. Business entities are responsible for determining if filing is necessary. Additional information on this requirement is available from ELEC at 888-313-3532 or at www.elec.nj.us.

All proposals must be received by the Township Clerk no later than 10:00 a.m. on Thursday, March 1, 2012, at the address referenced above. All questions concerning this notice must be addressed to the Township Administrator at 609-926-4027.

Eileen M. Tedesco, RMC
Township Clerk

**REQUEST FOR PROPOSALS
ELECTRONIC CREDIT/DEBIT CARD SERVICE
Township of Egg Harbor**

SPECIFICATIONS FOR ELECTRONIC CREDIT/DEBIT CARD SERVICE

1. INTRODUCTION

- 1.1. Egg Harbor Township (hereinafter referred to as the Township) requires an electronic credit card/debit card payment service whereby the holders of certain valid credit/debit cards may charge certain services, subject to the cardholder's available credit limit. The successful bidder will purchase the debt resulting from the transaction or transfer of funds providing the transaction complies with the contract documents, specifications and proposal page. All proposals will be in accordance with the New Jersey Government Electronic Payment Acceptance Act.

2. BID DEPOSIT

- 2.1. A bid deposit will not be required.

3. BIDDER'S QUALIFICATIONS

- 3.1. All bidders must be engaged in providing the services as outlined in these specifications.
- 3.2. All bidders shall have a proven record of having provided this service requirement.
- 3.3. Bidders must possess appropriate state and local licenses
- 3.4. The bidder's personnel and management to be utilized in this service requirement shall be knowledgeable in their areas of expertise. The Township reserves the right to perform investigations as may be deemed necessary to ensure that the competent persons will be utilized in the performance of the contract.

- 3.5. All bidders must be currently engaged in the business of electronic credit/debit card services and must have been engaged in this field for a period of no less than three years.
- 3.6. Bidder shall have a customer service representative responsible for the administration of this account. The representative must be available to respond to any site in this contract for the purposes of resolving problems with processing and/or with processing equipment. On site service shall be within four hours of notification during normal business hours of 8:30 a.m. to 4:30 p.m.

4. CONTRACT PERIOD

- 4.1. This is a contract for one year with an option for two additional one year renewals commencing May 7, 2012.

5. PRICING

- 5.1. All fees, charges, rates as noted on the proposal page shall remain firm against any increase for the duration of the contract.

6. INDEMNITY

- 6.1. If a contract is awarded, the successful bidder will be required to indemnify and hold the township of Egg Harbor harmless from and against all liability and expenses, including attorney's fees, howsoever arising or incurred, alleged damage to property or injury to, or death of any person arising out of or attributable to the bidder's performance of the contract award.
- 6.2. Any property or work to be provided by the bidder under this contract will remain the bidder's risk until written acceptance by the Township and the bidder will replace, at bidder's expense, all property or work damaged or destroyed by any cause whatsoever.

7. COORDINATION

- 7.1. After contract award, all coordination for services required would be with the Township Chief Financial Officer at 609.926.2657.
- 7.2. Bidder shall designate a project manager and all coordination between the Township and the successful bidder shall be the responsibility of the two respective designated personnel.

8. SUBMISSION OF PROPOSAL DOCUMENTS

- 8.1. This invitation to submit a proposal requires the return of all documents that are marked for return, including, but not limited to Proposal Pages, Affidavit/Signature Page and any exceptions the bidder may make on company letterhead. Failure to return the required documents may be cause for rejection of bid.

9. METHOD OF AWARD

- 9.1. The Township intends to make award to the lowest responsive responsible bidder meeting specification for the total proposal and according to the NJ Local Public Contracts Law. For purposes of determining the low responsive responsible bidder, the Township may consider start up time and cost including hardware and program activation. Award to be based on a total evaluation of all cost as listed on the proposal page and to evaluate such factors as customer service, support function, card service fees, equipment rental and all other items deemed appropriate by the Township.

- 9.2. The Township reserves the right to not award a contract.

10. EXCEPTIONS

- 10.1. The bidder shall furnish a statement on company letterhead giving a complete description of all exceptions to the terms, conditions and specifications. Failure to furnish statement will mean that the bidder agrees to meet all requirements of the Request for Proposal.

11. TERMINATION

- 11.1. Termination for convenience. The Township may terminate this contract in whole or in part, whenever the Township determines that such termination is in the best interest of the Township, without showing cause, upon giving written notice to the bidder. The Township shall pay all reasonable costs incurred by the bidder up to the date of termination. However, in no event shall the bidder be paid an amount that exceeds the price proposed for the work performed. The bidder shall not be reimbursed for any profits which may have been anticipated but which have not been earned up to the date of termination.

