



Request for Proposals 2022-057
Electronic Payment Processing Service

ADDENDUM No. 2

ISSUE DATE: May 3, 2022

Responding Offerors on this project are hereby notified that this Addendum shall be made a part of the above named RFP document.

The following items add to, modify, and/or clarify the RFP documents and shall have the full force and effect of the original Documents. This Addendum shall be acknowledged by the Offeror in the RFP document.

Add/Delete Section

1. Delete Appendix A – Response to Vendor Requirements in its entirety

Add Attachment 1, Appendix A – Response to Vendor Requirements. Submit this form with proposal.

2. Delete Appendix B – Service Fee Pricing in its entirety

Add Attachment 2, Appendix B – Service Fee Pricing. Submit this form with proposal.

3. Delete Appendix E – Payments Processed in its entirety

Add Attachment 3, Appendix E – Payments Processed

4. Delete in its entirety, 4.1 Vendor Requirements, Page 6, “19. Vendor must have a method for the County to view and void payments that are not in processed status.”

Question/Answer Section

1. How many total invoices were sent to taxpayers in 2021?
 - a. How many were Real Estate?
 - b. How many were Personal Property?

Answer: Real Estate – 59,096; Personal Property – 22,839

2. How many of those tax invoices were sent to taxpayers digitally/electronically rather than by print & mail?
 - a. Does the county send documents digitally/electronically?
 - b. What vendor provides these services now?

Answer: All documents to taxpayers are currently sent by mail. SouthData is our printing vendor.

3. How many total payments were made to the County including all payment types:
 - a. Physical Check *Answer: 22,087 combination of cash & check as of 7/1/2021*
 - b. Cash *Answer: 0*
 - c. Credit/Debit *Answer: 12,258 per Appendix E*
 - d. E-Check *Answer: 5,033 per Appendix E*

4. The County does not mention any specific goals related to increasing the number of taxpayers receiving digital/electronic documents – is this a priority for the County? Are there any specific goals?

Answer: Currently, not a goal.

5. The County does not mention any specific goals related to increasing the number of taxpayers that are making their payments via an electronic method of payment – is this a priority for the County? Are there any specific goals?

Answer: Electronic payments are encouraged but there is no goal at this time.

6. It appears that the County is currently offering Visa, Mastercard, Discover and E-Check Payment options now. Is there a desire to add payment options such as PayPal, Venmo, Google Pay, and Apple Pay?

Answer: Yes. See Add/Delete Section, No. 2.

7. We would also be open to exploring the possibility of a split fee structure for Personal Property and Real Estate – thus providing a better experience for the taxpayers of Union County. To accomplish this, we would just need to receive a breakdown – very similar to the one in Appendix E – that split the information provided by Real Estate & Personal Property. Would the County be interested in a split fee structure to help make the experience better for Union County taxpayers?

Answer: No.

8. In reviewing the tables on page 24 of the document (Appendix E), it appears to us that some of the data may be incorrect.
 - a. The number of E-Check transactions increased year-over-year from 2020, but the dollar amount decreased significantly. Is this correct?
 - b. The “\$ Amount of Transactions” for “Web” in the table at the bottom of page 24 lists just over \$15mm in 2021 – however this does not correspond to the totals from the table above. Is this number correct?
 - c. The “\$ Amount of Transactions” for “Web” in the table at the bottom of page 24 lists an identical number for 2020 and 2019 – are these numbers correct?

Answer: See Add/Delete Section, No. 3. The fee for an eCheck changed in 2021 which may have led to an increase.

9. We were curious about how Union County would like to have the following requirements from section 4-1 addressed. They are either not included under Appendix A, the Vendor RFP response, or in the case of question 12, phrased differently:
 - a. 12. Phone payment needs to have option to add additional bills to the payment transaction and have the ability to accept alpha characters in the parcel/property key if applicable.
 - b. 19. Vendor must have a method for the County to view and void payments that are not in processed status.
 - c. 23. Telephone payments (IVR) in both English and Spanish.
 - d. 24. Vendor must have policy/procedures in place if the data (network) is compromised. Explain what is in place to protect the customers.
 - e. 25. The Internet payment portal must be browser agnostic.
Answer: Payment portal must be accessible through all major browsers.
 - f. 26. A printable confirmation page shall be provided for each authorized transaction.
 - g. 27. If a transaction is declined for any reason, the vendor shall not “hold” the customer funds. This requires immediate release of funds to the customer.
 - h. 28. The County preference is for vendors to provide a method to view and void payments that are not in processed status.

