

City of Albany, New York

REQUEST FOR PROPOSALS FOR ELECTRONIC BILL PRESENTMENT AND PAYMENT PROCESSING SERVICES

RFP No. 2015-11
September 24, 2015

SECTION 1: PURPOSE

- 1.1 The City of Albany receives payments for property taxes, utilities, services, fees, permits, business licenses, fines, assessments and other miscellaneous charges from residents and businesses residing inside and outside of the City. Albany currently accepts payments via cash, check or credit card in person at the City of Albany's Treasurer's Office, by mail directed to the City of Albany, or by mail via lock box. This process is effective but inefficient because (1) certain payment processing requires manual posting, (2) the various systems and payment posting software has been implemented piecemeal over time and is not perfectly integrated, and (3) businesses and citizens have become more mobilized and electronically connected, resulting in demand for more diverse and more universal payment options. In an effort to reach out to the citizens and provide a more convenient way for them to pay for any of the City's services or charges, the City is seeking to allow electronic payment for fees for services, assessments, and fines as well as an implementation of electronic bill presentment.
- 1.2 The City believes that an online payment system will add value in terms of economies of scale and improved work flow. Additionally, a consolidated electronic bill pay process would enable customers to make payments to the City with ease and convenience. More convenient and diverse payment options may equate to higher revenue collections and faster turnover of accounts receivable.
- 1.3 This project has been established as a direct result of citizen feedback and a desire of the City to improve payment options to customers. By implementing a uniform online payment processing and electronic bill presentment, businesses and citizens will be able to view bills and pay for services received from the City in a convenient and always available manner. Payees will be able to access account information 24/7, thus improving convenience and faster payments to the City. Implementing a unified payment and bill presentment system will allow for economies of scale as vendors are selected and costs of the system are determined. By selecting a vendor that is able to process **all** payment types, the cost of building multiple interfaced systems and multiple account tracking methods will be reduced. As citizens are in need of these services, a timely implementation is required. Minority Business Enterprises and Women's Business Enterprises are encouraged to submit proposals.

- 1.4 The City of Albany accepts credit/debit cards (VISA, MasterCard, American Express and Discover) and electronic checks (e-check) for property taxes, business licenses, utilities, parking tickets, dog licenses, false alarm fees (anticipated in 2016), permit fees, building inspection fees, elevator certificates, animal licensing fees, and police fees from both residential and commercial customers. A schedule of 2014 credit card transactions is included as **Attachment A**.

The City is looking to expand payments options to customers via electronic methods.

- 1.5 In some cases the City utilizes a separate processing method for over the counter pin-based debit cards. This service is provided by the City's banking contractor which is currently Key Bank.

SECTION 2: RECEIPT OF PROPOSALS

- 2.1 Five (5) copies of the Proposal must be received in a sealed envelope marked "Proposal Enclosed – ELECTRONIC BILL PRESENTMENT AND PAYMENT PROCESSING SERVICES" no later than **Monday, October 26, 2015 at 1:00 p.m.** at the following address:

Patrick K. Jordan, Esq.
Deputy Corporation Counsel
City Hall – Room 106
24 Eagle Street
Albany, New York 12207

- 2.2 Each proposal submitted will be the document upon which the City of Albany will make its initial judgment regarding each proposer's qualifications, methodology, and ability to provide the requested services.
- 2.3 Those submitting proposals do so entirely at their own expense. There is no express or implied obligation by the City to reimburse any firm or individual for any costs incurred in preparing or submitting proposals, preparing or submitting additional information requested by the City, or participating in any selection interviews.
- 2.4 Submission of any proposal indicates an acceptance of the conditions contained in this Request for Proposals unless the submitted proposal clearly and specifically states otherwise.
- 2.5 The City of Albany reserves the right to accept or reject any and all proposals in whole or in part, to waive any and all informalities, and to disregard all non-conforming, non-responsive or conditional proposals.
- 2.6 The City of Albany reserves the right to award the contract, in whole or in part, to one or more firms and individuals.

- 2.7 Any award shall be conditioned on the later execution of a formal written contract. The City of Albany reserves the right to revoke or rescind any award at any time prior to the full execution of a formal written contract.

