



*Fayette*  
COUNTY

“WHERE QUALITY  
IS A LIFESTYLE”

**PURCHASING DEPARTMENT**  
140 STONEWALL AVENUE WEST, STE 204  
FAYETTEVILLE, GEORGIA 30214  
PHONE: 770-305-5420  
www.fayettecountyga.gov

November 9, 2016

**Subject: RFP #1201-P: Banking and Merchant Services – Addendum #4**

Gentlemen/Ladies:

Included herein is additional information and clarification for the above referenced request for proposals. Please consider all of this information when preparing your proposal.

**1. What transaction types/card brands does the County accept today?**

The County departments don't accept credit cards at this time. Our County website provides the option to use a 3<sup>rd</sup> Party Vendor, Paymentus Corporation to make payments for Occupational Tax Certificates, Recreation Programs, Purchasing Surplus and Water System bills. Paymentus accepts Visa, MasterCard, Discover and American Express.

**2. Does the County desire to accept any additional transaction types/card brands now or in the future, such as: Visa, MasterCard, American Express, Discover, PIN Debit, PINLess Debit, E-Check (POP, ARC, BOC, Verification, Guarantee, etc.) or other, please identify? No preference. The intent would be for the County to accept as many types of secured payments as possible.**

**3. How many current departments and locations within the County system accept Credit, Debit, or E-Check? Please list and specify for each:**

- a. How many Retail locations? Zero.
- b. How many mail order/telephone order locations? Zero.
- c. How many Internet locations/websites? One Government website.

**4. What is the current dollar volume and transaction count for Credit/Debit payments processed daily, monthly, or annually by the County?**

See Attachment “A”.

- 5. Please provide details of any County-owned hardware and software that is currently in place for Credit, Debit, or E-Check processing?**
- a. Hardware – Terminal manufacturer and model number(s)**
  - b. Software – Manufacturer and version number(s)**
    - Water System 0 Hardware in place; Online options are available at this time.
    - Water System 0 Software in place for Credit, Debit or E-Checking; However, various Online Payment and Dashboards Options are available at this time.
- 6. Please provide software and version number for any software that the credit card system would integrate with?** Tyler Technologies, MUNIS 1.05. The county plans to upgrade to MUNIS 11.2 in February 2017.
- 7. Is integration mandatory?** Yes.
- 8. If hardware terminals are in place today, are most transactions authorized/settled via dial-up or IP-based communication?** Credit Card terminals are all IP based.
- 9. County-wide what percentages 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)?** All payments are via internet. Customer is the only individual that has the information.
- 10. Who is the incumbent electronic payments processor for the County and, if under contract, when does the current contract expire?** N/A.
- 11. If available, please provide a list of payment networks (Vital/TSYS, NOVA/Elavon, FDMS, etc.) to which the County is currently authorizing and/or settling electronic payment transactions?** N/A; Paymentus currently provides the payment networks, settles credit card/debit card and e-check transactions. Paymentus shoulders the burden of compliance and payment security.
- 12. Does the County 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 the County 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.)
- v. Is the fee charged/retained by the County or a third-party (please identify)?

The direction by the Fayette County Board of Commissioners is that any convenience type fee(s) must be charged directly to the consumer.

- 13. **Is the County PCI compliant?** Payments are only accepted through a 3<sup>rd</sup> Party vendor, Paymentus Corporation and PCI Compliancy is handled through them.
- 14. **Does the County anticipate that any additional departments, not currently accepting payments today, will desire to implement a merchant services program for payment acceptance in the future?** Yes.
- 15. **Visa and MasterCard require all acquirers to enter into contracts containing specific provisions with its merchants, provisions which are not included in the form contract and/or which provisions conflict with the terms and conditions of the RFP. Therefore, will the County agree to include the acquirer's standard terms and conditions as a part of the contract?** It will be difficult for the county to agree sight-unseen to a third party's terms and conditions. The terms and conditions should be included in the responder's submitted proposal. They will be reviewed and considered.
- 16. **Minimum Requirements - 3.1.1: In regards to the EMS relationship with the vendor in Paducah KY: Who is the checks made payable too; the vendor or to Fayette County?** Fayette County Emergency Management Services (EMS).
  - a. **How are they deposited today?** Weekly, manual deposit.
  - b. **Do they get deposited into an EMS account at another bank or does the County have another bank account with another bank in Paducah KY that the vendor deposits into on behalf of the county?**  
The Deposits are made into a branch of the bank currently used by Fayette County.
- 17. **Addendum #2 Q&A #9 - Attachment B Water Payments: Could the county provide the breaks down between Web and IVR transactions totals by the different departments that take card payments online today?**

