



METRO

600 NE Grand Ave.
Portland, OR 97232-2736
(503) 797-1700

Addendum One / RFP 12-2081

RFP 12-2081

GENERAL BANKING SERVICES AND PAYMENT CARD PROCESSING SERVICES

The RFP has been amended as follows: page 8 E. Cost/Pricing (Four Six pages-including Attachment B Transaction Volume and Pricing Proposal):

Metro received a number of questions regarding this RFP and has attempted to address many of these through this addendum. Some questions that were posed would be more appropriate to address with the selected finalist(s) during contract selection and award.

1. Page 9 - In an effort to preserve resources, is Metro willing to accept a link to the bank's most recent call report and annual reports?

Answer: Yes, a weblink would satisfy this requirement.

2. How do you currently process your credit card transactions?

Answer: Metro processes credit card transactions for a majority of its services through Elavon using automated credit card terminals (swipe) located at various point-of-sale locations. We are nearing going live with a web-based application tied into our current bank for certain solid waste fees and taxes and also use our internet site to conduct transactions as well. There are also some transactions entered manually from cardholder provided data (e.g., tuition for zoo camps).

MERC uses Wells Fargo merchant services for terminals, PayPal and Authorize.net for internet and back of house, OCC Parking systems platform is via Sterling Bank, ATM services are via Cardtronics.

- For the internet transactions, what is your gateway?

Answer:

Metro's merchant processors are:

- Primary - Elavon
- Zoo Concert Tickets - bringing on Chase Payment Tech for concert ticket sales via Ticketmaster.

Metro's Gateway's are:

- Latex Paint facility - Verifone
- Solid Waste facility scalehouses - Cybersource
- Metro website online store - Cybersource
- Conservation education training – Authorize.net (payments through 123Signup)
- Parks passes and licenses – Cybersource (shopping cart is Prostores).

MERC transactions currently use PayPal and Authorize.net

- For the card present transactions, are you using terminals?

Answer: Yes.

If so, what is the make and model?

Answer: Metro's terminal methodology at the scalehouses is through the Weighmaster POS system (gateway is Cybersource); the *Gateway* POS system at the Zoo admissions gate and *Micros* POS systems elsewhere at the Zoo, Metro store and at various parks locations is through Elavon. Metro has no keyed in transactions. MERC utilizes Omni 3200 SE with Verifone 1000 SE Pin Pads (PCPA only), and NURIT 8000 GPRS, VX570, FD400 GPRS.

- How many terminals do you have?

Answer: Metro – six (6) terminals at Oxbow Regional Park and four (4) terminals at Blue Lake Park. (Hypercom T models); two backup terminals when internet is down: Metro Store and Latex Paint Facility (both (Hypercom T7 Plus) Metro owns this terminals.

MERC = 34, plus 6 PIN Pads. Do you rent or own them? MERC - both

3. How many Merchant Id's (MID's)/locations will Metro need? What processing method will each location use (i.e. terminal, internet, over the phone)?

Answer: Metro has ten (10) MID's. MERC currently has 8 MID's (3 Terminal, and 5 Internet) with applicable AMEX ID's.

4. What is the name of MERC's gift card program?

Answer: It is via Wells Fargo

- How many cards are outstanding? Both in number and dollar amount.

Answer: MERC Qty = 1,618 value approx \$166k

- What is the average load?

Answer: \$117.00

- How many cards would MERC like to order?

Answer: 500 to 1,000

- Would they be customized with:

- MERC's Logo?

Answer: See attachment: PCPA GC for the copy/example of current PCPA gift card.

- The cardholders name?

Answer: There is no requirement for cardholder name on the gift card.

- Any other gift card requirements?

Answer: Ability to reload cards, track cards on-line

5. Who is your existing processor?

Answer: Metro – primarily Elavon. MERC – Wells Fargo

6. When does your contract expire with your current payment acquirer?

Answer: November 30, 2012

7. What is the manufacturer, make and model of your pin pads?

Answer: MERC = Verifone 1000 SE Pin Pads (PCPA only)

8. Are you accepting pin debit today and if so what percentage of your volume represents pin debit?

Answer: Metro does not currently use pin debit, volume is zero.

MERC does accept PIN debit only at PCPA approximately 1%

9. Do all your locations have PCs and internet access?

Answer: All locations except for certain parks location (Oxbow Regional Park) have internet access via PC's.

10. Is Metro or MERC interested in accepting echecks?

Answer: Yes.

11. Is Metro or Merc interested in accepting payments for services or product via a web site?

Answer: Yes, we do so now (Contractor's Business License, Solid Waste Information System, parks passes, etc.)

12. Does Metro or MERC need or anticipate the need for recurring or installment payment capabilities?

Answer: Metro and MERC currently do not have a need for recurring or installment payment capabilities, but open to receive information about the process.

