



Request for Proposal

Omaha Airport Authority

Banking Services

February 20, 2026

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1. Introduction and Purpose

The Omaha Airport Authority (“OAA” or “Authority”) invites proposals from qualified financial institutions to provide comprehensive banking services.

The selected Proposer(s) may provide any combination of the following services:

- General banking and treasury management
- ATM installation and management in terminal facilities
- Online credit card processing for tenants, with transaction fees absorbed by tenants
- Company credit card program implementation and administration
- Overnight sweep product to optimize earnings on excess balances

OAA reserves the right to award one, multiple, or all services to a single Proposer or divide awards among multiple Proposers, whichever provides the greatest overall value to the Authority.

2. Scope of Services

General Banking Services

The Authority has one primary banking relationship with eleven demand deposit accounts. The Authority uses all eleven accounts and has determined this structure is efficient to reconcile and comply with the various restrictions imposed on these funds. The selected Proposer must agree to comply with applicable State or Federal restrictions and regulations and regulations related to the Authority’s banking needs. Other than biweekly payroll ACHs, the Authority has not yet transitioned vendor payments to electronic methods (manual ACH, EFT, credit card) and currently pays most vendors via check.

The majority of payments received by the Authority are via cash or check. The Authority currently offers an online payment processing portal through its primary banking relationship, in which both the transaction and monthly maintenance fees are fully covered by credit card transactions fees passed on to the tenant.

The Authority may decide to reduce or increase the number of accounts used based on the proposed service structures. A summary of the accounts under this relationship is listed below:

Account	Check/ACH/Wire Capabilities Currently Required*
Revenue	N
Operating	Y
Parking revenue	N
Capital Improvement Disbursements	Y
Project Disbursements	Y

Capital Improvement & Project Investment	Y
Bond Construction	Y
Passenger Facility Charges	Y
Customer Facility Charges	Y
Security Forfeiture	Y
Flexible Spending Account	Y

*note: capabilities required are based on current configuration and may be changed in the future at the Authority's sole discretion.

Required Services:

General:

- Establish and maintain multiple bank accounts to meet the banking requirements and maintain accurate records of activity in those accounts
- Online transfer capability
- Online banking with multi-user, role-based access controls
- Online access to current and prior day reporting of ledger balance, available balance, and summary and details of credits/debits posted
- Provide online monthly activity and bank statements and reports for all accounts in PDF format by the third business day of the following month
- Provide download capability in an Excel format
- Provide a detailed monthly account analysis statement for each individual account and a consolidated statement showing charges for all account services
- Provide details of all batch payments and receipts
- Monthly account analysis and reporting
- Ensure compliance with applicable State or Federal regulations

Deposit Services:

- Daily deposit processing with next-day availability of funds
- Remote check depositing capabilities
 - Approximately 3,500 checks are deposited each year
- Ability to make ATM deposits at local branches throughout Omaha

Disbursement Services:

- The Authority disburses approximately 3,700 manual checks per year, and 6,300 ACH's (6,000 for payroll)
- ACH services for vendor payments, tenant remittances, payroll, and expenses
- Utilize fraud prevention (positive pay) on all accounts with disbursement capability and lock disbursement ability on the remaining
- Online access to check images
- Wire capabilities with dual authorization

Overnight Sweep Product

The Authority currently maintains approximately \$85 million in deposits in banks.

- Provide an automatic overnight investment service (sweep) or interest-bearing account for excess cash balances in the demand deposit accounts, whichever option is more advantageous to the Authority
- Provide flexible investment options for swept funds, prioritizing capital preservation and liquidity, preferably into FDIC insured or government-backed products
- Collateralize all balances, in excess of balances insured by the FDIC
- Ensure funds are available for use at the start of each business day
- Provide daily reporting of swept amounts, earnings, and account balances
- Ensure compliance with OAA's permitted investments per the bond resolution (see Exhibit D: Permitted Investments), bond covenants, and Nebraska investment statutes
- Provide overnight sweep product and most recent rates, as well as twelve (12) months of prior rates

