

**REQUEST FOR PROPOSALS  
MERCHANT CREDIT CARD  
PROCESSING SERVICES  
CITY OF FARGO, ND**

**Proposal Submittal Due Date**

**July 18, 2018  
2:00 P.M.**

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## **PURPOSE**

The City of Fargo (City) is requesting proposals for the purpose of selecting and retaining a full-service vendor experienced in the development, installation and operation of a credit and debit card processing service. The contract shall be for a period of Five (5) years. The City may renew the contract for a maximum of five (5) additional one (1) year periods without having to open this category for new bids.

## **THE CITY OF FARGO**

The City of Fargo is located on the eastern boarder of North Dakota and Minnesota at the crossroads of I-94 and I-29. Current population estimates for the City of Fargo are 122,500 in Fargo and 200,000 in the metro area.

The City accepts credit and debit cards for various services and at a number of locations. Services include but are not limited to utility bills, parking tickets, library fees, medical services, police reports, building permits, venue food & beverage and merchandise sales as well as other fees and services. Locations include; Fargo City Hall Auditor's Office, Inspections and Finance, also, Fargo Public Libraries, Fargo Police, Fargo Civic Center, Fargodome and Fargo Cass Public Health.

## **SCOPE OF SERVICES**

1. Provide a competitively based discount for the processing of all four major creditcards: Visa, MasterCard, Discover, and American Express.
2. The service should allow the City to authenticate the cardholder and use the card's magnetic stripe or chip to authenticate the cardholder and to authorize and capture the transaction.
3. Deposit payments electronically into specified City bank accounts by merchant ID. The float on City funds should be minimized.
4. Provide online access to view daily transactions and account reconciliation/settlement reports by major credit card and by merchant ID.
5. The merchant processing services must be compatible with the City's present equipment and software. If new equipment is recommended, that equipment must be specified.
6. Contractor must provide monthly statements per merchant ID that clearly summarize all revenue related activity including all chargeback information by date and card type. All processing fees must be separate from revenue deposits. The Statement deposit activity must match the actual deposit activity in the City's accounts.

7. Provide seven (7) days per week technical support, and provide, at no cost to the City, on-site technical service as may be required in the event of operational difficulties related to transmission of daily transactions or any equipment/software failure or malfunction.
8. Be a company with at least five (5) years experience processing credit payment records transmitted for processing and settlement from major credit/debit card processing networks, and with at least five (5) public sector customers.
9. Be compliant with all Payment Card Industry (PCI) security standards as established by the Payment Card Industry Standards Council.

**PROPOSAL SUBMISSION**

The original proposal, five (5) copies, and one (1) electronic copy shall be submitted in a sealed envelope that shall plainly indicate on it the title of the proposal and the date submitted. This shall be delivered to the City Auditor at 200 3<sup>rd</sup> Street North, Fargo ND 58102.

The following is a list of key dates:

Request for proposal issued	June 13, 2018
Due date for proposals	July 18, 2018 (2:00 p.m. CT)
Presentations/Interviews, if needed	Week of August 13, 2018
Commission Approval	August 27, 2018
Implementation	September 28, 2018

Request for proposals shall be clearly labeled as RFP for Credit Card Processing Services.

Proposals received after the hour specified will not be considered.

**INSURANCE**

The Successful Proposer, at the time of execution of the contract, shall also furnish the City with insurance certificates of adequate limits, as later indicated to protect the City, its agents, and employees from any litigation involving Worker’s Compensation, Public Liability and Property Damage, involved in the work. All subcontractors must also furnish copies of their liability insurance and Worker’s Compensation Insurance certificates to the City.

**DISSEMINATION OF INFORMATION**

During the term of the resulting contract, the successful proposer may not release any information related to the services or performance of services under the contract, nor publish any report or documents relating to the City, the account or performance of services under the agreement without prior written consent of the City; and shall indemnify and hold harmless the City, its officers, agents, and employees from all liability which may be incurred by reason of dissemination, publication and distribution, or circulation, in any manner whatsoever, of any

information, data, documents, or material pertaining to the City, the account or the contract by the proposer or its agents or employees. There is no expressed or implied obligation for the City to reimburse responding companies for any expenses incurred in preparing proposals in response to this request.

## **WITHDRAWAL OF PROPOSALS**

Proposers will be given permission to withdraw any proposals after they have been received by the City, provided said request is in writing and properly signed or by email and is received at least two (2) hours prior to the time and date set for the opening. No proposals may be withdrawn for a period of ninety (90) days following the formal opening and receipt of proposals by the City of Fargo.

