COUNTY OF ALAMEDA

Questions & Answers

to

RFP No. 902025

### for

e-Payments Solution

**Networking/Bidders Conference Held on October 4, 2021**

|  |
| --- |
| **This County of Alameda, General Services Agency (GSA), RFP Questions & Answers (Q&A) has been electronically issued to potential bidders via e-mail. E-mail addresses used are those in the County’s Small Local Emerging Business (SLEB) Vendor Database or from other sources. If you have registered or are certified as a SLEB, please ensure that the complete and accurate e-mail address is noted and kept updated in the SLEB Vendor Database. This RFP Q&A will also be posted on the GSA Contracting Opportunities website located at** [**Alameda County Current Contracting Opportunities**](https://gsa.acgov.org/do-business-with-us/contracting-opportunities/)**.** |

Description: Description: branding.jpgAlameda County is committed to reducing environmental impacts across our entire supply chain.

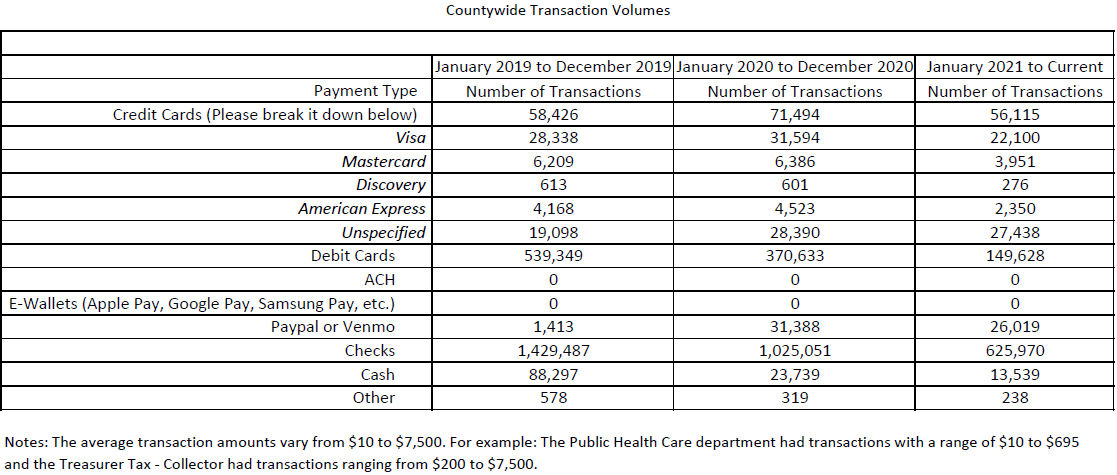
If printing this document, please print only what you need, print double-sided, and use recycled-content paper.

Thank you for your participation and interest in the County of Alameda.

All the questions are direct copy and paste from written questions emailed by Bidders. In the answers of these questions, the County of Alameda shall be noted as “County”. The Questions and Answers are the final stance of the County. Please consider this document in preparation of your bid response.

**Questions and Answers:**

1. What is the breakdown of the $250M referenced between EFT (e.g. ACH) and Card (by brand, debit, credit) by the number of transactions and $ volume?

**A1) Please see breakdown below. These are only estimates, no minimum or maximum is implied or guaranteed.**

1. Can you please provide an average transaction dollar amount for your transactions? Does this amount vary by merchant/department (i.e. Debit / Credit) compared to e-check payments?
   1. **Please see response A1.**
2. What How many transactions are estimated to be processed annually?
   1. **Please see response A1.**
3. How many transactions are estimated EFT and how many transactions are estimated card?
   1. **Please see response A1.**
4. What is the breakdown of the Card portion of the $250M by type brand (volume and $ amount)?
   1. **Please see response A1.**
5. What is your total number of transactions by card type?
   1. **Please see response A1.**
6. What is the breakdown of the Card portion of the $250M referenced in Item No. 1 per month, quarter, or year?
   1. **Please see response A1.**
7. Is the $250 million referenced in Item No. 1  per month, quarter, or year?
   1. **Please see response A1.**
8. Of the 23 departments referenced, what is the name of each department? Which departments charge Service Fees (e.g. %-based and/or flat) to the cardholder, what are the fees assessed, and which departments absorb the cost of card processing and do not charge a fee to the cardholder?
   1. **Listed below is the current County Department roster. Please also refer to Addendum No. 1.**

|  |  |  |  |
| --- | --- | --- | --- |
| **1** | **Alameda County Employee’s Retirement Assoc. (ACERA)** | **15** | **Human Resource Services** |
| **2** | **Alameda County Fire Department** | **16** | **Information Technology Department** |
| **3** | **Assessor’s Office** | **17** | **Law Library** |
| **4** | **Auditor-Controller’s Agency** | **18** | **Alameda County Library** |
| **5** | **Behavioral Health Care Services** | **19** | **Probation Department** |
| **6** | **Board of Supervisors** | **20** | **Public Defender** |
| **7** | **Department of Child Support Services** | **21** | **Public Health Department** |
| **8** | **Community Development Agency** | **22** | **Public Works Agency** |
| **9** | **County Administrator’s Office** | **23** | **Registrar of Voters** |
| **10** | **Office of County Counsel** | **24** | **Sheriff’s Office** |
| **11** | **District Attorney’s Office** | **25** | **Social Services Agency** |
| **12** | **Environmental Health Department** | **26** | **Treasurer-Tax Collector** |
| **13** | **General Services Agency** | **27** | **Zone 7, Water Agency** |
| **14** | **Health Care Services Agency** |  |  |

1. What is each department’s breakdown between EFT (e.g. ACH) and Card (by brand) in number of transactions and $ volume?
   1. **Please see response A1.**
2. Of the 23 departments, does each department have its own Accounts Receivable system that will need to be interfaced with?
   1. **Alameda County is decentralized. Each department may have their own accounts receivable system.**
3. What are the interfaces and file formats needed for each department?
   1. **Please provide the County with the standard file formats and interfaces that your product supports.**
4. Which of the departments have real-time post-back needs via API? Please provide copies of the REST and/or SOAP API Catalogues for each department where needed.
   1. **This varies by Department. Detailed information is not available at this time.**
5. Which of the departments will require updates via a daily remittance file? Please provide the file formats to be supported for each department where needed.
   1. **All County departments will. Please provide the County with the standard file format.**
6. What existing Point of Sale hardware (e.g. brand, model number) is in place for each of the 23 departments?
   1. **This varies by Department. Detailed information is not available at this time.**
7. In addition to validating the Transit and Routing (TR) number, should the solution also validate the TR and Bank Account number for net new bank accounts for consumer ACH WEB Debit transactions by at least March 19, 2022?
   1. **Yes.**
8. Will the County please provide the number of net new consumer bank accounts presented and used for payments each year?
   1. **This information is not available at this time.**
9. Will the County please include a separate line item for Bank Account Verification services on the pricing Excel spreadsheet?
   1. **The line has been added to the Revised Bid Form. Please refer to Addendum No. 1 and use the revised bid form attached in EZSourcing Supplier Portal to submit your bid for this RFP.**
10. Will a SOC 2 Type 2 be acceptable in place of the SOC 1?
    1. **Yes.**
11. What end-of-day deadline (e.g. 5 pm PT) is needed by the County to support end-of-day activities?
    1. **End of day deadline is 6 P.M. PST.**
12. Who is the County’s contracted ACH ODFI?
    1. **This varies by Department. Some departments have relationships with other financial institutions.**
13. What funding timeline is required for ACH / E-Check transactions?
    1. **Per page 16 of the RFP, Section E. (SPECIFIC REQUIREMENT), Item 1. (BUSINESS REQUIREMENTS), No. a.(35):**