- 11.2. Termination for default. When the bidder has not performed or has unsatisfactorily performed the contract, the Township may terminate the contract for default. Upon termination for default, payment will be withheld at the discretion to the Township. Failure on the part of a bidder to fulfill the contractual obligations shall be considered just cause for termination of the contract. The bidder will be paid for work satisfactorily performed prior to termination less any excess costs incurred by the Township procuring another vendor and completing the work.

12. AVAILABILITY OF FUNDS

- 12.1. The contractual obligation of the Township under this contract is contingent upon the availability of appropriated funds from which payment for this contract may be made.

13. INTERPRETATION

- 13.1. The contract resulting from this proposal shall be construed under the laws of the State of New Jersey.

14. NON-ASSIGNMENT OF CONTRACT

- 14.1. The bidder shall not assign the contract or any portion thereof.

15. DELIVERY/INSTALLATION

- 15.1. Equipment required to provide the credit/debit card payment service shall be delivered and installed at

Township of Egg Harbor
3515 Bargaintown Road
Egg Harbor Township NJ 08234

- 15.2. A minimum of 24-hour notification of delivery and installation of equipment shall be given to the Chief Financial Officer directly at 609.926.2657.

16. SPECIFICATIONS

- 16.1. The successful bidder shall provide a complete electronic credit/debit card payment service including credit verification and ticket transaction services to Egg Harbor Township (six locations in the municipal building). All electronic

receipts shall be treated as any other local units cash receipt with regard to accounting matters and requires that printed receipts be retained pursuant to law.

16.2. The service shall be available to Visa and MasterCard credit cardholders and debit cardholders.

16.3. All credit card and debit card receipts shall be deposited to the Township's account within 24-28 hours of transaction date.

16.4. The electronic credit/debit card payment service shall include six accounts for: Municipal Court, Tax Collector, Township Clerk, Recreation Department and Police Department.

16.4.1. The successful bidder must furnish, deliver and install a complete system for processing transactions at each of the six locations in 16.4.

16.4.2. Each point-of-sale location shall have the ability to imprint the following:

- Cardholder's Name
- Credit Card Number
- Expiration Date
- Payee
- Amount Approved
- Authorization Code
- Clerk Identification

16.4.3. See current bank specifications for the deposit amount of all six departments.

16.4.4. Utilization of electronic capture technology for authorization and deposit of all Visa, MasterCard and debit card transactions is required.

16.4.5. The successful bidder shall submit their card source rate and transaction fee for processing each individual transaction for both credit cards and debit cards.

16.4.6. The successful bidder shall identify and submit with the bid all other applicable fees including, but not limited to, Application/Setup Fee, Annual Fee, Monthly Minimum Billing Fee and Charge back Handling Fee.

16.4.7. All electronic receipts shall be treated as any other local unit refund and that all debit or credit card based electronic receipts receive authorization of a processor prior to execution.

16.4.8. All contracts shall provide that charge backs or electronic debits or return shall require paper-based confirmation of the debit transaction and identification of individual debits.

16.4.9. Egg Harbor Township shall secure authorization from the processor of all credit or debit card transactions prior to execution.

17. REPORTS

17.1. The successful bidder shall provide a bank statement for each transaction location. Transactions resulting from charge backs are to be fully documented and each transaction identified.

18. SERVICES

18.1. The successful bidder shall provide on-site group training sessions as may be required by the Township on authorization and data capture terminal operations as well as point of sale procedures for credit/debit cards and supply all instructions in writing to the Chief Financial Officer.

18.2. The successful bidder shall provide, with four (4) hours of notification by the Township, on-site technical service as may be required in the event of operational difficulties related to transmission (batch or otherwise) of daily transactions through software to the successful bidder's terminal operation. The successful bidder must have expertise to identify the problem source and recommend problem resolution.

19. OPERATING SUPPLIES

19.1. The successful bidder shall provide all point-of-sale supplies to include, but not be limited to, sales drafts, credit vouchers, sales tapes, etc. at no cost to the Township.

