



## **REQUEST FOR PROPOSALS (RFP)**

*for*

### **Banking, Depository, Treasury Management, Merchant Services and Procurement Card Services**

### **Proposals Due:**

**No later than 12 pm CST on August 21, 2026**

Issued by:  
Westlake Academy  
Westlake, Texas

Issue Date: Friday, August 7, 2026  
Advertised in FWST Friday, August 7, 2026 & Friday, August 14, 2026  
Available online at [www.westlakeacademy.org](http://www.westlakeacademy.org)



# Westlake Academy

## Volume I – Part 1

### Request for Proposals

### Banking, Depository, Treasury

### Management, Merchant Services &

### Procurement Card Services

---

Part 1: Cover, Notice, Background, Purpose, Scope, Definitions

#### 1. Notice to Proposers

Westlake Academy ("Academy") invites sealed proposals from qualified financial institutions to provide comprehensive banking, depository, treasury management, merchant services, and procurement card services. The Academy may award one or more contracts to the respondent or respondents whose proposals represent the best overall value after consideration of qualifications, technical capability, service quality, security, implementation approach, and pricing.

This solicitation is issued to establish a long-term banking relationship that supports the Academy's financial stewardship, operational efficiency, internal controls, and compliance with applicable law and Board policy.

#### 2. Procurement Schedule

| Milestone        | Date                          |
|------------------|-------------------------------|
| RFP Issued       | August 7, 2026                |
| Questions Due    | No later than August 18, 2026 |
| Responses Posted | No later than August 19, 2026 |
| Proposal Due     | August 21, 2026 12 pm Noon    |
| Board Award      | TBD                           |

### 3. Background

Westlake Academy is an open-enrollment public charter school operated by the Town of Westlake, Texas. The Academy seeks an experienced financial institution capable of providing modern public-sector banking services, treasury management, secure payment solutions, and procurement card services while supporting accountability and transparency.

### 4. Purpose

- Obtain best-value banking and treasury management services.
- Improve fraud prevention through modern banking controls.
- Support efficient electronic payments and collections.
- Provide a robust procurement card program with spending controls and reporting.
- Establish a responsive long-term banking partnership.

### 5. Scope of Procurement

#### Depository Services

Operating accounts, payroll, activity funds, investments, deposits, statements and account analysis.

#### Treasury Management

ACH origination, Positive Pay, wire transfers, remote deposit capture, online banking, user administration, MFA.

#### Merchant Services

Credit/debit card acceptance, ACH acceptance, online payment gateways and settlement reporting.

#### Procurement Card Program

Purchasing cards, virtual cards, travel cards, spend controls, rebates, ERP integration and reporting.

#### Implementation

Conversion planning, training, testing and post-implementation support.

### 6. Definitions

| Term       | Definition                                   |
|------------|----------------------------------------------|
| Academy    | Westlake Academy.                            |
| Board      | Board of Trustees.                           |
| Respondent | Financial institution submitting a proposal. |

|                     |                                                                    |
|---------------------|--------------------------------------------------------------------|
| Best Value          | Overall combination of qualifications, service, security and cost. |
| Treasury Management | Cash management and electronic banking services.                   |
| Procurement Card    | Commercial payment card issued for authorized Academy purchases.   |

## 7. Reserved Rights

The Academy reserves the right to reject any or all proposals, waive minor informalities, request clarifications, negotiate with one or more respondents, cancel or reissue the solicitation, and make an award determined to be in the Academy's best interest.

# Westlake Academy

## Volume I – Part 2

### Instructions to Respondents

---

#### 8. Communications During Procurement

From the date of issuance until award, respondents shall direct all communications regarding this solicitation only to the Academy's designated Procurement Contact. Communications with Board members or other Academy personnel regarding this procurement may be grounds for disqualification unless expressly authorized.

#### 9. Questions and Addenda

Questions shall be submitted in writing by the deadline identified in the Procurement Schedule. The Academy may issue written addenda to clarify, modify, or supplement the RFP. Only written addenda issued by the Academy are binding.

| Item            | Requirement                                 |
|-----------------|---------------------------------------------|
| Question format | Email in PDF or Word with section reference |
| Deadline        | Per Procurement Schedule                    |
| Responses       | Posted by written addendum                  |
| Reliance        | Only written addenda are official           |

#### 10. Proposal Preparation Requirements

Prepare proposals in English.

Include a signed cover letter by an authorized officer.

Identify any exceptions to the RFP.

Provide complete responses to every requested item.

Do not incorporate marketing materials in lieu of responses.

Clearly identify confidential information claimed to be excepted from disclosure under applicable law.

