

**Cross Valley Water District
Merchant Services RFP 2023-07
Addendum # 1**

The District has been posed with several questions by multiple vendors. Below you will find the questions that were posed along with the District answers.

REQUEST # 1

1. Can you provide us with a file example for export and import so we can determine if Data Validation with a return file for upload will work for this integration?

Answer Every vendor has their own file structure. We have created the processes according to their specifications.

2. Is a .csv file acceptable for upload to your software?

Answer We can import csv, fixed length, etc.. We do not have a standard interface process as they have each been specified by the individual vendors and client.

3. If this is not a File transfer Data Validation can your software adhere to AllPaid API for SOAP or REST Simple Post transactions? Initiation through your software?

Answer We have not encountered "AllPaid" from any of the vendors our clients have utilized. We certainly would be able to create something but would need specifications and it would be a custom integration project.

Follow-up question from Question # 1 ~ Page 8, Letter A, #1: Are you requiring the vendor to offer the same model you have now (\$3.25 per transaction) for CC's or are you asking for a percentage based system (for example 2.75% on all CC transactions, regardless of card type)? We understand that the EFT payments will not be used to subsidize the CC system.

REQUEST # 2

- How many terminals / card readers does the District have in place today for Point-of-Sale transactions?
- The RFP indicates there are 6 billing cycles annually, but the table on page 13 for Credit Card and EFT Statistics indicates average monthly payment data. Can the District please clarify if those statistics are per month or per billing cycle?
- Can the District please provide 3 months of merchant statements?
- Section IV.A. #11, does the District currently use one or multiple processors? Can the District please provide more information on the processing requirement?
- Section IV.C., can the District please provide all gateways used today and if vendors are required to work with all of them, or can we propose our own?

Answers to request # 2.



Credit Card 23 02
For Merchant Service



Credit Card 23 03
For Merchant Service



Credit Card 23 04
For Merchant Service

- How many terminals / card readers does the District have in place today for Point-of-Sale transactions? Zero. We only take credit card on the website. Customers can access by computer or phone. We have a kiosk in the lobby.
- The RFP indicates there are 6 billing cycles annually, but the table on page 13 for Credit Card and EFT Statistics indicates average monthly payment data. Can the District please clarify if those statistics are per month or per billing cycle? Average per month. We took the annual and divided by 12
- Can the District please provide 3 months of merchant statements? Yes. Provide spreadsheets sent on previous email.
- Section IV.A. #11, does the District currently use one or multiple processors? Can the District please provide more information on the processing requirement?

The District uses one credit card gateway through which our billing software's online account portal interfaces via API to submit credit card payments. The billing software has API interfaces already built for several credit card gateways, the examples are Authorize.net, Paymentech and Cybersource. If a processor has a system that uses those then the interface is already built. If you propose your own, then the District would bear the cost of building an interface. The District is also looking at solutions that include a vendors own online payment portal to replace or be integrated with the billing portal. There is also an IVR process that the new vendor would need to provide since the current vendor is the host for that which includes credit card and Electronic Check/ACH Processing.

- Section IV.C., can the District please provide all gateways used today and if vendors are required to work with all of them, or can we propose our own?

Currently we use CitizenWeb from emGovPower, which is our billing software provider, as our public facing account gateway for accepting electronic payments and providing customer access to account information. CitizenWeb interfaces with Fiserv/BillMatrixNext via API to submit and receive approval of credit card payments. Fiserv/BillMatrixNext acquired the contract from HPConveniencePay and HPConveniencePay acquired from EDS. Currently, Electronic Check/1-time ACH payments are not handled through the merchant provider, and are exported from CitizenWeb as an ACH text file for submission to our bank. Vendors will be required to work with emGovPower.

Currently we envision implementing one of three possible scenarios

- Scenario 1: Continuing to use CitizenWeb as the public account and payment gateway and interfacing via API for the submission of credit cards with the new vendor. Simply replacing Bill Matrix as the credit Card processing gateway. This is the least desirable scenario as it leaves significant PCI requirements on the District and emGovPower.. Additionally, it does not move Electronic Check/ACH processing away from the manual file submission process. The new vendor would need to provide an IVR solution as well for credit card and Electronic check/ACH Processing.
- Scenario 2: New vendor providing a hosted payment solution which CitizenWeb can redirect to or integrate within their site (ie a hosted control or iframe) for payment submission. All payment card or electronic check information is entered into the vendor's solution and does not pass through CitizenWeb. The new vendor would need to provide an IVR solution as well for credit card and Electronic check/ACH Processing.
- Scenario 3. The vendor provides their own hosted account and payment gateway allowing access to account information and processing of electronic payments. This will require interfacing with emGovPower to display accurate account information to the customers and to update payments that have been submitted back to the billing system. The new vendor would need to provide an IVR solution as well for credit card and Electronic check/ACH Processing. This is our preferred scenario.

REQUEST # 3

- Will the District accept an electronic signature such as DocuSign on the proposal cover letter?

- Per RFP p. 9, VI. Merchant Questionnaire, C. Technical Capabilities, #1: “Identify if you can process transactions with our existing equipment, software, and gateways,” will the District please identify the equipment, software, and gateways currently in use?

Answer to request # 3

- Yes DocuSign is acceptable
- We do not have any equipment on desks because we do not accept at the counter. Currently we use CitizenWeb from emGovPower, which is our billing software provider, as our public facing account gateway for accepting electronic payments and providing customer access to account information. CitizenWeb interfaces with Fiserv/BillMatrixNext via API to submit and receive approval of credit card payments. Fiserv/BillMatrixNext acquired the contract from HPConveniencePay and HPConveniencePay acquired from EDS. Currently, Electronic Check/1-time ACH payments are not handled through the merchant provider, and are exported from CitizenWeb as an ACH text file for submission to our bank. Vendors will be required to work with emGovPower. Currently we envision implementing one of three possible scenarios
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REQUEST # 4

We understand Cross Valley Water has a dropbox for Check payment acceptance.

Can you please advise if Cross Valley Water District accepts card present (face-to-face) transactions using either credit and/or debit cards for payment?

If so, what POS /Payment device is being used.

Also, could you please provide some clarification on “**On-line status indicator of electronic payment services**” ...what does this mean??

Answers to request # 4.

You asked if we have a drop box for check payment acceptance. We have a lockbox where customers will send their checks into a vendor (AFTS). If that does not answer your question, please point to the RFP the section and paragraph you are asking.

We currently **do not** take credit card or debit card payments face to face over the counter with our Finance Team. Again, if this does not answer your questions point to the question in the RFP to help me answer your question if you need clarification.

Your questions on **On-line status indicator of electronic payment services**...what does this mean?? Currently we get notified when a payment is made. We need to know the area you are looking at in the RFP if you need more information.

REQUEST # 5

The last 3 full months of transaction data for your credit/debit and ACH/EFT payments in Microsoft Excel format.

- The number of residents you have on paperless billing.
- The number of residents you have enrolled in ACH auto-draft.

Answers to request # 5.

- The last 3 full months of transaction data for your credit/debit and ACH/EFT payments in Microsoft Excel format.
- The number of residents you have on paperless billing.
 - 491 emailed bills.
- The number of residents you have enrolled in ACH auto-draft.
 - We have 1,148 ACH Auto Draft from checking or savings accounts.



Credit Card 23 04 For Merchant Service Credit Card 23 03 For Merchant Service Credit Card 23 02 For Merchant Service