**Provide for end-of-day closing routines, where successfully completed transactions, are approved and released for transmission to the appropriate financial system for posting.**

1. What funding timeline is required for VISA and MasterCard transactions?
   1. **To be determined during implementation.**
2. What funding timeline is required for Discover and American Express transactions?
   1. **To be determined during implementation.**
3. Does the County have funding, today, in the same time frame for all card brands/networks used?
   1. **The current funding timeline varies from department to department due to the decentralized nature of the current structure.**
4. Is there a shopping cart experience in place, today?  For which departments?  If so, what software partner are you using today?
   1. **This varies by Department. Most software are custom-developed.**
5. What are the minimum multi-language capabilities required (e.g. English and Spanish)?
   1. **Per page 16 of the RFP, Section E. (SPECIFIC REQUIREMENT), Item 1. (BUSINESS REQUIREMENTS), No. b.(5):**

**Multi-language support, such as Spanish, Chinese, Tagalog, and Vietnamese.**

1. Is there a Kiosk in place today? If so, what vendor are you using today?
   1. **None.**
2. What POS systems does the County have in place, today, and/or will have in the future for processing merchant transactions (i.e. Debit/ Credit)?
   1. **This varies by Department.**
3. Where are cash payments accepted, today, on behalf of the County’s departments?  (e.g. Western Union, Moneygram, RiaMoney)
   1. **Currently, there are no departments that accept cash through the above mentioned channels.**
4. Please provide a breakdown of volumes for online, mobile, IVR and POS (credit/debit cards).
   1. **Please see response A1.**
5. What is the anticipated processing volume for the entire project? Can you please break it down by type of payment (credit, debit, E-check and IVR)?
   1. **Please see response A1.**
6. What are the average tickets and the processing volumes for each County department included in this project? Can you please provide these average tickets per each payment type (credit, debit, e-check and IVR)?
   1. **Please see response A1.**
7. What are the technical specs for the customizable app? Or does it fluctuate by each individual department?
   1. **This varies by Department.**
8. What is the current transaction flow/procedure for accepting cash in person and via kiosk? Do you have specific locations where cash payments are accepted, or you only accept cash at the County’s Treasurer Office?
   1. **This varies by Department.**
9. Please provide a breakdown of volumes for online, mobile, IVR, and POS (credit/debit cards).
   1. **Please see response A1.**
10. Who is the incumbent/current provider?
    1. **The County does not currently have a Countywide contract.**
11. Who is your current merchant acquirer and when does your contract expire?
    1. **Please see response A37.**
12. Who is your current financial institution?
    1. **This varies by Department. Some departments have relationships with other financial institutions.**
13. How many merchant accounts (MIDs) do you process under?
    1. **This varies by Department. Some departments have only one whereas others may have multiple merchant accounts depending on their business needs.**
14. What are the rates charged by the current provider?
    1. **This varies by Department.**
15. Please further specify what is expected from e-wallet transactions (PayPal, Apple Pay, etc.)?
    1. **The County wants eWallet to be integrated with the ePayment service provider. The expectation is that the County will see these transactions as part of the centralized service.**
16. Can the County elaborate on which departments, if any, this RFP would mandate to switch to the awarded/contracted vendor?
    1. **There is no mandate to switch to this contract.**
17. Is this RFP include property taxes? If so, is there a third party software to which the County requires the awarded/contracted vendor to integrate with?
    1. **All County departments are in scope. Third party software varies by Department.**
18. Does the County have a Bill presentment product today?
    1. **This varies by Department.**
19. Can the County describe what type of “mobile payment applications” it is looking for?
    1. **The County defines these applications as Third Party eWallets integrated into the ePayments service as well as mobile friendly payment pages.**
20. Can the County describe which payment channels it currently accepts payments through? (IVR, WEB, Incoming phone, live-operator call center, Kiosk, etc.)?
    1. **This varies by Department. All examples provided above are used at the County.**
21. In section B, of the requirements on page 16, there is 3) Accept payments in cash, and 4) Accept payments via a cash kiosk. Can the County elaborate on this #3. What cash solutions does the County have in mind?
    1. **The County is looking for flexibility to integrate a kiosk into the system.**
22. In section C. 2, of requirements on page 16, what type of Mobile Payment applications does the County have in mind?
    1. **Please see response A42.**
23. Who is the software system of record?
    1. **This varies by Department.**
24. Will we be able to have an API integration with the software system of record to be able to present the customer with their obligation AND post the payment in real-time?
    1. **This varies by Department.**
25. If no API integration is available, will the County entertain a programmatic AP/AR file exchange on a SFTP?
    1. **Yes, the County will consider it.**
26. How many kiosk locations is the County anticipating?
    1. **It is undetermined at this time. This is a future project.**
27. What is the anticipated cash payment volume?
    1. **This varies by department.**
28. Does the County want to have armored courier included as well?
    1. **This is not included in the scope for this RFP.**
29. Regarding #17 “Integrate with the Existing County Payment processing systems”. Can the County elaborate on these “processing systems”? Are they home grown or third party ISV’s?  If third party, what specific third party software would the awarded/contracted vendor of this RFP, need to integrate with?
    1. **This varies by Department.**
30. Regarding #18: What role does “Streamwrite” play? Does the County require the awarded/contracted vendor of this RFP, integrate with Streamwrite to handle the payment processing portion?
    1. **The Streamwrite role will be IVR contractor and the County will require integration.**
31. Can the County break down recent (2019 or 2010), credit card activity for the departments which may effect this RFP: number of Credit Card Transactions, Credit Card Dollar volumes, E-Check or ACH dollar volumes. Can the County break down this information (above) by department, and payment channel (web, IVR, POS )?
    1. **Please see response A1.**
32. How many payment systems does Alameda County and all departments currently employ?
    1. **This varies by Department.**
33. Has Alameda County consulted prior to the issuance of the RFP with any companies or vendors who are intending to bid as prime?
    1. **The County did not consult vendors prior to this RFP issuance.**
34. How many departments does Alameda County intend to integrate with this e-Payments solution?
    1. **Please see responses A9 and A43.**
35. Do different departments currently have different back-end systems?
    1. **Yes.**
36. Will each County department seek the same e-Payments solution (i.e. Kiosk Pay, Mobile Pay, Web Pay, IVR, Point of Service, etc.) or will each department require different solutions?
    1. **The objective is to have a single solution/single vendor solution for electronic payments.**
37. Does Alameda County accept cash and paper checks at the over-the-counter locations and is the acceptance of these tenders in scope of this project?
    1. **Yes.**
38. Please provide the number of locations that Alameda County accepts walk-in payments.
    1. **There are over 10 locations that can handle walk-in payments; however, data on exact number is not available at this time.**
39. Please provide the number of Customer Service Reps that would need access to a cashiering solution.
    1. **This is not applicable to this RFP.**
40. Of the over-the-counter payment workstations, how many would need a cash drawer, receipt printers and credit card terminals?
    1. **There are over 10 locations that can handle walk-in payments; however, data on exact number is not available at this time. The requirements will be addressed during implementation.**
41. How many Cashiering Stations does the County require?
    1. **This is not applicable to this RFP.**
42. The RFP states the award would be February 1st with contract start date February 15th. When is the anticipated go-live date?
    1. **The County is working on an implementation schedule over the next few months.**
43. Is the County currently assessing any fee(s)?
    1. **Yes.**
44. Can you provide the total annual transaction and tender (e.g., credit, debit, cash, check, e-Check, etc.) volumes?
    1. **Please see response A1.**
45. What is the breakdown per card brand (i.e. MasterCard, Visa, American Express, Discover, etc.)?
    1. **Please see response A1.**
46. What locations accept or anticipate accepting convenience or service fees and who manages or would manage the fees?
    1. **To be determined during implementation.**
47. If you’re planning on accepting convenience or service fees, do the locations anticipate a two transaction model? If so, who receives funding for the second transaction?
    1. **Depending on the transaction, the County may absorb the fee or may be passing it to the customer. If the County selects to pass it back to the customer, the two transaction model is anticipated. In the rare instance, the County will absorb the cost. Usually, convenience fees are paid for by the customer. The County will follow the state law.**
48. What is the breakdown of residential versus commercial customers?
    1. **This data is not available at this time.**
49. What is the breakdown of the average bill amount per residential versus commercial?
    1. **This data is not available at this time.**
50. For Kiosks, do you manage the cash handling?
    1. **It is undetermined at this time. This is a future project.**
51. Will you support taking the cash out of the kiosks, counting the cash, security/armored car, delivering the cash to the bank (armored car) or is this something you would like the Kiosk partner to support?
    1. **It is undetermined at this time. This is a future project.**
52. What locations will the kiosks be required? (Please state the physical location)?
    1. **It is undetermined at this time. This is a future project.**
53. How many kiosks will be needed?
    1. **It is undetermined at this time. This is a future project.**
54. Will the county need indoor or outdoor kiosks? Or both?

