



City and County of San Francisco Bidder
 Questions/Clarifications, TTX2017-08 RFP For Online
 Payment Gateway Services

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	Request for Clarification/Question	CCSF Response
1.	Company website URL	Please see bottom of page 1, Section I (A)(2), http://www.sftreasurer.org
2.	Provide your list of key countries to optimize payment acceptance, along with calendar targets for launching each with our payment service?	The United States of America (USA). Our Go Live date October 2018.
3.	In which countries are you registered to do business (meaning you have an in-country entity)	USA
4.	What is the average monthly card order count breakdown per country? (i.e. USA 2000 orders, China 1500, UK 1200, Germany 900, etc.)	USA; Per the table in the RFP, 11,520 is the average number of card payments for Calendar Year 2016.
5.	Are all card transactions 'card-not-present' (online/ecommerce/over the phone)	Per the top of page 2, Section I (A)(3): "These services will be used to assist City departments and agencies with Online payment acceptance through the Web, accepting in-person transactions through a PC or other physical machine that connects to your Gateway, or via a Customer Service Representative interface ("CSR") "
6.	What is the average amount per each order?	\$4,633 per transaction, all payment types including Echeck. See attached "Table A - Fiscal Year 2016-17 Updated Transaction Data" and "Payment Type by CCSF Department" referred to in question number 9.



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7.	Which local currencies do you wish to process transactions in?	US Dollars
8.	In which currency (or currencies) would you like to be funded in?	US Dollars
9.	<p>Section I, A, #3: Please provide more detail regarding the transaction volumes listed for TTX payment categories and other departments' payment activities.</p> <ul style="list-style-type: none"> o Are all of the transactions listed being assessed a service fee to the payer? If not how many are not assessed a service fee? 	<p>The transaction totals on page 2 of the RFP were based on Calendar Year 2016. We have recently updated our transaction data to include all payments processed for our most recent fiscal year that began on July 1, 2016 and ended on June 30, 2017. This data is for all Departments including TTX and includes average ticket dollar amount, and dollar and transaction count totals by payment type, department, etc. Please see the attached documents updating transaction metrics called "Table A - Fiscal Year 2016-17 Updated Transaction Data" and "Payment Type by CCSF Department."</p> <p>Not all transactions are assessed a service fee. 142,287 payers were not assessed a service fee as these departments absorb them: Animal Care and Control; Arts Commission; General Donations; Health Services System; Recreation and Parks; and Treasurer and Tax Collector's Office (TTX), which absorbs fees for Echeck only. Departments listed are subject to change.</p>
10.	Section I, A, #3: What is the average payment amount? If commercial customers are paying in the required channels, please confirm the average payment amount for both	<p>See question 6.</p> <p>Building Inspection and Business Tax are the majority of commercial customers. The is rest is a mix of consumer and</p>



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	consumer customers and commercial customers.	commercial customers and cannot be answered.
11.	Section I, A, #3: What is the average monthly transaction volume (consumer vs. commercial, if applicable)?	Only two department's applications are primarily commercial: All applications of the Department of Building Inspection and TTX's Business Tax Application. Their average monthly transactions are 1,060 and 10,233, respectively.
12.	Section I, A, #3: Which channels are currently offered to customers with the service fee model?	Credit card and pinless debit card. City and County of San Francisco policy is for all agencies to absorb Echeck fees.
13.	Section I, A, #3: Please confirm breakdown of payments by channel (web, in-person, CSR, etc.).	For Calendar Year 2016, TTX Only: TTX Web: 191,962 transactions totaling \$1,212,060,269 TTX IVR: 1,559 transactions totaling \$3,062,646 For additional metrics, see question 9.
14.	Section I, A, #3: Please confirm breakdown of ACH payments vs. card payments vs. PINless debit payments.	See question 9.
15.	Section I, A, #3: Please confirm breakdown of card types (Visa, MC, Discover, American Express, PINless debit).	See question 9.



