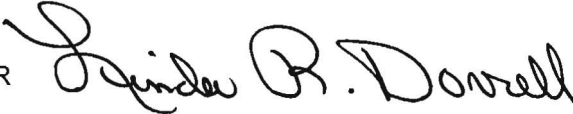


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**TULSA COUNTY**  
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\_\_\_\_\_  
\_\_\_\_\_  
**PURCHASING  
DEPARTMENT**

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# MEMO

DATE: OCTOBER 9, 2013  
TO: BOARD OF COUNTY COMMISSIONERS  
FROM: LINDA R. DORRELL  
PURCHASING DIRECTOR   
SUBJECT: PROPOSAL RECOMMENDATION- ELECTRONIC CREDIT CARD PROCESSING SERVICES

ON THE 23RD DAY OF SEPTEMBER, 2013, PROPOSALS WERE DUE TO OPEN FOR ELECTRONIC CREDIT CARD PROCESSING SERVICES. THERE WERE NO PROPOSALS RECEIVED. THE TULSA COUNTY PURCHASING DEPARTMENT AND THE TULSA COUNTY FISCAL BUDGET OFFICE PROCURED QUOTATIONS FROM THE FOLLOWING VENDORS. (PLEASE SEE ATTACHED).

LEXISNEXIS- NO QUOTE  
ELAVON  
OFFICIAL PAYMENTS CORPORATION

IT IS THE RECOMMENDATION OF THE TULSA COUNTY PURCHASING DEPARTMENT AND THE TULSA COUNTY FISCAL BUDGET OFFICE TO ACCEPT THE QUOTATION FROM OFFICIAL PAYMENTS CORPORATION. THE SYSTEM PROPOSED INTERFACES WITH MUNIS CASHIERING WITH NO ADDITIONAL EXPENSE. THIS WAS THE LOWEST AND BEST PROPOSAL RECEIVED.

THIS RECOMMENDATION IS RESPECTFULLY SUBMITTED FOR YOUR APPROVAL.

LRD/tah

ORIGINAL: PAT KEY, COUNTY CLERK, FOR THE OCTOBER 16, 2013 AGENDA.

COPIES: COMMISSIONER JOHN M. SMALIGO  
COMMISSIONER KAREN KEITH  
COMMISSIONER RON PETERS  
MARK LIOTTA, CHIEF DEPUTY  
MICHAEL WILLIS, CHIEF DEPUTY  
VICKI ADAMS, CHIEF DEPUTY



**TULSA COUNTY FISCAL OFFICER**

Tulsa County Administration Bldg.  
500 South Denver Avenue  
Tulsa, Oklahoma 74103-3832  
P: 918.596.5003

STATE OF OKLAHOMA  
TULSA COUNTY  
RECEIVED

2013 OCT -8 PM 1:57

PAT KEY  
TULSA COUNTY CLERK

Date: October 08, 2013

To: Board of County Commissioners

From: Tom R. Gerard, Fiscal Officer

Subject: Proposal Recommendation – Electronic Credit Card Processing Services

On the 23 day of September, 2013, proposals were due to open for electronic credit card processing services. There were no bids received. The Tulsa County Fiscal Office procured quotations from the following vendors (see attached):

LexisNexis – No Quote

ELAVON – Attached

Official Payments Corporation (OPC) – Attached

It is the recommendation of the Tulsa County Fiscal Office to accept the quotation from Official Payments Corporation. OPC is completely set up to interface with the County's Financial Software (MUNIS, Tyler Cashiering), there are no monthly fees, and all processing fees are passed on to the consumer. OPC has the highest level of consumer security and is currently the vendor being used by the Tulsa County Treasurer's office to accept property tax payments and The Internal Revenue Service for federal income taxes.

This Recommendation is respectfully submitted for your approval.

Original: Pat Key, County Clerk, for the October 16<sup>th</sup>, 2013 Agenda

Copies: Commissioner Karen Keith  
Commissioner John Smaligo  
Commissioner Ron Peters  
Chief Deputy Mark Liotta  
Chief Deputy Michael Willis  
Chief Deputy Vicki Adams


**OFFICIAL  
PAYMENTS**

September 25, 2013

**CONFIDENTIAL AND PROPRIETARY**  
Pricing Proposal  
Valid for 90 Days

Terrisa A.Hardy  
Assistant Purchasing Agent  
Tulsa County Government  
500 S. Denver Avenue  
Tulsa County Administrative Building, Room 322  
Tulsa, Oklahoma 74103

Dear Terrisa,

Thank you for your interest in Official Payments. As discussed, below is a pricing matrix for Sheriff's Office payments based on the information provided by Tulsa County:

| Product  | Payment Type | Cards Accepted | Price/Transaction |
|--|--------------|----------------|-------------------|
| Notary Fee, Fingerprinting, Records Check, Dog & Cat Tags, Passport Photos | Credit Card  | V, MC, Disc,   | \$1.00            |
| Notary Fee, Fingerprinting, Records Check, Dog & Cat Tags, Passport Photos | Debit Card   | Visa, MC       | \$1.00            |
| Concealed Handgun Permits  | Credit Card  | V, MC, Disc,   | \$1.95            |
| Concealed Handgun Permits  | Debit Card   | Visa, MC       | \$1.00            |
| Hobby Licenses   | Credit Card  | V, MC, Disc,   | \$2.95            |
| Hobby Licenses   | Debit Card   | V, MC          | \$1.00            |

| Miscellaneous Charges | Cost         |
|-----------------------|--------------|
| Setup                 | \$0.00       |
| Card Readers          | \$90.00 each |

If you have any questions, please feel free to contact me at any time.

Sincerely,

*Lisa Newby*

**Lisa Newby**  
Sales Manager

☎: 334-321-7353

☎: 334-321-7285

✉: [Lisa.Newby@OfficialPayments.com](mailto:Lisa.Newby@OfficialPayments.com)

**EXPERIENCE****HOW LONG HAVE YOU OFFERED ELECTRONIC PAYMENT SERVICES?**

Elavon (Formerly known as "Nova") began offering card-processing services in 1991.

