

**The Philadelphia Parking Authority  
701 Market Street, Suite 5400  
Philadelphia, PA 19106**

**RFI No. 26-04  
Banking and Investment Services**

To: See Email Distribution List  
From: Shannon Stewart  
Manager of Contract Administration  
Date: March 25, 2026  
No Pages: 48 plus Appendix A

This addendum is issued on March 25, 2026, prior to the RFI due date to add, delete, modify, clarify and/or to respond to questions submitted by Prospective Respondents regarding the work included in the above referenced solicitation.

**For consistency, where applicable, duplicate questions have been grouped and addressed collectively.**

**The Authority's responses are provided for informational purposes only and do not modify, supersede, or amend the terms of the RFI. The Authority reserves the right to revise, clarify, or supplement these responses at any time.**

**CHANGES TO THE RFI DOCUMENT:**

1. **Response Due Date:** The due date has been extended to Thursday, April 2, 2026, at 11:00 AM.
2. **Page 3:** The following language on page 3 has been revised:  
**All proposals must be presented with one (1) original and eleven (11) copies.**

**GENERAL QUESTIONS**

3. **Question:** Would you consider an extension to the RFI?  
**Response: See response to Question 1.**
4. **Question:** Regarding the language on page 3, could the Authority please clarify its intention behind: "boldly and clearly marked (not typewritten)? Does the Authority require respondents to handwrite "Banking and Investment Services – RFI No. 26-04"?  
**Response: Yes. Respondents must clearly handwrite "Banking and Investment Services – RFI No. 26-04" on the response envelope or package to prevent labels from detaching during shipping. Under no circumstances will late responses be accepted.**
5. **Question:** Will the Authority accept the RFI response submission via email as the "Electronic Version consisting of one PDF File"?  
**Response: No, the electronic version must be submitted on a USB drive included in your proposal package. The Authority does not accept proposals electronically.**
6. **Question:** Does the bank have to be on the City of Philadelphia approved depository list first in order to submit RFP for the Philadelphia Parking Authority RFP 26-04?

**Response: The bank does not have to be on the City of Philadelphia’s approved depository list. The Philadelphia Parking Authority is a separate entity.**

7. **Question:** Please describe the anticipated procurement process following the RFI, including whether the Authority intends to issue a formal RFP, the expected evaluation steps, whether the Authority anticipates executing a contract based on RFI responses, and the anticipated timeline for issuance of any RFP?

**Response: The Authority does not intend to issue a formal RFP.**

8. **Question:** Identify evaluation criteria anticipated for the next procurement phase (e.g., formal RFP/IFB, shortlist for demos, banking consolidation decision). What internal resources (staff, IT, operations) will the PPA allocate to support the transition, and do you require on-site training during roll out?

**Response: Upon closing of the RFI, the Authority intends to evaluate responses based on qualifications, experience, proposed services, and fee structures, and assess alignment with its overall needs.**

## **BANKING RELATIONSHIPS & ACCOUNT STRUCTURE QUESTIONS:**

9. **Question:** Please describe the Authority’s current banking services environment, including: (1) whether the Authority currently uses a Treasury workstation to view information from banking partners or process transactions, and if so, identify the system used; (2) whether the Authority utilizes a bank or third-party provider for lockbox services, and if a third-party is used, identify any requirements for banking partners (for example, the ability to accept an Image Cash Letter); and (3) whether the Authority can provide three (3) months of bank account analysis statements, or an appendix outlining the current banking services subscribed to and their associated transaction volumes.

**Response:**

- **The Authority does not currently utilize a dedicated treasury workstation to consolidate banking information or process transactions across multiple financial institutions. Treasury activities—including balance monitoring, ACH and wire initiation, and reporting—are performed directly within each respective banking platform and supplemented by internal tracking and reconciliation processes maintained outside of a centralized system.**
- **For purposes of this RFI, the only lockbox process included is the file transfer. The Authority recognizes the operational and efficiency benefits of a treasury workstation and may consider implementing such a solution in the future as part of its broader ERP and treasury modernization efforts.**
- **Due to the confidential nature of its current banking arrangements, the Authority is not providing certain requested information at this stage of the RFI process.**

10. **Question:** Please provide an overview of the Authority’s current account structure, including the number and purpose of accounts, and a breakdown of the forty (40) operating, investment, trust, and restricted accounts. In addition, please provide a high-level overview or diagram of the Authority’s account structure, including typical fund flows between accounts, and provide account analysis statements or relative transaction volumes sufficient to assist respondents with pricing breakdowns.

**Response: Due to the confidential nature of our current banking arrangements, the Authority is not providing certain requested information at this stage of the RFI process.**

11. **Question:** Describe whether a consolidation of banking relationships or a multi-bank structure is preferred?

**Response: A multi-banking structure is preferred.**

12. **Question:** Are all Authority accounts currently receiving an Earnings Credit Rate (ECR) through account analysis, and are excess balances earning interest? Additionally, can the Authority provide a breakdown of account balances by

account type (operating, investment, trust, and restricted) and confirm the criteria used to determine which funds are classified as restricted?

**Response: The Authority earns interest on all accounts. A significant portion of these funds are restricted and disbursed throughout the year, while the remaining balances primarily support operating activities, including accounts with restricted uses.**

- 13. Question:** Are any Authority accounts mandated by statute, bond agreements, or fiduciary requirements that limit consolidation? Additionally, please clarify which accounts require a true trust fiduciary role (discretionary or directed trustee) versus custodial or safekeeping services only, and identify the legal basis governing each account (e.g., statute, ordinance, bond indenture, or policy).

**Response: Certain Authority accounts are subject to statutory, contractual, and fiduciary requirements, including bond indentures and other governing agreements, which may limit consolidation or dictate account structure and administration. These requirements vary by program and funding source.**

**The Authority maintains a mix of account types, including those requiring trustee or fiduciary oversight as well as custodial or safekeeping arrangements. The specific structure—whether discretionary, directed trustee, or custodial—depends on the applicable legal and contractual framework governing each account.**

**For purposes of this RFI, the Authority is not providing account-level detail or legal citations. Additional information regarding account structures and governing requirements may be provided at a later stage of the procurement process, as appropriate.**

- 14. Question:** Please identify any statutory, legal, or policy constraints affecting the Authority’s account structure, including any borrowing or financing covenants or policy constraints (such as debt limits, parity tests, or additional bonds tests) that respondents should assume in underwriting. Additionally, please describe the permissible short-term investment vehicles under PPA policy, any trust or restricted account constraints, and any blackout periods, operational constraints, or seasonal peaks that should be considered in planning banking and treasury services. Describe current practices for managing balances across accounts including sweeps or manual transfers.

**Response: The Authority operates within a framework of statutory, legal, and policy requirements that govern its account structure, borrowing, and investment activities. These include, but are not limited to, applicable state law, City oversight, bond indentures, and internal policies related to public funds management.**

**For On-Street operations, the Authority may finance on behalf of the City; however, all such borrowing is subject to prior City approval. For Off-Street operations, borrowing is conducted based on the revenues generated and the asset-backed nature of the underlying facilities, and may be subject to customary financing covenants, including coverage and additional bonds tests, where applicable.**

**The Authority maintains a combination of operating, trust, and restricted accounts, some of which are subject to contractual or fiduciary requirements that may limit consolidation or dictate account structure.**

**Permissible investment activities are governed by applicable law and internal policy, with a focus on safety, liquidity, and return. Specific investment vehicles and constraints are not being provided at this stage of the RFI process.**

**The Authority manages balances across accounts through standard treasury practices, including manual transfers and other liquidity management tools as appropriate. At present, the Authority does not utilize a centralized treasury workstation but may consider such solutions as part of future modernization efforts.**

**Due to the confidential and evolving nature of certain financial arrangements, detailed legal citations, account-level constraints, and operational timing considerations (including blackout periods or seasonal variations) are not being provided at this stage but may be addressed in a subsequent procurement phase.**

**15. Question:** Please provide a list of Authority accounts, including account titles and subtitles, along with two (2) months of account statements and/or account analysis statements. If the Authority experiences seasonal variations in account activity or balances, please identify the months representing peak and low activity periods to assist respondents in understanding typical transaction volumes and balances.

**Response:** Due to the confidential nature of our current banking arrangements, the Authority is not providing certain requested information at this stage of the RFI process.

**16. Question:** Please describe how banking service fees are currently managed, including how pricing changes, volume adjustments, or new service fees are governed, reviewed, approved, and communicated over the life of the banking relationship.

**Response:** All banking relationships are governed by executed agreements and operational documentation. Any new or revised fees are disclosed and reflected in the monthly account analysis statements.

**17. Question:** Please describe how the Authority's operating funds are currently structured and how reserve funds are managed or optimized, including the Authority's daily balance management practices, any targets for maintaining minimum or compensating balances, the average monthly operating and reserve balances, and any liquidity requirements for reserve funds (e.g., same-day or next-day liquidity). Additionally, please indicate whether the Authority currently utilizes automated sweeps and, if so, the types of sweep arrangements in place.

**Response:** The Authority currently maintains a combination of zero balance accounts and sweep structures, primarily within its On-Street operations, to support liquidity and operational needs. Cash balances are managed to ensure sufficient funding for daily activities and obligations.

**As part of this RFI, the Authority is evaluating opportunities to further optimize its liquidity management framework, including the potential for enhanced balance targeting, automation, and centralized cash positioning.**

**18. Question:** Please describe the Authority's Accounts Payable (A/P) operations, including:

- a. The total annual Accounts Payable spend, excluding payroll.
- b. Whether the Authority utilizes an A/P portal to upload buyer invoices.
- c. If an A/P portal is used:
  - i. The average number of invoices uploaded monthly.
  - ii. The number of full-time equivalents (FTEs) responsible for managing the A/P portal and invoice upload process.

**Response:** (a) The Authority's annual accounts payable spend is approximately \$95 million to \$100 million. (b) The Authority does not currently utilize dedicated payment or vendor portals, other than positive pay functionality available through its banking platforms. (c, ii) The accounts payable function is supported by two full-time personnel.

**19. Question:** Please identify the financial institutions currently used by the Authority for:

- a. Operating accounts
- b. Investment accounts
- c. Trust accounts
- d. Restricted accounts

**Response:** TD Bank, Santander, Fulton Bank, PNC, US Bank, Port Richmond Savings, and an OPEB Trust Fund.

- 20. Question:** Please describe any challenges or inefficiencies with the Authority's current banking processes or banking relationships, such as:
- a. Customer service responsiveness
  - b. Excessive manual processing
  - c. Operational inefficiencies
  - d. System limitations

**Response:** The Authority's current processes support its operational needs; however, as part of this RFI, the Authority is evaluating opportunities to enhance efficiency, automation, and overall treasury and banking performance.

- 21. Question:** Please provide a high-level inventory of the Authority's approximately forty (40) bank accounts, including:
- a. Account type (operating, investment, trust, restricted, payroll, revenue collection)
  - b. Purpose or function of each account
  - c. Operational criticality

**Response:** Due to the confidential nature of our current banking arrangements, the Authority is not providing certain requested information at this stage of the RFI process.

- 22. Question:** Please provide a high-level cash flow map for the Authority's accounts (approximately \$150 million in balances), including:
- a. Typical inflow and outflow patterns
  - b. Seasonality of activity
  - c. Daily or periodic transfer structures
  - d. Use of sweeps, manual transfers, or overnight balances

**Response:** Receipts are primarily generated through credit card processors and the Authority's proprietary revenue systems. Disbursements are predominantly made via check, with wire and ACH transactions comprising the remaining payment activity. The Authority utilizes a combination of sweep accounts and zero balance accounts, primarily within its On-Street operations, to support liquidity management. The Authority does not experience significant seasonal fluctuations in transaction volume.

- 23. Question:** Please provide an average monthly balance breakdown across the Authority's accounts, including:
- a. Operating accounts
  - b. Investment accounts
  - c. Trust accounts
  - d. Restricted accounts

**Response:** Due to the confidential nature of our current banking arrangements, the Authority is not providing certain requested information at this stage of the RFI process.

- 24. Question:** Please describe the applicable Pennsylvania public funds collateral framework, including:

- a. Acceptable collateral types
- b. Margining requirements
- c. Custody arrangements
- d. Reporting cadence

**Response: All Authority funds are collateralized in accordance with Act 72 of the Commonwealth of Pennsylvania. The majority of cash accounts are maintained in liquid form, with certain accounts subject to liquidity restrictions in accordance with the Pennsylvania Parking Authority Law.**

**25. Question:** Please provide the current volume of bills presented per month.

**Response: The Authority processes a moderate to high volume of invoices each month, with approximately 1,500 to 2,500 invoices presented for payment through the accounts payable function. Volume may fluctuate based on operational activity and project-related expenditures; however, the majority of invoices are associated with recurring vendor obligations, contractual services, and routine operating expenses. The Authority continues to evaluate opportunities to streamline invoice intake and processing as part of its broader ERP modernization efforts.**

**26. Question:** Please describe any challenges, risks, or lessons learned from previous banking transitions that respondents should address or mitigate in a future transition.