## 11. Proposal Organization

Tab 1 – Cover Letter  
Tab 2 – Executive Summary  
Tab 3 – Corporate Qualifications  
Tab 4 – Technical Response  
Tab 5 – Treasury Management  
Tab 6 – Procurement Card Program  
Tab 7 – Merchant Services  
Tab 8 – Cybersecurity  
Tab 9 – Implementation Plan  
Tab 10 – Pricing Proposal  
Tab 11 – References  
Tab 12 – Required Certifications

## 12. Submission Instructions

Respondents shall submit proposals electronically in searchable PDF format via email to [kritchie@westlakeacademy.org](mailto:kritchie@westlakeacademy.org) with the subject line: **"WESTLAKE ACADEMY RFP - BANKING SERVICES"**. Proposals must be received no later than **12:00 p.m., August 21, 2026**. Late proposals will not be accepted.

Pricing forms shall also be provided in editable spreadsheet format if requested.

## 13. Mandatory Forms

Proposal Signature Form  
Conflict Disclosure Questionnaire  
Certification Regarding Debarment  
Non-Collusion Affidavit  
W-9  
Acknowledgement of Addenda  
References Form

## 14. Administrative Requirements

The Academy reserves the right to request clarifications, conduct interviews, verify references, inspect facilities, negotiate with one or more respondents, and request best and final offers. Costs incurred in preparing proposals are the sole responsibility of the respondent.

# Westlake Academy

## Volume I – Part 3

### Evaluation, Award, and General Conditions

---

#### 15. Evaluation Methodology

Proposals will be evaluated using a best-value methodology. The Academy may request clarifications, interviews, demonstrations, reference checks, and best and final offers before making a recommendation for award.

#### 16. Evaluation Criteria

| Criterion                                      | Suggested Weight |
|------------------------------------------------|------------------|
| Qualifications and Public Education Experience | 20%              |
| Technical Banking & Treasury Services          | 20%              |
| Procurement Card & Merchant Services           | 15%              |
| Cybersecurity and Internal Controls            | 15%              |
| Implementation & Customer Service              | 10%              |
| Pricing and Earnings Credit/Rebates            | 15%              |
| References                                     | 5%               |

#### 17. Oral Presentations and Interviews

The Academy may invite one or more respondents to participate in interviews or product demonstrations. Participation does not guarantee award and may be used to clarify proposals or assess implementation capabilities.

#### 18. Reference Checks and Due Diligence

The Academy may contact references, review financial strength, inspect operations, verify licensing, evaluate cybersecurity controls, and confirm the respondent's experience serving governmental entities and educational institutions.

#### 19. Best and Final Offers (BAFO)

If determined to be in the Academy's best interest, selected respondents may be invited to submit revised technical or pricing proposals. The Academy reserves the right to award without requesting BAFOs.

## 20. Negotiation and Award

Following evaluation, the Academy may negotiate final terms with one or more highest-ranked respondents. Any recommendation for award is subject to approval by the Westlake Academy Board of Trustees and successful contract execution.

## 21. General Terms and Conditions

- Right to reject any or all proposals.
- Right to waive immaterial informalities.
- Right to cancel or reissue the solicitation.
- Proposal preparation costs are the responsibility of the respondent.
- Public records are subject to applicable Texas law.
- The successful respondent shall comply with all applicable federal and state laws.

## 22. Insurance Requirements

Prior to contract execution, the successful respondent shall provide evidence of insurance meeting Academy requirements, including commercial general liability, workers' compensation where applicable, cyber liability, and professional liability or financial institution bond coverage as appropriate.

## 23. Protest Procedures

Any protest shall be submitted in writing to the designated procurement contact within the period specified in the final solicitation. The protest must identify the specific action protested, the factual basis, and the requested remedy.

## 24. Reservation of Rights

The Academy reserves all rights necessary to protect its interests, including the right to negotiate, request additional information, amend the solicitation, or terminate the procurement process at any time before execution of a final agreement.

# Westlake Academy

## Volume I – Part 4

---

### 25. Proposal Signature Form

Respondent Name: \_\_\_\_\_

Authorized Representative: \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_

The undersigned certifies that the proposal is true, complete, and binding for the period stated in the RFP.

### 26. Non-Collusion Certification

The respondent certifies that its proposal has been developed independently and without collusion, consultation, communication, or agreement with any other proposer regarding pricing or the terms of this solicitation.

### 27. Conflict of Interest Disclosure

Respondent shall disclose any actual or potential conflicts of interest involving Westlake Academy, its Board of Trustees, officers, or employees, and shall identify any relationships that may require disclosure under applicable Texas law.

### 28. Certification Regarding Eligibility

Respondent certifies that it is legally authorized to conduct business in Texas, is in good standing with applicable regulatory authorities, and is not suspended, debarred, or otherwise ineligible to contract with governmental entities.