## **PROPOSAL REJECTION**

The City of Fargo reserves the right to reject any or all proposals and to accept or reject any part of any proposal. It also reserves the right to waive any technical defects or minor irregularities, which in its discretion, is in the best interest of the City.

## **CONTRACT TERMINATION**

Either party shall have the ability to terminate the contract for any reason with thirty (30) days written notice without the City incurring any termination fee. The City shall also have the right to immediately terminate a contract or a part thereof before the work is completed in the event:

- A. Previous unknown circumstances arise making it desirable in the public interest to void the contract.
- B. The proposer is not adequately complying with the specifications.
- C. The proposer refuses, neglects, or fails to supply properly trained or skilled supervisory personnel and/or workers or proper equipment.
- D. The proposer in the judgment of the City is unnecessarily or willfully delaying the performance and completion of the work.
- E. The proposer refuses to proceed with work when and as directed by The City.
- F. The proposer abandons the work.

In the event that the City must immediately terminate the contract, the Proposer will be paid for all work completed prior to the termination.

## **FORM OF PROPOSAL**

All proposers shall be aware that the RFP and the responses thereto are in the public domain; therefore, proposers shall identify specifically any information contained in the proposal which is to be considered confidential or proprietary and exempt from disclosure. Blanket statements that entire submittals are confidential shall be unacceptable.

All proposals will become the exclusive property of the City and will not be returned. Proposals shall be prepared simply and economically, providing a straightforward, concise description of

the proposer's ability to fulfill the requirements of the Request for Proposal. In order to insure a uniform review process and to obtain the maximum degree of comparability, it is required that proposals be organized in the manner specified.

## **INFORMATION REQUIRED OF PROPOSER**

### **A. Fees and other charges**

Respondents must provide a merchant fee schedule based on the activity and volume as describe in the Transaction History Form (Appendix A). The calculation of the proposed fees should be based on the sample Merchant Statement provided (Appendix B). If necessary, each fee can be annotated with comments and additional worksheets on a separate page. Respondents should structure their Cost of Services form (Appendix C) as they deem appropriate. The purpose is to have a clear understanding of the company's pricing structure and all fees incurred including base fees (interchange and assessments), mark- ups and other fees.

The fees and charges presented in this proposal shall remain firm for one year and renewed on the same terms and conditions for the term of the contract with the following exceptions that shall be adjusted to reflect increases or decreases in all applicable rates, fees, and assessments established by MasterCard and Visa Interchange rates. The merchant service provider shall notify the City of Fargo thirty (30) days prior to the effective date of any changes in service fee. Fees not identified by the contractor in their original proposal shall not be considered at any time during the remaining tenure of the contract.

### **B. Financial Soundness of Proposer**

The proposer's most recent certified annual report, including balance sheets and profit and loss statements, should be submitted with its proposal. All information pertaining to the financial soundness of Proposer shall remain confidential. The City of Fargo will contract only with a Proposer found to be financially sound. In addition, the City should be notified if there is a major claim(s) against the firm that could impact their ability to perform.

### **C. References**

The proposer shall submit at least five (5) public sector clients as references with contact information and length of relationship. Of the five (5) please provide at least three (3) municipal clients.

### **D. Contractor's Capabilities**

***Respondents must provide information, regarding service capabilities, as requested below:***

## Merchant Credit Card Processing

1. Describe your company's authorization method, list and describe alternative authorization methods. What are the procedures to reverse an incorrect authorization? Describe the monitoring and notification process if a transmission fails.
2. Describe the security measures used to prevent unauthorized user access to the system or data. If applicable, please indicate if there has ever been a compromise to any credit card systems or application through a security breach. If yes, explain the process your company took to notify customers, the steps taken to protect the customer's data and the safeguards put in place to prevent it in the future.
3. Can you provide next day settlement for Visa, MasterCard, AMEX and Discover network transactions? What is the latest time that sales transactions can be transmitted to meet these settlement times?
4. How is settlement made by your organization (direct account debit, ACH, or invoice)? Please provide details. Please describe how settlement amounts will be listed on the bank statement. Will they appear as one lump sum (meaning one amount for Visa, MasterCard, and Discover, one amount for AMEX) or separate?
5. Describe your process to ensure that transactions qualify for the lowest interchange category.
6. Describe your procedures to correct duplicate transactions.
7. Describe any limitations on the number of files/transactions:
  - a) Number of transactions contained in a batch?
  - b) Number of files transmitted daily?
8. Are credit card charge backs or other debit adjustments netted from daily proceeds, or are they debited separately? Please describe your chargeback process in detail.

