**STATE OF MAINE**

**Office of the State Treasurer**



**RFP# 202507100**

**General Banking and Local Branch Services**

|  |  |  |
| --- | --- | --- |
| **RFP Coordinator** | **NAME:** | Amber Griffin |
| **TITLE:** | Treasury Services Specialist |
| **EMAIL:** | [a*mber.griffin@maine.gov*](mailto:Amber.griffin@maine.gov) |
| *All communication regarding the RFP must be made through the RFP Coordinator.* | | |

|  |  |
| --- | --- |
| **Submitted Questions Due Date** | September 29, 2025, no later than 11:59 p.m., local time |
| *All questions must be received by the RFP Coordinator by the date and time listed above.* | |

|  |  |
| --- | --- |
| **Notice of Intent to Bid Due Date** | September 29, 2025, no later than 11:59 p.m., local time |
| *All notice of intents must be received by the RFP Coordinator by the date and time listed above. This form is* ***not required*** *in order to submit a proposal, but is highly encouraged.* | |

|  |  |  |
| --- | --- | --- |
| **Proposal Submission Deadline** | **DATE:** | November 10, 2025, no later than 11:59 p.m., local time. |
| **TO:** | [Proposals@maine.gov](mailto:Proposals@maine.gov) |
| *Proposals must be received electronically by the Office of State Procurement Services by the date and time listed above.* | | |

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**PUBLIC NOTICE**

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**State of Maine**

**Office of the Maine State Treasurer**

**RFP# 202507100**

**General Banking and Local Branch Services**

The State of Maine is seeking proposals for General Banking and Local Branch Deposits to support the treasury and cash management needs of the State of Maine agencies and departments.

A copy of the RFP and all related documents can be obtained at: <https://www.maine.gov/dafs/bbm/procurementservices/vendors/rfps>

Proposals must be submitted to the Office of State Procurement Services, via e-mail, at: [Proposals@maine.gov](mailto:Proposals@maine.gov). Proposal submissions must be received no later than 11:59 p.m., local time, on November 10, 2025. Proposals will be opened the following business day.

**\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\***

**RFP TERMS/ACRONYMS with DEFINITIONS**

The following terms and acronyms, as referenced in the RFP, have the meanings indicated below:

|  |  |
| --- | --- |
| **Term/Acronym** | **Definition** |
| **ACH** | Automated Clearing House |
| **ADA** | Americans with Disabilities Act |
| **AES** | Advanced Encryption Standard |
| **ATM** | Automated Teller Machine |
| **BAI** | Bank Administration Institute |
| **CD** | Certificate of Deposit |
| **CMIA** | Cash Management Improvement Act |
| **Confidentiality** | Preserving authorized restrictions on information access and disclosure, including means for protecting confidential or sensitive information. A loss of confidentiality is the unauthorized disclosure of information. |
| **CRA** | Community Reinvestment Act |
| **CSR** | Customer Service Representative |
| **CSV** | Comma-Separated Values |
| **Data Classification** | The process of risk assessment of data. See **Appendix H** for the Data Classification process (see also “PII Confidentiality Impact Level”). |
| **DDA** | Demand Deposit Account |
| **Department** | Office of the State Treasurer |
| **DHHS** | Department of Health and Human Services |
| **DOL** | Department of Labor |
| **EDI** | Electronic Data Exchange |
| **EFT** | Electronic Funds Transfer |
| **ERP** | Enterprise Resource Planning |
| **FTP** | Fund Transfer Pricing |
| **ICL** | Image Cash Letter |
| **IT-SC** | IT Service Contract |
| **MICR** | Magnetic Ink Character Recognition |
| **MRS** | Maine Revenue Services |
| **MRSA** | Maine Revised Statutes Annotated |
| **NIST** | National Institute of Standards and Technology |
| **OIT** | Office of Information Technology |
| **OST** | Office of the State Treasurer |
| **PII (Personally Identifiable Information)** | Data that is maintained by an agency that could potentially identify a specific individual and needs to be protected in accordance with state and/or federal law, including (1) any information that can be used to distinguish or trace an individual‘s identity, such as name, social security number, date and place of birth, mother‘s maiden name, or biometric records; and (2) any other information that is linked or linkable to an individual, such as medical, educational, financial, and employment information. |
| **PII Confidentiality Impact Level** | The PII confidentiality impact level—low, moderate, or high—indicates the potential harm that could result to the subject individuals and/or the organization if PII were inappropriately accessed, used, or disclosed. (NIST SP 800-122). See **Appendix H**. PII is evaluated to determine its confidentiality impact levels, so that appropriate safeguards can be applied to the PII. |
| **RDC** | Remote Deposit Capture |
| **RFP** | Request for Proposals |
| **STARS** | State Tax Administration & Revenue System |
| **State** | State of Maine |
| **State Data** | Any information originating with the State, regardless of form or medium of disclosure (e.g., verbal, observed, hard copy, or electronic) or source of information. It includes any information concerning the State’s information technology infrastructure, systems and software and procedures; and information originating with the State in the course of using and configuring the Services provided under the contract. It includes any sensitive information held by the State that may be protected from disclosure pursuant to a federal or state statutory or regulatory scheme intended to protect that information, or pursuant to an order, resolution or determination of a court or administrative board or other administrative body. |
| **TIFF** | Tag Image File Format |
| **TLP** | Traffic Light Protocol |
| **TRIPS** | Tax and Revenue Image Processing System |
| **UPIC** | Universal Payment Identification Code |
| **ULID** | Universally Unique Lexicographically Sortable Identifier |
| **ZBA** | Zero Balance Account |
| **ZIP** | ZIP as in ZIP File is a compressed file format, short for Zipped |

**State of Maine**

**Office of the State Treasurer**

**RFP# 202507100**

**General Banking and Local Branch Services**

**PART I** **INTRODUCTION**

1. **Purpose And Background**

The Office of the State Treasurer (OST) is seeking General Banking and Branch Deposit Services as defined in this Request for Proposal (RFP) document. This document provides instructions for submitting proposals, the procedure and criteria by which the awarded Bidder will be selected, and the contractual terms which will govern the relationship between the State of Maine (State) and the awarded Bidder**. Bidders may propose to provide one or both Service Groups outlined below. Bidders are not required to propose both Service Groups to be considered.**

To assist with the preparation of this RFP and its evaluation efforts, the State is working with a third-party consultant. The Consultant will participate as one of several members of the evaluation team, and participate in the scoring process set forth in Part V, below.

The OST welcomes recommendations from bidders that align with the State's strategic vision outlined below:

1. Move toward 100% electronic deposit and payment transactions
2. Reduce the handling of paper (e.g., checks) while still meeting the needs of the constituents of the State
3. Position OST to potentially take advantage of new payment technology and new financial processing that integrate with the State’s treasury management platforms, for example, CGI Advantage version 4
4. Reduce fraud, reduce costs, and improve efficiency
5. Support the transition of the State’s cannabis business to an electronic processing system
6. **General Provisions**
   1. From the time the RFP is issued until award notification is made, all contact with the State regarding the RFP must be made through the RFP Coordinator. No other person/State employee is empowered to make binding statements regarding the RFP. Violation of this provision may lead to disqualification from the bidding process, at the State’s discretion.
   2. Issuance of the RFP does not commit the Department to issue an award or to pay expenses incurred by a Bidder in the preparation of a response to the RFP. This includes attendance at personal interviews or other meetings and software or system demonstrations, where applicable.
   3. All proposals must adhere to the instructions and format requirements outlined in the RFP and all written supplements and amendments (such as the Summary of Questions and Answers), issued by the Department. Proposals are to follow the format and respond to all questions and instructions specified below in the “Proposal Submission Requirements” section of the RFP.
   4. Bidders will take careful note that in evaluating a proposal submitted in response to the RFP, the Department will consider materials provided in the proposal, information obtained through interviews/presentations (if any), and internal Departmental information of previous contract history with the Bidder (if any). The Department also reserves the right to consider other reliable references and publicly available information in evaluating a Bidder’s experience and capabilities.
   5. The proposal must be signed by a person authorized to legally bind the Bidder and must contain a statement that the proposal and the pricing contained therein will remain valid and binding for a period of 180 days from the date and time of the bid opening.
   6. The RFP and the awarded Bidder’s proposal, including all appendices or attachments, will be the basis for the final contract, as determined by the Department.
   7. Following announcement of an award decision, all submissions in response to this RFP will be public records, available for public inspection pursuant to the State of Maine Freedom of Access Act (FOAA) ([1 M.R.S. § 401](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.mainelegislature.org%2Flegis%2Fstatutes%2F1%2Ftitle1sec401.html&data=05%7C02%7CJohn.F.Spier%40maine.gov%7C74b0a21ff26b425135b908dcde5d1600%7C413fa8ab207d4b629bcdea1a8f2f864e%7C0%7C0%7C638629740077530255%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=yYGRZvqRpIJa6dPB35CzUZRcmiZ%2BMICiBNs0EIsJu78%3D&reserved=0) et seq.).  State contracts and information related to contracts, including bid submissions, are generally public records per FOAA.
   8. In the event that a Bidder believes any information that it submits in response to this RFP is confidential, it must mark that information accordingly and include citation to legal authority in support of the Bidder’s claim of confidentiality.  In the event that the Department receives a FOAA request that includes submissions marked as confidential, the Department shall evaluate the information and any legal authority from the Bidder to determine whether the information is an exception to FOAA’s definition of public record.  If the Department determines to release information that a Bidder has marked confidential, it shall provide advance notice to the Bidder to allow for them to seek legal relief.
   9. The Department, at its sole discretion, reserves the right to recognize and waive minor informalities and irregularities found in proposals received in response to the RFP.
   10. If awarded a contract resulting from this RFP, vendors shall be required to disclose, in writing and in accordance with applicable Maine law, any actual or potential conflicts of interest. Such disclosure must include any financial, professional, or personal relationships. Failure to disclose a known conflict may result in disqualification, contract termination, or other remedies as provided by law.
   11. All applicable laws, whether or not herein contained, are included by this reference. It is the Bidder’s responsibility to determine the applicability and requirements of any such laws and to abide by them.
7. **Eligibility to Submit Bids**

Bidders must be a national bank or in a banking institution, trust company, state or federal savings and loan association or mutual savings bank organized under Maine law **or** have a location in Maine as required by [Title 5, Sect](http://www.mainelegislature.org/legis/statutes/5/title5sec135.html)ion 135.

1. **Contract Term**

The Department is seeking cost-efficient proposals to provide services, as defined in this RFP, for the anticipated contract period defined in the table below. The dates below are estimated and may be adjusted, as necessary, in order to comply with all procedural requirements associated with the RFP and the contracting process. The actual contract start date will be established by a completed and approved contract.

Contract Renewal: Following the initial term of the contract, the Department may opt to renew the contract for three (3) one (1) year renewal periods, as shown in the table below, and subject to continued availability of funding and satisfactory performance. Contract renewals will be at the sole discretion of the Department and there shall be no adjustments to pricing between renewal periods.

