



PINAL COUNTY
wide open opportunity

Offer and Acceptance BAFO

Pinal County
Finance Department
31 N. Pinal St.
Bldg. A
P.O. Box 1348
Florence, AZ 85132

OFFER AND ACCEPTANCE FORM

TO PINAL COUNTY:

The undersigned hereby offers and agrees to furnish the material, service, or construction in compliance with all terms, conditions, specifications, and amendments in the Solicitation.

Authorized Signature

Title

Printed Name

Date

Company Name

Telephone

Address

City, State, Zip

For clarification of this offer, contact:

Name:

Phone:

Fax:

Email:

ACCEPTANCE OF OFFER (For Pinal County Use Only)

The offer is hereby accepted and the Responder is now bound to sell or provide the materials, services, or construction as indicated by the Purchase Order or Notice of Award and based upon the solicitation, including all terms, conditions, specifications, amendments, etc. and the Offer as accepted by Pinal County.

The contract is for: Credit and Debit Card Processing Services

This contract shall henceforth be referenced to as Contract No. RFP-142220. The Offeror is cautioned not to commence any billable work or to provide any material or service under this contract until Offeror receives an executed purchase order or notice to proceed.

Awarded this

8th

day of

July

2015

Cheryl Chase
Name (Print)

Chairwoman
Title

Cheryl Chase
Signature

Approved as to form:

[Signature]
Pinal County Attorney's Office



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Pinal County
Finance Department
31 N. Pinal St.
Bldg. A
P.O. Box 1348
Florence, AZ 85132

OFFER AND ACCEPTANCE FORM – Page 2

By signing the previous page of the Offer and Acceptance Form, Responder certifies:

- A. The submission of the bid did not involve collusion or other anti-competitive practices.
- B. The Responder shall not discriminate against any employee or applicant for employment in violation of Federal Executive Order 11246.
- C. The Responder has not given, offered to give, nor intends to give at any time hereafter, any economic opportunity, future employment, gift, loan, gratuity, special discount, trip, favor, or service to a public servant in connection with the Submittal.
- D. The Responder certifies that it complies with Executive Order 12549 related to Federal Government Debarment and Suspension (see 4-7)
- E. The Responder certifies that the individual signing the bid is an authorized agent for the Responder and has the authority to bind them to the contract.

POINT + PAY LLC
Firm

[Signature]
Authorized Signature



Credit and Debit Card Processing Services

Request for Proposal: 142220

Prepared by:
Point & Pay, LLC
110 State Street E, Suite D
Oldsmar, Florida 34677
888.891.6064 (v)
863.248.1891 (f)

May 19, 2015
Pinal County - Finance Department
31 North Pinal Street, Building A
Florence, AZ 85132

Dear Ms. Gillette,

Point & Pay appreciates the opportunity to continue the successful partnership it has built with Pinal County to deliver great payment processing experiences to the County's constituents. We have laid a strong foundation of technical solutions and relationships with the Pinal County team in our five years of working together. We look forward to building on that foundation to meet and exceed the requirements of the County's RFP.

In the last 5 years, we have:

- Introduced in-person payments using a streamlined virtual terminal and card swipe
- Designed a custom data exchange for bill presentment
- Collaborated with the County to engineer a payment "hand-off" from the in-house web solution
- Engineered a customized settlement hierarchy for efficient reporting and reconciliation
- Designed a custom remittance file for easy posting of County payments
- Engineered a unique level of integration with Accela in support of payments for permits and licenses

Point & Pay is confident that our experience and insight into the County's operations enables our team to improve key components of the existing solution and deliver the next generation of payments technologies ahead of the curve.

Our "to-do" list for the next iteration of the contract starts with:

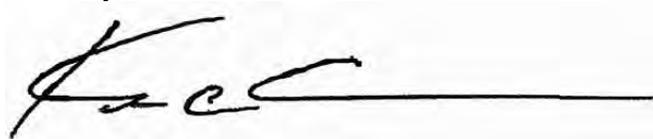
- Guiding the County through the implementation of EMV by replacing terminals for key departments and offering indemnification solutions for low volume, low risk departments
- Improve the user experience for IVR customers entering alpha-numeric parcel numbers
- Improve the routing of calls, especially after the close of normal business hours

The following representative is authorized to make representations for Point & Pay in this procurement:

Mark Ruis, Senior Account Manager
Office: 503.236.7069 Mobile: 503.860.5015 Fax: 863.248.1891 mrui@pointandpay.com

With the submission of this letter and the attached proposal, Point & Pay commits to renew our agreement with the County if selected under this procurement. We recognize the critical importance of the services we provide to the County, and we are grateful for your consideration of our proposal. Do not hesitate to contact us if you have any questions about Point & Pay or this proposal.

Sincerely,



Kevin C. Connell
President
Point & Pay, LLC
110 State Street E, Suite D
Oldsmar, Florida 34677
Office: 888.891.6064
Point & Pay Federal Employer ID: 27-1482276

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Section One



Credit and Debit Card Processing Services

Request for Proposal: 142220

Prepared by:
Point & Pay, LLC
110 State Street E, Suite D
Oldsmar, Florida 34677
888.891.6064 (v)
863.248.1891 (f)

Restriction on Disclosure and Use of Data: This proposal includes data that shall not be disclosed outside Pinal County's office and shall not be duplicated, used or disclosed in whole or in part for any purpose other than to evaluate this proposal. If, however, a contract is awarded to this offeror as a result of, or in connection with, the submission of this data, Pinal County's office shall have the right to duplicate, use or disclose the data to the extent provided in the resulting contract. This restriction does not limit Pinal County's right to use information contained in this proposal if it is obtained from another source without restriction. The data subject to this restriction are contained on all pages of the proposal submission.

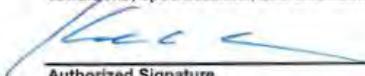
Offer and Acceptance Form

 PINAL COUNTY <i>wide open opportunity</i>	<h3>Offer and Acceptance</h3>	Pinal County Finance Department 31 N. Pinal St. Bldg. A P.O. Box 1348 Florence, AZ 85132
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OFFER AND ACCEPTANCE FORM

TO PINAL COUNTY:

The undersigned hereby offers and agrees to furnish the material, service, or construction in compliance with all terms, conditions, specifications, and amendments in the Solicitation.

	President
Authorized Signature Kevin C. Connell	Title 04/28/15
Printed Name Point & Pay, LLC	Date 888.891.6064
Company Name 110 State Street E, Suite D	Telephone Oldsmar, Florida 34677
Address	City, State, Zip
For clarification of this offer, contact:	
Name: Mark Ruis	Phone: 503.236.7069 Fax: 863.248.1891
Email: <u>mruis@pointandpay.com</u>	

ACCEPTANCE OF OFFER
(For Pinal County Use Only)

The offer is hereby accepted and the Responder is now bound to sell or provide the materials, services, or construction as indicated by the Purchase Order or Notice of Award and based upon the solicitation, including all terms, conditions, specifications, amendments, etc. and the Offer as accepted by Pinal County.

The contract is for: Debit and Credit Card Processing Services

This contract shall henceforth be referenced to as Contract No. RFP-142220. The Offeror is cautioned not to commence any billable work or to provide any material or service under this contract until Offeror receives an executed purchase order or notice to proceed.

Awarded this _____ day of _____ 2015.

Name (Print)	Title	Signature
Approved as to form:		
Pinal County Attorney's Office		

 <p>PINAL COUNTY <i>wide open opportunity</i></p>	<h3>Offer and Acceptance</h3>	<p>Pinal County Finance Department 31 N. Pinal St. Bldg. A P.O. Box 1348 Florence, AZ 85132</p>
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OFFER AND ACCEPTANCE FORM – Page 2

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- A. The submission of the bid did not involve collusion or other anti-competitive practices.
- B. The Responder shall not discriminate against any employee or applicant for employment in violation of Federal Executive Order 11246.
- C. The Responder has not given, offered to give, nor intends to give at any time hereafter, any economic opportunity, future employment, gift, loan, gratuity, special discount, trip, favor, or service to a public servant in connection with the Submittal.
- D. The Responder certifies that it complies with Executive Order 12549 related to Federal Government Debarment and Suspension (see 4-7)
- E. The Responder certifies that the individual signing the bid is an authorized agent for the Responder and has the authority to bind them to the contract.