**Response: See response to Question 20.**

**27. Question:** Please describe the Authority's trust accounts, including:

- a. Types of trust accounts maintained
- b. Services utilized for these accounts

**Response: The Authority maintains an OPEB Trust and a publicly held trust indenture (1999A) with U.S. Bank. Services related to the OPEB Trust are not included within the scope of this RFI; however, respondents may include information regarding trustee services, if applicable.**

**28. Question:** Please describe the asset types currently held or expected to be held in custody or trust accounts, including:

- a. Money market funds
- b. U.S. Treasuries
- c. Agencies
- d. Municipal securities
- e. Repurchase agreements
- f. Other instruments

**Response: The Authority primarily utilizes money market funds and U.S. Treasuries for liquidity management, in accordance with the Pennsylvania Parking Authority Law and applicable investment policies. The Authority does not currently utilize commercial paper.**

**29. Question:** Please provide the annual dollar volume, average transaction size, and transaction count for Internet/eCommerce transactions.

**Response: The Authority's annual ACH and wire volume is approximately \$110 million.**

**30. Question:** Please describe the Authority's ACH processing requirements, including:

- a. Required ACH SEC codes
- b. File formats
- c. Approval workflows
- d. Same-day ACH usage

**Response: The Authority utilizes NACHA-formatted ACH files, including PPD and CCD SEC codes, for ACH transactions. Files are transmitted securely via host-to-host SFTP. ACH transactions require dual approval workflows with segregation of duties between file creation and release. Same-day ACH is used when necessary for time-sensitive transactions.**

**31. Question:** Please identify any mandatory automated ACH workflow features, including:

- a. NOC (Notification of Change) handling
- b. Pre-notes
- c. Bulk approvals
- d. Other automated workflow controls

**Response: The Authority requires support for ACH prenotification (pre-note), notifications of change (NOC), and bulk approval workflows for incoming ACH transactions.**

## **ACCOUNTS RECEIVABLE, COLLECTIONS AND COURIER SERVICES QUESTIONS:**

**32. Question:** Please describe the Authority's current customer payment environment, including the payment channels currently supported (e.g., in-person, online/web, mobile, phone/IVR, call center/customer service payments, walk-in/terminal payments, kiosks, etc.), and identify any additional payment channels the Authority requires or plans to support. Please also confirm whether the Authority currently accepts eChecks (ACH) through its online payment channels and identify which transaction categories or channels present the highest fraud risk today. In addition, please indicate whether service fees, surcharging, or convenience fees are currently applied for any payment channels, listing the channels that currently have fee programs in place and any channels where the Authority would like to expand such programs. Finally, please describe what the Authority considers an ideal customer payment experience across channels over the next three (3) years.

**Response: The Authority supports a multi-channel payment environment, including online/web, mobile, in-person, kiosk, IVR/phone, and customer service-assisted payment channels. The Authority accepts eCheck (ACH) payments through its online platforms, including electronic invoicing and customer payment portals. The highest fraud risk is associated with card-not-present online transactions. The Authority does not apply service fees, surcharges, or convenience fees across any payment channels. The Authority is seeking opportunities to enhance its payment environment, including improved real-time processing capabilities and expanded payment options to improve the overall user experience within its accounts receivable (AR) portal.**

**33. Question:** Regarding receivables and collections, please describe the types of bills or revenue streams the Authority collects, the collection methods used, and the average monthly and peak-period transaction volumes for each major revenue stream, including deposits, ACH, wires, checks, merchant card transactions, and cash.

**Response: The Authority collects receivables across multiple revenue streams. For the purpose of this RFI, this response is limited to Authority-wide accounts receivable activities. Collection methods include electronic invoicing, ACH payments, merchant card transactions (credit/debit), and remote deposit capture (RDC). Transaction volumes vary by revenue stream; however, seasonality does not have a significant impact on overall volumes.**

**34. Question:** Please describe the Authority’s cash and check deposit processes, including the armored car provider used for cash collections, the frequency of armored car pickups, the volume of cash handled, and the number of remote deposit capture (RDC) imagers utilized, along with estimated RDC transaction volumes.

**Response: See response to Question 46.**

**35. Question:** Please provide the percentage breakdown of the Authority’s receivables by payment type (e.g., lockbox, cash, remote deposit capture (RDC), credit card, and e-invoice/payment portal), and include the estimated monthly transaction amounts for each payment type.

**Response: Please refer to Appendix A of this addendum.**

**36. Question:** Regarding Receivables and Collections, please provide a breakdown of annual volumes by payment channel, including item counts, average transaction value (average ticket), and seasonality, for the following channels where applicable, and indicate whether seasonality exists within collections and identify the months representing peak and low activity periods.

- a. In-person cash
- b. Checks
- c. Remote Deposit Capture (RDC)
- d. Lockbox
- e. Web/online payments
- f. Mobile payments
- g. Phone/IVR payments
- h. Pay-by-plate payments
- i. EMV contactless payments
- j. Merchant card transactions
- k. ACH/electronic payments

**Response: Please refer to Appendix A of this addendum.**

**37. Question:** Please identify any planned changes within the next twenty-four (24) months to systems that may impact remittance data structure, payment timing, or transaction volumes, including:

- a. Traffic enforcement systems (e.g., red light or speed enforcement)
- b. Airport parking technology

**Response: There are no changes scheduled.**

**38. Question:** Please describe how the Authority currently manages payment exceptions and operational controls, including:

- a. Handling of chargebacks

- b. Handling of NSF (non-sufficient funds) items
- c. Handling of cash discrepancies
- d. The Authority's tolerance for posting delays
- e. Exception aging service level agreements (SLAs) for unresolved payment exceptions

**Response: (a) Chargeback and NSF transactions are immediately reopened as unpaid items. (b) The Authority does not complete resubmits. (c) The bank would need to supply us with detailed reporting regarding any cash discrepancies. All cash is picked up by an armored car service. (d) The Authority should be informed in writing of any posting delays. (e) The Authority completes reconciliation daily and would need immediate posting of our funds.**

**39. Question:** Please provide sample receivables or collections reports currently used by the Authority to monitor and reconcile receivables activity.

**Response: Please refer to Appendix A of this addendum.**

**40. Question:** For the Receivables reporting and accounting function, please describe the delivery method used to receive receivables accounting files, including whether the Authority:

- a. Logs into a bank website to export files,
- b. Receives secure file transmissions into the accounting system, or
- c. Uses both methods

Please also confirm whether the Authority receives one unified consolidated receivables accounting file across bank products that includes paper and electronic receivables.

**Response: The Authority currently utilizes both methods and records receivables within its proprietary system. The Authority does not receive a unified, consolidated receivables file.**

**41. Question:** If separate receivables accounting files are received, please identify which products generate separate accounting files, including:

- a. Lockbox
- b. Online electronic invoice payments
- c. ACH received credits (not ACH originated)
- d. Remote check deposit
- e. Cash vault
- f. Merchant services

For each product listed above, please identify the file format currently used (for example BAI, CSV, text comma-delimited, or other formats).

**Response: Receivables accounting files are received from and generated by multiple vendors supporting the Authority. The Authority utilizes a variety of file formats, which vary by vendor, including CSV, text, TIFF, and other vendor-specific formats. All files are transmitted securely via SFTP.**

**42. Question:** Please confirm whether separate receivables accounting files exist because services are provided by different banks, and if so:

- a. Identify the receivable products currently provided by different banks

- b. Identify which receivable accounting files the Authority would prefer to unify, depending on the outcome of the RFP.

**Response: The Authority utilizes bank-provided eBilling solutions, with file formats dependent on the specific banking platform.**

**43. Question:** Please confirm whether the Authority:

- a. Sends an Open Accounts Receivable file to its bank or FinTech provider listing invoices that must be collected.
- b. Reviews a daily list of Cash Application exceptions on a bank website for collected payments that have not yet been matched to a specific invoice.

If yes, please identify which products participate in the bank-based invoice matching process, including:

- c. Lockbox
- d. Online electronic invoice payments
- e. ACH received credits
- f. Remote check deposit
- g. Cash vault
- h. Merchant services

**Response: The Authority currently performs all activities listed in items (a) through (h) as part of its existing accounts receivable and payment processing operations.**

**44. Question:** Please describe the technology used to support receivables processing, including:

- a. Whether OCR (optical character recognition) technology is utilized
- b. Whether desktop RDC imagers capture remittance advice
- c. Please describe what is meant by electronic signatures for ACH transactions, if applicable

**Response: The Authority uses desktop scanners, as needed, to capture and transmit physical check images to its banking partners. The Authority does not currently utilize OCR technology, and remote deposit capture (RDC) scanners are used for image capture only. ACH payments submitted through the Authority's online billing platform constitute an electronic authorization, as customers provide banking information and accept terms electronically in accordance with NACHA requirements.**

**45. Question:** Regarding Electronic Invoicing, Merchant Processing, and Payment Channels, please provide the following information:

- a. Describe the types of payments the Authority wishes to accept through electronic invoicing and payment services.
- b. Provide the approximate number of invoices processed each month and the estimated number of online payments expected through electronic invoicing services. 1150 invoices and 1300 payments expected through invoicing services
- c. Please indicate whether the Authority currently charges a service fee, convenience fee, or surcharge, and if so provide:
  - i. The current fee
  - ii. Whether the fee is managed internally or by a third-party provider.

- iii. By department, please list the POS systems currently in use, including:
  - iv. Software name
- d. Identify the payment gateway used to process payments, any additional gateways supported by the POS software, and whether the software requires a preferred payment processor.
- e. Please identify payment terminals currently in use, including:
  - i. Make
  - ii. Model
  - iii. Quantity
  - iv. Whether they integrate with the POS system
  - v. Whether they integrate with the payment gateway
  - vi. Whether they support PIN debit transactions
- f. Please confirm whether standalone (non-integrated) terminals are used and list the make, model, and quantity if applicable.
- g. Please confirm whether eCheck payments are processed through any gateway, and if so identify the gateway or middleware used.
- h. Please confirm whether live agents process payments via phone, and identify the gateway or middleware used
- i. Please confirm whether payments are accepted through an IVR service, and identify the gateway or middleware connected to the IVR system
- j. Please confirm whether recurring payments are supported, and if so indicate:
  - i. Whether recurring payments are accepted for credit card, eCheck, or both
  - ii. The gateway or middleware used to process recurring payments
  - iii. Whether existing recurring payment programs would need to migrate if the gateway changes

**Response: (a) The Authority accepts payments through electronic invoicing and payment services, including credit cards, debits cards, and eCheck (ACH) payments. (b) The Authority processes approximately 1,150 invoices per month and expects approximately 1,300 payments per month through electronic invoicing services.**

**(c)-(f) The Authority does not currently charge service fees, convenience fees, or surcharges. Any applicable fee structures are managed by Vendors and are not applicable to this RFI, including fee rates and fee management details. Payment gateways configurations, POS system, and terminal environments are managed by the Authority's vendors and are not applicable to this RFI. As such, details related to POS system (by department), vendor/software names, payment gateways, processes, and payment terminals are not maintained directly by the Authority. The Authority does not utilize standalone terminals within its directly managed environments.**

**(g)-(j) eCheck (ACH), live agent (phone), IVR, and recurring payments are processed through the Authority's vendors, and therefore gateways or middleware details are not applicable for this RFI. These payment types are consolidated and transmitted to the bank as a single ACH payment on a daily basis.**

- 46. Question:** Please describe the Authority's requirements for cash and coin deposits and handling, including:
- a. Deposit methods
  - b. How the Authority currently obtains coin and currency

- c. Operational needs for coin and currency.
- d. Locations requiring service.

**Response: (a) The Authority has a direct contract and utilizes Garda armored car service for all cash and coin deposit activities. Deposits are collected via scheduled pickups at Authority locations and transported securely to the bank. (b) The Authority obtains coin and currency through its armored car service provider, which fulfills all ordering and replenishment needs. (c) The Authority's operational needs for coin and currency are standard, limited to routine deposit, ordering, and replenishment services, with no additional or specialized requirements at this time. (d) All locations requiring cash and coin services are supported by armored car pickup and delivery.**

**47. Question:** Please describe the Authority's process flow for cash deposits and coin/currency orders, including:

- a. Locations requiring service
- b. Operational workflow

**Response: See response to Question 46.**

**48. Question:** Please confirm whether the Authority directly handles cash at off-street garages or other operational locations.

**Response: Cash is collected and deposited on a daily basis.**

**49. Question:** Please indicate whether cash vault services could act as a substitute for deposits currently made at bank branches.

**Response: The Authority utilizes an armored car service for cash collection and transport.**

**50. Question:** Please provide the monthly volume and total dollar amount of credit card payments.

**Response: Not applicable to this RFI. The financial institution will receive aggregated daily ACH credits by payment type.**

**51. Question:** Please indicate whether the Authority can provide payer and invoice data for bill presentment via file transfer or API.

