MERCHANT SERVICE RFP
SUMMARY RESPONSES
CITY OF ST LOUIS

ORGANIZATION NAME	MEETS MINIMUM REQUIREMENTS	ORGANIZATIONAL HISTORY	CLIENT BASE REFERENCES/CLIENT DATA	CAPABILITIES/IMPLEMENTATION	STAFFING/SUPPORT	TRANSACTION PROCESSING	EQUIPMENT AND SOFTWARE	SECURITY/COMPLIANCE	CURRENT/PROPOSED COSTS
AMG		P. 984 SW Pepperidge Terrance Boca Raton, FL 33486 50% women owned business Registered indepdent sales org (ISO) First Data Merchant Services and Wfargo Bank. Fiserve purchased First Data in 2019. P.9 over 12 years in parking industry specialized in small ticket items	P.19- 800 active merchant clients servicing govt entities 200 US cities/municipalities (15 clients listed City of Grand Rapids MI- parking City of Portsmouth- off street parking City of Chattaooga- parking No airport clients. Airport PARCS equip/Windcave pmt gateway is same as PARCS equipment	P. 25 - Implementation 5 weeks and (However, with no airport experience it may take longer. - p. 28 white glove high touch custom servvice P. 30 training via webinar.	p. 39- Reporting Online access, daily reporting Access One, Client line and dispute mg are platforms One user id/password will be set and able to access merchant accts under one lo	Interchange rate Visa 1.5%, MC 2% and Versu Transaction Visa .05 MC=.02 Versus .22 Blended which makes it harder to analyze	Can accommodate Parking Meters (IPS/Flowbird/Park Mobile) Can work with BlueFin gateway conversion USA-Epay, Zephire are fine. Has worked witih windcave gateway conversions.May be able to reporgram or replace for standalone terminals at airport	P.37- all client data over public networks are encrypted preventing unauthorize user access. CISP and PCI DSS compliant VPN and/or fully encrypted 128 bit SSL p.38 Data recovery strategies	0.05
BMO	Large scale international provider 8B transactions per year, $588	Elevon Inc 2 Concourse Parkway Ste 800 Atlanta, GA 30328 Founded in 1981	P7- Did not provide client references unl they move fwd with proposal. Over 3,400 govt and public entity clients	P. 5/10- Deployment team will need to assess all systems and then determine implementation strategy.	Client Team, client executive and 24/7 call centers	Interchange rate/Processing all cards are at .029	Pg 5-6 shows table of compatability P1-Can use Bluefin and Windcave technology For GPRS cellular devices it recomm Ignactio move 5000 For card not present-recomm using existing gateway providers. Will provide up to 14 devices per follow up email for airport	Maintains PCS DDS Compliant Align with Cybersecurity NIST framework Can terimante with 60 days notice	0.029 P. 6 Talks about Commercial Card Optimination can be implemented and save city $23,500 per year. Not sure if this is revenue sharing and end user pays for all costs.