Firm



Authorized Signature

Addendum Acknowledgement Form

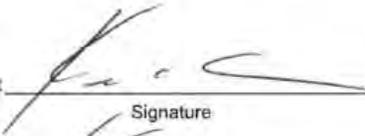
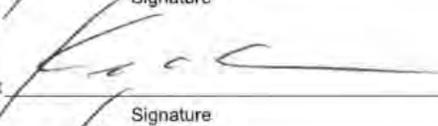
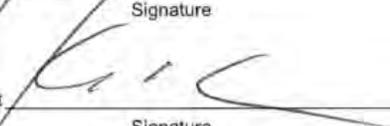
	<h3>Addendum Acknowledgement Form</h3>	<p>Pinal County Finance Department 31 N. Pinal St. Bldg. A P.O. Box 1348 Florence, AZ 85132</p>
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ADDENDUM ACKNOWLEDGEMENT FORM

Solicitation Addendums are posted on the Pinal County website at the following address:
<http://pinalcountyaz.gov/Departments/Finance/Pages/BidsProposals.aspx>. It is the responsibility of the Responder to periodically check this website for any Solicitation Addendum.

This page is used to acknowledge any and all addendums that might be issued. Any addendum issued within five days of the solicitation due date, will include a new due date to allow for addressing the addendum issues. Your signature indicates that you took the information provided in the addendums into consideration when providing your complete response.

Please sign and date:

ADDENDUM NO. 1 Acknowledgement		<u>05/08/15</u>
	Signature	Date
ADDENDUM NO. 2 Acknowledgement		<u>05/08/15</u>
	Signature	Date
ADDENDUM NO. 3 Acknowledgement		<u>05/08/15</u>
	Signature	Date

If no addendums were issued, indicate below, sign the form and return with your response.

Point & Pay, LLC

Firm

Authorized Signature

Responder's Checklist

	<h3>Responder's Checklist</h3>	<p>Pinal County Finance Department 31 N. Pinal St. Bldg. A P.O. Box 1348 Florence, AZ 85132</p>
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RESPONDERS CHECKLIST

	Yes/No
Did you sign your Offer sheet? <i>See Page 28 & 29 of this solicitation.</i>	Yes
Did you acknowledge all addendums, if any? <i>See page 25. Any addendums would be posted on the Pinal County website on the Bids/Proposals page of the Finance/Purchasing Department.</i>	Yes
Did you complete all required Response Forms? <i>Any Response forms would be posted on the Pinal County website on the Bids/Proposals page of the Finance/Purchasing Department.</i>	Yes
Did you include your W-9 Form? <i>See page 26 of this solicitation.</i>	Yes
Did you include any necessary attachments?	NA
Is the outside of your sealed submittal marked with the Solicitation #, Due Date and Time? <i>See page 1 for this information.</i>	NA
Did you include one original and the required number of copies? <i>See page 1 for the quantity.</i>	NA
Did you follow the order for submissions of documents? <i>See Section 3.4 – Offer format in the Special Instructions of this solicitation.</i>	NA
Did you include proof of insurance(s) if requested?	NA



Section Two

	Response Form 1 RFP-142220 Credit and Debit Card Processing Services	Pinal County Finance Department 31 N. Pinal St. Bldg. A P.O. Box 1348 Florence, AZ 85132
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Responder Name: *Point & Pay, LLC*

Responders shall complete the following Response Form, indicating their responses in the spaces provided. Additional pages may be added so long as they are clearly referenced in the spaces provided.

Please note: Any exception and the total number of exceptions taken will negatively affect your evaluation score. Compliance to Terms and Conditions has been identified as an evaluation criterion for this solicitation.

Any exception not contained within this section of the solicitation will be deemed invalid and will not be considered.

Acceptability of Responses

Offers that do not include fully completed copies of Response Forms 1 and 2 may cause the entire offer to be deemed unacceptable and therefore non-responsive. Forms with incomplete or unacceptable responses will also be considered non-responsive.

1. Capacity of Responder

- 1.1. Responder shall describe their company history including company name and location. Also include areas of expertise and resources available to deliver the requested service.

Point & Pay Response

History

Point & Pay was founded in 1999 as collaboration between an entrepreneur and a county tax collector in Florida. Designed specifically to address the needs of county government, we have grown to serve over 1,500 counties, cities, and other government agencies. As a three-time honoree on the INC 500/5000 list of the country's fastest growing companies, we drive our growth through a commitment to service and investment in our technology and our team. Since beginning work with the Pinal County Treasurer, we have more than tripled our team and greatly expanded our offerings.

Point & Pay has become the leading provider of government payment services in the State of Arizona. When we began our relationship with Pinal County, we had 3 clients in Arizona and only 3 counties. Today, we have 51 clients in Arizona and 7 of the 16 counties. Arizona has become a cornerstone of our business because we have delivered on our contracts and improved the quality and breadth of services to agencies across the state.

Since 2010, Point & Pay has been providing outstanding payment processing services to Pinal County. We provide payment processing services and customized reporting for the following County departments:

- Public Health Services District
- Treasurer
- Planning & Development
- Planning & Development - Non Accela Citizens Access (ACA)
- Adult Probation
- Open Space & Trails
- Sheriff
- Juvenile Court Services

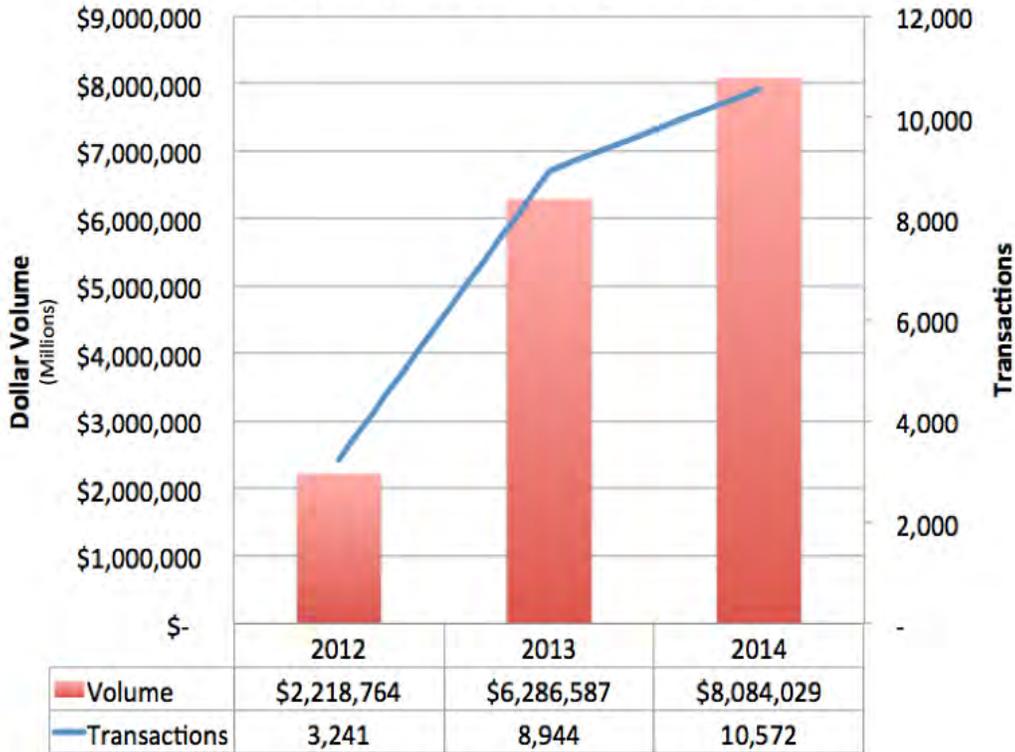


PINAL COUNTY
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Response Form 1
RFP-142220
Credit and Debit Card
Processing Services

Pinal County
Finance Department
31 N. Pinal St.
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Florence, AZ 85132