**Response: The Authority does not utilize API but will utilize file transfers.**

**52. Question:** Please indicate whether the Authority is interested in implementing payer-paid fees to offset processing costs, such as:

- a. Service fees
- b. Convenience fees
- c. Surcharges

**Response: The Authority is not currently interested in implementing payer-paid fees to offset processing costs.**

**53. Question:** Please describe the Authority's current dunning letter creation, collections, and reconciliation processes.

**Response: The Authority does not currently require dunning letter generation or automated collections workflows within banking platforms.**

**54. Question:** Please identify the payment gateways currently utilized by the Authority, and indicate which gateways are in scope for this RFI.

**Response: Payment gateways are currently utilized and managed by the Authority's vendors as part of their respective payment processing solutions. As such, gateway platforms are not centrally maintained or managed by the Authority, but the Authority is open to evaluating more centralized or integrated solutions.**

**55. Question:** Please list all customer-facing payment applications currently in use, including:

- a. Web portals
- b. Mobile applications
- c. IVR systems
- d. Field devices or kiosks

**Response: Payments are accepted by the Authority's vendors. A single ACH payment is sent to the bank per day.**

**56. Question:** Please identify the billing system(s) currently used by the Authority to generate bills.

**Response: The Authority utilizes a bank-provided eBilling system as part of its current payment processing environment.**

**57. Question:** Please identify which customer payment experiences the Authority would prioritize for modernization, such as:

- a. Kiosks
- b. Mobile apps
- c. IVR systems
- d. Online payment portals
- e. Contact center payment tools

**Response: (a)-(e) Customer-facing payment applications are managed by the Authority's vendors. Payments collected through these applications are consolidated and transmitted to the bank as a single ACH payment on a daily basis. This is not applicable to this RFI.**

**58. Question:** Please provide the total annual card processing volume, broken down by:

- a. Card-present transactions
- b. Online/mobile transactions
- c. Recurring or auto-pay transactions

**Response: Card processing volumes are managed and reported by the Authority's vendors, and an annual breakout by transaction type is not maintained within the Authority's internal systems.**

**59. Question:** Please provide details regarding the Authority's chargeback activity, including:

- a. Typical chargeback ratios
- b. Most common dispute reason codes

**Response: For the purpose of this RFI, this is not applicable.**

**60. Question:** Please list all existing payment infrastructure and systems currently in use, including:

- a. Legacy payment terminals

- b. Parking kiosks
- c. Parking meters
- d. Payment gateways
- e. Billing systems

**Response: Items (a) through (e) are managed by the Authority's vendors and are not applicable to this RFI.**

**61. Question:** Please describe any daily reconciliation challenges experienced across:

- a. Operational locations
- b. Business units
- c. Payment systems

**Response: Shared services and cost allocations across business units require additional reconciliation, particularly where allocations are calculated outside of automated systems.**

**62. Question:** Please identify areas where the Authority currently loses efficiency or incurs unnecessary costs due to payment process gaps or manual work.

**Response: The Authority has identified processing gaps and manual work requirements within its current eBilling environment that impact efficiency for the accounts receivable function. While these do not result in direct incremental costs, they create operational inefficiencies. Key areas include batch processing versus real-time processing, reporting limitations, and the need for manual review and reconciliation.**

**63. Question:** Please describe how card settlement timelines impact the Authority's cash flow forecasting and liquidity management strategy.

**Response: Card settlement timelines have minimal impact on the Authority's forecasting and liquidity management, as the Authority operates on a cash basis. Funds are recognized and utilized upon receipt, and payments are made accordingly.**

**The Authority considers expected settlement timing—typically one to three business days—as part of its short-term cash planning to align anticipated inflows with scheduled outflows.**

**To mitigate timing differences, the Authority maintains sufficient operating liquidity within its primary accounts to ensure that all obligations are met without disruption.**

**64. Question:** Please provide the average monthly cash deposit volume, broken down by:

- a. Deposits made at bank branches
- b. Deposits processed through cash vault services

**Response: Please refer to Appendix A of this addendum.**

**65. Question:** Please describe the Authority's returned check handling procedures, including:

- a. Whether returned checks are redeposited
- b. How returned check notifications are received
- c. How deposit adjustment notifications are received

**Response: See response to Question 38.**

**66. Question:** Please provide the annual dollar volume, average transaction size, and transaction count for retail (card-present) transactions.

**Response:** For the purpose of this RFI, this is not applicable.

**67. Question:** Please confirm whether the Authority currently utilizes an armored car or armored courier service for the pickup and transportation of deposits. If so, please provide the following:

- a. The name of the current armored car or armored courier service provider
- b. Whether the armored car service is contracted directly with the Authority or through a bank
- c. Whether the Authority currently has a contract for armored car services, and if so, when that contract expires
- d. Frequency of pickups
- e. Number of locations serviced

**Response:** See response to Question 46.

**68. Question:** Please confirm whether the Authority is open to contracting separately with an armored carrier while allowing the banking provider to manage cash applications or cash processing services. If applicable, please describe any requirements or expectations for coordination between the armored carrier and banking provider.

**Response:** The Authority has an existing contract for armored courier services.

### **LOCKBOX & REMITTANCE PROCESSING QUESTIONS:**

**69. Question:** Please confirm whether the Authority currently utilizes lockbox services for receivables processing or if lockbox services are being considered as a new service under this RFI.

If lockbox services are currently used, please provide:

- a. The number of lockboxes currently in operation
- b. The location of each lockbox
- c. The purpose of each lockbox (e.g., different business units, revenue streams, or geographic locations)
- d. The type of payments currently processed through each lockbox, including whether payments are consumer payments, vendor payments, or both

If lockbox services are not currently used, please describe:

- e. The current process for handling incoming mailed payments
- f. The number of employees currently processing incoming payments manually

**Response:** The Authority currently utilizes four (4) lockboxes located in Philadelphia, PA (19103). Lockbox services are provided by the Authority's vendors and are organized by vendor and business unit. Consumer payments are processed by the vendors; for purposes of this RFI, the scope is limited to file transfer functionality.

**70. Question:** Please provide expected or current lockbox processing volumes, including:

- a. Average daily item volume (checks and remittance documents)
- b. Average monthly item volume
- c. Monthly or annual check volumes by lockbox
- d. Average monthly transaction volume for payments received via credit card within lockbox mail (if applicable)

Please also describe the types of payments currently processed or expected to be processed through lockbox services, including any anticipated lockbox volumes associated with specific revenue streams.

**Response: Please refer to Appendix A of this addendum.**

**71. Question:** Please describe the remittance documentation accompanying lockbox payments, including:

- a. Whether customers receive billing statements containing a tear-off remittance coupon with an OCR scan line designed for lockbox processing.
- b. Whether remittance documents are standardized or vary by revenue stream.
- c. Whether remittance documents accompany lockbox collections.

Please provide:

- d. A sample remittance coupon or remittance document used today.
- e. Sample billing statements were applicable.

**Response: For purposes of this RFI, the only lockbox process included is the file transfer.**

**72. Question:** Please describe the type of lockbox processing currently used or anticipated, including whether the lockbox is retail (scannable), wholesale (invoice-based) or electronic lockbox. Confirm whether payments via credit card are received through lockbox mail and if so, how these payments should be handled (e.g., forwarded without processing or authorized and settled by the lockbox provider)?

**Response: For purposes of this RFI, the only lockbox process included is the file transfer.**

**73. Question:** Please describe the Authority's lockbox mail handling and processing requirements, including:

- a. the number of mail pickups required per day or per week
- b. Any custom batch size or batch numbering requirements for lockbox processing

Please describe any specific operational requirements for batching lockbox payments.

**Response: For purposes of this RFI, the only lockbox process included is the file transfer.**

**74. Question:** Please describe the Authority's lockbox image capture and image delivery requirements, including whether the Authority requires:

- a. Full image capture (check front and back and remittance documents)
- b. OCR or key-from-image data extraction
- c. Invoice-level data capture

Please also indicate the preferred image delivery method, including whether the Authority prefers:

- d. Internet-based browser access with image retention of:
  - i. 90 days
  - ii. 2 years
  - iii. 7 years
  - iv. 10 years
- e. Periodic physical delivery via:
  - i. Monthly CD/DVD

- ii. Weekly CD/DVD
  - iii. Daily CD/DVD
- f. Daily transmission of indexed images into the Authority’s internal imaging database, including preferred formats such as:
- i. Single TIFF (each image separate)
  - ii. Multi-TIFF (transaction-based file containing multiple images)

The Authority may indicate more than one preferred image delivery method.

**Response: (a) The Authority requires full lockbox image capture including check front and back images and associated remittance documents. (b)-(c) The Authority does not require OCR or key-in-from-image data extraction, nor invoice-level data capture. (d)-(f) The preferred image delivery method is internet-based browser access with image retention of seven (7) years; physical media delivery (e.g., CD/DVD) and transmission of indexed image files (e.g., TIFF formats) are not required.**

**75. Question:** Please describe the Authority’s lockbox data transmission requirements, including:

- a. Whether the Authority requires daily lockbox data transmission files to support automated payment posting to its accounts receivable system
- b. Whether lockbox data transmission is required to post payments automatically

Please identify the data fields required for ERP posting, such as:

- c. The data fields required for ERP posting, such as:
- d. Invoice number
- e. Location ID
- f. Citation number
- g. Other required remittance fields

**Response: (a)-(b) The Authority does not currently require daily lockbox data transmission files or automated posting of lockbox payments to its accounts receivable system. (c)-(e) Specific data field requirements for ERP posting—such as invoice number, location ID, citation number, and other remittance fields—have not yet been defined, as the Authority anticipates implementing a new ERP system in the future.**

**76. Question:** Please identify the file format required for lockbox posting and receivables reconciliation, including whether the Authority requires formats such as:

- a. BAI2 with addenda
- b. EDI 820
- c. Custom flat file formats
- d. Other required file standards.

**Response: For purposes of this RFI, the only lockbox process included is the file transfer.**

**77. Question:** Please describe the Authority’s lockbox reporting requirements, including any reporting currently used or required such as:

- a. Lockbox deposit summary reports
- b. Batch listing reports

- c. Detailed transaction reports
- d. Deposit availability reports with availability breakdown

Please also identify any additional reporting requirements for lockbox services

**Response: The Authority only requires daily confirmation of the file's successful transmission.**

**78. Question:** Please describe how the Authority manages lockbox exceptions, including handling missing invoice numbers, partial payments and overpayments. Please describe:

- a. Any peak processing patterns, including spikes by day, week, month, or season
- b. Whether the Authority currently utilizes or is interested in Electronic Lockbox (E-Lockbox) services or bill consolidation services that capture consumer payments initiated through bank bill pay platforms.

If Electronic Lockbox services are used or desired, please provide:

- c. Average monthly transaction volumes by billing entity (e.g., parking citations, permits, property-related payments, etc.)
- d. How these payments are currently posted into the receivables system.

**Response: For purposes of this RFI, the only lockbox process included is the file transfer.**

**79. Question:** Please confirm whether the Authority currently utilizes lockbox services for the collection of payments and, if so, provide the following information:

- a. The current lockbox location(s)
- b. The number of lockboxes currently in use
- c. The purpose of each lockbox (e.g., revenue stream, department, or payment type)
- d. Any special reporting requirements related to payment remittance received through the lockbox

Please provide a copy of the invoice or remittance advice currently used for lockbox payments.

**Response: For purposes of this RFI, the only lockbox process included is the file transfer.**

**80. Question:** Please describe the Authority's remittance document structure and processing requirements, including:

- a. The number of different OCR remittance documents currently issued or used
- b. Please provide a PDF sample (front and back) of each remittance document
- c. An explanation of the scan line content for each document so that respondents may:
  - i. Examine the document layout
  - ii. Determine whether the amount due is included in the scan line
- d. Understand how check digits are used (e.g., one for the full scan line or additional digits associated with the account number field)

Please also confirm whether the Authority requires a remittance data file to support automated posting of payments into its receivables or ERP system.

**Response: For purposes of this RFI, the only lockbox process included is the file transfer.**

**81. Question:** Please clarify the Authority's electronic presentment and remittance delivery requirements, including:

- a. Whether the Authority requires invoice-level presentment or bill-level presentment, including clarification of preferred models such as:

- b. Electronic Invoice Presentment and Payment (EIPP) – where the Authority provides invoices and the service provider presents them as issued and returns enterprise-grade remittance data, or
- c. Electronic Bill Presentment and Payment (EBPP) – where the service provider hosts the billing and payment experience and customers log in to view and pay balances.

Additionally, regarding Virtual Card, Corporate Credit Card, and Purchasing Card (PCard) payments, please confirm whether the Authority’s ERP system facilitates emailed remittance notifications to ACH payees, or whether the Authority relies on its banking provider to send remittance notifications by email.