How many indoor kiosks? How many outdoor kiosks?

* 1. **It is undetermined at this time. This is a future project.**

1. Kiosks that provide change are exceptionally more costly than Kiosks that just apply the amount of cash paid in to the customer balance. Is the County open to a Kiosk that does not provide change for cash payments?
   1. **It is undetermined at this time. This is a future project.**
2. Will you please provide additional transaction information such as in person vs online payments, and breakdown of card, ACH and cash?
   1. **Please see response A1.**
3. Will you please clarify if the County is looking to replace the hardware and software for POS? Or only hardware?
   1. **To be determined at time of implementation.**
4. Does the County have a preference for paying a software license vs per transaction fees?
   1. **These costs are listed separately per the bid form. Please refer to Addendum No. 1 and use the Revised Bid Form attached in EZSourcing Supplier Portal to submit your bid for this RFP.**
5. Do you have a preference for vendors that offer one single solution for all payment channels?
   1. **The County is open to consider all solutions that meet the business need.**
6. What is the County’s timeline for go-live?
   1. **The County is working on an implementation schedule over the next few months.**
7. Is the County interested in in-person payment kiosks that accept cash, check and card?
   1. **It is undetermined at this time. This is a future project.**
8. Will you please clarify why the transaction fees will not be used in the evaluation of the contract?
   1. **The County is evaluating the costs paid by the County on the bid form. Those items that will be paid by the customer will not be evaluated on the bid form, but will be evaluated by the County Selection Committee per Section II. (County Procedures, Terms, and Conditions), Item G. (Evaluation Criteria/Selection Committee), pages 23 – 29 of the RFP.**

|  |  |  |
| --- | --- | --- |
|  | **Transaction/Processing Fee:**  Proposals with lower processing fees charged to Alameda County customers will receive more preferential scoring. | 5 Points |

1. Please provide the County’s current contract for the Treasurer’s Department.
   1. **Public Records are available to the public in accordance with the California Public Records Act (CPRA). To request records maintained by Alameda County General Services Agency, please complete our online form at** [**https://gsa.acgov.org/about-gsa/contact-us/public-records-request/**](https://gsa.acgov.org/about-gsa/contact-us/public-records-request/)**.**
2. Absent historical transaction data, how do you expect vendors to price their solution? Per payment workflow? Per integration? More guidance is needed on the level of effort required to support the County’s requirements and the expected revenue to cover the vendor’s initial investment.
   1. **Please see response A1.**
3. Please provide the names of all 23 county departments and the names of their billing systems where an integration is required.
   1. **Please see response A9.**
4. Please provide a list of all payments the vendor must support, by county department.
   1. **Please refer to Section E. (SPECIFIC REQUIREMENTS) of the RFP.**
5. Will you please provide a list of certified SLEB companies for us to contact?
   1. **Qualified SLEBs are searchable via the County** [**SLEB Supplier Database**](https://www.acgov.org/sleb_query_app/slebmenu.jsp)**; link provided below:**

* [[Find A Supplier - Small, Local and Emerging Business (SLEB) Program - Alameda County (acgov.org)](https://www.acgov.org/sleb_query_app/slebmenu.jsp)]

1. Section E, Specs, page 17 of RFP:

Under ‘Banking/Finance Requirements’ please provide clarification on item (2) Ability to direct check entries to the Counties’ contracted ACH Originating Depository Financial Institution (ODFI).

Is this ask to process online eCheck payments as an ACH transaction and send those payments through your primary operating bank, Union Bank? Please provide clarification.

