

**Ohio Treasurer of State on behalf of
The Ohio Board of Deposit
Request for Proposal for Financial Transaction Device Acceptance and Processing Services
Respondent Questions and Treasurer's Office Answers
February 26, 2021**

Respondent Question	Treasurer's Office Answer
<i>General Questions</i>	
1	Based on COVID-19, inclement weather, delivery challenges, and the requirement to submit hard copies we are requesting a revised due date of Friday, March 26 th at 3:00pm ET so that vendors have enough time to provide a quality response.
The RFP Response and Fee Proposal are to be submitted electronically to ohiobod@tos.ohio.gov as set out in Section 1.6 of the RFP. Responses are due on March 5, 2021, at 3:00 p.m. E.S.T. and no extension of the due date will be entertained. If a response is larger than 30 MB to be submitted via email, please contact the Treasurer's Office at ohiobod@tos.ohio.gov and a link will be provided so that the response can be uploaded. The link will be provided upon email request from the Respondent.	
2	Due to the COVID-19 pandemic, would it be possible for the Respondent to just provide an Electronic Version of the RFP to the Office of Ohio Treasurer?
No hard copies need to be submitted in response to this RFP. An electronic copy of the RFP Response and Fee Proposal can to be sent to ohiobod@tos.ohio.gov . If a response is larger than 30 MB to be submitted via email, please contact the Treasurer's Office at ohiobod@tos.ohio.gov and a link will be provided so that the response can be uploaded. The link will be provided upon email request from the Respondent.	
3	Based on COVID-19, inclement weather, delivery challenges, and the requirement to submit hard copies we are requesting a revised due date of Friday, March 26th at 3:00pm ET so that Vendors have adequate time to provide a quality response.
Please see response to Q.1. above.	
4	Can you confirm that you require 2 hard copies along with an electronic copy sent to the physical location?
Please see response to Q.2. above.	

5	Can you please clarify whether the proposal must be submitted to a physical location or via an electronic submission?	Please see response to Q.2. above.
6	The Response shall be typed on standard 8.5 x 11-inch paper, single-spaced with one-inch margins using Times New Roman 12-point font. Does this requirement apply to cover page, headings/subheadings, and responses?	This requirement applies to the responses given and not the cover page or headings/sub-headings.
7	Should the Technical Response and Fee Proposal be separate documents? Or can they be part of the same document?	Please provide separate documents for the RFP Response and the Fee Proposal.
8	Will document that you ask us to provide count against to the 100-page limit? For example, providing sample reports?	Sample reports and other attachments will not count against the 100-page limit.
9	Our SOC report is confidential and cannot be disclosed without a confidentiality agreement in place. Is the State of Ohio willing to sign an NDA prior to us sharing our SOC report, or would reviewing the report onsite at one the respondent's locations be acceptable?	The State of Ohio can review Non-Disclosure Agreements (NDA) to determine its ability to execute the same. If the parties can reach agreement on an NDA, and the material is determined to be confidential pursuant to Ohio Revised Code Chapter 149, then the State would entertain executing an acceptable NDA.
10	Would you like the respondent to include proposed MSA terms in its response?"	The Respondent may include additional information as part of its Response, however, as set out in Section 1.6 of the RFP, this will be counted toward the 100-page limit.
11	Is the State currently using one (1) tokenization process for all 51 agencies listed in attachment Appendix 2? Please list the tokenization processing being used.	Each state entity is responsible for contracting with a gateway service provider for any type of encryption, tokenization or dual-factor authentication and the Treasurer's office does not maintain this information. Stand-alone terminals obtained from the current processor are token (EMV) enabled.
12	Please provide a list of the States merchant processor or processors that are currently providing the services described in this RFP.	Vantiv-WorldPay by FIS is the end credit card processor and Fifth Third Bank is the settlement depository.