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16.	Section I, A, #3: Please confirm credit card vs. debit card split.	See question 9.
17.	Section I, A, #3: What is the current service fee amount charged to your customers? Is there a separate service fee amount for commercial customers?	<p>SERVICE FEES:</p> <ul style="list-style-type: none"> • Credit card tax payments: 2.35% with a \$2.49 minimum charge • Debit card tax payments: 2.35% with a \$2.49 minimum charge • Credit card business applications payments: 2.55% with a \$2.49 minimum charge • Debit card business applications payments: 2.55% with a \$2.49 minimum charge • Credit card Non-tax, non-business application payments: Credit card tax payments: 2.25% with a \$2.49 minimum charge • Debit card Non-tax, non-business application payments: Credit card tax payments: 2.25% with a \$2.49 minimum charge • Government TV payments: Flat fee of \$1.35 <p>There is no distinct service fee charged to commercial customers. Our tax payment and business applications have a blend of consumer and commercial customers causing a higher service fee than non-tax applications.</p>
18.	Section I, A, #3: Are you currently accepting any credit and debit card payments using an absorbed pricing model (e.g., The City is responsible for merchant service processing fees	Yes.



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	and no service fee is charged to a payer)?	
19.	Section I, A, #3: Is the City able to provide reporting or merchant statements for your most recent three months of activity?	Yes, see attached.
20.	Section IV, A, Question 5: Is the shopping cart functionality required for enrolled/registered payers, non-enrolled/registered payers or both?	<p>Both enrolled/registered user, and non-enrolled/registered user will have the same shopping cart functionality. The shopping cart experience (logic) should be consistent on online payment portal and payment page, API connectivity and extracts.</p> <p>E.g. A user is on our citation portal and wants to pay for two parking citations. The user enters multiple payments. The parking citations will not roll up and will show as two separate citations on the payment portal, payment pages, on the API, Extracts.</p> <p>A registered user has logged into the page wants to pay his property tax. The user selects all his property that he would like to make a payment, the user enters a payment with multiple payment options. The property tax will not roll up and will show as two separate items on the payment portal, payment pages, on the API, Extracts</p>
21.	Section IV, A, Question 5: When a payer is paying multiple obligations, will the service fee be the same amount for all payments obligations? Or, is the City looking for the vendor to charge a flat fee for certain obligations and a percentage based service fee for other obligations, if applicable (e.g., a	Each payment application or MID has its own unique service fee associated with it. A percent or flat fee can be charged per the application.



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	license obligation might have a flat service fee of \$2.95, and a payment on a tax obligation might have a service fee of 2.5%)?	
22.	Section IV, A, Question 6: Please confirm the type of API calls the City is looking to support, e.g. real-time post back for all approved payments, authentication of payer for each payment transaction, e-bill view, recurring payment, store payer profile information, etc.	<p>API Look up - To confirm the amounts due/outstanding</p> <p>API Look up - To verify amounts for recurring payments</p> <p>API Post back- for completed transactions</p> <p>API post back- for completed registered user</p> <p>API Post-used to push shopping card details to payment gateway</p> <p>API SSO- User Authentication</p> <p>CSV/Flat File -Used for providing details for all amount due</p> <p>CSV/Flat File - for completed transactions</p> <p>HTML form post-used to push shopping cart detail to payment gateway</p> <p>Web hooks- for completed transactions</p>
23.	Price Proposal: Which obligations does the City wish to have the payer pay a service fee vs. which obligations does the City wish to absorb fees with the payer not being charged any service fee?	<p>Payers pay a service fee when using Credit or Debit cards to pay for taxes. Payers pay a service fee when using any payment channel to pay for Board of Appeal Assessment</p> <p>Appeal Fees, Building Inspection Fees, EMT Fees, Entertainment Commission Fees, Ethics Commission Fees, Film Permit Fees, Fire Department Fees, Government TV Video Fees, Public Health Fees, Public Works Fees, Short Term Rental Fees (e.g. Online Marketplace and Hospitality Services such as Airbnb), and Superior Court Fees.</p> <p>Note: the Public Utility Commission is not part of this RFP as</p>



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		<p>they have their own contracted services.</p> <p>As a County, we wish to absorb Echeck fees for all types of obligations paid.</p> <p>The City absorbs fees for Animal Care Licensing Fees, Arts Commission Fees, General Donations, Health Insurance Fees, and Recreation and Parks (REC). Note: REC discontinued the services of FIS during Fiscal Year 2016-17 but plans on re-establishing services this Fiscal Year.</p>
24.	Is the CCSF currently receiving the convenience fee charged to customers along with the bill amount paid?	No.
25.	Payment Services: The Agreement doesn't take into account the fact that the software the City wishes to use is for payment services. As a result, it doesn't anticipate the City's need to comply with additional terms from network or payment providers. In fact, the Agreement expressly precludes the referencing of additional terms (s. 5(b)). As well, the Agreement's only obligation on the City is the payment of compensation to the contractor. As a result, there are no terms to address the need for the City to be responsible for ensuring the transactions are authorized or to take responsibility for losses arising from the transactions. While it wouldn't require a significant redrafting, the City would need to agree to assume major responsibilities	This is a question related to negotiation of the final contract to the winning bidder.