ATM Placement and Management

- Install, operate, and maintain ATMs in designated terminal locations
- Three designated spaces in the final terminal design for ATMs
- Ensure machines are operational 24/7, ADA-compliant, and PCI DSS-compliant
- Propose surcharge revenue-sharing models
- Provide surcharge amount charged to customers
- Provide rapid service response for equipment maintenance

Online Credit Card Processing for Tenants

- Provide an online payment portal for OAA tenants
 - Current utilization is 21 tenants with approximately \$43,000 in annual payments
- Ensure minimal processing and maintenance fees are fully absorbed by tenants
- Integrate with OAA's existing tenant billing systems
- Deliver PCI DSS-compliant payment solutions and data security measures
- Provide daily and monthly transaction reconciliation reports

Company Credit Card Program

The Authority has a credit card program with 7 cards in circulation. The program currently has an annual spending of approximately \$300,000, with a majority related to vendor invoice payments, travel, and minor expenses.

- Implement and manage a Company Credit Card program for OAA staff with individual cards under single master account
- Provide customizable card controls by merchant category, limits, and transaction type

- Provide detailed online reporting services including payor, invoice number, amount, and date settled
- Provide an online reporting system for Program Administrators to manage cardholder profiles and review/approve transactions
- Propose a rebate or incentive program to the Authority based on expenditures
- Offer real-time monitoring, reporting, and reconciliation tools
- Provide fraud monitoring and protection and liability coverage
- Deliver seamless integration with OAA's accounting systems
- Provide online dispute submission and tracking
- No annual fees or minimum account charges

3. General Information

Consideration

To have Proposals considered by the Authority, Proposers must provide all information required under the terms of this RFP. Proposers should review the following instructions carefully prior to preparing and submitting Proposals.

Information contained in the RFP documents is for information purposes only. The Authority does not warrant the accuracy of such information and any use thereof without independent verification is solely at the risk of Proposers.

The Authority reserves the right to postpone the Proposals submittal due date or to withdraw, cancel, and/or amend this RFP, or portions of this RFP, at any time.

4. Conditions of the Solicitation

Solicitation Timeline

The Authority intends to generally follow the solicitation timeline shown below. The Authority reserves the right to extend or change any of the dates shown at its sole discretion.

Task	Prospective Date(s)
RFP Issued	February 20, 2026
RFP Clarifications or Questions	March 6, 2026
Proposal Deadline	March 20, 2026
Proposer Interviews, if necessary	TBD
Proposal Selection(s)	TBD

Late Proposals

Proposals received after the due date and time will not be considered.



Procurement Contact

Any questions regarding the RFP must be directed to:

Casey Schapmann
Omaha Airport Authority
1519 E Hartman Ct.
Omaha, Nebraska 68110
Casey.schapmann@flyoma.com

Examination of Proposals Materials

The submission of Proposals shall be deemed a representation and certification by the Proposer that it has investigated all aspects of the RFP, that it is aware of the applicable facts pertaining to the RFP process, its procedures, and requirements, and that it has read and understood the RFP. No request for modifications to the Proposals shall be considered after its submission on grounds that the Proposer was not fully informed as to any fact or condition.

By the submission of Proposals, the Proposer authorizes the Authority to verify any information provided during the RFP process, to contact references listed by the Proposer, to contact any other persons known by the Authority to have contracted with the Proposer, and to make any inquiry deemed appropriate by the Authority concerning the representations, financial capabilities, experience, and Proposals of the Proposer.

Irregularities

A proposal will be considered irregular and may be rejected if it is improperly executed or fails to satisfy the submittal requirements set forth herein. The Authority reserves the right, in its sole discretion, to waive any informalities or irregularities in Proposals.

The Authority reserves the right to request clarification of and/or independently verify information submitted in any Proposals, to require additional information from any Proposer, or to reject any or all Proposals for any reason and to re-advertise or postpone the RFP process.