* 1. **Yes.**

1. Section E, Specs, page 17 of RFP:

|  |
| --- |
| Under ‘Banking/Finance Requirements’ please provide clarification on item (2) Ability to direct check entries to the Counties’ contracted ACH Originating Depository Financial Institution (ODFI).  Please confirm who captures the account and routing number and sends the NACHA file to Union, is your current online payments provider capturing payment information and sending the file or does the County capture payment details and send the file?   * 1. **The process will be determined at the time of implementation. The current process is decentralized across various departments.**  1. Section E, item 2: Please confirm the number of County departments that will be in scope for the RFP.    1. **Please see response A9.** 2. Section E, item 9: How many POS devices and PIN pads will be required?    1. **The information is not available at this time.** 3. Section E, item 24: Please provide more detail and use case examples for stand-alone transactions that require special handling.    1. **An example of special handling could be the use of multiple payment types for one transaction OR one payment for multiple transactions.** 4. Section E, item 24: Please confirm which County departments will require fees to be paid by the customer and which departments will be paying the fees.    1. **The information is not available at this time.** 5. What is the volume of fee based transactions?    1. **It is the split between fee based and absorbed based that will be determined at the time of implementation within each department.** 6. What is the volume of absorbed based transactions?    1. **Please see response A101.** 7. What is the estimated total dollar amount for all transactions processed annually, identified between EFT and card please?    1. **Please see response A1.** 8. Section E, item 35.1.B(3): Is this requirement for accepting cash payments in addition to the cash Kiosk requirement? If so, please provide more detail for where the cash payments are to be accepted.    1. **This varies by Department.** 9. Section E, item 35.1.B(4): How many cash accepting Kiosks will be required? Which County departments will these be required for?    1. **It is undetermined at this time. This is a future project.** 10. Please confirm the transaction and dollar volume for the County departments in scope.     1. **Please see response A1.** 11. Please confirm the breakdown of transactions for credit card vs debit card vs EFT (ACH) for each County departments in scope     1. **Please see response A1.** 12. Please confirm the transaction volume and payment dollar volume by card type (Visa, MasterCard, Discover and Amex) for each County departments in scope.     1. **Please see response A1.** 13. Please confirm the EFT transaction volume ad payment dollar volume for each County departments in scope.     1. **Please see response A1.** 14. Please confirm the average payment amount for each County department bill type in scope.     1. **Please see response A1.** 15. Is the requirement of “20% of the total estimated bid amount” referring to the total payment the County will pay to the awarded bidder? If not, please provide what is considered the “total estimated bid amount.”     1. **Yes. For contracts over $25,000, the County requires that 20% of the total contract award must go to certified Small, Local and Emerging Businesses (SLEBs).** 16. We believe the County intends for different County departments to absorb payment processing and related fees (“Fees”) (merchant funded) or pass the Fees on (convenience fee funded) to County constituents/payers. If so, how will the County differentiate between these totals when determining the “total estimated bid amount?”     1. **Please see responses A74 and A89.** 17. We believe the If the County only intends to pass on the Fees, will the “20% of the total estimated bid amount” come out of the fees the awarded bidder collects from the County’s constituents/payers?     1. **Please see responses A74 and A89. The contractor must pay their SLEB subcontractor 20% of the amount paid by Alameda County to the contractor.** 18. What time period is the awarded bidder expected to distribute the “20% of the total estimated bid amount” to the SLEB (e.g., distributed across the five-year contract period)?     1. **Contractor shall maintain a satisfying subcontracting requirement throughout the term of the contract. Both Contractor and its SLEB subcontractors on the awarded contract are required to use the Elation web-based compliance system to report and validate payments made by Prime Contractors to the certified small and/or emerging local businesses. Upon receipt of signed contract documents, prime contractor shall immediately enter subcontractors in Elation System, confirm payments received from the County within five business days in the System, immediately enter payments made to subcontractors, and ensure that subcontractors confirm they received payments within five business days in the System.**   **For detailed information relating to Elation Systems, please visit below website:**   * [**Online Contract Compliance System**](http://acgov.org/auditor/sleb/elation.htm)   [<http://acgov.org/auditor/sleb/elation.htm>]   1. Will the “20% of the total estimated bid amount” exclude the interchange pass-through costs (e.g., pass-through fees from card issuers and the Card Associations)?    1. **The “20% of the total estimated bid amount” will not include the interchange pass-through costs. Please also see responses A74 and A89.** 2. Will Can the County provide the formula used for determining the total contract value?    1. **Please see table below.** 3. On RFP p. 14, #18, the County states that vendors must integrate with the County’s IVR system, Streamwrite. Are there specific IT requirements vendors would need to meet in order to integrate with this system?    1. **Information relating to specific IT requiremtns for IVR integration is not available at this time.** 4. Would the County consider a proposal with a vendor’s current in-house IVR system instead of Streamwrite?    1. **This is not required in this RFP.** 5. On RFP p. 14, #21, it is required that “Payments must be submitted to the ACH within one business day of authorization for processing.” Could the County please elaborate on this requirement?    1. **Payments received via ACH should reach the County’s main bank account within one (1) business day.** 6. Is the County looking for both convenience fee and County-funded pricing options? Should vendors provide separate pricing for both models?    1. **Please see response A74. Bidders may provide both models pricing. In the rare instance, the County will absorb the cost. Usually, convenience fees are paid for by the customer.** 7. On RFP p. 16, item b2, the County mentions guaranteed funding on in-person check processing. How would the County like the validation of in-person checks to be performed?    1. **To be determined at the time of implementation.** 8. Who is/are the County’s current software provider(s) that require integration?    1. **This varies by Department.** 9. Who is the County’s current payment processing provider? Where can the current contract be found online?    1. **Please see responses A37 and A86.** 10. On RFP p. 21, item 5d, the County mentions “customer and client support” by telephone and internet. Will the County require a call center to support both County personnel and payers?     1. **The County would like to provide access to customer and client support during the hours mentioned in the RFP.** 11. For County forms that require signature, will the County accept electronic signatures such as DocuSign?     1. **The County accepts DocuSign.** 12. Could the County please provide the most recent fiscal year’s transaction volume for the scope of this RFP? Can this be broken down further by department, by payment type (credit, debit, eCheck, cash), and/or by channel (in-person, online, IVR)?     1. **Please see response A1.** 13. Will the County require the awarded vendor to be SOC 2 Compliant?     1. **The County will not require this.** 14. Are you PCI compliant and what is your PCI level?     1. **The ePayment solution enables the County to be PCI compliant.** 15. Will the County be handling the lookup portion for the IVR solution, or does the County want the Contractor to perform that function?     1. **To be determined and discussed with selected vendor during negotiation. It depends on the solution’s API’s.** 16. Please provide additional information explaining #24 (page 15) of the mandatory Business Requirements.     1. **This requirement enables consumers to use multiple payment methods through your service to complete the transaction. For example, split tender across multiple cards, a mix of eWallet and credit card, eCheck and credit card, etc.** 17. Of the $250 Million estimated quantity on the Bid/Cost Form, does that represent all cards, or is it a combination of cards and electronic checks?  If it's a combination of all payment types, can the County please provide the dollar totals for credit card, debit card, and electronic checks separately?     1. **Please see response A1.** 18. What payment types do you accept today? Credit (e.g., Visa, Mastercard, American Express, Discover, other) electronic check, PIN debit, PINless debit, signature debit, alternative payments and/or ACH?     1. **Please see response A1.** 19. What is your current process for accepting payments (e.g., stand-alone terminals, POS interface, gateway)?     1. **This varies by Department.** 20. Does your current vendor support recurring transactions?     1. **This varies by Department.** 21. Please provide name of software, gateway, or third party providers used.     1. **This varies by Department.** 22. Do you need an IVR? If so, do you need a fully hosted IVR solution or a payment interface for to your current IVR?     1. **No to both questions.** 23. Do you accept online payments? If so, what solution do you use?     1. **Yes. This varies by Department.** 24. Do you accept payment via mobile app? If so, is the app developed internally or by a third party? If it is a third-party solution, who is the provider?     1. **No.** 25. What is the County's average transaction amount?     1. **Please see response A1.** 26. What is your current average transaction dollar amount?     1. **Please see response A1.** 27. What is your gross sales volume?     1. **This information is not available at this time.** 28. Define what the County means by EFT (Electronic Funds Transfer).     1. **EFT means Electronic Funds Transfer in the traditional sense. Any payments, which are 100% electronic are considered EFT.** 29. What are the existing county payment processing systems?     1. **This varies by Department.** 30. What are the departments included in this RFP?  Please list.     1. **Please see response A9.** 31. Of the County’s 23 departments, how many have committed to participating in this contract?     1. **Please see responses A9 and A43.** |