Answer: Refer to Add/Delete Section, No. 1.

10. The RFP does not mention point-of-sale much, but there is a single requirement that terminals are provided and compatible. We can absolutely provide terminals. Is Union County interested in an e-payment as well as an integrated cashiering solution?

Answer: Yes, please submit options with your proposal.

11. In the requirements list, there is an indication that Union County would like have payments processed “through our e-Notice vendor website”. Another requirement states that “the offering vendor maintain a website for payments.” Is Union County looking for a solution that will process payments through multiple online sources?

Answer: No. See Add/Delete Section, No. 1

12. General: Which County departments will be included in this procurement? (i.e., Is it only for the Tax Administration, or will other departments be included as well?)

Answer: This RFP is for Tax Administration only.

13. RFP p. 6, 4.1 Vendor Requirements, #14: Will the County please provide more specifics on the “County hardware and software” that POS equipment needs to be compatible with?

Answer: See No. 25 under Vendor Requirements.

14. RFP p. 21, Appendix B: We would like to confirm that American Express transactions are not part of this procurement and should not be included on the pricing page.

Answer: We do not accept American Express transactions.

15. RFP p. 22-23, Appendices C and D: Will the County accept electronic signatures such as DocuSign on required forms?

Answer: Yes.

16. RFP p. 24, Appendix E: Are the “WEB” column numbers correct in the lower “Source of Payments” table? The same number is given for 2019 and 2020, and we would like to confirm.

Answer: See Add/Delete Section, No. 3.

17. There are some differences between the specifications/vendor requirements listed in section 4.1 and those listed in Appendix A - response to vendor requirements. How would the County prefer respondents to handle these differences (e.g. #23-28 in 4.1 are not part of Appendix A, #19 and #23 from Appendix A are not in 4.1, etc.)?

Answer: Refer to Add/Delete Section, No. 1.

18. The County states that it expects paid bills to be displayed up to a 10 year period. Does that County have a readily accessible database for this information to be presented, or is it the expectation that the bidder ingest information from the County's current payment provider to meet this requirement?

Answer: Software vendor is Devnet to house records. Currently our website is in conjunction with software vendor.

19. The County requests four terminals which are compatible with County hardware and software. What software must terminals be compatible with? What is the make and model of the County's current terminal devices?

Answer: See No. 25 under Vendor Requirements.

20. What are the business goals the County seeks to achieve with the selected vendor of this RFP?

Answer: N/A

21. What is the County's reasoning for going out to bid? Is the goal of this RFP to replace the incumbent vendor? If it is to replace the incumbent vendor, please describe why.

Answer: Current contract expires in Fall 2022.

22. Does the County have a preferred go-live date?

Answer: Not at this time.

23. Does the County currently have an IVR system in place?

Answer: Yes.

24. We understand that vendors have to provide responses to Appendix A Response to Vendor Requirements items 1-23. We notice that those requirements are also included in section 4.1 Vendor Requirements which is found on page 5-7 of the RFP. However section 4.1 includes items 1-28. Should vendors provide responses to the additional requirements in section 4.1?

Answer: Refer to Add/Delete Section, No. 1.

25. How many departments are in scope for this RFP?

Answer: 1 – Tax Administration.

26. What is the breakdown of transactions and dollars per department?

Answer: Information provided is for Tax Administration Department only.

27. Is IVR in scope for this project?

Answer: Yes

28. Is over the counter payments in scope for this project?

Answer: Yes.

29. What are the cards that will need acceptance?

Answer: See Add/Delete Section, No. 2. The fee for an eCheck changed in 2021 which may have led to an increase.

30. Will the county be taking AMEX?

Answer: No.

