



## DEPARTMENT OF PURCHASING AND CONTRACT COMPLIANCE

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Jerome Noble, Director

### ADDENDUM NO. 1 Request for Proposal – 08ITB62372-YC-MT Merchant Services and Bank Card Processing Fulton County, Georgia

July 9, 2008

Dear Vendors:

This addendum is in reference to the RFP – 08RFP62372-YC-MT  
Merchant Services and Bank Card Processing

1. The RFP document appears to be a scanned (hard-copy) version of the RFP in PDF format. Would it be possible to obtain a soft-copy of the RFP either in Word format or in PDF format, converted from Word as opposed to the scanned/image copy? This would better facilitate a proper response if this can be made available. **Yes. Please send an e-mail requesting the word copy.**
2. Section 3.4 – Section 3 of the RFP requires that proposer's financial information must be provided. If the proposer is a publicly traded company and can provide a link to view financials online and/or download (no charge to the County) would this be acceptable to the County in lieu of providing a hard-copy (100+ pages) financial statement to the County? **The Financials must be provided with the submission of the RFP. However, you may submit the information on disk in lieu of a hard copy document.**
3. Section 9.3 – Question #2 asks about CPS (Custom Payment Service) compliance. Can the County clarify the definition of custom payment service and/or offer any additional clarification regarding this question? **The CPS terminology was provided by the AFP, and our perception is that they were referring to any customized payment services which may be outside of the credit card realm and be non-applicable. Please verify that your processing software is compliant with any requirements imposed by the exchanges (Visa, M/C, etc) or any other guidelines that you must adhere to.**
4. Does the County have a need or interest in processing either Electronic Checks or PINLess Debit transactions? Electronic Check Services allow the County to convert paper check items into an online transaction with funds verification while PINLess Debit transactions allow for the acceptance of ATM-Debit based cards in a card-not-present (i.e. – online or VRU) environment. **The**



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**County does not have an interest in accepting electronic checks but would want to include the ability to accept PINLess Debit transactions.**

5. County-wide what percentage of transactions are expected to be processed at Retail (card-swipe); what percentage will be processed in a mail-order/telephone-order environment (key-entered, non VRU); what percentage will be accepted via the Internet (customer key entered); what percentage will be accepted via VRU (voice response unit)? **Department of Environmental and Community Development – Initially 100% of the transactions for this department will be face to face. If the department decides to proceed with the rollout of web-based, IVR, or mailed in payments for this department, we would anticipate approximately 70% of the payment to convert to the other delivery channels (majority internet) leaving only 30% as face to face swiped transactions. Department of Health & Wellness – 100% of the transactions for this department will be face to face. Atlanta-Fulton County Library System – We would anticipation a split of 40% face to face (mostly debit card) and 60% by mail, phone or internet. Water & Sewer Billing and Collections – We would anticipate a split of 25% face to face and 75% by phone or internet.**

6. 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? **A copy of these required contracts would need to be provided and reviewed by the County's legal department before the County could agree to execute.**

7. Will the Water & Sewer Billing and Collection Division offer a recurring payments option for credit card payments or will all payments be considered one-time payments? **All will be one time payments.**

8. Which department(s) plan to offer VRU (voice response unit) payments? **If implemented, the VRU payment option will only be considered by the W&S department and the Department of Environmental & Community Development.**

9. Does the County plan to collect convenience fees for any payments? If so, please clarify when/where a convenience fee will be charged. A convenience fee will be charged for any internet or VRU payment for the library system and W&S department. **The concept is still being discussed by the Department of**



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**Environmental & Community Development department, and no decision has been made.**

10. Please clarify the # of copies of technical and cost proposals that are required? On page 3-2, the RFP states that we need to submit "five (6) copies.

**Six (6)**

11. What credit card types does the County anticipate accepting; Visa/MasterCard, American Express, Discover, JCB, others? **Visa, Mastercard and American Express**

12. Does the County accept pin debit transactions and if so please provide volume and number of transactions by department? **No, the County does not currently accept debit card payments but will be implementing debit card acceptance thru the selected vendor**

13. Does the County anticipate offering to their Web and IVR payments acceptance methods the ability to debit the clients checking account via echeck/ACH? **Yes**

14. How many merchant accounts does the County anticipate needing? **Four initially, but additional departments may be added later. We would not expect that to exceed more than two additional merchant accounts.**

15. Will the funding for credit and debit transactions be deposited to one checking account or multiple checking accounts, if multiple please provide the number of accounts. **The County currently intends to utilize only one bank account for all merchant account settlements, as we intend to identify the originating department from the merchant ID descriptions contained in the bank balance reporting. The County reserves the right to alter this decision if it is deemed prudent to do so in the future.**

16. What is the county's preferred method of funding ACH or Wire? **ACH**

17. What percentage of cards does the County anticipate to be face to face swiped transactions and what percentage are mail, phone or internet? **Department of Environmental and Community Development – Initially 100% of the transactions for this department will be face to face. If the department decides to proceed with the rollout of web-based, IVR, or mailed in payments for this department, we would anticipate approximately 70% of the payment to convert to the other delivery channels leaving only**



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**30% as face to face swiped transactions. Department of Health & Wellness – 100% of the transactions for this department will be face to face. Atlanta-Fulton County Library System – We would anticipation a split of 40% face to face (mostly debit card) and 60% by mail, phone or internet. Water & Sewer Billing and Collections – We would anticipate a split of 25% face to face and 75% by phone or internet.**

18. Does Fulton County have any existing stand alone credit card terminals, please provide number, manufacturer name and model. **No**

19. Please provide the number, manufacturer name and model of any existing pin pads the County may have. **Not Applicable**

