**Form B: Minimum Qualifications**

For a firm’s proposal to be considered responsive, the following minimum requirements must be met. Details requiring the stated minimum requirements can be found on the respective Forms. Respond below to indicate the firm’s ability to meet these requirements.

**Social Responsibility**

|  |  |
| --- | --- |
| **Minimum Requirement for Qualification** | **Response** |
| * + 1. Does the firm offer payday loans that do not evaluate ability to repay and have an all-in interest rate above 36% APR? | ☐ Yes  ☐ No \* |
| * + 1. Does the firm offer deposit advance products with an all-in interest rate above 36% APR? | ☐ Yes  ☐ No \* |
| * + 1. Does the firm offer merchant cash advance products above 36% APR? | ☐ Yes  ☐ No \* |
| * + 1. Does the Firm have a current "Satisfactory” or higher overall CRA rating nationally? | ☐ Yes  ☐ No |
| * + 1. Does the Firm have a current "Satisfactory” or higher overall CRA rating in the state of California? | ☐ Yes  ☐ No |

**\*** A “no” response is a minimum qualification requirement.

**Module 1 - Primary Depository & Disbursement Bank**

|  |  |
| --- | --- |
| **Minimum Requirement for Qualification** | **Response** |
| * + 1. Does the firm maintain a deposit-taking branch in the City of San Francisco? | ☐ Yes  ☐ No |
| * + 1. Does the firm offer Zero Balance Accounts for cash consolidation? | ☐ Yes  ☐ No |
| * + 1. Does the firm have the ability to process ICL files generated and transmitted by CCSF? | ☐ Yes  ☐ No |
| * + 1. Does the Firm offer Deposit Reconciliation services? | ☐ Yes  ☐ No |
| * + 1. Does the firm provide positive pay services for disbursed checks? | ☐ Yes  ☐ No |
| * + 1. Will the firm establish an ACH daily exposure limit of no less than $400 million for CCSF? | ☐ Yes  ☐ No |
| * + 1. Will the firm collateralize at least $200 million in uninsured collected balances in accordance with California Government Code? | ☐ Yes  ☐ No |
| * + 1. Will the firm provide an overdraft facility of at least $100 million? | ☐ Yes  ☐ No |
| * + 1. Will the firm send BAI formatted files to meet the specified requirements of all 5 BAI file types detailed in the Background Information to enable automatic reconciliation of bank deposits on the ERP system? | ☐ Yes  ☐ No |

**Module 2 - Secondary Disbursement Bank**

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| --- | --- |
| **Minimum Requirement for Qualification** | **Response** |
| * + 1. Is the firm able to accept and process a NACHA file to initiate direct deposit of payroll to CCSF employee accounts? | Yes  No |
| * + 1. Will the firm establish an ACH daily exposure limit of no less than $100 million for CCSF? | Yes  No |
| * + 1. Will the firm collateralize at least $150 million in uninsured collected balances in accordance with California Government Code? | Yes  No |

**Module 3 - High Volume Coin & Currency Bank**

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| --- | --- |
| **Minimum Requirement for Qualification** | **Response** |
| * + 1. Is the firm able to accept and process deposits of coin and currency from all major armored car providers (Brinks, Garda, Loomis)? | Yes  No |
| * + 1. Does the firm have established transmission and communication protocols to accept deposits from smart safes installed by all major armored car providers? | Yes  No |
| * + 1. Will the firm collateralize at least $25 million in uninsured collected balances in accordance with California Government Code? | Yes  No |

**Module 4 - Specialized Reporting Bank**

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| --- | --- |
| **Minimum Requirement for Qualification** | **Response** |
| * + 1. Is the firm able to transmit customer account and payment amount details to CCSF/Calpine Energy Solution, LLC? | ☐ Yes  ☐ No |
| * + 1. Does the firm offer an eLockbox service to consolidate consumer bill payments electronically? | ☐ Yes  ☐ No |
| * + 1. Will the firm collateralize at least $50 million in uninsured collected balances in accordance with California Government Code? | ☐ Yes  ☐ No |

**Module 5 - Electronic Payables**

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| --- | --- |
| **Minimum Requirement for Qualification** | **Response** |
| * + 1. Is the firm able to collect and maintain payment instructions for CCSF’s vendors to facilitate EFT payments without requiring CCSF to store banking instructions? | Yes  No |
| * + 1. Is the firm willing to offer a ‘no cost’ option for ACH payments made to CCSF vendors? A ‘no cost’ option refers to no **direct** material fees charged or received by your firm to the vendor. | Yes  No |
| * + 1. Is the firm willing to offer support to onboard CCSF vendors to the electronic payables platform? | Yes  No |

**Module 6: Payroll Cards & Prepaid Debit Cards**

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| --- | --- |
| **Minimum Requirement for Qualification** | **Response** |
| * + 1. Is the firm able to provide reloadable and non-reloadable pre-paid card solutions? | Yes  No |
| * + 1. Does the firm offer a pre-paid card solution for the disbursement of payroll funds? | Yes  No |
| * + 1. Does the firm’s payroll card allow employees to access 100% of their pay? | Yes  No |
| * + 1. Does the firm offer a network of locations with the ability to use or withdrawal funds “fee-free” for the Payroll Card Program? | Yes  No |