## 29. Acknowledgment of Addenda

| Addendum No. | Acknowledged (Initials) |
|--------------|-------------------------|
| 1            |                         |
| 2            |                         |
| 3            |                         |
| 4            |                         |
| 5            |                         |

## 30. Required Proposal Checklist

| Item                      | Included                 |
|---------------------------|--------------------------|
| Signed Cover Letter       | <input type="checkbox"/> |
| Executive Summary         | <input type="checkbox"/> |
| Technical Proposal        | <input type="checkbox"/> |
| Pricing Proposal          | <input type="checkbox"/> |
| Implementation Plan       | <input type="checkbox"/> |
| Cybersecurity Response    | <input type="checkbox"/> |
| References                | <input type="checkbox"/> |
| Required Certifications   | <input type="checkbox"/> |
| Acknowledgment of Addenda | <input type="checkbox"/> |

## 31. Proposed Contract Exceptions

Respondents shall identify each requested exception to the Academy's proposed agreement, cite the applicable section, explain the rationale, and propose substitute language. Failure to identify an exception may be deemed acceptance of the Academy's terms.

## 32. Referenced Volumes and Attachments

The complete solicitation consists of the following coordinated volumes and attachments:

- ? Volume II - Technical Specifications
- ? Volume III - Vendor Response Questionnaire
- ? Volume IV - Pricing Forms
- ? Volume VI - Draft Agreement
- ? Volume VII - Transition Requirements

# Westlake Academy

## Volume II – Technical Specifications

### Section 1 – Project Overview

---

Banking, Depository, Treasury Management, Merchant Services & Procurement Card Program

#### 1.1 Introduction

Westlake Academy is soliciting proposals from qualified financial institutions to establish a comprehensive banking relationship supporting depository banking, treasury management, merchant services, and procurement card operations. The successful respondent shall provide secure, technology-driven, customer-focused services that support public fund stewardship and operational efficiency.

#### 1.2 Academy Profile

Westlake Academy is an open-enrollment public charter school operated by the Town of Westlake, Texas. The Academy seeks a long-term banking partner with demonstrated experience serving governmental entities and public educational institutions. The selected institution should provide a dedicated relationship team, responsive customer service, and scalable financial solutions.

#### 1.3 Objectives

- Protect public funds through strong internal controls and fraud prevention.
- Provide modern treasury management and online banking capabilities.
- Support efficient payment processing and collections.
- Implement a comprehensive procurement card program.
- Provide reliable implementation, training, and ongoing support.
- Deliver competitive pricing, earnings credits, and rebate opportunities.

#### 1.4 Current Banking Environment

The Academy expects respondents to propose a complete banking relationship capable of supporting day-to-day operations, future growth, and evolving technology requirements. Specific account structures and transaction volumes will be discussed during implementation and contract negotiations.

## 1.5 Estimated Services

| Service                | Requirement |
|------------------------|-------------|
| Operating Accounts     | Required    |
| Payroll Services       | Required    |
| ACH Origination        | Required    |
| Wire Transfers         | Required    |
| Positive Pay           | Required    |
| Merchant Services      | Required    |
| Procurement Cards      | Required    |
| Online Treasury Portal | Required    |
| Remote Deposit Capture | Required    |

## 1.6 Vendor Response Expectations

Respondents shall address every requirement contained in Volume II. Where a requirement cannot be fully met, the respondent shall identify the exception, describe the proposed alternative, and state any associated cost or operational impact.

## 1.7 Acronym and Specialized-Term Glossary

ACH - Automated Clearing House  
API - Application Programming Interface  
BAFO - Best and Final Offer  
CSV - Comma-Separated Values  
ERP - Enterprise Resource Planning system  
FFIEC - Federal Financial Institutions Examination Council  
KPI - Key Performance Indicator  
MCC - Merchant Category Code  
MFA - Multi-Factor Authentication  
NACHA - National Automated Clearing House Association  
OFAC - Office of Foreign Assets Control  
P-Card - Procurement Card  
PCI DSS - Payment Card Industry Data Security Standard  
SLA - Service-Level Agreement  
SOC 1 / SOC 2 - System and Organization Controls reports

# Westlake Academy

## Volume II – Technical Specifications

### Section 2 – Depository Banking Services

---

#### 2.1 Purpose

This section establishes the minimum technical requirements for depository banking services. Respondents shall identify compliance with each requirement and describe any exceptions or alternatives.