CHASE **INCUMBENT**	Large, full-service acquirer, wide government experience, broad reporting/an Top ranked US acquirer by pa card volume 35 years of payment processing expertise	Paymentech, LLC 8181 Communications Parkway Plano, TX 75024 Since 1985 providing payemnt processing	P21. City of Phoenix, Arizona Wayne County, Detroit Michicagn San Louis Obispo, CA	No transition or implementation required. Can provide web based training for new staff	Continued support team as current provider.	Can continue to use Paymentus Platorm Or upgrade to the new Commerce Center for all reporting needs	All programs would remian the same for incumbent	Maintains PCS DDS Compliant	Appenx. P. 7 tiered pricing for yrs 2-4 P20- Authorization Fee/Gateway Fee YR 1 $0.05/$ 0.02 Yrs 2 $0.06/$0.02 Yr 3 $0.06/$0.02 Yr 4 $0.07/$0.02
DELUXE	Full service payment solutions provider	Deluxe Corporation 801 S Marquette Avenue Minneapolis, MN 55402 100+ year old firm who invented the checkbook 2021, Acquired First American Pmt Systems with Govolution, LLC as its subsidary.	P. 14, No client list provided and will provide if Has over 5000 government clients nationwide in 46 states and in 2024 processed 295 million transactions	P.15 Implementation plan is decribed in detail Assumption is 45 days to implement Listing of all gateways is attached in packet	P.16- US Based multi-lingual customer service Call center 24/7/365 and client focused customer care specialists 7 am-7 pm CST. 24/7 online customer service P. 7-12 Reporting is cloud based with flexibility for customization by department. Velocity is their platform	Can accept all credit cards, Visa, MC, Amex and Discover Network	From list of gateways, Authorize (3), Cybersourse, Datacap, Flowbird, Ignacio Montera, PAX, Tender USAepay, Windcave	P. 12- Level 1 PCI DSS v4.0 Qtly internal/external scans Annual penetratio testing Encryption of all data in transit & rest	P.14- 2 options via Service fee or Hybrid Service Fee 2.19% with $1 min and .40 cents electronic ACH Hybrid- . .20% + $.20 + interchange no other monthly costs or annually fees chargebacks, ach rejects, batch fees, addl per trans fees. No minimum. $.25 per ETF check.
FISERV	Meets all requirements Global technology leader in payment processing for over 40 yrs.	P. 6 Milwaukee, WI based and over 40) 600 N. Vel R Phillips Aven Milwauakee, WI 53203	p. 8- City of Santa Barbara, CA, City of Tempe, AZ City and County of San Francisco, CA -able to contact references p. 6- 150 County governments, muni and utilities 430 government clients, also quasi govt clients TX Comptroller, NC Comptroller, IL Tollway, CA DMV PA Liq Authority, NJ Tollway and State of FL.	P7- Can interface with existing system either thru established connections or by adding new can leverage hardware and software. thru one single provider 7- Step Process -kickoff, testing, training, go-live, and transition Managed Service Fee model implementation: 60–150 days Training: Blended (virtual, in-person, self-paced)	Tiered, 24/7, multilingual Saas Support Exhibit B tiered system. **Reporting** Commerce Control Center (CCC) with 80+ reports. Real-time analytics, fraud alerts, and reconciliation tools Ongoing support and updates via relationship management	p.12 Can accept all credit cards, Visa, Amex, MC and Discover Network Supports PIN based and Sig debit cards Contactless pmts, digital wallets and alternative pmt methods Can interface with existing POS Systems online portals and mobile pmt options	**p. 12** Can integrate with and interface with existing POS systems, online portals and mobile payment options either thru existing or new sytems. Recommended terminals are Clover based. This introduces new costs which we can not determine at the moment. P. 12- Equipment is avail purhcase-provide equipment costs. Will provide $10K for equipment	Certifications: PCI DSS v4.0.1 SOC audits HIPAA, GLBA, FCRA, GDPR, and more Security Features: Tokenization, encryption (E2EE, P2PE), fraud detection (AI-based) 24/7 monitoring, breach response, and regulatory audit support	2.4% program all in fee billed to customer Or Interchange plus .025 P.32 5 year term w/90 notice P. 34 early termination fee P.38 if you do not use managed fee program. you must pay acquireing fees