## Online Information Reporting System

9. Describe all reports available and the software used to receive and view reports. Provide an overview of reporting cycles, procedures, and capabilities. Provide a sample of each detail and summary report available or a link to sample reports online.
10. Define the download capabilities, level of customization, and drill down capabilities available on online reporting and reports. Describe the daily and/or monthly reconciliation reports available to the merchant and provide sample reports. The following categories need to be defined:

- c) Standard reports (transaction reports, funding reports, etc.)
- d) Special reporting capabilities
- e) Level of detail available
- f) Retrieval capabilities
- g) Imaging capabilities
- h) Reporting frequency

11. If multiple merchant numbers are used describe how multiple merchant numbers are reported and the flexibility afforded the merchant for customizing the reports. Can the merchant “roll up” specified groups for reporting independent of other groups?
12. Describe your capability to store and retrieve transaction information, including signatures for bank card transactions? Provide details.

#### Card Acceptance/Interface Processing

13. Describe the hardware necessary for acceptance of credit and debit cards (a) with card present, (b) when card not present, (c) via e-Commerce (internet), and (d) pin-based debit.
14. Describe all available equipment your firm provides clients for processing. Does the firm provide this equipment on a lease or purchase basis? Do you offer an equipment maintenance plan? If so, what is the turnaround time and costs involved?
15. Describe in detail how your firm can process transactions from various gateways. Provide a list of all payment gateways supported and address all fees for setup, monthly recurring charges and per transactions fees on the Cost of Services Form.

#### Third-Party Processing

16. Do you rely on third parties to process your merchant credit card transactions? If so, explain and provide the years of service you have been doing business with them and describe your relationship with your third party processor.
17. Describe in detail how your services are integrated with third party software, websites and gateways.
18. Identify your payment gateway provider and the number of years you have had a relationship with them.

#### Payment Card Industry Data Security Standards



19. Describe your PCI-DSS compliance status and program. How do you maintain your compliance with the PCI standards?
20. Is your organization and all of your contractors, subcontractors and third-party processors, in compliance with all applicable PCI DSS standards? Have you been certified as compliant by a qualified third-party assessor? Please name the assessor.
21. What is your role in supporting merchant PCI compliance and how do you help a client like the City of Fargo maintain its compliance?

#### Alternative Payment Services

22. Discuss optional and alternative payment services that you believe may help the City expand merchant credit card payment options for its departments?

A few alternative payment options that are of interest are:

- a) Mobile Payments
  1. Does your mobile reporting service work on the iPhone, Android Phones and/or other devices?
  2. What software (names and version numbers) is required to use your mobile reporting services?
  3. How many customers do you have using your mobile merchant card processing product? How many transactions are you processing monthly? How many dollars are processed monthly?
- b) Contactless Payment Cards/Wallet Solutions i.e. MasterCardPayPass.
- c) Marketing and promotion campaigns to increase adoption of merchant credit card payments.
- d) Charitable donations as an addition to the transaction.

#### Implementation

23. Provide a detailed description of the implementation process, including testing and a suggested Implementation Schedule. The Implementation Schedule must outline the milestone dates to accomplish and should include detailed tasks, dates and resources assigned and identified for each milestone.
24. Describe support provided during implementation, including training, technical assistance, user manuals and on-site visits.
25. Describe support provided after implementation. Does the Company have local representation?

## **ASSIGNMENT OF KEY STAFF**

The key member(s) of the contract identified must be assigned to the contract and must remain assigned to the contract for its duration, unless the City agrees in writing to modify the assignment. If a key member leaves during the course of the contract, the City must be notified immediately, and the contractor must submit the replacements name and credentials for approval by the City prior to that person starting work on the contract.

## **EVALUATION OF PROPOSALS**

The award may or may not be made to the company submitting the lowest proposal. Award shall be made to the responsible offeror whose proposal is determined to be the most advantageous to the City, taking into consideration the evaluation factors set below. Only submissions that are complete and returned within the time limit will be considered.

The selection will be made by the City based on the following criteria:

- A. Company's qualifications, personnel and organization strengths and achievements.
- B. Experience with similar work, supply references.
- C. Interview with key personnel (optional).
- D. Time schedule and costs.