#### 2.2 Required Account Types

Operating Checking Accounts

Payroll Account

Student Activity Accounts

Capital Projects Account

Debt Service Account (if required)

Grant Accounts

Investment/Sweep Account (optional)

#### 2.3 General Banking Requirements

| Requirement                                  | Mandatory | Vendor Response | Comments |
|----------------------------------------------|-----------|-----------------|----------|
| Dedicated public-sector relationship manager | Yes       |                 |          |
| Online account opening/maintenance support   | Yes       |                 |          |
| Electronic statements with check images      | Yes       |                 |          |
| Same-day balance reporting                   | Yes       |                 |          |
| Account analysis statements                  | Yes       |                 |          |

|                                   |     |  |  |
|-----------------------------------|-----|--|--|
| Stop payment capability           | Yes |  |  |
| Mobile and desktop banking access | Yes |  |  |
| Multi-factor authentication       | Yes |  |  |
| Role-based user permissions       | Yes |  |  |
| 24/7 fraud reporting hotline      | Yes |  |  |

## 2.4 Public Funds Protection

The Bank shall fully comply with all applicable Texas requirements governing the safeguarding and collateralization of public funds. The successful respondent shall describe its collateral program, safekeeping arrangements, collateral substitution procedures, and reporting practices.

## 2.5 Deposits and Collections

Remote Deposit Capture

Night Depository

Cash Vault Services (if required)

Coin and Currency Ordering

Same-Day Credit for Qualified Deposits

Returned Item Processing

## 2.6 Statements and Reporting

Monthly statements shall be available electronically and include images of paid items where applicable. Daily balance reporting, prior-day reporting, account analysis, and customizable reporting capabilities shall be provided.

## 2.7 Interest and Earnings Credit

Respondents shall describe interest-bearing account options, earnings credit methodology, compensating balance requirements, and any limitations affecting public entities.

## 2.8 Service Levels

| Service                     | Desired Standard      |
|-----------------------------|-----------------------|
| Customer Service Response   | Within 1 business day |
| Critical Fraud Response     | Immediate             |
| Online Banking Availability | 99.9% target          |
| Statement Availability      | Monthly, electronic   |
| Relationship Review         | Quarterly             |

# Westlake Academy

## Volume II – Technical Specifications

### Section 3 – Treasury Management Services

---

#### 3.1 Purpose

This section establishes the minimum requirements for treasury management services. Respondents shall indicate compliance and identify any exceptions.

#### 3.2 ACH Services

ACH Credits  
ACH Debits  
Same-Day ACH  
NACHA Compliance  
ACH Blocks  
ACH Filters  
Prenotification  
Recurring Templates

#### 3.3 Wire Transfer Services

Domestic Wires  
International Wires (optional)  
Dual Approval  
Call-back Verification  
Wire Templates  
OFAC Screening  
Cutoff Times

#### 3.4 Fraud Prevention

| Requirement        | Mandatory | Vendor Response | Comments |
|--------------------|-----------|-----------------|----------|
| Positive Pay       | Yes       |                 |          |
| Payee Positive Pay | Yes       |                 |          |

|                             |     |  |  |
|-----------------------------|-----|--|--|
| Reverse Positive Pay        | Yes |  |  |
| ACH Positive Pay            | Yes |  |  |
| Real-time Fraud Alerts      | Yes |  |  |
| Exception Decisioning       | Yes |  |  |
| Multi-factor Authentication | Yes |  |  |
| Dual Authorization          | Yes |  |  |

### 3.5 Online Treasury Portal

The Bank shall provide a secure web-based treasury management platform with role-based security, MFA, audit logs, customizable dashboards, reporting, and user administration.

### 3.6 Remote Deposit Capture

Provide scanners/software, image quality validation, duplicate detection, deposit reporting, and implementation support.

### 3.7 Reporting

Prior-Day Reporting

Intraday Reporting

Balance Reporting

ACH Reports

Wire Reports

Fraud Reports

Custom Report Builder

### 3.8 Business Continuity

Describe disaster recovery capabilities, recovery objectives, redundancy, and customer communication during service disruptions.

### 3.9 Service Levels

|         |                  |
|---------|------------------|
| Service | Desired Standard |
|---------|------------------|

|                                |                       |
|--------------------------------|-----------------------|
| Treasury Support               | Within 1 business day |
| Fraud Escalation               | Immediate             |
| System Availability            | 99.9% target          |
| Critical Incident Notification | Prompt written notice |

# Westlake Academy

## Volume II – Technical Specifications

### Section 4 – Merchant Services

---

#### 4.1 Purpose

This section establishes the minimum requirements for merchant services supporting tuition, fees, donations, event registrations, and other Academy receipts.