FOCUS	Meets all requirements Large payment processer provider	Focus Merchant Services, LLC 9703 Richmond Ave Ste 110 Houston, Tx 77042 Wholesaler partnered with Fiserv, Wells Fargo and Citizens Bank In business for over 30 years and founded in 1994	P.14 City of Carrolton, Texas City of Galveston, Galveston Texas Fort Bend, Texas Great Parks of Hamilton, Ohio Clark County, Washigton	P 21- Implementation is projected at 4 to 5 weeks.	P. 25- Dedicated team works 8:30-5:30 pm Calls are then tsf to Fiserv 24/7 support center. P. 27 Provides comprehensive and tailred training to meet City's needs.	Can accept all credit cards, Visa, MC, , Amex and Discover Network	P,7- Fully compatabile with all Parking current current payment gateways. P. 8 fully compatabile with all Airport payment gateways. If if devices require replacement during programming. Focus will replace it at no cost-life contract P. 9- if airport wants to move from Ignacio to Dajavoo- focus will provide stand alones at no cost to airport.	PCI DSS v4.0.1	P. 11- 5 year contract Interchange Pricing Pass Thru Model $0.02+$0.02 pricing
PAYGUSUS	Large payment processer provider Not compatible with all gateways- see proposed costs	Privately held, certified minority-owned business Founded: 2012 Key Contact: Danica Farley – Director of Proposals & Compliance	State of Montana Department of Revenue City of Pasadena, CA Travis County, TX Utility Districts	Implementation Phased approach: Immediate assignment of PM Sandbox testing, secure data migration, blended training 99.99% uptime at go-live Exit strategy includes full City ownership of hardware and data Longer implementation timeline (60–150 days)- Less flexibility for customization	24/7 U.S.-based, personalized Real-time dashboards, 74 customizable fields. Hierarchical access and grouping by department, location, etc.	Can accept all credit cards, Visa, MC, , Amex and Discover Network	Can intengrate with Parking gateways No mention of Airport gateways Payline is not comptatible. As it's a Wells Fargo/First Data and they have their own platform. They are not compatible with Windcave. They can try and assist with finding a software partner.	Certifications: PCI DSS Level 1 SOC 2 Type II, ISO 27001 Security Features: AES-256 encryption, TLS 1.3, tokenization, Cyber liability insurance and breach response. Role based access, MFA, annual penetration testing	Interchange plus .10 per transaction ACH-echeck 0.25 per transaction $12.99 per month portal access Terminal Lease $70/month for each card reader regardless if dept. Provided list of equip costs.
PNC	Meets all requirements PNCMS is a full acquirer of electronic payments with 30 years of experience	PNC Merchant Services is a joint venture between PNC and Fiserv (First Data) formed in 1996 PNC Bank NA The Tower at PNC Plaza 300 Fifth Third Avenue Pittsburgh, PA 15222	P. 11- Public Parking Authority Pittsburgh, PA SETPA- Southeastern PA Trans Authourity, PA Birmingham Airport Authority, AL Serves more than 110,000 merchants in US.	Provide all major NFC transactions and digital wallet providers, Apple Pay, Google Pay, Android and Samsung Pay. P.11 Implementation overview- no exact time frame provided.	P.12- Dedicated 3 people to account Daily: 8:00am to 5:00 pm Transition to Terminal Help Desk 24/7/365 staff P13 Reporting- Client Line, innovative internet based via Commerce Hub. Dashboard view and report scheduler with various formats. No fee for usage	Can accept all credit cards, Visa, MC, , Amex and Discover Network	Parking Division can utlize existing gateways for processing. All 3rd party fees remain same. Airport- can utilize existing gateways however PNCMS will provide 14 Ignencio Move 5000 stand along credit card equipment at no cost.	P.53- Transarmor Data Protection Services encrypts cardholder information. Clover Security helps protect data and assist with PCI compliance.	Proposal is valid for 180 days P.29- termination details P.90- .0375 pricing +all interchange fees.