## **SELECTION COMMITTEE AND PROCEDURE FOR REVIEW OF PROPOSALS**

A Selection Committee consisting of at least three (3) members will be established to review and evaluate all proposals submitted in response to this Request for Proposals (RFP). The Committee may include an outside consultant. The Committee shall conduct a preliminary evaluation of all proposals on the basis of the information provided. The Committee will first review each proposal for compliance with the minimum qualifications and mandatory requirements of the RFP. Failure to comply with any mandatory requirements may disqualify a proposal.

The City may arrange for a meeting with the submitting parties or entities to clarify any aspect of the proposals and to give each the opportunity to further establish their credentials. The selection committee has the responsibility to negotiate the most favorable cost, terms and conditions to the City of Fargo. The negotiating process may involve one or more RFP responses, and may continue until the actual award of the contract.

The City reserves the right to reject any and all proposals and to waive minor irregularities. The City further reserves the right to seek new proposals when such a procedure is reasonably in the best interest of the City to do so.

## QUESTIONS REGARDING SPECIFICATIONS OR PROPOSAL PROCESS

To ensure fair consideration for all firms, any questions, comments or communication of any form must be routed to the individual listed below. The firms are prohibited from contacting any City official or employee without obtaining approval from the individual listed below. Any violation of this may be grounds for disqualifying the offending firm from consideration for award of the proposal and/or any future proposal.

No interpretations of the meaning of the RFP documents will be made to any bidder orally. Every request for such interpretation shall be submitted via email with the subject line "Credit Card Processing Services RFP Question" to:

Steven Sprague  
City Auditor  
City of Fargo  
200 3<sup>rd</sup> St North  
Fargo, ND 58102  
701-241-1301  
[SSprague@FargoND.Gov](mailto:SSprague@FargoND.Gov)

Questions to be given consideration must be received in writing prior to 10:00 AM on Monday July 9<sup>th</sup>. All responses to questions will be answered no later than 2:00 PM on Friday July 13. Addendums to the RFP may occur and will be available at [www.FargoND.Gov](http://www.FargoND.Gov). Bidders are responsible for staying up to date on any addendums and should confirm that their bid is in compliance with any addendums prior to submitting their bid.



## LIBRARY CITY OF FARGO

Invoice Total	\$ 87.12	\$ 84.24	\$ 97.99	\$ 84.11	\$ 83.87	\$ 124.42	\$ 89.64	\$ 100.55	\$ 92.87	\$ 89.75	\$ 78.01	\$ 86.24	\$ 1,098.81
Number of Transactions	156	155	196	140	161	216	151	170	160	140	132	143	1,920
Total Dollar	\$ 2,162.46	\$ 2,328.42	\$ 2,629.72	\$ 2,155.91	\$ 2,077.87	\$ 3,636.12	\$ 2,404.78	\$ 2,557.63	\$ 2,211.89	\$ 2,076.87	\$ 1,588.36	\$ 2,069.97	\$ 27,898.00

Ingenico ICT220 ( 3 terminals)

## WATER CITY OF FARGO

Invoice Total	\$ 881.77	\$ 911.42	\$ 872.83	\$ 788.43	\$ 776.81	\$ 1,080.47	\$ 906.61	\$ 1,199.99	\$ 933.09	\$ 1,194.49	\$ 851.09	\$ 901.19	\$ 11,298.13
Number of Transactions	445	449	472	357	375	454	374	369	361	471	378	413	4,918
Total Dollar	\$ 100,713.60	\$ 104,976.34	\$ 90,349.34	\$ 91,074.13	\$ 75,734.76	\$ 137,546.00	\$ 76,200.90	\$ 100,589.50	\$ 90,701.55	\$ 147,776.49	\$ 80,854.40	\$ 108,077.71	\$ 1,204,594.72

On line processing

## INSPECTIONS CITY OF FARGO

Invoice Total	\$ 78.87	\$ 65.91	\$ 176.07	\$ 108.82	\$ 127.02	\$ 176.78	\$ 171.39	\$ 124.98	\$ 107.28	\$ 151.38	\$ 206.37	\$ 113.94	\$ 1,608.81
Number of Transactions	30	23	51	51	83	80	58	52	53	47	36	37	601
Total Dollar	\$ 3,267.40	\$ 2,074.10	\$ 6,741.30	\$ 4,346.30	\$ 6,221.90	\$ 7,949.60	\$ 6,754.50	\$ 5,373.30	\$ 4,227.00	\$ 5,394.10	\$ 10,158.20	\$ 3,977.90	\$ 66,485.60