#### 4.2 Required Payment Capabilities

Visa, Mastercard, Discover and American Express acceptance

Debit card processing

ACH/eCheck acceptance

Online payment gateway

Point-of-sale capability (if requested)

Recurring payment support

Mobile payment acceptance (Apple Pay, Google Pay)

#### 4.3 Security Requirements

| Requirement                 | Mandatory | Vendor Response | Comments |
|-----------------------------|-----------|-----------------|----------|
| PCI DSS compliance          | Yes       |                 |          |
| Point-to-point encryption   | Yes       |                 |          |
| Tokenization                | Yes       |                 |          |
| Multi-factor authentication | Yes       |                 |          |
| Fraud monitoring            | Yes       |                 |          |
| Chargeback management       | Yes       |                 |          |
| Secure customer portal      | Yes       |                 |          |

#### 4.4 Settlement and Reporting

Daily settlement reporting  
Merchant fee reporting  
Chargeback reporting  
Deposit reconciliation reports  
Downloadable transaction data  
Custom reporting capabilities

#### 4.5 Customer Support

Dedicated merchant services representative  
Implementation assistance  
Training for Academy staff  
Technical support during business hours  
Emergency support for payment outages

#### 4.6 Service Levels

| Service                  | Desired Standard      |
|--------------------------|-----------------------|
| Settlement               | Next business day     |
| Critical outage response | Immediate             |
| Chargeback assistance    | Within 1 business day |
| Quarterly account review | Required              |

# Westlake Academy

## Volume II – Technical Specifications

### Section 5 – Procurement Card (P-Card) Program

---

#### 5.1 Purpose

This section establishes the minimum requirements for a comprehensive procurement card program supporting Westlake Academy's purchasing, travel, and operational needs.

#### 5.2 Required Card Programs

Purchasing Cards (P-Cards)

Department Cards

Virtual Cards

Ghost Accounts

Travel Cards (optional)

Emergency Purchase Cards

#### 5.3 Program Administration Requirements

| Requirement                           | Mandatory | Vendor Response | Comments |
|---------------------------------------|-----------|-----------------|----------|
| Web-based administrator portal        | Yes       |                 |          |
| Real-time card issuance/suspension    | Yes       |                 |          |
| Role-based administration             | Yes       |                 |          |
| Merchant Category Code (MCC) controls | Yes       |                 |          |
| Single transaction limits             | Yes       |                 |          |

|                              |     |  |  |
|------------------------------|-----|--|--|
| Monthly spending limits      | Yes |  |  |
| Temporary limit adjustments  | Yes |  |  |
| Mobile wallet support        | Yes |  |  |
| Real-time transaction alerts | Yes |  |  |
| Electronic statement access  | Yes |  |  |

## 5.4 Security and Fraud Controls

Multi-factor authentication

Real-time fraud monitoring

AI-assisted anomaly detection (if available)

Instant card blocking

Lost/stolen card reporting

Virtual card numbers for online purchases

Audit logs of administrative changes

## 5.5 Reporting and Integration

The Bank shall provide detailed transaction reporting, downloadable data, rebate reporting, and integration capabilities with the Academy's financial and ERP systems where available.

## 5.6 Training and Implementation

Provide administrator training, cardholder training materials, implementation support, and ongoing program assistance.

## 5.7 Rebate Program

Respondents shall describe rebate methodology, payment schedule, qualification requirements, historical rebate performance, and any incentives available to public-sector customers.

## 5.8 Service Levels

|         |                  |
|---------|------------------|
| Service | Desired Standard |
|---------|------------------|

|                          |                             |
|--------------------------|-----------------------------|
| Card replacement         | Expedited availability      |
| Customer support         | Next business day or better |
| Fraud notification       | Immediate                   |
| Administrator assistance | Dedicated representative    |
| Quarterly program review | Required                    |

# Westlake Academy

## Volume II – Technical Specifications

### Section 6 – Cybersecurity & Information Security Requirements

---

#### 6.1 Purpose

This section establishes the minimum cybersecurity, information security, privacy, and operational resilience requirements applicable to all banking, treasury management, merchant services, and procurement card services provided under this solicitation.

#### 6.2 Information Security Program

The Bank shall maintain a comprehensive written information security program appropriate for a federally regulated financial institution. The program shall address governance, risk management, access control, monitoring, incident response, vulnerability management, third-party risk, and employee security awareness.

#### 6.3 Required Security Controls

| Requirement                       | Mandatory | Vendor Response | Comments |
|-----------------------------------|-----------|-----------------|----------|
| Multi-factor authentication (MFA) | Yes       |                 |          |
| Role-based access control         | Yes       |                 |          |
| Encryption in transit             | Yes       |                 |          |
| Encryption at rest                | Yes       |                 |          |
| Privileged access management      | Yes       |                 |          |

|                                       |     |  |  |
|---------------------------------------|-----|--|--|
| Security event logging                | Yes |  |  |
| Continuous monitoring                 | Yes |  |  |
| Annual penetration testing            | Yes |  |  |
| Independent vulnerability assessments | Yes |  |  |
| Patch management program              | Yes |  |  |
| Endpoint protection                   | Yes |  |  |
| Secure software development practices | Yes |  |  |

## 6.4 Compliance and Certifications

Provide current SOC 1 and/or SOC 2 reports, as available.

