



Part I – City of Gotham Operations

Court, Animal Shelter, Water/Tax Office and Building Inspections

	Please state what you are bidding.
1. Discount Rate for Electronic Authorizations, Draft Capture and processing for City of Gotham's Visa, MasterCard, Discover Card and debit card transactions. a. Card swiped transactions b. Manually entered transactions (i.e. Internet and phone transactions)	[TBD by Sales Rep]
2. Monthly maintenance fee for equipment with individual merchant numbers per station.	[TBD by Sales Rep]
3. Additional Services and Fees: a. Set Up Fee to include programming b. Monthly Processing Fee c. Chargeback Fee d. Deposit Charge Notice Fee e. Voice Authorization Fee f. Statement Fee g. Annual Fee h. Transaction Fee i. Reprogramming Fee j. Terminal Platform Set Up Fee k. Communication Fee l. Imprinter Forms m. Printer Paper n. Printer Ribbon o. Other charges (list)	[TBD by Sales Rep]



CITY OF GOTHAM, STATE
 SPECIFICATION NAME: CREDIT CARD MERCHANTS SERVICE
 SPECIFICATION No. 067-02
 OPENS: JANUARY 1, 2000



4. List the contact person and address for this firm.	Sales Rep Company Merchant Services 12345 Happy Boulevard Anywhere, State 00000
5. List the responsibilities City employees will have concerning the acceptance of the credit cards.	[TBD by Sales Rep]
6. When will the City receive statements reflecting credit card activity? In what format can this information be sent? Describe all reporting capabilities.	<p>All merchants are billed for their monthly transactions at the beginning of the following month, i.e. November transactions discount and fees are debited at the beginning of December. The statement is usually received by the 5th of the month. Merchants will receive billing statements by US Mail.</p>
7. Describe the product technology used by your company.	<p>Company Merchant Services' main on-line system utilizes two (2) Tandem fault-tolerant computer complexes, one in each data center building, as communications processors, each containing multiple processors. These dual front-ends are cross-configured so that loads can be shifted to either in the event of processor failures without interruption of service to the users. In addition, another Tandem processor complex is available to provide additional capacity and backup. The Tandem complex provides front-end communication for both Company's East and Central platforms.</p> <p>Mainframe Processors – East Platform The company's East platform mainframes are four (4) Unisys computers: three for on-line production use (two in building #1 and one in building #2), and one for development, batch processing, and backup. The three main Unisys systems are multiprocessor design that allows a failure of a CPU without a major interruption of service. Each system is linked through a UNISYS Record Lock Processor that allows loads to be balanced and transferred in the event of a total system outage.</p> <p>Mainframe Processors – Central Platform The company's Central platform processes on two fault tolerant Stratus 1228 computers and NT/UNIX systems for other critical processing.</p>



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<p>8. When will the City's account be credited for the transactions?</p>	<p>Via ACH, all card types settled through Company Merchant Services will be available within 48-72 hours. For example, transactions settled on Monday will be sent via ACH to the partner bank at 4:00pm Tuesday. Depending on where the merchant banks, the funds will be available either Wednesday (if with Company) or Thursday (if with non-Partner bank). Non-bank transactions will be switched to American Express and Discover in a daily settlement file; they in turn settle funds directly to the merchant. Actual settlement times will be established in negotiation of final contract.</p>
<p>9. What procedure will be followed for any settle-up concerning differences between estimated and actual volumes and amounts?</p>	<p>Account management will conduct a pricing review with the merchant after sufficient historical data is collected. Also, the merchant may request a pricing review through account management.</p>
<p>10. Explain the procedure followed when a charge is disputed by a customer.</p>	<p>When a retrieval is received, it is matched to a transaction for merchant and batch detail, scanned for credits, and then processed as a request to the merchant. Whenever possible, the request is sent via fax. If the merchant does not have fax capabilities then the request is sent via the U.S. mail. Whether sent via fax or mail, the merchant is provided ten calendar days to respond. Merchants are only informed of disputed transactions when their rebuttal may be necessary to resolve a case. For example, a valid chargeback for expired card would be debited to the merchant without prior notification. However, an invalid chargeback for expired card may be represented to the issuing bank without the merchant ever having been aware of the dispute. All chargeback documentation for merchant debits is mailed after the debit is processed.</p> <p>Company Merchant Services also has the ability to fax chargeback documentation. Our standard is 24 hours from debit to post. Whether sent via fax or mail, the merchant is provided ten calendar days to dispute. All chargebacks are researched prior to contacting and/or debiting the merchant. The Company Merchant Services Chargeback Department reviews the validity of the chargeback and researches</p>