1. Of the County’s 23 departments, how many have committed to participating in this contract?
   1. **Please see responses A9 and A43.**
2. Of the County’s 23 departments, how many have shown interest in participating in this contract?
   1. **All departments have shown interest in this countywide initiative.**
3. Is the $250M volume for credit/debit card payments only?
   1. **Please see response A1.**
4. Does the $250M represent all 23 departments' volume or just the TTC?
   1. **Please see response A1.**
5. Initially, how many physical office locations would require e-payment services?
   1. **There are numerous offices across Alameda County. The number requiring e-payment services is to be determined at the time of implementation.**
6. How many total cashiering stations are there in the initial implementation of participating departments?
   1. **This varies by Department.**
7. Which in-person cashiering software(s) (if any) is used?
   1. **This varies by Department. Detailed information is not available at this time.**
8. Is the RFP stated need for 50 POS devices for all 23 departments' current cashiering stations?
   1. **Yes.**
9. What is the time frame of your current funding?
   1. **Please see response A25.**
10. Are you currently funded by wire?
    1. **Yes.**
11. What is the name of the bank where funds will be deposited?
    1. **MUFG Union Bank.**
12. What depository bank are your funds settled into?
    1. **Please see response A152.**
13. What is your settlement cutoff time?
    1. **This varies by Department. Alameda County is decentralized.**
14. Do you accept PIN debit transactions today? If so, provide the annual volume and number of transactions accepted.
    1. **Please see response A1.**
15. If known, please supply the number of debit/credit card chargebacks in the last 12 months.
    1. **This information is not available at this time.**
16. If known, please supply the number of e-check returns in the last 12 months.
    1. **This information is not available at this time.**
17. Are any  IVR lines to be provided by the vendor?
    1. **No.**
18. Would the County like PayPal pricing included in the proposal?
    1. **Yes.**
19. Is the County aware of NACHA’s mandatory validation requirement being enforced on March 19, 2022?
    1. **Yes.**
20. Should this service’s cost be included in e-check pricing?
    1. **Yes.**
21. Do the initial departments to be implemented have a timeline for implementation?
    1. **None at this time and currently being discussed.**
22. The RFP states “Validate the checking account numbers or guarantee funding on check processing (in- person).”  What in-person check acceptance services are required under this bid?
    1. **To be determined at the time of implementation.**
23. The In cost solution bid form requests pricing for both e-check and EFT.  Please provide a definition of both.
    1. **eCheck is a bank-initiated check on behalf of the consumer. EFT is a general electronic funds transfer, including wire, ACH, etc.**
24. In cost solution bid form, does the “IVR and phone system Transaction fee Flat Fee ($)” only apply if the County is using a vendor provided IVR system?
    1. **Yes.**
25. What stand-alone credit card terminals do you use? Provide the number of each, manufacturer, make and model and if owned, rented or leased.
    1. **This varies by Department. Alameda County is decentralized.**
26. What integrated credit card terminals do you use? Provide the number of each, manufacturer, make and model and if owned, rented or leased.
    1. **This varies by Department. Alameda County is decentralized.**
27. What PIN pads do you use? Provide the number of each, manufacturer, make and model and if owned, rented or leased.
    1. **This varies by Department. Alameda County is decentralized.**
28. What card readers do you use? Provide the number of each, manufacturer, make and model of each and if owned, rented or leased.
    1. **This varies by Department. Alameda County is decentralized.**
29. If any locations use a POS system, provide the company name, product name and version, including service packs of each system.
    1. **This varies by Department. Alameda County is decentralized.**
30. If any of the POS systems use a third-party payment software/middleware application, provide the company name, product name and version, including service packs of each software and the POS system it is used with.
    1. **This varies by Department. Alameda County is decentralized.**
31. If any of the POS systems use a third-party payment gateway, provide the company name, product name and the POS system it is used with.
    1. **This varies by Department. Alameda County is decentralized.**
32. If you use a third-party payment gateway for web payment processing, provide the company name and product name of the gateway and areas using this acceptance type.
    1. **This varies by Department. Alameda County is decentralized.**
33. If you use a third-party payment gateway for IVR payment processing, provide the company name and product name of the gateway and areas using this acceptance type along with the company name and product name of the IVR system.
    1. **This varies by Department. Alameda County is decentralized.**
34. If you use a payment gateway for over the counter, mail or telephone payment processing, provide the company name and product name of the gateway, locations using this acceptance type and how it is used in conjunction with each acceptance method.
    1. **This varies by Department. Alameda County is decentralized.**
35. The cost solution bid form lists “Credit Card Transaction fee (not to exceed %)”.  In this context, what does “(not to exceed %)” mean?
    1. **“Not to Exceed” means it is a ceiling on the transaction fee percentage. For example, “not to exceed 2%” means the transaction fee cannot be greater than 2%.**
36. Are there specific deadlines for any of the 23 eligible departments to go live in 2022/2023?
    1. **No.**
37. What form of communication do you use (e.g., frame, leased line, internet, dial)?
    1. **Internet, voice/dial-in, walk-in, email, fax.**
38. Do you have communications needs, such as MPLS circuits, VPN connectivity or Secure FTP? If so, please identify specific needs.
    1. **No.**
39. What methods of authorization do you use (e.g., real-time authorization, batch authorization, recurring, installment, other)?
    1. **This varies by Department.**
40. If a prime bidder is not a SLEB and does not have a SLEB subcontractor will the prime  bidder be considered non-responsive and therefore not have a chance of award?
    1. **Bidders that are not certified SLEBS (for the definition of a SLEB see** [**Alameda County SLEB Program Overview**](http://acgov.org/auditor/sleb/overview.htm)**; [**[**http://acgov.org/auditor/sleb/overview.htm**](http://acgov.org/auditor/sleb/overview.htm)**]) are required to subcontract with a SLEB for at least 20% of the total estimated bid amount in order to be eligible for contract award. Bid proposals with exceptions to the County’s requirement may be disqualified for not meeting requirements.**
41. Describe any custom reports you receive.
    1. **This varies by Department. Specific departmental requirements are to be determined at the time of implementation.**
42. The County has set SLEB participation for this bid at a minimum of 20% of the total contract value. Does this mean i) a SLEB subcontractor would earn 20% of the gross total contract value (before interchange and other card transaction fees)  or ii) 20% of the net total contract value earned by the e-payment solution provider (after interchange and other card transaction fees)?
    1. **Please see response A115.**
43. Would the County consider waiving the SLEB subcontractor requirement, per <https://acgov.org/sleb/faq.htm>, for award of a contract resulting from this RFP? The County has set SLEB participation for this bid at a minimum of 20% of the total contract value. We believe this SLEB participation level would increase the estimated cost to the County in excess of 5% and in an amount far in excess of $10,000. In addition, this contract is for software licensure which is explicitly noted as one basis for a waiver.  Lastly, most e-payment solution providers have a fully integrated set of payment service partners (merchant acquirers, processors, card networks) that are not easily separated. SLEB subcontracting opportunities in the e-payment industry are limited or nonexistent.
    1. **The County reserves the right to waive the small/emerging local business participation requirements on contracts over $25,000 if the additional estimated cost to the County, which may result from inclusion of the requirements, exceeds five percent (5%) of the total estimated contract amount or Ten Thousand Dollars ($10,000), whichever is less.**
44. The scope of services appears to include paper check conversion to e-check.  Please list any locations that currently scan paper checks at the point of sale and convert them into ACH transactions, and describe any hardware devices that are used for scanning.
    1. **This varies by Department.**
45. Will the selected vendor need to provide hardware for scanning paper checks at the Point of Sale?
    1. **Yes.**
46. Does the County currently use a Check21 remote deposit capture process for checks received at the point of sale?
    1. **Yes.**
47. Row 8, item 1 – Requests a “Lot” price for an “Annual software subscription cots” when most e-Payment solutions consist of a one time setup fee, a monthly fee and a per transaction and could be made up of more than one solutions due to pre-existing integrations to the software that your 23 departments are using to process transactions.  Will you accept pricing in the traditional pricing format of one time setup fee, monthly fee, and per transaction fee?
    1. **Yes.**
48. Row 12 item 5 – “Point of Sales Hardware/equipment” – Please specify if these terminals should be stand alone or will they be integrated into the Software system within the Departments
    1. **Both scenarios – stand alone and integrated – can exist across the County. Details to be determined at the time of implementation.**
49. Row 23, item D – “Debit card Transaction fee Flat Fee ($)” – in order to set a debit card flat fee, please provide the Countywide debit card volume, number of transactions, and max debit card dollar amount processed so the fee can be calculated.  The debit card fee is either 0.05% & $0.22 a transaction or 1.65% & $0.10 both with a 0.14% assessment charged by the card brands.
    1. **Please see response A1.**
50. Row 26, item G, “EFT over web-sites Transaction fee Flat Fee ($)” – How is a EFT transaction similar to an e-Check transactions?  How is a EFT Transaction different from an e-Check transactions?
    1. **“Electronic Fund Transfer” is a general term referring to the transfer funds electronically rather than using traditional paper payment methods. e-Check is a specific payment method.**
51. Page 40, Section U Are we able to submit the response in our own format?
    1. **Bidders must submit an electronic copy of their proposal and must be in a single file (PDF with Optical Character Recognition (OCR) preferred). Proposal shall include Exhibit A – Bid Response Packet, including additional required documentation. Bidders must submit pricing on the Excel Spreadsheet – Revised Bid Form in EZSourcing Supplier Portal.**
52. Page 40, Section U Are electronic signatures allowed? Or must signatures be signed and scanned?
    1. **The County accepts electronic signatures.**
53. Page 6 states: “Bidder minimum qualifications (1b): Bidder key personnel assigned to the project must have direct experience managing e-Payment services or accounts of other local governments and similar government agencies for at least five (5) years.” Does this minimum requirement pertain to SLEBs, too?
    1. **The bidder minimum qualification in question does not pertain to SLEB subcontractors.**
54. AMC movie theatres, Tesla, and other businesses have begun to accept cryptocurrency for customers’ transactions. Page 5 states that: “All available enhancement options in addition to the above-mentioned e-payment solution, including but not limited to, e-wallet payment solutions, shall be included as part of the bidder’s proposal.” Does include cryptocurrencies?
    1. **Not at this time.**
55. Does all work have to be done on-site? If so, what days and hours must work be performed on-site? If not, how much can be done remotely?
    1. **This is negotiable; however, it does not have to be 100% on-site.**
56. Do you use/accept CMAS (California Multiple Award Schedule) rates set by the State of California’s GSA department?
    1. **For this RFP, the County is soliciting its own bid and any contract that may result from this RFP will be a separate contract from the California Multiple Award Schedule.**
57. Do you anticipate major changes in existing workflows?
    1. **The County anticipates that the movement from decentralized activity to centralized requires transformation of business processes county-wide.**
58. Is there a waiver process for the 20% SLEB requirement due to the lack of certified providers under NAICS 522320 providing epayment solutions?
    1. **Bidders may identify any and all exceptions and/or clarifications to the RFP and associated Bid Documents by listing them on Page 16 of Exhibit A - Bid Response Packet. THE COUNTY IS UNDER NO OBLIGATION TO ACCEPT ANY EXCEPTIONS AND CLARIFICATIONS ANY SUCH EXCEPTIONS AND CLARIFICATIONS MAY BE A BASIS FOR BID DISQUALIFICATION.**