31. What is the current rate that the county is paying for service fees?

Answer: 2.6% for credit card payments and \$1.00 per property/parcel number.

32. Are the fees passed along to the customer?

Answer: Yes.

33. When is the projected go live date for the project?

Answer: No date has been set.

34. Is the county interested in additional payment channels?

Answer: See question No. 6.

35. What systems will need to be integrated to take payments?

Answer: Devnet.

36. Is the Tax Administration the only department participating in this procurement?

Answer: Yes.

37. Which in-person cashiering software(s) (if any) is used? Is it only Devnet?

Answer: Yes.

38. What is the name of the bank where funds will be deposited?

Answer: Information will be provided to the awarded vendor.

39. If known, please supply the number of debit/credit card chargebacks in the last 12 months.

Answer: Unknown.

40. If known, please supply the number of e-check returns in the last 12 months.

Answer: 159.

41. How many IVR lines are required?

Answer: 1.

42. Would the County like PayPal pricing included in the proposal?

Answer: Refer to Question No. 6.

43. Please confirm that any e-check verification solution leveraging Early Warning is acceptable and that the County's intent is not to require the use of a particular reseller's "ATM Verify" brand.

Answer: Refer to Add/Delete Section, No. 2. ATM Verify has been removed from the solicitation.

44. Does the County currently use vendor provided payment receipt printers?

Answer: No.

1. If yes, are they currently built into the payment terminal?
2. Are standalone mini receipt printers acceptable instead of printers integrated with the payment terminal?
3. Additionally, would full-size desktop printers be an acceptable substitute?

Answer: Not required, but open to options. Please submit with your proposal.

46. What is the Tax Administration's current card and e-check pricing?

Answer: See Question No. 31.

47. Regarding "The County expects to be able to see bills paid up to a 10 year period visible on the website.", does the current payment provider provide the user-facing screens for this information?

Answer: Yes.

48. What is the rate for property tax, human services, cultural and recreational activities, government administration, and water?

Answer: N/A

49. Can payment transaction data be provided to show a breakdown by property tax, human services, cultural and recreational activities, government administration, and water?

Answer: N/A

50. Regarding Appendix E-payments processed, specifically source of payments which breaks down IVR/Web/POS, is this data monthly or yearly?

Answer: Yearly.

51. Is the county seeking an IVR system to handle payments for all listed transaction types?

Answer: Yes.

52. Regarding requirement #12, "Phone payment needs to have option to add additional bills to the payment transaction and have the ability to accept alpha characters in the parcel/property key if applicable", is the county seeking the ability to allow caller to combine multiple transactions types (i.e-water and tax payments within the same payment transaction)

Answer: RFP is only for Tax.

53. Please confirm if Union County Government is passing the fee to the consumer or absorbing the fees? Does that differ by department? If absorbing, please provide copies of current merchant statements for each department for which you collect electronic payments.

Answer: Yes. Tax Administration only.

54. Currently, how much is Union County Government spending Annually on payment service provider fees?

Answer: Tax Administration does not pay any fees.

55. 4.1 Vendor Requirements Vendor will keep website updated daily to show all bills with unpaid balances and all paid bills that are contained in our daily file. The county expects to be able to see bills paid up to a 10 year period visible on the website. Bills with a zero balance will not be selectable for payment. Is the county planning on keeping the DevNet relationship?

Answer: Yes.

56. 4.1 Vendor Requirements 14. Vendor must supply four POS Terminal/Printer, which are compatible with the County hardware and software at the beginning of the contract and update as necessary. Is the request for a standalone thermal printer or one that's included in the POS card reader?

Answer: Either solution is valid.

57. Appendix E – Payments Processed Please provide a breakdown of total transactions by department as outlined in Appendix E – i.e. water/wastewater utilities collects X dollar amount in VISA cards in 2019, 2020, 2021. By department, please confirm if the county is passing or absorbing processing costs.

Answer: This solicitation is for the Tax Department only. County is passing costs to customer.

58. 4.1.1 Vendor will keep website updated daily to show all bills with unpaid balances and all paid bills that are contained in our daily file. The County expects to be able to see bills paid up to a 10 year period visible on the website. Bills with a zero balance will not be selectable for payment.