Public Nature of Proposals Material

All correspondence with the Authority, including Proposals in response to this RFP, will become the exclusive property of the Authority and will become public records under the Nebraska Public Records Act. All documents the Proposer sends to the Authority will be subject to disclosure if requested by a member of the public. There are a very limited number of narrow exceptions to this disclosure requirement. Therefore, any Proposals that contain language purporting to render all or significant portions of the Proposals “confidential,” “trade secret,” or “proprietary,” or that fails to provide the exemption information required as described below, will be considered a public record in its entirety. The Proposer shall not mark the entire Proposal as “confidential.”

If the Proposer believes there are portions of the Proposal that are exempt from disclosure under the Nebraska Public Records Act, the Proposer must mark it as such and state the specific provisions in the Nebraska Public Records Act that provides the exemption as well as the factual basis for claiming the exemption. For example, if the Proposer submits trade secret information, the Proposer must plainly mark the information as “trade secret” or “proprietary.” The Authority will provide the Proposer who submitted the information with reasonable notice to seek protection from disclosure by a court of competent jurisdiction.

Selection Procedure

- All Proposals will be reviewed and a selection made by the Authority in its sole discretion.
- One or more Proposers may be invited by the Authority to an in-person interview to discuss its Proposals or to demonstrate the Proposer’s capabilities.
- The Authority expressly reserves the right to accept or reject any and all Proposals, to waive irregularities, and to negotiate additional or different terms with the Selected Proposer.

5. Evaluation Criteria

Proposals received will be evaluated in detail in accordance with the evaluation criteria listed below. The listed evaluation criteria are not of equal value or decision weight.

Criteria	Description
Minimum Qualifications	See below for a listing of minimum qualifications
Relevant Experience	Banking, ATM, payment processing, sweep products, and credit card administration
Service Capabilities	Ability to meet OAA’s operational and technical requirements
Overnight Sweep Options	Yield potential, investment options, and liquidity features
Pricing & Revenue Models	Cost-effectiveness, including online credit card processing, credit card fees charged to customers, company credit card fees, revenue surcharge amounts charged to customers, and ATM surcharge revenue-sharing benefits

Security & Compliance	PCI DSS compliance, fraud protection, dual authorization, and risk controls
Implementation Approach	Timeline and ability to ensure a seamless transition
Client References	Experience serving comparable clients

Execution

The Proposals shall bear the signature of an officer authorized to sign for the entity, and the printed or typewritten name of the signing officer and office held.

Nondiscrimination/Non-Preferential Treatment

The Selected Proposer agrees that no person shall be subjected to discrimination or segregation on the basis of race, color, sex, sexual orientation, actual or perceived gender identity, age, religion, disability, ethnicity, national origin, marital status, or family status in connection with the provision of banking services.

6. Proposals

Respondents must demonstrate the following:

Minimum Qualifications

Overview

- Be a state or federally chartered banking institution with a local presence at a minimum with branch locations Omaha, Nebraska throughout the term of the contract
- Be insured by the Federal Deposit Insurance Corporation (FDIC)
- Be a member of the Federal Reserve System and have access to all related services
- Have the ability to accept deposits in Omaha, Nebraska for next day availability
- Have experts on staff to provide a full range of banking services
- Have a secure, online, web-based reporting system

Financial Capacity & Stability

- Must provide evidence of financial soundness, including most recent audited financial statements
- Provide a Standard & Poor's and/or Moody's Investor Services credit ratings, or other evidence of the firm's financial strength and compliance
- Discuss the Firm's current capital structure, adequacy, and coverage. Provide the following statistics for the last reporting period:
 - Total Risk Based Capital Ratio
 - Tier 1 Risk Based Capital Ratio
 - Tier 1 Leverage Capital Ratio
- Copy of Proposer's certificate(s) of insurance showing proof of required coverages and limits listed in this RFP and attached proposed agreement.