**Response: For purposes of this RFI, the only lockbox process included is the file transfer. Additionally, the Authority does not currently have an active or established card program that communicates with the ERP system.**

**82. Question:** Please provide the city and ZIP code for the Authority’s lockbox PO Box location(s). If multiple lockboxes exist, please list each city and ZIP code.

**Response: See response to Question 69.**

**83. Question:** Please identify the city or cities where the Authority’s physical lockbox processing facility is located.

**Response: See response to Question 69.**

**84. Question:** Please provide sample lockbox coupons or billing documents currently used by the Authority.

**Response: For purposes of this RFI, the only lockbox process included is the file transfer.**

**85. Question:** Regarding lockbox services, please describe the Authority’s required lockbox processing capabilities, including whether the Authority requires:

- a. Wholesale lockbox processing
- b. Retail lockbox processing
- c. Image-only lockbox processing
- d. Same-day posting
- e. Custom data capture fields (e.g., license plate number, citation number, zone number)

**Response: For purposes of this RFI, the only lockbox process included is the file transfer.**

**86. Question:** Please identify the preferred file formats for lockbox reporting and posting, including whether the Authority requires support for:

- a. BAI2
- b. CSV
- c. XML
- d. ISO 20022 camt.053 / camt.054
- e. Other formats

**Response: For purposes of this RFI, the only lockbox process included is the file transfer.**

**87. Question:** Please describe the types of lockbox images currently received electronically, including whether the Authority receives:

- a. Check images

- b. Remittance images
- c. Coupon images
- d. Other document images

**Response:** The Authority receives electronic images of checks and associated remittance documents through its banking partners, typically in PDF or TIFF format. Vendor-specific formats are used to ingest data and images into their respective systems. All files are transmitted securely via SFTP.

**MERCHANT SERVICES**

**88. Question:** Please provide an overview of the Authority’s current merchant processing environment, including payment acceptance across all business units (e.g., on-street parking, off-street garages, airport, enforcement, permits). Please describe the channels used today, including but not limited to:

- a. Card-present transactions
- b. Online payments
- c. Phone payments
- d. IVR
- e. Kiosks
- f. Meters
- g. Billing portals

**Response:** The Authority’s merchant processing environment consists of a combination of third-party vendor payment platforms and bank-provided merchant services, depending on the business unit and payment channel.

Several business units utilize third-party vendors that provide fully integrated payment platforms, including merchant processing as part of their solutions. These vendors manage payment processing for the applicable systems and customer-facing payment channels.

Off-Street parking garages utilize bank merchant services for online credit card payment processing. The Authority also utilizes an eBilling platform to support online billing, invoicing, and customer payments for garage operations.

Payment acceptance across the Authority currently operates as follows:

Business Unit	Payment Channels	Merchant Processor
On-Street Parking	Mobile applications, parking kiosks, web payment portal, IVR,	Authority’s vendors’ merchant services. Not applicable to this RFI.
Off Street Parking	Parking systems and online reservation portal	Authority’s vendors’ merchant services. Not applicable to this RFI.
Authority wide Accounts Receivable	Online billing portal and online payments	Bank Merchant Solutions (processing) and eBill Platform (billing portal). Applicable for this RFI.

Across these environments, customers may make payments through multiple channels, including card-present transactions, web payments, IVR systems, kiosks, and billing portals, depending on the specific program or vendor platform supporting the business unit.

**89. Question:** Please identify all locations and departments where merchant payments are accepted, including:

- a. Departments that accept credit cards today:

- b. The consumer and business applications used at each location
- c. The software systems used by each department

**Response: (a)–(c) The Authority-wide accounts receivable platform is the only application applicable to this RFI. Payments are accepted through an eBilling platform that supports both consumer and business transactions via an online payment portal. Accepted forms of payment include major credit cards and ACH.**

**90. Question:** Please provide details regarding merchant payment channels and equipment, including:

- a. The number of physical terminals in use:
- b. Terminal make and model:
- c. Whether terminals support card-present transactions:
- d. Whether the Authority accepts card-not-present payments:

**Response: See response to Question 45.**

**91. Question:** Please provide merchant processing volume information, including:

- a. Annual number of transactions
- b. Total annual dollar volume processed
- c. Average transaction dollar value
- d. Largest single transaction dollar value

Please also provide processing volumes and number of transactions by department or business unit where possible.

**Response: The Authority's merchant processing volumes vary by business unit and are processed through a combination of Authority vendor platforms and bank Merchant solutions. The only solution that is included in this RFI is Authority-wide accounts receivable. (a) 7,594 (b) \$2,504,120.65 (c) \$329.75 (d) \$56,400.**

**92. Question:** Please provide the following documentation to support pricing analysis:

- a. Three (3) months of merchant services statements
  - b. If available, three to five (3–5) months of processing statements to allow analysis of card mix and pricing
- Statements should illustrate:
- c. Transaction count
  - d. Dollar value
  - e. Payment type (e.g., Visa, MasterCard, American Express, Discover)

Please provide statements across each Merchant ID (MID) where applicable.

**Response: Due to the confidential nature of our current banking arrangements, the Authority is not providing the requested information at this stage of the RFI process.**

**93. Question:** Please provide three (3) months of the following financial statements where applicable:

- a. Merchant statements
- b. Credit card statements
- c. Monthly analysis statements

- d. Corresponding account statements
- e. Investment statements

**Response: Due to the confidential nature of our current banking arrangements, the Authority is not providing the requested information at this stage of the RFI process.**

**94. Question:** Please describe the Authority's current merchant pricing model, including:

- a. Whether the Authority absorbs merchant fees or passes any portion to the cardholder
- b. Any pricing pain points experienced with the current model (e.g., incidental fees, assessments, pricing transparency)

**Response: The Authority currently absorbs all merchant processing fees and does not pass on any portion of those fees to cardholders. Currently, the Authority has not identified any significant pricing pain points.**

**95. Question:** Please confirm whether the Authority currently utilizes alternative pricing programs to offset card acceptance costs, including:

- a. Surcharging
- b. Cash discount programs
- c. Service fee programs

If these programs are used, please indicate:

- d. Which programs are implemented
- e. Which payment channels utilize these programs

**Response: The programs relevant to this RFI do not utilize any of these programs.**

**96. Question:** Please confirm the current funding time for card transactions, including whether settlement occurs same day, next day or other funding schedule.

**Response: Card transactions are typically funded on the next business day, except for American Express, which is typically funded within 2 business days.**

**97. Question:** Please confirm security and compliance expectations related to merchant services and payment processing, including compliance with:

- a. PCI DSS (merchant processing)
  - i. Payment Card Industry (PCI) compliance requirements
  - ii. Any PCI-related challenges currently experienced.
- b. SOC 2 Type II (SaaS modules)
- c. CJIS (if applicable)
- d. GDPR (where applicable)

Please also confirm the frequency and cadence for providing compliance evidence.

**Response: Vendors must demonstrate compliance with applicable frameworks, including PCI DSS (with a current Attestation of Compliance), SOC 2 Type II for SaaS solutions, and CJIS and GDPR where applicable. Vendors are expected to proactively manage and communicate any compliance risks. Vendors are required to report annually.**

**98. Question:** Regarding P-Cards, virtual cards, and merchant card programs, please describe:

- a. Merchant category controls
- b. Spend limits
- c. Rebate baselines

Please confirm whether the Authority uses or anticipates using:

- d. Ghost cards
- e. One-time tokenized card payments

Additionally, please indicate whether the Authority seeks to expand merchant services acceptance in the future, including new payment channels or functionality.

**Response: The Authority is interested in implementing a controlled and scalable P-Card and virtual card program that aligns with its internal governance standards and fraud prevention framework. The Authority expects configurable merchant category controls, including the ability to restrict high-risk categories, as well as flexible spending limits (per transaction, daily, and monthly).**

**Respondents should provide rebate modeling based on estimated annual spend and various program structures, including traditional P-Card programs and expanded virtual card usage.**

**The Authority is also interested in capabilities such as ghost cards and single-use, tokenized virtual cards for recurring vendors and one-time disbursements, with configurable controls including dollar limits, vendor restrictions, and expiration parameters. Solutions must align with approval workflows, segregation of duties, and audit trail requirements.**

99. **Question:** Please identify the Authority's current funding format, including net settlement vs gross settlement and settlement timing. Please describe any preferred future settlement structure.

**Response: The Authority's current funding structure is gross settlement, with fees debited once per month. Card transactions are typically funded on the next business day, except for American Express, which is generally funded within 2 business days. The Authority prefers to maintain a gross settlement structure to support clearer reconciliation and financial reporting, while remaining open to solutions that enhance funding timelines, reporting visibility, and overall efficiency.**

100. **Question:** Please indicate whether the Authority currently utilizes any of the following merchant service enhancements:

- a. Account Updater
- b. Card on File
- c. Encryption
- d. Tokenization
- e. Other value-added solutions

**Response: The Authority's current merchant service provider uses all the above (a)-(d). Certain merchant service enhancements may be incorporated within these vendor-managed payment systems; however, the Authority does not directly configure or manage these features.**

101. **Question:** Please complete the following annual transaction volume table:

**Response: Please see below.**

Card Type	Total Dollars	Total Transactions	Average Dollar
Visa	\$1,251,585.89	3,990	\$313.68
Mastercard	\$628,186.84	1,985	\$316.47
Discover	\$74,788.39	271	\$275.97
American Express	\$549,559.53	1,348	\$407.69
PIN Debit	\$0.00	0	\$0.00
Other (please specify)	\$0.00	0	\$0.00
Totals	\$2,504,120.65	\$7,594	\$329.75

**102. Question:** Please indicate the Authority’s preferred merchant pricing model, including whether the Authority prefers:

- a. Interchange-plus pricing
- b. Flat-rate pricing
- c. Blended pricing

Please also describe the reason for this preference.

**Response:** The Authority does not have a preferred merchant pricing model. Please provide pricing options for-c

**TECHNOLOGY & ERP INTEGRATION QUESTIONS:**

**103. Question:** Please identify the Authority’s current Enterprise Resource Planning (ERP) system(s) or financial management system(s) in use today. For each system, please provide:

- a. System name
- b. Version number (if available)
- c. Whether the Authority plans to continue using this ERP solution
- d. Whether the ERP system is in scope for this RFI

**Response:** (a) Great Plains, (b) version 18.5.1661, (c) the Authority is currently researching new software as Great Plains expires in 2029, and (d) the software will be in scope as it pertains to this RFI.

**104. Question:** Please identify the ERP or financial systems used across major financial processes, including but not limited to:

- a. General Ledger
- b. Payroll
- c. Accounts Payable
- d. Accounts Receivable
- e. Treasury or financial reporting functions

Please also indicate whether the Authority utilizes separate financial or operational systems, such as parking management systems, that interact with the ERP environment.

**Response: (a) and (c) The Authority currently utilizes Microsoft Dynamics Great Plains as its ERP and financial system. Modules in use are General Ledger, Accounts Payable, Purchasing, Fixed Assets, and Financial Reporting. (b) Payroll is managed through a separate system. (d) Accounts receivable functions are supported through a separate proprietary system used for operational activities. At this time, there is no direct integration between the Authority's banking platforms, operational systems, and the ERP.**

**105. Question:** Please confirm whether the Authority uses an ERP system or Accounts Receivable (AR) system to post payments and manage receivables, and identify the system(s) used for:

- a. Payment posting
- b. Disbursement processing
- c. Account reconciliation

**Response: The Authority currently utilizes a combination of systems and processes to manage payment posting, disbursement processing, and account reconciliation, with plans to further centralize these functions within a future ERP environment.**

**Accounts receivable activity is currently processed outside of the ERP system. Payments are applied externally and then recorded in the ERP system through monthly batch journal entries.**

**Disbursements are processed across multiple pathways. Check payments are processed within the ERP system, while ACH and wire payments are initiated through the Authority's banking platform and subsequently recorded in the general ledger via manual journal entries. The Authority is currently in the process of transitioning ACH payment processing into the ERP system to improve automation and internal controls.**

**Bank and account reconciliations are currently performed outside of the ERP system using supplemental tools and processes.**

**The Authority's goal is for the new ERP system to serve as the system of record for all financial transactions, with integrated capabilities for payment processing, cash application, and account reconciliation, as well as connectivity to external banking platforms and supporting systems.**

**106. Question:** Please describe how the Authority currently integrates banking transactions with its ERP or financial systems, including the methods used for bank transaction delivery and reconciliation.

**Response: An automatic interface does not currently exist. The Authority is reviewing the banking interface for the cash modules to import disbursements and cash collections into the cash application module or bank reconciliation module.**

**107. Question:** Please identify the preferred integration methods between the Authority's ERP/financial systems and banking services, including but not limited to:

- a. APIs
- b. Secure File Transfer Protocol (SFTP)
- c. Batch file transmissions
- d. Real-time connections
- e. BAI2 file formats

**Response: The Authority does not have a preferred integration method. (a)-(e) are not currently integrated with the Authority's ERP program, the Authority uses SFTP through the banks interfaces.**

**108. Question:** Please identify the ERP and financial systems that are in scope for this RFI and describe any required integrations between banking services and these systems, including integrations with financial, treasury, or operational systems.