20. Does the county prefer to own, lease or rent stand alone credit card terminals and pin pads? **This will depend on the cost of each option, which will be analyzed and decided during the evaluation period.**

21. If the county rents or leases any existing terminals or pin pads when does the contract expire? **The rent or lease contract would need to coincide with the services contract, which would be three years.**

22. Does the County anticipate the future use of any wireless terminals? If using today, please provide equipment manufacturer name and model number? **Not during the initial rollout. This may be something the County would be interested in evaluating for the Water & Sewer Department after their initial implementation.**

23. Is the various departments within Fulton County on a wide area network and/or have access to the internet? **Yes**

24. Do the various departments within Fulton County have desktop PC's with a browser such as Internet Explorer? **Yes**

25. Does the county already have an IVR System, please provide company name and product name and version? **No**

26. Does the IVR system have a credit card interface, if so what processors is it certified to? **See Question number 25.**

27. Who developed the credit card interface for the IVR system? **See Question number 25.**



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28. Is the credit card interface provided by a 3rd party and if so what is the name of the company and product? **See Question number 25.**

29. Does the County require that the respondent provide the IVR System? **No, we will accept RFP proposals that exclude the IVR system offering.**

30. Does the County require online web based reporting and if so for how many user? **Yes, the County will require online web based reporting. The reporting will need to be available at the merchant ID level, and we anticipation that we will have approximately 8 users.**

31. Who manages the web site today Fulton County or 3rd party? **Fulton County**

32. If client accepts payments on the website today what is the payment interface product, payment gateway or software application? **N/A – We do not currently accept web based payments. Our vision is to have a payment link from the various Fulton County departmental websites which would link the payer to the third party website for making the payments to the County.**

33. What is name of the payment interface or software application and does the client utilize it via Virtual Terminal or application programming interface? **Not Applicable**

34. If the interface is via an API who developed the API, client or 3rd party? **Not Applicable**

35. Does the client have IT resources available to develop an Application Programming Interface? **Yes. The vendor would need to submit a flat file and would need to supply the County with the file layout specs so that the fields can be identified. The PDI map will be created to extract the data from the flat file to create an XML file. It must be determined who will create the PDI map. There is no specific formatting for the interface but to determine which fields will be pulled from the flat file to create the XML file. The XML file will then be used to create the cash receipt document.**

36. Does Fulton County want to store payment detail information in their internal systems or offload the payment detail information (credit card number, expiration date) to a payment gateway? **We do not want to store payment detail information on our internal systems.**



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37. Does the County need the respondent to provide a fully hosted website providing goods and services information as well as payment information and processing? **No, we are looking for a basic hosted website link for payment processing. We do not anticipate that this website would be linked to the A/R database for the county departments, but rather the payer would input his name, account number, and amount of payment. This is an area where we will really depend on the expertise of the selected vendor to assist in the infrastructure decision of whether we need one website where the payer selects the Fulton County Department he is making the payment to or whether we would need a multiple websites for each department.**

38. Does the Water and Sewer Department have the ability to provide a billing file for Web Payment validation in a fully hosted website environment? **Yes, but we have not made a decision on whether a fully hosted website with payment validation is the path the County will be taking as stated above.**

39. Does the County anticipate requiring the consumer/residents to register on the County website in order to make a payment for a bill or service? **No**

40. Will the County please provide the name of the current Deposit Bank for the County? **Wachovia Bank**

41. Which of the County Departments have existing software systems that require real time integration and updates? **We would only require real time online reporting not real time integration to existing County software systems.**

42. Does the County intend to add more Departments to the contract for payment processing? **Yes**

43. Which Departments anticipate a convenience fee to be passed to user besides the noted Library? **The Department of Environmental and Community Development Services and the Water & Sewer Billing and Collections Department, although these departments are still evaluating whether they can absorb the cost without implementing a convenience fee.**

44. Will the online payments be centralized on the County Website or individual department websites? **Individual Department Websites**

45. Is Electronic Check a desired form of payment to be offered with this response? **No**



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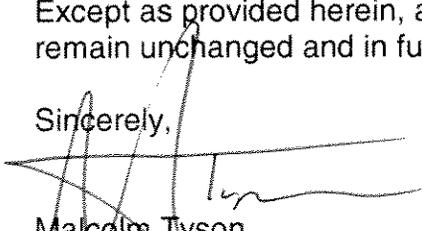
46. After reviewing the Fulton County RFP, I do need some clarification on one item. Are you considering an Interactive Voice Response (IVR) system as a primary method of processing credit card sales? If so, which division of Fulton County will use an IVR system? Would you consider an alternative to that solution? **We not do anticipate that the IVR system will be a primary method for processing credit card sales. This solution would only be considered for the Department of Environmental & Community Development and the Water & Sewer Departments, and would be an added feature to the payment delivery options. We are in the exploratory stages for including the IVR payment delivery option, and our decision will be based on the cost/benefits associated with the implementation of this payment method. We therefore reserve our right to not implement this payment method if deemed cost prohibitive upon completion of analyzing the cost proposals. We would certainly consider any alternatives to an IVR solution, which should be detailed in both the technical and cost proposals.**

For additional information regarding this addendum contact Malcolm Tyson, Assistant Purchasing Agent at (404) 612-5811.

The undersigned propose acknowledges receipt of this addendum by returning one (1) copy with their bid. Failure to return a signed copy of this addendum with your bid may render your bid to be non-responsive.

Except as provided herein, all terms and conditions in the bid referenced above remain unchanged and in full force and effect.

Sincerely,

  
Malcolm Tyson  
Assistant Purchasing Agent

ACKNOWLEDGEMENT OF ADDENDUM

COMPANY NAME: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_



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TITLE: \_\_\_\_\_

DATE: \_\_\_\_\_