Relevant Public Sector Experience

- Demonstrate appropriate experience servicing government customers with similar account attributes as described herein
- Demonstrated experience managing accounts of similar size, risk profile, and permitted instruments for overnight sweep products

Service Requirements**Fraud Protection**

- To strengthen security, the Proposer must provide advanced fraud prevention measures consistent with industry best practices and aviation-sector requirements. At a minimum, the solution must include:
 - Positive Pay with real-time reporting and check verification
 - ACH Positive Pay with managed authorized access
 - ACH debit block options for sensitive accounts
 - Multi-factor authentication for all ACH/wire transfers
 - Automated email notifications for ACH, wire, and deposit anomalies
 - Credit card fraud monitoring including automated text or email notifications

Treasury Management & Automation

- The Proposer must demonstrate the ability to support modern treasury management capabilities, including:
 - Managed file transfers for Positive Pay, NACHA-compliant ACH payables, and reconciliation files
 - Automated Accounts Receivable and Accounts Payable workflows to minimize manual intervention and processing delays, if necessary

Reporting & Reconciliation Requirements

- All accounts will run on a calendar month basis. The financial institution must provide monthly statements, account reconciliation reports, account analysis statements, cancelled checks, images and other report-related features normally associated with government needs
- The Proposer must provide robust reporting services, including:
 - Daily automated ACH, wire, and deposit notifications
 - Monthly paid-item reconciliation reports available within five business days post-month-end
 - Unpaid items data should also be available for download
 - Custom reporting capabilities integrated with OAA's accounting systems (if desired)
 - Online data retention for a minimum of 12 months
- Provide a sample bank statement
- Additional reports to be accessible on the online platform, with the ability to customize reports:
 - ACH Controls
 - Positive Pay
 - Wire Reports
 - Stop Payment
 - Voids
 - Account Transfer
 - Image Retrieval

- Daily reporting of account balances, collected and available
- Ability to export all data into an Excel format
- Wire transfer initiation and authorization
- Authority originated stop payments and void of checks
- Returned items charged against accounts
- Online check images (front and back) for disbursements and online check images for deposit items for a for a minimum of 12 months
- Records of all account activity must be accessible online. It is preferred these records be available for eighteen months but required for twelve months for audit purposes

Account Structure Requirements

- The Proposer must support a multi-account structure for OAA, including: Revenue, Operating, Parking Receipts, Capital Improvement Project, Passenger Facilities Charge (PFC), Customer Facilities Charge (CFC), Security Forfeitures, Bond Construction Fund, and Flexible Spending Accounts (FSA)
- Zero-Balance Accounts (ZBA) functionality with automated sweeps
- Immediate credit availability for U.S. Treasury and wire deposits
- Interest-bearing account options where applicable

Training & Dedicated Support

- The Proposer must provide on-site and web-based training for OAA staff on all products and services offered. A dedicated account manager must be assigned to OAA, along with a documented escalation chain for issue resolution.

Personnel and Organizational Expertise

- Must identify a primary point of contact and dedicated account management team, along with experience servicing similar clients

Technology & Operational Capabilities

- Online banking with multi-user, role-based access controls
- Reporting capabilities showing daily debits, credits, chargebacks, etc.
- Deliver PCI DSS-compliant payment solutions and data security measures
- Deposit & Remote Deposit Capture (RDC): include hardware/software, batch scanning, storage, and deposit limits
- Disbursements / Positive Pay: Exception reporting, stale-dated checks, and dual signature verification
- ACH Processing: Exposure limits, same-day ACH, NACHA compliance, security, and fraud monitoring
- Wire Processing: Cut-off times, dual authorization, and notification procedures
- System Administration: User role administration, audit capabilities, password reset, reporting retention
- Mobile Access: Mobile banking app functions, MFA/token options, and available reporting

Service Offerings and Fees

- Description of services offered and associated fees, including online credit card processing, credit card processing fees charged to customers, corporate credit card fees/rebates/incentives, ATM surcharges charged to customers, and ATM surcharge revenue sharing.

- Fee guarantees: Proposers must clearly state the period during which proposed fees, charges, and earnings credit rates will be guaranteed. Proposers may also identify any incentives or adjustments related to the transition or implementation period.

Implementation Timeline

- Proposed timeline for implementation of new banking services

Client References

- Must provide at least three references from current or recent public-sector clients. Include contact names, titles, phone numbers, and email addresses.

Sample Contract

Proposers shall provide a sample contract for review that reflects the terms and conditions typically used by the institution in providing similar banking services. The sample contract must include provisions governing service delivery, compliance with applicable laws, fees, termination, and any warranties or representations made by the institution. The Authority reserves the right to negotiate final terms.