SECTION 3: QUALIFICATIONS OF PROPOSER

- 3.1 Each proposer shall provide a statement of qualifications including:
- a. The City seeks proposals from stable, reputable organizations with a track record of ongoing customer support and satisfaction. Identify and describe your organization's performance of services similar in nature, scope and size to that requested by this RFP within the last two years.
 - b. Identification of the professional staff members who will be assigned to this engagement if the proposal is selected. Include a resume for each such professional staff member which details qualifications, years and types of experience, educations, accomplishments, etc. Specify the extent of the availability and commitment of each such professional staff member who will be assigned to this engagement if the proposal is selected.
 - c. At least three (3) references, including addresses and telephone numbers.
 - d. A signed cover letter from a person who is authorized to make representations to bind the person or entity/firm submitting the proposal.
 - e. Any additional information which would serve to distinguish the person or entity/firm from other person(s) or entities/firms submitting proposals, such as examples of work similar to the scope of services contemplated by this RFP, any special expertise or experience of the person or entity/firm, etc.
- 3.2 The City of Albany may make such inquiries it deems necessary to determine the ability of each proposer to perform the services contemplated by this RFP. Proposers shall promptly furnish all information and data for this purpose as may be subsequently requested by the City of Albany.

SECTION 4: SCOPE OF SERVICES

Credit Card and Payment Processing

- 4.1 The Successful Bidder will be required to be PCI DSS compliant at the highest level required by the industry and maintain the current certifications and have a recent SSAE16 Type I or II report on file.
- 4.2 The Successful Bidder shall provide an electronic system that allows City customers to use a credit card, pin-less debit cards and e-check by using the telephone as a data processing terminal, using interactive voice response (IVR), the Internet (web and mobile) and web based point of sale at the counters in the City departments via the web.

- 4.3 The Successful Bidder will be required to accept payments made by MasterCard, Visa, American Express, Discover Card, and pin-less debit cards. The Successful Bidder shall validate the customer before a payment is accepted for processing. Other types of credit cards may be accepted if mutually agreed upon by the City and the Successful Bidder.
- 4.4 The Successful Bidder will be required to accept e-checks. The Successful Bidder shall verify the checking account number is a valid account number and has a positive balance. It is not required to verify sufficient funds are available.
- 4.5 The Successful Bidder must be fully compliant with PCI DSS current standards and shall provide PCI DSS compliant encrypted swipe card readers that are capable of reading both swipe and chip credit cards. The Successful Bidder must provide a minimum of eight card readers and provide pricing for the City to purchase additional credit card readers as needed.
- 4.6 The Successful Bidder must provide unique merchant identifications, accept payments for the following product types and be able to expand the types of payments that are currently offered if requested by the City:
- Property Taxes
 - Dog Licenses
 - Utility Charges
 - Parking Tickets
 - Red Light Camera Tickets
 - Business Licenses
 - Planning Fees
 - Building Inspection Fees
 - Elevator Certificate Fees
 - Marriage License Fees
 - Criminal Records Fees
 - Landfill Fees.
 - Miscellaneous Fees
- 4.7 The Successful Bidder must provide fraud protection services including but not limited to:
- Address Verification Service, Street Number, Zip Code
 - Card Security Verification Services
 - Real-time authorizations.
- 4.8 The Successful Bidder shall have an established secure website for all Internet Payments. The Successful Bidder shall understand and agree that at some future point the City may provide a database of eligible customers (positive file) to the Successful Bidder for validation of the transaction. The website shall include the following minimum requirements:
- Provide accessibility as a direct link from the bill presentment to payment.
 - Ability to apply the City Brand to the website.

- At a minimum the site must be secured by the industry standard for financial services. (Including SSL encryption).
- Website needs to present a mobile optimized view for common smart phone and tablet devices.
- Website shall be available twenty-four (24) hours per day, 365 days per year or industry standard up time.
- Website shall have a minimum access rate of 95%. Access rate shall be defined as the percentage of customers successfully accessing the web site on the first attempt and completion of the transaction.
- Provide clear instructions for customers when utilizing the system.
- Prompt customer for information that must be keyed from their bill.
- Provide capability for customer to make multiple payments for a variety of tax and/or or fees in a shopping cart environment which eliminates the need to re-enter customer information for each payment type processed.
- Provide customer with a transaction or confirmation number after the payment process is completed for tracking and verification purposes.
- Provide payment confirmation by email to customer.
- Provide customer option to login to the system at any time to confirm payment was submitted.
- Provide printable screen that displays the actions taken and the transaction and confirmation number.
- Provide online chat capability in order to obtain assistance with the payment process and answer customer questions.
- Customers are to be informed as to any convenience fees charged to them for use of this service.
- Customer must accept convenience fees in order to complete the transaction.

4.9 The Successful Bidder must be able to process Web Based Point of Sale transactions in a secure environment over the counter from various City departments. The web based point of sale system shall include the following minimum requirements:

- At a minimum the site must be secured by the industry standard for financial services. (Including SSL encryption).
- Website shall be available twenty-four (24) hours per day, 365 days per year or industry standard uptime.
- Website shall have a minimum access rate of 95%. Access rate shall be defined as the percentage of customers successfully accessing the web site on the first attempt.
- Website needs to present a mobile optimized view for common smart phones and tablets.
- Provide clear instructions for City staff when utilizing the system.
- Prompt City staff for information required to complete transaction.
- Provide capability for City staff to make multiple payments for a variety of tax and/or or fees in a shopping cart environment which eliminates the need to re-enter customer information for each payment type processed.
- Provide City staff with a transaction or confirmation number after the payment process is completed for tracking and verification purposes.