**SPECIFY THE NUMBER OF CUSTOMERS FOR WHICH YOU ARE PROVIDING ELECTRONIC PAYMENT SERVICES AND CATEGORIZE THEM BY SEGMENT, (RETAIL, GOV'T, AND MAIL ORDER). EXPLAIN YOUR PROCESSING HISTORY AND EXPERIENCE WITH IMPLEMENTATION IN A GOVERNMENT**

Elavon processes payments for over 1.2 million merchant/clients nationwide equating to nearly \$200 billion dollars in annual revenue. In the Government space alone, Elavon has approximately 26,000 government locations with cities, counties, EDU and state government and processes over \$17 billion dollars a year in this public sector space. Elavon operates a separate sales team which is dedicated to the government vertical market.

**SETTING****PROVIDE A GENERAL OVERVIEW AND BRIEF HISTORY OF YOUR ORGANIZATION, INCLUDING PARENT AND/OR SUBSIDIARY COMPANIES AND THE NUMBER OF EMPLOYEES. LIST ALL CREDIT CARD BRANDS AND TYPES CURRENTLY SUPPORTED.**

Elavon's Global Acquiring Solutions organization (formerly known as NOVA Information Systems in the U.S. and euroConex in Europe) was founded in 1991. Elavon, Inc. is headquartered in Atlanta, Georgia and maintains sales offices in major cities nationwide. Elavon's primary U.S. operations facilities are located in Knoxville, Tennessee, and Englewood, Colorado. In July 2001, Elavon became a wholly owned subsidiary of U.S. Bancorp. Elavon provides an expanding global reach that delivers merchant processing in more than 30 countries and supports the payment needs of more than 1 million merchant locations worldwide. In the United States, Elavon is the fourth largest payment processor with processing volume in excess of \$190 billion per year. Elavon employs approximately 3,600 people worldwide.

Card types Elavon supports:

- Visa
- MasterCard
- American Express
- Discover
- Union Pay
- Diner's Club
- JCB
- Debit (Accel, AFFN, Alaska Option, CU24, Interlink, Maestro, NETS, NYCE, Pulse, Shazam, STAR)
- EBT
- Fleet – Voyager, Wright Express, Visa & MasterCard Fleet

**REFERENCES**

**PROVIDE NAMES AND PHONE NUMBERS OF AT LEAST THREE (3) REFERENCES, WHERE YOU ARE CURRENTLY PROVIDING ELECTRONIC PAYMENT PROCESSING SERVICES SUCH AS THOSE BEING PROPOSED TO THE TULSA COUNTY SHERIFF'S OFFICE.**

**Commonwealth of Virginia**

Bob Schmitt – Banking Service Manager  
(804) 225-2648  
[Bob.Schmitt@trs.virginia.gov](mailto:Bob.Schmitt@trs.virginia.gov)  
P.O. Box 1879; Richmond, VA 23218-1879

**State of Michigan**

Amy Kelso – Credit Card Program Manager  
(517) 636-5372  
[Kelsoa@michigan.gov](mailto:Kelsoa@michigan.gov)  
30 West Allegan; Lansing MI 48922

**City of Anderson, IN**

Pam Stafford  
765-648-6050  
120 E 8<sup>th</sup> Street  
Anderson, IN, 46018

**Note:** City of Anderson is using a Tyler Technologies in conjunction with Virtual Merchant™.

**PROVIDE ANY ADDITIONAL INFORMATION THAT IS RELEVANT TO THIS RFP AND YOUR CAPABILITIES IN PROVIDING THE SERVICES REQUESTED.**

**PROCESSING ENVIRONMENT**

We understand that this RFP addresses the Sheriff Office, however Elavon is able to plan out a program for all departments including online payments and online tax collection.

Please consider the many environments and solutions Elavon may provide at the County: Tax Collection, Wireless, EMV, Contactless, Utility Programs, Bill Presentment, Electronic Check Conversion, and much more.

## **AUTHORIZATION**

### **DESCRIBE CREDIT/DEBIT CARD AUTHORIZATIONS. LIST AND DESCRIBE ANY ALTERNATIVE METHODS.**

Elavon's network supports a wide variety of credit / debit card authorization connectivity options to best meet your processing needs.

- Internet processing via a secure SSL gateway
- VSAT (Satellite (used for petroleum merchants))
- Dedicated IP connectivity (either TCP/IP or UDP)
- High-speed connectivity up to 28.8 kbps using toll-free numbers
- Router encryption over the Internet
- MPLS (Multiprotocol Label Switching)
- Frame relay connections
- Leased lines
- Secure FTP processing
- Asynchronous dial

Elavon specializes in providing integrated credit and debit card payment processing services. We provide PIN debit support services similar to that of credit cards. This includes transactions processing, payments, reporting, EFT BIN file, reconciliation file delivery and adjustment processing.

### **DESCRIBE HOW YOU HANDLE CARD SWIPED AUTHORIZATIONS.**

Elavon offers a large selection of card swiped terminals and peripherals such as Verifone, Hypercom, and Ingenico (These brands are leading manufacturers in the industry). In addition we offer models of these terminals and peripherals for different environments such as wireless terminals, mobile devices, EMV capable and enabled, specialized end-to-end encryption terminals, contactless, signature capture, as well as Magtek peripherals which support our Virtual Merchant™ and Virtual Merchant™ mobile solutions. We also offer check imagers and pin debit processing devices/pin-pads. Elavon has developed numerous strategic partnerships that allow their customers to use, in most cases, the POS solution that they have chosen as their processing tool. Additionally, we have relationships with a number of third party networks that assist us in supporting the various POS software applications in the marketplace utilizing PC processing, industry specific software and internet processing. Overall, Tulsa County will have great flexibility when choosing Elavon as its partner.