**Response:** See response to Question 103.

**109. Question:** Regarding technology architecture and ERP integration, please confirm whether the Authority requires open APIs to support any of the following functions:

- a. Balance and transaction retrieval
- b. Payment initiation
- c. User management
- d. Fraud event monitoring
- e. Reconciliation data feeds

Please also indicate whether the Authority has specific rate limits or uptime service level agreements (SLAs) for API connectivity.

**Response:** The Authority does not currently require open APIs to support balance retrieval, payment initiation, user management, fraud monitoring, or reconciliation of data feeds. Current integration primarily relies on secure file transmissions and vendor specific file formats.

**110. Question:** Please describe the Authority's ERP reporting and data visualization requirements, including any required real-time dashboards or custom reports, such as:

- a. Cash position reporting
- b. Exception queues
- c. Daily liquidity reporting
- d. Investment ladder reporting
- e. Program rebate reporting

**Response:** The Authority expects the banking platform to provide robust reporting capabilities supported by real-time or near real-time dashboards and configurable reporting tools. At a minimum, dashboards should support visibility into daily cash position, account balances, pending transactions, and exception queues related to payments or fraud controls.

Custom reporting capabilities should include daily liquidity reporting, transaction activity by payment type (ACH, wire, check, card), and monitoring of program performance metrics such as card spend and associated rebates where applicable.

The solution should allow users to generate ad hoc reports, export data in common formats, and schedule automated report delivery to support operational monitoring, reconciliation, and management reporting.

**111. Question:** Please confirm whether the Authority requires dunning letter generation and automated collections workflows within banking platforms, or whether these processes should reside within the Authority's ERP or internal systems with banking data feeds provided for integration.

**Response:** The Authority does not require dunning letter generation or automated collections workflows within banking platforms at this time.

**112. Question:** Regarding Virtual Card, Corporate Credit Card, and Purchasing Card (PCard) programs, please indicate whether the Authority prefers vendor routing and account information to be stored within the Authority's ERP

system or within the banking provider's platform. Additionally, please describe the current level of integration between the Authority's ERP or financial systems and banking partners, including any planned ERP upgrades or system changes that may impact integration.

**Response: The Authority does not have a purchase card program, nor does it interface with the general ledger. There is currently no integration between the bank and the accounting software.**

**113. Question:** Regarding Treasury Management and Technology, please identify the cash application systems currently used by the Authority for processing and posting payments. For each payment channel, please also identify the technology platforms currently in place, including:

- a. The name of the payment gateway provider(s)
- b. The technology used to support each channel
- c. The payment use cases supported, including but not limited to:
  - i. One-time payments
  - ii. Recurring payments
  - iii. Payment plans
  - iv. Bill presentment services
- d. Whether the Authority currently utilizes a cash position forecasting tool.
- e. Any treasury management or treasury technology solutions that could improve operational efficiency or streamline current processes.

Please indicate how these technologies support the Authority's cash application and receivables processing environment.

**Response: (a-c) Not applicable, (d) the Authority does not currently use a cash forecasting tool, and (e) no gateways are used for treasury management functions.**

**114. Question:** Regarding Treasury Management and Technology, please describe the Authority's API capabilities and technical integration environment, including:

- a. Whether the Authority currently utilizes any API-enabled solutions
- b. Whether the Authority currently has APIs enabled within its systems
- c. Whether the Authority has internal IT resources available to support the creation or integration of APIs for banking or treasury services
- d. Whether API integrations are preferred over file-based integrations (e.g., SFTP)
- e. Any APIs currently utilized by the Authority
- f. Any additional integration requirements for treasury, banking, or financial systems

**Response: The Authority does not currently offer Application Programming Interfaces.**

### **REMOTE DEPOSIT CAPTURE QUESTIONS:**

**115. Question:** Please confirm whether the Authority currently utilizes Remote Deposit Capture (RDC) for check processing. If so, please describe:

- a. The locations where checks are collected (e.g., over-the-counter, office locations, parking facilities, etc.)
- b. The number of locations currently utilizing RDC services

**Response: Yes, the Authority utilizes Remote Deposit Capture. (a) Checks are collected at over-the-counter payment centers and office locations, and (b) seven locations utilize RDC.**

**116. Question:** Please provide details regarding RDC equipment currently used, including:

- a. The number of RDC scanning devices currently in use
- b. The brand and model of scanners used to capture check images
- c. Whether the equipment is owned by the Authority or provided by a bank/vendor

**Response: (a) Twelve check scanners are currently being used, (b) The brand and model of the scanners used to capture check images are Panini Vision X and Remote Deposit Capture EC9600i, and (c) the equipment is provided by the bank.**

**117. Question:** Please describe the volume of check payments processed through Remote Deposit Capture, including:

- a. Volume of check payments received at each location
- b. Any processing thresholds or limits applied to RDC deposits
- c. Expected RDC processing volumes

**Response: Please refer to Appendix A of this addendum.**

**118. Question:** Please identify the Authority's current transaction limits or controls associated with treasury payment services, including:

- a. ACH transaction limits
- b. Remote Deposit Capture deposit limits
- c. Wire transfer limits

**Response: (a) ACH upper limit is \$30,000 currently, but will expand as usage increases, (b) Remote Deposit Capture deposit limits are \$1,000,000, and (c) Wire transfer upper limits are \$7,500,000 on individual transactions.**

**119. Question:** Please confirm whether the Authority requires or anticipates using Mobile Remote Deposit Capture (Mobile RDC) as part of its RDC environment.

**Response: No, the Authority does not plan to use Mobile Remote Deposit Capture.**

**120. Question:** Please describe how invoices are currently sent to customers, including whether invoices are delivered via electronic invoicing portals, email, paper mail and other delivery channels. Please also indicate the frequency of the Authority's billing cycle.

**Response: Invoices are delivered through electronic invoicing only using the Authority's eBill system. The Authority does not utilize paper mail or other physical delivery channels. Invoices can be uploaded daily, in accordance with the Authority's billing needs.**

**121. Question:** Please confirm whether the Authority currently utilizes an electronic invoicing and payment acceptance solution. If so, please provide:

- a. The name of the current electronic invoicing provider or bank
- b. Whether the Authority or the electronic invoicing vendor presents the bill electronically
- c. The types of payments currently accepted through the electronic invoicing platform (e.g., credit card, ACH)

**Response: The Authority currently utilizes an electronic invoicing and payment acceptance solution, (a) bank eBill solution and (b) invoices are presented electronically through the eBill platform, with the Authority generating**

**and uploading invoice data and the vendor facilitating delivery and presentment to customers. (c) The electronic invoicing platform supports credit cards, debit cards, and eCheck (ACH) payments.**

**122. Question:** Please provide the approximate number of customers invoiced monthly through the Authority's billing system.

**Response: Approximately 1150 customers are invoiced monthly through the Authority's billing system.**

**123. Question:** Please provide the following documentation:

- a. A sample invoice currently issued to customers
- b. Sample billing documentation used for electronic invoicing

**Response: Please refer to Appendix A of this addendum.**

**124. Question:** Please confirm the payment methods currently accepted through electronic invoicing, including:

- a. Credit cards
- b. ACH/eCheck payments

If credit cards are accepted, please indicate whether the Authority passes a convenience fee to customers.

**Response: The Authority accepts credit card payments and ACH/eCheck payments through the electronic invoice system. The Authority does not charge or pass any convenience or service fees to customers for these payment methods.**

**125. Question:** Please identify all payment methods and card brands currently accepted, including:

- a. Visa
- b. Mastercard
- c. American Express
- d. Discover
- e. Debit cards
- f. Mobile wallets
- g. ACH
- h. PayPal

**Response: The Authority currently accepts the following payment methods and card brands: Visa, Mastercard, Discover, American Express, Debit Cards, ACH payments, and mobile payments including Apple Pay, Google Pay, and PayPal, Via NFC-enabled devices.**

**126. Question:** Please confirm whether the Authority would like the electronic payment portal to support the following features:

- a. Ability for payers to view PDF images of invoices within the portal
- b. Ability for users to access the portal as both guest users and registered/enrolled users

**Response: The Authority would like the electronic payment portal to support the ability for payers to view PDF images of invoices within the portal. The Authority also supports access to the portal for both guest users and registered/enrolled users. This allows customers flexibility to make one-time payments without creating an account while also providing registered users with additional features such as payment history and account management.**

**127. Question:** Please indicate whether the Authority would support the following payment options within the electronic payment portal:

- a. Payments for any amount versus exact invoice balance
- b. Recurring payments for enrolled users
- c. One-time future-dated payments

**Response:** The Authority supports payments for the exact invoice balance and where applicable, allows payments for other specified amounts through the electronic payment portal. The portal also supports recurring payments for enrolled users and allows users to schedule one-time future dated payments.

**128. Question:** Please identify the accounting system used to extract billing or invoice data for loading into the electronic invoicing or payment portal.

**Response:** The Authority utilizes an internal accounting system to generate and extract billing and invoice data. This data is uploaded into the eBill platform, which functions as the Authority's electronic invoicing platform and customer payment portal. eBill facilitates electronic bills and allows customers to submit payments through the online portal.

**129. Question:** Please confirm whether the Authority requires Interactive Voice Response (IVR) payment capabilities, allowing payers to call an automated system to make payments.

**Response:** Yes, the Authority does require Interactive Voice Response payment capabilities.

### **PAYMENTS & DISBURSEMENTS QUESTIONS:**

**130. Question:** Please provide a supplier spend file covering one (1) year of data to allow bidders to analyze opportunities to optimize the Authority's payables ecosystem. The file should include the following fields for all suppliers:

- a. Company name
- b. Street address
- c. City
- d. State
- e. ZIP code
- f. Total amount paid
- g. Payment type
- h. Payment terms

**Response:** Due to the confidential nature of our current banking arrangements, the Authority is not providing the requested information at this stage of the RFI process.

**131. Question:** Please provide the percentage breakdown of Accounts Payable payments by payment type, including paper check, ACH and other payment types. Please describe under what terms payments are made via check versus ACH.

**Response:** 97% of the Authority's disbursements are made by check at the current time and approximately 3% are paid monthly by ACH and wire transfer.

**132. Question:** Please describe other types of disbursements made by the Authority aside from payroll and vendor payments, including whether payments are made to citizens or individuals. Please provide details on the type, amount, and frequency of these payments.

**Response:** Aside from payroll and standard vendor payments, the Authority processes a limited number of other disbursement types through accounts payable. These payments are generally infrequent and represent a small portion of total disbursement activity.

Examples of non-payroll, non-vendor payments include Citizen or individual reimbursements for expenses related to Authority operations. These payments are typically processed as one-time reimbursements. Legal settlements or claims payments are issued on an as-needed basis and are not recurring. Employee expense reimbursements are issued for approved business-related expenses (e.g., travel or minor operational purchases) in accordance with Authority policy. Government or intergovernmental payments are made to partner agencies pursuant to agreements, program requirements, or regulatory obligations.

These payment types occur periodically but represent a small portion of the Authority's overall disbursement volume.

All non-vendor disbursements are subject to the Authority's internal control procedures, including documentation requirements, supervisory approval, and Accounts Payable processing procedures.

**133. Question:** Please confirm the Authority's current providers for the following services:

- a. Receivables & Collections (Lockbox/RDC)
- b. Armored Car
- c. Merchant Processing
- d. Payments & Disbursements (ACH/Wire)
- e. Virtual Card / P-Card
- f. Liquidity Management & Investments
- g. ERP provider
- h. Borrowing / credit banking partner

**Response:** (a) TD Bank and Santander Bank, (b) GardaWorld Cash, (c) Heartland Merchant Services and TD Bank, (d) TD Bank, Santander Bank and Fulton Bank, (e) there is no provider at this time, (f) TD Bank and PNC Bank, (g) Great Plains Software and (h) TD Bank.