Pinal County – Electronic Payment Growth



2014 Processing - Pinal County:

Department	Transactions	Volume
Pinal County Treasurer	10,572	\$8,084,029.03
Pinal County Sheriff	2,511	\$87,912.00
Pinal County Public Health Services District	2,401	\$83,083.65
Pinal County Planning & Development	1,221	\$484,351.49
Pinal County Juvenile Court Services	272	\$24,709.83
Pinal County Planning & Development - Non ACA	215	\$118,161.77
Pinal County Open Space and Trails	1	\$10.00
Pinal County Adult Probation	0	\$0.00

Note: As of May 15, 2015 Point & Pay has processed over 36,533 payments for Pinal County with only 6 chargebacks –

	Response Form 1 RFP-142220 Credit and Debit Card Processing Services	Pinal County Finance Department 31 N. Pinal St. Bldg. A P.O. Box 1348 Florence, AZ 85132
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Point & Pay, a Florida based company, is located in the greater Tampa area:

Point & Pay, LLC
110 State Street E. Suite D
Oldsmar, Florida 34677

Office: 888-891-6064

Hours of Operation:

Monday - Friday: 7:00 am to 8:00 pm (Eastern Time Zone)
Technical Support: 24x7x365
On-Call Service: 24x7x365

Services and Capabilities

Point & Pay's core service offerings include:

- Hosted Web Payment Solutions
- Integrated Web Payment Solutions
- Hosted In-Person Payment Solutions
- Integrated In-Person Payment Solutions

Highlights of Point & Pay's service capabilities and features include:

- Accepting all major credit cards (MasterCard, Visa, American Express, and Discover)
- Accepting and processing E-checks
- Accepting payments via the Internet, phone, and over the counter
- Mobile payments
- Processing payments that include convenience fees to the end user
- Processing convenience fee payments as separate items on customer statements, showing one item for the convenience fee and one item for the Treasurer's payment
- Multiple settlement options including direct settlement and consolidated (single remittance) funding
- Direct integration with native system for updating client records
- Bill presentment
- Real time reporting functions that include tracking of payment type, product and method (credit card/e-check, tax/business licenses, internet, phone or counter)
- Providing the utmost security of data via Point & Pay's PCI level 1 security
- A robust selection of POS services and hardware offered either at-cost, or for no-cost lease/placement
- EMV solutions
- Bank BillPay solutions
- Seamless integration process, which enables Point & Pay's payment options to work elegantly with your existing software. As a result, real-time data flows smoothly among your systems, your customers and our payment services at all times
- Dedicated Point & Pay representatives work with the County to provide individual training for agency personnel, support for customers and personal assistance to meet billing and reporting needs
- Secure, redundant and dynamic system expands as need arises
- SSAE 16 Type II certified
- Unique integration to Accela Software for permit and license payments

Resources

Pinal County is a priority client for Point & Pay. We have enjoyed working with the County and its staff for the past five years and put a high value on continuing the relationship and delivering quality service. Managing the project, delivering the results, and exceeding the County’s needs are the top priority for all staff assigned.

The front line team is composed of the following executives:

- Mark Ruis, CPP, Senior Account Manager
- Martha Greer, MPM, PMP, VP of Operations
- John Prodan, CPP, Solutions Engineer

With support from the executive team for escalation and management:

- Kevin C. Connell, President
- Frank Pollock, VP of Products & Services
- Michael LoMurro, VP of Sales

Additionally, Point & Pay has 30 employees working behind the scenes to support the organization, the platform and our clients.

1.2. Responder will describe their experience providing these services to public entities or corporate entities of similar size to Pinal County.

Point & Pay Response

Today Point & Pay serves more than 1,500 counties, cities, and agencies in 45 states, providing payment solutions for more than 2,500 different products and services.

Point & Pay provides service to 49 entities in Arizona and has provided services to Pinal County since 2010. We provide services to the following similar Arizona entities:

Entity	Point & Pay Client
Graham	2010
Mohave	2011
Apache	2011
Yavapai	2012
Santa Cruz	2013
Cochise	2014

Please refer to Appendix B: “Testimonials and PR” for information regarding clients’ experiences working with Point & Pay.

	Response Form 1 RFP-142220 Credit and Debit Card Processing Services	Pinal County Finance Department 31 N. Pinal St. Bldg. A P.O. Box 1348 Florence, AZ 85132
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- 1.3. Responder will describe the experience and qualifications of the staff that will be assigned to the County's contract.

Point & Pay Response

The Point & Pay team serving Pinal County features extensive industry experience, qualification, and insight into Pinal County's operations. Point & Pay stresses professional development and education, as demonstrated by the many industry and professional certifications held by the team members.

Your Account Manager, Mr. Mark Ruis, is the single point of contact between the County and Point & Pay for any communications related to business issues. Mr. Ruis will visit the County and all departments on a regular basis (quarterly) to communicate new features and enhancements, as well as to ensure everything is running smoothly.

Your Project Manager coordinates internally with the technical, implementations, and finance teams to deliver products for the County as needed. The other staff works behind the scenes to ensure the County's services function optimally and that Point & Pay addresses all of the County's needs and requirements.

Brief backgrounds for your team are listed below:

Mark Ruis, CPP: Senior Account Manager

Mark Ruis has been with Point & Pay since the beginning of 2009. He has been instrumental in opening new territories for the company and has established a significant list of clients in the Western USA. Mark is active in many state associations and has rapidly become an industry expert in the convenience fee arena. Mr. Ruis recently achieved the industry certification "Certified Payments Professional" as awarded by the Electronic Transaction Association (ETA) for having completed professional education and testing in key areas of the industry. Mark graduated from Cal Poly San Luis Obispo with a BS in Forestry Environment Management.

Martha Greer, MPM, PMP: VP of Operations

Martha Greer is responsible for Implementations & Client Services and serves in the role of lead project manager for the expansion of services provided to Pinal County. She has 10 years of experience in the payment industry working for Motivano as product developer and later for FIS as a product manager for all bill payment solutions. Ms. Greer worked for ten years in finance at multinational corporations prior to working in the payment industry. Ms. Greer has a bachelor's degree in Business Administration, a Master's degree in Project Management and is PMP certified.

John Prodan, CPP: Solutions Engineer

John Prodan serves in the newly created role of Solutions Engineer, which will play an important role in the evolution of services we provide to Pinal County. The Solutions Engineer is a product and industry expert tasked with identifying strategies for addressing clients' needs. Prior to Point & Pay, Mr. Prodan worked for the Hillsborough County, Florida IT department providing networking, communications management and technical infrastructure expertise. Mr. Prodan has a degree in Network and Communications Management. Mr. Prodan was also recently recognized as a Certified Payments Professional by the Electronic Transaction Association.

Frank Pollock, CPP: VP of Products & Services

Frank Pollock has 10 years of experience in marketing, development, and integration for thousands of public sector clients, including several of the largest companies in the government payments market. Mr. Pollock holds a BA from Stanford University and has formal training in PCI compliance, card industry rules and regulations, NACHA, project management, and Agile development. Previously, he was Product Manager of the BillPointe program at Fidelity National Information Services (FIS) and held senior positions in product and business development at Official Payments. Mr. Pollock was also recently recognized as a Certified Payments Professional by the Electronic Transaction Association.

Michael LoMurro, VP of Sales

Michael LoMurro leads the Point & Pay sales and account management efforts, maintaining key client relationships, ensuring customer satisfaction, and assisting in deploying new products to key accounts. Previously, Mr. LoMurro was the VP of Sales for System Innovators, a Harris Corporation group that provides cashiering software to government agencies. Mr. LoMurro spent over 10 years in this role at System Innovators and brings broad experience with the cashiering, reconciliation, and integration



Response Form 1
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Credit and Debit Card
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needs of high volume offices. Mr. LoMurro is responsible for all sales, account management, and business development for Point & Pay.

Point & Pay continually solicits feedback from its clients to evaluate the quality of their experience with our staff. The following graphics illustrate direct client feedback over the last 6 months:



	Response Form 1 RFP-142220 Credit and Debit Card Processing Services	Pinal County Finance Department 31 N. Pinal St. Bldg. A P.O. Box 1348 Florence, AZ 85132
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- 1.4. Responder shall provide a minimum of three (3) references who can comment on the firm's professional work. References from public entities are preferred. References must include at least three (3) customers who have Accela and Accela Citizen Access integrations in production. Responder must include phone, fax, email and physical address of each reference.