20. EQUIPMENT OPERATION

20.1. The successful bidder shall furnish all maintenance of installed equipment.

REQUEST FOR PROPOSALS
Township of Egg Harbor

BACKGROUND, INFORMATION, AND REQUIREMENTS – BANKING SERVICES

The Township of Egg Harbor's 2011 budget was in the amount of \$35,661,697. We have a total of 28 separate accounts that are listed below along with the 12/31/2011 ending balances. Our payroll is prepared by Casa Payroll which is transmitted to them electronically biweekly for approximately 350 full-time and part-time employees. Our payroll includes direct deposit to various banks. All information for payroll is transmitted to our bank directly by Casa Payroll.

The Township of Egg Harbor will require the following services on our accounts. Any variation from these requirements must be duly noted.

- A All monthly statements are due by the 5th of each month. All statements will list each cleared check numerically and detail each deposit made by date. All physical checks must be sorted numerically on the Current Account, the Payroll Account and the Developer's Escrow Account or submitted on a disc with the bank statements.
- B Interest must be calculated on all accounts, if applicable. The accounts that are credited with the interest will be determined at the time the account is opened. All interest calculation formulas will be described on the attached proposal. All interest will be credited monthly with the rate of interest used or listed as such on a compensating balance report.
- C All checks and deposit slips will be provided by the Banking Institution at no fee for all existing and any future accounts for the duration of the contract. The Township will describe the specifications as needed according to size, color, type and design. The special ordered Current Account, Developers Escrow Account, Recreation Account, and Performance Guarantee Account checks will be paid by the Bank but ordered by the Township of Egg Harbor. These checks are designed for the Township's Finance Office laser printer.
- D The bank will provide, at no fee to the Township, endorsement stamps as required for the various accounts and the amount as needed. The stamps will have the name of Egg Harbor Township, the account name, the account number and state "For Deposit Only" or however else the Township will describe.

- E There will be no minimum deposit requirements and there will be no maximum balance requirements in any of the accounts established now and in the future.
- F All guidelines established by the Federal or State Government or regulatory agencies will be adhered to.
- G The banking institution shall establish Procurement Cards (P Cards) and electronic funds transfer as prescribed by procedures established by Egg Harbor Township according to N.J.S.A. 40A:5-16 etc, if necessary.
- H There shall be a bank office, at which the Township can transact business in a convenient location closest to the Egg Harbor Township Municipal Building. A list of all locations will be included in the following proposal along with the hours of operation.
- I Certificates of eligibility to act as depository for public funds under the Governmental Unit Deposit Protection Act will be required within 10 days of notice of a bid award.
- J The banking institution must provide payroll services through the use of Casa Payroll at no fee to the Township as processed through the Automated Clearing House. Since direct deposit is presently offered to all of the Township employees, the banking institution must also offer direct deposit to our employees to their banking institution.
- K An armored car service or bank courier service must be provided to the Township at no fee. This service must pick up and deliver back all deposits made from Monday through Friday at a regularly scheduled time, to the bank. We also require courier service when needed at the Township Community Center. The Township reserves the right to describe the conditions of the deposit pickups and deliveries.
- L For all existing and any future accounts the bank will provide at no fee, the following services:
 - 1. Overdraft/Non-sufficient funds items
 - 2. Uncollected Funds
 - 3. Stop Payments
 - 4. Certified Checks
 - 5. Telephone Transfers or Wires (incoming and outgoing)
 - 6. Monthly Maintenance
 - 7. Copies of Statements, Checks or Deposit slips
 - 8. Per Paid Check
 - 9. Deposit Bags (for the various departments)
 - 10. Deposited Item Returned

11. Any analysis required for any account
 12. Deposited items returned
 13. Maintenance on any software packages
 14. Credit Card processing
- M The banking institution will provide an account analysis issued on the desired accounts held by the Township and determined by the Finance Officer.
- N The Township presently has 6 Departments using the Electronic Credit/Debit Card Service. These are used in the Municipal Court, Tax Collector, Township Clerk, Police Department, Recreation Department and the Construction Official Department. We are currently taking Visa, MasterCard or a Check Card (see separate specifications contained herein).
- O Software will be made available to the Township on the Finance Office's computers to track any account described by the Finance Officer, with no maintenance or service fee. This program should enable the Township to transfer funds between accounts electronically. You must also provide multi-factor authentication such as secure ID.