- Provide payment confirmation by email to customer and the option to print a receipt at the counter.
 - Provide City staff the option to login to the system at any time to confirm payment was processed.
 - Customers are to be informed as to any convenience fees charged to them for use of this service.
 - Customer must accept convenience fees in order to complete the transaction.
- 4.10 The Successful Bidder must be able to provide overnight files to the City's IT Department in a format that can be uploaded to existing City software (Format dependent on product type). Interfaces include the following systems:
- Business Automation Services for Property Taxes
 - Energov (Tyler Technologies) for Permits
 - New World Systems for Miscellaneous Billing & Utilities.
 - MCS for Parking Tickets.
 - GATSO, USA for Red Light Camera Tickets.

In addition, the Successful Bidder must be able to add new product types, when requested by the City, where files can be developed with unique data specific to the new product types.

- 4.11 The Successful Bidder shall provide the City daily report(s) of all payments received. The report(s) will provide a separate detailed list of all of the payments by product types and each payment method (IVR, POS, and Internet) and will provide a total for each payment method. The report(s) will be transmitted or be able to be exported in a variety of formats including Word, Excel, CSV, etc. and transmitted to the City electronically at an agreed upon time the morning following receipt of the payments. At the option of the City, the daily report(s) may be transmitted in other formats mutually agreed upon by the City and the Successful Bidder.
- 4.12 The Successful Bidder will clearly inform the customer when they use the service of the amount of any add-on fees prior to customer completing the transaction. Any transactions or processing fees charged by the Successful Bidder will be charged as a separate item to the customer and will not be transmitted to the City.
- 4.13 The Successful Bidder will deposit funds from processed payment transactions into the City's bank account, via ACH credit or other acceptable method, the day following receipt of payments or at any other time mutually agreed upon by the City and the Successful Bidder.
- The City will receive the full amount of the payment to be applied to the designated customer account.
 - Charge backs and/or reversals will be sent to the City separately via invoice for approval and remittance, as the City does not allow ACH debits from its accounts.

- 4.14 The Successful Bidder will provide marketing services at no cost to the City, including assistance with designing flyers, posters, banners, brochures, assistance designing and setting up links to the Successful Bidder's web page from the City's web site, and assistance setting up the information customers will hear when they call the toll free number. The Successful Bidder shall be capable of allowing the City to do some branding or customizations for the look of the website visited by City customers. For marketing and promotional materials, the Successful Bidder shall identify their ability to provide at no cost to the City.
- 4.15 The Successful Bidder must have electronic reporting capabilities available for use by City staff. Reporting should include the following minimum requirement:
- Provide local system administration for the City to manage users, manage secure passwords, manage user roles and manage report defaults.
 - Provide online viewing of pending transactions by the different payment channels, payment methods and the type of transaction.
 - Provide the ability to search for a transaction by multiple search items such as amount, payer information, account, confirmation number, payment method and type of payment.
 - Provide a quick search option to quickly enter information when searching for a transaction.
 - Provide the ability to view multiple reports online.
 - Provide reports where the headings can be rearranged to customize the look of the reports.
 - Provide online reports that are exportable to multiple formats such as pivot tables, excel spreadsheets, CSV files, etc.
 - Provide the ability to schedule reports.
 - Provide the ability to view details of transactions from online reports.
 - Provide reports including, but not limited to: Pending Transactions, Settled Transactions Detail, Settled Transactions by Batch Summary, Credit Card Chargeback, E-Check returns, Transaction History, Transaction Search, and Custom Reports.
 - Provide the ability to request refunds from online system.
 - Provide user instruction on the online system.
 - Provide customer support contact information on the online system.
 - Provide communication of new features, events and important information on online system.
- 4.16 The Successful Bidder will have an Interactive Voice Response (IVR) system. The system shall include the following minimum requirements:
- Accept telephone payments through use of IVR.
 - Provide toll free number for customers to access the system.
 - Provide clear instructions for customers when utilizing the system.
 - Prompt customer for information that must be entered from their bill.
 - Provide customer with a transaction or confirmation number after the payment process is completed for tracking and verification purposes.
 - Accept optional email address to send payment confirmation receipt.

- Provide ability to transfer customer to live operator who can assist with payment process and answer customer questions.
- Customers are to be informed as to any convenience fees charged to them for use of this service.
- Customer must accept convenience fees in order to complete the transaction.