## **SETILEMENT PROCESS**

### **DESCRIBE THE SETTLEMENT PROCESS. IS BATCH SETILEMENT AUTOMATIC OR MANUAL? DESCRIBE. DESCRIBE SETILEMENT CUT-OFFS AND INDICATE TIMES. WHAT IS THE LATEST TIME THAT SALES TRANSACTIONS CAN BE TRANSMITTED TO MEET THESE SETTLEMENT TIMES?**

Unlike some payment processors Elavon operates the settlement and funding process "in-house". Elavon supports settlement on a recurring basis and can fund any Tulsa County Bank account. Elavon can transmit authorization and settlement files any time, 24/7, and support

host or terminal settlement functions depending upon the solution (software/terminal). Industry standards for funding are general 2 business days with Friday and weekend batches getting settled on Tuesday. However with a Bank of the West DDA account, Elavon can settle "Next Day Morning" with a cut-off time of 12midnight (same day funding). Most terminals can also be set-up for auto-settle for various times of choosing, otherwise we default for midnight settlement.

#### **HOW ARE FAILED BATCH TRANSMISSIONS HANDLED?**

Elavon has set up tracking processes to account for receipt of customer files sent directly to Elavon. Incoming files from direct send merchants are tracked according to planned transmission times. If a file is not received, an Elavon representative will contact the customer to check on the status of the file. Once the file is received, if the merchant has requested confirmation, Elavon will generate a confirmation message that includes total debit and credit items and total dollars for credits and debits for both Visa and MasterCard. In addition, the report is date and time stamped. If a file transmission is not received, is late or invalid, the merchant can choose to be contacted via telephone, email, pager, etc.

For merchants settling terminals to Elavon's host, a GBOK (Good Batch OK) number is returned to the merchant's terminal when a batch settles successfully. The first 3 digits are the batch number, the next 4 are the month and day the batch settled and the last 4 are the hours and minutes that the batch settled.

When the merchant manually settles to Elavon's network and the batch fails to be submitted properly, the terminal typically returns a message statement such as SETTLEMENT FAILED or LOST COMM WITH HOST.

#### **HOW ARE THE SETTLEMENT FUNDS TRANSFERRED? AND HOW OFTEN ARE THEY TRANSFERRED TO THE COUNTY'S INDICATED BANK ACCOUNT?**

Settlement funds are transferred via ACH (automated clearing house) and transferred concurrent to banking hours and except federal holidays.

#### **ARE SETTLEMENT AMOUNTS LISTED SEPARATELY ON THE BANK STATEMENT OR WILL THEY APPEAR AS ONE LUMP SUM? WILL SATURDAY AND SUNDAY ACTIVITY BE COMBINED INTO MONDAY ACTIVITY? WHAT IS THE SETTLEMENT TIME FRAME FOR VISA? WHAT IS THE SETTLEMENT TIME FRAME FOR MASTER CARD? CHARGEBACKS/REFUNDS DESCRIBE THE CHARGEBACK PROCESS AND NOTIFICATIONS? DO YOU PROVIDE A DESIGNATED CONTACT PERSON OR A DEPARTMENT TO HELP US MANAGE CHARGEBACKS? ARE CREDIT CARD CHARGEBACKS AND OTHER DEBIT ADJUSTMENTS NETTED FROM DAILY PROCEEDS, OR ARE THEY DEBITED SEPARATELY? ARE FUNDS DEBITED FROM THE OPERATING ACCOUNT OR A SEPARATE ESCROW ACCOUNT?**

Generally, batch deposits are shown separately on the merchant's cash management reports. However, this is dependent upon your depositor bank's reporting capabilities. Days that the Federal Government is not open (weekends and Federal holidays) will impact your settlement times. Saturday and Sunday activity will typically be deposited on Monday as separate deposits.

If a Federal holiday lands on a business day, funds will typically be deposited to your DDA the following business day, if your bank account is with the Member bank. Otherwise, the timing of such deposits is outside of Elavon's control, but generally occurs within 2 to 3 business days after processing.

Batch deposits are deposited and reflected by Merchant ID (MID #) in one lump sum which includes debit and credit cards. All settlement proceeds are deposited in "Gross" therefore no fees or debit adjustments are netted from daily proceeds. Once a month your processing fees are debited from your account and Tulsa County can designate these accounts - as they don't need to be the same. Accounts can differ by merchant location, and funding accounts can differ from the account from which fees and adjustments are debited from.

### **HOW OFTEN ARE CHARGEBACKS REVERSED?**

Elavon's Dispute Resolution Department is able to handle approximately 15% to 20 % of chargebacks without merchant involvement. Our chargeback reversal rate (re-presentment rate) is 30%. (As of 10-2012)

### **DESCRIBE IN DETAIL THE PROCESS BY WHICH REFUNDS CAN BE COMPLETED FOR CREDIT/DEBIT CARD TRANSACTIONS BY SHERIFF'S COUNTY EMPLOYEES? WHAT IS THE TURN-AROUND TIME THAT CUSTOMERS CAN EXPECT FUNDS TO BE CREDITED TO THEIR ACCOUNT?**

Sheriff County employees can "Void" a debit or credit card transaction the same day if it is still a part of an open batch. This is one form of a refund. Otherwise it a refund can anywhere from 5 to 10 business days, and this time frame has a lot to do with the cardholder's financial institution. The process of doing a refund on a terminal depends upon the terminal and we anticipate if the County is using unique Point of Sale system or software, that software Company generally would provide training to the County as they would be providing a system. If the County is using an Elavon supported terminal or Elavon Web Hosted Solution (Verifone, Hypercom, Ingenico or other such supported equipment or Elavon Virtual Merchant™); Elavon would provide training to the County. Depending upon the solution Tulsa County decides to use, Elavon can generally provide a password protection as it relates to authorizing a refund on the terminal. This is up to the County.

