

Request for Proposal

For Domestic Banking Services

RFP-WICFO-BANK

Issued: February 2, 2026

Winrock International

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Confidentiality Statement

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Thank you for your consideration, Winrock International, Procurement Department

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Introduction

Winrock International is seeking proposals from qualified financial institutions to provide comprehensive banking services that support global operations for our nonprofit U.S. headquarters and international offices. The selected provider should demonstrate experience working with nonprofits of comparable size and complexity, as well as strong international banking capabilities. The intent of this RFP is to provide Winrock with services that:

- Ensure secure, efficient, and cost-effective banking service
- Streamline international payment processing and reduce transaction costs
- Support compliance with global and U.S. regulatory requirements.
- Improve treasury management and liquidity optimization.
- Enhance reporting, visibility, and digital access across multiple geographies.

Business Overview & Background

Winrock International Institute for Agricultural Development (Winrock) is a not-for profit 501(c)(3) organization that provides solutions to some of the world's most complex social, agricultural and environmental challenges. A recognized leader in U.S. and international development, Winrock combines technical expertise with entrepreneurial innovation to improve lives around the globe. Winrock currently employs several accounts for varied purposes listed below along with our banking needs.

| Bank Accounts | Purpose |
|------------------------|--|
| Operating | To make ACH and wire payments & receive deposits |
| Def Revenue General | To hold deferred revenue |
| Def Revenue Contract | To hold deferred revenue for Contracts |
| Subsidiary operating | To make payments & receive deposits |
| Subsidiary Def Revenue | To hold deferred revenue |

Current banking needs:

- Provide for interoperability / transfers of ~\$25M total shared across these accounts
- Ability to send frequent international wires
- Ability to receive international wires
- Upload ACH Nacha files
- Earn interest rates 3.5% or higher on bank balances
- Bank accounts covered by federal reserve
- Strong security for log in, approval of users, & approval of banking activity
- Positive pay uploads
- Checks (although rare)
- Robust Banking portal to manage all accounts; and conduct transactions with ease and assurance -modern and innovative technology / interface

Submission Details

Submission Questions and Clarifications

Inquiries/questions must be received no later than Wednesday, February 11, 2026, (CT) and must be submitted via e-mail to procurement@winrock.org Winrock will review and respond to questions by Wednesday, February 18, 2026 (CT).

Winrock will evaluate complete vendor proposals to determine which proposal represents the best value to Winrock. This is an unsealed solicitation request. Winrock reserves the right to negotiate with the vendors with or without discussion.

Submission Deadlines

Proposals must be received no later than 5:00 PM Central Time on Friday, February 27, 2026. Late submissions will not be accepted. All proposals are to be submitted following the guidelines listed below. Telephone requests will not be honored.

Winrock International may request additional documentation after the bid deadline.

Submission Delivery Address

Submissions should be made electronically to the following email address:
procurement@winrock.org

Instructions to Vendors:

- Validity of bid: 60 days starting from the submission date.
- Winrock reserves right to make changes or cancel this solicitation as needed

Documents to include:

- Company Overview – Brief history, ownership, size, nonprofit client experience, international reach.
- Service Offering – Detailed description of services outlined along.
- Pricing – Comprehensive, transparent fee structure for account and other services, transactions, foreign exchange, and other costs.
- Implementation Plan – Transition strategy, onboarding process, training support.
- Technology Platforms – Online banking capabilities, cybersecurity measures, reporting tools.
- Point of Contact - Authorized contact including address, phone number, and email
- References – At least three current nonprofit or international clients.
- Value-Added Services – Any additional solutions or innovations offered.

Award

Winrock International anticipates notifying the successful vendor the week of March 16, 2026.

- Winrock will run an open and fair competitive bidding process.
- As warranted, Winrock may split the RFP, awarding different vendors specific services depending on the criteria of selection and available services.

Detailed Specifications

Indirect Banking Services: including U.S. and international operating accounts (USD and local currency). Deposit services, check processing, ACH, wire transfers, and SWIFT. Online and mobile banking platforms that include approval routing functionality. Fraud prevention and cybersecurity controls.

International Capabilities: International Wire services, foreign exchange services (spot, forward, hedging options), Local banking arrangements in multiple countries, Cross-border payments and disbursements, Experience navigating local banking regulations and restrictions.

Treasury & Cash Management: Cash pooling and liquidity management solutions, Automated sweep accounts, and investment options compliant with nonprofit restrictions, Real-time reporting, and consolidated dashboards.

Compliance & Risk Management: Adherence to U.S. OFAC, AML, and other applicable global regulations, Security protocols for international transfers, Tools to assist with donor fund segregation and restricted funds compliance.

Customer Service & Support: Dedicated relationship manager, 24/7 customer service and multilingual support, Service-level agreement (SLA) metrics, and escalation procedures.

Assumptions & Constraints

- 1) Transaction Frequency
 - a) ACH Payments: Weekly ACH batches, typically 50 payees per batch.
 - b) Wire Payments: Approximately 20 international wires weekly.
- 2) Service Interaction
 - a) Dedicated relationship manager with same-day response for urgent inquiries and within 24 hours for non-urgent matters.
 - b) Proactive communication on regulatory changes, fraud alerts, and service updates.
- 3) Turnaround Times
 - a) Commitment to resolve critical issues within 24 hours and provide status updates for longer-term items.

Evaluation Criteria

Evaluation Criteria

Proposals will be evaluated based on:

- Technology and reporting / self-service capabilities. 20%
- Cost Affordability and fee transparency. 20%
- Customer service and support structure. 20%
- Breadth and quality of international banking services. 20%
- Experience with global nonprofits/NGOs. 10%
- Alignment with nonprofit mission and compliance needs. 10%

Certification of Independent Price Determination

(a) The offeror certifies that—

(1) The prices in this offer have been arrived at independently, without, for the purpose of restricting competition, any consultation, communication, or agreement with any other offeror, including but not limited to subsidiaries or other entities in which offeror has any ownership or other interests, or any competitor relating to (i) those prices, (ii) the intention to submit an offer, or (iii) the methods or factors used to calculate the prices offered;

(2) The prices in this offer have not been and will not be knowingly disclosed by the offeror, directly or indirectly, to any other offeror, including but not limited to subsidiaries or other entities in which offeror has any ownership or other interests, or any competitor before bid opening (in the case of a sealed bid solicitation) or contract award (in the case of a negotiated or competitive solicitation) unless otherwise required by law; and

(3) No attempt has been made or will be made by the offeror to induce any other concern or individual to submit or not to submit an offer for the purpose of restricting competition or influencing the competitive environment.

(b) Each signature on the offer is considered to be a certification by the signatory that the signatory—

(1) Is the person in the offerors organization responsible for determining the prices being offered in this bid or proposal, and that the signatory has not participated and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above; or

(2) (i) Has been authorized, in writing, to act as agent for the principals of the offeror in certifying that those principals have not participated, and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above; (ii) As an authorized agent, does certify that the principals of the offeror have not participated, and will not participate, in any action contrary to subparagraphs

(a)(1) through (a)(3) above; and (iii) As an agent, has not personally participated, and will not participate, in any action contrary to subparagraphs (a)(1) through

(a)(3) above.

(c) Offeror understands and agrees that –

(1) violation of this certification will result in immediate disqualification from this solicitation without recourse and may result in disqualification from future solicitations; and

(2) Discovery of any violation after award to the offeror will result in the termination of the award for default.