

Questions and Answers
RFP No. 2019-30
Posted September 27, 2019

Q1. Why is the City of Albany going to bid for credit card processing?

A1. The City is looking for a credit card processing provider that integrates with our Forms solution provider JotForm.com for our small volume and low transaction amount categories.

Q2. Who is the City of Albany's current vendor for credit card and ACH processing?

A2. Jetpay

Q3. What is the current credit card processing rate charged under the City's current contract?

A3. Credit card payments are only accepted online, fees apply (\$.25 cent fee, plus 1.95% of the total payment).

Q4. What is the current ACH processing rate charged under the City's current contract?

A4. Make a payment directly from checking account for a \$.50 cent fee.

Q5. What City departments currently take credit card and ACH payments?

A5. Please note that Jotform integration is critical. We currently accept Credit card payments for Real Estate Tax, Water & Sewer, etc. and we are not looking to immediately replace that service.

Q6. What is the annual transaction breakdown for transaction volume, transaction count, and payment methods?

A6. We are focusing on a solution to integrate with Jotform software that will generate an invoice for small payments usually under \$100.00 and small quantities of transactions usually under 100 per month. We cannot provide more accurate numbers because we do not currently accept credit for these small transactions.

Q7. Please provide anticipated annual credit card Volume and transaction count. If possible broken by card brand.

A7. We are focusing on a solution to integrate with Jotform software that will generate an invoice for small payments usually under \$100.00 and small quantities of transactions usually under 100 per month. We cannot provide more accurate numbers because we do not currently accept credit for these small transactions.

Q8. Do you accept /wish to accept pin debit transactions. If yes, please provide anticipated volume and counts

A8. No.

Q9. Please provide anticipated e-check volume and transaction counts.

A9. We are focusing on a solution to integrate with Jotform software that will generate an invoice for small payments usually under \$100.00 and small quantities of transactions usually under 100 per month.

We cannot provide more accurate numbers because we do not currently accept credit for these small transactions.

Q10. We understand that you charge a convenience fee/service fee on transactions. Are you registered with the Visa government and higher education program?

A10. No.

Q11. Does the City collect the convenience fee/ service fee or is the fee collected by another party who uses it to pay the city's cost of card acceptance (managed fee program)?

A11. The Taxpayer pays any convenience fee/ service fee.

Q12. Is the City interested in a managed fee program where we would collect the fee from the cardholder and use it to pay all of the City's processing expenses? The City would see no billing at all for interchange, assessments or fees? If the city is interested, please provide guidance on how to reflect this service on the cost proposal.

A12. No, the City is not interested in this program.

Q13. We understand that the city is looking for a payment gateway will there be both ecomm and card present transactions?

A13. We Are focusing is on a solution to integrate with Jotform.com software.

Q14. Does the City have the need for stand-alone POS terminals?

A14. No.

Q15. Can you please detail the transaction volume by channel, tender type?

A15. We are focusing on a solution to integrate with Jotform software that will generate an invoice for small payments usually under \$100.00 and small quantities of transactions usually under 100 per month. We cannot provide more accurate numbers because we do not currently accept credit for these small transactions.

Q16. How many agencies will be participating?

A16. Three Departments.

Q17. How many source systems integrations will be needed and what are they?

A17. We are focusing on a solution to integrate with Jotform.com software that will generate an invoice for small payments usually under \$100.00 and small quantities of transactions usually under 100 per month.

Q18. Can you please clarify what you mean by “flat rate per transaction, inclusive of all variable fees”? If there are variable fees, we’re confused how to come up with a flat rate.

A18. For example, one of our current providers charges the following, regardless of the transaction amount:

- **Credit card payments are only accepted online, fees apply (\$.25 cent fee, plus 1.95% of the total payment); OR**
- **Make a payment directly from your checking account for a \$.50 cent fee.**

Q19. You mention the customer pays the transaction fee and you are asking for a fixed transaction fee. Normally the government usually pays a fixed fee when there is one.

A19. The Taxpayer pays any convenience fee/ service fee.

Q20. Could you provide 3 months of merchant statements so we can understand what is the card mix to offer the most aggressive pricing possible?

A20. No, we cannot provide more accurate numbers because we do not currently accept credit cards for these small transactions.

Q21. What reporting system is currently in use by the City and would you like to replace it?

A21. Our current system is JetPay. No, the City is not interested in replacing that system.

Q22. Can the City offer an extension of 1 week?

A22. No.

Q23. Would you provide a copy of the previous contract regarding the Merchant Services?

A23. No.

Q24. Can you provide a copy of the current contract you have with your current vendor?

A24. No.