

City of York

Credit Card Processing Services RFP

Questions & Answers

1. What type of equipment do you currently use to process Credit card transactions? (Please provide the Model Number and how many of each Terminal type there is – some model number examples include Vx510, FD55, FD130, Hypercom T7P, etc.

The City of York does not own the equipment currently in use. All equipment must be returned to the current service provider upon termination of services.

2. Is there any requirement to interface with an existing legacy system?

The City York currently uses Microsoft Dynamics AX; therefore data exports should be one of the following file formats: fixed field, tab delimited or comma delimited so that it interfaces with SK Global.

3. How many merchant IDs does the City of York currently have? And are you looking to keep the same numbers of merchant IDs?

There are two merchant IDs, one for The City of York and one for the General Authority which operates the City's public parking system; there is no desire to add additional IDs.

4. Will each merchant account fall under the same EIN number? Or does the City of York used different EIN numbers for different sectors accepting credit cards?

Each merchant Id will have its own EIN.

5. How many current physical locations within York accept Credit, Debit, or E-Check?
 - a. How many Retail locations, internet locations/websites?
 - b. How many mail order/telephone order locations?
 - c. Do you anticipate any new locations that will need to begin Credit Card acceptance?

There are 7 locations that accept credit cards; 3 garages, 209 parking meters that accept credit cards. We anticipate doubling the number of meters that will accept credit cards in the near future. Customers can use credit/debit cards online to make payment for parking tickets, sewer and refuse. In addition, customers can pay via E-check online.

6. What transaction types/card brands Does York accept today?

The City of York currently accepts Visa, MasterCard, Discover and E-check (online only). The garages and parking meters accept American Express.

7. Does York desire to accept any additional transaction types/card brands now or in the future?

The City of York will consider additional types/card brands/NFC.

8. List current online payments- and are they a third party (software looks in house for parking, refuse, and recycle - no taxes online except at York Adams Tax Bureau

The City of York's website allows customers to pay sewer/refuse bills and parking fines online.

9. What payment methods (kiosk, online, telephone) are currently accepted (i.e. mail, checks, money orders, cash, credit cards (with the same merchant) over the counter, or is over the counter a separate processor?

The City of York currently accepts payments cash, checks, money orders, and credit and debit cards over the counter.

10. Is the City willing to promote and support payment automation by limiting or closing over the counter payment access?

There is no plan to discontinue over the counter payment processes.

11. What payment gateway is currently used by the City for your online transactions – gateway examples include PayPal, Authorize.net, etc.)?

FIS Global is the current payment gateway used by the City of York.

12. Do you require mobile, online, over the counter and phone/IVR options?

The City of York does not require mobile, online, over the counter and phone/IVR options.

13. What type of communication lines are available where Credit Card terminals are currently running – phone lines, Ethernet cords, etc.?

POTS lines are available where Credit Card terminals are currently running, but The City of York is open to other options.

14. Will all the credit card processing revenue be deposited into one bank account or multiple accounts? Is there a separate bank account to handle processor fees?

Credit card processing revenue will be deposited into two bank accounts, one for all parking transactions and one for all other City transactions; there are no separate bank accounts to handle processor fees.

15. Please describe how each department currently accepts card payments, and what improvements you would like to have in each department's acceptance.

Credit and Debit card payments may processed over the counter, via telephone and online; however The City of York does not allow PIN entry or support CHIP cards, but we would like to be able to support CHIP cards.

16. Please describe how utility payments are collected and improvements you would like implemented.

Customers can make sewer/refuse payments in person at the City's Finance Office, Lockbox; they can pay online and they can subscribe to auto pay or mail payments.

17. If the City would like card payments interfaced with a department's system, please provide information on the systems being used.

SK Global and Microsoft Dynamics AX are the systems being used by the City of York.

18. For debit cards, is the City of York set up currently to accept pin numbers or are they running them all as credit? If pin numbers are currently being accepted, would the City of York be open to processing them just as credit cards?

We do not accept PINs when customers pay via Debit Cards with a MasterCard or Visa logo, and do not have any interest in processing payments using PINs in the future.

19. Is the City looking to upgrade its Parking for card acceptance in meters and garages? If so, please provide information on your current parking system.

The City of York currently accepts credit cards in all garages and at a limited number of parking meters; future plans include implementing parking kiosks that will accept credit/debit cards and cash, as well as increasing the number of parking meters that will accept credit/debit cards.

20. Is the City interested in kiosk and telephone payments?

Yes, the City is interested in kiosk and telephone payments.

21. What payments would be automated (taxes, refuse, parking, permits, licenses, etc.)

Sewer/refuse and parking payment are currently automated, but would like to add parking billing, permits, property taxes and licenses payments in the future.

22. What fees does the City currently pay relative to P10 A i.e. set up fees, software updates, interchange fees, merchant services, banking fees, monthly maintenance. etc.

The City pays set up fees, operating fees, interchange fees, merchant services fees, and banking fees.

23. Are you interested in accepting ACH/eCheck transactions? If so, would you like these transactions to be validated?

The City of York is currently accepting E-check transactions, and would like validation of these transactions.

24. If you would kindly advise what the City's thoughts are related to the COSTARS Program it would be helpful (e.g.: will the City leverage COSTARS or continue to advance with its procurement)

The City of York is currently a member of the COSTARS program.