Point & Pay Response

Pinal County was our first implementation with Accela and we are currently in discussions with Washoe County NV, the City of Sparks, and the City of Reno as a potential second integration. Listed below are four (4) references who can speak to our commitment in delivering quality products and services:

Orange County FL	
Scott Randolph Orange County Tax Collector 200 South Orange Ave Orlando, FL 32802 407-836-2700 SRandolph@octaxcol.com	Services Provided: <ul style="list-style-type: none">  Web Payment Solutions  In-Person Payment Solutions  Phone Payment Solutions  Mobile payments  Credit Card Services  Debit Card Services

Pierce County, WA	
Billie O'Brien Administrative Officer Pierce County Assessor - Treasurer 2401 S. 35th St. Room 142 Tacoma, WA 98409 253-798-7123 bobrien@co.pierce.wa.us	Services Provided: <ul style="list-style-type: none">  Web Payment Solutions  In-Person Payment Solutions  Phone Payment Solutions  Credit Card Services  Debit Card Services

Whatcom County, WA	
Steve Oliver Whatcom County Treasurer PO Box 5268 Bellingham, WA 98227-5268 360-676-6774 x50075 soliver@co.whatcom.wa.us	Services Provided: <ul style="list-style-type: none">  Web Payment Solutions  In-Person Payment Solutions  Phone Payment Solutions  Credit Card Services  Debit Card Services

Jackson County, OR	
Shannon Bell Jackson County Treasurer 10 S. Oakdale Ave Medford, OR 97501 541.774.6535 BellSA@jacksoncounty.org	Services Provided: <ul style="list-style-type: none">  Web Payment Solutions  In-Person Payment Solutions  Phone Payment Solutions  Credit Card Services  Debit Card Services

	<p style="text-align: center;">Response Form 1 RFP-142220 Credit and Debit Card Processing Services</p>	<p style="text-align: right;">Pinal County Finance Department 31 N. Pinal St. Bldg. A P.O. Box 1348 Florence, AZ 85132</p>
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2. Method of Approach

2.1. List the “brands” or types of cards you will provide processing for.

Point & Pay Response

- Visa, MasterCard, Discover, and American Express credit card acceptance
- Visa and MasterCard debit programs for government
- eCheck

Point & Pay understands that the County chooses not to accept American Express or Discover credit cards. We believe there is value in offering all of the card brands so that customers have the broadest possible set of options, however we will continue to operate per the County’s requirements.

2.2. Provide evidence of meeting the security and certification requirements outlined in section 2.2 of the Statement of Work.

Point & Pay Response

SSL security technology (SOW 2.2.1)

All Internet transactions are processed through internally developed applications that are on hardened systems and secured by an enterprise class firewall with Web interfaced in a DMZ. Additionally, all transaction processing is done via SSL version 3 or TLS version 1.0 encryption with a 3 tier application such that the Web User Interface (UI) tier does not have access to the database tier. These applications are scanned daily by WhiteHat Security looking for and reporting any security issues.

PCI Certification (SOW 2.2.2)



Europay Mastercard and Visa (EMV) technology (SOW 2.2.3)



Point & Pay is proud to offer the County a full suite of EMV solutions designed specifically for government. Our sophisticated lineup of P2P encrypted, integration-ready terminals enables easy acceptance of Chip & PIN cards along with traditional swiped transactions and PIN-Debit functionality. These solutions are programmed to support convenience fees, split transactions, and the other unique needs of government transactions.

Our solution:

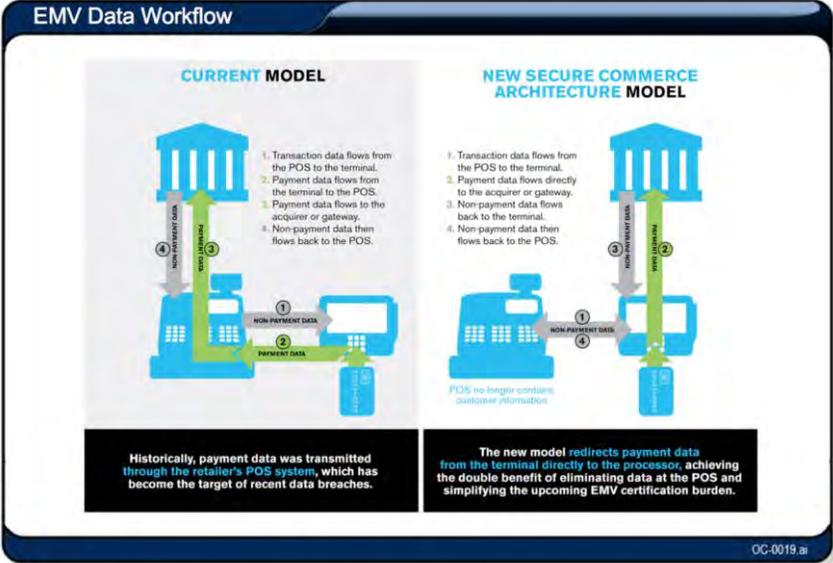
- Runs on a wide variety of terminals
- Supports convenience fees and split transactions
- Supports unlimited shopping carts
- Utilizes full P2P encryption
- Improves presentation of fees, terms, and conditions
- Reduces PCI Scope
- Supports ApplePay and Google Wallet
- Shifts fraud liability
- Integrates with either Point & Pay's in-person checkout solutions or external cashiering solutions

As described in Section 2.7.2 below, our solution is available on the full lineup of VeriFone MX and VX terminals. The screens, language, and graphics used in the terminal experience can be customized to provide a tailored customer experience.

The terminal solutions are based on certified P2P encrypted devices, with all sensitive information encrypted directly at the point of capture. The terminals use a tamperproof, epoxy sealed encryption

element within the device. This strategy reduces security and compliance concerns because sensitive information is never available on the County's network or hardware. The data is never decrypted until it reaches a similarly hardened, industry certified device in our data center called an HSM, which handles decryption for processing.

Point & Pay's approach to terminal-based EMV processing also adds the benefit of using the terminals to directly route transaction requests to the processor. The communication is directly between the terminal and the processor. The County's computer is used to initiate the terminal's process, but after that, it is not exposed to sensitive data, even in encrypted formats. This further alleviates security and compliance considerations.



Point & Pay also supports programs to indemnify clients and departments against the EMV liability shift for low risk, low volume applications that want to continue to operate as they have previously.

	<p>Response Form 1 RFP-142220 Credit and Debit Card Processing Services</p>	<p>Pinal County Finance Department 31 N. Pinal St. Bldg. A P.O. Box 1348 Florence, AZ 85132</p>
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SOC 1 certification (SOW 2.2.4)



2.3. Describe transaction processing and settlement capabilities addressing concerns and requirements outlined in section 2.3 of the Statement of Work.

Point & Pay Response

Daily deposits (SOW 2.3.1)

The County currently receives deposits directly from Point & Pay as per a unique settlement hierarchy and deposit configuration that we have collaborated with the County to build. These settlements are matched to a single day's Payment Report for an easy, one step reconciliation. Many other settlement options are available should the County's needs change; however this approach seems to be working very well.

All transactions processed in real-time (SOW 2.3.2)

The Point & Pay solution is available for use by customers 24 hours a day, seven days a week. All transactions are authorized in real-time from internet, IVR, and Virtual Terminal (POS) payment channels. All transactions are confirmed with the cardholder's bank once daily. The standard confirmation cut-off is 12:00 am (midnight) in the County's time zone.

Deposits segregated by entity (SOW 2.3.3)

Point & Pay provides this service for the County today. Point & Pay has worked with the County to develop a customized account hierarchy that enables optimum organization of deposits and reporting.