Electronic Bill Presentment

- 4.17 The Successful Bidder shall provide electronic bill presentment and payment services. These services would be utilized for the presentment and payment of the various bills such as water bills and property tax bills. The City may request additional bills/invoices presentment during the period of the contract. The electronic bill presentment system shall include the following minimum requirements:
- Provide secure electronic self-service process for customers including authentication for security purposes.
 - Provide self-service account management to include opting in for paperless bills, viewing the bills online and providing account statements including bills and payments.
 - Payment for this service shall be provided by acceptance of online credit card or ACH (e-check) payments as well as the availability for the customer to establish an ACH debit payment schedule.
 - Customer shall have the capability to review their statement electronically.
 - Allow customers to view previous year's billings and payments for property taxes.
 - Provide capability for customer to make multiple payments for a variety of taxes and/or fees in a shopping cart environment which eliminates the need to re-enter customer information for each payment type processed.
 - Provide customer ability to update accounts or make changes to customer managed account.
 - Provide customer email notifications such as payment reminders, turn off notices and other general information.
- 4.18 The City is seeking a hosted solution for bill presentment and payment processing.
- 4.19 The Successful Bidder must maintain secure storage for all taxpayer payment information. The Successful Bidder must be compliant with all applicable laws and regulations and must provide an annual certification that the Successful Bidder's system is PCI DSS compliant. The City of Albany is committed to protecting our taxpayers' confidentiality and the Successful Bidder shall have the same level of commitment.

- 4.20 The Successful Bidder must comply with the Federal E-Signature Act for paperless billing and auto-pay by providing a system in which a customer must confirm enrollment in paperless billing and/or auto-pay by responding to an email sent after customer selects paperless billing and/or auto-pay through online self-service. The customer must be able to opt-in to paperless billing for each product type like utilities and property taxes. The system must be able to verify the customer is allowed access to the account.
- 4.21 The Successful Bidder's solution should support web APIs for integration with current systems from New World and BAS and hosted systems for parking tickets and red light camera tickets. These APIs would be used to provide customer, account, billing and payment information in a combination of batch and real-time interfaces required to present accurate billing and payment information:
- 4.22 The Successful Bidder shall have the flexibility to extend its platform for integration into our website or future customer portal through use of APIs or Web Services.
- 4.23 The Successful Bidder shall use PCP and SFTP for exchange of transaction data for ACH batches and meet all NACHA standards.
- 4.24 All payment processing fees shall be passed on to customers at the time of payment. In addition, the Successful Bidder shall have the ability to present an acknowledgement (i.e. a check box) that the customer MUST accept before they can make a payment which includes a payment processing fee or service fee. Each payment must clearly present any payment processing or service fees paid related to the bill payment transaction.
- 4.25 Payments must be transmitted to the City at least daily to be applied to the tax accounts. The daily payment cutoff must occur at 11:59 p.m.
- 4.26 The system should allow the taxpayer to pay multiple bills in the same transaction, for example, Property Taxes and Utility Payment.
- 4.27 The system must maintain an audit trail to track each payment transaction.
- 4.28 The Bill Presentment System must include features that promote the adoption of paperless billing.
- 4.29 The Bill Presentment System shall provide email notification capability for, invoice payment receipt, upcoming auto payment, upcoming scheduled payment, failed auto payment, failed scheduled payments, scheduled payment confirmation, auto payment registration and confirmation, paperless registration and confirmation, late fee notice, ACH rejects, credit card expiration and taxpayer registration. In addition, the system must allow configurable email notification scheduling based on a date or number of days from due date.
- 4.30 The system must provide a simple self-service means for taxpayers to sign up for paperless billing or discontinue paperless billing and go back to a paper bill without the involvement of City staff.

