



Monterey Peninsula Airport District

**REQUEST FOR PROPOSALS
For
Banking Services**

Proposals Due

**February 19, 2018
4:00 P.M.**

Issued by

**Selection Committee
200 Fred Kane Drive, Suite 200
Monterey, CA 93940**

Issue Date January 16, 2018

I. INTRODUCTION

The Monterey Peninsula Airport District (District) DBA Monterey Regional Airport (Airport) was created on March 22, 1941, by the passage of State Senate Bill No. 1300 that authorized an independent public Airport district which would qualify for federal funds. The District's enabling act was revised effective January 1, 2007; the revision updated the provisions to allow the District to function more efficiently. The District is governed by five directors elected by voters at large residing in Monterey, Pacific Grove, Del Monte Forest, Pebble Beach, Carmel-by-the-Sea, greater Carmel, the west end of Carmel Valley, Del Rey Oaks, Sand City, and Seaside (Airport District Boundaries). The District employs an Executive Director as its Chief Executive and a Corporate Legal Counsel.

Airport is structured as an enterprise fund. Airport financial statements are prepared using the accrual basis of accounting; revenues are recognized when earned, and expenses are recognized when incurred. Costs are recovered through Airport rents from tenants, landing and fuel fees, and other charges. Capital improvements are funded from three sources: (1) Federal grants from the Federal Aviation Administration's (FAA) Airport Improvement Program (AIP) derived from a 10% tax on the airline tickets, (2) Passenger Facility Charges (PFC) collected for each enplaned passenger at the point of origin and one intermediate-stop, and (3) Airport contributed funds. Please refer to the notes to the District's audited financial statements for a summary of Airport's significant accounting policies.

II. BACKGROUND

Airport is seeking proposals from qualified public depositories (a state or national bank located in this state, as defined by Section 53635.2 of the California Government Code) for its bank accounts and related depository and cash management services in accordance with this Request for Proposal (RFP).

Given the ongoing changes in the banking industry and evolving technologies, Airport has determined that a review of the services offered by qualifying institutions is appropriate. Airport is seeking a financial institution that provides overall value by creating efficiencies, taking advantage of new technologies, and provides competitive pricing. It is Airport's intent to maintain all core banking services with one financial institution to maximize cash flow and minimize administrative costs. As such, banking service proposals must include services for the entire scope of the relationship outlined.

Airport requires estimated pricing for the first five (5) years in the proposal. Fees may be changed only on the contract anniversary date. Fees are subject to negotiation and approval by Airport and may not exceed the annual consumer price index-urban (CPI-U) for the All Urban Consumers - San Francisco-Oakland-San Jose, CA for the most recently available 12-month trailing period.

III. QUALIFYING REQUIREMENTS – AIRPORT BANKING SERVICES

A. Qualified Depository/Member of FDIC

Any bank submitting a proposal must be a qualified public “depository”, as defined by California Government Code Section 53630, and must perform its obligation under this proposal in compliance with all applicable federal and state laws and regulations, statutes, and policies. In addition, the bank must be a FDIC Insured Bank and be in good standing. This would include, but is not limited to, the ability to collateralize all collected balances, in excess balances insured by the FDIC, as required by Section 53630 et. seq. of the California Government Code.

B. Federal Reserve Member

Airport prefers a bank that is a member of the Federal Reserve System. Banks that are not members of the system shall identify their parent/respondent member bank.

C. Operating Branches in Monterey County

Any bank submitting a proposal must have branch operations located in the Airport District Boundaries serviced by Airport and Salinas.

IV. SCOPE OF SERVICES

Airport is seeking to enter into contract with a bank that has demonstrated its ability to provide the following required and optional services:

Required Services:

- Demand Deposit Accounts (Checking and Savings)
- ACH, Wire, and Other Transfers
- Short and Long Term Investments
- Short and Long Term Loans
- Remote Deposit Capture
- Website Accessible Account Information and Services
- Account Reconciliation/Positive Pay
- Balance & Detail Reporting

Optional Services:

- Corporate Credit Cards/Merchant Services
- Custodial Services
- Investment Advisory Services
- Other Airport or Employee Services