24/7 System Availability (SOW 2.3.4)

Point & Pay understands the importance of uptime in government payment processing. Collections are frequently driven by key due dates and any downtime during these periods is unacceptable. We understand that we are a front-line service to your customers and that our performance is a reflection on your office. To service that responsibility, we over-engineer our infrastructure to:

- Take advantage of virtualization and elastic computing principles to expand resources as volume increases

	Response Form 1 RFP-142220 Credit and Debit Card Processing Services	Pinal County Finance Department 31 N. Pinal St. Bldg. A P.O. Box 1348 Florence, AZ 85132
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- Utilize a clustered, load-balanced architecture so that even if individual machines or groups go down, overall system availability is not impacted
- Incorporate fault-tolerant processing for key functions
- Switch between redundant power sources, internet connections, and other critical pathways

These investments allow Point & Pay to proudly report that the system has experienced an uptime of 99.999% in the 4 years that Pinal has been a customer.

One of the reasons for our high uptime is our use of a proprietary processing technology called “Never-Down” processing. As your service provider, we understand that we are responsible for overall uptime and that the County is not interested in whether we caused an issue or if it originated with one of the processors, gateways, or other technology partners we rely on. “Never Down” allows Point & Pay to dynamically route transaction traffic to alternate authorization channels if any issues are detected. That way, even if our processor is down, the flow of transactions will continue.

On-line & Phone allow alphanumeric character entry and international addresses (SOW 2.3.5)

Point & Pay fully supports alphanumeric character entry and international address entry. We worked with the County early in our first contract to develop a custom IVR script and entry system for the unique parcel number formats.

We have also identified this requirement as an area for potential improvement. We understand the County’s interest in exploring options to speed up the character entry process so the overall phone payment experience is shortened. Options include:

- Engineering unique IVR scripts for the 3 types of parcel numbers: Real Property, Mobile Homes, and Business Personal Property. In today’s system, part of the complication of the parcel entry script comes from fact that there is a single workflow in use for these three items. Because they have different number/letter formats, the script must check each character for whether it should be alphanumeric. If we can separate the scripts and ask customers to select the specific type of tax they are paying, we can organize the scripts more efficiently to only look for alpha-characters in designated positions
- Utilizing of a secondary identifier to pull up bills (e.g. phone number)
- Improving routing of calls to live operators

Authorization and settlement transactions (SOW 2.3.6)

The Point & Pay solution is available for use by customers 24 hours a day, seven days a week. All transactions are authorized in real time from internet, IVR, and Virtual Terminal (POS) payment channels. All transactions are confirmed with the cardholder’s bank once daily. The standard confirmation cut-off is 12:00 am (midnight) in the County’s time zone.

The County receives all deposits directly from Point & Pay based on the settlement hierarchy we have cooperatively developed. Settlements can be matched to a single day’s Payment Report for an easy, one step reconciliation.

Accounts setup for convenience fee (SOW 2.3.7)

Point & Pay fully supports the convenience fee model for the County today, however, if a department would like to absorb the fees that can be done as well. The solution can determine per product whether the fee is to be absorbed or passed on to the customer.

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Quality controls (SOW 2.3.8)

Point & Pay understands that meeting Pinal County’s expectations requires a commitment to quality. We have implemented processes across our company to ensure continual improvement and organizational focus. Highlights of the program include:

- Daily reviews of all open service tickets attended to and prioritized by senior management
- Monthly reviews of overall call-center performance with analysis of recurring issues, complaints, and dropped calls
- Management audits of completed projects to ensure the accuracy of implementations
- Formal QA certification process for all new development and product releases
- Regular processes for peer and management review for all team members
- Implementation of surveys at the conclusion of all projects to solicit feedback for process improvement
- Creation of the Solutions Engineer position to ensure product delivery meets client requirements
- Increased staffing in production support, customer service, and implementations
- Voluntary participation in SSAE 16 Type II audits to ensure proper company controls and adherence to written procedures
- Ongoing investment in monitoring and logging to ensure the performance of our technical systems
- Development of products like duplicate prevention, exclusions management, and check validation to prevent problems before they happen

2.4. Describe reporting capabilities. Provide samples of reports that will be available to Pinal County.

Point & Pay Response

Point & Pay’s on demand reporting tools provide access to every piece of information we store about our customers’ transactions. High level summary views are available which include gross sales, net sales, refunds, and transaction counts. Detailed line item reporting is included for each transaction with the account number, payment amount, payment method, and customer name.

Additionally, each transaction listing offers drill-down capability to the full set of transaction details captured including all captured data elements such as account or parcel numbers, customer name/address, authorization time stamps, processing status, an audit trail for voids and refunds, and even comments made on the transactions by agents of either the County, or Point & Pay.

All daily, weekly and monthly reports can be generated by County personnel on demand via Point & Pay’s real-time reporting interface. The report portal offers a multitude of filtering and formatting options to allow the County’s departments and users to access the report required for daily, weekly, or monthly reconciliation purposes, or any other reporting need. Departments are tracked separately, if desired, with separate user credentials and payment types.

The County can access reports 24/7 using Point & Pay’s secure, password-protected website. Online reports are also available for download in Excel and CSV formats.

Online reports can be created based on following data fields:

- Date range
- Product (i.e. payment types)
- By channel (online, IVR, counter)
- Status
- Payment Method
- By office
- By individual user



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Response Form 1
RFP-142220
Credit and Debit Card
Processing Services

Pinal County
Finance Department
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Sample Payment Report

Channel: API

Pay Id	Method	Type	Status	Date	Account	Product	Name	Fee	Part Amt
6010388	Credit or Debit Card - Visa	Purchase	Approved - Comp	03/07/2012 12:32 AM	1234567890	Property Taxes	Peter Koko	\$25.00	\$1,000.00
6010390	Credit or Debit Card - Visa	Purchase	Approved - Comp	03/07/2012 12:33 AM	1234567890	Property Taxes	Peter Koko	\$25.00	\$1,000.00
6010392	Credit or Debit Card - Visa	Purchase	Approved - PCB	03/07/2012 08:43 AM	600047	ERP	Tom Hagley	\$72.80	\$2,912.00
6010393	Credit or Debit Card - Visa	Purchase	Approved - PCB	03/07/2012 09:05 AM	643910	ERP	Tom Swanson	\$72.80	\$2,912.00

Channel Summary	Processor Settlement				PNP Settlement				Debit			Total								
	Receipt Payment	Customer Paid Fee	Partner Paid Fee	Transfer	Receipt Payment	Customer Paid Fee	Partner Paid Fee	Transfer	Fee Settled by Processor	Fee Settled by PNP	Fee Total	Count	Receipt Payment	Customer Paid Fee	Partner Paid Fee	Transfer				
Credit Card Payments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,874.00	\$7,824.00	\$0.00	\$45.00	\$7,879.40	\$0.00	\$0.00	\$0.00	4	\$7,874.00	\$7,824.00	\$0.00	\$45.00	\$145.00	\$7,879.40
eCheck Payments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Refunds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,874.00	\$7,824.00	\$0.00	\$0.00	\$7,879.40	\$0.00	\$0.00	\$0.00	4	\$7,874.00	\$7,824.00	\$0.00	\$45.00	\$145.00	\$7,879.40

Report Totals

Summary	Count	Receipt	Payment	Customer Paid Fee
Credit Card Payments	19	\$783.23	\$743.45	\$30.75
eCheck Payments	1	\$3.00	\$1.00	\$2.00
Refunds	0	\$0.00	\$0.00	\$0.00
Total	20	\$786.23	\$744.45	\$32.75

Deposit Summary

Expected Deposit on 02/09/2012

Agency Account #	Originator	Payment Method	Deposit Amount
60000012	PNP	CC	\$2.00
			PNP Total: \$2.00
			Total: \$2.00



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Sample Payment Search

Point&Pay Home Reports Orders Editors Admin

Payment Search

Search By: Customer Name (dropdown), First Name: jane, Last Name: doe, Search (button)

Payment ID	Account Number	Credit Card Number	eCheck Account Number	Total Amount	Payment Amount	Customer Name	Status	Amount
12 03:29 PM						Jane, Doe	Approved - Comp	\$1.50
12 03:29 PM						Jane, Doe	Approved - Comp	\$4.00
12 01:33 PM						Jane, Doe	Void	\$1.50
12 01:33 PM						Jane, Doe	Void	\$9.00
12 03:29 PM						Jane, Doe	Approved - Comp	\$1.50
12 03:29 PM						Jane, Doe	Approved - Comp	\$4.00
6010030						Jane, Doe	Void	\$1.50
6010029						Jane, Doe	Void	\$9.00