25. Will the City of York accept a bid based on pricing, terms, and conditions, under the Commonwealth's Department of General Services contract for Electronic Payment Processing Services (#4400016084) that includes COSTARS members, with the expectation that the City would become a COSTARS member if awarded?

The City of York will not follow the COSTARS guidelines regarding bids, despite being a COSTARS member. The selection will be made by the City based on the following criteria:

- A. Company's qualifications, personnel and organization strengths and achievements.*
- B. Experience with similar work, supply references.*
- C. Interview with key personnel (optional).*
- D. Time schedule and costs.*

26. On the Cost of Services Form, where it lists the transaction and sales volumes for Transactions and Online, is the \$122,878.52 monthly volume in online transactions included in the \$220,738.84 Transactions figure? Or is this online volume in addition to the Transactions monthly volume figure?

The online figures are in addition to the \$220,738.84.

27. Are the numbers listed on your Cost of Service Form estimated from a month where the City of York had the most volume? And is this estimate from one merchant account or a total of all the merchant accounts combined?

The data provided is an estimate from a month with high volume. The estimate is a total of all combined merchant accounts.

28. Is there more than one website where online payments for the City are currently collected?

There is only one website where online payments for the City are collected.

29. What is the current Dollar volume and transaction count for Credit/Debit payments processed daily, monthly, or annually by York? Please break down by department.

These tables reflect the monthly volume by area:

Finance			
	Visa	1,471	\$204,684.09
	MasterCard	249	35,124.27
	Discover	31	3,930.98
	Total	1,751	\$243,739.34

Garages			
	Visa	1,609	\$ 11,232.50
	MasterCard	308	2,182.50
	Discover	38	445.00
	Total	2,093	\$ 14,635.00

Meters			
	Visa	3,253	\$4,822.25
	MasterCard	745	1,153.00
	Discover	99	150.25
	Amex	129	188.00
	Total	4,226	\$6,313.50

30. City-wide, what percentage of transactions are processed at Retail (card-swipe); what percentage are processed in a mail-order/telephone-order environment (key-entered); and what percentage are accepted via the Internet (customer key entered)?

The City of York is not able to determine this information at this time.

31. Who is the incumbent electronic payments processor for York and, if under contract, when does the current contract expire? What is the cost structure?

The City of York's merchant services are currently provided by WorldPay.

32. Can we get copies of the three most recent months of credit card processing statements for each York merchant ID number?

Please click on the links below for access to the three most recent processing statements for Parking and the City of York:



Parking
January2017.pdf



Parking
February2017.pdf



Parking
December2016.pdf

(View)	(View)	(View)
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Please click on the links below for access to the three most recent processing statements for The City of York:

 Jan Merchant Statements.pdf	 Dec Merchant Statements.pdf	 Nov Merchant Statements.pdf	 FIS fees NovDec 2016.pdf	 FIS Fees Jan 2017.pdf
(View)	(View)	(View)	(View)	(View)

33. Does York currently charge, or plan to charge, a convenience or service fee to the cardholder for use of a Debit or Credit card? If yes, please expand upon how and when this fee is currently charged or where and when York anticipates it will be charged in the future.
- a. If yes, please provide (at minimum) the following information:
 - i. Which transactions are subject to the fee?
 - ii. What is the amount of the fee and/or how is the fee amount determined?
 - iii. Which payment types are charged a fee (credit, debit, e-check, etc.) and is the fee consistent by payment type or different?
 - iv. If a fee is assessed for credit cards, which brands are accepted (Visa, MasterCard, Discover, etc.)

Customers are not currently charged any convenience fees or services fees when paying by credit or debit cards. All options will be considered moving forward.

34. Is the fee charged/retained by York or a third-party (please identify)? Are you currently passing fees on to the consumer? If so, what percentage is being passed on? If not, are you interested in passing the fees on to the consumer (in the form of a Convenience Fees), paying the fees yourself or both?

All fees are covered by York. Customers are not currently charged any convenience fees or services fees when paying by credit or debit cards. All options will be considered moving forward.

35. Is York PCI compliant?

The City of York is PCI compliant.

36. Will the successful bidder be required to deposit funds into a specific bank?

The successful bidder will be required to deposit funds into to two specific bank accounts. One for the parking transactions, and one for all other city transactions.

37. Is the City interested only in merchant processing of payments (over the counter and online), or do they also want a payment processor that can customize each payment type according to each departments' needs.

The City of York is open to consideration of various options.

38. May customer service for telephone payments be limited to specific hours?

Customer service for telephone payments will be limited to business hours of operation.

39. Is there consideration for Women Business Enterprises?

There is consideration for Women Business Enterprises, as long as the business is in the City of York.

40. Is the vendor awarded the contract required to register with the city as a vendor? If yes, what is the prescribed process to do so?

Vendors must register with the York Adams Tax Bureau. More information is available at www.yatb.com.

41. What other permits and/or licenses (if any) are required by the vendor awarded the contract? If any, how are they obtained?

Vendors must register with the York Adams Tax Bureau. More information is available at www.yatb.com.

42. Can the City please confirm payment card transaction counts and payment volumes for each card type are correct?

Transactions are estimated.

43. Can the City please provide the total amount of the online E-Checks accepted?

The City of York is not able to determine the total amount of online E-checks due to the current method of processing.