### **DEBIT CARD PROCESSING**

### **DESCRIBE YOUR DEBIT CARD PROCESSING CAPABILITIES. DO YOU SUPPORT BIN (BANK INFORMATION NUMBER) FILE MANAGEMENT TO DIFFERENTIATE BETWEEN DEBIT CARD AND CREDIT CARD TRANSACTIONS?**

Yes, we offer an EFT BIN File that is pulled from our server via secure FTP. There are two EFT BIN Files on the server: one for PIN-based transactions and the other is for PINless debit transactions. BIN files are updated twice a week by the Gateway processor on Tuesday and Thursday. Files only contain EFT Prefixes that have been listed by the networks. The client



can pull the BIN file from our servers as often as they require. Elavon specializes in providing integrated credit and debit card payment processing services. We provide PIN debit support services similar to that of credit cards. This includes transactions processing, payments, reporting, EFT BIN file, reconciliation file delivery and adjustment processing.

We process through the following Debit networks:

- Accel
- AFFN
- Alaska Option
- CU24
- Interlink
- Maestro
- NETS
- NYCE
- Pulse
- Shazam
- STAR

## **GENERAL**

### **DESCRIBE THE METHOD USED TO DETERMINE THE NUMBER OF MERCHANT ID'S REQUIRED BY THE COUNTY? CAN THE COUNTY DETERMINE THE NUMBER REQUIRED? HOW ARE MERCHANT CATEGORY CODES DERIVED?**

Initially after the contract phase, your Elavon Government account executive will interview the appropriate party(s) to determine the entire merchant set-up, reporting needs, and other salient points. From this discussion the determination of the number of Merchant ID's as well as the number of Terminal ID's (a merchant ID can have a number of terminal ID's) will be determined. The dependent factors on this vary: depositing bank accounts, DBA name, physical address, and/or special separate reporting needs. The county will have the largest influence on the number of Merchant ID's required however your account executive has certain knowledge of card association requirements which may conflict with the County's proposed number of merchant ID's. Your account executive will serve as your consultant on this process.

Merchant Category Codes are generally determined by type of business (location) and/or the services offered. The account executive will provide guidelines as to which MCC code a Merchant ID will fall under, however this final decision will be determined by Elavon security. For example, it is most likely the Sheriff's Department will fall under 9399 Government Services (Not Elsewhere Classified).

**IS THERE A SYSTEM DOWN TIME? IF SO, PLEASE DESCRIBE.**

There is no system downtime and Elavon does not schedule downtime.

Elavon has built redundancy into its transaction authorizing and processing system, with our Stratus systems regularly achieving 99.8% uptime, which extends peace of mind during peak sales seasons. Elavon's IP backbone allows us to use packet switching of data for maximum speed, efficiency, and reliability.

The processing environment at Elavon uses a fault tolerant stratus infrastructure that provides the necessary redundancy required in this industry. The Elavon front end processing systems are comprised of load balanced Stratus V series computers, located in two different cities. The Stratus systems are a hardware-based fault tolerant system using duplexed hardware components to ensure system integrity and uninterrupted availability.

This architecture results in a tightly coupled operating system environment that requires no special programming techniques or skills to achieve fault tolerance. Additional system components such as processors, memory and disk drives can be added without taking the system down. Built in checking and diagnostic aids allow the system to automatically diagnose and isolate faulty system components and remove them from service. The Stratus CAC (Customer Assistance Center) monitors the system 24 hours per day for hardware failures. Since the system actually does everything twice (in parallel) a single component failure does not degrade the system. All machines run the same VOS Stratus proprietary operating system. Transaction authorization, settlement and clearing applications are processed in the Stratus environment.

**DESCRIBE YOUR DISPUTE PROCESS AND PROCEDURES FOR BOTH CARDHOLDERS AND MERCHANTS.**

In the event of a billing dispute between a cardholder and a merchant, Elavon assists the merchant in investigating and resolving the dispute. Chargebacks are normally initiated at the issuing bank and are transmitted through the association to Elavon's merchant accounting system and Automated Dispute Resolution Processing (ADRP) system. Where possible, association rules based auto-decisioning logic will automatically debit the merchant or represent the chargeback as necessary.

Chargebacks that are not auto-decisioned by ADRP are grouped into work queues within ADRP by card association reason and usage codes. For chargebacks in the queues, chargeback operations representatives determine if the required documentation is available to meet the chargeback requirements (which differ depending on the type of transaction) of the appropriate card association and, if so, will represent that transaction to the issuing bank. If sufficient documentation is not available, the merchant will receive a written chargeback notice, asking it to provide the necessary documentation to support a re-presentation.

After re-presentation, an issuer or cardholder may continue to dispute the transaction. For Visa chargebacks, the issuing bank will submit a pre-arbitration rather than a second cycle chargeback. The incoming pre-arbitration will automatically update the appropriate case in the ADRP system and route to the appropriate queue. For MasterCard chargebacks, if the

chargeback cannot be resolved during the second cycle chargeback, the transaction will be reassigned to the pre-arbitration queue.

Chargeback and retrieval information (including status) is available to merchants on MerchantConnect.com.

**DO YOU HAVE A PROCESS TO IDENTIFY DUPLICATE TRANSACTIONS? WHAT ARE THE PROCEDURES TO CORRECT DUPLICATE TRANSACTIONS?**

Duplicate transactions are recognized in a case where a transaction amount and sequence number is duplicated within a batch. In this case, the transaction is recognized as a duplicate item and not switched out for a subsequent authorization. If multiple transactions must be processed for the same amount to the same card then the point-of-sale application will simply sequence the transaction with a unique number so that the transaction can be authorized.

In a case where an entire batch is duplicated by a terminal-based application then our Merchant Processing System identifies potential duplicate transactions through daily exception reporting. All potential duplicate transactions are reviewed manually through our On-Line Suspense system. If after researching the batch it is determined to be a true duplicate, we will drop the batch and not process. If the batch is not a true duplicate, then we release it for processing.

**DO YOU PROVIDE ADDRESS VERIFICATION SERVICE?**

Yes.