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	that the Agreement doesn't contemplate.	
26.	<p>Liability: The Agreement does not cap liability (either in amount or type of damages (s. 24). As the Agreement includes very prescriptive requirements for data security (s. 9), as well as an indemnity for data breaches (s. 9(e)(vii), respondents would be assuming a level of liability exposure outside normal risk parameters and would need some cap on liability.</p>	<p>This is a question related to negotiation of the final contract to the winning bidder.</p>
27.	<p>While not as significant as the first two categories of concern, our review also flagged other terms to which Respondent can't comply: (i) City owns all data and Respondent can only use it to provide services to the City (s. 9(b)). Due to the structure of our technical infrastructure, Respondent needs the flexibility to include the following language in the agreement:</p> <p>"Use of Information Collected by Respondent. Respondent shall use any information collected by Respondent during the performance of this Agreement strictly for the purposes of (i) providing the Respondent Services, (ii) mitigating fraud,</p>	<p>This is a question related to negotiation of the final contract to the winning bidder.</p>



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	financial loss or other harm; and (iii) analyzing and improving Respondent's products, systems, and tools, and for no other purposes."	
28.	Can you provide a little more detail around the following requirement from Appendix B, Essay Question #3: List and describe all integration that are supported by your product (Please include: DocuSign, Salesforce, and Drupal). What is the desired result from the integration?	DocuSign, Salesforce, and Drupal are all products supported by CCSF. The basic desired result is that we would like to be able to trigger a payment to the gateway from each of the environments. [We like to know if your product is certified to work with these products.]
29.	Can you provide a little more clarity on Appendix A Standard Forms. Is it expected that a vendor must submit any of the forms during the RFP stage or is it applicable after the contract is awarded?	The only forms required are listed on page 20, and are CMD forms: 2A if applicable; 3; and, 5. Form 4 is required if this is a Joint Venture response. Also, see on page 5, the last paragraph in "Time and Place for Submission of Proposals." Responders are encouraged to review the Standard Forms in Appendix A and use the URL provided to view supplier training videos to determine if they meet the minimum requirements to be a vendor of the City. If you have any questions on CMD forms, see page 21, Section VI (N) (7) "CMD Contact" for more information.
30.	Please confirm that the attached Appendix C it's the correct contract to the RFP? Appendix C: City's Agreement for SAAS Services. It seems that the contract is for software services.	See question 25.



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31.	Will our company be required to post a performance bond and payment bond?	This is a question related to negotiation of the final contract to the winning bidder
32.	Can we leverage the current signed contract agreed upon for services in used for the past few years.	If the winning bidder already has a contract with the City and County of San Francisco, it could be amended to include these services. However, this is a question related to negotiation of the final contract to the winning bidder.
33.	Please let me know how best to reflect any other fee not included on Appendix D. Can a separate appendix be added to reflect all our features and functionalities/fees	Vendors may submit 3 additional pages to our existing Price Proposal.
34.	Page 9 states the Essay Questions section should be limited to 15 pages. The "Content/Requirements section on page 15 states a page limit of "up to 27 pages". Which page count should we follow?	Your essay component should not exceed 15 pages. Please use the remaining 12 pages to reply to the minimum qualifications and Yes/No questions and statements. We provided the additional 12 pages in case formatting of Attachment B, a 5 page document in our format, would cause your response to exceed 20 pages. Format requirements are on page 5.
35.	Please provide a list of departments included in this RFP initiative.	Animal Care and Control, Arts Commission, Board of Appeals, Building Inspection, Emergency Management, Entertainment Commission, Ethics Commission, Film Commission, Fire Department, General Donations, Government Television, Health Services System, Public Health, Public Works, Short Term Rentals, Superior Court, and the Treasurers & Tax Collector's Office (please see the attached document updating transaction metrics called. See question 9.