- 4.31 The service must offer an integrated process so that paperless tax bills can be filtered out of the print file.
- 4.32 The service must automatically re-enroll taxpayers to receive a paper bill if the taxpayer's e-mail notification is rejected as undeliverable. If an e-bill taxpayer's e-mail is rejected, a paper mail notice must be sent to notify the taxpayer that their e-mail has been rejected and they will now be automatically re-enrolled in paper billing. This notification must be mailed out within 24 hours of the rejection. The City must also be notified of this rejection within 24 hours in order to create the paper bill.
- 4.33 The electronic bill presentment system shall include the following minimum requirements for customer access and use:
- Electronic billing notifications must provide a link that transports the taxpayer to a secure site which will be branded as the City of Albany.
 - At a minimum the site must be secured by the industry standard for financial services. (including SSL encryption)
 - Website needs to present a mobile optimized view for common smart phone and tablet devices.
 - Website shall be available twenty-four (24) hours per day, 365 days per year or industry standard up time.
 - Customer online access must be easy to use and have intuitive navigation.
 - Customer must be able to identify that the online access is secure.
 - Customer will have the option to register by creating an account or signing in, view and print a bill, view history, process a complete or partial payment, be able to sign up for auto-payment, make scheduled payments, elect to go paperless, and submit requests via e-mail for assistance, all from the same user interface.
 - Payment confirmation must be displayed online at conclusion of payment transaction and customer must also receive a "Thank you for your payment" email confirmation immediately after payment authorization.
 - Print screen button should appear on the payment confirmation screen, giving customers a self-serve option to print payment receipt/confirmation.
 - Allow for multiple payment methods and allow alternate credit cards to be setup for payment.
 - Allow for customer to store credit card information or process a one-time payment.
 - Notify customer to update their credit card information 60 days prior to their credit card expiration date and again at 30 days prior to expiration if the customer information has not been updated.
 - Include customer account management features and provide access to at least 36 months of rolling invoice and payment history from the point of first invoice file upload on the system.
 - Key data should be updated in real time while other information can be updated in a batch method. Provide 24/7 customer technical support via a toll free number or online support.
- 4.34 The electronic bill presentment system shall include the following minimum administrative functions:

- Provide an easy to use administrative tool that will assist City staff in managing customer accounts and monitor payment activities.
- Provide City staff the ability to view customer information in the same format as the customer and see what the customer sees throughout the complete online payment and customer portal access process.
- Provide daily batch close reports, daily management reports, ACH rejects, file processing notifications, ACH Reject Notifications, paperless customer email bounce reports, and customer request system notifications to multiple staff members via email.
- Provide security features to assign responsibilities to restrict City staff to only view authorized reports.

4.35 The reporting capabilities shall include the following minimum requirements:

- Provide daily and monthly summary reports and detailed analysis reporting for customer accounts for payment activity via a secure web-based system.
- Provide daily and monthly reports indicating the number of dishonored transactions, including rejected ACH transactions via a secure web-based system.
- Provide daily batch close reports, daily management reports, file processing notifications, paperless customer email bounce reports, and customer request system notifications to multiple authorized staff members via email.
- Provide a secure web-based reporting tool that will allow for real-time querying and verification of all payments. (i.e.: prior day, same day, processed, pending)
- Provide reconciliation reporting for daily deposits and batches, segmented by bill type via a secure web-based system.
- Provide examples of online transaction reports the City will receive and the timeframe the information will be available to view online.
- Provide a description of the reporting capabilities and indicate the real time reports available to the City. Customizable reports should be available as an option.
- Provide account analysis for all customer accounts.

4.36 Support training and installation shall be provided by the Successful Bidder and will include the following minimum requirements:

- Installation and configuration will be the responsibility of the Successful Bidder with minimal City staff assistance.
- Provide training to City staff on how to use the system and ongoing training on an as needed basis or when upgrades to the system have occurred. A train-the-trainer format is acceptable.
- Provide client support during City working hours with access to a fully functioning help desk accessible via toll free number or online chat.
- Notify City staff of all available updates, upgrades or enhancements to the system within a reasonable time frame of rollout.

4.37 During the term of the contract, the City may request add-on functionality. This additional functionality may involve further real-time integration with the City's systems that support the collection of fees.

SECTION 5: COST PROPOSAL

- 5.1 Bidders shall submit a written proposal that present the Bidder's qualifications and understanding of the work to be performed. Bidders are asked to address each evaluation criterion (Section 4) and to be specific in presenting their qualifications. Your proposal should provide all the information considered pertinent to your qualifications for this project.
- 5.2 The Bidder should include in their proposal the following (Include copies of any agreements, contracts, documents which the City will be expected to sign if the contract is awarded to you):

Table of Contents – *NUMBER ALL PAGES OF THE RESPONSE. Provide a detailed INDEX of the proposal document for easy referencing.*

Introduction

Cover letter - on company letterhead, signed by a person with the corporate authority to enter into contracts in the amount of the proposal

Executive Summary

- a. Response to Scope of Services – The Successful Bidder should address each section of the Scope of Services with an indication of the response. **The Bidder shall identify any exceptions, referenced to the paragraph number, in a sub section titled “Exceptions”.**
- b. References: Each Bidder is requested to provide references for at least three (3) organizations similar in nature and/or size to the City to which their firm has provided services as outlined in the scope of services in the past three (3) years, specifying the services provided, which may be used as references. The list should include contact persons and telephone numbers.
- c. Complete “Pricing Matrix” attached as **Attachment B**. Bidders are permitted to add additional lines as needed.
- d. Complete “Question and Information Matrix” attached as **Attachment C**.
- e. Please provide resumes of the personnel who will be assigned to the project. These resumes should include a description of the individuals' professional qualifications and experience in providing Credit Card Payment Receipt Processing and Electronic Bill Presentment services to local governmental entities similar in size to the City.

