



Date: August 3, 2021
To: All Vendors
Subject: Addendum #2

REFERENCE: P066-21 MULTI-CHANNEL PAYMENT PROCESSING

This Addendum forms part of the contract and clarifies, corrects or modifies original RFP document.

Question 1: Is BPUB willing to consider electronic submittal of RFP responses?

Answer 1: Facsimile and email responses are not acceptable when responding to this Request for Proposals.

Question 2: Why is BPUB going to RFP for these services?

Answer 2: As a municipality, BPUB issues RFP's to ensure BPUB is receiving competitive prices and services.

Question 3: Is BPUB experiencing any issues with its current vendor(s)?

Answer 3: There are no major issues being experienced with current vendor.

Question 4: Who is/are the current vendors for these services? Is the same vendor providing the whole scope of the RFP or are multiple vendors being utilized?

Answer 4: The current vendor is Invoice Cloud.

Question 5: Please describe the current Kiosk setup. How many Kiosks are utilized today?

Answer 5: Currently, there are no kiosks being utilized.

Question 6: Please describe the current retail payments setup. How do retail establishments input customer account and payment information?

Answer 6: Currently, there are no retail establishments.

Question 7: What is BPUB's current payment processing structure for each payment channel (web, IVR, kiosk, wallet, retail). Is BPUB absorbing processing fees or charging a convenience fee?

Answer 7: Yes, currently, BPUB is absorbing all processing fees.

Question 8: Our understanding of section 8.0 - Pricing is that BPUB prefers a pricing proposal with absorbed processing fees, but that BPUB is willing to consider an alternative convenience fee model option. Is this correct?

Answer 8: Yes, that is correct. Vendors should provide pricing for both and consider providing a “hybrid” model that utilizes both an absorbed fee and an assessed fee.

Question 9: Please provide monthly payment stats broken down by channel.

Answer 9: See table below.

Payment Channel:	Transaction Count:	Average Payment:
Auto Pay	4,326	\$ 229.16
Customer Portal	9,877	\$ 100.37
Express Payments	2,127	\$ 466.07
IVR	10,312	\$ 96.13
Mobile Express Payments	2,036	\$ 486.90
Pay By Text	619	\$ 1,601.50
Scheduled Payment	422	\$ 2,349.12
Shopping Cart	14,119	\$ 70.21

Question 10: Please provide the following:

Number of web payments per month
Average web payment transactions
Number of credit card web payments
Number of ACH web payments

Answer 10: Information as requested listed below:

Number of web payments per month: 33,528 June 2021
Average web payment transactions: Approximately \$163.37
Number of credit card web payments: 24,311 CC, TC June 2021
Number of ACH web payments: 4,889 E-Check TC June 2021

Question 11: Please provide the following:

Number of IVR payments per month
Average IVR payment transaction amounts
Number of credit card IVR payments
Number of ACH IVR payments

Answer 11: Information as requested listed below:

Number of IVR payments per month: 10,313 as of June 2021
Average IVR payment transaction amount: \$160.30

Number of credit card IVR payments: 9,047 as of June 2021

Number of ACH IVR payments: 1,265 as of June 2021

Question 12: Please provide the following:

Number of kiosk payments per month

Average kiosk payment transaction amount

Number of credit card kiosk payments

Number of ACH kiosk payments

Answer 12: Kiosks transactions are not applicable.

Question 13: Please provide the following:

Number of retail location payments per month

Average retail location payment transaction amount

Are retail payment locations accepting cash only, or are credit/debit supported?

Answer 13: Retail location transactions are not applicable.

Question 14: Please provide the following:

Number of wallet payments per month

Average wallet payment transaction amount

Answer 14: Information as requested is listed below:

Number of wallet payments per month: As of June 2021, 347 TC

Average wallet payment transaction amount: \$173.63

Question 15: Please provide more information regarding 6.5.8 - Customer Support. Does BPUB's current solution currently provide direct-to-customer support, or is BPUB asking about a vendor's ability to support BPUB customer service team inquiries?

Answer 15: Currently, BPUB Customer Service provides direct support to customer, but BPUB staff does require support from vendor should the need arise.

Question 16: Is it acceptable for vendors to submit sample contract terms for consideration?

Answer 16: BPUB will reach out to the top firm(s) for a sample contract as needed.

Question 17: Are Self Service Kiosks required for this RFP?

Answer 17: No, self-service kiosks are not required for this RFP.

Question 18: Please confirm that PUB uses the Harris Cayenta CIS and Clover for cash receipts.

Answer 18: Yes, BPUB uses the Harris Cayenta CIS and Clover for cash receipts.

Question 19: Are there any other systems at BPUB that need to be integrated with your payments solution provider?

Answer 19: Yes, BPUB needs to integrate Pay by Text.