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36.	How many physical office locations would require e-payment services?	Currently, we estimate less than 10 locations.
37.	How many total cashiering stations are there?	There are more than 10 stations.
38.	What was the total dollar volume and number of transactions by department for e-payments in 2016? Please break down by card brand/payment type (MasterCard, American Express, Discover, Visa and e-Checks), payment channel (in person, online, phone).	See question 9.
39.	What is the timeline for implementation and go-live?	All applications must be transitioned by October 2018.
40.	If known, please supply the number of e-check returns in the last 12 months.	2,500
41.	If known, please supply the number of debit/credit card chargebacks in the last 12 months.	Total returns: 2,036 Total chargebacks: 133 Total chargeback reversals: 63 Total refunds: 1,803 Grand Total of Above: 4,035
42.	IVR is not listed as a required service in this RFP. Is it correct that the County does not use, and does not want an IVR service?	This RFP does not request IVR service.



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43.	Please list all software integrations that CCSF is currently aware will be required to provide these services.	See questions 22 and 28.
44.	Appendix B Minimum Requirements and Requirements, (B) Requirements #8: What kind of web hooks are needed?	See question 22.
45.	VI. Terms and Conditions: C: Objections to RFP Terms: Where should objections to T&C be sent and in what format? Is an electronic submission acceptable?	Yes, please send objections in writing by email only by September 9, 2017, no later than 5pm PST, and direct your email to: tx.rfp@sfgov.org . This is a question related to negotiation of the final contract to the winning bidder.
46.	I. Introduction and Schedule (C) Contractors unable to do businesses with the City: Our corporate headquarters and state of incorporation are NOT on the list, however, some administrative /overhead services (not specific to any one contract) are provided in a prohibited state. Please clarify our eligibility to bid on CCSF's business.	Your eligibility is based on where your business is incorporated.
47.	Appendix A Standard Forms: Which of the standard forms in Appendix A must be submitted with the RFP response?	See question 29.



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48.	III. Submission Requirements (2) Electronic: Can the electronic copy be a CD rather than a USB stick?	Yes.
49.	<p>General: Please provide the following information regarding payments received:</p> <ul style="list-style-type: none"> • Ave. monthly mix (%) of Web and POS payments/ transactions. For example: 50% of all payments involved in this project are from the Web, 30% from POS and 20% Mail-in • Ave. mix (%) of debit versus credit card payments. For example: 30% of payments/transactions are made with Debit and 70% are made with Credit. • For Tax Payment Products, what is the ave. amount of a payment/transaction for each payment category (i.e. Business Licenses, Delinquent Revenue etc.)? • For the 'other City Departments that have payment categories relating to: Bills, Fees, Fines, Permits et al... <ul style="list-style-type: none"> ○ what is the ave. number of monthly transactions per channel by product type/category (i.e. broken out by Web & POS) ○ what is the ave. amount of a payment/transactions for these payment types/categories 	<p>This information is not available.</p> <p>See question 9.</p> <p>See question 9.</p> <p>See question 9.</p>



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50.	Integration: Please provide the software systems and corresponding vendors in use that would require an integration with the payment system proposed. (i.e., ERP software system, Tax Management System)	DocuSign-API Drupal-API, Batch Peoplesoft-API, Batch POS System-API, Batch Thomson Reuters Aumentum-Batch Various Homegrown Products-API, Batch
51.	Under which Merchant Category Code does the City and County of San Francisco process?	During Fiscal Year 2016-17 the following MCCs were assigned to the City, but as of March 2017, MCC 4900 is no longer part of this RFP as Utility payments managed by the Public Utilities Commission are serviced by a different contract. 4900 – Utilities 9311 - Tax Payments 9399 - Government Services/ Misc
52.	We request to see three months of card processing statements which detail the transaction volume by interchange category, plus the card brand fees; we do not need to see the acquirer fees.	See question 19.
53.	We request a rough breakdown by ACH/Credit/Debit for the 193,521 online transactions in 2016.	See question 9.
54.	What is the average transaction size for the 193,521 online transactions in 2016? Do you expect that size to be higher or	See question 9. We expect a growth rate of 5-10% per year