- f. Describe the use of essential subcontractors / sub consultants and their roles and responsibilities each will be assigned. Provide resumes and any other additional information concerning sub consultants utilized in the performance of this contract.
 - g. Provide detailed information on training approach and if training is on-site or web-based.
 - h. Reporting – Please provide information and/or copies of reports available.
 - i. Appendices are optional for Bidders who wish to submit additional material that will clarify their response.
- 5.3 The selected proposer shall submit itemized bills, properly executed claim forms, vouchers, and such other necessary information or supporting documentation as may be required by the City of Albany in order to process payment.
- 5.4 Provide copies of contract documents, merchant agreements, that would be needed to be signed by the City if awarded the contract including any service or business agreements.

SECTION 6: CONTRACT

- 6.1 The selected proposer(s) will be required to execute a contract with the City of Albany. A sample City of Albany Professional Services Agreement is available upon request. The term of the contract will be two (2) years with three (3) one (1) year options to extend, upon budget approval. The City reserves the right to terminate the contract at any time, with or without cause, upon thirty (30) days written notice to the selected proposer.

SECTION 7: PROPOSAL EVALUATION

- 7.1 Proposals shall remain valid until the execution of a contract by the City of Albany.
- 7.2 Proposals shall be examined and evaluated by the City of Albany Treasurer's Office, Information Technology Department and the Corporation Counsel's office to determine whether each proposal meets the requirements of this RFP. A recommendation will be made for a contract award based on the following criteria:
- * Proposer's demonstrated capabilities, professional qualifications, and experience in the field of Electronic Payment Processing and Bill Presentment.
 - * Proposer's PCI DSS compliance experience.
 - * Proposer's demonstrated capabilities, professional qualifications, and experience in the field of Electronic Payment Processing and Bill Presentment.
 - * Proposer's experience and ability to provide services of similar size and scope for government customers.

- * The wherewithal of the proposer(s) to render the requested services to the City in a timely fashion.
 - * Fees for Services.
 - * Completeness of the proposal.
 - * Ease of use of proposed solution for City customers and staff.
- 7.3 The selection of a proposal will not be based solely on a monetary evaluation. Considerable weight will be given to experience in the areas required and the track record of the proposer(s).

SECTION 8: ALTERNATIVES

- 8.1 Proposals may include alternative matters or items not specified or requested in this RFP. However, all such alternative matters or items must be listed separately from the proposal and the cost(s) thereof must be separate and itemized.

SECTION 9: INDEMNIFICATION

- 9.1 The selected proposer will be required to defend, indemnify, and save harmless the City of Albany, its employees and agents, from and against all claims, damages, losses and expenses (including without limitations, reasonable attorney's fees) arising out of, or in consequence of, any negligent or intentional act or omission of the selected proposer, its employees or agents, to the extent of its or their responsibility for such claims, damages, losses, and expenses.

SECTION 10: SPECIFICATION CLARIFICATION

- 10.1 All inquiries with respect to this Request for Proposals shall be directed to:
Mark Dorry, Chief Information Technology Officer at mdorry@albanyny.gov
- 10.2 All questions about the meaning or intent of the specifications shall be submitted in writing to the individual referenced above in Section 10.1. Replies will be issued by Addenda mailed or delivered to the party submitting the inquiry(ies) and all questions and answers will be posted on the City's website at <http://www.albanyny.gov/home.aspx>. Questions received less than four (4) business days prior to the date of submission of proposals will not be answered. Only questions answered by formal written Addenda and posted on the City's website will be binding. Oral or other interpretations or clarifications will be without legal effect.

SECTION 11: MODIFICATION AND WITHDRAWAL OF PROPOSALS

- 11.1 Proposals may be modified or withdrawn by an appropriate document duly executed (in the manner that a proposal must be executed) and delivered to the place where proposals are to be submitted at any time prior to the opening of proposals.

- 11.2 If within twenty-four (24) hours after the proposals are opened, any proposer files a duly signed written notice with the City and promptly thereafter demonstrates to the reasonable satisfaction of the City that there was a material and substantial mistake in the preparation of its proposal, that proposer may withdraw its proposal. Thereafter, that proposer may be disqualified from further proposal on the work.