Question 20: Please provide the average utility bill payment amount for Residential customers and the average payment amount for Commercial customers.

Answer 20: The average utility bill payment amount for Residential and Commercial customers listed below:

Residential:	\$158.83
Commercial:	\$623.82
Large Commercial:	\$7413.94

Question 21: How many of your 66,500 accounts are Residential and how many are Commercial accounts?

Answer 21: The 66,500 accounts are broken down below:

Updated Number of Accounts:	68,130
Residential Customers:	61,118
Commercial Customers:	7,012

Question 22: In a Convenience Fee model, more detailed information about payment metrics, especially for Commercial accounts, will result in pricing that is fairer and more beneficial to the greatest number of your customers. Below is an example of how some clients provide details. Anything that resembles this grid will be most welcome.

Answer 22: Table is filled in Based on Bill Information:

DOLLAR AMOUNT	# COMMERCIAL ACCTS	# RESIDENTIAL ACCTS	TOTAL
\$0 - \$ 200	3,511	42,094	45,605
\$201- \$500	2,005	18,501	20,506
\$501-\$800	662	455	1,117
\$801-\$1000	261	45	306
\$1,000-\$3000	823	24	847
\$3001-\$5,000	218		218
\$5001-\$8000	122		122
\$8001-\$12,000	94		94
\$12,001 - \$20,000	49		49
\$20,000-\$40,000	20		20
\$40,001+	16		16
TOTAL	7,781	61,119	68,900

Question 23: Please confirm the number of outdoor and window kiosk systems needed.

Answer 23: Kiosks needed as follows: 3 kiosks, 1 weather proof Kiosk for our Drive thru area, and 2 Lobby (inside) Kiosk.

Question 24: Please confirm the number of in-office point of sales devices needed (EMV and or Encrypted Card Readers).

Answer 24: In-office point of sales devices are not needed. BPUB currently uses Clover for our POS in office.

Question 25: Please share the last 3 months Credit Card processing statements with us. If you cannot provide the statements, please provide the average credit card payment amount and number of credit card payments currently received each month. Then the total number of meters / bills mailed each month.

Answer 25: Last 3 months of Credit Card processing statements are listed below:

April 2021 35,763 TC \$155.79
May 2021 37,098 TC \$155.04
June 2021 37,102 TC \$161.75

The number of accounts billed in June 2021 is 68,130.

Question 26: What is the current paperless adoption rate for your customers?

Answer 26: As of July, 2021, we have approximately 12,434 accounts that are paperless.

Question 27: How many payments are made each month in cash at either outsourced locations, or your offices?

Answer 27: There are 5,500 payments made each month in office.

Question 28: Please share the last 3 months Current Payment Provider's (Invoice Cloud) statements with us.

Answer 28: This is considered Competitive information and will not be released.

Question 29: What type of Kiosks does Brownsville currently have? Are they owned, leased, provided by the current provider/vendor? Are they indoor, Outdoor or through-wall? How many of each?

Answer 29: BPUB does not carry any type of Kiosks.

Question 30: Please let us know the average monthly bill.

Answer 30: The average monthly bill by residential and commercial listed below:

Residential Average Bill: \$ 161.06

Commercial Average Bill: \$ 1,048.61

Question 31: Please let us know the average online payment amount via Credit Card and E-check.

Answer 31: The average online payment via Credit Card is \$163.37 and E-check is \$160.30.

Question 32: Please let us know the average number of E-check transactions per month generated through your current payment provider?

Answer 32: The average number of E-check transactions per month is 1,612.

Question 33: Please let us know the average number of IVR Payments per month. For Credit Cards, what is the average amount?

Answer 33: The average number of IVR payments per month is 5,156 and for credit card the average amount is \$160.30.

Question 34: Currently Invoice Cloud is not fully integrated to your website, it's separate. According to the RFP, you would like the payment system to look more in line with your website? Is this accurate?

Answer 34: Yes, we would like the payment system to look more in line with BPUB's website.

Question 35: What is the anticipated number of all BPUB staff users for the Admin/ Utility Portal of the application?

Answer 35: The anticipated number of BPUB staff users is five Admin Users.

Question 36: What is the anticipated number of all BPUB users for the Customer Portal of the application?

Answer 36: BPUB currently has 51 users.

Question 37: Is there any limit on number of transactions per user per month? What is the dollar limit for different payment types like E-Check, Credit/Debit card, ACH etc.?

Answer 37: Credit card payments have a (2) transaction limit with maximum \$500 per payment. E-check transactions have a (2) transaction limit with maximum \$10,000 per payment.

Question 38: Who is paying the processing fees for Checking Services, Electronic Transfers, Payments, Cash payments or ACH Payments? (End customer or BPUB or both, please clarify) Based on the website today there are no convenience fees, but we cannot get in the portal to confirm. Please clarify.