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	lower going forward?	
55.	Please clarify the statement that '....Proposer is the Merchant of Record.' Will the winning Proposer simply act as a payment gateway service, or will the card transactions be settled by the winning Proposer?	The winning proposer will provide gateway services, and card transactions will be settled by the winning bidder's own card payment processor. All settlements should be deposited into City bank accounts.
56.	Please confirm it is your intention that the chosen Gateway provider will host the payment application or will this be hosted by the City or other (Reference Page 2 of 25)?	The chosen Gateway provider will host.
57.	Are you willing to consider a proposal response where the City would be the merchant of record (Reference Page 2 of 25)?	No.
58.	For the transaction volumes listed on Page 2 of 25, can you provide a breakdown of the total dollar amount processed for the transaction volumes provided in 2016?	See question 9.
59.	For the transaction volumes listed on Page 2 of 25, can you provide a percentage breakdown of the usage across credit cards, debit cards, Pinless Debit and ACH in 2016?	See question 9.
60.	Can you elaborate on the "obligation paid by a unique index or settle code" (Reference Section II on Page 4 of 25)?	Our current provider uses a different batch descriptor or settlement code allowing us to differentiate the nature of the transaction.



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61.	Can you elaborate on the integration required with DocuSign, Salesforce and Drupal“ (Reference Appendix B, Question 3 on Page 3 of 5)?	See Question 28
62.	What is the reasoning for the issuing of this RFP?	Page 2, Section I (A) (3)
63.	What improvements are you looking to make through this RFP?	To meet the Requirements stated in the RFP.
64.	If the City decides to charge convenience fee's to the Payer, will the fee's be charged by the Gateway provider, the City or other?	By the Gateway Provider, and the fees should cover fees billed to the Gateway Provider by its Card Processor.
65.	Who is your current merchant provider?	Chase Paymentech is FIS' payment processor; we are open to other providers.
66.	Please provide your volumes (dollar and transaction) by card type	See question 9.
67.	Who manages your service fees?	FIS
68.	Section I, 3. Why does the City require that the Proposer be the Merchant of Record? With the Proposer being the merchant of record and the proposer's D/B/A name and address on each receipt and cardholder statement, won't that cause confusion for the city's payors? Is the City's current	The City's current provider, FIS, is the Merchant of Record. FIS provides customized applications to ensure that City department names and contact phone numbers appear on payers' bank statements and credit card statements.



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	provider the Merchant of Record today?	
69.	Section II, Scope of Work. Regarding the requirement for batch settlements that do not combine debits and credits in the same batch, how are credits/returns processed by the City today? Are they submitted via a different merchant account than the merchant account that was used to process the sale/purchase transaction?	Both debits and credits are processed using Batch IDs, ID Names, and Batch Settle Codes. See question 60 above and question 70 below.
70.	Section II, Scope of Work. Does CCSF have a list of unique index or settle codes used today that identifies each payment obligation other than the merchant account or D/B/A name. Please provide the current format, length, and field structure of this information? How are the unique index and settle codes used in reconciliation?	FIS offers 3 fields to identify payment transactions: Batch IDs, ID Names, and Batch Settle Codes. See table below:



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	FIS Fields	Description	Example 1	Example 2
	[Batch ID]	Our batches are minimum 7 digits. The Batch ID is a unique number assigned by FIS.	BID*0008297455	BID*0008297442
	[Identification Name]	Alpha-numeric, 15 characters max. The Identification Number is a user defined field.	San Francisco	SFTTX PAYROLL
	[Batch Settle Code] aka Individual Name	Alpha-numeric, 22 characters max. This is a user defined field which unless specified otherwise we default the Merchant Code.	Prop Tax-Supplemental	06-SFR-TREAS-BUSTX-PR
	<p>The City's current provider, FIS, provides customized applications that track each payment obligation type using the Batch ID, ID Name, and Batch Settle Code versus the use of a MID.</p>			



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		<p>Samples of the settlement codes are 06SFR-TREAS-BUSTX-CI, which is used for Cig Tax, and 06SFR-TREAS-BUSTX-SD, which is used for sugary drink tax.</p> <p>The Batch Settle Codes identify the associated revenue, such as tax types, for the payment on the bank statement and credit card statement including the corresponding Batch ID. There is an auto bank recon process in ERP that maps the bank deposit using the Batch ID.</p>
71.	Section II, Scope of Work. Please provide detail on the requirement for a dedicated customer service support for CCSF?	<p>To clarify:</p> <ol style="list-style-type: none"> 1) TTX, as your client, requires dedicated 24/7 customer service support from the winning bidder. 2) A Customer Service Representative payment channel interface is an optional service. Please describe your approach to providing this service.
72.	Who is CCSF's current Merchant Acquirer and when does your contract expire?	Our contract with FIS expires October 15, 2018.
73.	How many merchant accounts does CCSF processed under today?	None as FIS is the Merchant of Record.