V. General Proposal Information

1. Airport will endeavor to administer the proposal process in accordance with the terms and dates outlined in this RFP; however, Airport reserves the right to modify the activities, time line, and any other aspect of the process at any time, as deemed necessary by Airport staff. Respondents are encouraged to carefully review this RFP in its entirety prior to preparation of their proposal response.
2. All proposal responses will become the property of Airport.
3. Respondent may modify or amend its proposal response only if Airport receives the amendment prior to the deadline stated herein for receiving proposals.
4. A proposal may be considered non-responsive if conditional, incomplete or if it contains alterations of form, additions not called for, or other irregularities that may constitute a material change to the proposal response.
5. **Proposal Validity** – Proposals must be valid for a period of at least 180 days from the closing date and time of this solicitation. Proposals may not be withdrawn after the submission date.
6. **Pre-Contractual Expenses** – Airport shall not, under any circumstance, be liable for any pre-contractual expenses incurred by Respondents in the preparation of their Proposals. Respondents shall not include any such expenses as part of their Proposals. Pre-contractual expenses are defined as expenses incurred by the Respondent in preparing its Proposal in response to this solicitation; submitting that Proposal to Airport; negotiating with Airport any matter related to the Proposal; and, any other expenses incurred by the Respondent prior to the date of award and execution of an Agreement.
7. **Right to Audit** – Following execution of an agreement and for a period of three years following the completion of the services, Airport will have the right to audit the successful Respondent's (Awardees') invoices and all supporting documentation generated in performance of services under the agreement.
8. **Confidentiality** – Confidentiality of Proposals is subject to the following:
 - a. Airport is subject to the Public Records Act, California Government Code Section 6250 et. seq. As such, all required submittal information is subject to disclosure to the general public.
 - b. Respondent may provide supplemental information exempt from public disclosure under Gov. Code §6254, including "trade secrets" under Evidence Code §1060. Such supplemental information shall not be material to the required submittal information and Airport shall be under no obligation to consider such supplemental information in its evaluation.
 - c. If submitting confidential, supplemental information, such information shall be submitted on a different color paper than, and bound separate

from, therest of the submittal, and shall be clearly marked "Confidential".

- d. Upon completion of its evaluation, Airport will destroy any confidential, supplemental information submitted, or return such information to Respondent if so requested.
9. Airport reserves the right to:
- a. Reject any or all Proposals;
 - b. Select the Proposal most advantageous to Airport;
 - c. Verify all information submitted in the Proposal;
 - d. Withdraw this solicitation at any time without prior notice and furthermore, makes no representations that any contract will be awarded to any Respondent responding to this solicitation;
 - e. Award its total requirements to one Respondent or to apportion those requirements among two or more Respondents as Airport may deem to be in its best interest;
 - f. Negotiate the final contract with any Respondent(s) as necessary to serve the best interests of Airport;
 - g. Amend this solicitation;
 - h. Amend the final contract to incorporate necessary attachments and exhibits or to reflect negotiations between Airport and the successful Respondent.

VI. ANTICIPATED PROPOSAL SCHEDULE

Airport has identified anticipated key dates as follows:

Issue Solicitation:	January 16, 2018
Last Day to Submit Written Questions/ Requests for Clarification	February 5, 2018
Proposals Due – On or before 4:00 p.m.	February 19, 2018
Presentations for Selected Proposals	To Be Determined
Estimated Implementation Date	July 1, 2018

VII. RESPONDENT QUESTIONS, REQUESTS FOR CLARIFICATION, AND EXCEPTIONS

In the event that the Respondent has any questions, requests for clarification, or wishes to take any exceptions regarding any part of this solicitation or its attachments (Concerns), the Respondent should notify Airport's Selection Committee Coordinator by email (see email address below) with their Concerns no later than February 5, 2018 as noted above.

So that all Respondents will continue to have a fair and equal opportunity in this solicitation, all Concerns responded to by Airport will be published to Airport's District Business website: www.montereyairport.specialdistrict.org with the Respondent's question and Airport's response. Airport's consideration of any Concern shall not, in any way, be construed as Airport's intent to grant said Concern. Concerns will be evaluated on a case-by-case basis and by Airport.