**The County reserves the right to waive the small/emerging local business participation requirements on contracts over $25,000 if the additional estimated cost to the County, which may result from inclusion of the requirements, exceeds five percent (5%) of the total estimated contract amount or Ten Thousand Dollars ($10,000), whichever is less.**

1. What is the exact criteria for local business consideration? Do we need to have an actual physical building in the County?
   1. **Please refer to page 4 of Exhibit A – Bid Response Packet, Item 8.**

**Bidder is LOCAL to Alameda County and is requesting 5% bid preference, and has attached the following documentation to this Exhibit:**

* **Copy of a verifiable business license, issued by the County of Alameda or a City within the County; and**
* **Proof of six months business residency, identifying the name of the contractor and the local address. Utility bills, deeds of trusts or lease agreements, etc., are acceptable verification documents to prove residency.**

1. Standard Services Agreement, Exhibit G, page 1 of 11:

Please confirm that Alameda County does not intend to use federal funds to pay for banking services and therefore requirements relevant to federally funded contracts do not apply. Deposit of federal funds into a bank account would not make a depository relationship subject to federal administrative requirements. Our understanding is that the County is seeking a financial services provider, and not a subrecipient of a Federal program awarded to the County.

* 1. **Each department electing to use the services provided under any contract that may result from this RFP will be responsible for funding their portion of the contract.**

VENDOR LIST

**RFP No. 902025 – ePayments Solution**

This Vendor Bid List is being provided for informational purposes to assist bidders in making contact with other businesses as needed to develop local small and emerging business subcontracting relationships to meet the requirements of the [Small Local Emerging Business (SLEB) Program](https://gsa.acgov.org/do-business-with-us/vendor-support/small-local-and-emerging-businesses/).

This RFP is being issued to all vendors on the Vendor Bid List; the following revised vendor list includes contact information for each vendor attendee at the Networking/Bidders Conferences.