The Authority wishes to enter into a 5 (five) year contract term, with extension(s) at the sole discretion of the Authority.

7. Proposals Format and Organization

Instructions for Submitting Proposals

Submission Information

To facilitate the review and evaluation of all Proposals, the Authority requires that Proposals be submitted in the format outlined below, including all information listed in the following section. While there is no page limit for this response, we encourage you to include only relevant materials that directly respond to the requested information with a target of less than 50 pages for the full response.

Please submit a qualification package including:

- **Cover Letter including Overview of Entity**
- **Minimum Qualifications**
 - Overview
 - Financial Capacity & Stability
 - Relevant Public Sector Experience

- **Service Requirements**
 - Fraud Protection
 - Treasury Management & Automation
 - Reporting & Reconciliation Requirements
 - Account Structure Requirements
 - Training & Dedicated Support
 - Personnel and Organizational Expertise
 - Technology & Operational Capabilities
 - Service Offerings and Fees
- **Implementation Timeline**
- **Sample Contract**
- **Insurance and Bonding**
- **Client References**
- **Exhibit A**
- **Exhibit B**
- **Exhibit C**
- **Exhibit D**

Submit Proposals electronically (PDF format preferred) by 5:00 p.m. Central Time on **March 20, 2026**, at which time Proposals will be opened, and the evaluation process initiated.

Email: casey.schapmann@flyoma.com

Any Proposals received after the Proposals due date and time will not be considered. The Authority reserves the right to postpone the due date for Proposals submission.

No Proposals may be withdrawn after they have been submitted to the Authority unless the Proposer so requests in writing and the request is received by the Chief Executive Officer or Chief Financial Officer before the due date for Proposals.

8. Communications

General Communications

The following provides general communication requirements for this RFP.

Procurement Contact

Any communications regarding matters of process or procedure from a potential Proposer must be referred to the Procurement Contact for this solicitation: Casey Schapmann. All communications with the Procurement Contact must be in writing via email at casey.schapmann@flyoma.com. If any technical difficulties are experienced when attempting to reach the Procurement Contact via this email address, please call (402) 661-8000 between the hours of 8:30 a.m. and 4:30 p.m., Monday through Friday, and request to speak with Casey Schapmann.

Clarifications and Interpretations

No oral interpretation or clarification of the RFP will be made to any Proposer. If discrepancies or omissions are found, or there is doubt as to the intended meaning of any part of the RFP, a written request for clarification or interpretation must be submitted by email to the Procurement Contact at casey.schapmann@flyoma.com with “Request for Clarification – Banking Services RFP” in the subject line by **March 6, 2026**, at 5:00 p.m. Central Time. No other requests for clarification or interpretation of the RFP will be accepted from any Proposer after that date and time except those regarding matters of process or procedure.

RFP Modifications, Clarifications, and Updates

Any modifications, clarifications, or other updates to this RFP will be issued in an addendum. Any addenda will be posted on the Airport website. It is the Proposer’s responsibility to ensure that all required documents have been received, reviewed, and incorporated into their Proposals. Failure of any Proposers to review any addendum will not relieve them from any obligation contained therein.

Communications Prohibition

The Authority has established a communication prohibition for this RFP. The prohibition will be imposed beginning with the public release of this RFP and will end upon the selection of the banking services providers. Any violation of the communication restrictions as described herein will render voidable the offending Proposer’s Proposals.

Communication Prohibition Details

The Communication Prohibition prevents any Proposer or partners, which includes vendors, service providers, bidders, lobbyists, and consultants and their representative(s), from contacting any of the following individuals and companies regarding this solicitation throughout the procurement process:

1. Authority staff and legal counsel, except for communications with the Authority Procurement Contact, which must be provided in written form to casey.schapmann@flyoma.com
2. Members of the Authority Board of Directors
3. Consultants retained by the Authority, unless otherwise permitted in writing by the Authority

Exceptions

Unless specifically provided otherwise, the Communications Prohibition does not apply to:

1. Oral communications during any interview



Exhibit A: Disclosure of Potential Conflict of Interest and Certification of Compliance

In accordance with the submittal requirements for RFP Section 7, the Proposer hereby indicates that it has, to the best of its knowledge and belief:

- Determined that no potential conflict of interest exists
- Determined a potential conflict of interest exists as follows:
 1. Describe in detail the nature of any potential conflict of interest. Attach additional sheets as necessary.