**134. Question:** Please quantify disbursement volumes by payment type, including:

- a. ACH (Payroll and AP)
- b. Domestic wires
- c. International wires
- d. Checks
- e. Card programs (Corporate card, P-Card, Virtual card)

Please also provide:

- f. Average daily peak volumes
- g. Required cut-off times

**Response: The Authority processes a mix of ACH, wire, and check disbursements across multiple operational divisions. Check payments currently represent the Authority's primary disbursement channel.**

**ACH transactions and domestic wires are used periodically for high-value or time-sensitive transactions, including weekly and bi-weekly payroll and certain accounts payable payments. International wire activity is limited.**

**The Authority currently maintains a limited corporate card footprint and does not operate a virtual card program. We would expect standard industry cut-off times for ACH and wires, with the ability to accommodate occasional time-sensitive transactions when required.**

**135. Question: For ACH payments, please describe the file transmission standards and approval workflows required, including whether the Authority uses or requires:**

- a. Host-to-host SFTP
- b. API transmission
- c. ISO 20022 pain.001
- d. NACHA CTX or PPD formats
- e. Dual approvals
- f. Electronic signature tools

**Response: The Authority's current environment utilizes NACHA ACH file formats, including PPD and CCD, transmitted via host-to-host Secure File Transfer Protocol (SFTP). The proposed solution should continue to support these formats and may also support CTX format capabilities where enhanced remittance detail is beneficial.**

**The Authority utilizes system-based approval workflows to authorize ACH payments, which include dual-approval controls for non-templated transactions and user authentication requirements. Electronic approvals within the banking platform serve as the functional equivalent of a signature and maintain an auditable record of payment authorization.**

**The Authority is open to solutions that support secure transmission methods such as host-to-host SFTP or API connectivity, and that maintain strong internal controls and audit trail capabilities. Support for modern payment standards such as ISO20022 may also be considered for future integration initiatives.**

**136. Question: Please describe the Authority's controls for vendor enablement and fraud mitigation, including:**

- a. OFAC screening
- b. Vendor account verification
- c. Micro-deposit verification
- d. Prenotes
- e. Fraud tolerance levels for ACH and wires

**Response: For ACH onboarding, the Authority supports prenote processes or equivalent account validation methods. The Authority is open to enhanced validation tools such as micro-deposits or real-time account verification services.**

**The Authority maintains a low fraud tolerance and prioritizes preventative controls over detective controls. For ACH and wire payments, required safeguards include:**

- **Dual-approval workflow for payment release**

- Role-based access controls with enforced segregation of duties
- Multi-factor authentication for payment initiation and release
- ACH debit block/filter controls
- Wire callback verification procedures
- Real-time transaction alerts and exception reporting
- Comprehensive audit trail documentation

The Authority expects banking partners to support layered fraud prevention tools and proactive monitoring capabilities consistent with industry best practices.

**137. Question:** Please clarify what is meant by “electronic signature (e-signing)” for ACH payments, including how electronic signatures are currently used in ACH payment authorization.

**Response:** For ACH payments, electronic signature (e-signing) refers to the use of electronic approvals or authentication methods within a secure system to authorize payment instructions in place of physical signatures. This may include system-based approvals within the banking platform or ERP system that document the identity of the approving user and maintain an electronic audit trail.

The Authority utilizes system-based approval workflows to authorize ACH payments, which include dual-approval controls for non-templated transactions and user authentication requirements. These electronic approvals serve as the functional equivalent of a signature by confirming that authorized personnel have reviewed and approved the transaction prior to release. This process supports segregation of duties, enhances fraud prevention controls, and ensures an auditable record of payment authorization.

**138. Question:** Please confirm whether payroll processing is managed internally or outsourced to a third-party vendor.

**Response:** The Authority is currently managing Payroll internally, but will be moving to a new vendor this Fall.

**139. Question:** Please describe how ACH files are created and transmitted, including whether:

- ACH files are created within the Authority’s software
- ACH files are created through bank platforms
- Files are transmitted through internet banking or secure FTP

**Response:** Currently, ACH files are created within the banking platform, and the Authority utilizes system-based workflows within the bank platform to initiate and process ACH transactions. The Authority is in the process of transitioning to a model in which ACH files will be generated within the ERP system.

The Authority is open to solutions that support both secure file transmission and enhanced integration capabilities.

**140. Question:** Please provide the maximum daily ACH file value transmitted by the Authority, including both credits and debits.

**Response:** The maximum daily ACH file value is currently \$35,000-\$50,000, but it is expected to increase with usage.

**141. Question:** Please provide the total number of employees and the approximate number using direct deposit.

**Response:** There are approximately 1,150 employees, and all 1,150 employees use direct deposit.

**142. Question:** Please confirm the frequency of payroll processing (e.g., weekly, bi-weekly, semi-monthly).

**Response:** Payroll is processed weekly, with departments operating on alternating bi-weekly schedules.

**143. Question:** Please confirm whether ACH is used to transmit payroll direct deposit files.

**Response:** The Authority uses EFT files for direct deposit.

**144. Question:** Please identify other common payments or collections originated via ACH, aside from payroll.

**Response:** Aside from payroll, the Authority utilizes ACH for certain accounts payable disbursements to vendors enrolled in electronic payments. ACH is also used for recurring payments and other routine operational disbursements where electronic methods are appropriate. The Authority continues to evaluate opportunities to expand ACH usage as part of its broader efforts to improve efficiency and reduce reliance on paper checks.

**145. Question:** Please confirm whether outgoing wires are processed in USD only.

a. If foreign currency wires are processed, please provide the currency types and volumes.

**Response:** The Authority primarily processes outgoing wire transfers in U.S. dollars (USD). Foreign currency wires are not processed, and international wire activity is limited and infrequent.

**146. Question:** Please describe how vendors are currently paid, including processes for ACH, wire, and check payments.

**Response:** The majority of vendors are currently paid by check, with approximately 10–15% paid via ACH or wire transfer.

**147. Question:** Please identify any pain points currently experienced with payment processing, including ACH returns, wire investigations, and payment timing issues.

**Response:** One of the Authority's key pain points is limited visibility into recurring debit activity. Vendor-initiated ACH debits (e.g., auto-replenishment arrangements) are not always communicated in advance, making it difficult to validate timing and amounts and increasing reconciliation complexity.

A lack of seamless integration between the ERP and banking platforms results in additional manual processes for file uploads, downloads, and reconciliation.

**148. Question:** Please confirm whether the Authority is willing to provide a comprehensive vendor payment file to evaluate opportunities for a Purchase Card Program Visa Vendor Match.

**Response:** Due to the confidential nature of our current banking arrangements, the Authority is not providing the requested information at this stage of the RFI process.

**149. Question:** Please identify additional payment methods the Authority would like to support, including examples such as Apple Pay, Google Pay and other digital wallets.

**Response:** The Authority accepts the above payments through NFC.

**150. Question:** Please identify any automation gaps in current payment operations, including areas such as payment posting, chargeback handling and revenue allocation.

**Response:** No gaps exist currently as all transactions are posted daily.

**151. Question:** Please identify the preferred file formats and transmission methods used for payments and data exchange, including SFTP, API and host-to-host.

**Response:** See response to Question 135.

**152. Question:** Please confirm whether the Authority requires support for advanced payment technologies, including Tap-to-pay (NFC), mobile wallets, QR-based payments and text-to-pay.

**Response:** The Authority does not currently require support for Tap-to-pay, mobile wallets, QR-based payments and text-to-pay because they are currently provided through the Authority's vendors.

**153. Question:** If the Authority could eliminate one operational burden related to payments, please identify what it would be.

**Response:** If the Authority could eliminate one operational burden related to payments, it would be the manual processing and management associated with paper check disbursements. Reducing reliance on checks through expanded electronic payment options would improve efficiency, strengthen fraud prevention controls, and reduce administrative efforts related to printing, mailing, and reconciliation.

The Authority is interested in solutions that support increased adoption of electronic payment methods, including ACH, virtual cards, and other digital payment capabilities, where appropriate.

**154. Question:** Please provide anonymized or historical documentation where available, including:

- a. Commercial account analysis statements
- b. Commercial card program statements
- c. Merchant processing statements

These should include:

- i. Average collected balances
- ii. Transaction and service volumes
- iii. Spend categories
- iv. Program usage trends
- v. Transaction counts and dollar volumes
- vi. Payment types and fee structures

If detailed data is unavailable, please indicate whether summary data or estimates can be provided.

**Response:** Due to the confidential nature of our current banking arrangements, the Authority is not providing the requested information at this stage of the RFI process.

**155. Question:** Please describe any operational, reporting, risk management, or efficiency challenges currently experienced within the Authority's banking, treasury, payments and reconciliation processes.

**Response:** Generating comprehensive reports (e.g., disbursement registers, cash activity by division, or audit support schedules) often requires multiple data pulls and offline manipulation.

**Limited Pre-Transaction Visibility:** Recurring or vendor-initiated debits (e.g., auto-replenishment arrangements) are not always communicated in advance, limiting the Authority's ability to proactively validate transactions.

**Audit Preparedness:** Significant time is spent compiling supporting documentation (e.g., invoices for ACH debits, disbursement support, audit samples) due to decentralized data sources.

Overall, the Authority is seeking opportunities to enhance automation, improve real-time visibility, strengthen ACH and fraud controls, and streamline reconciliation and reporting processes. Solutions that provide integrated platforms, robust reporting capabilities, and enhance payment controls would significantly improve operational efficiency and risk management.

**156. Question:** Please provide number of invoices issued monthly, invoices paid monthly and whether payments are primarily consumer payments, business payments, or a mix.

**Response:** See response to Question 25.

**157. Question:** Please provide the number of full-time employees (FTEs) responsible for managing the Authority's invoice and payment processes.

**Response:** The Authority currently has 5 full-time employees supporting invoice and payment processes across both receivables and payables.

### **CORPORATE CARD PROGRAMS QUESTIONS:**

**158. Question:** Please describe the Authority's current Corporate Card, Purchasing Card (P-Card), and/or Virtual Card program, including:

- a. The current card provider
- b. The card network brand(s) used (e.g., Visa, Mastercard, American Express)
- c. The number of cards currently issued
- d. The number of cards anticipated to be required in the future

**Response:** The Authority does not currently have an active or established virtual card payment program. Accordingly, there is no historical monthly spend, supplier participation data, or standard payment terms associated with virtual card transactions at this time.

At present, payments are primarily processed through traditional methods, including ACH, check, and wire transfers, in accordance with established procurement policies and internal controls.

As part of our broader financial modernization and process improvement initiatives, the Authority is evaluating the potential implementation of a virtual card program. Our objectives would include:

- Enhancing payment efficiency and reducing manual processing.
- Strengthening internal controls and fraud prevention measures.
- Expanding electronic payment adoption among suppliers.
- Improving reporting and transaction-level visibility.

Should a virtual card program be implemented, supplier participation would be evaluated based on vendor acceptance, transaction type, internal approval thresholds, and cost-benefit analysis.

The Authority welcomes recommendations regarding best practices for implementation, supplier onboarding strategies, reporting capabilities, and integration with ERP and accounts payable workflows.

**159. Question:** Please provide details regarding the current card program spend and transaction characteristics, including:

- a. The annual spend associated with the card program
- b. The average transaction size for card payments
- c. The percentage of total card spend with vendors eligible for preferred interchange (Qualified Large Ticket or Custom Interchange)
- d. The percentage of total card spend attributed to Travel & Entertainment versus Purchasing

**Response:** See response to Question 158.

**160. Question:** Please provide three (3) months of current card program statements. If available, please provide statement-related transaction activity in Excel format covering the same three-month period.

**Response: Due to the confidential nature of our current banking arrangements, the Authority is not providing the requested information at this stage of the RFI process.**

**161. Question:** Please describe how card expenses are reconciled and reported, including:

- a. The expense reporting system currently utilized by the Authority
- b. Whether the Authority uses the card provider's expense management software or a third-party expense management system (e.g., Concur).

**Response: The Authority currently utilizes an internally managed expense reporting process to reconcile and report card-related expenditures. Cardholders are required to submit supporting documentation, including itemized receipts, business purpose, and supervisory approval, in accordance with the Authority's credit card policy.**

**Currently, the Authority does not utilize the card provider's expense management software or a third-party expense management system. Instead, reconciliation is performed through an internal process that includes manual review of monthly card statements, supporting documentation validation, and tracking via Excel-based logs to ensure completeness and accuracy.**

**All card transactions are subject to established internal controls, including timely submission requirements, supervisory review, and Accounts Payable oversight prior to final posting to the general ledger.**

**162. Question:** Regarding supplier enablement for electronic payments, please indicate whether the Authority:

- a. Relies on its bank or card provider to contact suppliers to convert them from check payments to electronic payments, or
- b. Manages supplier payment conversion internally.

**Response: The Authority manages supplier payment conversion internally as part of its vendor onboarding and accounts payable processes. The Authority maintains direct communication with the vendors to establish payment methods and collect the necessary documentation for electronic payments.**

**The Authority is open to solutions that support or supplement supplier enablement efforts, including bank-assisted outreach or tools designed to facilitate the transition from check payments to electronic payment methods where appropriate.**

## **FRAUD PREVENTION QUESTIONS:**

**163. Question:** Please describe the Authority's fraud prevention controls and monitoring requirements, including the types of Positive Pay services required, such as:

- a. Check Positive Pay
- b. ACH Positive Pay or ACH debit filters/blocking
- c. Wire Positive Pay or wire approval controls
- d. Please also confirm whether the Authority requires payee name verification as part of its Positive Pay controls to prevent altered-payee check fraud.

Additionally, please describe the internal controls currently in place to mitigate fraud risk.