**ARE THERE LIMITATIONS TO THE NUMBER OF TRANSACTIONS**

There is a limit of 9,999 items in a batch for a settlement file and a limit of 999 batches in a settlement file and each Terminal ID is able to process 999 settlement batches per day

**CONTAINED IN A BATCH?**

See above response.

**TECHNICAL ENVIRONMENT AND CAPABILITIES**

**SYSTEM MUST ACCEPT THE FOLLOWING CARDS:**

**VISA,  
MASTERCAR  
D, DEBIT  
CARDS**

Yes. Elavon supports all these card types.

**SYSTEM MUST HAVE THE FOLLOWING SUPPORT:  
SUPPORT HOURS-**

24/7

**THE PRODUCT MUST BE ABLE TO INTERFACE TO TYLER TECHNOLOGIES  
MUNIS ASP CASHIERING VER. 2.6 PRODUCTS.**

Yes. Elavon can support this interface Tyler Technologies Munis via our Elavon Virtual Merchant™ with API's. We recommend the County purchase Virtual Merchant™ as it wishes to utilize Munis Ver. 2.6 products.

**PLEASE PROVIDE THE FOLLOWING INFORMATION ABOUT THE PROPOSED SYSTEM:**

**PLEASE INCLUDE END-TO-END CARD PROCESSING SOLUTION.**

As it relates with the Tyler Technologies MUNIS ASP Cashiering Ver. 2.6 product we are recommending Virtual Merchant™. (Please see appendix for additional info)

Virtual Merchant is our web hosted PCI-DSS compliant solution providing a number of functions: 1) It can provide a Point of Sale solution turning any PC using high speed internet into a payment terminal thus supporting card present and card not present environments, 2) Virtual Merchant™ can provide a "buy button" for E-Commerce and support your website card acceptance needs, as it is compatible with a number of shopping carts. 3) Provide merchant/clients with integration needs allowing them to process on a number of software cashiering systems and solutions as Virtual Merchant has API's.

Virtual Merchant has various reporting and security features, supports all card types, electronic check conversion at the POS with or without check guarantee, Pin-debit, recurring payments, gift/loyalty cards, dynamic currency conversion, as well as tokenization. Please see online demo of Virtual Merchant at [www.myvirtualmerchant.com](http://www.myvirtualmerchant.com). Moreover, in the support section the Tulsa County can also download the lists of shopping carts, and the Virtual Merchant™ developer guide.

**TYPE OF IMPLEMENTATION: DESCRIBE THE TYPE OF DEVELOPMENT EFFORT  
REQUIRED. TECHNOLOGIES USED: IDENTIFY THE TECHNICAL PLATFORM (.NET,  
JAVA, ETC.) HARDWARE REQUIREMENTS: PROVIDE THE HARDWARE  
INFRASTRUCTURE REQUIRED SUPPORTING THE SYSTEM.**

HTML, or XML. Virtual Merchant has API's.

However, almost any programming language can work just needs to be formatted in a way that Virtual Merchant can read it. When using Virtual Merchant as middle-ware; Account ID, User ID and PIN would be provided by Elavon in order to connect with your Tyler Technology solution. Coding is usually not required. We have included a

developer guide link within this response where you can download a Virtual Merchant™ developer guide.

As far as hardware, if Virtual Merchant is being used as middleware for Munis cashiering, hardware would likely be offered from Tyler Technologies. If Virtual Merchant is being used alone as the sole solution, we offer peripherals such as swiping devices, printers, check imagers, and pin pads (if applicable or needed for the environment). Virtual Merchant™ is a web hosted solution, it is not distributed software.

### **TRANSMISSION OF DATA FILES**

#### **DESCRIBE YOUR RECOMMENDED DATA TRANSMISSION METHOD (E.G., BATCH, DIAL, REAL-TIME, INTERNET).**

Elavon's network supports a wide variety of connectivity options to best meet your processing needs.

- Internet processing via a secure SSL gateway (recommended)
- VSAT (Satellite (used for petroleum merchants)
- Dedicated IP connectivity (either TCP/IP or UDP)
- High-speed connectivity up to 28.8 kbps using toll-free numbers
- Router encryption over the Internet
- MPLS (Multiprotocol Label Switching)
- Frame relay connections
- Leased lines
- Secure FTP processing
- Asynchronous dial

#### **DESCRIBE THE MONITORING AND NOTIFICATION PROCESS IF A TRANSMISSION FAILS.**

Elavon has set up tracking processes to account for receipt of customer files sent directly to Elavon. Incoming files from direct send merchants are tracked according to planned transmission times. If a file is not received, an Elavon representative will contact the customer to check on the status of the file. Once the file is received, if the merchant has requested confirmation, Elavon will generate a confirmation message that includes total debit and credit items and total dollars for credits and debits for both Visa and MasterCard. In addition, the report is date and time stamped. If a file transmission is not received, is late or invalid, the merchant can choose to be contacted via telephone, email, pager, etc.

For merchants settling terminals to Elavon's host, a GBOK (Good Batch OK) number is returned to the merchant's terminal when a batch settles successfully. The first 3 digits are the batch number, the next 4 are the month and day the batch settled and the last 4 are the hours and minutes that the batch settled.

When the merchant manually settles to Elavon's network and the batch fails to be submitted properly, the terminal typically returns a message statement such as SETTLEMENT FAILED or LOST COMM WITH HOST.

**DATA SECURITY IN ORDER TO PROTECT AGAINST THE EXPOSURE AND POSSIBLE THEFT OF ACCOUNT AND PERSONAL CARDHOLDER INFORMATION THAT HAS BEEN PROVIDED TO THE TULSA COUNTY SHERIFF'S OFFICE DURING THE NORMAL COURSE OF BUSINESS, IT WILL BE REQUIRED THAT THE COUNTY AND PAYMENT CARD PROCESSING PROVIDER MUST ADHERE TO PCI-DSS STANDARDS AS SET FORTH THE BY THE PCI SECURITY STANDARDS COUNCIL.**

<https://www.pcisecuritystandards.org>

Elavon, it's operations, and solutions are PCI-DSS compliant. Tulsa County will still have general responsibilities to maintain its PCI Compliance and complete annual Self-Assessment Questionnaires. Tulsa County can use any PCI auditor it wishes, however, Elavon PCI partner is Trustwave, and Trustwave does offer direct services for assistance to Elavon clients and moreover; offers additional fee based services for all clients. With Virtual Terminals as what Tulsa County is contemplating, the County will also be subject to pass Trustwave security scans. We recommend that the Sheriff Office utilize dedicated PC's/ POS operating on an "isolated" internet port, and restrict that port to payments. This would allow de-scope the County to a certain extent. County is expected to follow good practices relating to card holder security and Elavon will provide PCI guidelines so that Tulsa County has the tools for compliance and be better equipped to create its internal security policy.