The term of the anticipated contract, resulting from the RFP, is defined as follows:

|  |  |  |
| --- | --- | --- |
| **Period** | **Start Date** | **End Date** |
| Initial Period of Performance | 7/1/2026 | 6/30/2031 |
| Renewal Period #1 | 7/1/2031 | 6/30/2032 |
| Renewal Period #2 | 7/1/2032 | 6/30/2033 |
| Renewal Period #3 | 7/1/2033 | 6/30/2034 |

1. **Number of Awards**

The OST anticipates making up to two (2) awards to provide the required services as a result of this RFP. To facilitate the evaluation of proposals, the services have been divided into two (2) Service Groups as listed below.

**Bidders may propose to provide one or both Service Groups outlined below. Bidders are not required to propose to both Service Groups to be considered.**

The OST intends to make one (1) award for each Service Group, however, multiple awards in each Service Group are possible.

Service Group 1: General Banking Services

Service Group 2: Branch Deposit Services

**PART II** **SCOPE OF SERVICES TO BE PROVIDED**

1. **Service Group 1: General Banking Services**
   1. **General Requirements Overview (Service Group 1)**

OST is seeking competitive proposals from qualified financial institutions to serve as the State’s primary cash management provider. This institution will process electronic and paper deposits, handle disbursements, and serve as the central point for cash management for the State of Maine. Firms responding to this RFP must comply with [[[5 M.R.S.A. §135](http://www.mainelegislature.org/legis/statutes/5/title5sec130.html)](http://www.mainelegislature.org/legis/statutes/5/title5sec130.html)](http://www.mainelegislature.org/legis/statutes/5/title5sec130.html).

**Operating Accounts and Bank Balances:**

The State of Maine currently has approximately 30 Demand Deposit Account (DDA) accounts to collect deposits and disburse funds. The State uses a zero-balance account (ZBA) structure to concentrate funds automatically into the master depository account. There are 2 ZBA master accounts and approximately 20 ZBA subsidiary accounts. The awarded Bidder will be required to provide a similar account structure to allow the State to maintain their current account architecture and reconciliation capabilities. The State also uses approximately five (5) controlled disbursement accounts with only one presentment time at 9 am ET. Some accounts are grouped to maximize the State’s balances, while other accounts remain standalone for reconciliation, budgeting, and/or legislative reasons.

As the clearinghouse for all the State's cash inflows and outflows, OST is responsible for managing the State's cash transactions and banking relationships. Under this RFP, several bank accounts will be required and are detailed in **Exhibit A.**

The State maintains approximately 25 additional miscellaneous interest-bearing bank accounts (with a combined balance of $2,303,024.31 as of 12/31/24 that generally have minimal activity). These accounts are not currently included in the State’s analyzed services, as they are provided free of charge.

* Bidders are strongly encouraged to offer pricing and services for accounts of this same nature, as OST may choose to transition these existing accounts into the contract or use this resulting relationship to meet similar needs in the future.

Historically, the State has maintained average account balances of $360MM. All balances must meet the State’s collateral requirements. While the State has no plans to change the average balances being held in its DDAs, the balances held are entirely discretionary and the State does not guarantee that it will hold any minimal account balance at the selected financial institution. The amount held at the bank will depend on the rate paid by the bank compared to other liquid alternatives and the security of the deposit/investment options. The State is open to using an overnight sweep vehicle, interest-bearing accounts and hybrid DDA accounts.

A list of the State’s accounts, with the purpose of each and average balances have been included as **Exhibit A**.

**The awarded Bidder for Service Group 1 – General Banking Services must meet the following minimum and legal requirements pertaining to *General Requirements*:**

* + 1. Qualify as a depository of public funds in the State of Maine as defined in [5 M.R.S.A. §135](http://www.mainelegislature.org/legis/statutes/5/title5sec130.html) .
    2. Meet all legal and regulatory requirements of all appropriate departments and agencies of Federal and State Government as appropriate for the services being proposed;
    3. Be “Well Capitalized” as defined by the Federal Deposit Insurance Corporation ([Chapter 5, Capital Categories](https://www.fdic.gov/regulations/examinations/enforcement-actions/ch-05.pdf));
    4. Maintain collateral as required by [5 MRSA §135](http://www.mainelegislature.org/legis/statutes/5/title5sec135.html) and OST’s [Cash Pool Investment Policy](https://www.maine.gov/treasurer/sites/maine.gov.treasurer/files/inline-files/Cash%20Pool%20Investment%20Policy%20FY2025.pdf) to cover the full amount of any deposits of public funds. Ability to comply with changes in law and policy about collateral is also required;
    5. Establish demand deposit accounts to meet the banking requirements of the State and maintain accurate records of activity in those accounts;
    6. Offer ZBA cash concentration services;
    7. Offer controlled disbursement services;
    8. Invoice for services electronically through analysis statements, settled quarterly,
    9. Provide EDI 822 statements;
    10. Provide a solution to maintain current subaccount architecture and reconciliation capabilities;
    11. Provide an overnight sweep, investment portal or interest-bearing account for balances;
    12. Employ cash management sweeps by account as requested by OST;
    13. Provide Hybrid DDAs that allow the State to earn both an earnings credit and hard-dollar interest on the same account;
    14. Provide competitive hard-dollar interest rates on balances;
    15. Provide a competitive earnings credit rate on compensating balances,
    16. Maintain records of all State transactions for a period of no less than seven (7) years;
    17. Retain all paid checks or archival images for at least seven (7) years;
    18. Demonstrate reasonable internal controls to safeguard funds, accounts, and confidential data;
    19. Employ appropriate disaster recovery plans and resources to adequately and completely protect all OST accounts and funds;
    20. Complete all training on site and /or virtually. At no time will OST or other departmental staff be able to travel to an outside location for training;
    21. Provide to OST a dedicated, knowledgeable account/customer service representative (CSR) and sufficient back-up coverage that is available and responsive to the State’s daily needs from at least 8:30 am to 5:00 pm ET. This person shall be responsible for tracking all requests, providing status updates on submitted requests, and ensuring all requests have been addressed in a timely and satisfactory manner. The CSR and back-up shall:
        1. Be available Monday through Friday (excluding State holidays) between the hours of 8:30 am and 5:00 pm ET;
        2. Receive and acknowledge requests from OST and other State departments in a timely manner while escalating inquiries/issues as appropriate;
        3. Ensure satisfactory response and/or status update is received within two (2) business days of initial request. Ensure a status update is communicated at least every two (2) business days thereafter;
        4. Notify OST of all changes to processing and protocol impacting OST accounts and/or services before the change is implemented;
        5. Notify OST of all complaints received from other State departments, including an explanation of the complaint and resolution;
        6. Provide a single, dedicated email address (ex. [stateofmaine@abcbank.com](mailto:stateofmaine@abcbank.com) ) to be directly routed to the CSR (and available to the back-up CSR) that is closely monitored Monday through Friday (excluding [State holidays](https://www.maine.gov/bhr/state-employees/holiday-schedule)) between the hours of 8:30 am and 5:00 pm ET to which OST and other State departments will direct inquiries;
    22. Conduct regular on-site and online monthly and quarterly meetings with senior management for the purpose of reviewing performance, fees, and discussing issues and concerns. OST may waive the quarterly meeting at their discretion;
    23. Provide overdraft protection on all OST accounts. Incidents are infrequent and generally not exceeding $500,000 for more than one day. Typical events causing overdraft situations are State holidays that do not align with bank holidays (for example, Patriot’s Day) where checks presented for payments are not adequately funded. The State’s financial statements are available at [Annual Comprehensive Financial Report;](https://www.maine.gov/osc/financial-reporting/annual-comprehensive-financial-report)
    24. Communicate to and seek approval from authorized OST staff for any addition, change, modification, or deletion of all services, equipment, security, and processes covered by any contract resulting from this RFP;
    25. Employ debit blocks/filters on accounts as requested by OST. The awarded Bidder shall certify, at least annually, that the requested debit blocks/filters remain in place. Any transaction that posts to a blocked account shall be reversed within forty-eight (48) hours and become the responsibility of the awarded Bidder to collect;
    26. Provide positive pay services, positive pay with payee name validation services, account validation services, check block services and ACH positive pay services;
    27. Fully indemnify the State for fraudulent checks;
    28. Reject payment of State-issued checks which are older than one hundred eighty (180) days and do not contain an approved date extension. Collection of erroneously paid stale items shall be the sole responsibility of the awarded Bidder. Alternatively, the awarded Bidder may place stop payments on stale items. If the alternative is preferred or required, please indicate if the automatic stop payments will result in a charge to the State, and
    29. Accept deposits for revenues generated through the State’s cannabis industry.
  1. **Systems and Reporting Overview (Service Group 1)**

OST requires access to real-time, same-day, and historical activity on nearly all bank accounts. OST will require a daily standardized BAI2 file import feed from the awarded Bidder detailing all account activity. Previous day information reporting must be available by 7:30 am ET each business day. All activity must be available for at least sixty (60) days. In addition, OST requires the ability for users to request and approve certain transactions within the system, including, but not necessarily limited to, outgoing wires, ACH credits and debits, stop payments, and account transfers. Designated OST staff will authorize all system users. The system must offer the ability to grant certain permissions by account on demand. For example, Sample User may have authority to view activity and wire funds for Account 123, but only to view activity for Account 456. In all cases, dual control is required when funds are moved or disbursed, and only certain super users shall have the ability to approve transactions.

The State is currently using CGI Advantage v4 as its ERP. The State currently uses secure FTP for file transfers, and the files at rest must be encrypted using the OIT Policy: [Remote/Cloud Hosting Policy Section 4.2.7.1](https://www.maine.gov/oit/policies-standards). Any data other than Public Data (TLP: White) must be encrypted both at rest (AES 256), and in transit (Per NIST 800-52, the minimum acceptable level of dynamic encryption is TLS 1.2). Other systems in use at the State are:

* DocuWare 7.10
* MoveIT

**The awarded Bidder for Service Group 1 – General Banking Services must meet the following minimum requirements pertaining to *Systems and Reporting*:**

* + 1. Provide secure online reporting of ledger balance, available balance, and summary and details of credits/debits posted, each banking day before 7:30 am ET,
    2. Provide prior and current day reporting, as well as monthly and quarterly reporting,
    3. Allow an unlimited number of State employees with varying levels of authorization access to the bank’s online reporting system and other automated treasury reporting services, with appropriate security as mutually agreed upon for all internet access banking systems and automated financial transactions. Requested security measures include:
       1. Individual usernames and passwords for each user,
       2. Passwords that expire at least every six (6) months,
       3. Alpha-numeric password combination requirements,
       4. Session timeout after a defined period of inactivity not to exceed one (1) hour,
       5. Dual authorizations requirements for transfers and wires,
       6. Different authorization levels for different users;
    4. Provide all account and analysis reports and statements, hard copy and electronic, within five (5) banking days of the last banking day of the reporting period,
       1. All reporting must be ADA accessible.
    5. Provide prior and current day reporting, as well as monthly and quarterly reporting,
    6. Provide full and partial account reconciliation services,
    7. Provide system functionality for an unlimited number of users to generate and schedule customized reports that can be delivered electronically, in a secure matter,
    8. Provide an electronic list of checks that were issued within a certain time frame that remain outstanding upon request. Upon confirmation and return receipt from OST, the awarded Bidder shall purge items, or a subset thereof, from the checks outstanding. This process allows OST to comply with Maine Unclaimed Property laws,
    9. Provide check clearance patterns and analyses to OST on certain disbursement accounts pursuant to federal Cash Management Improvement Act (CMIA) regulations [(31 CFR 205).](https://www.ecfr.gov/current/title-31/subtitle-B/chapter-II/subchapter-A/part-205)  Clearance pattern statistics shall reflect aggregate totals of number and amounts of checks/EFTs issued and the number of days each item remained outstanding, grouped by days outstanding,
    10. Provide a written and electronic analysis of fees for each account and a line-item summary of all accounts monthly. The analysis statement shall accompany the invoice and detail the number of transactions, the unit price, and the total amount billed for each line item, along with a grand total of services provided for that statement period. If there are multiple accounts, a consolidated statement must be provided as well.
    11. OST will require a daily standardized BAI file import feed from the awarded Bidder detailing all account activity,
    12. Provide a report detailing awarded Bidder-initiated account adjustments to OST within three (3) business days of adjustment. Adjustments include, but are not limited to,
        1. returned deposited items,
        2. cash concentration sweep transfers,
        3. foreign exchange conversions,
        4. adjustments to deposit amounts, and
        5. miscellaneous debit or credit adjustments.

