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RFP Merchant Card Services

Questions & Answers

(Refer to "City of St. Louis-Calendar Year 2024 Gross Sales by Method of Payment" per Responses)

Airport

- Q1. What (make/model) is being used with the kiosks and cashier booths connected to Windcave?
R1: Kiosks: Ingenico SCR200F; Cashier Booth: Ingenico IPP350.
- Q2. The City noted Windcave as the solution in the attended airport cashiers. Please confirm these details and are you open to an alternative solution?
R2: No, Windcave is the only solution certified with the Airport PARCS equipment.
- Q3. For the standalone terminals provided to the airport, could the City describe what these are used for?
R3: These are connected via cellular and are used in the event of a network outage.
- Q4. What type of Ingenico terminals are used as backups in the event that the City's network is down?
R4: Ingenico Move 5000.
- Q5. What PIN pads (make/model) are used for in-person (e.g. PAX, BBOS, Ingenico, etc.)?
R5: See response to Q1.
- Q6. What is the model of the Ingenico equipment?
R6: Yes, see Q1.
- Q7. Does current processor have a lock on programming?
R7: Yes.
- Q8. Do you expect any volumes to be impacted by the projected remodeling plans of the airport?
R8: Yes.
- Q9. How many Merchant (MIDs) Account numbers does the Airport Division have today?
R9: Yes, The Airport has two MIDs; one for Chase and one for Amex.
- Q10. Does the City accept PIN Debit at their airport parking locations?
R10: Not PIN enabled.
- Q11. For the Windcave payment gateway, what type of integrated P2P credit card terminals is the City using for the cashier booths? Please list out manufacturer, make, and model?
R11: Yes, see Q1.
- Q12. For the Windcave payment gateway, what type of integrated credit card terminals is the City using for the self-serve credit card kiosks in the airport check-out lanes without cashiers? Please list out manufacturer, make, and model?
R12: Yes, see Q1.
- Q13. For the 14 Stand-Alone Ingenico terminal devices with Cellular Connectivity as backup, please list out the Ingenico make, and model of the device.
R13: Yes, see Q4.
- Q14. Does the City own the 14 Ingenico devices?
R14: Yes.
- Q15. Can you provide more insight into the request for revenue-sharing?
R15: This is not applicable to the Airport.
- Q16. How are the Windcave payments integrating to the processor today?
R16: These payments are pass on directly to Chase. Then, Windcave bills for their fees separately.

Q17. Of the 14 stand-alone devices from the processor- how many need to be replaced or upgraded and how many more stand-alone devices are being added?

R17: To our knowledge they are all up to date. We will need to order one more for Lot F when it opens.

Q18. Are existing Windcave terminals going to be replaced or upgraded?

R18: We have no plans to or knowledge of the need to update/replace the current terminals at this time. Two new pay-in-lane kiosk readers and one POS register reader will be added with the addition of Lot F.

Q19. Are they interested in information for point-to-pint encrypted terminals?

R19: Yes.

Parking Division

Q20. Is the City interested in combining online payments for all Parking Division services (e.g. both fines and permits) into a single online platform?

R20: Parking fines and residential permits are already on a single online platform that processes through BlueFin as the gateway.

Q21. Could the City provide additional details on the scope for the parking division? Is the City looking for vendors to replace its current meter/hardware, or to provide payment processing services that process payments through their existing setup?

R21: We are looking to provide payment processing services that process payments through the existing gateway setups.

Q22. Is MCM Amano a separate POS system that accepts credit card payments? If so, do you have a contact number for the POS vendor so we can call to verify we can integrate with this system?

R22: Tender Retail, MCM is the gateway used for our Amano revenue control equipment in one of our garages.

Q23. Is there any card present needed for meter/spaces? For example, are any of these using a kiosk for paying at the meter/space or are all of them app based and CNP/online?

R23: Our meter options use both cards being present and app usage. We are moving more towards “pay by app.”

Q24. For the Parking Violations Bureau, what type of credit card terminals is the City using for In person Payment via the Bluefin gateway? Please list out manufacturer, make, model?

R24: Pax Technologies S300.

Q25. What payment gateway (or gateways) are you using in conjunction with your IPS parking solution?

R25: IPS uses Monetra 9.