REGIONS	Meets all requirements Elevon is a global payment leader with more than $576 billion in transactions worldwire.	Regions Bank partners with Elevon, Inc. Elavon Inc. Two Consourse Parkway, Ste 800 Atlanta, GA 30325	Will provide references upon invitation to next round of evaluations.	Avg implemenation is 90 days Implemenation plan is established with a team and City and project plan is instituted. White-box testing and certification team is open during business hours.	Dedicated US based team Customer service open 24/7. Multilingual Reporting- Payments Core 365 provides a raw export of all processing date and detail of Saas provider	Can accept all credit cards, Visa, MC, , Amex and Discover Network	P. 5/6- Is compatitile for Parking for Bluefin, IPS, Flowbird, Parkmobile, USA epay, Parkmobile and Zephire via Authorize Airport- Windcave terminals PdP e Windcave Unattended Offering Ingencio Move 5000 swap at no cost to airport forall no cost to airport for all city owned devices.	Elevon offers encryption, tokenization, mobile and NFC options for customers.	Interchange Pass through Plus pricing structure .03 and $0.25 per authorization $10/month per MID for PCI Optimization model- all in cost model but doesn't mention fee.
SIMMONS	Meets all requirements Elevon is a global payment leader with more than $576B transactions	Simmons Bank in partner with Elavon, Inc. since 2014. Two Consourse Parkway, Ste 800 Atlanta, GA 30325		Customer Implementation and Delivery Team	Dedicated US based team Customer service open 24/7.multilingual Reporting is Payment Insider and Payment Core 365	Can accept all credit cards, Visa, MC, , Amex and Discover Network	P. 5/6- Is compatitile for Parking for Bluefin, IPS and Flowbird Parkmobile, USA Epay, Does not mention any equipment upgrades/costs	Elevon offers encryption, tokenization, mobile and NFC options for customers. PCI DDS Compliant	$0.00 and .03 per authorization Interchange Plus
UMB	Meets all requirements Elevon is a global payment leader with more than $576 billion in transactions worldwire.	UMB Bank partner with Elavon, Inc. Elavon Inc. Two Consourse Parkway, Ste 800 Atlanta, GA 30325	3400 government and public sector entities with a combined volume of more than 18.5 million in 2024 State Treasurer, State of South Dakota Treasury, Taxation, Johnson County, Kansas City of Sioux Falls, South Dakota	Customer Implementation and Delivery Team will oversee all aspects of the delivery plan. Weekly integration meetings, project delivery schedules, rollout plan along with training and testing. Customer service 24/7- English Spanish and French	Dedicated US based team Customer service open 24/7.Multilingual Reporting- Payments Core 365	Can accept all credit cards, Visa, MC, , Amex and Discover Network	P. 5/6- Is compatitile for Parking for Bluefin, IPS, Flowbird, Parkmobile, USA Epay Parkmobile and Zephire via Authorize Airport- Windcave terminals PdP e Windcave Unattended Offering Ingencio Move 5000 swap at no cost to airport for all city owned devices.	Elevon offers encryption, tokenization, mobile and NFC options for customers.	$0.00 and .03 per authorization PCI Monthly fee per MID $20.00
US BANK	Meets all requirements Elevon is a global payment lea with more than $576 billion in transactions worldwire.	US Bank/Elavon Inc. Elavon Inc. Two Consourse Parkway, Ste 800 Atlanta, GA 30325	p.8 Gwinnett County Government. Will provide numerous more examples if finalist	Customer Implementation and Delivery Team will oversee all aspects of the delivery plan. Weekly integration meetings, project delivery scheudules rollout plan along with training and	Dedicated US based team Customer service open 24/7. Multilingual Reporting- Payments Payments Insider provides a secure online	Can accept all credit cards, Vi MC, , Amex and Discover Network	P. 7/8- Is compatitile for Parking fo Bluefin, IPS, Flowbird, Parkmobile, epay, Parkmobile and Zephire via / Airport- Windcave terminals PdP e	Elevon offers encryption, tokenization, mobile and NFC options for customers. PCI DDS Compliant	$0.00 and .03 per authorization 5 year contract

testing. Customer service 24/7	access via self service options	Windcave Unattended
English Spanish and French	Complete suite of customizable reports	Per follow up email- They will replace up 50 airport equipement at no cost