13. How many gift cards does MERC have in their inventory that has not yet been activated?

Answer: 200

14. What is the average number of transactions for each gift card?

Answer: Number of calendar year gift card transactions: Activations – 411; Redemptions – 414; Reloads – 33.
Number of gift card life to date transactions: Activations – 2926; Redemptions – 2804; Reloads - 787

See attachment: MERC-PCPA Gift Card Summary Jan-Dec 2011

15. What is the outstanding gift card balance?

Answer: MERC see item 4 bullet point question regarding outstanding balance

16. How many of the 23 merchant accounts are seasonal and what are the active months?

Answer: Metro has 10 active MID's, none are seasonal, although the zoo and parks have highest dollar volumes from late spring to early fall. MERC all are active

17. Do you have any ticket sale transactions and if so what applications?

Answer: Yes, see response to question 1. The Zoo has ticket sales transactions – for zoo admissions (run through our Elavon merchant process) and also for zoo concerts, which is currently being implemented with Ticketmaster through Chase Payment Tech. MERC = Yes, PCPA is currently using TicketMaster but will be changing to TicketsWest/New Era and credit card sales will be processed through them. Expo and OCC utilize the credit card terminals and are on a "Ticketed" event basis.

18. Would you please provide recent account analysis statements for both Metro and Merc?

Answer: See attachments: Account Analysis March 2012; MERC WF Client Analysis 2012-02 (Feb)

19. Please clarify whether Purchasing Card services are included in the scope of this RFP. The body of the RFP does not appear to provide any PCard information; however, Attachment B reflects potential costs related to card activity for MERC.

Answer: No, Purchasing Card services are not in the scope of this RFP.

20. Please provide samples of any coupons, invoices, remittances, etc. that may be received in a lockbox setting should that depository option be considered.

Answer: See attachment: Lock Box Samples

21. Are we allowed to mark various responses "Confidential" so that this will not be opened to the public or competitor review?

Answer: You may identify items or areas in your proposal as confidential and represent proprietary information; however they still may be subject to ORS192. As stated in the RFP, proposals are subject to Oregon Public Records Law ORS 192 except to the extent they are exempted.

22. Does the page limitation include cover page, table of contents or only pages in which we're addressing your questions? (We ask this because some will count every paper as pages and others will only count the numbered pages etc.)

Answer: The RFP contains a page limit count by section. A cover or table of contents is not included in those page counts, but each sections limit must be observed.

23. What type of lockbox is Metro requesting: Wholetail, retail, wholesale?

Answer: Metro receives payments in its lockbox for amounts we have billed to customers, such as solid waste disposal commercial accounts, event billing, as well payments received for licenses, permits, public services that have not been billed.

24. Please provide a list by merchant number with the following information:

- Products or services offered for card processing
- Volume (MC, Visa, and Discover only) annually
- Number of transactions annually
- Number of American Express transactions annually
- Primary method of processing (point of sale, mail/phone, or internet)
- Manufacturer and version of terminals/pin pads, internet gateway, or software

Answer: Zoo, parks, cultural and entertainment facility admissions; food and beverage purchases, residential waste disposal services, retail sales (gifts, foods, paint, cemetery plots and services), books, pamphlets, maps, public information/document purchases, parking, tuition and registration for classes are all examples of transactions where credit cards are accepted for payment.

See attachment: Sales Volume and Number of Transactions

25. Do you own, rent, or are you leasing to buy credit card terminals?

Answer: See response to question 2. Metro owns the terminals.

26. Please provide 1 month of individual merchant statements.

Answer: See attachments:

03.12 11795 MRC

0312 11807 Parks Consol

0312 11808 Zoo Consol

0312 11809 Solid Waste Consol

MERC AMEX monthly stmt 2012-02 (Feb)

MERC Sterling merchant monthly summary 2012-02 (Feb)

MERC WF Merchant Stmt 2012-02 (Feb)

27. Do you have software or an internet gateway integrated into any of your systems? Please describe.

Answer: Metro's PeopleSoft software has "financial gateway" capabilities in certain modules, but Metro has not implemented these features. Metro does integrate various banking aspects to different software packages. Cleared check data integrates to PeopleSoft, positive pay files from PeopleSoft integrate into banking site, web based payment solutions for our solid waste facility fee systems (inhouse developed software) integrate into banks e-pay systems, Metro's website e-store and other POS systems integrate through payment gateways into the bank. Also see earlier responses regarding credit card processing through merchant services and gateways. **MERC' Ungerboeck Systems International (USI/EBMS) has gateway capabilities, currently OCC & Expo utilize this functionality for exhibitors to order event services on-line, and PCPA patrons can order gift cards on-line. Venue transactions can also be processed back of house via EBMS as well.**

28. Do you process any Pin Debit transactions? Which locations?

Answer: Metro – No. MERC – Yes PCPA only (Antoinette Hatfield Hall, Schnitzer Concert Hall, and Keller Auditorium)

29. Do you retain any cardholder data on your system? Please describe.

Answer: Metro – No; MERC - Yes, credit card number is encrypted within USI/EBMS financial system.