**THE TULSA COUNTY SHERIFF'S OFFICE SHALL NOT STORE ANY CREDIT CARD INFORMATION ON ANY COUNTY SERVERS OR COMPUTERS.**

Yes. Elavon products satisfy this requirement.

**PLEASE ANSWER THE FOLLOWING:**

**PLEASE DESCRIBE IN DETAIL HOW YOU MEET THE CURRENT PCI- DSS STANDARDS. OUTLINE THE SECURITY MEASURES IN PLACE FOR THE PROTECTION OF DATA TRANSMITTED FOR PROCESSING.**

In order to safeguard the merchant and cardholder data both electronically and in hard copy, Elavon utilizes a combination of firewalls, intrusion detection systems, data loss prevention systems, data encryption, file integrity monitoring systems, access controls, patch management controls and physical security controls to ensure unauthorized users do not access systems or data. Similarly, to monitor Elavon's network, we detect systems and monitor internet traffic, as well as network and host-based controls. Such controls are also used to monitor performance and stability.

Elavon takes the security of our data, systems, employees, and locations very seriously. Elavon is subject annually to audits for: Statement on Standards for Attestation Engagements (SSAE 16); Sarbanes-Oxley; Gramm-Leach-Bliley (through the Office of the Comptroller of the Currency); and Payment Card Industry (PCI) compliance. We also have internal audits.

Our physical security procedures are monitored and audited by Visa, MasterCard and the Office of the Comptroller of the Currency (OCC/US Government) per standard banking/financial regulations. Our facility security includes: security guards at all locations; video monitoring of all entry points to the buildings and critical data centers; all door entry points are secured 24/7; access cards are required for entry; all card access to critical data rooms is approved by the Senior Vice President of Systems and Technology; all new employees go through a thorough FBI fingerprint/background check and office employees are photographed; and all security systems have redundant back up power via Dual Utility Substation Feeds, Switchgear, UPS Batteries (uninterruptible power supplies) and Generators. We also have on-site shredding of all non-retention documents. Every employee is required to go through initial Data Security training and annual refresher courses in data security and privacy procedures and practices.

**DESCRIBE THE SECURITY MEASURES USED TO PREVENT UNAUTHORIZED USER ACCESS TO EITHER THE SYSTEM OR DATA.**

Please see above response.

**COMMUNICATIONS OPTIONS****WHAT EQUIPMENT DO YOU RECOMMEND WE OBTAIN FOR PROCESSING? DO YOU PROVIDE THIS EQUIPMENT FOR LEASE/SALE? PLEASE PROVIDE PRICING DETAILS. WHAT IS YOUR MAINTENANCE AND/OR REPLACEMENT POLICY FOR THIS EQUIPMENT?**

If the county is utilizing Tyler Technologies Cashiering Elavon's Virtual Merchant™ is recommended which is available for purchase. The purchase price is \$695 and \$10 per month per Merchant ID. This is a web hosted solution which would satisfy the following needs:

- 1) Integrate with Tyler Technologies Munis
- 2) Provide the means to accept credit and debit cards from any location in the county with access to high speed internet
- 3) Provide the means to accept payments on the Web in an E-Commerce environment.

**LIST ANY PROCESSOR-SPECIFIC HARDWARE NEEDED TO SUPPORT THIS RECOMMENDATION.**

This is a web-hosted solution. There is no distributed hardware or software. Peripherals (printers, Pin-pads, Magtek Mini-Wedge card swipes, and check imagers) are available to support swiping credit cards in environments, accepting pin-debit, and/or electronic check conversion) where Virtual Merchant™ is being used straight up as the only solution for card acceptance. If there is an environment in which Tyler Technologies is being used as the payment acceptance device, it likely that Virtual Merchant™ is merely being used as the gateway to connect with Elavon processing and therefore likely that Tyler Technologies may be the party offering the County (Sheriff Office) the appropriate hardware.

**SYSTEM AVAILABILITY/ DISASTER RECOVERY****PROVIDE YOUR SYSTEM AVAILABILITY STATISTICS FOR THE CURRENT AND PRIOR YEAR.**

Our Stratus System regularly achieves 99.8% uptime on an annual basis.

**WHAT ARE YOUR ESTABLISHED SERVICE LEVELS FOR SYSTEM AVAILABILITY?**

Elavon has built redundancy into its transaction authorizing and processing system, with our Stratus Systems regularly achieving 99.8% uptime, which extends peace of mind during peak sales seasons. Elavon's IP backbone allows us to use packet switching of data for maximum speed, efficiency and reliability.



**DESCRIBE YOUR LOCAL BACK-UP AND/OR REDUNDANT SYSTEMS.**

The processing environment at Elavon uses a fault tolerant stratus infrastructure that provides the necessary redundancy required in this industry. The Elavon front end processing systems are comprised of load balanced Stratus V series computers, located in two different cities. The Stratus systems are a hardware-based fault tolerant system using duplexed hardware components to ensure system integrity and uninterrupted availability.