Ingenico ICT220

## AUDIT- CITY OF FARGO

Invoice Total	\$ 259.68	\$ 194.15	\$ 235.07	\$ 208.72	\$ 373.01	\$ 664.60	\$ 369.54	\$ 282.50	\$ 251.49	\$ 306.09	\$ 345.09	\$ 592.94	\$ 4,082.88
Number of Transactions	157	100	146	108	126	118	72	103	90	132	126	166	1,444
Total Dollar	\$ 13,386.24	\$ 10,801.54	\$ 13,488.58	\$ 10,519.81	\$ 20,620.52	\$ 32,072.17	\$ 17,636.99	\$ 13,178.64	\$ 9,958.27	\$ 16,014.72	\$ 16,875.96	\$ 33,987.54	\$ 208,540.98

Spectrum 2.6 ( 2 Terminals)

## MEDICAL-CITY OF FARGO

Invoice Total	\$ 561.93	\$ 353.29	\$ 361.36	\$ 322.63	\$ 433.11	\$ 397.33	\$ 309.77	\$ 366.48	\$ 290.09	\$ 332.91	\$ 610.63	\$ 355.81	\$ 4,695.34
Number of Transactions	254	217	243	217	246	239	205	195	173	216	193	186	2,584
Total Dollar	\$ 19,638.42	\$ 14,682.70	\$ 15,498.52	\$ 15,504.21	\$ 17,306.29	\$ 15,409.98	\$ 12,930.20	\$ 13,387.29	\$ 10,713.79	\$ 13,295.12	\$ 11,866.80	\$ 13,148.26	\$ 173,381.58

MSR215E Card Reader (4 swipes)

## FARGODOME FOOD &amp; BEVERAGE-CITY OF FARGO

Invoice Total	\$ 560.78	\$ 481.13	\$ 1,420.52	\$ 924.30	\$ 161.99	\$ 0.41	\$ 786.67	\$ 1,228.47	\$ 1,257.65	\$ 1,809.57	\$ 1,149.79	\$ 1,967.55	\$ 11,748.83
Number of Transactions	2012	1825	4900	3473	659	0	3355	4276	3849	6919	4295	7561	43,124
Total Dollar	\$ 21,351.60	\$ 16,062.75	\$ 54,097.43	\$ 34,040.97	\$ 4,983.25	\$ -	\$ 21,879.19	\$ 48,301.00	\$ 32,402.75	\$ 60,321.25	\$ 38,375.50	\$ 67,157.75	\$ 398,973.44

have existing POS (Micros/Oracle)

## FARGODOME MERCHANDISE SALES-CITY OF FARGO

Invoice Total	\$ -	\$ 156.14	\$ 600.87	\$ 344.69	\$ -	\$ -	\$ 38.04	\$ 2,119.31	\$ 35.60	\$ 28.57	\$ -	\$ 37.29	\$ 3,360.51
Number of Transactions	0	282	585	411	0	0	14	2110	1	0	0	5	3,408
Total Dollar	\$ -	\$ 6,664.00	\$ 35,957.02	\$ 20,313.62	\$ -	\$ -	\$ 270.00	\$ 135,300.22	\$ 237.20	\$ -	\$ -	\$ 208.13	\$ 198,950.19

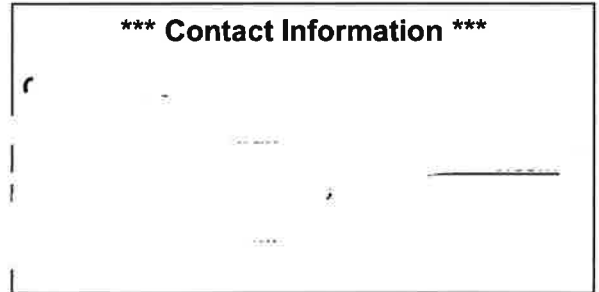
Need 12 new portable card readers

\$	61,123.73
\$	75,931
\$	3,118,048.22

## Merchant Statement

CITY OF FARGO  
 PO BOX 2083  
 FARGO, ND 58107

<b>Statement Date:</b> 04/30/2018
<b>Statement Period:</b> 04/01/2018 - 04/30/2018
<b>DBA Name:</b> AUDIT- CITY OF FARGO
<b>Merchant Number</b>
<b>Store Number:</b>