Information provided to OST must be detailed, and copies or originals of all documentation related to such transactions must be provided,

* + 1. Accept daily checks-issued file in standard .txt format to be used for Positive Pay and processing of state-issued disbursements,
    2. Provide daily paid check images electronically via secure FTP via multi-page TIFF, accompanied by a single CSV file containing amount,
       1. account number,
       2. routing number,
       3. check number,
       4. check date,
       5. trace or bank identification number, followed by the file path to the images (e.g., images/filename.TIFF).

Both files are to be bound in a single ZIP file and transmitted daily. The ZIP file must contain the CSV file in the root and all images shall be under the root in an Images directory,

* + 1. Provide daily electronic files as prescribed below by 7:30 am ET:

**EXAMPLE LIST OF THE STATE’S CURRENT FILE TRANSFERS**

**(INCLUDING BUT NOT LIMITED TO THE FOLLOWING)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **File #** | **Account Name** | **File type** | **Frequency** | **Provider Receive/ Send** | **Method** |
| 1 | Primary Deposit Account | ICL | Daily | Receive | sFTP |
| 2 | General Disbursement Checking Account | Issue, Paid & Images | Daily | Both | sFTP |
| 3 | General Disbursement ACH Account | ACH | Daily | Receive | sFTP |
| 4 | Payroll Checking Account | Issue, Paid & Images | Weekly & Daily | Both | sFTP |
| 5 | Payroll Direct Deposit Account | ACH | Weekly | Receive | sFTP |
| 6 | Lottery ACH Agent Collections Account | ACH | Weekly | Receive | sFTP |
| 7 | Lottery Imprest Prize Checking Account | Issue & Images | Weekly | Both | sFTP |
| 8 | DOL Unemployment Benefit Checking Account | Issue, Paid & Images | Weekly & Daily | Both | sFTP |
| 9 | DOL Unemployment Benefit Direct Deposit Account | ACH & Returns | Daily | Both | sFTP |
| 10 | DOL Tax EFT Account | ACH & Returns | Daily | Both | sFTP |
| 11 | DOL Paid Family Medical Leave | ACH & Returns | Daily | Both | sFTP |
| 12 | DOL/MRS Combined Tax Deposit Account | ICL | Daily | Receive | sFTP |
| 13 | MRS Tax Deposit ACH Account | ACH, EDI & Returns | Daily | Both | sFTP |
| 14 | MRS Tax Refund Account | ACH, EDI & Returns | Daily | Both | sFTP |
| 15 | Probation & Parole Restitution Account | Issue, Paid & Images | Weekly & Daily | Both | sFTP |
| 16 | Office of Securities EFT Account | ACH | Daily | Send | sFTP |
| 17 | DHHS Child Support Collections Account | ACH | Daily | Both | sFTP |
| 18 | Reconciliation Report (BAI) | Information Reporting | Daily | Send | sFTP |

* 1. **Check Deposit Services Overview (Service Group 1)**

The State deposits approximately 61,600 checks per month. Approximately 26,000 are deposited via Remote Deposit Capture (RDC), approximately 35,000 are deposited by Image Cash Letter (ICL) and approximately 600 are deposited by Wholesale Lockbox. Today, each department uses a unique identifier consisting of 12 digits and leading zeros. The first four digits after the leading zeros typically represents the district or county fund number, the last two digits typically correspond with a specific location if there is one. For example, 000008994335 – ‘8994’ represents the Treasurer Joint Lobby and ‘335’ corresponds with a specific cashier/ staff person. To reconcile these types of deposits the unique department identifier will need to be on the reporting for these accounts. The incumbent bank accepts the State’s Document Location Number placed on the back of checks manually deposited, as endorsement. If the paying bank (RDFI) returns an item because of electronic endorsement, the current provider endorses the checks on behalf of Maine Revenue Services and resubmits for processing. The State’s deposits are made with no adjustments to the initial deposit amount. If adjustments are required, they are currently handled with a separate credit (or overages) or debit (for shortages) and supporting documentation is provided to OST within 3 days.

**Remote Deposit Capture**

The State deposits approximately 26,000 checks using RDC by over 77 departments/agencies. Approximately twenty (20) locations currently process deposits through RDC (more than 1,250 deposits and $128mm for December 2023),

For checks deposited by RDC, the State utilizes the following multi-feed scanners:

|  |  |
| --- | --- |
| Scanner Models in use | Number of Scanners |
| Epson Capture One | Approximately 80 |

**Image Cash Letter**

The State deposits approximately 35,000 checks per month using Image Cash Letter (ICL). Checks are received from USPS and are presorted by PO box. These checks are brought to Maine Revenue Services to be scanned, uploaded and deposited in this manner. The State uses the Tax and Revenue Image Processing System (TRIPS) to process checks and other contents within the taxpayer envelope. Once the envelopes are received, they are top sliced and are manually extracted by a staff member to be prepared for scanning. Checks and tax transactions data is entered by a user and are routed to an ICL deposit generator and then transmitted to the incumbent bank. Tax transactions are posted to STARS integrated tax system (backend).

**Lockbox**

The State deposits approximately 600 checks per month using one Wholesale Lockbox. The Wholesale Lockbox is located in Cincinnati and is used by a single agency. Today, the State uses the Lockbox to process commercial insurance billing. No credit card or ACH payments are processed through the Lockbox. The Lockbox receives EOBs as remittance documents related to the checks that are processed. The State receives images of the check through mail daily that are then scanned and posted to the State’s Accounts Receivable records. The State has a separate analysis statement for this lockbox and desires to continue to have a separate analysis statement for this service. The table below summarizes the lockbox services in use by the State:

|  |  |
| --- | --- |
| **Lockbox #1** | |
| **Purpose** | Commercial Insurance Billings |
| **Lockbox Type** | Wholesale  Retail  Wholetail |
| **Annual Collections (Dollars Processed)** | CY24 $11,928,479.78 |
| **Annual Volume Received (Transactions Received)** | 5,760 |
| **Standard Remittance Documents** | Yes  No |
| **Items Scanned** | Envelope  Check Remittance Document  Correspondence |
| **Images Available Online** | Yes  No |
| **Payment Data Transmitted?** | Yes  No |
| **Physical Copies Returned** | Yes  No |

**The awarded Bidder for Service Group 1 – General Banking Services must meet the following minimum requirements pertaining to *Check Deposit Services*:**

* + 1. Process the deposit of domestic and foreign checks (e.g., Canadian checks);
    2. Offer ULIDs for security and reconciliation;
    3. Provide deposit reconciliation services;
    4. Provide online access to deposited item images for seven (7) years;
    5. Accept standard files from Remote Deposit Capture (RDC) machines (most locations currently use the Epson Capture One and each agency are invoiced separately for replacement scanners and are not subject to account analysis fees);
    6. Accept Image Cash Letter (ICL) processing from the State and work with the State to bring new departments on board, as needed. Current ICL processing requires the following:
       1. Image Format – Must meet Federal Reserve Adoption of DSTU X9.37-2003 Image Cash Letter Customer Documentation Version 1.8, October 1, 2008. Section 4.2,
       2. Image Compression – CCIT G4 (200 DPI or 240 DPI, Black/White);
       3. Image Quality – Must meet Federal Reserve Adoption of DSTU X9.37-2003 Image Cash Letter Customer Documentation Version 1.8, October 1, 2008. Section 4.3;
       4. Character Code – All characters and symbols must be 8 bit EBCDIC except for BINARY image data;
       5. View Descriptor – Must be Full View,
       6. TIFF Tag Byte Order – Must be little Endian (Intel) ONLY;
       7. Addenda Records – Addenda Records are required as documented in Federal Reserve Adoption of DSTU X9.37-2003 ICL Customer Documentation Version 1.8, October 1, 2008. Section 3.2 and
       8. MICR Data – All MICR data present on the MICR line of the original item are required;
    7. Accept deposits until at least 4:00 pm ET for same day ledger credit,
       1. .
    8. Automatically re-deposit each item (for a total of two deposits per item) returned for non-sufficient funds. After a second return, and for all other deposited items returned unpaid, the account to which the item was deposited shall be debited and a debit memo created to include the following:
       1. Bank account number to which the item was deposited,
       2. Amount of debit,
       3. Date of initial deposit,
       4. Total of initial deposit,
       5. Deposit identifier on initial deposit ticket,
       6. Reason for return; and
       7. Returned item and memo must be received by OST within three business days of debit;
    9. Through the RDC process, provide and accept deposit tickets (virtual or otherwise) with a deposit identifier: a ten (10) digit number included on the MICR line of each ticket that is assigned by OST. The identifier must be included on the transaction in electronic formats (online transaction listing, BAI files, etc.) and on paper statements**;**
    10. Provide ability to verify first time accounts or changes to current accounts beyond prenote.
  1. **Electronic Funds Transfer Services Overview (Service Group 1)**

For disbursements, OST will require that the awarded Bidder be the primary processor for electronic disbursements, (e.g., ACH origination, Wires). For receivables, OST will require that the provider offer electronic deposit services (e.g., ACH, Wire, e-Check). Finally, there are several specialized accounts detailed in this RFP that are required to accommodate unique requirements or functions of individual departments or programs that cannot be met through the more general accounts. These currently include twenty-three (23) miscellaneous ACH/Remote Deposit Capture (RDC) deposit accounts and nine (9) other miscellaneous disbursement accounts (ACH and check), with a total of five (5) disbursement accounts that require full reconciliation services. Currently, the State uses UPICs.