This architecture results in a tightly coupled operating system environment that requires no special programming techniques or skills to achieve fault tolerance. Additional system components such as processors, memory and disk drives can be added without taking the system down. Built in checking and diagnostic aids allow the system to automatically diagnose and isolate faulty system components and remove them from service. The Stratus CAC (Customer Assistance Center) monitors the system 24 hours per day for hardware failures. Since the system actually does everything twice (in parallel) a single component failure does not degrade the system. All machines run the same VOS Stratus proprietary operating system. Transaction authorization, settlement and clearing applications are processed in the Stratus environment.

**WHAT WOULD BE THE EXPECTED TIME FRAME TO BECOME OPERATIONAL SHOULD THE SYSTEM FAIL DUE TO A CATASTROPHIC EVENT?**

If a catastrophic event should occur at either of Elavon's two distinct platform locations, Elavon's network and transaction systems remain fully functional at the non-affected location. Elavon's transactional infrastructure is designed in a fully Hot/Hot architecture. The datacenters are both Hot sites and not "backup" sites. Should a complete site failure occur, transaction flow will automatically fail over to the other data center.

**DATA INTERFACES/ INFORMATION REPORTING AND RETRIEVAL**

**THE TULSA COUNTY SHERIFF'S OFFICE WILL REQUIRE THE PROCESSOR TO HAVE THE ABILITY TO ELECTRONICALLY TRANSMIT DATA TO THE COUNTY USING A SECURE METHOD/SERVICE. THIS SHALL BE A HIGH SPEED, AUTOMATED PROCESS THAT ENCRYPTS THE DATA SENT OVER THE NETWORK FROM THE CARD SWIPE TO THE PROCESSOR. NONE OF THE CREDIT CARD INFORMATION WILL BE STORED ON OUR EQUIPMENT. THE PROCESS SHALL HAVE ADEQUATE CONTROLS FOR ENSURING THE DATA IS TRANSMITTED WITHOUT LOSS OR CORRUPTION. THE PROCESSING CENTER SHOULD PROVIDE RECOVERY PROCESSED SUCH AS THE ABILITY TO RETRANSMIT DATA FILES IN CASE OF ERRORS. PLEASE EXPLAIN YOUR PROCESS FOR TRANSMITTING PAYMENT FILE DATA INCLUDING A SAMPLE FILE LAYOUT.**

Internet-based transactions are protected through a combination of security technologies, such as network based Intrusion Detection and Data Loss Prevention (DLP) technologies, monitoring of Internet traffic, and host and network based anti-malware systems. Obfuscation schemes are used to protect Elavon's network's Internet-based payment applications. Data transport is protected through the use of SSL.

In order to safeguard the merchant and cardholder data both electronically and in hard copy, Elavon utilizes a combination of firewalls, intrusion detection systems, data loss prevention systems, data encryption, file integrity monitoring systems, access controls, patch management controls and physical security controls to ensure unauthorized users do not access systems or data.

Similarly, to monitor Elavon's network, we detect systems and monitor internet traffic, as well as network and host-based controls. Such controls are also used to monitor performance and stability.

Elavon takes the security of our data, systems, employees, and locations very seriously. Elavon is subject annually to audits for: Statement on Standards for Attestation Engagements (SSAE 16); Sarbanes-Oxley; Gramm-Leach-Bliley (through the Office of the Comptroller of the Currency); and Payment Card Industry (PCI) compliance. We also have internal audits.

Our physical security procedures are monitored and audited by Visa, MasterCard and the Office of the Comptroller of the Currency (OCC/US Government) per standard banking/financial regulations. Our facility security includes: security guards at all locations; video monitoring of all entry points to the buildings and critical data centers; all door entry points are secured 24/7; access cards are required for entry; all card access to critical data rooms is approved by the Senior Vice President of Systems and Technology; all new employees go through a thorough FBI fingerprint/background check and office employees are photographed; and all security systems have redundant back up power via Dual Utility Substation Feeds, Switchgear, UPS Batteries (uninterruptible power supplies) and Generators. We also have on-site shredding of all non-retention documents. Every employee is required to go through initial Data Security training and annual refresher courses in data security and privacy procedures and practices.

**DESCRIBE THE FORMAT OF REPORTS THAT CAN BE USED BY THE TULSA COUNTY TO BALANCE THE TRANSACTIONS?**

See appendix for sample reports

**DESCRIBE REPORTS AND REPORTS AVAILABILITY. REPORTS SHOULD INCLUDE BUT NOT BE LIMITED TO: SETTLEMENT, TRANSMISSION, CREDITS AND REFUNDS, CHARGEBACKS. PROVIDE SAMPLES OF EACH.**

Elavon works with our customers to provide the information necessary to consolidate and manage settlement and transaction data through advanced custom reporting systems designed to meet their specific needs. Data can be summarized or detailed through a variety of hierarchies — from chain, to region, to store and to individual batch.

To better serve our customers, Elavon offers various types of reporting tools:

Online Reporting & Support Tools

Monitor your account around the clock from any Web browser through Elavon's online account access tools. You can access all the information you need to manage your electronic payment

activity and obtain critical information that can have a big impact on your bottom line. Gain the benefits of real-time customer service, without having to pick up the phone.

Our reporting tools enable you to display recent deposits, view chargebacks and retrieval requests, access customer support and more in a convenient, secure environment.

Basic online account access is free to all Elavon merchant customers. Your account comes with a single log-on to access information for a single merchant location. You can view up to six months of past statements, chargeback and retrieval reporting, as well as batch reporting for up to 30 days of settled batch activity. You can also link to report sites for our Electronic Gift Card and Electronic Check Service Programs.

Enhanced information is available through the Premium access level of MerchantConnect, our most comprehensive, versatile reporting solution. You can access a year's worth of reporting information on multiple MIDs and "drill down" into your data to view batches of transactions grouped by card type or batch reference number. Hierarchical reporting allows you to aggregate data from multiple locations.