1. Your usage of the word "bill" are you referring to a bill image or a record from a file.

Answer: Both.

2. For a specific account how many bills will be in the file? (is billing monthly, quarterly, annually)

Answer: Annually.

3. What is the need to have zero balanced bills in the file if they are not to be displayed?

Answer: Information needs to show paid & unpaid bills.

4. Can bills with a zero balance be removed from the file?

Answer: No.

59. Phone messages should only provide amount due for specific year of bill entered. Will the customer need to be prompted for which year (2012 of 2022) they are attempting to pay? If the amount is zero we assume the IVR will respond, – no payment is due -?

Answer: Yes.

60. Phone messages should only provide amount due for specific year of bill entered. Will the customer need to be prompted for which year (2012 of 2022) they are attempting to pay? If the amount is zero we assume the IVR will respond, – no payment is due -?

Answer: Yes.

61. 4.1.12 Phone payment needs to have option to add additional bills to the payment transaction and have the ability to accept alpha characters in the parcel/property key if applicable. Do web payments also need the ability to add additional bills to the transaction

Answer: Yes

62. 4.1.13 Vendor must have an online bill search that accommodates Parcel Number/ Property Key, Owner #1 Name, Owner #2 Name, and mailing address (any alpha search should not be case sensitive, and provide all years' unpaid balances). Is the above search/validation requirements for the customer at the time of finding their account?

Answer: Yes.

63. 4.1.14 Vendor must supply four POS Terminal/Printer, which are compatible with the County hardware and software at the beginning of the contract and update as necessary. What hardware/software is the County anticipating to be using? Are you looking specifically for EMV POS Terminals?

Answer: Not required, but open to options. Please submit with your proposal.

64. 4.1.22 Vendor must provide process for handling disputes and chargebacks to include information regarding weekends and holidays in timeline.

Answer: Please clarify timeline. We are requesting the time frame you would handle these disputes.

65. 4.1.23 Telephone payments (IVR) in both English and Spanish. Are you also looking for a Spanish Web

Answer: Not required, but open to options. Please submit with your proposal.

66. What software does the Department use as a System of Record?

Answer: Devnet.

67. Does the Department currently have integration between their software vendor and credit card processor? If so, how is the Software vendor and Credit Card Processor integrated? (Real-time bidirectional, Batch File, etc.)

Answer: Manual batch file. Not required, but open to vendor options. Please submit with your proposal.

68. What is the desired level of integration for this project?

Answer: N/A.

69. If integration is required and the software vendor is capable, will the County require the software vendor to integrate with the Credit Card vendor?

Answer: Unknown.

70. Can you detail your convenience fee % rate that your customers pay for tax payments for: Credit Card, Debit Card and e-Check? For ex: 3% +\$.10 (\$1.00 min)

Answer: See Question No. 31.

71. Do you provide an absorbed model? In other words, do you provide a Free % payments for your community members when paying any payment types?

Answer: No.

72. Please provide any pain points that you are experiencing with your current card processor. What would you like to change?

Answer: N/A.

73. Do you have Terminals? Or do you have swipe devices?

Answer: Swipes devices and public computer.

74. What types of Terminals or Swipes do you have?

Answer: IDTech.

75. How many Terminals/Swipes do you have today?

Answer: 4.

76. Did you pay for the Terminals/Swipes? Do you lease them instead? Cost?

Answer: Purchased \$225 each swipe.

77. Do you pay your current processor any monthly or annual hidden fees? Gateway fees, processing or minimum fees?

Answer: No.

78. Is your processor providing a 48 hour deposits or same day / 24 hour deposits to your bank account? What do you prefer?

Answer: 24 Hour.

79. How many chargebacks to you receive a week or a month? What is the charge back fee you are charged by your card processor if any?

Answer: 10-15 per month. Unknown.

80. Is there anything on your online website you want to see differently?

Answer: Open to discussion with selected vendor.

81. Why are you releasing an RFP at this time?

Answer: See question No. 21.