Describe FFIEC examination status and regulatory oversight.

Maintain PCI DSS compliance for applicable merchant services.

Describe independent security audits and certifications.

## 6.5 Incident Response and Notification

Respondents shall describe incident response procedures, escalation protocols, forensic support, customer communications, and notification timelines following a cybersecurity incident affecting Academy information or services.

## 6.6 Business Continuity and Disaster Recovery

The Bank shall maintain documented business continuity and disaster recovery plans, including redundant processing capabilities, periodic testing, recovery objectives, and customer communication procedures.

## 6.7 Third-Party Risk Management

The Bank shall describe its process for managing subcontractors, cloud service providers, payment processors, and other third parties with access to Academy information or banking services.

## 6.8 Data Privacy

Respondents shall describe how confidential information is protected, retained, transmitted, and securely destroyed. The Bank shall comply with all applicable federal and state privacy requirements governing financial information.

## 6.9 Service Levels

| Service                                 | Desired Standard                                                        |
|-----------------------------------------|-------------------------------------------------------------------------|
| Critical security incident notification | Prompt notification in accordance with negotiated contract requirements |
| Security patching                       | Documented risk-based process                                           |
| Disaster recovery testing               | At least annually                                                       |
| Security awareness training             | Conducted for applicable personnel                                      |

|                                   |  |  |  |  |
|-----------------------------------|--|--|--|--|
| Third-Party<br>Risk<br>Management |  |  |  |  |
|-----------------------------------|--|--|--|--|

# Westlake Academy

## Volume II – Technical Specifications

### Section 7 – Implementation & Transition Requirements

---

#### 7.1 Purpose

This section establishes the minimum requirements for implementation, conversion, testing, training, and transition of banking, treasury management, merchant services, and procurement card services.

#### 7.2 Implementation Team

The successful respondent shall assign a dedicated implementation manager and identify key personnel responsible for account setup, treasury management configuration, merchant services, procurement cards, technical integration, and ongoing relationship management.

#### 7.3 Implementation Plan

| Milestone                  | Description                                              |
|----------------------------|----------------------------------------------------------|
| Project Kickoff            | Initial planning meeting and project schedule            |
| Account Setup              | Open required depository accounts                        |
| Treasury Configuration     | Configure ACH, wires, Positive Pay, and online banking   |
| Merchant Services          | Configure payment gateway and settlement                 |
| P-Card Program             | Issue cards, establish controls, and administrator setup |
| Testing                    | Conduct functional and user acceptance testing           |
| Training                   | Train Academy administrators and users                   |
| Go-Live                    | Transition to production                                 |
| Post-Implementation Review | Conduct follow-up review and resolve outstanding items   |

## 7.4 Data Migration

Respondents shall describe any required data conversion activities, migration responsibilities, validation procedures, and measures to minimize operational disruption.

## 7.5 Training Requirements

- Administrator training
- Treasury management training
- Merchant services training
- Procurement card administrator training
- End-user training materials
- Refresher training upon request

## 7.6 Testing

The implementation plan shall include testing for account access, ACH transactions, wire transfers, Positive Pay, merchant settlements, procurement card functionality, reporting, and security controls before production use.

## 7.7 Transition Assistance

Upon contract expiration or termination, the Bank shall provide reasonable transition assistance to support the orderly transfer of services and data to the Academy or a successor financial institution.

## 7.8 Service Levels

| Implementation Activity  | Desired Standard                  |
|--------------------------|-----------------------------------|
| Project Manager Assigned | Within 5 business days of award   |
| Implementation Schedule  | Submitted within 10 business days |
| Status Meetings          | Weekly during implementation      |
| Issue Resolution         | Prompt escalation and tracking    |
| Post-Go-Live Support     | Minimum 30 days                   |

|                          |  |  |  |  |
|--------------------------|--|--|--|--|
| Testing Plan             |  |  |  |  |
| Go-Live<br>Support       |  |  |  |  |
| Transition<br>Assistance |  |  |  |  |

# Westlake Academy

## Volume II – Technical Specifications

### Section 8

### Service Level Agreements (SLAs) & Performance Standards

---

#### 8.1 Purpose

This section establishes minimum service level agreements, measurable performance standards, reporting requirements, escalation procedures, and relationship management expectations for banking, treasury management, merchant services, and procurement card services.