**Response: The Authority requires layered fraud prevention controls across check, ACH, and wire payment channels.**

**Check controls:**

The Authority utilizes Check Positive Pay, with exception reporting for mismatches in check number, amount and date. The Authority strongly prefers Payee Name Verification (Payee Positive Pay) to mitigate altered check and check washing risk.

**ACH Controls:**

- ACH positive pay/ACH debit filter capabilities
- Originator-level filtering
- Real time exception reporting for unauthorized ACH attempts
- Configurable dollar thresholds where appropriate

The Authority is open to ACH debit filter/blocking enhancements where appropriate.

**Wire Controls:**

- Dual approval for wire initiation and release
- Established payee setup with primary and secondary approval
- Multi-factor authentication and transaction limits

For ACH and wire payments, payees and transaction limits are established internally with primary and secondary approval controls.

Given the Authority's public-sector governance responsibilities, we prioritize preventative fraud controls over post-transaction recovery measures.

**164. Question:** Please describe the Authority's security, user administration, access control, and authentication requirements for banking platforms, including:

- a. Required multi-factor authentication (MFA) model
- b. User Entitlement management requirements
- c. User access permissions structures and approval workflows
- d. Security alert requirements
- e. Secure File Transfer Protocol (SFTP) security standards
- f. Session timeout requirements
- g. IP allow-listing requirements
- h. Privileged access review policies
- i. Please also confirm whether the Authority requires support for:
  - i. FIDO2 authentication
  - ii. Single Sign-On (SSO) using SAML or OIDC protocols

Please also include the number of users requiring access to online banking systems.

**Response:** The Authority expects the banking platform to support strong security, access control, and authentication measures consistent with industry's best practices. Multi-factor authentication (MFA) must be required for system access as well as for sensitive activities such as payment initiation, approval, and administrative changes.

User administration must support role-based access controls with configurable user entitlements, allowing permissions to be assigned based on job responsibilities. The system must support approval workflows for setting

up new users and modifying existing users, with appropriate segregation of duties and comprehensive audit logging.

The system must have the capability to configure security alerts for key activities, including payment initiation, payment approval, login attempts, and administrative changes. Secure file transfers must utilize industry-standard SFTP protocols with encryption and authentication controls.

Session time-out settings must be configurable to mitigate unauthorized access due to inactivity. Periodic privileged access reviews should also be supported to ensure ongoing appropriateness of user permissions.

**165. Question:** Please describe the fraud detection tools and transaction alerting capabilities currently used by the Authority, including:

- a. The types of transaction alerts currently received
- b. Any additional alerts or monitoring capabilities the Authority would like to implement

Please also identify the fraud prevention tools currently used for card-present and eCommerce transactions, such as:

- c. Address Verification Service (AVS)
- d. CVV validation
- e. 3-D Secure authentication
- f. Velocity checks
- g. Behavioral analytics

**Response:** The Authority currently utilizes a combination of bank-provided fraud prevention tools and internal controls to monitor payment activity. Transaction alerting capabilities include notifications for ACH and wire activity, positive pay exceptions, and other account-level transaction alerts that support timely review and response.

The Authority is interested in expanding monitoring capabilities to include enhanced real-time alerts, improved exception reporting, and additional tools that support proactive fraud detection and monitoring across payment channels.

For card-present and eCommerce transactions, the Authority relies primarily on the fraud prevention controls provided by its payment processor and card networks. These controls include tools such as Address Verification Service, CVV validation, behavioral analytics, and network-level security measures designed to reduce fraudulent activity. In addition to system-based controls, the Authority maintains internal governance measures, including a credit card authorization policy that requires documented business purpose, supervisory approval, and supporting documentation for card transactions to support fraud prevention and oversight.

**166. Question:** Please describe the types of fraud the Authority has experienced historically and identify any gaps in current controls or processes that the Authority would like its next banking partner to help address or eliminate.

**Response:** The Authority has not experienced many significant fraud incidents but continues to monitor and address common fraud risk associated with financial operations, including check fraud, unauthorized ACH activity, and business email compromise attempts. As part of our ongoing risk management efforts, we prioritize strong preventative controls, including dual approvals, segregation of duties, and positive pay controls.

The Authority is interested in banking solutions that further strengthen fraud prevention capabilities, including enhanced monitoring, real-time alerts, improved exception reporting, and tools that support proactive fraud

**detection. Opportunities to automate controls and reduce manual processes that could introduce operational risk would also be of value.**

**167. Question:** Please describe the Authority's expectations for incident response and service-level performance, including requirements related to:

- a. Fraud event notification timelines
- b. Escalation protocols
- c. Decision-making authority during fraud investigations
- d. After-hours or non-business-day response requirements

Please also describe any service-level expectations or response-time standards for urgent matters, including:

- i. Fraud events
- ii. Wire investigations
- iii. System outages
- iv. Operational disruptions

Additionally, please confirm whether the Authority requires API-based integrations for real-time posting, reconciliation, or fraud alerts.

**Response: See response to Question 165.**

## **LIQUIDITY & INVESTMENTS QUESTIONS:**

**168. Question:** Please provide a copy of the Authority's current investment policy. If available, please confirm whether the policy includes:

- a. Permitted investment instruments
- b. Tenor limits
- c. Any prohibited instruments
- d. What is the time horizon on the investment options the PPA is looking to explore?

**Response: Due to the confidential nature of our current banking arrangements, the Authority is not providing the requested information at this stage of the RFI process.**

**169. Question:** Please provide information regarding the Authority's current sweep account structure, including the number of sweep accounts currently utilized and a breakdown of balances per sweep account.

**Response: Due to the confidential nature of our current banking arrangements, the Authority is not providing the requested information at this stage of the RFI process.**

**170. Question:** Please describe how the Authority currently categorizes and manages liquidity, including operating liquidity balances, reserve balances and investable funds. Please also indicate the level of flexibility required to reallocate balances intra-day or intra-month to support operational or investment needs.

**Response: Liquidity is managed daily and accounts are funded to maintain operational commitments.**

**171. Question:** Please confirm whether the Authority would consider or require automated liquidity sweep structures, including sweeps to instruments such as:

- a. Money Market Deposit Accounts (MMDA)

- b. Local Government Investment Pools (LGIP)
- c. Insured Cash Sweep programs (ICS/CDARS)
- d. Repurchase agreements (repo)

Please also confirm whether the Authority would consider IntraFi network sweep structures, where balances are distributed in amounts under \$250,000 across network banks to maintain FDIC insurance coverage, in addition to traditional Act 72 collateralization requirements.

**Response: The Authority is open to evaluating automated liquidity sweep structures as part of an overall cash management strategy. Any proposed solution should prioritize liquidity, principal preservation, and alignment with the Authority’s investment policies and operational cash flow needs.**

**The Authority would consider sweep options into appropriate short-term investment vehicles that provide transparency, competitive returns, and ease of reporting and reconciliation.**

**The Authority is also open to evaluating IntraFi network sweep structures as a supplemental option to the Act 72 collateralization requirements. Any such structure must comply with applicable regulatory requirements and align with the Authority’s investment policy, liquidity needs, and operational requirements.**

**Overall, the Authority would consider solutions that enhance security, transparency, and reporting, while maintaining operational efficiency and appropriate access to funds.**

**172. Question:** Please describe the Authority’s preferred interest rate benchmarking and reporting requirements related to liquidity and investment balances, including preferences for benchmarks such as:

- a. Federal Reserve Overnight Reverse Repo (ON RRP)
- b. SOFR
- c. U.S. Treasury Bill benchmarks

Please also indicate the preferred reporting cadence for collateralization and mark-to-market reporting.

**Response: Federal Reserve Overnight and daily reporting on collateralization is fine.**

**The selected benchmark should provide transparency and allow for meaningful comparison to prevailing short-term market conditions.**

**The preferred reporting cadence is at least monthly, with the ability to access supporting reports on demand through the banking platform as needed for internal monitoring and audit purposes.**

**173. Question:** Please describe the average balance required in operating or disbursement accounts to meet daily operational obligations.

**Response: The Authority maintains operating and disbursement account balances sufficient to meet daily operational obligations, including payroll, vendor payments, and other routine disbursements. Balances are actively monitored and managed to ensure adequate liquidity while optimizing cash management practices.**

**Average balance levels may fluctuate based on operational cycles, payment timing, and seasonal activity.**

## **BORROWING QUESTIONS**

**174. Question:** Regarding borrowing and financing support, please identify the types of financing scenarios the Authority would like respondents to model, including examples such as:

- a. Fleet or garage equipment financing
- b. Information technology modernization

- c. Facility upgrades or capital improvements

Please also indicate the Authority's preferred financing structures, such as:

- i. Direct bank loans
- ii. Private placements
- iii. Lines of credit

and provide any preferred financing tenors or maturity ranges associated with these borrowing scenarios.

**Response: Currently the Authority is open to all types of lending, the rates must be competitive and within the federal borrowing rate.**

**175. Question:** Please describe the Authority's typical approval pathways and governance process for borrowing and financing transactions, including:

- a. Internal committee review requirements
- b. Board approval processes
- c. Any required coordination with the City or other external stakeholders

Please also describe the typical approval timelines so respondents can align closing timelines and conditions precedent when structuring financing proposals.

**Response: The Authority is governed by the Pennsylvania Parking Law for borrowing and financing transactions. This includes internal review, executive approval, and Board authorization.**

**176. Question:** Please describe the Authority's current and anticipated credit and financing needs, including:

- a. Lines of credit
- b. Working capital facilities
- c. Liquidity backstops
- d. Equipment or capital asset financing
- e. Infrastructure financing
- f. Interim capital program financing

Please also identify any existing bank credit facilities, bond structures, or direct placements.

**Response: The Authority's credit and financing needs are evaluated on an as-needed basis as projects arise and funding is required. The Authority does not currently rely on short-term borrowing instruments such as lines of credit or working capital facilities; however, it may consider such options to support liquidity management or operational flexibility, if warranted.**

**From time to time, the Authority may evaluate financing solutions for capital assets, infrastructure projects, or interim funding needs associated with capital programs. Any such financing would be structured in accordance with applicable regulations, internal policies, and long-term financial planning objectives.**

**The Authority may also maintain financing arrangements typical of a public-sector entity, including bond financings and other structured obligations.**

**177. Question:** Please indicate whether the Authority anticipates issuing a future RFP related to borrowing, credit, or financing services, and how such services would be evaluated relative to the broader banking relationship.

**Response: Not at this time.**

**178. Question:** Please describe under what circumstances the Authority would prefer interest-bearing checking accounts versus automated sweep products.

**Response: The Authority's approach to interest-bearing checking accounts versus automated sweep products is driven by liquidity needs, operational requirements, and yield optimization.**

**Interest-bearing checking accounts are preferred for operating funds that require immediate liquidity and support frequent transaction activity. These accounts are used for daily disbursements where maintaining readily available balances is critical to ongoing operations.**

**The Authority is open to utilizing automated sweep products for excess funds not required for immediate operational use. Sweep arrangements allow idle balances to be automatically transferred into interest-bearing or investment vehicles, maximizing earnings while preserving liquidity.**

**Overall, the Authority seeks a balanced approach—maintaining sufficient balances in checking accounts to meet daily cash requirements while leveraging sweep products to optimize yield on excess cash. All decisions are made in alignment with internal cash management policies, liquidity thresholds, and risk considerations.**

### **SERVICE MODEL QUESTIONS:**

**179. Question:** Regarding the service model and service level agreements (SLAs), please describe the Authority's expected response time standards for the following types of service requests:

- a. Routine service requests
- b. Urgent operational issues
- c. Executive-level escalations
- d. System outages or service disruptions

**Response: The Authority expects a structured service model with clearly defined service-level expectations, escalation protocols, and performance reporting; including but not limited to:**

- **Quarterly Business Reviews to assess service performance, product enhancements, fraud trends, and operational metrics.**
- **Monthly operational reporting for key service metrics, including transaction volumes, exception rates, and fraud prevention activity.**
- **Timely notification of service disruptions or material incidents.**

**For material service disruptions, payment failures, and fraud events, or security incidents, the Authority requires:**

- **Prompt notification and defined escalation pathways**
- **Documented incident post-mortem summaries**
- **Root-cause analysis**
- **Clearly defined corrective action or improvement plans**

**The Authority values proactive communication, continuous improvement, and transparency in service performance management.**

**180. Question:** Please describe the Authority's preferred service team structure, including expectations for a dedicated or VIP client service team, and specify requirements related to:

- a. Team composition (roles and responsibilities)
- b. Seniority or experience levels
- c. On-call coverage expectations
- d. Continuity expectations, including minimum tenure requirements and shadowing or transition procedures

**Response: The Authority requires a dedicated, VIP-level service team that provides consistent points of contact and a clearly defined escalation path for both operational and strategic support. The service model should include relationship management, treasury management, and client service representatives responsible for day-to-day operations, implementation support, and issue resolution, as well as structured quarterly business and performance reviews and ongoing strategic planning.**

**Team members should have demonstrated experience supporting institutional or public-sector clients. Reliable coverage during normal business hours is expected, along with clearly defined procedures for urgent matters. Service continuity is critical; therefore, documented transition procedures and shadowing during personnel changes are strongly preferred.**

**181. Question:** Please describe the Authority’s preferred reporting cadence for service performance monitoring, including whether respondents should provide:

- a. Monthly or quarterly business reviews (QBRs)
- b. Incident post-mortem reports
- c. Root cause analysis tracking
- d. Service improvement plans

**Response: See response to Question 179.**

### **REPORTING QUESTIONS:**

**182. Question:** Please provide one (1) to three (3) months of group account analysis statements (redacted) from the current provider, if available. Alternatively, if analysis statements cannot be provided, please provide monthly transaction service volumes for each account.