82. Please provide a wish list of items you would like to have that you currently don't have with your current processor today

Answer: N/A

83. Do you want a stand-alone Kiosk? Do you have one today?

Answer: No. Not required, but open to options. Please submit with your proposal.

84. How many Merchant ID's do you have today?

Answer: N/A.

85. How many NSF /returned checks do you receive a month/year? What is your NSF return fee amount?

Answer: See question No. 78.

86. I believe this RFP is only for Tax payments. Can you clarify if there are other departments like: Utility, Parks & Rec, Clerks that are part of this RFP?

Answer: Tax Administration only.

87. What date are you looking to start with a new card processor?

Answer: N/A.

88. What is the award date?

Answer: N/A.

89. Are there any special requested items you want customized?

Answer: Not at this time, but open to options. Please submit recommendations with your proposal.

Do you want a bilingual IVR?

Answer: Answered previously.

90. We see you want four (4) ..terminals.. is that the max you prefer? Or are you looking for more?

Answer: The solicitation requests 4 terminals. Although not required, we are open to options. Please submit with your proposal.

91. Are there any customized or special reporting features you require?

Answer: See RFP requirements.

92. When does the County expect to receive an authorized Authorization for Payment via Electronic Funds Transfer form? With the RFP Response or Upon award of service?

Answer: Do not submit with proposal. Form will be discussed with awarded vendor.

End of Question/Answer Section

Attachments

- Attachment 1, Appendix A – Response to Vendor Requirements (*submit with proposal*)
- Attachment 2, Appendix B – Service Fee Pricing (*submit with proposal*)
- Attachment 3, Appendix E – Payments Processed

End of Addendum No. 2

ADDENDUM 2, ATTACHMENT 1, APPENDIX A – Response to Vendor Requirements

ADDENDUM 2, ATTACHMENT 1 MUST BE SUBMITTED WITH PROPOSAL. PREVIOUS FORM WILL NOT BE ACCEPTED.

7 APPENDIX A – RESPONSE TO VENDOR REQUIREMENTS

RFP 2022-057 Electronic Payment Processing Services

SUBMIT WITH PROPOSAL

Company Name: _____

Please respond to all requirements, 1 – 28, outlined below to be considered for this service:

No.	Requirement	Yes	No	Notes
1.	Vendor will keep website updated daily to show all bills with unpaid balances and all paid bills that are contained in our daily file. The County expects to be able to see bills paid up to a 10 year period visible on the website. Bills with a zero balance will not be selectable for payment.			
2.	Vendor has to meet the current Devnet file format structure for payments received by vendor (Payment File Format Included in this RFP)			
3.	Vendor must provide a daily report to indicate expected payment files for same day funds deposited and sent to County Tax Administration and Finance. Report should indicate what was paid by Web or, IVR, and eCheck or credit/debit card			
4.	Vendor must provide certification of compliance information regarding Payment Card Industry (PCI) standards. (Please provide level of PCI compliance)			
5.	Vendor application must be compliant with all applicable state, federal and industry regulations, including NACHA, PCI-DSS (payment card industry), Red Flag rules, Federal E-Signature Act and any other applicable paperless billing and payment laws throughout the contract term.			

6.	Vendor will update website daily when county sends new file. (Additionally, please indicate vendor's ability to update website multiple times daily if necessary.			
7.	Vendor must provide the file format necessary for the daily and monthly files that are to be provided by the County.			
8.	Vendor must accommodate payments by Phone, e-Check, Debit/Credit Cards (MasterCard, Visa, and Discover)			
9.	Phone recorded message must be approved by the County.			
10	Vendor must inform the County of all planned changes to phone recorded messages or to the website in advance of implementation.			
11	Phone messages should only provide amount due for specific year of bill entered.			
12	Phone payment needs to have option to add additional bills to the payment transaction and have the ability to accept alpha characters in the parcel/property key if applicable.			
13	Vendor must have an online bill search that accommodates Parcel Number/Property Key, Owner #1 Name, Owner #2 Name, mailing address (any alpha search should not be case sensitive, and provide all years' unpaid balances).			
14	Vendor must supply four POS Terminal/Printers that are compatible with the County hardware and software, at the beginning of the contract and update as necessary.			
15	Vendor must have website and phone systems available for use 24/7/365 with minimal downtime for maintenance.			
16	Vendor must include plan and amount of downtime anticipated for maintenance.			
17	Vendor must include disaster recovery/service interruption plan.			
18	Vendor must provide procedure for unexpected issues with data integrity, service interruptions, and/or software functionality and include response/resolution timeline.			
19	Vendor must meet all County minimum insurance requirements.			