**This Is Not A Bill**

200 3RD ST N  
 FARGO, ND 58102

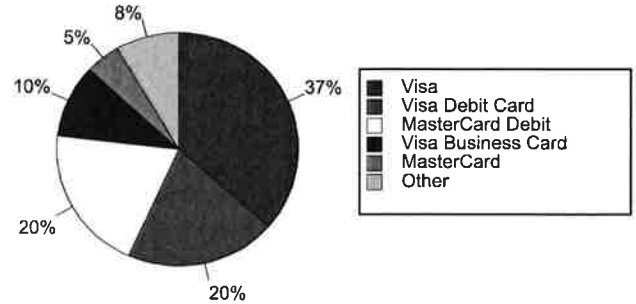
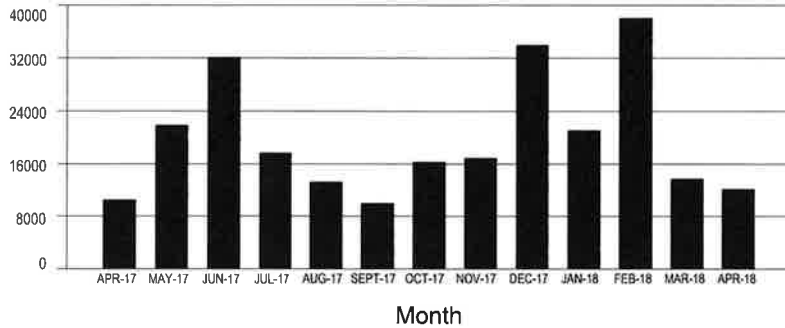
Visa Deposits:			\$7,975.83
	Less Visa Pass-thru Interchange & Fees:	<u>\$125.50</u>	
	Total Visa Pass-thru Interchange & Fees:	\$125.50	
MasterCard Deposits:			\$3,664.10
	Less MasterCard Pass-thru Interchange & Fees:	<u>\$51.50</u>	
	Total MasterCard Pass-thru Interchange & Fees:	\$51.50	
Discover Deposits:			\$515.14
	Less Discover Pass-thru Interchange & Fees:	<u>\$9.14</u>	
	Total Discover Pass-thru Interchange & Fees:	\$9.14	
	Less Heartland Payment Systems Processing Fees:	\$53.25	
	Less Other Processing and One-Time Fees:	<u>\$0.00</u>	
	Total Processing and One-Time Fees:	\$53.25	
Total Deposits:			<u>\$12,155.07</u>
Total Credit Card Fees:			\$239.39

# Your Business

Thirteen Month - Monthly Volume

Current Volume By Card Type

Volume



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 2 txn @ \$0.100	1	\$0.00	-	-	-	\$0.20
VS Assessment Fee	53	\$3,810.77	0.1300	-	-	\$4.96
VS CR Bus Tier 1 CNP	1	\$25.00	2.2500	\$0.10	-	\$0.66
VS CR Bus Tier 2 CNP	1	\$25.00	2.4500	\$0.15	-	\$0.76
VS CR Bus Tier 2 Retail	1	\$400.00	2.3000	\$0.10	-	\$9.30
VS CR Bus Tier 3 Retail	1	\$700.00	2.4000	\$0.10	-	\$16.90
VS CR Bus Tier 4 CNP	3	\$130.00	2.7000	\$0.20	-	\$4.12
VS CR Bus Tier 4 Retail	1	\$25.00	2.5000	\$0.10	-	\$0.73
VS CR CPS/Small Ticket	1	\$10.00	1.6500	\$0.04	-	\$0.21
VS CR EIRF	1	\$25.00	2.3000	\$0.10	-	\$0.68
VS CR Government Credit	25	\$4,165.06	1.5500	\$0.10	-	\$67.04
VS DB CPS/Retail	8	\$442.50	0.8000	\$0.15	-	\$4.74
VS DB CPS/Retail Prepaid	5	\$198.61	1.1500	\$0.15	-	\$3.04
VS DB CPS/Small Tkt Consumer Prepaid	1	\$5.00	1.6000	\$0.05	-	\$0.13
VS DB CPS/Sml Tkt Cnsmr DB&Prpd Reg	4	\$40.00	0.0500	\$0.22	-	\$0.91
VS DB DB Business Card - CNP	1	\$65.00	2.4500	\$0.10	-	\$1.69
VS DB US Regulated	24	\$1,719.66	0.0500	\$0.22	-	\$6.13
VS FANF Cust Not Pres and/or Fast Food	1	\$0.00	-	-	-	\$1.42
VS FANF Customer Present - 6 Locations	1	\$0.00	-	-	-	\$0.58
VS Network Acquirer Proc Fee Sig Debit Adj	43	\$2,470.77	-	-	\$0.0040	-\$0.18
VS Network Acquiring Processing Fee	76	\$0.00	-	-	\$0.0195	\$1.48
Subtotal						\$125.50
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	22	\$1,461.00	0.1200	-	-	\$1.76
MC Assessment Fee	36	\$2,203.10	0.1300	-	-	\$2.85
MC CR Enhanced Public Sector	4	\$210.15	1.5500	\$0.10	-	\$3.66
MC CR Public Sector	2	\$45.00	1.5500	\$0.10	-	\$0.90
MC CR Purchasing Data Rate I	1	\$144.92	2.7000	\$0.10	-	\$4.01
MC CR World Public Sector	2	\$299.12	1.5500	\$0.10	-	\$4.84
MC DB Business Data Rate I	6	\$336.65	2.6500	\$0.10	-	\$9.51
MC DB Emerging Market	38	\$2,246.56	0.6500	\$0.15	-	\$20.29
MC DB Regulated-Issuer FR Cert	5	\$381.70	0.0500	\$0.22	-	\$1.29
MC Digital Enablement Fee	3	\$70.00	0.0100	-	-	\$0.01
MC Merchant Location Fee	1	\$0.00	-	-	-	\$1.25
MC NABU Fee	58	\$0.00	-	-	\$0.0195	\$1.13
Subtotal						\$51.50
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	4	\$515.14	-	-	-	\$0.67
DS CR PSL - Public Serv Rewards	4	\$515.14	1.5500	\$0.10	-	\$8.38
DS Data Usage Fee	4	\$515.14	-	-	\$0.0195	\$0.08
DS Network Authorization Fee	4	\$515.14	-	-	\$0.0025	\$0.01
Subtotal						\$9.14