13	Who is your current merchant provider today?	Please see response to Q.12. above.
14	Do you have more than one merchant provider? If yes, can you provide a list of the providers and what merchant service they provide?	Please see response to Q.12. above.
15	Can you confirm if any of the terms in Appendix 4 - Ohio Treasurer Service Contract Language are negotiable?	The State may have some flexibility in negotiating the terms in any contract(s) entered into pursuant to this RFP. The language in Appendix 4 is intended to primarily be representative of the terms required in Treasurer of State contracts. However, the Ohio Revised Code mandates certain legal requirements for governmental entity contracts. With respect to such legal requirements, the Treasurer's Office may have little or no discretion to negotiate either the terms or substantive intent of the particular language detailed in Appendix 4.
16	Is the definition of a Merchant Account Holder used in Section 6 - Fee Proposal, limited to the State of Ohio entities?	Merchant Account Holder is defined in Appendix 1 – RFP Definitions and Acronyms.
<i>Settlement/Reporting</i>		
1	Are there any other data files that need to be considered to be sent (i.e. BIN File, Chargeback File, etc.)?	The EMAF is the only file transmitted by the end credit card processor.
2	In order to meet the State's EMAF requirement, would the State be open to minor development work to adjust to the Respondent's format for the daily settlement funding data?	The Treasurer's Office is open to discuss EMAF options the proposer may offer or suggest, to meet the minimum requirements as set out in Section 3.1(20).
<i>Eligibility/Minimum Requirements</i>		
1	Is the State seeking after-hours and weekend contacts for system down / unable to process issues only or is the State seeking three dedicated resources to be available to answer any and all questions 7x24x365.	Section 3.1 (14): At least three (3) of the contacts listed therein shall be available for contact during non-business hours, including weekends and holidays. The Treasurer's

		Office expects the three dedicated resources to be able to answer any and all questions when contacted.
<i>Gateway</i>		
1	Is the Treasurer's Office open to receiving information relating to alternative gateway services, even though this RFP is not specifically requesting gateway services?	The Treasurer's Office is open to discuss emerging or alternative payment or processing options the proposer may offer or suggest.
2	Please provide breakout by Agency of the gateway being utilized.	Each state entity is responsible for contracting with a gateway service provider for credit card acceptance. The Treasurer's office does not maintain a list of gateways by agency. However, Section 5.7(3)(A) lists the majority of current gateways utilized by state agencies.
3	For the gateway vendors identified, collectively, please list the merchant processor or processors that currently support payment processing for the State.	Vantiv-WorldPay by FIS is the card processor and Fifth Third Bank is the settlement depository.
4	Does ACI Payments provide both the Payment Portal and the Merchant Services Processing Account for the State? https://tax.ohio.gov/wps/portal/gov/tax/individual/pay-online/payonline	ACI is the gateway service provider that settles all transactions into the State of Ohio settlement account held at Fifth Third Bank.
5	Who are the Gateway service providers and/or software vendors that provide the Service Fee MIDS? Can you provide a list of the vendors?	The service fee MIDs issued for service fee merchant settlement are assigned through the Treasurer's office in conjunction with the end credit card processor. The service fee MIDs issued for service fee vendor settlement are issued and managed by the different vendors. Section 5.7 (3)(A) lists the majority of current gateways utilized by state agencies.
6	Is the State looking to keep its current Service Fee Gateway service providers and/or software vendors or is the State open to make a change?	Each state entity is responsible for contracting with a gateway service provider for credit card

		acceptance and the Treasurer's office is not a party to the contracts.
7	<p>The multiple gateway service providers and software vendors that are listed in the RFP, Section 5.7- Technical Architecture, can you explain how each provider/vendor is used for the State Account Holders and by Acceptance Type (Card Present, Card Not Present and Service Fee) that is listed on Appendix 3 – Transaction Volumes,</p> <ul style="list-style-type: none"> • ACI Worldwide • Active Networks • Amano McGann • CBOSS • Cybersource • Grant Street Group • LexisNexis • NCR CounterPoint • PayPal • US eDirect • Converge • Signature Controls 	Each state entity is responsible for contracting with a gateway service provider for credit card acceptance and the Treasurer's office is not a party to the contracts and does not maintain this information.
8	<p>Would the State be open to using a new solution if a current gateway/software vendor is not certified to the Respondent for credit card processing?</p>	The Treasurer's Office is open to discuss new solutions for credit card end processing. Gateway service providers must be able to settle through the designated end credit card processor(s). The respondent would be required to deposit funds into a State of Ohio checking account with an approved Ohio depository institution within 24 hours of settlement.
<i>PCI Compliance</i>		
1	<p>Is a fraud service currently in use? If yes, can any details be provided around the use of the service?</p>	Fraud services are at the discretion of the financial institution (or card network) that the payer's card is drawn on. All agencies have certified PCI compliance with an approved PCI assessor. Most agencies are level 4. Those agencies that qualify for level 2