**Response: Due to the confidential nature of our current banking arrangements, the Authority is not providing the requested information at this stage of the RFI process.**

**183. Question:** Please provide current account statements (preferably Account Analysis (AA) statements), including information that reflects:

- a. Account purpose
- b. Volume activity
- c. Transaction patterns

This information should be provided across the Authority’s operating, trust, reserve, and restricted accounts.

**Response: Due to the confidential nature of our current banking arrangements, the Authority is not providing the requested information at this stage of the RFI process.**

**184. Question:** Please confirm whether the Authority will provide the following documentation after the RFI stage, if not available at this time:

- a. Account analysis statements

- b. Bank statements
- c. Investment statements
- d. Mapping

**Response: The Authority has not assessed what documents will be provided at this time.**

**185. Question:** Please describe the Authority’s data connectivity and file format requirements, including whether the Authority requires support for Real-time APIs, Secure File Transfer Protocol (SFTP) connectivity and automated reconciliation file formats, such as BAI2, ISO 20022 and other required file formats.

**Response: See response to Question 107.**

**186. Question:** Please describe the Authority’s required reporting outputs, including:

- a. Daily reports
- b. Real-time reporting capabilities
- c. Reporting refresh frequency

Please also describe the custom reporting currently utilized, such as:

- d. Previous day reporting
- e. Same day reporting
- f. Incoming ACH reports
- g. Incoming wire reports
- h. User audit reports

Additionally, please indicate the formats in which reports are delivered to the Authority.

**Response: (a) The Authority utilizes daily reporting to support reconciliation and transaction monitoring activities. (b) Real-time reporting capabilities are limited in the current environment and are primarily dependent on vendor platforms. (c-h) Reporting is refreshed daily, the Authority currently uses previous day reporting, incoming ach reports, incoming wire reports, and audit reports and same day reporting is limited.**

**187. Question:** Please specify the Authority’s historical data retention requirements, including retention expectations for statements, transaction records and images or document archives/

**Response: At a minimum, electronic access to statements, transaction records, and associated images or document archive must be available for at least seven years, in accordance with applicable regulatory, audit, and public-sector record retention requirements.**

**Records must be accessible through secure online reporting tools and exportable in commonly used formats to support reconciliation, financial reporting, and audit inquiries. Long term digital storage and retrieval capabilities are preferred over physical document retention where possible.**

**188. Question:** Please describe the reporting, reconciliation, and audit support capabilities that are most important to the Authority’s finance and audit teams, including areas where current processes require manual effort or improvement. Additionally, please confirm whether the Authority requires any physical documents to be returned, other than un-processable items, and if so please describe the specific document return requirements.

**Response: Reporting, reconciliation, and audit support capabilities that promote transparency, efficiency, and strong internal controls are important to the Authority’s operations. Key priorities include the ability to access real-time or near real-time reporting on account balances, transaction activity, and payment status across all**

disbursement channels (ACH, wire, check and card). The reporting tools must support customizable and ad hoc reports, automated report delivery, and data export in common formats to support reconciliation, financial reporting, and audit requests.

Integration with our ERP systems and automated data feeds is important to streamline bank reconciliations and reduce manual processes. Detailed audit trails and accessible transaction history are also essential for responding to internal and external audit requests.

The Authority prefers electronic records and reporting in lieu of physical document returns. Physical documents are generally required only for exception or unprocessable items.

**189. Question:** Please describe the Authority's reporting, reconciliation, and performance measurement expectations, including:

- a. Required file formats for reconciliation, such as BAI2, CSV, or other formats
- b. The key performance indicators (KPIs) the Authority considers most important, such as:
  - i. Speed
  - ii. Security
  - iii. Customer experience
  - iv. Cost savings

Please also describe how the Authority prefers these KPIs to be measured and reported.

**Response:** The Authority requires reporting and reconciliation capabilities that support efficient operations, strong internal controls, and audit readiness. The preferred reconciliation file formats include BAI2, CSV, or similar standardized formats that integrate with our ERP system to support automated bank reconciliation.

Key performance indicators important to the Authority include transaction processing speed, security, and fraud prevention effectiveness, customer service responsiveness, and cost efficiency. These KPIs must be monitored and reported through periodic performance reporting and service reviews supported by operational metrics such as system availability, processing times, and exception activity.

## **IMPLEMENTATION & TRANSITION QUESTIONS:**

**190. Question:** Regarding transition, implementation, and change management, please describe the Authority's preferred go-live approach, including whether the implementation should follow:

- a. A phased rollout by business unit and/or location, or
- b. A single enterprise-wide go-live

Please also identify any go-live timing constraints or blackout periods that vendors should plan around (for example, fiscal year-end periods or other operational restrictions).

**Response:** The Authority would prefer a phased implementation approach to minimize operational disruption and allow for adequate testing and staff training prior to full deployment. Go-live timing should avoid critical financial reporting periods, including fiscal year-end close and audit preparation activities. Planning should also account for payroll processing cycles.

The Authority is open to coordinating the go-live schedule with the selected partner to ensure an orderly transition that aligns with operational and reporting requirements.

**191. Question:** Regarding training and organizational readiness, please describe the Authority’s preferred training methods, including whether training should be delivered through In-person sessions, virtual training and/or on-demand training resources. Please identify the user groups that require training, such as:

- a. Treasury staff
- b. Accounts Payable (AP)
- c. Receivables staff
- d. Audit teams

**Response:** The Authority prefers a flexible training approach that includes a combination of in-person and virtual instructor-led sessions, on-demand training materials, and written reference documentation.

Training should be tailored to the functional responsibilities of each user group, Treasury/Finance staff responsible for payment administration, Accounts Payable personnel responsible for transaction processing, and management/audit personnel who require access to reporting, controls, and audit trail functionality.

Where appropriate, recorded sessions and user guides should be made available to support ongoing training, system updates, and staff transitions.

**192. Question:** Please describe the Authority’s ideal timeframe for full banking conversion, including the desired final transition completion date.

**Response:** The Authority anticipates a phased implementation approach for a full banking conversion, with an ideal timeframe of approximately 90 to 180 days from contract execution to full transition, depending on the complexity of services and integration requirements.

The Authority’s preference is to complete the transition in a manner that minimizes operational disruption, ensures proper testing and validation of all services, and allows for adequate training and change management. Priority would be given to establishing core banking and treasury services (e.g., account structure, cash management, ACH and wire functionality), followed by more complex integrations and enhancements.

The final transition timeline will be determined in coordination with the selected financial institution, taking into consideration system dependencies, implementation resources, and alignment with the Authority’s broader ERP and treasury modernization efforts.

## **COMMUNITY ENGAGEMENT QUESTIONS:**

**193. Question:** Regarding Community Reinvestment Act (CRA), community, and local engagement, please identify which CRA outcomes are most important to the Authority, including examples such as:

- a. Low-to-Moderate Income (LMI) lending or investment in Philadelphia
- b. Small business support programs
- c. Financial literacy partnerships

Please also describe how the Authority prefers to measure and report the impact of CRA initiatives, including any reporting metrics, performance indicators, or reporting cadence expected from banking partners.

**Response:** As a public authority serving the City of Philadelphia, the Authority prioritizes banking partners that demonstrate meaningful CRA engagement within Philadelphia, particularly in low – and moderate-income communities. Key outcomes include local lending and investment activity, support for small and minority owned businesses, and participation in financial literacy and workforce development initiatives. The Authority values sustained community investment over one-time contributions. Impact should be measured and reported at least

**annually, with clear quantitative metrics and qualitative summaries focused on activity within the Authority's service area.**

**194. Question:** Please identify whether there are specific community development, small-business support, or financial inclusion initiatives aligned with the Authority's mission that respondents should consider when proposing Community Reinvestment Act (CRA) programs or potential partnership opportunities.

**Response:** See response to Question 192.

**END OF ADDENDUM ONE**

RFI No. 26-04 Addendum #1

Appendix A

**RFI No. 26-04 Banking and Investment Services  
Addendum #1 - Appendix A**

<b>Revenue Bank Deposits by Type</b>						
<b>Deposit Type</b>	<b>ANNUAL</b>		<b>MONTHLY</b>		<b>DAILY</b>	
	<b>\$</b>	<b>Count</b>	<b>\$</b>	<b>Count</b>	<b>\$</b>	<b>Count</b>
<b>Cash (Armored Car Pickup)</b>	12,382,100	1,940	1,031,842	162	33,924	5
<b>In Person Check Deposits</b>	5,400	50	450	4	15	0
<b>RDC</b>	5,468,600	17,500	455,717	1,458	14,982	48
<b>LOCKBOX (ICL)</b>	7,183,300	85,000	598,608	7,083	19,680	233
<b>WEB (Currently TD Ebill)</b>	6,122,700	11,100	510,225	925	16,775	30
<b>ACH</b>	296,367,000	14,840	24,697,250	1,237	811,964	41
<b>TOTALS</b>	<b>327,529,100</b>	<b>130,430</b>	<b>27,294,092</b>	<b>10,869</b>	<b>897,340</b>	<b>357</b>

**NOTES:**

The vast majority of our payments are made via credit/debit card and are handled by our vendors. The numbers provided reference activity that the bank will see. The number of individual credit card payments on our web portal or IVR system, for example, is not applicable to this RFI. The bank will only see the incoming ACH credit(s) for each day's totals per type (VMD, AMex, ACH, etc.)

These are averages based on different sources with varying days of operation ranging from 5 to 7 days per week.

Method	Channel	Biller Name	Customer Name	Invoice Number	Location	FDI Description	Customer Code	Confirmation #	Payment Created	Payment Date	Card/Account Type	Payment Account Last Four	Future Payment Date	Total Payment Amount	Payment Status	External Confirmation Number
Card-WEB	Enrolled	PPA	John Doe	1219	PPA1	MAIN LOCATION	DOE01	<a href="#">562969809</a>	02/28/2026 09:34:11 PM	03/02/2026	VI	1233		295.00	Paid	
ACH-WEB	Enrolled	PPA	Mary Doe	1263	PPA	MAIN LOCATION	DOE02	<a href="#">5632985559</a>	EST 02/28/2026 08:35:51 PM	03/02/2026	PC	1234		295.00	Paid	

SAMPLE COLLECTIONS REPORT

FDI CODE	Reference Number	Customer	Address 1	City	State	ZIP	Phone	dtStatement	dtDue	Amount	TotalAccountBalance	PayThisAmount	ItemDesc	Unit Price	Name	CompanyName	BillerInvoiceNo
10th and Ludlow	DOE01	DOE01	701 MARKET STREET	Philadelphia	PA	19106	2156839600	3/16/2026	4/1/2026	\$315.00	\$315.00	\$315.00	MARCH PARKING PAYMENT	\$315.00	JOHN DOE	JOHN DOE	1
MALLPMP	DOE02	DOE02	701 MARKET STREET	PHILADELPHIA	PA	19106	2156839600	3/16/2026	4/1/2026	\$300.00	\$300.00	\$300.00	MARCH PARKING PAYMENT	\$300.00	MARY DOE	MARY DOE	72
MARKET STREET EAS	DOE03	DOE03	701 MARKET STREET	PHILADELPHIA	PA	19106	2156839600	3/16/2026	4/1/2026	\$265.00	\$265.00	\$265.00	MARCH PARKING PAYMENT	\$265.00	CLAIRE DOE	CLAIRE DOE	78

BILLING DOCUMENT  
 SAMPLE DOCUMENT

Invoice



**Monthly Parking**

Invoice # 103303  
Invoice Start Date: 3/1/2026  
Customer: DOE01

JOHN DOE  
701 MARKET STREET  
PHILADELPHIA, PA 19106

**Please make check payable to:**  
Philadelphia Parking Authority  
Mellon Independence Center  
Attn: Monthly Parking

Quantity	Item				Amount
1	FASHION DISTRICT	@	\$265.00	/month for 07/01/2026-07/31/2026	\$ 265.00

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**Total:** \$ 265.00

Payment must be post marked or received no later than the due date shown in the upper right corner. If payment is not received on or before the due date, a \$50.00 late fee will be assessed. Please call 215-683-9687 if you have any questions.