Accounts Listings - Balances as of 12/31/11

Tax Sale Premium	292,606.27
Redemption	34,483.23
Snow Removal Account	11,861.40
Small Cities	59,677.35
Municipal Court Bail	24,414.00
Municipal Court Regular	140,346.08
Law Enforcement Trust Fund	53,889.80
Law Enforcement Trust Fund-Federal Funds	39,697.83
Environmental Trust Fund	115,908.31
Parking Offences Adjudication Act	1,152.91
Fire Safety	6,497.67
Performance Guarantee	3,233,912.91
Dog Tax	18,037.66
Recreation Dedicated	11,398.92
Developer Escrow	747,563.37
Egg Harbor Township Police Detail	\$ 41,530.29
Municipal Evidence Fund	40,456.98
Cafeteria Plan/20 with Aflac	1,211.75
Current	10,019,040.77

Payroll	267.31
Third Party Inspection Fee	178,917.44
Open Space Trust Fund Acct	1,660,473.22
Accumulated Absences	2,758.08
Local Unit Green Trust Account	58,090.99
Public Defender Account	37,922.37
Basin Maintenance	1,965,539.35
Council on Affordable Housing	140,100.33
Cash Management Acct with State of NJ	0.00

- P All bidders must have a branch located in Egg Harbor Township or have a signed contract or agreement to be locating to the Township by June 1, 2012.

PROPOSAL – BANKING SERVICES

To: Egg Harbor Township Clerk
Township of Egg Harbor
3515 Bargaintown Road
Egg Harbor Township NJ 08234

Name of Bank _____
Address _____
City, State, Zip _____
Submitted by _____
Title _____
Signature → _____
Date _____

1. Formula for calculating/fixing rate of interest: _____

2. Any minimum balance required in all accounts as an aggregate is: _____

3. Banking day required for checks to clear:

New Jersey checks: _____

Out-of-State checks: _____

4. Describe or attach a brochure on services for employees: _____

5. Direct deposit:

At your bank Yes No

Other banks Yes No

6. Attach a listing of all branches in Egg Harbor Township and outside of the Township.

7. If there are conditions or charges on any services that your bank provides, please describe in detail: _____

8. Describe any additional proposals or offers that may not be included in this proposal. Include all costs or fees and list separately all services offered without a charge:

9. Software for use by the Finance Officer to track daily activity on specific accounts, to transfer funds between Township accounts:

Yes (if yes, describe software capabilities)

No

10. Include information on certificates of deposit, repurchase agreements and bond anticipation notes.

11. Armor car service provided: Yes No

Bank courier service provided: Yes No

12. Electronic credit/debit card service, supplying, delivering and utilization of: (see attached specifications and separate proposal pages) Yes No

This service will be a necessary function for the Township and should be included with your basic services.

Attach any brochure or information concerning this item.

The following departments and the approximate amount of receipts that were collected for 2011 may help in your decision to offer the electronic credit/.debit card service:

DEPARTMENT	COLLECTIONS
Municipal Court	\$411,089


Tax Collector	\$8,538,589
Township Clerk	\$16,792
Recreation Department	\$27,595
Planning/Development	\$144,050
Police Department	\$21,051

13. A list of all board members, officials and/or trustees MUST be included with your proposal.

14. P Card information: Yes No

PROPOSAL - ELECTRONIC CREDIT/DEBIT CARD SERVICE

To: Egg Harbor Township Clerk
 Township of Egg Harbor
 3515 Bargaintown Road
 Egg Harbor Township NJ 08234

Name of Bank _____
 Address _____
 City, State, Zip _____
 Submitted by _____
 Title _____
 Signature → 
 Date _____

We, the above-signed institution, agree to furnish and deliver the titled items in accordance with the specifications issued for same and subject to all terms, conditions and requirements provided therein, and in the various bid documents, at the following price (if any):

Card Service Rate (if applicable)	
Master Card	%
Visa	%
Debit Card	%

Transaction Fee (if applicable)	
Master Card	\$
Visa	\$
Debit Card	\$

Other Fees (if applicable)	
Application/Setup fee	\$
Annual fee	\$
Monthly minimum billing fee	\$
Chargeback handling fee	\$
Monthly statement fee	\$
Other (Explain)	\$

All credit/debit card receipts shall be deposited to the Township's account within 24-48 hours or less from the sale transaction date. Yes No

Itemized equipment price list (including installation and maintenance of equipment if applicable):

Description	Lease Price	Month Price
Startup time (including hardware and program activation time): _____		
Calendar Days _____		

Bidder's Project Manager: _____
Telephone Number: _____

Egg Harbor Township is exempt from all local, state and federal taxes and prices stipulated by the bidder are considered maximum and are not subject to any increase due to taxes or any other cause or reason.