2. Describe in detail the measures proposed to mitigate the potential conflict of interest. Attach additional sheets as necessary.

Additionally, Proposer hereby certifies that it has, to the best of its knowledge and belief, complied with the Communications Prohibition stated in this RFP.

Signature	Title

Printed Name	Date

If a potential conflict of interest or communications violation has been identified, please provide the name and phone number of a contact person with Proposer authorized to discuss this Disclosure of Potential Conflict of Interest and Certification of Compliance with Communications Prohibition Form with Authority personnel.

Printed Name	Date



Exhibit B: Pro-forma Pricing Template

Please complete the following pro-forma pricing template. The Proposer must provide detailed information about the costs associated with providing banking services to the Omaha Airport Authority (OAA).

Service / Account Type	Monthly Service Fee (\$)	Required Minimum Balance (\$)	Earnings Credit Rate (ECR)	One-time Setup / Implementation Cost (\$)
Revenue Fund				
Operating Fund				
Parking Revenue Fund				
Capital Improvement Disbursements Fund				
Project Disbursements Fund				
Capital Improvement & Project Investment Fund				
Bond Construction Fund				
Sweep Account(s) per account				
Passenger Facilities Charge (PFC) Fund				
Customer Facilities Charge (CFC) Fund				
Security Forfeitures Account				
Flexible Spending Account (FSA)				
Merchant Services				
Purchasing Card Program				
Online Treasury Management Platform				
TOTAL	\$	\$		\$

Instructions:

1. All fees must be stated in U.S. dollars.
2. Include all required balances to avoid fees or optimize earnings.
3. Clearly state the ECR basis (e.g., Fed Funds Rate, Prime Rate, etc.).
4. Include any one-time setup, implementation, or integration costs.
5. Include a price list showing all fees for each account and transaction type.



Exhibit C: Minimum Proposal Compliance Checklist

Proposers must indicate compliance with each requirement by checking the appropriate box and may provide comments or details in the adjacent column.

Requirement Area / Item	Meets Requirement (✓)	Comments / Supporting Information
Minimum Qualifications		
State or federally chartered banking institution with local presence in Omaha, NE	<input type="checkbox"/>	
Insured by FDIC	<input type="checkbox"/>	
Member of Federal Reserve System	<input type="checkbox"/>	
Ability to accept deposits in Omaha for next-day availability	<input type="checkbox"/>	
Experts on staff to provide full range of banking services	<input type="checkbox"/>	
Secure, online, web-based reporting system	<input type="checkbox"/>	
Fraud Protection		
Positive Pay with real-time reporting and check verification	<input type="checkbox"/>	
ACH Positive Pay with managed authorized access	<input type="checkbox"/>	
ACH debit block options	<input type="checkbox"/>	
Multi-factor authentication for all ACH/wire transfers	<input type="checkbox"/>	
Automated email notifications for anomalies	<input type="checkbox"/>	

Requirement Area / Item	Meets Requirement (✓)	Comments / Supporting Information
Credit card monitoring	<input type="checkbox"/>	
Treasury Management & Automation		
Managed file transfers for Positive Pay, NACHA ACH, reconciliation	<input type="checkbox"/>	
Enterprise Spend Platform integration for P-Cards	<input type="checkbox"/>	
Automated AR/AP workflows	<input type="checkbox"/>	
Reporting & Reconciliation		
Daily ACH, wire, and deposit notifications	<input type="checkbox"/>	
Monthly reconciliation reports within 5 business days	<input type="checkbox"/>	
Custom reporting capabilities with OAA's accounting systems	<input type="checkbox"/>	
Online data retention (≥18 months preferred, ≥12 months required)	<input type="checkbox"/>	
Electronic daily debit/credit advices and wire confirmations	<input type="checkbox"/>	
Paid/unpaid item files available online within 5 days	<input type="checkbox"/>	
Online check images (front/back) for deposits and disbursements	<input type="checkbox"/>	