SECTION 12: INSURANCE AND SECURITY REQUIREMENTS

- 12.1 The selected proposer will be required to procure and maintain at its own expense the following insurance coverage:
- (a) **Workers' Compensation and Employer's Liability Insurance:** A policy or policies providing protection for employees in the event of job-related injuries.
 - (b) **General Liability Insurance:** A policy or policies of comprehensive general liability insurance with limits of not less than three million dollars (\$3,000,000.00) per occurrence.
 - (c) **Errors and Omissions Insurance:** A policy or policies of errors and omissions insurance. Said insurance must be issued by an insurer licensed to do business in the State of New York and must have an A.M. Best rating of not less than "A".
 - (d) **Automobile Liability Insurance:** A policy or policies with limits of not less than \$1,000,000 for each accident because of bodily injury, sickness, or disease, including death at any time, resulting there from, sustained by any person caused by accident; and a policy or policies with limits of not less than \$1,000,000 for damage because of injury to or destruction of property, including the loss of use thereof, caused by accident and arising out of the ownership, maintenance, or use of any automobiles.
 - (e) **Professional Liability Insurance:** A policy or policies with limits of not less than \$1,000,000.
- 12.2 Each policy of insurance required shall be in form and content satisfactory to the City of Albany, and shall provide that:
- (a) The City of Albany is named as an additional insured on a primary and non-contributing basis.
 - (b) The insurance policies shall not be changed or cancelled until the expiration of thirty (30) days after written notice to the City of Albany.
 - (c) The insurance policies shall be automatically renewed upon expiration and continued in force unless the City of Albany is given sixty (60) days written notice to the contrary.

- 12.3 No work shall commence under the contract until the selected proposer has delivered to the City of Albany or its designee proof of issuance of all policies of insurance required by the Contract to be procured by the selected proposer. If at any time, any of said policies shall be or become unsatisfactory to the City, the selected proposer shall promptly obtain a new policy and submit proof of insurance of the same to the City for approval. Upon failure of the selected proposer to furnish, deliver, and maintain such insurance as above provided, the contract may, at the election of the City, be declared suspended, discontinued or terminated. Failure of the selected proposer to procure and maintain any required insurance shall not relieve the selected proposer from any liability under the contract, nor shall the insurance requirements be constructed to conflict with the obligations of the selected proposer concerning indemnification.

SECTION 13: NON-COLLUSIVE PROPOSAL CERTIFICATE & ACKNOWLEDGMENT

- 13.1 Each proposer shall complete and submit with its, his, or her proposal the “Non-Collusive Proposal Certificate” and the “Acknowledgment” found on the two (2) pages that follow this page.

NON-COLLUSIVE PROPOSAL CERTIFICATE
PURSUANT TO NEW YORK STATE GENERAL MUNICIPAL LAW SECTION 103-D

By submission of this proposal, each proposer and each person signing on behalf of any proposer certifies, and in the case of a joint proposal each party thereto, certifies as to its own organization, under penalty of perjury, that to the best of knowledge and belief:

- (1) The prices in the proposal have been arrived at independently, without collusion, consultation, communication or agreement, for the purpose of restricting competition, as to any matter relating to such prices with any other proposer or with any competitor;
- (2) Unless otherwise required by law, the prices which have been quoted in this proposal have not been knowingly disclosed by the proposer and will not knowingly be disclosed by the proposer prior to the opening, directly or indirectly, to any other proposer or to any competitor; and
- (3) No attempt has been made or will be made by the proposer to induce any other person, partnership or corporation to submit or not to submit a bid for the purpose of restricting competition.

(date)

(signature)

(name and title)
(printed name and title)

(name of firm)

ACKNOWLEDGMENT BY PROPOSER

If Individual or Individuals:

STATE OF _____)
COUNTY OF _____) SS.:

On this _____ day of _____, 2015, before me personally appeared _____ to me known and known to me to be the same person(s) described in and who executed the within instrument, and he/she/they severally acknowledged to me that he/she/they executed the same.

Notary Public, State of _____
Qualified in _____
Commission Expires _____

If Corporation:

STATE OF _____)
COUNTY OF _____) SS.:

On this _____ day of _____, 2015, before me personally appeared _____ to me known, who, being by me sworn, did say that he/she is the (give title) _____ of the (name of corporation) _____, the corporation described in and which executed the above instrument; that he/she knows the seal of the corporation, and that the seal affixed to the instrument is such corporate seal; that it was so affixed by order of the board of directors of the corporation, and that he/she signed his/her name thereto by like order.

Notary Public, State of _____
Qualified in _____
Commission Expires _____

If Partnership:

STATE OF _____)
COUNTY OF _____) SS.:

On this _____ day of _____, 2015, before me personally came _____, to me known to be the individual who executed the foregoing, and who, being duly sworn, did depose and say that he/she is a partner of the firm of _____ and that he/she has the authority to sign the same, and acknowledged that he/she executed the same as the act and deed of said partnership.