**Accounts Payable**

Currently, the State has a daily accounts payable cycle with a volume ranging up to $170MM. The peak time for accounts payable is through January and April when tax returns are due to constituents. During this peak season, OST sends the tax returns via ACH and the STARS system generates tax information. OST has a stale check policy of 180 days, and the bank automatically cancels the checks after this period of time. The State requires a file of all checks paid to be saved on OST’s internal Docuware software, and the State is required to have check retention records of 25 years.

The State uses Paymode for some ACH payments and sends a file to the current bank to make these payments. The State has had approximately 60,000 active vendors paid through ACH in the last two (2) years (50,453 regular EFT payments and 7,299 Paymode payments).

**Payroll**

The awarded Bidder must support payroll. The State has two (2) payroll cycles and employees are paid bi-weekly. Currently, the State sends an ACH payroll file to their current bank weekly. All employees receive direct deposit for their payroll payments unless there is an exception. For example, in the month of February 2025, 6,000 employees received a direct deposit payment, and 86 employees received a check payment for payroll.

**Wires**

The State processes approximately 150 wires per month. Approximately 78 are incoming Fedwires, three (3) are internal wire credits and 66 are outgoing non-repetitive fed wires**.** The State has received one (1) international wire in the last 12 months.

**The awarded Bidder for Service Group 1 – General Banking Services must meet the following minimum requirements pertaining to *Electronic Funds Transfer Services*:**

* + 1. Provide state-of-the-art electronic disbursement and a full range of electronic deposit services, Electronic Banking and resources to coordinate revenue collection and payment issuance transitions with departments of the State, as required;
    2. Provide a secure online platform for initiating wires and ACHs, with dual controls as required by the State;
    3. Provide direct access to process immediate stop payments via online system or otherwise accept data files/electronic spreadsheets to stop pay outstanding items. These files must be in standard format and sent via email. The awarded Bidder must provide a confirmation report to OST that will summarize the successfully stopped items, individually list any exception items, and must provide a total of the stopped items included in the file within one (1) business day of receipt,
       1. Please share your institution’s stop payment deadline/timing.
    4. Provide full reconciliation services for the State’s disbursement bank accounts;
    5. Credit account within two (2) banking days for items paid for which a stop payment was previously placed. It must be the awarded Bidder’s sole responsibility to collect the funds erroneously paid on items for which a stop payment was confirmed;
    6. Provide OST with the capability to initiate and approve ACH and wire transfers by internet, fax, and phone. The awarded Bidder must reimburse the State for any charges or lost interest resulting from failed transactions for which the awarded Bidder is responsible;
    7. Accept same-day outgoing wire transfer requests until at least 3:00 pm ET daily. In most cases wire requests are initiated by 12:00 pm (noon). In rare instances, OST will request a wire be processed for credit to the recipient by 2:00 pm to meet strict deadlines imposed by the wire recipient. In emergency situations, this may be extended to 5:00pm ET;
    8. Accept and send ACH transactions via transmission;
    9. Provide control totals for all ACH files processed;
    10. Provide complete ACH remittance data in the ACH record as provided by the sender or provide a separate file that contains complete ACH addenda information;
    11. Receive and process electronic transmissions of ACH or wire payments generated by OSTs ERP, CGI Advantage.

1. **Service Group 2 – Local Branch Services**
   1. **General Requirements Overview (Service Group 2)**

OST is seeking competitive proposals from qualified financial institutions to provide Branch Deposit Services. **Bidders proposing to provide Local Branch Services are required to have a branch presence in Maine**.

**Branch Deposits**

For branch deposit banking services, OST maintains one (1) primary bank account. This account is used for the primary purpose of providing State of Maine departments with statewide access to a bank branch for teller deposits. In addition to this account, OST currently maintains nine (9) additional deposit accounts in other financial institutions throughout the State to meet geographic needs and provide operational flexibility. OST may choose to combine some or all of these other existing accounts with those of the awarded Bidder to gain efficiency. Currently, the State has its own in-house bonded courier that receives funds from agencies located within the Augusta, ME area. For the previous calendar year, there were approximately 550 foreign currency deposits that totaled $180,000. It is preferred that the initial deposit be discounted at the counter, rather than through a debit or credit adjustment after-the-fact. Current practice provides for State departments to contact the awarded Bidder for the conversion rate and calculated amount and to present the deposit on the same date at the awarded Bidder’s branch. Describe ULIDS, reconciliation tools in use.

|  |  |  |
| --- | --- | --- |
| **List of Locations Needing Branch Services** | | |
| Ashland | Dover-Foxcroft | Millinocket |
| Auburn | Eastport | Newport |
| Augusta | Ellsworth | Oakfield |
| Bangor | Fairfield | Old Town |
| Bath | Falmouth | Oxford |
| Belfast | Farmington | Portland |
| Bethel | Fort Kent | Presque Isle |
| Bingham | Gorham | Rangley |
| Blue Hill | Gray | Rockland |
| Boothbay Harbor | Greenville | Rumford |
| Bridgton | Houlton | Saco |
| Brunswick | Island Falls | Scarborough |
| Bucksport | Kennebunk | Searsport |
| Calais | Kittery | South Portland |
| Camden | Lewiston | Southwest Harbor |
| Caribou | Lincoln | Waldoboro |
| Columbia | Lubec | Waterville |
| Cornish | Machias | Wiscasset |
| Dexter | Mars Hill | Yarmouth |

The State is open to night-drop, ATM Deposit Cards, shared or correspondent bank solutions, and other creative deposit services proposed that prove to add efficiencies to the State’s operation and meet the State’s need.

**Electronic Funds Transfer**

The State has minimal EFT activity, originating approximately six (6) wires per month to move funds from their local accounts to their main operating account, which could be at another financial institution awarded in SG1.

**The awarded Bidder for Service Group 2 – Local Branch Services must meet the following minimum requirements pertaining to *General Requirements*:**

* + 1. Maintain collateral as required by [5 MRSA §135](http://www.mainelegislature.org/legis/statutes/5/title5sec135.html) and OST’s [Cash Pool Investment Policy](http://www.maine.gov/treasurer/cash_management/docs/Maine%20Investment%20Policy-4-12-2011.pdf)) to cover the full amount of any deposits of public funds. Ability to comply with changes in law and policy with regard to collateral is also required;
    2. Have a federal or Maine bank charter;
    3. Maintain a vast branch network Statewide, as well as a physical branch location within the city limits of Augusta, Maine.
    4. Provide immediate access to all standard branch services including cash deposits, perhaps through correspondent banks, shared branching, etc. Bidders may propose creative technological work-arounds so long as all service requirements are met;
    5. Maintain records of all State transactions for a period of no less than seven (7) years;
    6. Employ appropriate disaster recovery plans and resources to adequately and completely protect all OST accounts and funds;
    7. Demonstrate reasonable internal controls to safeguard funds, accounts, and confidential data;
    8. Provide to OST a knowledgeable account/customer service representative (CSR) and sufficient back-up coverage that is available and responsive to the State’s daily needs from at least 8:30 am to 5:00 pm ET. This person will be responsible for tracking all requests, providing status updates on submitted requests, and ensuring all requests have been addressed in a timely and satisfactory manner. The CSR and back-up shall:
       1. Be available Monday through Friday (excluding State holidays) between the hours of 8:30 am and 5:00 pm ET;
       2. Ensure satisfactory response and/or status update is received within two (2) business days of initial request. Ensure a status update is communicated at least every two (2) business days thereafter;
       3. Escalate inquiries/issues as appropriate;
       4. Notify OST of all changes to processing and protocol impacting OST accounts and/or services;
       5. Notify OST of all complaints received from other State departments, including an explanation of the complaint and resolution;
       6. Provide a single, dedicated email address (ex. [stateofmaine@abcbank.com](mailto:stateofmaine@abcbank.com)) to be directly routed to the CSR (and available to the back-up CSR) that is closely monitored Monday through Friday (excluding [State holidays](https://www.maine.gov/bhr/state-employees/holiday-schedule)) between the hours of 8:30 am and 5:00 pm ET to which OST and other State departments will direct inquiries.
    9. Conduct regular on-site and online monthly and quarterly meetings with senior management for the purpose of reviewing performance, fees, and discussing issues and concerns. OST may waive the quarterly meeting at their discretion;
    10. Communicate with, and seek approval from, authorized OST staff for any addition, change, modification, or deletion of all services, equipment, security, and processes covered by any contract resulting from this RFP;
    11. Adapt to reasonable changes in State systems, procedures, technology, and needs;
    12. Provide OST with the capability to initiate and approve outgoing ACH and wire transfers by internet, fax, and phone with appropriate controls. The awarded Bidder shall reimburse the State for any charges or lost interest resulting from failed transactions for which the awarded Bidder is responsible;
    13. Accept same-day outgoing wire transfer requests at least until 3:00 pm daily. In most cases, wires are requested by 12:00 (noon). In rare instances, OST will request a wire be processed for credit to the recipient by 2:00 pm in order to meet strict deadlines imposed by the wire recipient;
    14. Report Provider-initiated account adjustments to OST within three (3) business days of adjustment. Adjustments include, but are not limited to, returned deposited items, cash concentration sweep transfers, foreign exchange conversions, adjustments to deposit amounts, and miscellaneous debit or credit adjustments. Information provided to OST must be detailed, and copies or originals of all supporting documentation related to such transactions must be provided;
    15. Accept deposits at least until 4:00 pm ET for same day ledger credit;
    16. Provide same day availability of deposits comprised of cash deposited. Failure to timely credit the account for deposits received will result in the awarded Bidder compensating OST for lost earnings at the Target Federal Funds Rate;
    17. Provide all deposit materials (deposit tickets, deposit bags, bill straps, coin wrappers) at no cost to the State;
    18. Provide and accept deposit tickets with a deposit identifier: a ten (10) digit number included on the MICR line of each ticket that is assigned by OST. The identifier must be included on the transaction in electronic formats (online transaction listing, BAI files, etc.) and on paper statements;
    19. Automatically re-deposit each item (for a total of two (2) deposits per item) returned for non-sufficient funds. After a second return, and for all other deposited items returned unpaid, the account to which the item was deposited shall be debited and a debit memo created to include the following:
        1. bank account number to which the item was deposited,
        2. amount of debit;
        3. date of initial deposit;
        4. total of initial deposit;
        5. deposit identifier on initial deposit ticket;
        6. reason for return, and
        7. Returned item and memo must be received by OST within three (3) business days of debit.
    20. Accept the Document Location Number placed on the back of checks manually deposited by Maine Revenue Services as endorsement. Should the paying bank return an item because of electronic endorsement, the awarded Bidder must endorse checks on behalf of MRS and resubmit for processing;
    21. Process all deposits without altering the deposit tickets or otherwise adjusting the initial deposit posting. Adjustments must be made via separate credit for overages and separate debit for shortages with supporting documentation provided to OST for receipt within three (3) business days;
    22. Accept foreign currency and checks for deposit, predominantly Canadian (98%). Deposit is processed at the local branch and the amount is credited to the account without further adjustment;
    23. Retain all processed deposit tickets or archival images for at least seven (7) years;
    24. Employ debit blocks and filters on accounts as requested by OST. The awarded Bidder must certify at least annually that the requested debit blocks and filters remain in place. Any transaction that posts to a blocked/filtered account must be reversed within forty-eight (48) hours and become the responsibility of the awarded Bidder to collect;
    25. Employ cash management sweeps by account as requested by OST.
  1. **Systems and Reporting Overview (Service Group 2)**

OST requires access to real-time, same-day, and historical activity on nearly all bank accounts. OST will require a daily standardized BAI2 file import feed from the awarded Bidder detailing all account activity. Previous day information reporting must be available by 7:30 am ET each business day. All activity must be available for at least sixty (60) days. In addition, OST requires the ability for users to request and approve certain transactions within the system, including, but not necessarily limited to, outgoing wires, and account transfers. Designated OST staff will authorize all system users. The system must offer the ability to grant certain permissions by account on demand. For example, Sample User may have authority to view activity and wire funds for Account 123, but only to view activity for Account 456. In all cases, dual control is required when funds are moved or disbursed, and only certain super users shall have the ability to approve transactions.