VIII. PROJECT ADMINISTRATION

Written or emailed questions regarding any aspect of this solicitation should be directed to Airport's Selection Committee Coordinator. Selection Committee Coordinator contact information is:

Monterey Peninsula Airport District
Attn: Selection Committee Coordinator
200 Fred Kane Drive, Suite 200
Monterey, California 93940
or
ybazor@montereyairport.com

IX. PROPOSAL INSTRUCTIONS

1. Packaging

Proposals shall be enclosed in a sealed package(s). Respondent's name and address shall appear in the upper left-hand corner of the package. All Proposals shall be identified with Solicitation **RFP – BANKING SERVICES** legibly written on the outside of the package(s). If multiple packages are submitted, each package must be legibly numbered (i.e., 1 of 3, 2 of 3, etc.).

2. Submittal

Respondent will submit four (4) hard copies, and one (1) separate electronic copy containing the Proposal in a PDF format.

Proposals must be delivered to the office address listed below on or before **4:00 P.M., February 19, 2018**. Proposals received after the above date and time will not be considered.

Monterey Peninsula Airport District
Attn: Selection Committee Coordinator
200 Fred Kane Drive, Suite 200
Monterey, California 93940

Airport is under no obligation to return proposals and will not be responsible for submittals that are delinquent, lost, mismarked, and sent to an address other than that given, or sent by mail or courier service.

Any unauthorized contact with any other official or employee in connection with this RFP is prohibited and shall be cause for disqualification of the Proposer.

3. Response Requirements

All financial institutions are encouraged to be creative and innovative in responding to this RFP; discuss any creative pricing or payment options the bank can provide; describe alternate approaches to the requested services where feasible or additional services offered or recommended, which may not be specifically requested but of benefit to Airport.

A proposing bank **must** follow the instructions for preparing the proposal in the prescribed format. The proposal must be bound and include section tabs (1 through 20), with the responses following the same order as the RFP. Each question in the RFP should be repeated and followed by the bank's response.

If a service requirement or section of the proposal cannot be met by a Proposer, then "No Response" should be indicated in the relevant section of the proposal. An alternative equivalent service may be offered.

The information requested below will be used to evaluate the proposal. A proposal may be deemed non-responsive if they do not respond to all areas listed below. Proposals shall be clear, concise, accurate, and comprehensive.

Executive Summary Letter: The letter should be a brief formal letter that provides information regarding the bank and its ability to perform the requirements of this solicitation. This letter must include the following information: complete legal bank name (as it should appear in a contract), the address of the bank office where the relationship will be domiciled, contact person, telephone number, and e-mail address.

Responses to the RFP shall be valid a minimum of 180 days. Submissions not valid for at least 180 days will be considered non-responsive. The Respondent shall state the length of time for which the submitted proposal shall remain valid. This letter must be signed by an individual authorized to bind the proposing bank or by two

corporate officers authorized to bind the bank as set forth in the California Corporations Code. A proposal submission with an unsigned Executive Summary Letter may result in the proposal being considered non-responsive.

Tab 1 – Table of Contents: Table of Contents should follow the RFP format.

Tab 2 – Bank Profile: Please respond to all of the following.

Bank Overview – General overview of bank, customer service philosophy, and identification of the primary office or branch that the Agency will be assigned to and where the Agency will conduct its banking business.

1. *Experience/Capabilities/Qualifications* – Describe the bank's direct experience in servicing public sector clients and what sets the bank's government banking unit apart from others. Please include: the number of public agency clients, the dollar amount of public funds on deposit, and the bank's knowledge of and adherence to the California Government Code and other applicable laws.
2. *Credit Quality* – Provide ratings for the bank and/or bank holding company from Standard & Poor's and Moody's. If the Proposer is not rated by these rating organizations, provide other evidence of the institution's credit quality.
3. Provide the Tier 1 Ratio, Tangible Common Equity Ratio, and Non-performing Assets / (Total loans + OREO {Other Real Estate Obligations}) based on the most recent quarterly financial statement and on the most recent two (2) audited annual financial statements.
4. Please provide the risk-based capital classification (Well Capitalized, Adequately Capitalized, Under Capitalized, and Significantly Undercapitalized).
5. Please provide the total market capitalization (stock price multiplied by shares outstanding) as of December 31, 2014, 2015, and 2016.
6. Please disclose all significant mergers or acquisitions in the last three (3) years.
7. Provide the bank's Community Reinvestment Act (CRA) rating.
8. Please disclose any regulatory actions pending by either a state or federal banking agency.
9. *Relationship Management/Key Personnel* – Identify the size and scope of your public banking unit, bank officers who would be responsible for Airport's accounts, what each person's role and responsibilities will be, and the relevant credentials and experience of each person on the relationship management team.