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74.	Does CCSF accept echeck and pinless debit payments today, if so please provide annual sales volume and transaction volume?	See question 9.
75.	What is the annual volume of credit card payments accepted today by card type?	See question 9.
76.	What is the annual number of credit card transactions processed today by card type?	See question 9.
77.	Is Pin debit transactions accepted today if so please provide the annual volume and number of transactions accepted?	No.
78.	Are any locations accepting payment via echeck today and if not are you interested in accepting payment via echeck (ECA for over-the-counter, Internet Check Acceptance for online)?	We currently accept Echeck via web only. Yes, we would be interested in hearing your proposed Echeck payment channel options
79.	Please provide the number of transactions and sales volume processed annually for echeck by each acceptance methods Web, POS, and Phone?	See questions 9 and 13.
80.	What percentage of the check transactions are business checks?	That information is not available.
81.	Is any of the echeck volume warranted or guaranteed and if not are you looking for a warranty/guarantee program?	No. It is up to each proposer whether they wish to respond to Page 8, Section IV (B) Requirements question number 20.



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82.	If any location is using a POS systems provide the company name, product name, and version, including service packs of each system?	This RFP is for online payment gateway services—not for card present or POS transactions.
83.	If any of the POS systems use a third-party payment software/middleware application, or gateway provide the company name, product name and version, including any service pack of each software and the POS system it is used with? Has EMV technology been implemented with this system, if so what is the manufacturer name and model of the devices used?	N/A. See answer in question 82.
84.	What locations accept or anticipate accepting convenience or service fees and who manages or would manage the fees?	See question 23. Fees would be managed by the winning bidder.
85.	In accepting convenience or service fees does the location anticipate a two transaction model and if so who receives funding for the second transaction?	A two transaction model is mandatory. The winning bidder will receive the funding of the Convenience Fee transaction.
86.	Are you PCI compliant today and what is your PCI level?	FIS, our current provider and Merchant of Record, is PCI compliant.
87.	Does any location utilize tokenization today, if so please provide the tokenization method and product used?	Yes, for card present transactions only.



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88.	Does any location utilize point-to-point (P2P) or end-to-end (E2E) encryption today, if so please provide the encryption method and product used?	The City is in the process of setting up a VRF (Virtual Routing and Forwarding) for traffic and host segmentation of PCI devices.
89.	What is the time frame of your current funding for payment of your settlement items?	Next business day.
90.	What is your settlement cutoff time?	12am PST (Midnight)
91.	Do you use dynamic currency conversion at any of your locations?	No.
92.	Can the City and County provide more detail as to what it is seeking in Question 3, page 9?	See question 28.
93.	What percentage of the transactions listed in the table on page 2 are electronic payments? Can the table be further broken down by eCheck vs Card with respective Dollar volumes?	See question 9.
94.	Can the City and County further provide a breakdown of the transaction figures on page 2; by the departments that will absorb credit and debit card processing fees, and those departments that will work from a "service fee" model (passing a variable cost of a credit and debit card processing to the card holder).	See question 9.



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95.	Are all the tax and revenue categories listed on page 2 be payments using a service fee model (card holder paying service fee)?	See questions 23 and 9.
96.	The City and County lists mobile application for Apple and Android products on item 14, of page 8. Can the City and County elaborate further as to what it has in mind for a mobile app?	The City has many existing mobile applications where we need to integrate to the Gateway to enhance the user experience.
97.	How many "in-person" pay stations across the City and County accepts payments (how many swipe devices are required?)?	3 Virtual Terminals. This RFP is for card-not-present transactions.
98.	Which of the payment channels does the TTX offer payment through today (i.e. In-person POS, Online Web Payments, IVR, Call Center, in-bound phone calls, etc.).	Online Web, IVR, Customer Service Representative (CSR), and Virtual Terminal. This RFP seeks Web and optional CSR services.
99.	What is the current credit and debit card service fee rates which cardholders are paying?	See question 17.
100.	What % of the transaction numbers on page 2 are electronic checks as opposed to credit and debit cards? Can the City and County provide a table of eCheck transactions and corresponding volumes?	See question 9.
101.	Are Utility payments within the scope of this RFP? If so, can the City and County provide transactional data on Utility payments and which payment channels are within scope for this RFP?	No.