The State is using CGI Advantage as its ERP. The State currently uses secure FTP for file transfers, and the files at rest must be encrypted using the OIT Policy: [Remote/Cloud Hosting Policy Section 4.2.7.1](https://www.maine.gov/oit/policies-standards). Any data other than Public Data (TLP: White) must be encrypted both at rest (AES 256), and in transit (Per NIST 800-52, the minimum acceptable level of dynamic encryption is TLS 1.2). Other systems in use at the State are:

* DocuWare 7.10
* MoveIT

**The awarded Bidder for Service Group 2 – General Local Branch Services must meet the following minimum requirements pertaining to *Systems and Reporting*:**

* + 1. OST requires access to real-time, same-day, and historical activity on bank accounts, account and analysis statements as well as various other reports, and daily electronic file transmissions,
    2. Provide online system access to retrieve account balances, query activity, and process transfers on all accounts from at least 7:30 am to 5:00 pm, Monday through Friday, excluding State of Maine holidays (list available at https://www.maine.gov/bhr/state-employees/holiday-schedule.) Historical information must be available for a period no shorter than 60 days,
    3. Provide appropriate security as mutually agreed upon for all internet access banking systems and automated financial transactions. Requested security measures include:
       1. Individual usernames and passwords for each user,
       2. Passwords that expire at least every six (6) months,
       3. Alpha-numeric password combination requirements,
       4. Session timeout after a defined period of inactivity not to exceed one (1) hour;
       5. Dual authorizations requirements for transfers, and
       6. Different authorization levels for different users;
       7. Provide reports and statements within five (5) banking days of the last banking day of the reporting period,
          1. All reporting must be ADA accessible.
    4. Provide a written monthly analysis (and electronic, if available) of fees for each account and a line-item summary of all accounts. The analyses must accompany the invoice and detail the number of transactions, the unit price, and the total amount billed for each line item, along with a grand total of services provided for that statement period. If there are multiple accounts, a consolidated statement must be provided as well.

1. **Technical Requirements**
   1. ACCESSIBILITY: All IT products must be accessible to persons with disabilities and must comply with State Accessibility Policy and Standards and the Americans with Disabilities Act.
      1. All IT applications must comply with the Digital Accessibility Policy ([https://www.maine.gov/oit/policies/DigitalAccessibilityPolicy.pdf](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.maine.gov%2Foit%2Fpolicies%2FDigitalAccessibilityPolicy.pdf&data=05%7C02%7CLauren.J.Moumouris%40maine.gov%7C222a48af83644d814e6508dd2f24f410%7C413fa8ab207d4b629bcdea1a8f2f864e%7C0%7C0%7C638718557938186672%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=bibG%2FifGJbU4ULeD5y7NS0wVfyZ5%2FNlmE0EUNHOyJuY%3D&reserved=0)). All IT applications and content delivered through web browsers must comply with the State Web Standards (<https://www.maine.gov/oit/sites/maine.gov.oit/files/inline-files/WebStandards.pdf>) and the Digital Accessibility Policy.
   2. STATE IT POLICIES: All IT products and services delivered must conform to the State IT Policies, Standards, and Procedures (<https://www.maine.gov/oit/policies>), special attention must be paid to the following policies/procedures referred to in **Appendix H**.

**PART III**  **KEY RFP EVENTS**

1. **Questions**
   1. **General Instructions:** It is the responsibility of all Bidders and other interested parties to examine the entire RFP and to seek clarification, in writing, if they do not understand any information or instructions.
      1. Bidders and other interested parties must use **Appendix D** (Submitted Questions Form) for submission of questions. The form is to be submitted as a WORD document.
      2. Questions must be submitted by e-mail and received by the RFP Coordinator identified on the cover page of the RFP as soon as possible but no later than the date and time specified on the RFP cover page.
      3. The RFP Number and Title must be included in the subject line of the e-mail containing the submitted questions. The Department assumes no liability for assuring accurate/complete/on time e-mail transmission and receipt.
   2. **Question & Answer Summary:** Responses to all questions will be compiled in writing and posted on the following website no later than seven (7) calendar days prior to the proposal due date: [Office of State Procurement Services RFP Page](https://www.maine.gov/dafs/bbm/procurementservices/vendors/rfps). It is the responsibility of all interested parties to go to this website to obtain a copy of the Question & Answer Summary. Only those answers issued in writing on this website will be considered binding.
2. **Amendments**

All amendments released in regard to the RFP will also be posted on the following website: [Office of State Procurement Services RFP Page](https://www.maine.gov/dafs/bbm/procurementservices/vendors/rfps). It is the responsibility of all interested parties to go to this website to obtain amendments. Only those amendments posted on this website are considered binding.

1. **Proposal Submission Requirements**
   1. **Proposals Due:** Proposals must be received no later than 11:59 p.m. local time, on the date listed on the cover page of the RFP.
      1. Any e-mails containing original proposal submissions or any additional or revised proposal files, received after the 11:59 p.m. deadline, will be rejected without exception.
2. **Notice of Intent to Bid**

## 

* + - 1. **Notice of Intent Due:** Bidders interested in submitting a proposal are encouraged to submit **Appendix A** (Notice of Intent to Bid) by the date and time specified on this RFP’s cover page.

* + - 1. **Submission:** Notices of Intent to Bid must be submitted only to the RFP Coordinator listed on this RFP’s cover page.

1. **Proposal Submission**
   1. **Proposals Due:** Proposals must be received no later than 11:59 p.m. local time, on the date listed on the cover page of the RFP.
      1. Any e-mails containing original proposal submissions or any additional or revised proposal files, received after the 11:59 p.m. deadline, will be rejected without exception.
   2. **Delivery Instructions:** E-mail proposal submissions must be submitted to the Office of State Procurement Services at [Proposals@maine.gov](mailto:Proposals@maine.gov).
2. Only proposal submissions received by e-mail will be considered. The Department assumes no liability for assuring accurate/complete e-mail transmission and receipt.
   * + 1. Proposal submission e-mails that are successfully received by the [proposals@maine.gov](mailto:proposals@maine.gov) inbox will receive an automatic reply stating as such.
3. E-mails containing links to file sharing sites or online file repositories will not be accepted as submissions. Only e-mail proposal submissions that have the actual requested files attached will be accepted.
4. Encrypted e-mails received which require opening attachments and logging into a proprietary system will not be accepted as submissions. Bidders should work with their Information Technology team to ensure that the proposal submission will not be encrypted due to any security settings.
5. File size limits are 25MB per e-mail. Bidders may submit files separately across multiple e-mails, as necessary, due to file size concerns. All e-mails and files must be received by the due date and time listed above.
   1. **Submission Format:**
      1. Bidders are to insert the following into the subject line of their e-mail proposal submission: **“RFP# 202507100 Proposal Submission – [Bidder’s Name]”**
      2. Bidder’s proposal submissions are to be broken down into multiple files, with each file named as it is titled in bold below, and include:

**File 1 [Bidder’s Name] – Preliminary Information:**

*PDF format preferred*

**Appendix B** (Proposal Cover Page)

**Appendix C** (Responsible Bidder Certification)

**File 2 [Bidder’s Name] – Organization Qualifications and Experience:**

*PDF format preferred*

**Appendix E** (Subcontractor Form)

**Appendix F** (Litigation Form)

**Appendix G** (Organization Qualifications and Experience Form)

And all required information and attachments stated in PART IV, Section II.

**File 3 [Bidder’s Name] – Proposed Services:**

*PDF format preferred*

**Appendix H** (Technical Assessment Form)

**Appendix I** (Technical Questionnaire Response)

All required information and attachments stated in PART IV, Section III, should be included in one (1) PDF file.

**File 4 [Bidder’s Name] – Cost Proposal:**

*Excel format preferred*

**Appendix J** (Cost Proposal)

All required information and attachments stated in PART IV, Section IV.

**PART IV**  **PROPOSAL SUBMISSION REQUIREMENTS**

This section contains instructions for Bidders to use in preparing their proposals. The Department seeks detailed yet succinct responses that demonstrate the Bidder’s qualifications, experience, and ability to perform the requirements specified throughout the RFP.

Bidders’ proposals must follow the outline used below, including the numbering, section, and sub-section headings. Failure to use the outline specified in PART IV, or failure to respond to all questions and instructions throughout the RFP, may result in the proposal being disqualified as non-responsive or receiving a reduced score. The Department, and its evaluation team, has sole discretion to determine whether a variance from the RFP specifications will result either in disqualification or reduction in scoring of a proposal. Rephrasing of the content provided in the RFP will, at best, be considered minimally responsive.

Bidders are not to provide additional attachments beyond those specified in the RFP for the purpose of extending their response. Additional materials not requested will not be considered part of the proposal and will not be evaluated. Bidders must include any forms provided in the submission package or reproduce those forms as closely as possible. All information must be presented in the same order and format as described in the RFP.

**Proposal Format and Contents**

**Section I**  **Preliminary Information** (File #1)

* 1. **Proposal Cover Page**

Bidders must complete **Appendix B** (Proposal Cover Page). It is critical that the cover page show the specific information requested, including Bidder address(es) and other details listed. The Proposal Cover Page must be dated and signed by a person authorized to enter into contracts on behalf of the Bidder.

* 1. **Responsible Bidder Certification**

Bidders must complete **Appendix C** (Responsible Bidder Certification). The Responsible Bidder Certification must be dated and signed by a person authorized to enter into contracts on behalf of the Bidder.

**Section II** **Organization Qualifications and Experience** (File #2)

* 1. **Subcontractor Form**

If subcontractors are to be used, including consultants, Bidders must complete **Appendix E** (Subcontractor Form)providing a list that specifies the name, address, phone number, contact person, and a brief description of the subcontractors’ organizational capacity and qualifications.

* 1. **Organizational Chart**

Bidders must provide an enterprise-wide organization chart showing officers, major organization components, and the project team proposed to meet the requirements of this RFP. This chart must indicate to whom the project team reports.