| **RFQ No. 902025 - ePayments Solution** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Business Name** | **Contact Name** | **Contact Phone** | **Address** | **City** | **State** | **Email** |
| 1st Federal Financial Services | Alan Mobley | 510-684-5295 |  |  |  | alan@1stfederalfinancialservices.com |
| 1st United Credit Union | Steven Page | 925-598-4800 | 5901 Gibraltar Drive | Pleasanton | CA | spage@1stuscu.org |
| ACI / Official Payments | Cathy Floyd |  | 177 Technology Parkway | Auburn | AL | cathy.floyd@ACIWorldwide.com |
| All Credit Card Services | Josephine Campbell | ( 510 ) 583-9800 | 895 B Street, #320 | HAYWARD | CA | jocamp52@yahoo.com |
| Bank of Alameda | Elizabeth Crilly | 510-748-8000 | 2130 Otis Drive | Alameda | CA | crillye@bankofalameda.com |
| Bank of America Merrill Lynch | Jonathan Millard | 415-913-2834 | 315 Montgomery St. | San Francisco | CA | jonathan.millard@baml.com |
| Bank of America Merrill Lynch | Jared Ines |  |  |  |  | jared.ines@bofa.com |
| Bank of West | Lily Ng | 916-552-4404 | 500 Capitol Mall, Ste 1200 | Sacramento | CA | [lily.ng@botw.com](mailto:lily.ng@botw.com) |
| Bank of West | Nadir Malik | 916-812-3150 | 500 Capitol Mall, Ste 1200 | Sacramento | CA | nadir.malik@bankofthewest.com |
| Bank of West | Nancy Pinkins | 916-809-4178 | 500 Capitol Mall, Ste 1200 | Sacramento | CA | [nancy.pinkins@bankofthewest.com](mailto:nancy.pinkins@bankofthewest.com) |
| Bank of West | Michael Kinsella | 415-349-9682 | 500 Capitol Mall, Ste 1200 | Sacramento | CA | [michael.kinsella@botw.com](mailto:michael.kinsella@botw.com) |
| Bank of West | Victor Shin | (510) 318-1495 | 500 Capitol Mall, Ste 1200 | Sacramento | CA | [victor.shin@botw.com](mailto:victor.shin@botw.com) |
| Bank of West | Sheila Santos | 415-769-0436 | 500 Capitol Mall, Ste 1200 | Sacramento | CA | [sheila.santos@botw.com](mailto:sheila.santos@botw.com) |
| Bank of the West | Lori Becker | 415-399-7225 | 180 Montgomery St, 9th floor, Mail sort NC-MON-09-C | San Francisco | CA | lori.becker@botw.com |
| Bank of Montreal | Peter Ziegler | 312-750-3888 | [115 S. Lasalle, 12th Floor](http://www.usbanklocations.com/one-pacificcoast-bank-fsb-map.html) | Chicago | IL | peter.ziegler@bmo.com |
| Bay Cities Credit union | Georgette Munoz | 510-690-6100 | 22777 Main St | Hayward | CA | gmunoz@baycities.org |
| Bay City Chevrolet | Corey Cooper | 510-588-2400 | 3093 Broadway | Oakland | CA | gmcorey@yahoo.com |
| Bay Commerical Bank | Karla S. Garcia | 925-476-1801 | 500 Ygnacio Valley Rd. #130 | Walnut Creek | CA | kgarcia@bcb-ca.com |
| Business Recovery Services, Inc. DBA Bank UP | Michael Santimauro | ( 510 ) 522-9714 | 1301 Marina Village Parkway, Ste. 250 | ALAMEDA | CA | msantimauro@bank-up.com |
| Business Recovery Services, Inc. DBA Bank UP | Denise Pray | ( 510 ) 522-9714 | 1301 Marina Village Parkway, Ste. 250 | ALAMEDA | CA | dpray@bank-up.com |
| California Bank & Trust | Henry Reynoso | 510-419-1820 | 400 20th St | Oakland | CA | henry.reynoso@calbt.com |
| Chabot Federal Credit union | Mary Born | 1-866-8281320 | 7080 Donlon Way,ste.100 | Dublin | CA | mborn@chabotfcu.com |
| Citibank, N.A. | Thad Garrison | 415-627-6101 | One Sansome St., 23rd Floor | San Francisco | CA | thad.garrison@citi.com |
| Citibank, N.A. | Brian Wong | 510-351-8221 | 1300 E 14th Street | San Leandro | CA | brian1.wong@citi.com |
| Citibank, N.A. | John Kim | 703-204-8307 | 8110 Gatehouse Rd, Ste. 300E | Falls Church | VA | yeung.d.kim@citi.com |
| City National Bank | Roneal Ram | 510-287-3142 | 2101 Webster Street | Oakland | CA | roneal.ram@cnb.com |
| Community Bank of the Bay | Chaula Pandya | 510-433-5415 | 1750 Broadway | Oakland | CA | cpandya@communitybankbay.com |
| Convenient Payments, LLC. |  | [855-872-6632](http://convenientpayments.com/contact/) | 12884 Frontrunner Blvd, Suite 220 | Draper | Utah, 84020 | [Sales@ConvenientPayments.Com](mailto:sales@convenientpayments.com) |
| Convenient Payments, LLC dba Intellipay | Adam Hensleigh | 510-771-2105 | 12884 Frontrunner Blvd, Suite 220 | Draper | Utah, 84020 | adam.hensleigh@intellipay.com |
| Convenient Payments, LLC dba Intellipay | Casey Leloux | 801-999-4323 ext 101 | 12884 Frontrunner Blvd, Suite 220 | Draper | Utah, 84020 | caseyleloux@intellipay.com |
| Convenient Payments, LLC dba Intellipay | Dale Erling |  | 12884 Frontrunner Blvd, Suite 220 | Draper | Utah, 84020 | dale.erling@intellipay.com |
| Cooperative Center Credit union |  | 510-845-6428 | 2001 Ashby Ave | Berkeley | CA | marketing@coopfcu.org |
| CORE Business Technologies | John Tharpe | 214-771-2801 | 950 Warren Ave, 4th Fl | East Providence | RI | jtharpe@corebt.com |
| CORE Business Technologies | David Muir | 866-567-2673 | 950 Warren Ave, 4th Fl | East Providence | RI | dmuir@icorebt.com |
| CORE Business Technologies | Cidalia DeSantis | 866-567-2673 | 950 Warren Ave, 4th Fl | East Providence | RI | cdesantis@corebt.com |
| CORE Business Technologies | Dave Kuhn | 866-567-2673 ext 1491 | 950 Warren Ave, 4th Fl | East Providence | RI | dkuhn@corebt.com |
| David.Walton@csgi.com | David Walton | 904-710-1352 |  |  |  | david.walton@csgi.com |
| Deens Electronics, Inc. DBA A-Plus Printer Services | Musa Sarary | ( 510 ) 656-4500 | 44875 Industrial Dr., Ste J | FREMONT | CA | sales@deenselectronics.com |
| DEENS ELECTRONICS INC | AFSHAAN HASHIM | 510/656-4500 | 44875 INDUSTRIAL DRIVE,SUITE J | FREMONT | CA | sales@deenselectronics.com |
| Deltek | Alexandra Howden | 571-306-5985 | 2291 Wood Oak Drive | Herndin | VA | alexandrahowden@deltek.com |
| DivDat | Megam McGrath | 313-573-8226 | 2111 Woodward Ave | Detroit | MI | mmcgrath@divdat.com |
| Engage IST Inc. | Louis Collins | 916-683-2675 | 770 L St., Ste. 950 | Sacramento | CA | louis@engageist.com |
| Euclid Infotech | Rakhi Patil | \*+91-22-28555551 | 201, Eden Rose Shopping Centre, Beverly Park, Kanakia Road, Opp. Cinemax Multiplex, Mira Road (East) | Thane | India | tenderingauthority400@gmail.com |
| Financial benefits credit union |  | 510-433-9200 | 1528 Webster Street | Alameda | CA | member.services@fbcudirect.com |
| First Bankcard | Karl Pfeifer | 916-543-9341 | 3031 Stanford Ranch Rd. | Rocklin | CA | kpfeifer@fnni.com |
| First Billing Services, LLC | Patrick Dorsey | 855-270-3592 | 2835 Miami Village Drive Ste 203 | Miami Township | OH | pdorsey@firstbilling.com |
| FIS | Angela Fish |  | 601 Riverside Avenue | Jacksonville | FL | angela.fish@fisglobal.com |
| Fiserv | Mitchell Goodman | 323-449-9802 | 8875 Washington Blvd Ste 100 | Roseville | CA | mitchell.goodman@fiserv.com |
| Forte | Rolando Navarro |  | 500 W. Bethany Drive, Ste 200 | Allen | TX | rolando.navarro@forte.net |
| Fremont Bank | Karl Pfeifer | 916-295-0474 | 39150 Fremont Boulevard | Fremont | CA | kpfeifer@fmni.com |
| Fuzhou Jump Smart Cards Co. Ltd. | Jacky Chen | 86 591 38125231 | 192,FuGuang Road, F.I.Z., | Fuzhou City | CN | jacky@jump-card.com.cn |
| Gila LLC - MSB | Dora Rodriguez |  | 1715 McCready Avenue | St. Louis | MO | dora.rodriguez@navient.com |
