



Request for Proposals: Banking Services

Overview

The **County Commissioners Association of Pennsylvania (CCAP)** is a non-profit organization founded in 1886 and serves as the unifying voice for each of Pennsylvania's 67 counties. CCAP invites qualified financial institutions to submit proposals to provide comprehensive banking services. CCAP is a quasi-governmental entity and qualifies for collateralization under Pennsylvania Act 72. Respondents should take this designation into consideration when developing their proposals and outlining applicable banking services. The selected institution will support our financial operations with secure, efficient, and cost-effective solutions. While the engagement for this service will operate on a one-year basis with automatic renewal, it is anticipated that the term of service will continue through 2031 (in accordance with the next regularly scheduled RFP).

Organizational Structure and Participating Entities

The County Commissioners Association of Pennsylvania (CCAP) is a quasi-governmental entity that provides services and programs to its members. In addition to the primary Organization, CCAP oversees and/or administers fourteen affiliated entities, programs, and related organizations that will be utilizing the banking services under this RFP.

The participating entities operate independently for financial and administrative purposes and maintain separate bank accounts, financial records, and transaction activity. The banking needs, account structures, transaction volumes, and services required may vary among the participating entities.

The selected financial institution should have the capability to establish and maintain appropriate account structures for CCAP and its participating entities while providing centralized reporting, appropriate security and access controls.

CCAP is seeking a banking partner capable of supporting both the current and future banking needs of the organization and its participating entities.

Entities include:

- PComp – Workers’ compensation coverage
 - Ancillary Programs – Tax collectors, bonds, and volunteer coverage
 - PCoRP – Property and casualty insurance
 - UC Trust – Unemployment compensation
 - PIMCC – Prison inmate medical cost
 - PELICAN – Nursing home liability
 - COMCARE – County behavioral health programs
 - AAP – Assessors Association of Pennsylvania
 - PACDAA – Pennsylvania County Drug and Alcohol Association
 - PACHSA – Pennsylvania County Human Services Association
 - PACA MH/DS – Pennsylvania County Mental Health and Development Services
 - CPDAP – County Planners Association
 - PCYA – Pennsylvania Children and Youth Association
 - SCHRPP – Society of County Human Resource Professionals of Pennsylvania
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Scope of Services

The selected bank will be expected to provide, at minimum, the following services:

1. Account Services

- Checking accounts
- Low or no-fee account structures
- Interest-bearing
- Insurance coverage under Pennsylvania ACT 72

2. Cash Management

- Online banking platform with user controls
- ACH origination and payments
- Wire transfers
- Positive Pay
- Fraud prevention tools

3. Payment Processing

- Merchant services

4. Customer Service & Support

- Dedicated relationship manager

- Customer support availability
- Training provided to staff for banking tools

5. Reporting & Integration

- Monthly statements
- Integration with SAGE Intacct accounting software

6. Lockbox Services

- Establish and maintain a dedicated lockbox address for receipt of payments and remittance documentation for each entity within CCAP.
- Receive, open, and process payments received through the lockbox in accordance with established procedures.
- Process checks and provide timely deposit of funds into the entities designated checking account.
- Capture and provide daily electronic transmission of payments and remittance information in a format compatible with SAGE Intacct accounting software.
- Provide online access to check images, remittance documents, deposits information, and related transactions records.
- Identify the bank's standard processing and funds-availability timelines.
- Establish procedures for handling exceptions, including unidentified payments, incomplete remittance information, returned items, and other processing issues.
- Describe internal controls, security measures, fraud prevention capabilities, and audit procedures applicable to lockbox processing.
- Provide daily and monthly reporting to support reconciliation and internal control requirements.
- Provide a point of contact and timely resolution of processing issues and discrepancies.
- Describe disaster recovery and business continuity procedures applicable to lockbox operations.

Proposal Requirements

Proposals must be concise and organized in the order below. Each section should be clearly labeled and include the requested information.

1. Institutional Information

- **Name and address** provide the financial institution's legal name, corporate office address, and a list of branch locations, with locations in proximity to the CCAP office.
- **Overview of your institution** provide a general overview of the institution, including its history, date established, years in operation, ownership structure, and relevant experience serving nonprofits and governmental organizations.
- **Key personnel** identify the key personnel who will be assigned to the CCAP account, including names, titles, responsibilities and relevant experiences.

2. Services Approach

- **Description of services** provide a detailed description of the proposed banking services and explain how the services, capabilities, and service model will meet CCAP's operational and financial needs.
- **Onboard process** describe the proposed onboarding and implementation process, including key activities, timelines, responsibilities, training, account setup, system configuration, and transition support.
- **Technology platforms** provide an overview of the technology platforms, digital banking solutions, and other technological capabilities offered by the institution, including key features, functionality, security controls, and integration capabilities relevant to the proposed services.

3. Fee Structure

- **Interest rates** describe the methodology used to calculate interest rates, including the applicable rate structure, calculation methodology, and frequency of rate adjustments.
- **Detailed fee structure** Provide a detailed and comprehensive fee structure that itemizes all fees, charges, and associated costs for each proposed banking service.

4. Security, Compliance and Fraud Protection

- **Fraud monitoring and detection** describe the systems, technologies, and processes used to identify, monitor, and prevent fraudulent or suspicious transactions.
 - **ACH fraud Prevention** describe the controls and processes used to mitigate ACH fraud, including ACH debit blocks, transaction limits, filters, and other available safeguards.
 - **Online banking security** describe the security controls and authentication measures used to protect online banking access, including multi-factor authentication, user access controls, role-based permissions, dual approval requirements, and administrative controls.
 - **Account takeover protection** describe the measures, technologies, and processes used to detect, prevent, and respond to unauthorized access or attempted account takeover of online banking accounts.
 - **Value-Added Services** describe any financial education resources, community engagement initiatives, specialized programs, and other value-added benefits or services available to nonprofit and governmental entities.
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Evaluation Criteria

Proposals will be evaluated on the following factors:

- **Pricing and overall fee structure.**
- **Banking services and capabilities.**
- **Security, fraud protection and compliance.**
- **Technology and online banking platforms.**
- **Bank qualifications, experiences and financial strengths.**
- **Customer Service and relations management.**
- **Implementation and transition plan.**

Submission Instructions

- **Proposal due date: October 23, 2026, at 12:00 P.M. (Eastern Time)**
 - **Format:** Submit proposals as a single word file or PDF via email to pszajnik@pacounties.org. Include "CCAP Banking RFP" in the subject line.
 - **Attachments:** references should be appended as separate attachments.
 - **Questions:** Direct all questions in writing to **Chief Financial Officer Pamela A. Szajnik, by October 16, 2026**. Answers to substantive questions will be shared with all prospective proposers.
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Timeline

- **RFP Issued: September 29, 2026**
 - **Questions due: October 16, 2026 – 12:00 P.M. (Eastern Time)**
 - **Proposals due: October 23, 2026 – 12:00 P.M. (Eastern Time)**
 - **Finalist interviews or presentations: October/November 2026**
 - **Anticipated start date: January 2027**
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Terms

- Final terms will be negotiated with the selected proposer. Terms will be on a one-year basis with automatic renewal, with the next anticipated RFP for banking services taking place in 2031.