30. Have you completed PCI compliance?

Answer: Yes

31. Does Metro anticipate adding a gift card program at any of your locations?

Answer: This would be a possibility, but there no current plans in the pipeline.

32. Are there any changes/enhancement either Metro/Merc would like in the future?

Answer: Metro looks to improve business processes constantly over time and therefore is open to consider alternative methodologies and cost/benefit.

33. Some of the volumes seem to vary from what is on your proposal. Would you be able to provide the account analysis statement to get a more accurate?

Answer: See attachments: Account Analysis March 2012; MERC WF Client Analysis 2012-02 (Feb)

34. What is PRT & PCR on your cash vault deposits and change orders?

Answer: PRT is US Bank Portland Cash Vault, and we believe PCR means the Cash Vault deposit per piece all parts.

35. What is the service titled OS and OS EDM and what is its function?

Answer: OS is Remote Deposit and OS EDM is the monthly maintenance for the same.

36. What is the service titled NT and what is its function?

Answer: NT is Night Drop

37. What type of pre-encoded items are you depositing?

Answer: Metro does not pre-encode items for deposit. We previously used check/deposit scanning equipment processes for making daily deposits at Metro Regional Center but this process was converted to lockbox processing in the past few months.

38. What is an ACAN Report?

Answer: Access to Account Analysis

39. What is the Service titled SP P XMIT Main and what is its function?

Answer: SinglePoint file transmissions (US Bank web-based connection tool)

40. Is Metro interested in an open gift card system or a closed loop gift card system?

Answer: No we do not want open loop. These are specifically to be used at PCPA and are redeemable for ticket and gift shop purchases.

41. If questions within section VII.B.Section I pertain specifically to banks, is it permissible for a company applying for Payment Card Processing Services only to answer with "Not Applicable"? (example – questions a.4-6)

Answer: Such a company may respond with "Not Applicable" to such questions; Metro will interpret those responses in light of the nature of the proposal (i.e., for question 5 – a "not applicable" response will be equivalent to "zero" branches and will be considered in light of the services which are being proposed.

42. I would like to know if as a Canadian Based Company (publically traded on the UK stock exchange), we would qualify to bid for this Payment Card Processing Services opportunity?

Answer: Proposer must be able to be in compliance with ORS 294 and ORS 295 to qualify.

43. Since Metro and MERC currently process credit cards do any of the locations require a manual close capability? If so, which location(s)

Answer: Metro desires the possibility to have manual close capability at its Parks locations.

44. Do any locations have a need to close a batch more than once a day? If so, please explain.

Answer: Yes, multiple cashiers at one time

45. Since Metro and MERC use traditional POS credit card terminals to process card transactions- what's the **make and model** of the existing credit card machine i.e. Hypercom T7P, Verifone Omni 3750, Nurit 8320 etc.) **"by location"**?

Answer: See earlier responses (question 2)

46. Do you own, rent or lease the equipment?

Answer: See earlier responses.

47. Do any of the locations process PIN-Debit cards?

Answer: See earlier responses.

48. If processing PIN-Debit transactions what is the make and model of the PIN Pad you are using? (i.e. Verifone PIN Pad 1000se, Nurit PIN Pad 222, Hypercom PIN Pad S9, etc.)

Answer: See earlier responses.

49. Does any of the Metro or MERC current locations require “tip” processing? Generally this feature is used in restaurants/ cafés.

Answer: No, Metro’s policy does not permit employee’s to receive tips.

50. Does Metro or MERC use any kind of processing software to process credit card activity (non-web based)? If so, please identify the name of package and which locations use it. (i.e., IC Verify, PC Charge, etc.)

Answer: See previous responses – Metro has no other processing software not previously identified.

51. Does Metro or MERC use an integrated Point-of-Sale system to process credit card transactions? If so, what’s the name of the system, and please identify the middleware or processing software used to handle the credit card processing. (i.e. Tender Retail MCM ver. 4.2.8, Agilysis using Shift 4 payment gateway, etc.)

Answer: See previous responses (question 2, etc.)

52. If using processing software, middleware or a payment gateway to process credit cards, please identify the name of the software package or payment gateway along with the version. (i.e. PC Charge ver.5.7, Shift 4 payment gateway, Monetra Software ver. 7.0, Pay Pal Payflow Pro, etc.)

Answer: See previous responses.