Tab 3 – References: Please provide three (3) references that are of similar size and scope of service utilization as Airport, preferably other public agencies. Include the following information for each reference that you provide general banking services:

- Contact Name and Title
- Name of Customer
- Address
- Telephone Number
- E-mail Address
- Number of Years as Customer

List and explain any situation(s) during the last 3 years in which the bank has been discharged for cause while providing general banking services.

How many government clients in the State of California have terminated general banking services from your banking institution in the last 3 years?

Tab 4 – Bank Compensation: Airport compensates for banking services primarily with compensating balances and is charged for any account analysis deficiencies. Please respond to all of the following.

1. What is the bank's Earnings Credit Rate (ECR) based on, and how is it calculated?
2. List the bank's actual ECR for the past twelve months.
3. Please explain, in detail, how and when the FDIC assessment is computed and charged and if the bank will waive the FDIC assessment fees.
4. What account analysis settlement period will be offered? Monthly, quarterly, or semi-annually? In what method is payment expected should there be an account analysis deficiency?
5. Can excess earnings credit be carried over to a subsequent billing period? If so, how many periods?
6. Please detail exactly which types of items and services can be applied against the account analysis.
7. Are detailed monthly analysis statements available for each individual account? Can the bank provide a consolidated statement showing charges for all account services?
8. Are account analysis reports available online? If so, how soon is it available?
9. What procedure is used to make any adjustments to Account Analysis statements and how long does it take for adjustments to take effect?

Tab 5 – Demand Deposit Account Services: Airport currently uses seven (7) demand deposit (2 checking and 5 money market) accounts. Please respond to all of the following.

1. Does the bank offer Electronic Bank Statements where by Airport can receive its bank statement in an electronic file in a desired custom format?
2. How many days after month-end would bank statements be available electronically and hardcopy?

Tab 6 – ACH, Wire and Other Transfers: Airport currently initiates electronic payments (primarily direct debits) and wires using an online function that is part of its electronic banking service. Airport's safekeeping custodian, currently initiates/receives transfers of investment earnings to/from the Agency's general account. Please respond to all the following.

1. Please describe the bank's online ACH transfer service capabilities and what specifically is recommended for Airport's use and consideration.
2. Are same-day payments possible? Please include deadlines for same and next day payments.
3. What are the security/control features available to the Agency for the creation of non-repetitive and repetitive wire transfers? What are the security/control features for creating single ACH and batch ACH transactions?
4. Describe the protocol for initiating online wires transfers. What security measures are required to process an online wire transfer?
5. What is the process for retrieving a wire or ACH transaction if there is an Agency error in processing a fund transfer? What is the process for retrieving a wire or ACH transaction if there is a bank error in processing the fund transfer?
6. How are authorization levels established for fund transfers?

Tab 7 – State Activity: Airport transacts State of California Local Agency Investment Fund (LAIF) transfers (approx. 1 transfers per month). Please respond to all of the following.

1. Is the bank an approved State of California depository? If not, please describe the process for completing these types of transactions.
2. Please describe the LAIF transfer process. Are the transfers done by telephone, terminal ACH, fax, wire transfer, etc.?

Tab 8 – Deposit Activity: Airport currently utilizes remote check deposit equipment provided by its current bank for daily deposits into its accounts. On occasion, Airport will make physical deposits into accounts at the local branch. In addition, Airport receives approximately thirty-five (35) ACH and four (4) wire deposits monthly. Please respond to all of the following.

1. Please identify your branch locations closest to Airport's office located at 200 Fred Kane Drive, Suite 200 Monterey, California 93940.
2. Do you have remote deposit capability?
3. How do you determine and calculate availability of deposited items?
4. Do you calculate availability by item or formula?

Please describe the bank's returned item handling and notification procedures. Is an Automatic re-clearing option available? If so, how many times?

Tab 9 – Account Reconciliation: Airport currently issues approximately 125 accounts payable checks and 60 ACH debits/payments monthly. It is Airport's desire to utilize full account reconciliation online reporting, including Positive Pay, for checks issued. Please respond to all of the following.