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
Discover Transaction Fee	4	\$0.00		-	\$0.0500	\$0.20
DS Discount Fee	4	\$515.14	0.1500	-	-	\$0.77
MC Discount Fee	58	\$3,664.10	0.1500	-	-	\$5.54
MC Transaction Fee	58	\$0.00		-	\$0.0500	\$2.90
Service & Regulatory Mandate	1	\$0.00		-	-	\$28.50
Visa Transaction Fee	76	\$0.00		-	\$0.0450	\$3.42
VS Discount Fee	78	\$7,975.83	0.1500	-	-	\$11.92
Subtotal						\$53.25

### Totals

\$239.39

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary -

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>Visa</b>						
Credit	35	\$5,505.06	-	-	\$5,505.06	\$157.29
Prepaid	6	\$203.61	-	-	\$203.61	\$33.94
Signature (Non-PIN) Debit	37	\$2,267.16	-	-	\$2,267.16	\$61.27
<b>MasterCard</b>						
Credit	9	\$699.19	-	-	\$699.19	\$77.69
Prepaid	4	\$231.03	-	-	\$231.03	\$57.76
Signature (Non-PIN) Debit	45	\$2,733.88	-	-	\$2,733.88	\$60.75
<b>Discover</b>						
Credit	4	\$515.14	-	-	\$515.14	\$128.78
<b>Totals</b>	140	\$12,155.07	-	-	\$12,155.07	\$86.82

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
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No transaction data to report this month

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Auto Debit/Credit Amount
04/02/2018	000667	T		\$80.00	-		-
	ACH		04/02/2018	-	-	\$80.00	\$80.00
04/03/2018	000458	T		\$35.00	-		-
04/03/2018	000668	T		\$397.05	-		-
	ACH		04/03/2018	-	-	\$397.05	\$432.05
04/04/2018	000459	T		\$125.95	-		-
04/04/2018	000669	T		\$316.60	-		-
	ACH		04/04/2018	-	-	\$316.60	\$442.55
04/05/2018	000460	T		\$89.81	-		-
04/05/2018	000670	T		\$890.79	-		-
	ACH		04/05/2018	-	-	\$890.79	\$980.60
04/06/2018	000461	T		\$50.00	-		-
04/06/2018	000462	T		\$5.00	-		-