#### 8.2 Service Level Standards

| Service                     | Minimum Standard                           | Vendor Response |
|-----------------------------|--------------------------------------------|-----------------|
| Online Banking Availability | 99.9% monthly availability target          |                 |
| Treasury Management Portal  | 99.9% monthly availability target          |                 |
| ACH Processing              | Same business day before published cut-off |                 |
| Domestic Wire Processing    | Same business day before published cut-off |                 |
| Merchant Settlement         | Next business day where applicable         |                 |
| Critical Incident Response  | Immediate escalation                       |                 |
| Customer Service            | Initial response within 1 business day     |                 |

|                    |                                          |  |
|--------------------|------------------------------------------|--|
| Fraud Notification | Prompt notification under contract terms |  |
|--------------------|------------------------------------------|--|

### 8.3 Relationship Management

Dedicated Relationship Manager  
 Backup Relationship Manager  
 Quarterly Business Review Meetings  
 Annual Strategic Planning Session  
 Executive Escalation Process  
 Continuous Improvement Recommendations

### 8.4 Performance Reporting

Monthly SLA scorecard  
 Quarterly performance summary  
 Issue and corrective action log  
 Fraud event reporting  
 System availability statistics

### 8.5 Key Performance Indicators

| KPI                       | Measurement                   |
|---------------------------|-------------------------------|
| System Availability       | Monthly uptime                |
| Issue Resolution          | Average resolution time       |
| Implementation Milestones | Percent completed on schedule |
| Fraud Response            | Response and containment time |
| Customer Satisfaction     | Quarterly review              |

### 8.6 Escalation Procedures

The Bank shall maintain documented escalation procedures for operational issues, cybersecurity incidents, treasury management issues, and executive-level concerns.

### 8.7 Service Credits and Corrective Action

Respondents shall describe any available service credits, performance guarantees, corrective action procedures, and continuous improvement commitments applicable to the proposed services.

# Westlake Academy

## Volume II – Technical Specifications

### Section 9 – Reporting, Analytics & Business Intelligence

---

#### 9.1 Purpose

This section establishes the reporting, analytics, dashboard, reconciliation, and business intelligence requirements for banking, treasury management, merchant services, and procurement card activities.

#### 9.2 Standard Reporting Requirements

- Daily balance reports
- Prior-day transaction reports
- ACH activity reports
- Wire transfer reports
- Positive Pay exception reports
- Merchant settlement reports
- Procurement card transaction reports
- Rebate reports
- Account analysis statements

#### 9.3 Dashboard Capabilities

Respondents shall provide secure online dashboards displaying account balances, cash position, payment activity, exceptions, procurement card activity, merchant settlements, and configurable alerts.

#### 9.4 Business Intelligence

| Requirement             | Mandatory | Vendor Response | Comments |
|-------------------------|-----------|-----------------|----------|
| Custom report builder   | Yes       |                 |          |
| Export to Excel and CSV | Yes       |                 |          |

|                                                     |     |  |  |
|-----------------------------------------------------|-----|--|--|
| Scheduled report delivery                           | Yes |  |  |
| Role-based reporting                                | Yes |  |  |
| Interactive dashboards                              | Yes |  |  |
| Historical trend analysis                           | Yes |  |  |
| Searchable transaction history                      | Yes |  |  |
| API or data integration capabilities (if available) | Yes |  |  |

## 9.5 Data Retention

Respondents shall describe standard online retention periods for transaction history, statements, images, reports, and procurement card data, along with archival retrieval capabilities.

## 9.6 Reconciliation Support

The reporting solution shall facilitate reconciliation by providing detailed transaction information, downloadable reports, images of paid items where applicable, settlement reporting, and exception reporting.

## 9.7 Performance Reporting

The Bank shall provide periodic reports summarizing service performance, transaction volumes, fraud activity, system availability, implementation status, and service level performance.

# Westlake Academy

## Volume III

### Vendor Response Questionnaire

#### Banking, Depository, Treasury Management, Merchant Services & Procurement Card Services

---

#### Instructions

Respondents shall answer every question completely. If a requirement cannot be met, explain the exception, proposed alternative, implementation timeline, and any associated cost. Responses to this questionnaire may be incorporated into the final agreement.

#### Section A – Corporate Qualifications

| No. | Question                                                          | Vendor Response | Reference/Comments |
|-----|-------------------------------------------------------------------|-----------------|--------------------|
| 1   | Provide legal name, headquarters location, and year established.  |                 |                    |
| 2   | Describe experience serving Texas public charter schools.         |                 |                    |
| 3   | Provide number of governmental banking clients in Texas.          |                 |                    |
| 4   | Identify primary relationship manager and implementation manager. |                 |                    |
| 5   | Provide three comparable client references.                       |                 |                    |

### Section B – Depository Banking

| No. | Question                                                   | Vendor Response | Reference/Comments |
|-----|------------------------------------------------------------|-----------------|--------------------|
| 1   | Describe proposed account structure.                       |                 |                    |
| 2   | Describe collateralization process for Texas public funds. |                 |                    |
| 3   | Can electronic statements with check images be provided?   |                 |                    |
| 4   | Describe earnings credit methodology.                      |                 |                    |
| 5   | Describe remote deposit capabilities.                      |                 |                    |