Water System Annual Average:

Anticipated annual e-payment channel/method volume and mix?	Credit/Debit Card		e-Check	
	#	\$	#	\$
Web / Mobile / Client's CSR Payments	14,977	\$1,148,484.00	4,129	\$338,700.00
IVR Payments	12,142	\$1,064,019.00	1,652	\$172,918.00

**18. Addendum #2 Q&A #9 - Attachment B Water Payments: Does the County receive ACH payments today and if yes can you please provide the breakdown % between ACH and Credit card payments by department annually? Water System receives 2 payments per month. Payments are made electronically via Banks transfer from checking and/or savings.**

**19. Merchant services side for card present terminals and swiping cards - Our systems are not compatible with the Munis system you use today and we would be unable to integrate with that system. Does this disqualify us from proposing our merchant services for card present terminals and swiping cards?**

Yes; MUNIS is the County's Financial Management Software System. Usually, there are interfaces that can be used to work with MUNIS.

**20. 5.0 Pricing - This section states that Attachment A should be utilized for all services specified on a fee basis. Is the County asking for responders to review attachment A to confirm monthly services volume estimates and create a price list as identified or that replicates Attachment B using the names of the services from the responding institution? Or, is the county asking for the actual provided Attachment B to be used and for responders to add the services listed on Attachment A to the provided Attachment B that are not currently shown?**

Attachments A and B are used by the County currently and reflects how the County is currently charged. The price section should reflect how the specific vendor/bank will be charging the County.

**21. Are you requiring the merchant services portion of the RFP to be provided exclusively from the bank or if you were accepting proposals from independent sales offices. I was curious about section 2.2.1-2.2.2, roughly how many terminals would be needed for card present transactions?**

- Individual proposals from independent sales offices will not be accepted. Submitted proposals can include a merchant services third party vendor.
- There would be a minimum of five departments involved; therefore, a minimum of five terminals. A rough estimate would be between five and ten.

**22. Attachment B: May we not use the Service description listed as it does not provide the required detail as required in section 5.0.1? May we instead list out each Bank element/service description required to deliver the service and replace the existing services on Attachment B? This will allow us to provide the detailed cost breakdown required by sections 5.0.1, 5.0.2, and 5.0.3.**

- Yes; you do not have to use the service description.
- Yes; you may list out each bank element/service description required to deliver the service and replace the existing service on Attachment B.

Received by \_\_\_\_\_ Company \_\_\_\_\_

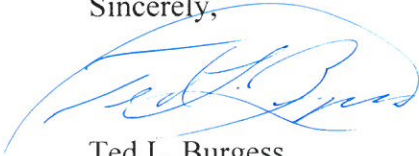
Note: If this addendum is not returned to the Fayette County Purchasing Department or if it is returned not signed, all responders shall still be responsible for the requirements of this addendum and the specifications or changes herein.

The deadline for questions has past. We look forward to reviewing your submitted proposal.

The opening date for this request for proposal has not changed. **The opening date is: 3:00pm, Tuesday, November 15, 2016.** Proposals must be received in the Purchasing Department at the address above in Suite 204 on or before the opening date and time.

Thank you for your attention to this matter.

Sincerely,



Ted L. Burgess  
Director of Purchasing

TLB/tcb

Attachment



**RFP #1201-P: Banking and Merchant Services – Addendum #4  
“ATTACHMENT A”**

**FCUS – Utility Services for Meter Payments.**

The convenience fee associated with Meter Payments is 2.35% per transaction

There are 14 negatives totaling -\$4,472.55. Total Sales Amount (\$84,857.88) \* 2.35% = Total Fees Charged (\$1,994.16)

<b>Successful Deposits</b>	<b>Sales Count</b>	<b>Sales Amount</b>
Total Successful Deposits	455	\$84,857.88
Settled Deposits		
Visa/Delta	289	\$58,662.73
MasterCard	78	\$17,920.36
Discover/Novus	2	\$439.37
Electronic Check	86	\$7,835.42

**TLA: FAWU Utilities (Water System)**

Convenience Fee associated with the Utilities is \$3.75/transaction to the consumer.