Payment Search Results

Point&Pay Home Reports Orders Editors Admin Logout

Payment Report

Payment Report

Start Date: 03/14/2012 12:00 AM, End Date: 03/14/2012 11:59 PM, Office: All Offices

User: All Users, Product: All Products, Channel: All Channels, Show By: Channel, Summary: Display summary and details

Run Report Download to Excel Print

Channel: Counter

Payment Id	Payment Type	Processed As	Date	Account	Product	Name	Payment Amount
6010593	Credit or Debit Card	Credit or Debit Card	03/14/2012 11:42 AM	40612002142234	Library Fees and Fines Payments	martha greer	\$1.00
6010595	Credit or Debit Card	PIN-Less Debit	Voided on 03/14/2012 12:09 PM		Library Fees and Fines Payments	1	\$300.00
6010597	Credit or Debit Card	Credit or Debit Card	03/14/2012 11:58 AM	40612002142231	Library Fees and Fines Payments	martha greer	\$1.00
6010600	Electronic Check	Electronic Check	03/14/2012 01:19 PM	1	Library Donations	martha greer	\$1.00

Channel Summary

	Count	Transfer Amount	Payment Amount
Credit Card Payments	2	\$2.00	\$2.00
eCheck Payments	1	\$1.00	\$1.00
Refunds	0	(\$0.00)	\$0.00
Total	3	\$3.00	\$3.00

Report Totals

	Count	Transfer Amount	Payment Amount
Credit Card Payments	2	\$2.00	\$2.00
eCheck Payments	1	\$1.00	\$1.00
Refunds	0	(\$0.00)	\$0.00
Total	3	\$3.00	\$3.00

	Response Form 1 RFP-142220 Credit and Debit Card Processing Services	Pinal County Finance Department 31 N. Pinal St. Bldg. A P.O. Box 1348 Florence, AZ 85132
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- 2.5. Describe your ability to perform and comply with the administration activities outlined in section 2.5 of the Statement of Work.

Point & Pay Response

Merchant Statements (SOW 2.5.1)

Monthly online statement access is available to each department as well as to the Treasurer for all departments. There are no current terminal charges. Point & Pay's proprietary lump-sum settlement process ensures easy review and reconciliation for any allowable user and purpose at any time.

Merchant Accounts (SOW 2.5.2)

Point & Pay provides all merchant accounts as part of its package of solutions. Merchant accounts, departments, locations and all levels of County government can be configured through Point & Pay's highly flexible agency hierarchy and payment product system. Changes can be made any time at the County's request.

Merchant and terminal identification (SOW 2.5.3)

Point & Pay fully supports configuration of MIDs/TIDs for accurate management and reporting of payments from different departments and locations.

System Upgrades (SOW 2.5.4)

Point & Pay's Software-as-a-Service (SaaS) platform enables Point & Pay to upgrade the County's systems with minimal downtime and virtually no action required by the County. Any scheduled maintenance or upgrades that will cause a service interruption are scheduled and well communicated to clients at least 72 hours in advance. Service interruptions take place during very low volume overnight periods and typically last 1-3 hours.

Mr. Ruis will present all future enhancements and upgrades during his quarterly meetings with the County. Any system upgrades that could impact technical integrations in place between the County (or third-party software systems) and Point & Pay will be communicated at least one month in advance and include all relevant details regarding the interface changes. Where applicable, a test platform is provided to enable testing before upgrades are made to production systems.

Internet/IVR Instruction Changes (SOW 2.5.5)

Point & Pay maintains full control of the instructional elements of its web and phone systems and makes all requested changes on behalf of the County. Change requests can be processed immediately and deployed to our pre-production environment for cooperative review and testing. Once approved, changes are promoted to production overnight.

- 2.6. Describe your customer service philosophy as it relates to the requirements outlined in section 2.7 of the Statement of Work.

Point & Pay Response

Customer service (for County constituents) is performed in-house by a team of 24 agents and supervisors who report directly to the Point & Pay VP of Operations. Agency support is provided by a dedicated team of account managers and client service representatives, who also report to the VP of Operations.

Telephone Assistance (SOW 2.7.1)

Customer, network, and system support are available 24x7. Live support for customers and County staff is available Monday through Friday 5am to 7pm PST.

As part of our commitment to increasing the level of service for Pinal County and its constituents, Point & Pay has implemented a unique VIP call routing routine. This system improves the experience by routing calls to service groups with higher levels of training. We are also expanding the team that is responsible for client calls through 8pm ET, and reworking the call tree so that the team is more available to answer critical calls. We understand that it is not acceptable to have critical calls go to voice mail after east coast business hours while Pinal County is still open for business. We are making these changes to increase our answer rate for these items.

POS terminals (SOW 2.7.2)

Point & Pay currently supports Pinal County's operations with keyboard POS swipers located at points of service across the County. As part of our proposal, we are committing to deploying EMV certified terminals to County specified locations as soon as they can be made available pending the completion of our certification and deployment process. The County will have its choice from the full lineup of VeriFone MX and VX terminals. Based on our understanding of the County's needs, we believe the MX 915 is a strong candidate for deployment at Pinal County.

EMV Terminal Lineup

	<p>Verifone MX 925:</p> <ul style="list-style-type: none"> - 7" full color multimedia touchscreen display - Ethernet or wireless connectivity - NFC, PIN-Debit, Signature Capture 		<p>Verifone MX 915:</p> <ul style="list-style-type: none"> - 4.3" full color multimedia touchscreen display - Ethernet or wireless connectivity - NFC, PIN-Debit, Signature Capture
	<p>Verifone MX 800 Series:</p> <ul style="list-style-type: none"> - 4 low-cost multimedia options with different screen sizes - Ethernet or wireless connectivity - NFC, PIN-Debit, Signature Capture 		<p>Verifone VX Series:</p> <ul style="list-style-type: none"> - 5 cost-efficient option with a variety of features - Ethernet or Wireless connectivity - NFC or PIN-Debit - Thermal printers available

OC-0019.ai

MULTIMEDIA HARDWARE VERIFONE MX 915

VERIFONE.COM

MX 915

MAXIMUM PERFORMANCE. MINIMUM SPACE.

Verifone's MX 915 delivers a rich media experience with a brilliant, 4.3" color display, powerful processor and generous memory. This elegantly designed, sleek and space-saving unit is NFC/contactless enabled and supports full motion video – driving new revenue opportunities while enhancing customer interaction.

SOPHISTICATED, YET FLEXIBLE AND SECURE

- 4.3" display area efficiently accommodates optional signature capture along with scrolling account activity, branding and promotional offers
- Integrated, tactile, backlit keypad speeds customers through lanes
- Ideal platform for a variety of value-added services, such as administering loyalty schemes, gift card issuance and top-up services
- NFC/contactless enabled to support electronic wallets
- Linux-based OS and application development environment offers powerful and simple development options

SPECIFICATIONS

Processor	400 MHz ARM11 32-bit RISC processor
Memory	512MB (256MB Flash, 256MB SDRAM), Flash is field upgradable via USB or SD memory devices
Display	4.3" (480 x 272) capacitive touch screen Corning® Gorilla® Glass technology
Operating System	Embedded Linux with Verifone security enhancements
Connectivity	Connect I/O with Ethernet 10/100BaseT, USB host/device, serial interfaces RS-232, RS 485 IBM Tailgate Wi-Fi bluetooth optional compatible with existing MX 800 Series cabling solutions
Audio	Single speaker, line out port available to drive externally powered speakers
Card Readers	Triple track bi-directional MSR landed smart card
Contactless	ISO14443 A&B MiFare ISO18092 capable EMVCo L1 and L2 certification supports major NFC/contactless schemes
Applications	Form Agent IBM EFT NCR EFT
Other Standard Features	Up to 3 SAM slots software controllable prompts stylus – field replaceable built-in graphical processor
Security	PCI PTS 4.0 approved
Power	Power pack output requirements: 12W, 12-24VDC, power pack input requirements: 100-240VAC, 50/60Hz.
Environmental	0° to 40° C (32° to 104° F) operating temperature -18° to +66° C (0° to 150° F) storage temperature 15% to 95% relative humidity, non-condensing
Physical	56mm (2.2in) H x 182mm (7.2in) W x 225mm (8.9in) D; 0.6kg (1.3lbs) weight