Answer 38: BPUB currently absorbs the fees.

Question 39: What are the current fees BPUB is paying for each payment channel? What is the fee paid in percentage (%) & dollar (\$) amount associated with each type of transaction on these payment channels?

Answer 39: The current fees BPUB is paying for each channel:

Credit Card Fee	Web	\$1.50	
Credit Card Fee	IVR	\$1.50	\$0.32 surcharge
E-check Fee	Web	\$0.38	
E-check Fee	IVR	\$0.38	\$0.32 surcharge
ACH reject fee		\$7.50	
Chargeback Fee		\$10.00	

Question 40: What is your total annual Credit Card, Debit Card and ACH volume? How much transaction volume is monthly for credit cards, debit cards and ACH, and cash volumes?

Answer 40: Table below to show total annual Credit Card, Debit Card, and ACH Volume with transaction volume:

Payment method	TC	\$Amount
Credit Card/ Debit	388,402	\$65,162,105.57
ACH	88,221	\$27,979,785.40
Monthly Credit Cards	36,067	
Monthly ACH	7,775	
Monthly Cash	5,420	

Question 41: Of these, how many ACH Recurring and how many Debit and Credit recurring?

Answer 41: ACH Recurring and Debit/Credit recurring numbers below:

2,706 credit/debit card

1,621 E-check

Question 42: How many payments are processed through your kiosk? Are these ACH and cash? Any cards accepted? Is exact amount of payment required or is change returned with cash?

Answer 42: BPUB currently does not utilize kiosks.

Question 43: What is your E-Bill annual volume, and does this enable you to suppress paper and what percentage? Are you currently at payable in the email notification?

Answer 43: As of last check in August, 2020 we had 15,254 accounts in E-Bill and as of June, 2021 we suppress 21% of bills. We are not able to determine what amount is at payable in email notification.

Question 44: Are your CSRs taking any payments over the phone or in office currently?

Question 44: CSR's do not take payments over the phone, but do take payments in office, currently by appointment. Drive-up lanes are open, as well.

Question 45: Are all phone payments sent to a dedicated IVR?

Answer 45: Yes, all phone payments are sent to a dedicated IVR system.

Question 46: What is your current Drop-off box and Lock box monthly volume? Third party agent volume?

Answer 46: Volume for drop off box and lock box monthly:

Drop off box: 1,783 Payments

Lock Box: 4,509 Payments

Question 47: How many billing statements do you generate each month?

Answer 47: As of June 2021, 56,171 billing statements are generated monthly.

Question 48: Are these billed individually, or combined in one master bill?

Answer 48: Billed under one bill.

Question 49: What is your current average bill payment amount?

Answer 49: The average bill payment amount is \$245.00.

Question 50: Do you generate service bill once a month? If no, what frequency?

Answer 50: Customers are billed on a monthly basis.

Question 51: What is the amount of residential bills compared to volume commercial?

Answer 51: Residential compared to commercial volume listed below:

Residential Customers: 61,118

Commercial Customers: 7,012

Question 52: Are you able to break out Debit Card vs. Credit Card for residential payments?

Answer 52: No, we are unable to break out debit card vs. credit card for residential payments.

Question 53: There are five lanes in the drive up - will you entertain having a kiosk at all lanes?

Answer 53: Yes, BPUB can entertain having a kiosk at all lanes.

Question 54: Drop box – will you entertain replacing the drop box with a 24/7/365 kiosk built into the building?

Answer 54: Yes, BPUB can entertain replacing the drop box with a 24/7/235 kiosk built into the building.

Question 55: How many clerks currently handle payments at the business office?

Answer 55: Currently, six cashiers handle payments at the office.

Question 56: What tenders are accepted at the business office?

Answer 56: Tenders accepted at the office are Cash, Check, Credit card, Digital wallet.

Question 57: Would you entertain having card transactions at all kiosks?

Answer 57: Yes, BPUB can entertain having a card transaction at all kiosks.

Question 58: Would you entertain having kiosks in other retail locations with a convenience fee?

Answer 58: Yes, BPUB can entertain having kiosks in other retail locations with a convenience fee.

Question 59: Would you entertain having kiosks in other retail locations offered at no cost?

Answer 59: Yes, BPUB can entertain having kiosks in other retail locations offered at no cost.

The signature of the company agent, for the acknowledgement of this addendum, shall be required.
Complete information below and return via e-mail to: nespinoza@brownsville-pub.com

I hereby acknowledge receipt of this addendum.

Date: _____

Company: _____

Agent Name: _____

Agent Signature: _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Phone Number: _____

E-mail address: _____

If you have any further questions about the RFP, call 956-983-6353.

Diane Solitaire

Purchasing