Total Sales Count (31,285) \* \$3.75 = Total Fees Charged (\$117,318.75)

<b>Successful Deposits</b>	<b>Sales Count</b>	<b>Sales Amount</b>	<b>Refund Count</b>	<b>Refund Amount</b>	<b>Total Deposit Count</b>	<b>Total Net Deposit Amount</b>	<b>Funds Transfer Date</b>
Total Successful Deposits	31,285	\$2,652,024.05	29	-\$4,554.10	31314	\$2,647,469.95	
Settled Deposits							
Visa/Delta	20,194	\$1,645,949.84	20	-\$3,863.12	20214	\$1,642,086.72	
MasterCard	5,334	\$494,501.20	7	-\$565.53	5341	\$493,935.67	
Discover/Novus	237	\$22,774.01	0	0.00	237	\$22,774.01	

Electronic Check	5,520	\$488,799.00	2	\$-125.45	5522	\$488,673.55	
Conveyed Deposits							
Conveyed Deposits	0	\$0.00	0	0.00	0	\$0.00	
Financial Activity Summary							
Total Settled Deposits Net Amount						\$2,647,469.95	
Net Chargeback Activity						\$-660.96	
Net ECP Return Activity						\$-33,370.49	
Total Adjustment						\$-34,031.45	
Net Financial Activity						\$2,613,438.50	

**TLA: FCTO Occupational Tax & Business License (OTC)**

Convenience Fee associated with the Utilities is 2.35%/transaction to the consumer.

Total Sales Amount (17,862.47) \* 2.35% = Total Fees Charged (\$419.77)

Successful Deposits	Sales Count	Sales Amount	Refund Count	Refund Amount	Total Deposit Count	Total Net Deposit Amount	Funds Transfer Date
Total Successful Deposits	210	\$17,862.47	6	\$-474.00	216	\$17,388.47	
Settled Deposits							
Visa/Delta	139	\$12,055.22	6	\$-474.00	145	\$11,581.22	
MasterCard	42	\$3,441.50	0	\$0.00	42	\$3,441.50	
Discover/Novus	3	\$225.00	0	\$0.00	3	\$225.00	
Electronic Check	26	\$2,140.75	0	\$0.00	26	\$2,140.75	
Settled Deposits	210	\$17,862.77	6	\$-474.00	216	\$17,388.47	
Conveyed Deposits	0	\$0.00	0	\$0.00	0	\$0.00	



Financial Activity Summary							
Total Settled Deposits Net Amount						\$17,388.47	
Total Adjustment						\$0.00	
Net Financial Activity						\$17,388.47	

**TLA: FCPR – Courses - Parks & Recreation**

Convenience Fee associated with the Utilities is 2.35%/transaction to the consumer.

Total Sales Amount (33,718) \* 2.35% = Total Fees Charged (\$792.37)

Successful Deposits	Sales Count	Sales Amount	Refund Count	Refund Amount	Total Deposit Count	Total Net Deposit Amount	Funds Transfer Date
Total Successful Deposits	496	\$33,718.00	46	\$-3,830.00	542	\$29,888.00	
Settled Deposits							
Visa/Delta	366	\$24,743.50	33	\$-2,391.00	399	\$22,352.50	
MasterCard	103	\$7,422.50	11	\$-1,239.00	114	\$6,183.50	
Discover/Novus	19	\$973.00	2	\$-200.00	21	\$773.00	
Electronic Check	8	\$579.00	0	\$0.00	8	\$579.00	
Settled Deposits	496	\$33,718.00	46	\$-3,830.00	542	\$29,888.00	
Conveyed Deposits							
Conveyed Deposits	0	\$0.00	0	\$0.00	0	\$0.00	
Financial Activity Summary							
Total Settled Deposits Net Amount						\$29,888.00	
Net Chargeback Activity						\$-290.00	
Net ECP Return Activity						\$-200.00	
Total Adjustment						\$-490.00	
Net Financial Activity						\$29,398.00	



**TLA: FCEG – Purchasing On-line Surplus Sales (Purchasing)**

Convenience Fee associated with the Utilities is 2.35%/transaction to the consumer.

Total Sales Amount (22,655.17) \* 2.35% = Total Fees Charged (\$532.40)

<b>Successful Deposits</b>	<b>Sales Count</b>	<b>Sales Amount</b>	<b>Refund Count</b>	<b>Refund Amount</b>	<b>Total Deposit Count</b>	<b>Total Net Deposit Amount</b>	<b>Funds Transfer Date</b>
Total Successful Deposits	11	\$22,655.17	0	\$0.00	11	\$22,655.17	
Settled Deposits							
Visa/Delta	7	\$10,937.23	0	\$0.00	7	\$10,937.23	
MasterCard	4	\$11,717.94	0	\$0.00	4	\$11,717.94	
Settled Deposits	11	\$22,655.17	0	\$0.00	11	\$22,655.17	
Conveyed Deposits							
Conveyed Deposits	0	\$0.00	0	\$0.00	0	\$0.00	
Financial Activity Summary							
Total Settled Deposits Net Amount						\$22,655.17	
Total Adjustment						\$0.00	
Net Financial Activity						\$22,655.17	