Q26. In regard to the Garage/Events what, if any, Card Present equipment/software is being used for in-person payments?

R26: The Parking Division uses the Infinite Peripherals QPC 150 Reader.

Q27. Which portion of the business is using IPS, how many locations and devices, etc? Can you please describe all payment scenarios for IPS? Is the City of St. Louis open to replacing IPS with an alternative solution?

R27: IPS are our single space meters, NOT a gateway. These meters accept credit card payments through Monetra 9 as the gateway for IPS.

Q28. Are there any essential features, functions, or connections that IPS provides that are essential for this business function?

R28: Yes, see Q27.

Q29. Do the Park Mobile meters fall under 1 MID?

R29: Yes, but Parkmobile is an App, not a meter. The app can be used to pay IPS and flowbird meters.

Q30. Zephyre System—you mention using Authorize.net but is there actual hardware used also?

R30: No.

Q31. How are the Parkmobile payments integrating to the processor today?

R31: Parkmobile integrates to the processor via Cybersource Ecomm2 gateway with a Netconnect password.

General Inquiries – Parking and Airport

- Q32. In reviewing the multiple gateways currently in use across both the Meters/Garage division and the Airport division, we've identified a couple that appear to be older and not certified with our processor. Would the City be open to considering alternative gateways that align with our processor's current certification standards?
- R32: The Airport parking operator utilizes Windcave gateway which is the only solution certified to work with their POS equipment. The stand-alone terminals are not integrated with the POS system, so we could consider alternative solutions based upon the winning bidder's uses/preferences.**
- R32: The Parking Division gateways are not changeable for our current service providers.**
- Q33. How many merchants' identification numbers (MIDs) will be needed for this contract?
- R33: The Parking Division currently has 28 merchant accounts. We both plan to keep the same number of MIDs that we currently have.**
- R33: The Airport has two MIDs; one for Chase and one for Amex**
- Q34. Do you have a separate MID for each gateway?
- R34: The Parking Division has a separate MID for each type of revenue and location.**
- R34: The Airport has two MIDs; one for Chase and one for Amex**
- Q35. What pricing structure does the City prefer for its merchant card processing services?
- R35: We are expecting the vendors that bid on this RFP to provide their best pricing structure options.**
- Q36. Does the City currently absorb the processing fees, or are these costs passed through to the cardholder?
- R36: Currently, the Parking Division and the Airport absorbs the fees on all services, except for a small amount on monthly parking. We would like to explore options to continue to absorb the fees, as well as to pass the fees to our customer base.**
- Q37. Please provide the average ticket amount.
- R37: Please refer to attached spreadsheet for the Parking Division and the Airport.**
- Q38. Does the City have a contact for each vendor directly?
- R38: The answer is yes for both the Parking Division and the Airport.**
- Q39. Are partial bids accepted?
- R39: No.**
- Q40. What version of gateway are you on?
- R40: For the Parking Division, the versions are as follows:**
- i. IPS and Flowbird – Monetra V.9**
 - ii. Parkmobile – Cybersource Ecomm 2**
 - iii. USA-EPay – No version, just card present**
 - iv. Datacap Systems Netepay – No version**
 - v. Tender Retail – MCM**
- R40: For the Airport, our version is Windcave/Payline.**
- Q41. What is the impetus for going to bid at this time? (e.g. expiring contract, new functionality needs)?
- R41: The contract is expiring.**
- Q42. When does the City expect vendors to have services deployed? Is there a specific timeline?
- R42: The targeted implementation is 1st or 2nd quarter of Calendar Year 2026.**
- Q43. Who is the City's current merchant provider for the Airport and Parking Divisions today?
- R43: Chase**
- Q44. Is the City under contract with their current merchant provider? If yes, contract term (yearly, monthly), expiration date, and term notice (30/60/90)
- R44: Yes, both the Parking Division and the Airport are under contract but terms will not be disclosed.**
- Q45. Does the City have defined parameters for "secure" emailed submissions? (e.g. should submissions be made encrypted via a Cisco/Voltage email? If so, can test emails be sent to the RFP contact to ensure submission are received and accessible by/before the due date?)
- R45: Yes, we have secure email parameters. If you elect to send an encrypted email, you can send a test email to the RFP contact.**
- Q46. Does the City have multiple merchant providers, if so please list.
- R46: No, just Chase.**