20	Vendor must have a method for the County to search transactions, individually or by date range, and to export results in either csv or xlsx format.			
21	Vendor must provide process for handling disputes and chargebacks to include information regarding weekends and holidays in timeline.			
22	Upon mutual agreement, Vendor must be able to add in other County Department(s) electronic payment services during the contract period.			
23	Telephone payment (IVR) in both English and Spanish.			
24	Vendor must have policy/procedures in place if the data (network) is compromised. Explain what is in place to protect the customers?			
25	The internet payment portal must be browser agnostic.			
26	A printable confirmation page shall be provided for each authorized transaction.			
27	If a transaction is declined for any reason, the vendor shall not "hold" the customer funds. This requires immediate release of funds to the customer.			
28	The County preference is for vendors to provide a method to view and void payments that are not in processed status.			

End of Appendix A

ADDENDUM 2, ATTACHMENT 2, APPENDIX B – SERVICE FEE PRICING

ADDENDUM 2, ATTACHMENT 2 MUST BE SUBMITTED WITH PROPOSAL. PREVIOUS FORM WILL NOT BE ACCEPTED.

8 APPENDIX B – SERVICE FEE PRICING

RFP 2022-057 Electronic Payment Processing Services

SUBMIT WITH PROPOSAL

Company Name: _____

Please provide either Flat Fee OR Percent % for each type listed. The County prefers same price for all types of Debit Cards.

	**DEBIT Flat Fee	**DEBIT Percent %	DEBIT Minimum Fee	CREDIT Flat Fee	CREDIT Percent %	CREDIT Minimum Fee	Frequency (per Item, per Transaction, per Chargeback, etc.)
Visa							
MasterCard							
Discover							
Option PayPal							
Option Venmo							
Option Goggle Pay							
Option Apple Pay							
	Flat Fee	Frequency					
eCheck							
	Flat Fee	Frequency					
Returned Item Fee							
Chargeback Fee							

ADDENDUM 2, ATTACHMENT 3, APPENDIX E – PAYMENTS PROCESSED

11 APPENDIX E – PAYMENTS PROCESSED

RFP 2022-057 Electronic Payment Processing Services

Informational Purposes Only - Do not submit with proposal.

Below are approximate number of transactions and dollar amounts Union County has received in the prior 3 years per each payment type.

DISCOVER	Year	No. of Transactions	Dollar Amount of Transactions
	2021	220	\$186,244.05
	2020	225	\$183,475.92
	2019	148	\$137,881.98
MASTERCARD	Year	No. of Transactions	Dollar Amount of Transactions
	2021	3403	\$2,390,375.92
	2020	3181	\$2,146,469.38
	2019	2252	\$1,579,425.44
VISA	Year	No. of Transactions	Dollar Amount of Transactions
	2021	8635	\$5,097,280.94
	2020	7768	\$4,587,525.46
	2019	5668	\$3,223,211.27
E-CHECK	Year	No. of Transactions	Dollar Amount of Transactions
	2021	5033	\$8,695,382.36
	2020	3850	\$5,557,942.76
	2019	2274	\$2,379,511.49

Below are approximate number of transactions and dollar amounts Union County has received in the prior 3 years per each source type.

SOURCE OF PAYMENTS	Year	IVR		WEB		POS	
		# of Transactions	\$ Amount of Transactions	# of Transactions	\$ Amount of Transactions	# of Transactions	\$ Amount of Transactions
	2021	2224	\$931,051.02	14637	\$15,235,804.97	430	\$202,427.28
	2020	1737	\$760,043.17	13104	\$11,642,432.66	2020 183 \$72,937.69	
	2019	1083	\$339,848.08	9259	\$6,980,182.10		