Requirement Area / Item	Meets Requirement (✓)	Comments / Supporting Information
Account Structure		
Support for multi-account structure (Revenue, Operating, Parking, etc.)	<input type="checkbox"/>	
Zero-Balance Accounts (ZBA) functionality	<input type="checkbox"/>	
Immediate credit availability for U.S. Treasury/wire deposits	<input type="checkbox"/>	
Interest-bearing account options	<input type="checkbox"/>	
Training & Dedicated Support		
On-site and web-based training	<input type="checkbox"/>	
Dedicated account manager & escalation chain	<input type="checkbox"/>	
Relevant Public Sector Experience		
Government clients with similar account structures	<input type="checkbox"/>	
Experience with accounts of similar size and risk	<input type="checkbox"/>	
Financial Capacity & Stability		
Provide audited financial statements	<input type="checkbox"/>	
Provide S&P/Moody's ratings (or equivalent)	<input type="checkbox"/>	



Requirement Area / Item	Meets Requirement (✓)	Comments / Supporting Information
Provide capital adequacy ratios (Tier 1, leverage, etc.)	<input type="checkbox"/>	
Provide insurance certificates	<input type="checkbox"/>	
Personnel & Organizational Expertise		
Primary contact identified	<input type="checkbox"/>	
Dedicated account management team	<input type="checkbox"/>	
Technology & Operational Capabilities		
Online banking with multi-user, role-based access	<input type="checkbox"/>	
PCI DSS-compliant payment solutions	<input type="checkbox"/>	
Reporting of daily transactions (debits, credits, chargebacks, etc.)	<input type="checkbox"/>	
Deposit & Remote Deposit Capture (RDC): hardware/ software, batch scanning, storage, deposit limits	<input type="checkbox"/>	
Disbursements / Positive Pay: exception reporting, stale-dated checks, dual signature verification	<input type="checkbox"/>	
ACH Processing: exposure limits, same-day ACH, NACHA compliance, security, fraud monitoring	<input type="checkbox"/>	

Requirement Area / Item	Meets Requirement (✓)	Comments / Supporting Information
Wire Processing: cut-off times, dual authorization, notification procedures	<input type="checkbox"/>	
System Administration: user role administration, audit, password reset, reporting retention	<input type="checkbox"/>	
Mobile Access: mobile banking functions, MFA/token options, mobile reporting	<input type="checkbox"/>	
Service Offerings and Fees		
Description of services offered and associated fees	<input type="checkbox"/>	
Fee guarantee period and any transition incentives	<input type="checkbox"/>	
Surcharge amount charged to customers and proposed revenue sharing proposal for ATMs	<input type="checkbox"/>	
Implementation Timeline		
Provide proposed implementation timeline	<input type="checkbox"/>	
Sample Contract		
Provide a sample contract including provisions on service delivery, compliance, fees, and termination	<input type="checkbox"/>	

Requirement Area / Item	Meets Requirement (✓)	Comments / Supporting Information
Contract Term Acknowledgment		
Acceptance of a 5-year contract term with two 1-year extensions at OAA's sole discretion	<input type="checkbox"/>	
Client References		
At least three public-sector references with contacts	<input type="checkbox"/>	

Exhibit D: Permitted Investments

Permitted Investments per the Bond Resolution:

