

## **MERCHANT**

1. Please describe the manner in which you charge service or convenience fees back to cardholders. In how many internal business units do you charge a fee to cardholders for paying by card?
  - Convenience fees are charged to cardholders in three separate instances:
  - Growth Management – Online – handled by third party (Magicwrighter)
  - Clerk of Courts – Traffic – handled by third party (Vantiv)
  - Park and Recreation – Online event payments – handled by third party (Active)
2. Do you use a 3rd party company to charge these fees? If so, please name the 3rd party provider.
  - Please see above.
3. If you use a 3rd party provider for charging fees to cardholders, do they provide the merchant account? If no, and you provide the accounts, please name the gateway they use to connect to access your merchant accounts.
  - In the case of Magicwrighter, Vantiv and Active the merchant account is provided by the third party.
4. Does your current merchant processor provide the ability to bill cardholders for processing fees?
  - We currently utilize various merchant processors, as noted above they have the ability to charge the cardholder. Two other processors are used, Collector Solutions Incorporated and Ascent Aviation. These two processors do not currently bill the cardholders on transactions as the County pays the fees.
5. If Card Present transactions are accepted, what equipment, such as terminals or Point of Sale (POS) solution is currently used? If POS, please name software and version number. There may be multiple POS software types throughout the hospital for card payment acceptance. Please list all (example: there may be a POS in the cafeteria, a different one in the gift shop, and, another type used in the back office.)
  - Utilities Card Present transactions (Water and Sewer locations and Solid Waste locations) use 14 two year old Hypercom terminals via dial up. Parks and recreation receives over the counter events fees via 9 Parpeon Strada terminals using Cardease 2.0 and Monetra 7.0. Parks and recreation also uses 4 mobile Bluetooth enabled Ingenico IW 250 card readers to process beach parking fees, communication is via dial up. The airports (Marco, Everglades and Marco) run card present transactions through Verifone Omni Vx570 machines via dial up, one at each location. Domestic Animal Services uses two Omni 3730 readers.
6. If Mail/Phone, do you process transactions via credit card terminal, POS or software, or virtual terminal? Please name any software and version number used.
  - The only card payments taken over the phone are in connection with the Utilities Interactive Voice Response (IVR) payment method via the third party provider Collector Solutions Incorporated. There are no payments on credit cards via the mail.

7. Do you process transactions via the Internet? If yes, please name any shopping cart and gateway used. How do you collect ACH fees via the internet?
  - Yes, Utilities processes online water and sewer payments via a third party provider (Collector Solutions Incorporated); the Clerk's Agency processes online payments via Vantiv; parks and recreation processes online payments via a third party (Active) and Growth Management processes online payments via a third party provider (Magicwrighter). With Active, Collector Solutions Incorporated and Magicwrighter the collected amounts are posted to a third party merchant account and automatically deposited at our current bank.
8. How many merchant accounts do you currently utilize?
  - We utilize 21 merchant accounts for the BCC agency and 1 for the Clerk's agency.
9. Please describe your current reconciliation process for merchant accounts. Do you require any raw data files? Does your current provider offer an online reporting portal and if so, do you use it.
  - The various merchant processors provide daily details of transactions posted to our bank account. Reconciliation is mainly an issue of aligning clearing schedules and cutoffs. Various processors do provide an online portal and we are using them for reconciliation.
10. How do you manager PCI compliance? In house? 3rd Party?
  - PCI compliance is maintained by third party vendors in all cases.
11. Does your current provider offer a dedicated Relationship Manager as a single point of contact for account management duties?
  - Again, we have various merchant processors. The solution supported as part of our current banking services contract (Vantiv) provides a dedicated Relationship Manager who is a single point of contact. The other processing solutions deal directly with County Departments and, historically, information regarding account management is provided timely.
12. Are there any "pain points" regarding card processing that your current provider cannot resolve?
  - Current "pain points" are minimal; however, in the future, a uniform solution would ease the overall complexity.
13. Do you receive next day funding of your credit card receivables and if so, what is the cutoff time to receive funds next day?
  - For Visa/MC and Discovery funding is generally next day, except in the case of the Parks and Recreation Department's Active merchant processing where there is a 3 to 5 day clearing. Generally, for the bulk of processing the Utilities Web and interactive voice response (IVR) cutoff is 12:00 AM and the over the counter transactions are 5:00 PM.
14. How do you receive notification of chargebacks today? How do you respond to chargebacks?
  - For online payments and IVR chargeback notification is via e-mail. Over the counter chargebacks is part of the ACH positive pay validation process. We respond by reversing the payment and sending a letter to the customer.