		or 3 complete the additional PCI qualification steps.
<i>Terminals/Acceptance Type</i>		
1	If stand-alone terminals are in use today, are they looking to be upgrade? If looking to be upgraded, are there specific vendors/models looking to be utilized?	Each state entity is responsible for contracting with a gateway service provider or the end credit card processor for terminal equipment that is compatible with the end credit card processor. The Treasurer's office does not maintain this information.
2	Please provide the name and model of the terminal equipment being used by the existing gateways.	Each state entity is responsible for contracting with a gateway service provider or the end credit card processor for terminal equipment that is compatible with the end credit card processor. The Treasurer's office does not maintain this information.
3	Please provide the name and model of any standalone terminal equipment not being passed through a gateway?	Each state entity is responsible for contracting with a gateway service provider for terminal equipment that is compatible with the end processor. The Treasurer's office does not maintain this information. Any terminals obtained from the current processor do not have the transactions passed through a gateway.
4	For the Card Present (Terminals & Kiosks) MIDS, who is the provider of the credit card terminals? Is it your current Respondent and/or gateway/software vendor? <ul style="list-style-type: none"> • Is the equipment EMV/Chip compliant? • Do you accept PIN Debit Cards? • Do you own, lease or rent the credit card equipment? 	Each state entity is responsible for contracting with a gateway service provider or the end credit card processor for terminal equipment that is compatible with the end credit card processor. The Treasurer's office does not maintain this information.
<i>Volume</i>		
1	Will the 32 service fee merchant ID's be in scope of this RFP?	The service fee MIDs issued for service fee merchant settlement

		are assigned through the Treasurer's office in conjunction with the end credit card processor. The service fee MIDs issued for service fee vendor settlement are issued and managed by the vendor/gateway.
2	Are the Service Fee MIDs that provide the Payment Portals a part of the RFP or are they not included in the RFP?	The service fee MIDs issued for service fee merchant settlement are assigned through the Treasurer's office in conjunction with the end credit card processor. The service fee MIDs issued for service fee vendor settlement are issued and managed by the vendor/gateway.
3	Can you provide a Transaction Amount and Number of Transactions break out by Acceptance Type, i.e. Card Present, Card Not Present and Service Fee that is listed in Appendix 3-Transaction Volumes?	Appendix 3 provides volume information by card type and number of locations that are card present and card not present.
<i>Fees and Service Fees</i>		
1	Is the winning bidder responsible for managing the convenience/service fee charges for any department assessing such fees? (i.e. programs to pass the cost of card acceptance to the payer)	The decision on what service fees will be assessed and how they will be passed to the payer is determined by each state entity. That determination does not have an impact on the back-end processor(s) that will be designated under this RFP.
2	If "yes" to the above question, please list all departments using convenience/service fees with their dollar volume and transitions (for payments using this fee structure.)	Please see response to Q.1. above.
3	Please provide the merchant processing statements for the past 12 months for the services being requested as part of this RFP.	Each state entity is invoiced for credit card end processing fees directly. The Treasurer's office does not maintain or view this information.
4	Attached is a sample of our merchant statement, please confirm that the statement will be acceptable and will meet the State's Treasurer's Office and the Account Holders monthly invoice fee requirements?	The Treasurer's office will review all documents attached to the Response and will evaluate acceptability at that

		time or during oral presentations if the Respondent is chosen to move on to the next phase of the RFP process.
5	Does the Service Fee Payment Portal process both ACH and Credit Cards for Payment?	Each state entity determines how they will receive state revenue. The end processor referenced in this RFP will only process credit card payments.
6	Does Service Fee MIDs charge a Service Fee and/or Convenience Fee to the customer?	Each state entity determines what fees, if any, will be assessed when receiving credit card payments. Some entities choose to utilize a separate MID for the Service Fee and/or Convenience Fee.