* 1. **Litigation**

Bidders must complete **Appendix F** (Litigation Form) providing a list of all current litigation in which the Bidder is named and a list of all closed cases that have closed within the past five (5) years in which the Bidder paid the claimant either as part of a settlement or by decree. For each, list the entity bringing suit, the complaint, the accusation, amount, and outcome. If no litigation has occurred, write “none” on the(Litigation Form).

* 1. **Certificate of Insurance**

Bidders must provide a valid certificate of insurance on a standard ACORD form (or the equivalent) evidencing the Bidder’s general liability, professional liability and any other relevant liability insurance policies that might be associated with the proposed services.

* 1. **Overview of the Organization**

Bidders must complete **Appendix G** (Organization Qualifications and Experience Form) describing their qualifications and skills to provide the requested services in the RFP. Bidders must include three (3) examples of projects which demonstrate their experience and expertise in performing these services, as well as highlighting the Bidder’s stated qualifications and skills.

* 1. **Financial Viability**

Bidders must complete the “Financial Viability” tab in **Appendix H** (Technical Questionnaire Response).

**Section III**  **Proposed Services** (File #3)

1. **Technical Questionnaire**

Bidders must complete the “SG1-General Banking” (Service Group 1) tab and/or the “SG2-Local Branch Deposits” (Service Group 2) tab in **Appendix H** (Technical Questionnaire Response).

* 1. Bidders only need to complete the tab for which they are proposing services. If proposing to provide both Service Groups, complete both tabs.

1. **Technical Assessment**

Bidders must complete **Appendix I** (Technical Assessment Form).

**Section IV** **Cost Proposal** (File #4)

* 1. **General Instructions**
     1. Bidders must submit a cost proposal that covers the entire contract period, including renewals, starting 7/1/2026 and ending on 6/30/2034.
     2. The cost proposal must include the costs necessary for the Bidder to fully comply with the contract terms, conditions, and RFP requirements.
     3. No costs related to the preparation of the proposal for the RFP, or to the negotiation of the contract with the Department, may be included in the proposal. Only costs to be incurred after the contract effective date that are specifically related to the implementation or operation of contracted services may be included.

* 1. **Cost Proposal Form Instructions**

1. Bidders must fill out **Appendix J** (Cost Proposal Form), following the instructions detailed here and in the form. Failure to provide the requested information, and to follow the required cost proposal format provided, may result in disqualification or reduction in scoring of the cost proposal, at the discretion of the Department.

**PART V** **PROPOSAL EVALUATION AND SELECTION**

Evaluation of the submitted proposals will be accomplished as follows:

1. **Evaluation Process – General Information**
   1. An evaluation team, composed of qualified reviewers, will judge the merits of the proposals received in accordance with the criteria defined in the RFP.
   2. Officials responsible for making decisions on the award selection will ensure that the selection process accords equal opportunity and appropriate consideration to all who are capable of meeting the specifications. The goals of the evaluation process are to ensure fairness and objectivity in review of the proposals and to ensure that the contract is awarded to the Bidder whose proposal provides the best value to the State of Maine.
   3. The Department reserves the right to communicate and/or schedule interviews/presentations with Bidders, if needed, to obtain clarification of information contained in the proposals received. The Department may revise the scores assigned in the initial evaluation to reflect those communications and/or interviews/presentations.
   4. Changes to proposals, including updating or adding information, will not be permitted during any portion of the evaluation process. Therefore, Bidders must submit proposals that present their rates and other requested information as clearly and completely as possible.
2. **Scoring Weights and Process**
   1. **Scoring Weights:** Proposal scores will be based on a 100-point scale and will measure the degree to which each proposal meets the following criteria:

|  |  |  |
| --- | --- | --- |
| **Section I.** | **Preliminary Information**  Proposal materials to be evaluated in this section: all elements addressed in Part IV, Section I. | **No Points – Eligibility Requirements** |
| **Section II.** | **Organization Qualifications and Experience** Proposal materials to be evaluated in this section: all elements addressed in Part IV, Section II. | **30 points** |
| **Section III.** | **Proposed Services**  Proposal materials to be evaluated in this section: all elements addressed in Part IV, Section III. | **40 points** |
| **Section IV.** | **Cost Proposal**  Proposal materials to be evaluated in this section:all elements addressed in Part IV, Section IV. | **30 points** |

* 1. **Scoring Process:** For proposals that demonstrate meeting the eligibility requirements in Section I, if applicable, the evaluation team will use a consensus approach to evaluate and score Sections II & III above. Members of the evaluation team will not score those sections individually but, instead, will arrive at a consensus as to assignment of points for each of those sections. Section IV, the Cost Proposal, will be scored as described below.
  2. **Scoring the Cost Proposal:** The total cost proposed for conducting all the functions specified in the RFP will be assigned a score according to a mathematical formula. The lowest bid will be awarded 30 points. Proposals with higher bid values will be awarded proportionately fewer points calculated in comparison with the lowest bid. The responses to the “Pricing Questions” tab within the Cost Proposal will be used to ensure the pricing received is comparable across proposals for purposes of using the formula shown below.

The scoring formula is:

(Lowest submitted total annual cost / Total annual cost of proposal being scored) x 30= pro-rated score

No Best and Final Offers: All Bidders are expected to provide their best value pricing with the submission of their proposal. The State of Maine will not seek or accept a best and final offer (BAFO) from any Bidder in this procurement process.  The State will select a winner considering the pricing submitted with their proposal. The State reserves the right to further negotiate fees and pricing with the selected bidder if fees are showing to be higher than market rates.

* 1. **Negotiations:** The Department reserves the right to negotiate fees, terms and conditions with the awarded Bidder to finalize a contract. Such negotiations may not significantly vary the content, nature or requirements of the proposal or the Department’s Request for Proposal to an extent that may affect the price of goods or services requested. The Department reserves the right to terminate contract negotiations with an awarded Bidder who submits a proposed contract significantly different from the proposal they submitted in response to the advertised RFP. In the event that an acceptable contract cannot be negotiated with the highest ranked Bidder, the Department may withdraw its award and negotiate with the next-highest ranked Bidder, and so on, until an acceptable contract has been finalized. Alternatively, the Department may cancel the RFP, at its sole discretion.

1. **Selection and Award**
   1. The final decision regarding the award of the contract will be made by representatives of the Department subject to approval by the State Procurement Review Committee.
   2. Notification of conditional award selection or non-selection will be made in writing by the Department.
   3. Issuance of the RFP in no way constitutes a commitment by the State of Maine to award a contract, to pay costs incurred in the preparation of a response to the RFP, or to pay costs incurred in procuring or contracting for services, supplies, physical space, personnel or any other costs incurred by the Bidder.
   4. The Department reserves the right to reject any and all proposals or to make multiple awards.
2. **Appeal of Contract Awards**

Any person aggrieved by the award decision that results from the RFP may appeal the decision to the Director of the Bureau of General Services in the manner prescribed in [5 M.R.S.A. § 1825-E](http://www.mainelegislature.org/legis/statutes/5/title5sec1825-E.html) and [18-554 Code of Maine Rules Chapter 120](https://www.maine.gov/dafs/bbm/procurementservices/policies-procedures/chapter-120).  The appeal must be in writing and filed with the Director of the Bureau of General Services, 9 State House Station, Augusta, Maine, 04333-0009 within 15 calendar days of receipt of notification of conditional contract award.

**PART VI** **CONTRACT ADMINISTRATION AND CONDITIONS**

1. **Contract Document**
   1. The awarded Bidder will be required to execute an [IT Service Contract (IT-SC) with Confidentiality and Non-Disclosure Agreement (NDA)](https://www.maine.gov/dafs/bbm/procurementservices/forms)including appropriate riders as determined by the issuing department. Bidders shall carefully review the IT-SC.

*All exceptions will be negotiated between the awarded Bidder(s) and the State. The State will not accept any proposed exceptions as part of this RFP process. The State is not obligated to accept, negotiate, or compromise of any proposed exceptions.*

The complete set of standard State of Maine Service Contract documents, along with other forms and contract documents commonly used by the State, may be found on the Office of State Procurement Services’ website at the following link: [Office of [State Procurement Services Forms Page](https://www.maine.gov/dafs/bbm/procurementservices/forms).](https://www.maine.gov/dafs/bbm/procurementservices/forms)

* 1. Allocation of funds is final upon successful negotiation and execution of the contract, subject to the review and approval of the State Procurement Review Committee. Contracts are not considered fully executed and valid until approved by the State Procurement Review Committee and funds are encumbered. No contract will be approved based on an RFP which has an effective date less than fourteen (14) calendar days after award notification to Bidders. (Referenced in the regulations of the Department of Administrative and Financial Services, [Chapter 110, § 3(B)(i)](https://www.maine.gov/dafs/bbm/procurementservices/policies-procedures/chapter-110).)

This provision means that a contract cannot be effective until at least 14 calendar days after award notification.

* 1. The State recognizes that the actual contract effective date depends upon completion of the RFP process, date of formal award notification, length of contract negotiation, and preparation and approval by the State Procurement Review Committee. Any appeals to the Department’s award decision(s) may further postpone the actual contract effective date, depending upon the outcome. The contract effective date listed in the RFP may need to be adjusted, if necessary, to comply with mandated requirements.
  2. In providing services and performing under the contract, the awarded Bidder must act as an independent contractor and not as an agent of the State of Maine.

1. **Standard State Contract Provisions**
   1. Contract Administration

Following the award, a Contract Administrator from the Department will be appointed to assist with the development and administration of the contract and to act as administrator during the entire contract period. Department staff will be available after the award to consult with the awarded Bidder in the finalization of the contract. In addition, key State departmental stakeholders may be consulted with.

* 1. Payments and Other Provisions

The State anticipates paying the Contractor on the basis of net 30 payment terms, upon the receipt of an accurate and acceptable invoice. An invoice will be considered accurate and acceptable if it contains a reference to the State of Maine contract number, contains correct pricing information relative to the contract, and provides any required supporting documents, as applicable, and any other specific and agreed-upon requirements listed within the contract that results from the RFP.

**PART VII** **LIST OF RFP EXHIBITS AND APPENDICES**

**Exhibit A –** Description of Current Accounts

**Exhibit B –** Deposit Ticket Image Example

**Exhibit C –** Printed Deposit Ticket Image Example

**Appendix A** – Notice of Intent to Bid Form

**Appendix B** – Proposal Cover Page

**Appendix C** – Responsible Bidder Certification

**Appendix D** – Submitted Questions Form

**Appendix E** – Subcontractor Form

**Appendix F** – Litigation Form

**Appendix G** – Organizational Qualifications and Experience Form

**Appendix H** – Technical Assessment Form

**Appendix I** – Technical Questionnaire Response

**Appendix J** – Cost Proposal Form

**EXHIBIT A** – Description of Current Accounts

**State of Maine**

**Office of the State Treasurer**

**RFP# 202507100**

**General Banking and Local Branch Services**

**Primary Deposit Account**

OST maintains a Primary Deposit Account through which all State receipts flow. These receipts will be comprised of remote deposit capture deposits, ACH credits, wires, zero balance account (ZBA) transactions, and internal bank transfers. A debit block is employed on this account. Deposit ticket images provided to OST on CD or, alternatively, via FTP as described in the scope of services to be provided section of the RFPare preferred but not required.The isolation of all credits in this account is an integral part of the control and reconciliation of State funds.