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	all avenues for a re-presentment right. Our research is as thorough as possible without merchant contact.
11. Are there any provisions for upgrading equipment? If yes, please explain.	Yes , terminal upgrades are possible. Pricing is based on the type and age of the current equipment . Typically, upgrade projects are broken down into individual components for manageability. An upgrade project may be prioritized based on departmental need or by equipment type.
12. Explain the requirements for ticket retrieval.	When retrieval is received a first request is sent to the merchant with a 12-day timeframe to respond . If the request is not received by the 10th day a second request is generated, also giving 12 days to respond. The request must be satisfied by the 29th day.
13. What is the cut off time for each day's transactions?	Batches must be settled by 3:00AM EST .
14. What is the response time for equipment repair?	Once the help desk performs the necessary diagnostics and has determined a replacement is needed, the help desk notifies the terminal deployment area and a replacement is shipped out the same day and will arrive at the merchant location the next day.
15. Are loaner units available, if equipment must be taken off site for repair? If so, what is the loaner price?	Company provides next day equipment replacements ensure minimal downtime.
16. If the electronic system goes down, what is the procedure?	In over thirty years of operation, Company has never experienced a day's outage of our key systems. However, we continue to actively review existing procedures for opportunities to improve our ability to prevent, and to recover from, a major disruptive incident. In the event of a major disruption, our Customer Services representatives will notify all customers regarding the occurrence and advise them appropriately. The customer should expect that, should a significantly disruptive event occur, some reductions in service or delays in normal processing may be experienced. Company Merchant Services is



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	<p>proud of the backup and redundant features designed into its facilities and information technology infrastructure.</p> <p>Company uses an automated scheduling system and an automated tape management system for creating and managing its inventory of database and system backups. Procedures are automatically performed to provide backups of each day's data base activity. A complete system backup is produced weekly, and a monthly backup is retained for one year. Data files with requirements for extended retention periods (i.e., seven years) are also defined and automatically retained. Each day, all backups are taken offsite, where they are retained for the designated retention period by a third party provider of backup/retention services.</p>
<p>17. Do you provide training (at no additional cost) to familiarize customers with your processes and procedures (i.e. retrievals and chargebacks)?</p>	<p>Yes, Company provides training (at no additional cost) to familiarize customers with our processes and procedures (i.e. retrievals and chargebacks). All training is remote telephone based. The training appointment lasts 30 minutes and general functionality is reviewed with the individual on the other line. The operator runs test transactions over the phone to help them better understand the functionality of the device. Once the training is complete, the location is directed to the help desk for any further questions.</p>
<p>18. Is live support available 24 hours a day, 7 days a week? If not, please list the days and times.</p>	<p>Yes, we provide live support 24/7/365.</p>
<p>19. Do you support 128-bit encryption and Secure Socket Layers (SSL)?</p>	<p>Yes, we support 128-bit encryption and Secure Socket Layers (SSL).</p>
<p>20. Describe the security program you interface with (i.e. Verisign, etc.).</p>	<p>Company supports Internet transactions through Authorize.net and 3 Delta in addition to many other gateways certified to deliver transactions to Company Merchant Services for processing. Each gateway supports various fraud control features such as AVS, CVV2, CAVV, SSL technology, and Visa 3-D Secure processing requirements. Every gateway</p>



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	<p>many not support the entire set of available fraud control features.</p>
<p>21. What are your procedures and standards for physically securing the systems and networks involved?</p>	<p>We employ comprehensive safety and security systems to ensure that all facilities, personnel, equipment, and materials are protected against intrusion, fire, flood, power outages, etc. Company has developed a comprehensive matrix of physical plant safety systems and procedures, including:</p> <ul style="list-style-type: none"> • Fire prevention and protection; • Fire detection and suppression; • Water and flood protection; and • Safe egress equipment. <p>An array of sophisticated security systems and procedures protects the integrity of all components of Company's data collection, processing, and delivery systems. These safeguards include:</p> <ul style="list-style-type: none"> • Network security constraints; • System safeguards and controls; • Devices and procedures for database protection; and • Unmodifiable audit trails for all transactions. <p>Personnel security is provided by policies and procedures governing nondisclosure of proprietary information, physical access to Company facilities and to specific areas within those facilities, and systems/database access.</p>
<p>22. Additional Comments</p>	

Vendor's Signature _____ Company's Name _____