Multi-use Screen Shows Transactions and Offers

Touch Screen for Easy Signature Capture



EMV-ready Acceptance



NFC/Contactless Enabled



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Local Representative (SOW 2.7.3)

Mark Ruis, your Senior Account Manager, is the single point of contact between the County and Point & Pay for any communications related to business issues. Point & Pay staff, including management, is always available to consult with the County on strategies for providing the best services for the County and its citizens. Going forward Mark will:

- Maintain personal communications with key stakeholders to ensure constant communications and a high level of satisfaction
- Hold quarterly (or as requested) meetings to discuss marketing support, customer awareness, and enhancing utilization

Training (SOW 2.7.4)

Training is always available to the County via the web, teleconferences, webinars, reference guides and other communications. The follow training is always available and can be tailored to meet the County's needs:

- Admin Application: Includes user management, viewing of real time and other reports, searching for payments, and similar issues
- Taking payments over the counter: Includes how to accept, void, and refund payments
- Settlement, Reporting, and Reconciliations: How to use the Point & Pay reporting products, identify settlements, and reconcile your payments

Additionally, we provide multiple web and teleconference sessions with our staff to accommodate rolling work schedules, a "User Guide" that extensively documents each component of the County's solution, and dedicated support throughout the implementation process.

Cost-efficient alternatives (SOW 2.7.5)

Point & Pay will continue to work with the County on supporting and implementing cost-efficient alternatives. We continue to enhance our systems to provide the most cost efficient solutions.

Equipment and software (SOW 2.7.6)

Point & Pay provides all the necessary equipment and software to the County as part of its service package. We are constantly enhancing our service and supporting additional terminals and types which the County can take advantage of. Additionally, Point & Pay offers a full line of EMV solutions. We have developed proprietary applications for several industry leading terminals that feature:

- Full support for convenience fees
- Full support for shopping carts containing an unlimited number of items (e.g. multi-MID processing)
- Capabilities to apply industry rules for separating transactions while only requiring a single customer interaction
- Custom screen flows that includes acknowledgement of fees, terms, and conditions

Pilot Projects (SOW 2.7.7)

Point & Pay will provide equipment and infrastructure to support the County's "pilot" projects as needed, e.g., Bank Bill Pay, PCI compliance, Mobile payments, future-dated payments and EMV.

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2.7. Describe your ability to integrate with existing County systems as outlined in section 2.8 of the Statement of Work.

Point & Pay Response

TROCS integration (SOW 2.8.1)

Point & Pay is currently integrated with the County's Treasurer Receipting and Online Collection System (TROCS).

Interface with Accela software (SOW 2.8.2)

Point & Pay is currently interfaced with the County's Accela software implementation. Point & Pay is integrated with the SDK 7.3 version of Accela for web payments. This integration allows citizens to submit online payments, via "Citizens Access Link", for building permits, licenses and fees.

Interface with County's Website (SOW 2.8.3)

Point & Pay is currently integrated with the County's website allowing form data to be passed.

Test page (SOW 2.8.4)

Point & Pay currently supports a test/demo page to allow for data passing testing.

3. Cost

Responder shall complete Response Form 2 Pricing Sheet RFP-142220 Credit and Debit Card Processing Services. Any response that does not include this completed Pricing Sheet or includes an incomplete Pricing Sheet may cause the entire offer to be deemed unacceptable and therefore non-responsive.

Point & Pay Response

Point & Pay understands and includes "Response Form 2" in this document.

4. Conformance to Terms and Conditions and Scope of Services

Response Form Responses

Kevin C. Connell / Point & Pay, LLC has read, understands, and shall comply with all Terms and Conditions. Responders that accept the County's Terms and Conditions shall check **YES** to clearly indicate their acceptance. Responders who take exception to the County's Terms and Conditions shall check **NO** and clearly indicate their exception(s) and provide Responder's suggested language.

YES, I acknowledge that I have read and understand all Terms and Conditions and will comply in any resultant contract.

NO, I acknowledge that I have read, understand all Terms and Conditions and will comply in any resultant contract with the exceptions listed below.

Exceptions (If checked NO)

Responders that take exception to any Terms and Conditions shall justify their exception as well as proposing any changes to the County's language with the Responder's suggested changes clearly indicated. Additional pages may be added so long as they are clearly referenced in the spaces provided. **Please note that taking exception to any Terms and Conditions may affect your evaluation score.** Both the number of exceptions and the severity of the exceptions can affect your score and may have you deemed non-responsive for this solicitation.

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Cite the specific Term and Condition for which an exception is taken: **Point & Pay Response: None**

Responder's justification for the exception: **Point & Pay Response: NA**

Responder's suggested changes: **Point & Pay Response: NA**

Kevin C. Connell / Point & Pay, LLC has read, understands, and shall comply with the Scope of Services. Responders that accept the Scope of Services shall check **YES** to clearly indicate their acceptance. Responders who take exception to any item in the Scope of Services shall likewise check **NO** and clearly indicate their exception and provide Responder's suggested language.

YES, I acknowledge that I have read and understand the Scope of Services and will comply in any resultant contract.

NO, I acknowledge that I have read, understand the Scope of Services and will comply in any resultant contract with the exceptions listed below.

Cite the specific item in the Scope of Service for which an exception is taken: **Point & Pay Response: None**

Responder's justification for the exception: **Point & Pay Response: NA**

Responder's suggested changes: **Point & Pay Response: NA**

End of Response Form 1 for RFP-142220 Credit and Debit Card Processing Services



RFP-142220 Credit & Debit
Card Processing Services
Response Form 2 – Pricing
Sheet

Pinal County
Finance Department
31 N. Pinal St.
Bldg. A
P.O. Box 1348
Florence, AZ 85132

PRICING SHEET

DESCRIPTION	FEE
Minimum Fee	\$1.50
Percentage of Transaction	2.39%
Visa Tax Debit Flat Fee	\$3.50
POS (Point of Sale) Terminal Rental/Lease Fee	Reference Section 2.7.2 Point & Pay supports a number of terminal devices and will work with the County to determine which device would be appropriate for the various departments. Therefore, Point & Pay is providing an allowance of \$2,000 towards the investment in terminal devices.

Point & Pay, LLC

Firm/Individual

05/19/2015

Authorized Signature and Date

END OF PRICING SHEET

Appendix A: Duplicate Prevention



Duplicate Payment Prevention - DPP

Definitions:

Account Number is the customer's Unique Identifier.

Payment method is the payment type card or check. It does not mean a specific card or check number.

Amount is the Payment Amount (before fees)

1. Based on Account Number

- ✓ Amount and payment method do not matter.

How it works?

- Customer or Clerk pays account number 12345 – amount \$100 – Pays with Card
 - Payment is approved
- Customer or Clerk pays again account number 12345 – amount \$100 – Pays with Card
 - Payment is declined
- Customer or Clerk pays account number 67890
 - Payment is approved

Note: This option is recommended when customers have a unique identifier.

2. Based on Account Number and Amount

- ✓ Payment method does not matter.

How it works?

- Customer or Clerk pays account number 12345 and amount \$100.00 – Pays with Card
 - Payment is approved
- Customer or Clerk pays again account number 12345 and amount \$100.00 – Pays with Card
 - Payment is declined
- Customer or Clerk pays again account number 12345 and amount \$100.00 – Pays with Check
 - Payment is declined
- Customer or Clerk pays account number 12345 and amount \$200.00 – Pays with Card
 - Payment is approved

Note: This option is recommended when customers have a unique identifier.



3. Based on Amount and Payment Method

- ✓ Payment amount does not matter.

How it works?