**General Disbursement Checking Account *(weekly Full Reconciliation)***

OST maintains a General Disbursement Account through which most of the State outflows pass. These transactions are comprised of issued checks, internal bank transfers, and wires authorized by OST. This account is funded via ZBA from the Primary Deposit Account. Each day the Provider will electronically receive check issuance information from the State. Images of paid items (front and back) must be transmitted to the State daily via the process described above and as well as a paid check file that is uploaded to Advantage. For security purposes, debit block is maintained on this account to prohibit any unauthorized deductions from the account.

**General Disbursement ACH Disbursement Account**

Payments made by electronic funds transfer initiated by the State’s accounting system and ACH payments processed through banking software and approved by OST comprise the debits to this account. ACH payment information is electronically transmitted to the Provider daily. Zero balance account funding is transferred from the Primary Deposit Account daily.

**Payroll Checking Account *(monthly Full Reconciliation)***

The zero-balance Payroll Checking Account is used to issue payroll checks each week to State employees. The payments are split into two cycles: employees in Cycle A are paid one week and those assigned to Cycle B are paid the next. For security purposes, a debit block is maintained on this account to prohibit any unauthorized deductions from the account. Check issuance information is sent to the Provider each week via electronic file.

**Payroll Direct Deposit Account**

This is a zero-balance disbursement account used to provide direct deposit of payroll (ACH) payments to State employees. Issuance data is sent electronically to the Provider once each week.

**Lottery ACH Agent Collections Account**

Maine State Lottery requires this account to electronically collect revenue from lottery tickets sold by agents throughout the State. The Provider must provide electronic sweep services that will collect amounts via ACH from the privately owned bank accounts of agents. The Maine State Lottery has an existing third-party vendor that will provide the Provider with information weekly for instant and online Lottery game transactions. The Provider will work with Lottery personnel to facilitate this function. For security purposes, a debit block is maintained on this account to prohibit any unauthorized deductions from the account. The funds collected will be transferred daily via ZBA to the Primary Deposit Account.

**Lottery Imprest Prize Checking Account *(monthly Full Reconciliation)***

Maine State Lottery staff awards prize funds to winners and sends money to agents who must be reimbursed for awarding instant ticket winners through the use of a checking account. Funds are also electronically disbursed to other states for Maine’s participation in other multi-State lottery games. Maine State Lottery works with a third-party vendor in creating and transmitting the issuance file information to the Provider regularly.

**Department of Labor (DOL) Unemployment Benefit Checking Account *(weekly Full Reconciliation)***

Maine DOL requires a checking account for the payment of unemployment compensation benefits and for the electronic receipt of federal funds. The Provider will prepare the ETA-8413, Income-Expense Analysis for this account and forward to DOL by the 25th of the following month. DOL requires a separate CD of this reconciliation and all related reports.

**DOL Unemployment Benefit Direct Deposit Account**

DOL requires this account for the payment of direct deposit and prepaid card unemployment compensation benefits. The account is funded via ZBA from the DOL Unemployment Benefit checking Account. The Provider will prepare the ETA-8413, Income-Expense Analysis for this account and forward to DOL by the 25th of the following month.

**DOL Clearing Account**

A stand-alone deposit account comprised of RDM deposits and internal bank transfers for the collection of DOL unemployment taxes. The Provider will prepare the ETA-8414, Income-Expense Analysis for this account and forward to DOL by the 25th of the following month.

**DOL Tax EFT Account**

Account used to accept ACH payment for the collection of DOL unemployment taxes. The Provider shall prepare the ETA-8414, Income-Expense Analysis for this account and shall forward the same to DOL by the 25th of the following month.

**DOL Paid Family Medical Leave Account**

A deposit account used to accept electronic ACH payments from taxpayers for the PFML program. DOL will provide a daily file to the provider to sweep taxpayers accounts. The provider will also send a file for the ACH credits and returns. All funds are ZBA to the Primary Deposit Account.

**DOL/MRS Tax Deposit Account**

The State allows taxpayers to combine into a single payment taxes owed to MRS and DOL. IML checks are deposited to this account; Labor funds are transferred to the DOL Clearing Account and MRS funds are transferred to the Primary Deposit Account. The Provider shall prepare the ETA-8414, Income-Expense Analysis for this account and shall forward the same to DOL by the 25th of the following month.

**MRS Tax Deposit ACH Account**

This deposit account is used to accept electronic tax payment credits from taxpayers. The account shall ZBA to the Primary Deposit Account. The Provider will send a transaction list of all pertinent electronic deposit data as requested. MRS will also send a debit ACH file to the bank to sweep taxpayers accounts.

**MRS Tax Refund Offset Account**

This account is required by MRS to receive electronic deposits for the Offset program. The account will ZBA to the Primary Deposit Account.

**MRS Tax Refund ACH Account**

This account is maintained to process ACH payments to taxpayers for tax refunds. The Provider shall retrieve an ACH payment file from MRS for processing. During the tax season, the Provider shall pick up two transmissions per week with up to 30,000 or more refund payments per transmission. Approximately 1-2% of ACH refunds are rejected and returned. The Provider will report any returned ACH transactions from this account to MRS electronically. This account is funded via ZBA from the Primary Deposit Account.

**Probation and Parole Restitution Account**

A checking account is required by the Department of Corrections to handle court-ordered restitution payments made to victims of crime by convicted offenders. This account is used to issue checks from a centralized physical location processed through the Department’s proprietary software. Weekly/daily files containing check issuance information are transferred electronically to the Provider to be added to the list of outstanding checks. This account also requires that a daily BAI file be imported into its proprietary systems in order for the cleared check and cleared deposit information to be properly reconciled in the Department’s database. These transactions are comprised of issued checks, internal bank transfers, and RDM deposits.

**Bureau of Financial Institutions EFT Account**

An account utilized to receive ACH deposits from financial institutions. The account balance is transferred daily to the Primary Deposit Account via ZBA.

**Office of Securities EFT Account**

An account used to receive ACH deposits that requires a daily electronic BAI file from the Provider to feed its proprietary system. This account balance is transferred daily to the Primary Deposit Account via ZBA.

**Agency License Management System EFT Account**

An account used to receive ACH deposits that requires a daily electronic BAI file from the Provider to feed its proprietary system. This account balance is transferred daily to the Primary Deposit Account via ZBA.

**Department of Administrative and Financial Services (DAFS) Postage Account**

A specialized account established for DAFS used to replenish postage reserves via ACH debit by a postal vendor. The account is funded via ZBA from the Primary Deposit Account.

**Department of Health and Human Services (DHHS) Child Support Collections Account**

An ACH depository account for DHHS child support collections. The Provider will send a transaction list of all pertinent electronic deposit data as requested. DHHS will also send a debit ACH file to the provider to sweep child support payers accounts. The account will ZBA to the Primary Deposit Account.

**DHHS EBT Smartcard Account**

This account is debited daily by a third-party administrative vendor for the total amount of benefits disbursed through the use of a consumer ‘Smartcard.’ The account is funded by the Primary Deposit Account via ZBA.

**DHHS TPL Lockbox Account**

A lockbox account for DHHS Third Party Liability Unit. In December 2024, this lockbox received $677,228.86 from 32 deposits. The remittance items are not imaged but instead sent in a daily package to DHHS.

**Tax Payment EFTPS Account**

Account established for the purpose of ACH debit payments to the IRS.

**Informe Payment Portal Account**

A specialized account established to accept electronic payments from Informe. The account will ZBA to the Primary Deposit Account.

**Treasury Payment Portal Account**

A specialized ACH debit settlement account established for a third-party vendor to collect revenue for various state departments. The account will ZBA to the Primary Deposit Account.

**Liquor Net Receipts Account**

Deposit account for liquor related revenues. Deposits are settled by a third party via ACH Debit file sent to the provider. This account also receives ACH credits and RDM deposits. The account will ZBA to the Primary Deposit Account.

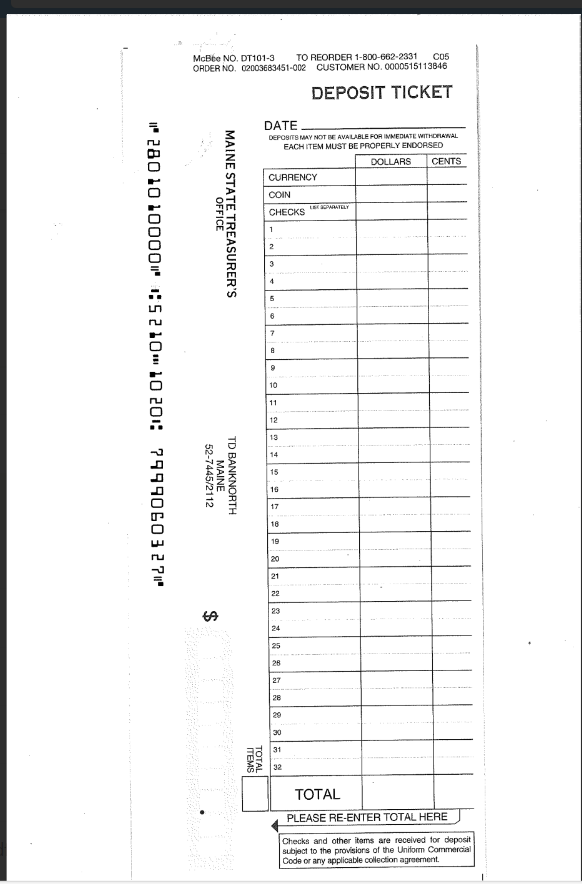
**Credit Card Account**

Primary settlement account for agency credit card deposits. Deposits are reconciled by date and merchant id, identifiers that are passed to OST via BAI transmission daily. The account will ZBA to the Primary Deposit Account.

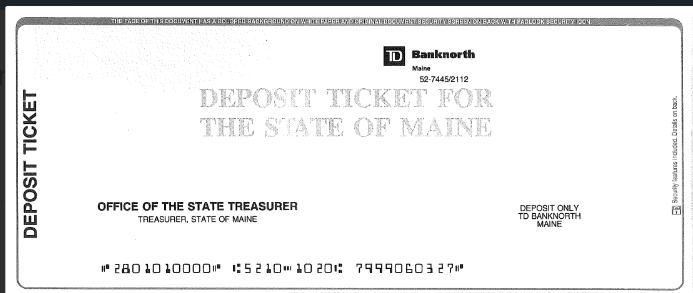
**DAFS Surplus Property Account**

A petty cash checking account used to exchange cash/coin for the purpose of making change at public sales.