- Q47. Is the City looking to receive next day funding on the merchant settlement?
R47: This is contingent on the fee structure submitted in your proposal.
- Q48. Are you currently PCI compliant (certificate available)?
R48: Yes, both the Parking Division and the Airport are PCI compliant.
- Q49. What Bank Checking Account is the City using for their merchant settlement
R49: Parking Division – Busey Bank and UMB bank
R49: Airport – US Bank
- Q50. Is the Merchant Provider allowed to Debit their fees from the City’s Checking Account?
R50: Yes
- Q51. Can the City provide 3 months merchant statements for each the City of St Louis Parking and Airport divisions?
R51: During the bidding process, we are not able to provide merchant statements. Please see attached summation of calendar year 2024 data.
- Q52. Is the City under any special interchange rate programs with the Card Brands?
R52: The rates are based on the structure of the current merchant of record.
- Q53. When does the City anticipate on making a decision on the Parking and Airport Divisions?
R53: Calendar Year Q1 2026
- Q54. Who does the City utilize for its PCI Compliance? Current merchant provider? Trustwave? Security Metrics? Other?
R54: The Parking Division and the Airport uses Trustwave.
- Q55. What is the percentage of how credit card payments are made from? Retail Card Present (Face to Face), Card Note Present (Phone/Mail), Ecommerce (Online)
R55: For the Parking Division:
i. **Retail Card Present (Face to Face) 37%**
ii. **Card Not Present (Phone/Mail) 0%**
iii. **Ecommerce (Online) 63%**
R55: For Airport:
i. **Retail Card Present (Face to Face) 97%,**
ii. **Card Not Present (Phone/Mail) <1%,**
iii. **Ecommerce (Online) 3%?**
- Q56. Does the City have a direct American Express merchant account? Or does the City go through their Merchant provider (Amex OptBlue program)?
R56: Parking and Airport - Yes; The Parking Division has a direct American Express account for monthly parking only for each garage.
R56: Parking and Airport- No; we do not use Amex OptBlue.
- Q57. RFP Submission: The submission instructions allow both electronic email submission and hard copy submission. In addition, the instructions require 1 original and 6 copies of the proposals. Please confirm that if electronic submission is chosen then only 1 copy of the proposal is required to be emailed electronically.
R57: If electronic – one copy is acceptable
R57: If hardcopy – submit 1 original and 6 copies of the proposal
- Q58. What is the desired contract duration?
R58: Preferable duration is 5 years.
- Q59. Are there any manual processes relating to reconciliation of the payments?
R59: Yes, the Parking Division and the Airport have several reconciliation processes between the backend information and our accounting system, prepared in Excel.
- Q60. Are you storing member/customer card information in your payment software or ERP to utilize reoccurring billing options?
R60: The Parking Division stores card information in the Zephyre System for monthly parking.
R60: The Airport credit card information is tokenized through Windcave
- Q61. Do you currently own your devices/terminals?
R61: The Parking Division owns its terminals.
R61: Airport owns its terminal

Q62. Are you currently accepting e-check, processing checks electronically, and is that part of the merchant services portion of this RFP? If yes, please provide check transaction numbers and volume numbers or an e-check statement and the name of your current vendor?

R62: The Parking Division only accept ACH/e-check for monthly parking in the Zephyre System.

R62: For the Airport, any payments of that nature would not be part of this RFP.

Q63. What percentage of the City's annual processing volume is attributed to debit card transactions for both the Airport and Parking Divisions?

R63: For both Parking Division and the Airport, all debit cards are processed as credit cards in all systems. We do not enter pin numbers.

Q64. Please provide the annual transaction count.

R64: Please refer to attached spreadsheet for the Parking Division and the Airport.

Q65. Did the City's current provider/processor resell the noted solutions or did they contract with each ISV directly?

R65: This is not applicable for the Airport and the Parking Division.

Q66. We would like to create a customized proposal response for the City of St Louis. Therefore, may we please ask to have your permission to use your logo/branding for the strict purpose of developing the proposal materials and supporting collateral and subsequent collateral to be shared with your company only?

R66: You have our permission to use any applicable branding on the City or Airport parking website.