- h. Customer or Clerk pays account number 12345, amount \$100.00 and card 411111XXX1111
 - Payment is approved
- i. Customer or Clerk pays again account number 12345, amount \$100.00 and card 411111XXX1111
 - Payment is declined
- j. Customer or Clerk pays account number 12345, amount \$100.00 and card 5896XXX2369
 - Payment is declined
- k. Customer or Clerk pays account number 78906, amount \$100.00 and card 4321XXX5689
 - Payment is declined
- l. Customer or Clerk pays account number 12345 and amount \$100.00 – Pays with Check
 - Payment is approved

Note: This option is not recommended when customers/transactions do not have a unique identifier or when customers pay same amounts often. Example: Court Fee is always \$100

4. Based on Account Number and Amount and Payment Method

This statement is an AND conditional. All three criteria must be met.

How it works?

- m. Customer or Clerk pays account number 40 and amount \$44.00 – Pays with Card 411111XXX1111
 - Payment is approved
- n. Customer or Clerk pays account number 40 and amount \$44.00 – Pays with Card 411111XXX1111
 - Payment is declined
- o. Customer or Clerk pays account number 40 and amount \$44.00 – Pays with Card 4321XXX5689
 - Payment is declined
- p. Customer or Clerk pays account number 40 and amount \$44.00 – Pays with Check
 - Payment is approved
- q. Customer or Clerk pays account number 40 and amount \$45.00 – Pays with Card 5896XXX2369
 - Payment is approved
- r. Customer or Clerk pays account number 41 and amount \$44.00 – Pays with Card 5896XXX2369
 - Payment is approved

Note: This option is not recommended when customers/transactions do not have a unique identifier AND customers pay same amount always. Example: Utility bills always identified as -A100 and payment amount can be repeated – example: \$100.

There are instances where the customer has a unique identifier on the system of record but the software partner sending the transaction to PNP sends in lieu the same identifier on every payment. For those software partners this DPP option will not work.

Appendix B: Testimonials & PR

Pierce County, WA



Pierce County, WA Offers Residents a Better Way to Pay Property Taxes

County Partners with Point & Pay to Offer New Electronic Payment Solutions

Pierce County residents now have access to an improved option for paying their property taxes, which are next due on April 30. The County's partnership with Point & Pay (<http://www.pointandpay.com>), a wholly-owned subsidiary of North American Bancard, enables taxpayers to settle their obligations online or via telephone using credit cards, debit cards, and electronic checks, with additional services to come.

County Assessor-Treasurer Mike Lonergan said, "We are a county of over 800,000 people, so there's a lot of work to be done by a small team at my office in Tacoma. Partnering with Point & Pay helps me deliver on two of my campaign promises: applying best management practices to improve our services, and communicating with citizens using the latest technology. Our new systems make our services better every day."

"We welcome Pierce County as a key addition to our growing list of government clients in the Northwest that are providing the next generation of payment options to their citizens," said Kevin C. Connell, President, Point & Pay. "We look forward to working with Mike Lonergan and his team to provide innovative systems and exemplary service to Pierce County citizens."

Point & Pay enables government agencies and utilities to accept electronic payments from consumers and businesses for taxes, registrations, licenses, utility bills, and other services and fees using credit and debit cards or electronic checks. Founded in 1999, the company has grown to provide more than 2,500 payment solutions to over 1,000 clients nationwide. The company was named one of America's Fastest Growing Companies in 2013 by Inc. Magazine.

For more information on Point & Pay, visit <http://www.pointandpay.com>.

About Point & Pay

Point & Pay enables government agencies and utilities to accept electronic payments from consumers and businesses for taxes, registrations, licenses, utility bills, and other services and fees using credit and debit cards or electronic checks - anytime, anywhere. The company was named one of America's Fastest Growing Companies in 2013 by Inc. Magazine. Point & Pay is a wholly owned subsidiary of North American Bancard, one of the electronic payment processing industry's leading solutions providers. For more information, visit <http://www.pointandpay.com>.

About North American Bancard

Headquartered in Troy, Michigan, North American Bancard is a multi-faceted payment solutions provider dedicated to providing the latest technology as well as committing to the highest service levels. As a registered MSP/ISO since 1992, North American Bancard provides its clients with a full suite of products and services including Credit, Debit, EBT, Check Conversion and Guarantee, ATM, Gift and Loyalty Card and Online Payment Gateway solutions. NAB processes more than \$12 billion in electronic transactions annually for more than 135,000 merchants nationwide. For more information, visit www.nabancard.com. Connect with us on Facebook at [Facebook.com/PayAnywhere](https://www.facebook.com/PayAnywhere).

Whatcom County, WA

Whatcom County, WA Residents Have New Payment Options for Taxes, Ferry Tickets & More

County Treasurer Steve Oliver Partners with Point & Pay to Offer New Electronic Payment Solutions

TROY, Mich. – September xx, 2013 – Thanks to a new partnership between Point & Pay (<http://www.pointandpay.com>), a wholly-owned subsidiary of [North American Bancard](#), and the Whatcom County Treasurer’s Office, County taxpayers now have access to improved electronic tax and fee payment systems. Customers are also now able to use credit cards, debit cards, and electronic checks to pay various taxes and fees and purchase Lummi Island ferry tickets, with additional services to come.

Said County Treasurer Steve Oliver, “Our new systems from Point & Pay help my office effectively manage our funds and provide exemplary service to our customers, who can now access to their information and pay anytime, anywhere - either in our office, or on any device. We are particularly proud of the new ferry ticket payment options, allowing customers to buy tickets both online and onboard. Ferry riders specifically asked for this, and Whatcom County listened.” The County will be rolling out additional payment services in other County departments soon including courts, health, parks, and planning and development services. “We chose Point & Pay because they brought us real life solutions that work for regular people. That’s a good partner,” added Oliver.

“We are pleased to welcome Whatcom County to our growing list of government clients that are providing the next generation of payment options to their citizens,” said Kevin C. Connell, President, Point & Pay. “The County is a prime example of how government can effectively apply technology to improve the day-to-day lives of their citizens.”

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About North American Bancard

Headquartered in Troy, Michigan, North American Bancard is a multi-faceted payment solutions provider dedicated to providing the latest technology as well as the highest service levels to non-profit organizations and businesses of all sizes with round-the-clock technical and customer service support. As a registered MSP/ISO since 1992, North American Bancard provides its clients with a full suite of products and services. North American Bancard processes more than \$12 billion in electronic transactions annually for more than 135,000 merchants nationwide. For more information, visit <http://www.nabancard.com/>.

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Orange County, FL

Orange County, FL Residents Have New Tax Payment Options

County Treasurer Scott Randolph Partners with Point & Pay to Offer New Electronic Payment Solutions

Oldsmar, Fla. – April 24, 2013 – Point & Pay (<http://www.pointandpay.com>), a wholly-owned subsidiary of [North American Bancard](#), today announced that the Orange County Tax Collector's Office has selected the company over a field of competitors to provide its electronic tax and fee payment systems for County residents. Residents are now able to use credit cards, debit cards, and electronic checks to pay property taxes, vehicle tags, titles, and drivers' licenses, with additional services to come.

Said Scott Randolph, the independently elected Orange County Tax Collector, "Our new agreement with Point & Pay is part of my mission to get results that make a difference for our families, workers and communities. I wanted a payment solution that would best position Florida for the future: people should be able to access their information and pay anytime, anywhere. Point & Pay delivered a state-of-the-art, customized system, enabling our citizens to pay by credit card – whether they prefer to make a walk-in or kiosk payment at our office, or use the Web, telephone, or mobile application."

"As the fifth most populous county in FL, Orange County's selection of Point & Pay validates our effort to provide technically advanced products, abundant experience, and commitment to service to both our government clients and their citizens. Scott Randolph is a visionary for the future of government, and we are pleased to have Orange County aboard," said Kevin C. Connell, President, Point & Pay.

Point & Pay enables government agencies and utilities to accept electronic payments from consumers and businesses for taxes, registrations, licenses, utility bills, and other services and fees using credit and debit cards or electronic checks. The company was founded in Florida in 1999, and has grown to provide more than 2,500 payment solutions to over 1,000 clients nationwide. The core of the company's business remains in Florida, where it is headquartered in the Tampa metro area and serves nearly 100 clients across the state, including 24 county tax collectors.

For more information on Point & Pay, visit <http://www.pointandpay.com>.

About Point & Pay

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