

## Questions for Merchant Credit Card Services (FY 2013) RFP

1. How many total locations are there approximately?

There are approximately 350 locations/MIDs under the state contract.

2. Are they all separate tax IDs?

All of the State locations are setup under the State of Oklahoma Tax Identification number.

3. Does the state use a third party for convenience fees?

Each agency makes the determination of whether or not to assess a convenience fee. The model used is at the agencies discretion and must be approved by the Oklahoma Governmental Technology Applications Review Board.

4. Please explain what "Attachment A" is, as we cannot locate in the RFP documentation.

There is no Attachment A, this should have been referred to as Appendix A.

5. Please clarify what you are looking for in Sections 1-5. Please clarify the required format.

The document submitted to OST must include responses to all sections. Sections 1 and 2 should contain the Background Information and the Schedule of Events. Section 3 must provide an acknowledgment to the requirements and references to the Appendices that correspond to evidence provided regarding meeting the minimum qualifications, requirements and financial capability. Section 4 must provide information/responses to questions listed and service capabilities. Section 5 must acknowledge acceptance of these terms and conditions or note any specific exceptions.

6. Please indicate whether the State prefers the proposer to include Legal Terms and edits in the body of the RFP, or in a separate document noting exceptions, etc.....?

Please include responses regarding Legal Terms in a separate section V (corresponding to the section where this information is presented in the RFP) of your proposal.

7. Does Rose State College use the CyberSource gateway for processing services? Or is it possible they use Auth.Net which is now owned by CyberSource?

Rose State College still utilizes CyberSouce SOAP API.

8. For locations listed as using ok.gov, BA Merchant Services, NIC-USA – are these integrated solutions (i.e. transactions are process via the internet from the consumer through a website) or are the locations using a portal to key enter the transactions into (like a Virtual Terminal)?

**Both are integrated eCommerce solutions.**

9. For those locations listed as using PayPal – is this PayPal as a method of payment or the PayFlowPro transaction processing application owned by PayPal?

**Please see revised Appendix E**

10. Please describe the processing environment for Cameron University. What Visa applications/tools are being used?

**Please see revised Appendix E**

11. Oklahoma Tax Commission is listed as using a terminal, with OK.GOV and magtek swipers. Do they have a virtual terminal that they are logging into on the OK.GOV site or is there something else being used that is not listed?

**OK.Gov processes online and face-to-face payments (through Magtek card readers) through the Monetra 7.0 gateway for the Oklahoma Tax Commission.**

12. Please explain if and where the State uses a “Convenience Fee” model to process any card payments in any processing environments?

**Each agency makes the determination of whether or not to assess a convenience fee. The model used is at the agencies discretion and must be approved by the Oklahoma Governmental Technology Applications Review Board.**

13. Please advise whether OK.gov is utilizing a particular payment module through its website.

**Ok.gov is utilizing a custom payment engine that was developed by NIC.**

14. What is the card processing module utilized within Click4Tix? With which authorization network(s) is it certified?

**See revised Appendix E.**

15. Northern OK College – What is the credit card module/terminal used with MBS Insight, Inc.?

**Please see revised Appendix E**

16. Please advise whether the following accounts accept card payments and the payment processing solution (software, gateway, or terminal) that is utilized.
- a. OK State Board of Examiners for Long Term HC
  - b. OK State Board of Nursing, Board of Examiners in Optometry
  - c. State Board of Osteopathic Examiners
  - d. Prof Engineers & Land Surveyors
  - e. OK Board of Examiners of Psychologist
  - f. Regents for Higher Education
  - g. Board of Chemical Test Alcohol/Drug
  - h. Speech/Language Pathology & Audiology
  - i. OK Commission for Consumer Credit
  - j. Veterinary Medical Examiners
  - k. Dept. of Human Services
  - l. Water Resource Board
  - m. OK Accountancy Board

**Please see revised Appendix E**

17. Will the State convert 100% of the volume over to the winning vendor?

**The State Treasurer has statutory authority (O.S. Title 62 Section 71) to contract for credit card processing services and to extend those services to state agencies and institutions via participation agreements. A few state agencies or institutions with participation agreements may also have specific statutory authority which may allow them to contract independently for these services.**

18. Will the State work with the winning vendor to certify OK.Gov and Oklahoma Interactive to their processing network if that will help to mitigate transaction expense?

**While the contract for administration of the state's web portal is administered by another state agency, we believe they are also committed to the lowest total cost of operations to the state and its citizens. Consequently we would support discussions with this agency for this purpose.**

19. Can the State provide additional information as to what processing networks (First Data, Paymentech, Elavon/NOVA, VITAL/TSYS, etc.) or third party gateways (IC Verify, Verisign, PayPal, Authorize.Net etc.) used by the following service providers?
- a. OK.Gov
  - b. Oklahoma Interactive
  - c. Click4Tix
  - d. NIC-USA
  - e. MBS Insight
  - f. Augusoft
  - g. Fore! Reservations
  - h. MBS Bookstore
  - i. Sapiant

**Please see revised Appendix E**

20. #21 asks the vendor to provide a pro forma analysis based upon the information provided within Appendix A. As this appendix doesn't contain information specific to interchange qualification levels, will the following data be sufficient to satisfy this requirement?
- a. Vendor transaction fees when applicable
  - b. Vendor % based fees when applicable
  - c. Applicable monthly and ancillary fees when applicable

**Providing this pricing information will be sufficient. (Question is actually #22)**

21. Can you please tell me if the following gateways and or software listed below are compatible with any of these processors: First Data Omaha, First Data Nashville, TSYS, or First Data North. Also, provide the version if it is a software. I cannot determine if it is a web based application or an internet gateway in some cases.
- a. OK.GOV
  - b. Click4Tix
  - c. NIC-USA
  - d. Oklahoma Interactive
  - e. CP Gateway
  - f. Sapient
  - g. Augusoft
  - h. MBS Insight
  - i. Cybersource
  - j. Securenet Gateway
  - k. Merchant Link, Fore!
  - l. Reservations 2008
  - m. MBS Bookstore system
  - n. IBM 4840
  - o. Micros Opera

**Please see revised Appendix E**

22. Ex: There are a few dozen versions of Micros Opera. It would be best if you could provide a list of the processors your version of Micros Opera is compatible with. This would be helpful to all bidders.