1. United States Obligations;
2. Obligations, debentures, notes or other evidences of indebtedness issued or guaranteed by any of the following instrumentalities or agencies of the United States of America: Federal Home Loan Bank System; Export-Import Bank of the United States; Federal Financing Bank; Government National Mortgage Association; Federal National Mortgage Association; Student Loan Marketing Association; Federal Farm Credit Bureau; Farmers Home Administration; Federal Home Loan Mortgage Corporation; and Federal Housing Administration;
3. Direct and general long-term obligations of any state, which obligations are rated in one of the two highest Rating Categories by one or more of the Rating Agencies;
4. Direct and general short-term obligations of any state which obligations are rated in the highest Rating Category by one or more of the Rating Agencies;
5. Interest-bearing demand or time deposits (including certificates of deposit) or interests in money market portfolios issued by state banks or trust companies or national banking associations that are members of the Federal Deposit Insurance Corporation (“FDIC”) or by savings and loan associations that are members of the FDIC, which deposits or interests must either be:
 - a. continuously and fully insured by FDIC and with banks that are rated at least in the highest short-term Rating Category by one or more of the Rating Agencies or is rated in one of the two highest long-term Rating Categories by one or more of the Rating Agencies; or
 - b. fully secured by obligations described in item (a) or (b) of this definition of Permitted Investments
 - i. which are valued not less frequently than monthly and have a fair market value, exclusive of accrued interest, at all times at least equal to the principal amount of the investment,
 - ii. held by the Trustee (who will not be the provider of the collateral) or by any Federal Reserve Bank or a depository acceptable to the Trustee,
 - iii. subject to a perfected first lien in favor of the Trustee, and
 - iv. free and clear from all third- party liens;
6. Long-term or medium-term corporate debt guaranteed by any corporation that is rated in one of the two highest Rating Categories by one or more of the Rating Agencies;
7. Repurchase agreements which are:
 - a. entered into with banks or trust companies organized under state law, national banking associations, insurance companies or government bond dealers reporting to, trading with, and recognized as a primary dealer by, the Federal

- Reserve Bank of New York and which either are members of the Security Investors Protection Corporation or with a dealer or parent holding company that has an investment grade rating from one or more of the Rating Agencies and
- b. fully secured by investments specified in items (a) or (b) of this definition of Permitted Investments
 - i. which are valued no less frequently than monthly and have a fair market value, exclusive of accrued interest, at least equal to the amount invested in the repurchase agreements,
 - ii. held by the Trustee (who will not be the provider of the collateral) or by any Federal Reserve Bank or depository acceptable to the Trustee,
 - iii. subject to a perfected first lien in favor of the Trustee, and
 - iv. free and clear from all third-party liens;
 8. Prime commercial paper of a United States corporation, finance company or banking institution rated in the highest short-term Rating Category of one or more of the Rating Agencies;
 9. Shares of a diversified open-end management investment company (as defined in the Investment Company Act of 1940, as amended) or shares in a regulated investment company (as defined in Section 851(a) of the Code) that is:
 - a. a money market fund that has been rated in one of the two highest Rating Categories by one or more of the Rating Agencies or
 - b. a money market fund or account of the Trustee or any state or federal bank that is rated at least in the highest short-term Rating Category by one or more of the Rating Agencies or is rated in one of the two highest long-term Rating Categories by one or more of the Rating Agencies, or whose one bank holding company parent is rated at least in the highest short-term Rating Category by one or more of the Rating Agencies or is rated in one of the two highest long-term Rating Categories by one or more of the Rating Agencies, or that has a combined capital and surplus of not less than \$50,000,000;
 10. Interest bearing notes issued by a banking institution having a combined capital and surplus of at least \$500,000,000 and whose senior debt is in the highest Rating Category by one or more of the Rating Agencies;
 11. Public housing bonds issued by public agencies which are either unconditionally guaranteed as to principal and interest by the United States of America, or rated in the highest Rating Category by one or more of the Rating Agencies;
 12. Obligations issued or guaranteed by Private Export Funding Corporation, Resolution Funding Corporation and any other instrumentality or agency of the United States of America;

13. Any debt or fixed income security, the issuer of which is at the time of purchase rated in one of the two highest Rating Categories by one or more of the Rating Agencies; and
14. Any other type of investment consistent with Authority policy in which the Authority determines to invest provided that there is delivered to the Trustee a certificate of an Authorized Representative stating that each of the Rating Agencies then maintaining a rating on the Bonds has been informed of the proposal to invest in such investment and each of such Rating Agencies has confirmed that such investment will not adversely affect the rating then assigned by such rating agency to any of the Bonds.
15. Any other investment which is a permitted investment of the Authority in accordance with the laws of the State of Nebraska.