**EXHIBIT B** – Deposit Ticket Image Example



**EXHIBIT C** – Printed Deposit Ticket Image Example



**APPENDIX A**

**State of Maine**

**Office of the State Treasurer**

**NOTICE OF INTENT TO BID FORM**

**RFP# 202507100**

**General Banking and Local Branch Services**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bidder’s Organization Name:** | |  | | |
| **Chief Executive - Name/Title:** | |  | | |
| **Tel:** |  | | **E-mail:** |  |
| **Headquarters Street Address:** | |  | | |
| **Headquarters City/State/Zip:** | |  | | |
| ***(Provide information requested below if different from above)*** | | | | |
| **Lead Point of Contact for Proposal - Name/Title:** | | |  | |
| **Tel:** |  | | **E-mail:** |  |
| **Street Address:** | |  | | |
| **City/State/Zip:** | |  | | |
|  |  |  |  |  |

|  |  |
| --- | --- |
| **Signature of person authorized to enter into the contract with the Department:** | |
| **Name (Print):** | **Title:** |
| **Authorized Signature:** | **Date:** |

**Yes, we plan to submit a proposal to provide services to the State of Maine for the following Service Groups:**

**Service Group 1: General Banking**

**Service Group 2: Branch Deposit Services**

**No, we do not plan to submit a proposal.**

**Reason: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**APPENDIX B**

**State of Maine**

**Office of the State Treasurer**

**PROPOSAL COVER PAGE**

**RFP# 202507100**

**General Banking and Local Branch Services**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bidder’s Organization Name:** | |  | | |
| **Chief Executive - Name/Title:** | |  | | |
| **Tel:** |  | | **E-mail:** |  |
| **Headquarters Street Address:** | |  | | |
| **Headquarters City/State/Zip:** | |  | | |
| *(Provide information requested below if* ***different*** *from above)* | | | | |
| **Lead Point of Contact for Proposal - Name/Title:** | |  | | |
| **Tel:** |  | | **E-mail:** |  |
| **Headquarters Street Address:** | |  | | |
| **Headquarters City/State/Zip:** | |  | | |

* This proposal and the pricing structure contained herein will remain firm for a period of 180 days from the date and time of the bid opening.
* No personnel currently employed by the Department participated, either directly or indirectly, in any activities relating to the preparation of the Bidder’s proposal.
* No attempt has been made, or will be made, by the Bidder to induce any other person or firm to submit or not to submit a proposal.
* The above-named organization is the legal entity entering into the resulting contract with the Department if they are awarded the contract.
* The undersigned is authorized to enter contractual obligations on behalf of the above-named organization.

*To the best of my knowledge, all information provided in the enclosed proposal, both programmatic and financial, is complete and accurate at the time of submission.*

|  |  |
| --- | --- |
| **Name (Print):** | **Title:** |
| **Authorized Signature:** | **Date:** |

**APPENDIX C**

**State of Maine**

**Office of the State Treasurer**

**RESPONSIBLE BIDDER CERTIFICATION**

**RFP# 202507100**

**General Banking and Local Branch Services**

|  |  |
| --- | --- |
| **Bidder’s Organization Name:** |  |

*By signing this document, I certify to the best of my knowledge and belief that the aforementioned organization, its principals and any subcontractors named in this proposal:*

1. *Are not presently debarred, suspended, proposed for debarment, and declared ineligible or voluntarily excluded from bidding or working on contracts issued by any governmental agency.*
2. *Have not within three years of submitting the proposal for this contract been convicted of or had a civil judgment rendered against them for:*
   1. *Fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a federal, state, or local government transaction or contract.*
   2. *Violating Federal or State antitrust statutes or committing embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property.*
3. *Are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or Local) with commission of any of the offenses enumerated in paragraph (b) of this certification.*
4. *Have not within a three (3) year period preceding this proposal had one or more federal, state, or local government transactions terminated for cause or default*.
5. *Have not entered into a prior understanding, agreement, or connection with any corporation, firm, or person submitting a response for the same materials, supplies, equipment, or services and this proposal is in all respects fair and without collusion or fraud. The above-mentioned entities understand and agree that collusive bidding is a violation of state and federal law and can result in fines, prison sentences, and civil damage awards.*
6. *Is not a foreign adversary business entity (*[*https://www.maine.gov/oit/prohibited-technologies*](https://www.maine.gov/oit/prohibited-technologies)*).*
7. *Is not on the list of prohibited companies (*[*https://www.maine.gov/oit/prohibited-technologies*](https://www.maine.gov/oit/prohibited-technologies)*) or does not obtain or purchase any information or communications technology or services included on the list of prohibited information and communications technology and services* [*https://www.maine.gov/oit/prohibited-technologies*](https://www.maine.gov/oit/prohibited-technologies) *(Title 5 §2030-B).*

|  |  |
| --- | --- |
| **Name (Print):** | **Title:** |
| **Authorized Signature:** | **Date:** |

**APPENDIX D**

**State of Maine**

**Office of the State Treasurer**

**SUBMITTED QUESTIONS FORM**

**RFP# 202507100**

**General Banking and Local Branch Services**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **#** | **Supplier Name** | **Service Group #** | **RFP Page #** | **Paragraph/Section #** | **Question** |
|  |  |  |  |  |  |
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**APPENDIX E**

**State of Maine**

**Office of the State Treasurer**

**SUBCONTRACTOR FORM**

**RFP# 202507100**

**General Banking and Local Branch Services**

|  |  |
| --- | --- |
| **Bidder’s Organization Name:** |  |

|  |
| --- |
| **If subcontractors, including consultants, are to be used, provide each individual subcontractor’s business or consultant’s name, contact person, address, phone number, and a brief description of the subcontractor’s organizational or consultant’s capacity and qualifications. Bidders should add additional Subcontractors/Consultants as needed.** |

|  |  |
| --- | --- |
| **Subcontractor/Consultant** | |
| **Subcontractor Business or Consultant’s Name:** |  |
| **Contact Person:** |  |
| **Address:** |  |
| **Phone Number:** |  |
| **E-Mail:** |  |
| **Subcontractor/consultant organizational capacity and qualifications** | |
|  | |

|  |  |
| --- | --- |
| **Subcontractor/Consultant** | |
| **Subcontractor Business Name:** |  |
| **Contact Person:** |  |
| **Address:** |  |
| **Phone Number:** |  |
| **E-Mail:** |  |
| **Subcontractor’s organizational capacity and qualifications** | |
|  | |

**APPENDIX F**

**State of Maine**

**Office of the State Treasurer**

**LITIGATION FORM**

**RFP# 202507100**

**General Banking and Local Branch Services**

|  |  |
| --- | --- |
| **Bidder’s Organization Name:** |  |

|  |
| --- |
| **Provide a list of all current litigation in which the Bidder is named and a list of all closed cases that have closed within the past five (5) years in which the Bidder paid the claimant either as part of a settlement or by decree. For each, list the entity bringing suit, the complaint, the accusation, amount, and outcome. If no litigation has occurred, write “none.”** |

|  |  |
| --- | --- |
|  | |
| **Case #** |  |
| **Entity Filing Suit:** |  |
| **Complaint/Accusation:** |  |
| **Amount:** |  |
| **Outcome** |  |
|  | |
| **Case #** |  |
| **Entity Filing Suit:** |  |
| **Complaint/Accusation:** |  |
| **Amount:** |  |
| **Outcome** |  |
|  | |
| **Case #** |  |
| **Entity Filing Suit:** |  |
| **Complaint/Accusation:** |  |
| **Amount:** |  |
| **Outcome** |  |

## APPENDIX G

**State of Maine**

**Office of the State Treasurer**

**QUALIFICATIONS and EXPERIENCE FORM**

**RFP# 202507100**

**General Banking and Local Branch Services**

|  |  |
| --- | --- |
| **Bidder’s Organization Name:** |  |

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| --- |
| **Present a brief statement of qualifications. Describe the history of the Bidder’s organization, especially regarding skills pertinent to the specific work required by the RFP and any special or unique characteristics of the organization which would make it especially qualified to perform the required work activities. Include parent and/or subsidiary companies and number of employees. You may expand this form and use additional pages to provide this information.** |
|  |

|  |
| --- |
| **Describe the experience of the Bidder’s organization in providing similar services for other government entities.** Please note, specific projects may be described in detail in the next section. |
|  |

|  |
| --- |
| **Provide a description of projects that occurred within the past five (5) years which reflect experience and expertise needed in performing the functions described in Part II – Scope of Services to be Provided of the RFP. Contract history with the State of Maine, whether positive or negative, may be considered in evaluating proposals even if not provided by the Bidder.**  *If the Bidder has not provided similar services, note this, and describe experience with projects that highlight the Bidder’s general capabilities.* |

|  |  |
| --- | --- |
| **Project One** | |
| **Client Name:** |  |
| **Client Contact Person:** |  |
| **Telephone:** |  |
| **E-Mail:** |  |
| **Brief Description of Project** | |
|  | |

|  |  |
| --- | --- |
| **Project Two** | |
| **Client Name:** |  |
| **Client Contact Person:** |  |
| **Telephone:** |  |
| **E-Mail:** |  |
| **Brief Description of Project** | |
|  | |

|  |  |
| --- | --- |
| **Project Three** | |
| **Client Name:** |  |
| **Client Contact Person:** |  |
| **Telephone:** |  |
| **E-Mail:** |  |
| **Brief Description of Project** | |
|  | |

**APPENDIX H**

**State of Maine**

**Office of the State Treasurer**

**TECHNICAL ASSESSMENT FORM**

**RFP# 202507100**

**General Banking and Local Branch Services**

Bidders must complete the Technical Assessment Form embedded below. Please read the Instructions Tab for detailed information.

The Technical Assessment Form may be obtained by double-clicking the Excel (.xlsx) icon below.

****

**APPENDIX I**

**State of Maine**

**Office of the State Treasurer**

**TECHNICAL QUESTIONNAIRE RESPONSE**

**RFP# 202507100**

**General Banking and Local Branch Services**

Bidders must complete the Technical Questionnaire Response embedded below.

The Technical Questionnaire Response may be obtained by double-clicking the Excel (.xlsx) icon below.

****

**APPENDIX J**

**State of Maine**

**Office of the State Treasurer**

**COST PROPOSAL FORM**

**RFP# 202507100**

**General Banking and Local Branch Services**

|  |  |
| --- | --- |
| **Bidder’s Organization Name:** |  |

Bidders must use the Cost Proposal Form embedded below to submit a cost proposal that includes the costs necessary for the Bidder to fully comply with the contract terms, conditions, and RFP requirements. The proposed cost must be presented as monthly costs, totaling to an annual cost.

The Total Annual Cost will be used to score the cost proposal as defined Part V, B, 4 of the RFP. The responses to the “Pricing Questions” tab within the Cost Proposal will be used to ensure the pricing received is comparable across proposals for purposes of using scoring formula.

Following the initial term of the five (5) year contract, the Department may opt to renew the contract for three (3) one (1) year renewal periods. Contract renewals will be at the sole discretion of the Department and there shall be no adjustments to pricing between renewal periods. Pricing will be fixed for the entire eight (8) year term.

The Cost Proposal Form may be obtained by double-clicking the Excel (.xlsx) icon below.

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