**Please see revised Appendix E**

23. My question as it related to OK.Gov. This is the website, but doesn't tell me which (and it could be various) gateways are behind the website links. I don't believe OK.Gov is the product itself that a merchant provider would be connecting to.

**Please see revised Appendix E**

24. My suggestion/request is to add columns to your Exhibit E that detail the version of the software or the actual name of the gateway as well as the processors each can connect to. This is often only known to the gateway or software developers. It is not always published.

**Please see revised Appendix E**

25. Is the State or any agencies utilizing an IVR? If so, is it hosted by a third-party or the State?

**Currently IVR services are available to state agencies via Oklahoma Interactive, a subsidiary of NIC who holds the master portal contract with the State of Oklahoma and the Office of Enterprise Management Services.**

26. If utilizing an IVR who developed the payment interface with the State, vendor or a third-Party? Is the interface an API to a payment gateway?

**The payment interface was developed by a third party, which Oklahoma Interactive is a subsidiary. Yes, the interface is an API to a payment gateway.**

27. Are any of the State Agencies accepting pin-less debit, alternate payments and/or ACH payment types today?

**Pinless debits are not utilized today. ACH payments are being utilized but are covered under a separate State agreement.**

28. Who currently hosts your website: the State or a third party? Is the payment interface via a hosted order page or Application Programming Interface?

**The majority of State agencies utilizing web payments have a payments interface via a hosted order page, however there are a few who utilize an API to a payment gateway.**

29. Is the State looking for a fully hosted consumer enrollment, bill presentment web product or interface only capabilities?

**The scope of this RFP is for interface only capabilities.**

30. Is the State looking for a fully hosted IVR product or interface only capabilities?

**The scope of this RFP is for interface only capabilities.**

31. Are the State and all its agencies PCI compliant today?

**Annually, OST contracts with a third party Qualified Security Assessor to provide training related to the PCI data security standards and to facilitate completion of**

the PCI Self Assessment Questionnaire by agency participants in the statewide credit card processing contract. Additionally, OST has obtained reports or other evidence of compliance from business partners. Participating agencies are responsible for ensuring compliance at the agency level on a daily basis and agree to accept this responsibility upon execution of their agreement to participate in the statewide contract.

32. What software, application, middleware or payment gateway is utilized for the payment interface for the following third-party systems that are being used today:
- Sapient
  - RegOnline Account Management Services
  - Augusoft
  - Fore! Reservation 2008
  - Micros Opera
  - Click4Tix

Please see revised Appendix E

33. Does the State intend to continue using their current third party software, gateways, middleware systems and products?

In 2012 the state began the process of consolidating information technology resources in order to increase the efficiency of government operations, to improve the transparency of IT spending and to increase the quality of IT services delivered. This is a large undertaking and may produce some changes in the future that are yet unknown. Changes impacting card processing environments should be consistent with the previously noted goals and would be vetted to ensure compliance with PCI data security standards.

34. Are any of the locations accepting payment via echeck today, and if not would the State be interested in accepting payment via echeck? i.e. ECA for over-the-counter, Internet Check Acceptance for online

Currently e-check services are available to state agencies via Oklahoma Interactive, a subsidiary of NIC who holds the master portal contract with the State of Oklahoma and the Office of Enterprise Management Services.

35. Please provide the number of transactions and sales volume processed annually for echeck by each acceptance methods Web, POS, and Phone?

This information is not tracked by OST, the services are currently provided by Oklahoma Interactive.

Phone/IVR - 3,800

Web/POS – 1,239,075.

36. What is the number of transactions and return volume processed annually for echeck by each acceptance methods, Web, POS, and Phone?

**This information is not tracked by OST, the services are currently provided by Oklahoma Interactive. We were unable to obtain this information timely.**

37. What percentage of echeck volume accepted annually are business checks?

**This information is not tracked by Oklahoma Interactive.**

38. Is any of the echeck volume warranted or guaranteed? If not is the State looking for a warranty/guarantee program?

**We do not know if the echeck volumes is warranted or guaranteed. The warranty/guarantee program is not within the scope of this RFP.**

39. Pg 17, Section VII: Format. “Sections 1 – 5 and Attachment A should correspond to those sections of this RFP.” Please clarify the sections to which the bidder should respond.

**The document submitted to OST must include responses to all sections. Sections 1 and 2 should contain the Background Information and the Schedule of Events. Section 3 must provide an acknowledgment to the requirements and reference the Appendices that correspond to the minimum qualifications, requirements and financial capability. Section 4 must provide information/responses to questions listed and service capabilities. Section 5 must acknowledge acceptance of these terms and conditions or note any specific exceptions.**

40. Is OST looking for a response to RFP Sections III, IV, V, and VI (as well as any Appendices referenced in those sections)?

**Yes.**

41. Should the Appendices be incorporated into the Section responses, or should we answer them as separate documents and put them at the back of our proposal?

**The appendices referenced should be answered separately and placed at the back of the proposal, tabbed as Section VIII.**

42. What is the reference to Attachment A?

**There is no Attachment A, this should have been referred to as Appendix A.**