# Deposit Detail

Visa - V MasterCard - M American Express - AX Discover - DS	Debit - D EBT - EB PayPal - PP PayPal eCommerce - PE	WEX - WX Voyager - VF All Card Types - T
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Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
04/06/2018	000671	T		\$90.35	-		\$90.35	-
	ACH		04/06/2018	-	-		-	\$145.35
04/09/2018	000672	T		\$650.47	-		\$650.47	-
	ACH		04/09/2018	-	-		-	\$650.47
04/10/2018	000673	T		\$230.00	-		\$230.00	-
	ACH		04/10/2018	-	-		-	\$230.00
04/11/2018	000463	T		\$103.00	-		\$103.00	-
04/11/2018	000464	T		\$20.00	-		\$20.00	-
04/11/2018	000674	T		\$412.09	-		\$412.09	-
	ACH		04/11/2018	-	-		-	\$535.09
04/12/2018	000675	T		\$156.42	-		\$156.42	-
	ACH		04/12/2018	-	-		-	\$156.42
04/13/2018	000465	T		\$1,700.00	-		\$1,700.00	-
04/13/2018	000676	T		\$52.80	-		\$52.80	-
	ACH		04/13/2018	-	-		-	\$1,752.80
04/16/2018	000466	T		\$25.00	-		\$25.00	-
04/16/2018	000677	T		\$125.00	-		\$125.00	-
	ACH		04/16/2018	-	-		-	\$150.00
04/17/2018	000678	T		\$261.56	-		\$261.56	-
	ACH		04/17/2018	-	-		-	\$261.56
04/18/2018	000467	T		\$40.00	-		\$40.00	-
04/18/2018	000679	T		\$582.63	-		\$582.63	-
	ACH		04/18/2018	-	-		-	\$622.63
04/19/2018	000680	T		\$911.68	-		\$911.68	-
	ACH		04/19/2018	-	-		-	\$911.68
04/20/2018	000468	T		\$90.00	-		\$90.00	-
04/20/2018	000681	T		\$335.33	-		\$335.33	-
	ACH		04/20/2018	-	-		-	\$425.33
04/23/2018	000682	T		\$544.50	-		\$544.50	-
	ACH		04/23/2018	-	-		-	\$544.50
04/24/2018	000469	T		\$96.32	-		\$96.32	-
04/24/2018	000683	T		\$174.12	-		\$174.12	-
	ACH		04/24/2018	-	-		-	\$270.44
04/25/2018	000470	T		\$65.00	-		\$65.00	-
04/25/2018	000684	T		\$835.98	-		\$835.98	-
	ACH		04/25/2018	-	-		-	\$900.98
04/26/2018	000471	T		\$350.62	-		\$350.62	-
04/26/2018	000685	T		\$1,498.63	-		\$1,498.63	-
	ACH		04/26/2018	-	-		-	\$1,849.25
04/27/2018	000472	T		\$134.81	-		\$134.81	-
04/27/2018	000686	T		\$267.21	-		\$267.21	-
	ACH		04/27/2018	-	-		-	\$402.02
04/30/2018	000687	T		\$411.35	-		\$411.35	-
	ACH		04/30/2018	-	-		-	\$411.35
	Fees	T	04/30/2018	-	-		-	(\$239.39)
<b>Totals</b>				\$12,155.07	\$0.00		\$12,155.07	\$11,915.68

**Appendix C: COST OF SERVICES FORM**

- 1. Based on the projected monthly volume for one account shown below, please provide the monthly fee.
- 2. Please use the attached Merchant Statement (Appendix B) as a sample to calculate your proposed fee.
- 3. If necessary, each fee can be annotated with comments or additional worksheets on a separate page. Respondents should structure their Cost of Services form as they deem appropriate. The purpose is to have a clear understanding of all fees incurred, including base fees (interchange and assessments), mark-up fees, recurring monthly flat charges and other charges.

City of Fargo							
Type of Fees	VOLUME	SALES	BASE FEES		MARK-UPS		TOTAL MONTHLY COSTS
			RATE	PER TRANS	RATE	PER TRANS	
<b>TRANSACTIONAL</b>							
Visa							
MasterCard							
Discover							
American Express							
<b>TOTAL</b>							
<b>AUTHORIZATION</b>							
Visa							
MasterCard							
Discover							
American Express							
MC Network access/brand usage fee							
Visa ACQ Proc fee							
Other: please list individually							
<b>Total Authorization</b>							
<b>FLAT FEES</b>							
Monthly Maintenance							
Online Access Fee							
Statement Fee							
Terminal Fee							
PCI Fees							
Batch Fee							
Address Verification Service							
Other: please list individually							
<b>TOTAL</b>							
<b>TOTAL MONTHLY FEE</b>							
<b>OTHER FEES (if applicable)</b>							
Chargeback Fee							
Other: please list individually							
<b>ONE TIME FEES</b>							
Setup Fee							
Terminal Equipment/Supplies							
Computer Programming							
Annual Fee							
Monthly minimum Fee							