53. Does Metro or MERC collect any payments for Parking Lots? If so, do you use a ticket kiosk or a traditional credit card terminals to process the transactions? If using a kiosk, what’s the name of the system and what middleware or processing software is used to process the transactions?

Answer: Parking operations are contracted out. Blue Lake, Chinook, Gleason and Oxbow use VenTek machines which uses Ventek software and is processed through Elavon. MERC – OCC Parking utilizes Secom which uses Sterling Bank as its 3rd party processor, Expo uses Wifi credit card terminals at their kiosks.

54. Do you process GSA/Government Procurement Cards, Corporate Cards that require Data Rate I, II or Commercial Cards that require Level II or Level III reporting?

Answer: No

55. Do you process large ticket Visa/MasterCard transactions? (i.e., sales amount in excess of \$5000.00 per transaction?)

Answer: In general, Metro’s transactions are not large ticket transactions. There are very limited occasions where a delinquent commercial credit customer pays off their statement balance by use of a credit card. MERC – Yes, Venues accepts credit cards for rental and catering deposits and invoice payments.

56. Does Metro or MERC process credit card activity online? If so, what payment gateway do you use? (i.e., Authorize.net, Cybersource, etc.)

Answer: See previous responses.

57. Are the online transactions processed in "Real Time" or "Non-Real" time?

Answer: "Real Time"

58. The credit card terminals must have a dedicated line to dial out for approvals. Does your telecommunication system require a "9" to access an outside line?

Answer: Yes, our phone lines required a 9 to access outside line, but our credit card terminals do not require the 9.

59. Is this dedicated line or telephone system analog or digital?

Answer: Analog

60. Do you accept transactions via an "IVR" (Interactive Voice Response) telephone-based system? If so, what is the name of the vendor that provides the service?

Answer: No

61. How are the majority of the transactions processed for Metro and MERC? i.e. Card swiped or Key-entered? Please identify the prevailing processing method for Metro and MERC i.e. card swiped or key-entered...

Answer: Card swiped

62. Who is your current provider for the credit card processing service?

Answer: See previous responses.

63. What are the types of payment terminals, (make and model), and/or POS systems, Value Added Resellers (VARs), middle ware (if any), software make and versions does MERC and Metro utilize to accept payment cards and gift cards?

Answer: See previous responses.

64. What system or terminal does MERC utilize to accept gift cards?

Answer: Credit Card terminal model # Omni 3200 SE

65. What is the platform of the current gift card system being used by MERC?

Answer: Wells Fargo

66. Who is the current merchant services provider(s)?

Answer: See previous responses.

67. Can the responding bank request 2 pages for the transmittal letter?

Answer: Please keep the transmittal to one page per the RFP instructions.

68. May the responding bank extend the requested pricing schedule to 6 pages for improved reading purposes?

Answer: Yes

69. Could you please clarify what systems capabilities you are looking for in section III-f for foreign draft procedures? What system do you currently have in place?

Answer: Metro occasionally purchases items (e.g., zoo animals) from foreign entities and requires payment to be made in the country's currency.

70. Page 6 of the RFP, section II - Deposit Processing, item C asks identifying night drop facilities, branch facilities and related operational procedures with proximity to Gresham for accepting deposits from Blue Lake and Oxbow Parks. Can Metro expand on what related operational procedures you are looking for?

Answer: The need is for branch bank near Blue Lake and Oxbow Parks in Gresham primarily in case deposits and or change need to be made for daily business operations.

71. Can Metro clarify the following items that we see on the Attachment B?

- Row 7: Are the FDIC Insurance volumes based on per thousand of average ledger balance?

Answer: Yes

- Row 12 & 14: Do "Paper Debits" and "On-us Debits" refer to the same activity, which is for checks that Metro paid?

Answer: Yes, the same activity

- Row 15 & 17: Do "Paper Credits" and "On-us Credits" refer to the same activity, which is for deposit tickets that Metro deposited?

Answer: Yes, the same activity

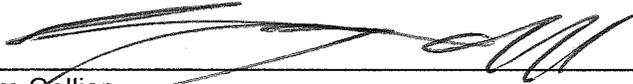
- Row 18 What is "Combine Trans"?

Answer: A transaction accounting field, not a charge

- Row 67 & 68 What are "OS EDM Maint" and "OS WEB Maint"?

Answer: On site electronic deposit and maintenance

Issued April 13, 2012



Tim Collier
Finance and Regulatory Services Director

- Attachment: PCPA GC
- Attachment: MERC-PCPA Gift Card Summary Jan-Dec 2011
- Attachment: Account Analysis March 2012
- Attachment: MERC WF Client Analysis 2012-02 (Feb)
- Attachment: Lock Box Samples
- Attachment: Sales Volume and Number of Transactions
- Attachment: 03.12 11795 MRC
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