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102.	Can the City and County provide any additional information on the required integrations within the scope of this RFP?	See question 28.
103.	What is the implementation deadline for this implementation?	See question 39.
104.	Under E. Supplemental Forms – Form: Minimum Compensation Ordinance PDF is not hyperlinked and appears to be the required	The form can be found at: http://sfgov.org/oca/sites/default/files/MCO_Declaration_2015.pdf
105.	Form 5 – CMD Employment Form. Would the County either provide the linked form or the website where it can be downloaded.	On the top of page 20, is the link: http://www.sfgsa.org/index.aspx?page=6135 Should you need to contact the City's Contract Monitoring Division (CMD), the URL listed above has a Contact menu on the upper right side of the web page.
106.	Regarding RFP#TTX2017-08 in Introduction and Schedule, under #3, you provide transactional volume. Would you be able to disclose the revenue associated to that count?	See question 9.
107.	Is it the City and County's intention to provide their own Merchant ID's to the selected vendor, or is it the intention of the City and County to get the Merchant ID's from vendors preferred acquirer.	The City and County intend to get Merchant ID's from the vendor's preferred acquirer.
108.	Regarding Minimum Qualification # 6 - Can your firm direct E-Check entries to the City's contracted Automated Clearinghouse ("ACH") Originating Depository Financial	The ACH or Echeck payment will settle to the winning bidders bank account, but the proposer should forward the full value of each Echeck (ACH) to the City's ODFI the next business day



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	<p>Institution (“ODFI”) which is Bank of America?</p> <p>If the Service provider can offer Next Day Funding, can we direct e-check payments to our own contracted ACH ODFI? Using the City’s ODFI may increase the City’s overall cost per transaction.</p>	<p>regardless of when it settles to the winning bidders bank account.</p>
109.	<p>Under “Scope of Work”, the RFP states that the respondent awarded the contract with the City and County of San Francisco must process payments using “batch settlements that do not combine debits and credits in the same batch”. Our company processes in real time and does not process debit and credit separately, but the back-end tool we’d provide the City and County allows payments to be sorted by and reports to be generated by payment method, including debit and credit. Would that sufficiently satisfy the processing requirements under the “Scope of Work”?</p>	<p>Yes, if we can obtain details of the debits and credits using your system’s back-end tools.</p>
110.	<p>Item #10 under ”Minimum Qualifications” asks responders if, as Merchant of Record, all funds could be settled into the City’s bank by the next business day. If selected as the vendor for the project, Our company would setup a company account for receipt of funds with the City as Merchant of Record where the City would be able to 1) setup an automatic sweep of funds into the City’s bank account at a designated time every day, or 2) manually sweep the funds into the City’s bank account. Funds would settle into the City’s bank account by the next day provided that the</p>	<p>The funds need to be delivered the next business day. Our current provider can meet this requirement transferring funds via Pre-authorized ACH. If Pre-authorized ACH is not an option, we may wish to have the funds wired.</p>



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	<p>automatic or manual sweep is initiated by 5pm local time. Would this satisfy the minimum requirement for settlement of funds?</p>	
111.	<p>Item #2 under “Requirements” asks if the City and County of San Francisco will be able to define settlement cut-off time. Because the TTX office will have absolute control of the company account that funds will be received into, time of settlement is largely a function of when the TTX’s office decides to initiate the sweep from their assigned account into their bank account. On average, funds are received into the bank by the next day provided that the sweep is initiated prior to 5pm local time. Would this satisfy the “Requirements” item #2?</p>	<p>Because the winning bidder will have the City assets initially settle to <i>their</i> bank account, funds need to be advanced to the City to securitize public funds per Chapter 2257 and Section 2257.021 of the California Government Code.</p> <p>“Requirements” item #2 is our preferred solution to securing City funds.</p>
112.	<p>Item #14 under “Requirements” the City ask if respondents offer a mobile app for Apple and Android. We would not offer mobile apps for either iOS or Android, but we would offer mobile optimized browsing for the TTX’s webpage and for making a payment. Would this satisfy the TTX’s office desire to offer a mobile-based way for taxpayer to interact with the TTX’s office and initiate a payment?</p>	<p>See question 96.</p>