| Gila LLC - MSB | Dragos C. Enea |  | 1715 McCready Avenue | St. Louis | MO | dragos.enea@navient.com |
| GovPayNet | David Meibert |  | 7102 Lakeview Parkway West Drive | Indianapolis | IN | dmeibert@govpaynet.com |
| GovTellerUS Merchant Systems | Sharon Smith | ( 877 ) 829-7294 | 48073 Fremont Blvd. | FREMONT | CA | sharons@usms.com |
| Grant Street Group, Inc. | Susanne Morgan | 412/391-5555 | 339 Sixth Avenue Suite 1400 | Pittsburgh | PA | rfps@grantstreet.com |
| Grant Street Group | John K. McCarthy |  | 429 Forbes Avenue | Pittsburgh | PA | john.mccarthy@grantstreet.com |
| Greenlight Payments Inc | Hares Nayabkhil | ( 510 ) 415-6119 | 2464 Armstrong Street | LIVERMORE | CA | hares@greenlightpayments.com |
| Heartland Payment Systems | Don Lewis |  | 3197 Harvest Moon Drive | Palm Harbor | FL | don.lewis@e-hps.com |
| ICMA-RC | Angela Macon | 202/682-5295 | 777 North Capitol Street, NE | Washington | DC | amacon@icmarc.org |
| IntelliPay |  | (855) 872-6632 |  |  |  | [sales@intelliPay.com](mailto:sales@intellipay.com) |
| InvoiceCloud | Carlyn Altheide |  | PO Box 30189 | Walnut Creek | CA | caltheide@invoicecloud.com |
| JP Morgan | Natasha Bottari | 650-389-6266 | 560 Mission St., 4th Floor | San Francisco | CA | natasha.bottari@jpmchase.com |
| JP Morgan | Neil Pack | 415-315-8838 | 560 Mission St., 4th Floor | San Francisco | CA | neil.e.pack@jpmorgan.com |
| JP Morgan | Jason Johnson | 949-833-6637 | 560 Mission St., 4th Floor | San Francisco | CA | jason.l1.johnson@jpmorgan.com |
| JP Morgan | Andrea Beard | 415-772-3205 | 560 Mission St., 4th Floor | San Francisco | CA | andrea.h.beard@jpmorgan.com |
| Kubra | Braden Short |  | 14105 S. Normandie Avenue # 2 | Gardena | CA | braden.short@kubra.com |
| LaSalle Bank, NA | Maura Purtell | 312-992-0991 | 540 W. Madison | Chicago | IL | maura.purtell@abnamro.com |
| LexisNexis | Myron Bouchakian |  | PO Box 1703 | Brentwood | TN | myron.bouchakian@lexisnexis.com |
| MasterCard International | Eva Robinson | 914-249-6396 | 2000 Purchase Street | Purchase | NY | eva\_robinson@mastercard.com |
| MasterCard International | Jean Cawley Taplett | 914-249-6311 | 2000 Purchase Street | Purchase | NY | jean\_taplett@mastercard.com |
| MasterCard Worldwide | Gregory Hamilton | 303-617-9171 | 5659 S. Mobile St. | Centennial | CO | gregory\_hamilton@mastercard.com |
| Mellon Global Cash Management | Thomas H. Heisey | 412-234-1697 | [500 Ross St.](http://www.usbanklocations.com/metropolitan-bank-32110-map.html) | Pittsburgh | PA | heisey.th@mellon.com |
| Metropolitan Bank | Stella Kong | 510-834-1933 | [250 East 18th Street](http://www.usbanklocations.com/metropolitan-bank-32110-map.html) | Oakland | CA | skong@metropolitanbankca.com |
| MUFG Union Bank | Suzanne Wilson | (415) 705-7112 | 350 California St., Floor 20 | San Francisco | CA | SWilson@us.mufg.jp |
| nCourt | Michael Fodor |  | 3545 E. Ventana Canyon Drive | Tuscon | AZ | mfodor@ncourt.com |
| Nic Services, LLC | Barbara Brinson |  | 25501 West Valley Parkway, Ste 300 | Olathe | KS | bbrinson@egov.com |
| One Pacific Coast Bank | Andrea Walker | 510-463-6565 | [1438 Webster Street # 100](http://www.usbanklocations.com/one-pacificcoast-bank-fsb-map.html) | Oakland | CA | awalker@opcb.com |
| PaymentCloud |  | 1-800-988-2215 |  | Austin | TX | [info@paymentcloudinc.com](mailto:info@paymentcloudinc.com) |
| Paymentus Corp | Christine Miles |  |  |  |  | cmiles@paymentus.com |
| Paymentus Corp | Keegan Cohen |  |  |  |  | kcohen@paymentus.com |
| PayIt | Meredith Luker | 913-522-9631 | 1100 Main Street, Ste 700 | Kansas City | MO | mluker@payitgov.com |
| PayIt | Sydney Martin | 913-522-9631 | 1100 Main Street, Ste 700 | Kansas City | MO | smartin@payitgov.com |
| PayZang | Danica Farley | 801-419-8544 | 860 East 4500 South, Ste 315 | Salt Lake City | UT | danica@payzang.com |
| Point & Pay | Mark Ruis | (503) 236-7069 | 738 SW Maplecrest Dr | Portland | OR | mruis@pointandpay.com |
| Point & Pay | Kevin Connell |  | 110 State Street East, Ste D | Oldsmar | FL | mruis@pointandpay.com |
| Provident Credit Union | John Haggarty | 1-800-632-4600 | 8301 Edgewater Dr | Oakland | Ca | jhaggarty@providentcu.org |
| RevQ | Steve Ard |  | 4400 NE 77th Avenue, Ste 100 | Vancouver | WA | steve.ard@revq.com |
| RT Lawrence Corporation | Michelle Barredo |  | 7740 Painter Avenue #100 | Whittier | CA | michelle.barredo@rtlawrence.com |
| Salesforce | Dean Thomas | 925/451-4542 | 1 Market St. | San Francisco | CA | dean.thomas@salesforce.com |
| San Francisco Federal Credit Union | Tony Delumen | 415-775-5377 | 2121 N. California St. #395 | Walnut Creek | CA | financial\_planning@sanfranciscofcu.com |
| Tri Valley Universal | Salma Nayabkhil | ( 925 ) 523-3107 | 5820 Stoneridge Mall Rd #100-23 | PLEASANTON | CA | salmanayabkhil@yahoo.com |
| US Bank Corporate Payment Systems | Leslie Massey | 805.481.1585 | 2389 Brant Street | Arroyo Grande | CA | leslie.massey@usbank.com |
| US Bank Corporate Payment Systems | Courtney Hope | 310-363-5850 |  |  |  | courtney.hoppe@usbank.com |
| Valley Community Bank | Janelle Wrzesinski | 925-600-3064 | 465 Main St. | Pleasanton | CA | gwrzesinski@vcb-ca.com |
| Value Payment Systems | Olivia Shoup | 615-942-1144 | 155 Frin Rd Ste 330 | Brentwood | TN | proposals@valuepaymentsystems.com |
| Value Payment Systems | Elizabeth Ragan |  | 2207 Crestmoor Road, Ste 200 | Nashville | TN | elizabethragan@valuepaymentsystems.com |
| VITU | John Brueggeman | 818-706-1949 | 29901 Agoura Rd | Agoura Hills | CA | jb@vitu.com |
| VITU | Monalisa Burkhalter | 770-880-9255 | 29901 Agoura Rd | Agoura Hills | CA | monalisab@vitu.com |
| Wachovia Corporation | Stephen Hudd | 203-401-5756 | 301 South College St., # 4000 | Charlotte | NC | stephen.hudd@wachovia.com |
| Wachovia Corporation | Mike Hanna | 813-276-6475 | 301 South College St., # 4000 | Charlotte | NC | mike.hanna@wachovia.com |
| Wachovia Corporation | Mara Holley | 404-332-5267 | 301 South College St., # 4000 | Charlotte | NC | mara.holley@wachovia.com |
| Wachovia Corporation | Elysa Scharf | 908-598-3035 | 301 South College St., # 4000 | Charlotte | NC | elysa.scharf@wachovia.com |
| Wachovia Corporation | Linda Cava | 914-286-5026 | 301 South College St., # 4000 | Charlotte | NC | linda.cava1@wachovia.com |
| Wachovia Corporation | Ron Hankins | 336-378-4200 | 301 South College St., # 4000 | Charlotte | NC | ron.hankins@wachovia.com |
| Wachovia Corporation | Donn Scott | 267-321-7739 | 301 South College St., # 4000 | Charlotte | NC | donn.scott@wachovia.com |
| Wachovia Corporation | Carolyn Clouser | 804-697-7126 | 301 South College St., # 4000 | Charlotte | NC | carolyn.clouser@wachovia.com |
| Walsh Financial Consulting | Mark Walsh | 510 2502539 | 10732 Fallbrook Way | Oakland | CA | mark@walshfc.com |
| Wells Fargo Bank | Shelley Rintala | 415-396-8426 | 550 California St., 10th Fl | San Francisco | CA | shelleyr@wellsfargo.com |
| WellsOne Commercial Card | Elizabeth Klune | 760 737 6649 |  | Escondido | CA | eklune@wellsfargo.com |