### Section C – Treasury Management

| No. | Question                                            | Vendor Response | Reference/Comments |
|-----|-----------------------------------------------------|-----------------|--------------------|
| 1   | Describe ACH origination capabilities.              |                 |                    |
| 2   | Describe wire transfer security controls.           |                 |                    |
| 3   | Describe Positive Pay functionality.                |                 |                    |
| 4   | Describe MFA and user administration.               |                 |                    |
| 5   | Describe business continuity for treasury services. |                 |                    |

### Section D – Merchant Services

| No. | Question                               | Vendor Response | Reference/Comments |
|-----|----------------------------------------|-----------------|--------------------|
| 1   | Describe payment gateway capabilities. |                 |                    |
| 2   | Describe PCI DSS compliance.           |                 |                    |
| 3   | Describe settlement timelines.         |                 |                    |
| 4   | Describe chargeback support.           |                 |                    |
| 5   | Describe reporting features.           |                 |                    |

### Section E – Procurement Card Program

| No. | Question                                   | Vendor Response | Reference/Comments |
|-----|--------------------------------------------|-----------------|--------------------|
| 1   | Describe available card types.             |                 |                    |
| 2   | Describe MCC controls and spending limits. |                 |                    |
| 3   | Describe rebate methodology.               |                 |                    |
| 4   | Describe ERP integration capabilities.     |                 |                    |
| 5   | Describe fraud monitoring tools.           |                 |                    |

### Section F – Cybersecurity

| No. | Question                                 | Vendor Response | Reference/Comments |
|-----|------------------------------------------|-----------------|--------------------|
| 1   | Provide SOC reports available.           |                 |                    |
| 2   | Describe incident response process.      |                 |                    |
| 3   | Describe penetration testing program.    |                 |                    |
| 4   | Describe third-party risk management.    |                 |                    |
| 5   | Describe data retention and destruction. |                 |                    |

### Section G – Implementation

| No. | Question                                        | Vendor Response | Reference/Comments |
|-----|-------------------------------------------------|-----------------|--------------------|
| 1   | Provide implementation schedule.                |                 |                    |
| 2   | Describe training approach.                     |                 |                    |
| 3   | Describe testing methodology.                   |                 |                    |
| 4   | Describe post-go-live support.                  |                 |                    |
| 5   | Describe transition assistance at contract end. |                 |                    |

## Vendor Certification

Authorized Representative: \_\_\_\_\_

Title: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# Westlake Academy

## Volume IV

### Pricing Workbook & Cost Proposal

### Instructions

---

#### 1. Instructions to Respondents

Respondents shall complete every pricing schedule. All pricing shall remain firm for the period stated in the RFP unless otherwise noted. If a fee does not apply, indicate 'N/A'. Any assumptions shall be clearly identified.

#### 2. Banking Services Pricing Schedule

| Service                        | Unit | Price | Comments |
|--------------------------------|------|-------|----------|
| Monthly Account Maintenance    |      |       |          |
| Additional Checking Account    |      |       |          |
| ACH Credit                     |      |       |          |
| ACH Debit                      |      |       |          |
| Domestic Wire                  |      |       |          |
| International Wire (Optional)  |      |       |          |
| Positive Pay                   |      |       |          |
| Remote Deposit Capture         |      |       |          |
| Online Banking                 |      |       |          |
| Stop Payment                   |      |       |          |
| Returned Item                  |      |       |          |
| Cash Vault Services (Optional) |      |       |          |

#### 3. Merchant Services Pricing

| Fee Category           | Rate/Fee | Basis | Comments |
|------------------------|----------|-------|----------|
| Credit Card Processing |          |       |          |
| Debit Card Processing  |          |       |          |

|                   |  |  |  |
|-------------------|--|--|--|
| ACH/eCheck        |  |  |  |
| Gateway Fee       |  |  |  |
| Monthly Statement |  |  |  |
| Chargeback Fee    |  |  |  |
| PCI Fee           |  |  |  |

#### 4. Procurement Card Pricing

| Item                   | Response | Amount | Comments |
|------------------------|----------|--------|----------|
| Rebate Methodology     |          |        |          |
| Estimated Rebate       |          |        |          |
| Annual Card Fee        |          |        |          |
| Implementation Fee     |          |        |          |
| Training Included      |          |        |          |
| Virtual Cards Included |          |        |          |

#### 5. Implementation Costs

- Identify one-time implementation costs.
- Identify optional services and pricing.
- Identify any third-party costs.
- State whether implementation is included at no additional charge.

#### 6. Exceptions and Assumptions

List all pricing assumptions, exclusions, optional services, and conditions affecting the proposed fees.

#### 7. Pricing Certification

The undersigned certifies that the pricing submitted is accurate and valid for the proposal validity period.

Authorized Representative: \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_