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113.	As it relates to item #16 under "Requirements", our company only offers flat rate Service Fees for e-check payments. Is it the City's desire that flat rate Service Fees be extended to debit and credit card payments?	No.
114.	As it relates to item #18 under "Requirements", is it the City's goal to process the Service Fee separate from the bill amount for transparency purposes? If so, would our company's clear display of the processing fee amount under each payment method prior to choosing a way to pay and then again on the taxpayers receipt satisfy that goal of transparency?	Yes, and Yes.
115.	<p>I was hoping to receive clarification on minimum qualification #5, "Can your firm host a shopping cart experience allowing the payer to pay multiple obligations in a single transaction, and settle the funds to multiple Merchant IDs"?</p> <p>Is the goal to be able for a payer to pay in a single transaction but have that single transaction split between multiple City of San Fransisco merchant ID's within the same gateway? If so, could you please confirm the maximum number of merchant ID's a single transaction would be split into? For example if I pay \$500 to the City of San Fransisco</p>	<p>Our goal is for the payer to pay a single transaction that can be split to pay multiple obligations using settle codes as described in questions 60 and 70.</p> <p>As FIS is the Merchant of Record, we do not use MIDs. We use settle codes. We anticipate the maximum number of settle codes to be about 10-12.</p> <p>All three paid obligations stated in your example would have to link to a defined settle code.</p>



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	that would show up on my payment method as a single \$500 transaction but it would be split internally where \$300 goes to taxes, \$125 goes to violations and \$75 goes to permits.	
<p>The following questions, 116-127, were submitted after the deadline. In good faith, the City and County of San Francisco is answering these questions provided they are not requesting new metrics or the creation of new documents.</p>		
116.	We understand that Bank of America is ODFI – can you please confirm if they are the bank providing the full scope of services today?	See questions 65 and 67.
117.	<p>We understand the total transaction volume breakdown as delineated below. Could the City and County of SF please provide the payment channel breakdowns in terms of payment types? E.g. Cards vs. ACH/E-Check, vs. other?</p> <p>Business License – 1,793 Business Taxes – 98,972 Property Taxes – 85,180 Delinquent Revenue – 3,857 Other – 3,717 Total – 193,521</p>	<p>See questions 4 and 13 for calendar year 2016 metrics</p> <p>Also, see question 9.</p>



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118.	Is the City and County of SF charging a Convenience Fee for any of its collections today? If so can you please confirm what the fee is?	See question 17.
119.	Could you please advise average payment amount?	See question 9.
120.	In addition to the payment gateway, does the City and County of SF have any paper-based / mailing requirements, and if so, could it please describe what these are?	This is outside the scope of this RFP.
121.	Would The City and County anticipate our firm would be the Merchant of Record for the flat or percentage Service Fee charged to the constituent?	Yes.
122.	Will any agency or division require both a flat Service Fee and a percentage Service fee to be charged?	See question 17.
123.	What divisions of The City and County are included in this RFP? What are the associated payment volumes are included by channel – (IVR, agent, online, mobile web, app) and form of payment (e.g. eCheck/ACH, Visa,	See question 9.



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	MasterCard, Discover, American Express)?	
124.	Are payments for water and sewer bills included? If so, what are the volumes by channel and form of payment?	See questions 23 and 101.
125.	Does The City and County require support for point-of-sale card transactions?	See question 82.
126.	Does The City and County have a catalogue of APIs available for integration? If so, may we have soft copies of these specifications?	See questions 22 and 50.
127.	Of the TTX Payment Categories listed on page 2, please provide the total number of invoices and frequency for each category, For example: <ul style="list-style-type: none"> o XXX,000 Property Tax Bills, Mailed Annually o XX,000 Business Licenses, Mailed Annually 	We send out over 1 million pieces of correspondence each year. Of these, about 350,000 are specific payment coupons linked to online payments.