1. Does the bank offer full account reconciliation and positive pay with data transmission capabilities? If so, please describe the service.
2. Describe the bank's stop payment service and features. Can stop payments be entered online? How long is a stop payment effective?
3. Will the bank guarantee payment of all items even if it results in the account being overdrawn temporarily for the day?
4. Does the bank offer an imaging service for cleared disbursement checks? If so, please describe the service and the length of time the cleared checks are available for viewing.
5. If imaging service is not available, are other services available for processing the images of disbursement checks? Please describe the process associated with the service.

Tab 10 – Balance & Detail Reporting: Airport desires the ability to access daily balance, float and detail reporting information (prior day details on debits and credits) electronically through its online banking service. Please respond to all of the following.

1. Please describe the bank's online information reporting system.
2. Can reports be custom-tailored for the end-user?
3. Can Airport obtain current day (intraday) information?
4. What are the computer hardware and software specifications for the bank's online system?
5. What is the bank's contingency plan for providing this information in the event of unexpected bank system problems or natural disasters?

Tab 11 – Corporate Credit Cards: Airport may consider transferring its Corporate Credit Cards which are currently issued to 9 employees, with limits ranging from \$2,000 to \$10,000. Please respond to all of the following.

1. Can the bank provide Airport with corporate credit cards? If so, what is the annual fee per card?
2. Does the bank provide consolidated monthly billing for all corporate cardholder accounts? If so, please describe.
3. Is the monthly billing information available online? Is detailed billing information available online?
4. Can the monthly charge be directly debited from Airport's account? If so, how many days between the statement cut-off date and the due date?

Tab 12 - Custody Services: Please describe your institutional custody services including but not limited to, safekeeping, daily trade settlements and reconciliation, income collection, notification process, information reporting, cash services, and performance monitoring.

Tab 13 – Miscellaneous Questions: Please respond to all of the following.

1. Can the bank provide Airport with Letters of Credit for various business transactions?
2. Does the bank provide a toll-free number for Customer Service? Will the bank assign one or more Customer Representatives whom Airport can contact personally to discuss any issues relating to Airport's accounts and/or services?
3. What is the bank's policy regarding Daily Overdrafts? Is there a charge for DOD's and if so, how is it calculated?
4. The bank will be required to provide certain transaction confirmations and respond to requests for data as needed from Airport's auditors. Will the bank be

able to comply with such requests?

5. Please list your hours of operation and all holidays on which the bank is not open for business.
6. Describe in detail how the bank handles problem resolution, customer service, day-to-day contact, and ongoing maintenance for governmental clients. Please be specific about **exactly** whom Airport will be calling and working with for the above described situations and for implementation of new services. Also describe the bank's organizational structure as it relates to governmental clients and any other information that will be helpful in understanding the bank's internal relationships.
7. Please describe your security controls for employee access to online and phone services.
8. Airport from time to time may need to place public funds in short-term investments for a variety of reasons. Briefly describe the types of short-term investment vehicles that you have available for State of California public fund investors including, but not limited to, money market accounts, commercial paper, sweep accounts, repurchase agreements, etc.

Tab 14 – Implementation Plan and Costs: Airport requires a smooth and low-cost transition to a new bank or enhanced service with its existing bank. Please respond to all of the following.

1. Please describe in detail the bank's plan to implement the proposed services and to ensure a smooth, error-free conversion.
2. Please detail *all* costs and the responsible party (bank or Airport) associated with the conversion to all of the new services.
3. What size conversion allowance will the bank provide to Airport? Please state a specific dollar amount or identify those supplies, products, and/or services included.
4. Will the bank provide on-site training for Airport personnel for all of the services selected? Typically, how are the training sessions structured?

Tab 15 – Service Enhancements: Based on the information provided in the RFP and your bank's knowledge of the public sector, please describe any services or technological enhancements, not previously mentioned, that should be considered for further improving Airport's bank accounts and related depository and cash management services.

Tab 16 – Cost Proposals/Banking Services Fee Schedule: Included as “Attachment A” is the Bank Services Fee Schedule, which includes an estimate of Airport’s monthly transactions and is being provided for pricing purposes. Fees related to all services described in the proposal must be listed on this form – even if the service is not shown on the form. Also, include any one-time set-up charges, equipment costs, research fees, and all other fees that will be charged. Include any incentives or price breaks based on volume, timeliness of payment, or rebates. Please state the period of validity for the Banking Services Fee schedule.