Notary Public, State of _____
Qualified in _____
Commission Expires _____

ATTACHMENT A
Payment Information

The City currently accepts credit cards for property taxes, landfill fees, parking citations, permits, code violations and other miscellaneous fees. In September of 2015 the City will also begin to collect fines for red light camera tickets. The numbers below represent our current credit card estimates for one year however the City would like to see an increase in the number of payments paid by credit card and e-check.

Product Type	Approximate Transaction Count	Dollar Amount
Parking Tickets	15,442	\$1,584,173
Property Taxes	293	\$254,000
Landfill Fees	N\A	\$64,894
Code Enforcement, Permits, Fines	N\A	\$208,500
Miscellaneous Fees	N\A	\$5,000

ATTACHMENT B Pricing Matrix

Fees quoted should include any initial setup cost, hardware, software, customization, annual maintenance, training, customer support and any other recurring costs.

1. Provide the fee schedule that would apply to this account based upon information provided in Attachment. Identify any and all expenses, fees and discounts related to:

- a. Visa Credit Card
- b. MasterCard Credit Card
- c. Visa Debit
- d. MasterCard Debit Card
- e. Discover
- f. American Express
- g. E-Check/ACH
- h. Other

2. Identify any expenses that are not covered through this fee structure and would be required to implement your proposed solution.

Other Fees:

<u>Card Readers:</u>	\$ _____ per reader	<u>Total Cost for readers:\$ _____</u>
<u>Setup and Implementation Charges:</u>	Provide and itemized list for all charges associated with setup and implementation	
		<u>Total Cost for Implementation:</u> \$ _____
<u>Training Cost:</u>	Provide the number of hours and the number of participants in the cost per hour for training.	<u>Total Cost for Training: \$ _____</u>
<u>Interfaces Cost:</u>	Itemized list of cost for any custom interfaces.	<u>Total Cost for Interfaces: \$ _____</u>
<u>Miscellaneous Charges:</u>	Itemized list of any additional charges	<u>Total Cost for Miscellaneous Charges:</u> \$ _____
<u>Bill Presentment:</u>	Itemized list of all charges for Bill Presentment	<u>Total Cost for Bill Presentment:</u> \$ _____

ATTACHMENT C
Information Matrix
Page 1 of 2

	Question/Information Requested	Bidder Response
	Years in business as a turnkey solution for credit card payment receipt processing, electronic bill presentment.	
	Years in business under your present name, (if applicable).	
	Number of customers your firm currently has utilizing a turnkey solution.	
	Average monthly and annual volume of credit card payment processing, electronic bill presentment transactions.	
	Identify key measures of your firm's financial strength. Include copies of the most recent audited financial statements and subsequent un-audited quarterly financial statements.	
	List any certifications that you have that demonstrated that adequate security controls are in place to properly store, manage and process government information (for example PCI-DSS, ISO certifications or SSAE 16 Type I or Type II reports). Will these certifications or reports be in place for the duration of the contract? Will you provide the City with the most recent and future audit reports related to these documents?	
	Can accept payments made by MasterCard, Visa, American Express, Discoverer Card and pin-less debit cards? List any other additional cards accepted.	
	Accepts credit card, pin-less debit cards, e-checks. List other payment acceptance methods.	
	Briefly describe the credit card processing environment:	
	Hours of operation.	
	Provide toll free number.	
	Holidays observed.	
	Availability of staff capable of resolving inquiries.	
	Turnaround time anticipated for inquiries.	
	Toll free and email access availability.	
	Hardware and software used.	

	Level of hardware and software technical support.	
	Data communications hardware and protocols supported.	
	Transmission security.	
	Processing deadlines for same day deposits.	
	Describe your continuing operation and/or contingency plan in the event of a disaster, or in the event that the equipment used in the performance of the contract should fail. Include your provisions for processing, hardware, software and communications backup.	
	Describe your policies and procedures that ensure access to government information is limited to only those employees/contractors who require access to perform your proposed services.	
	Identify any third party which would host or have access to City information.	
	What controls are in place to detect security breaches? What is the policy of informing the City of any security breach?	
	How will City information be managed during and following the contract term? What is the Bidder's retention policy relative to information supplied by the City, during and following the contract term?	
	Describe your technical assistance team, and if one person will be dedicated for our account	
	Recommend any new services that could more effectively streamline the current services, and describe the pros and cons of using this service, and quantify any cost savings.	
	Provide a toll-free number for the City and tax payer assistance	Yes _____ No _____
	Provide information on when assistance is available. (i.e. 24/7, 365 day)	
	Your firm's willingness to provide promotional and marketing materials to the City at no cost and whether there are any limitations as to the quantity that can be provided.	