Tab 17 – Please include: *Sample Account Analysis Statement and User’s Guide.*

Tab 18 – Please include: *Sample Account Reconciliation Reports, Account Statements, Sample Prior Day and Intra Day Statement Reports, and Positive Pay Reports.*

Tab 19 – Please include: *Sample Banking Services Contract, Sample Funds Transfer Agreement, Sample Consolidated/Parent Billing Statement for Corporate Credit Card and any other relevant samples.*

Tab 20 – Please include: the latest *Annual Report and most recent quarterly bank call report filed with the FDIC.*

X. SELECTION PROCESS

Airport staff will review the proposals based on the evaluation factors listed below to select the most qualified firms to recommend to a short-list to interview. This RFP seeks financial institutions than can provide governmental banking and cash management services. It is in Airport’s best interest to do business with banking professionals who have shown they are dedicated and experienced in the local government market. No single factor will determine final award decision.

- The experience, resources, and qualifications of the financial institution and individuals assigned to this account. (Includes the scope of services offered and the degree of automation.)
- Relevant experience managing similar relationships and public institutions and agency clients.
- Financial strength of proposing institution.
- Quality and scope of conversion plan.
- Compliance with the requirements of this RFP and the quality of proposals. (Includes understanding the needs and operational requirements of Airport.)
- Proposed fees and compensation. (Although fees and compensation will be an important factor in the evaluation of proposals, Airport is not required to choose the lowest bidder.)

Based on review of the proposals, a short-list of Respondents will be selected to participate in an interview. The interview will afford the Respondent an opportunity to present the key personnel assigned to the engagement and discuss their qualifications. The selection panel may ask questions about the Respondent’s written

Proposal and other issues regarding their proposed Scope of Services. Interview presentations will be evaluated.

A successful Respondent will be selected for recommendation of contract award. The selection committee will recommend the bank that provides the best overall value to Airport. Contract award is subject to the approval of Airport's Board of Directors.

By submitting responses to this solicitation, respondents understand and agree that Airport may award a contract to the bank whose approach exceeds or varies from the requirements listed. Airport will be the sole judge of which proposal best satisfies the needs of Airport.

Negotiations regarding agreement terms, conditions, scope of services, and pricing may or may not be conducted with the selected Respondent. Therefore, Proposals submitted should contain the Respondent's most favorable terms and conditions, since selection and award may be made without discussion with any Respondent. If Airport engages the Respondent in negotiations and satisfactory agreement provisions cannot be reached, then negotiations may be terminated. Airport may elect to contact another bank submitting a Proposal. This sequence may continue until an agreement is reached.

XI. INSURANCE REQUIREMENTS

The successful firm shall procure and maintain, for the duration of the agreement insurance against claims for injuries to persons or damages to property arising from or in connection with the performance of the work performed. The successful bidder shall provide the following coverage:

Commercial General Liability	\$1,000,000
Business Automobile Liability	\$1,000,000
Workers' Compensation	\$1,000,000
Professional Liability	\$5,000,000

Prior to the start of work, the selected firm shall provide evidence of insurance from an insurer(s) certifying to the coverage, including an endorsement naming AIRPORT as an additionally insured.

Attachment A

Bank Service Fee Schedule			
Based on Estimated Annual Volume			
SERVICES	ESTIMATED VALUE VOLUME	PRICE PER TRANSACTION	TOTAL PRICE
ACCOUNT SERVICES			
Checking – Monthly Maintenance			
Electronic Credit ACH	375		
Electronic Debit ACH	320		
Debit			
Currency Deposited per \$1,000	25		
Check Cashed Non-Customer			
Checks Paid	1474		
Credit Posted (Deposit)			
Items Deposited (On-Us)	1761		
Items Deposited (Transit)			
Wire Transfer – Incoming	6		
Two Signatures Required			
OTHER CHARGES			
Deposit/Protection Insurance	13641		
REMOTE DEPOSIT CAPTURE SERVICE			
RDC Maintenance	12		
OLB Wire Transfer – Domestic			
RDC Multi-Feed Scanner	1		
RDC Deposit	1620		
ONLINE BANKING SERVICES			
OLB Maintenance – Complete Package			
OLB Wire Transfer – Domestic			
OLB ACH Module Maintenance – Complete Pkg			
OLB ACH Orig Per Item			
RECONCILIATION & POSITIVE PAY SERVICES			
Positive Pay – ACH Maintenance			
Positive Pay – Check Maintenance			
Per Item			