MerchantConnect Premium reports are typically available:

- Settled Transaction Data - 2 hours after settlement
- Qualification Data - 24 hours after settlement
- Statements - 3rd business day of the month

#### Billing Statements

Our merchant billing statements are designed to facilitate ease in the reconciliation of transactions and to provide management reporting information. We offer a variety of statement types, each containing varying levels of detail. One of these statement types is the Chain Merchant Summary statement, used by companies with many locations. This report combines several current chain reports into one chain summary report and provides summaries of total fees paid by the chain as well as for each chain merchant location. The merchant recaps are for Month-to-Date and Year-to-Date data. The merchant locations are listed in store number order, if such information is provided at the chain level.

The statements provide information to help manage your merchant account, including batch numbers and all card types in the deposit section. This section displays the amount deposited by Elavon and by other card organizations. In addition, the merchant may select further deposit detail by each card type (i.e. Visa, MasterCard, etc.).

The fee sections break out fees for Visa/MasterCard, other cards, chargebacks, POS debits and miscellaneous. All fee information is arranged in a format designed to facilitate easy reconciliation.

The chargeback section includes more detailed information regarding each chargeback, including card number, chargeback reason, amount, chargeback date, original date and internal reference number. This additional information makes reconciling chargebacks even easier.

Billing reports are tied to when a merchant is billed; thus, their daily, weekly, monthly availability is tied to the billing cycle. Mail and Internet options are available.

**DESCRIBE THE DAILY AND/OR MONTHLY RECONCILIATION REPORTS AVAILABLE TO THE MERCHANT. PROVIDE SAMPLES: INCLUDING DETAIL AND SUMMARY REPORTS.**

See appendix for sample reports.

**ARE REPORTS AND/OR OTHER INFORMATION AVAILABLE VIA THE INTERNET OR OTHER ONLINE METHOD?**

Yes.

**IF AVAILABLE ON-LINE, ARE THE REPORTS AVAILABLE IN A MICROSOFT EXCEL OR TAB DELIMITED TEXT FILE FORMAT?**

There is flexibility for either.

**HOW LONG IS REPORTING DATA AVAILABLE IN YOUR SYSTEM? IS DATA READILY AVAILABLE FOR A PREVIOUS PERIOD IF THE NEED TO RETRIEVE IT BECOMES NECESSARY?**

Merchant Connect™ allows a 6 month period and Merchant Connect Premium™ allows up to one year. If the County wishes to trace back further than a year, it will require our research department to retrieve from archives (a small fee for archive research applies).

**DESCRIBE HOW MULTIPLE MERCHANT NUMBERS ARE REPORTED AND THE FLEXIBILITY AFFORDED THE MERCHANT FOR CUSTOMIZING THE REPORTS. CAN THE MERCHANT "ROLL UP" SPECIFIC GROUPS FOR REPORTING INDEPENDENT OF OTHERS?**

Elavon is capable of grouping your locations together in chains and reporting the location information in chain reports. Elavon offers merchants the ability to chain specific locations together in order to obtain reporting for those specific locations that "roll up" into that chain.

**CUSTOMER SERVICE AND QUALITY**

**DESCRIBE YOUR CUSTOMER SERVICE ORGANIZATIONAL STRUCTURE. IS THE CUSTOMER SERVICE FUNCTION PERFORMED IN-HOUSE OR IS IT OUTSOURCED? WILL A SPECIFIC CUSTOMER SERVICE REPRESENTATIVE BE ASSIGNED TO HANDLE THE TULSA COUNTY SHERIFF'S OFFICE? WHAT ARE THE HOURS OF OPERATION FOR THE CUSTOMER SERVICE UNIT? SPECIFY TIME ZONE. ARE THERE ESTABLISHED TURN-AROUND TIMES FOR RESEARCH ITEMS? IF SO, SPECIFY. DESCRIBE THE PROMOTIONAL SUPPORT YOU PROVIDE (E.G., SIGNS, SUPPLIES). IS THERE ANY ADDITIONAL COST FOR THIS SUPPORT?**

Our customer service organization is not outsourced. It is in house, we have 24/7 service and also have a STS (software technical support) service division handling only our software products such as Virtual Merchant™. We offer a 24/7 toll free relationship services department located in Knoxville, TN. Your specific account representative (author of this response) is your escalation point and can facilitate most needs.

Research items over one year may take 1 to 2 weeks to retrieve from archives and there is usually a small fee associated with that. Promotional support for each Merchant Location includes a merchant kit (decals, PCI info, emergency template, welcome letter, etc.) Much of the merchant kit is dependent however on what is ordered by the County. Paper rolls and small supply items are the responsibility of the county however these are stock and standard items in stationary (if applicable). Other than decals, additional promotional items are available such as card association table tents, and signs; but these are available directly from Visa/MC.

**IMPLEMENTATION/TRAINING**

**DESCRIBE THE MERCHANT IMPLEMENTATION PROCESS AND THE NORMAL TIME FRAME FOR IMPLEMENTATION. DESCRIBE IN DETAIL ROLES AND RESPONSIBILITIES OF THE PROCESSOR AS WELL AS THE TULSA COUNTY SHERIFF'S OFFICE THAT ARE EXPECTED DURING THE IMPLEMENTATION PROCESS.**

**WHAT IS YOUR PROCESS FOR HANDLING TEST TRANSACTIONS? ARE TEST PAYMENT CARDS MADE AVAILABLE DURING THE TESTING PROCESS?**

Implementation time frame is dependent upon the chosen solution, and number of locations. In general with Virtual Merchant™ there is a mandatory phone session which lasts approximately 45 minutes. There are some security protocols in that call that need to be set up, and there is training. The County or Sheriff needs to assign one administrator for Virtual Merchant™. If the County (Sheriff) is going to be using the Tyler Technology solution as the terminal of choice, Virtual Merchant™ would merely be used as middleware for that terminal. If that is the case, Sheriff Office will need the Virtual Merchant™ account ID, User ID, and Pin #. That information along with the Virtual Merchant Developer guide would go to Tyler Technologies. They would implement and test transactions. If Virtual Merchant™ is being used as the sole payment device and the Sheriff Office is merely exporting CSV data from Virtual Merchant into Tyler Technologies, then the process is the same and the training is a bit longer. In the event Tulsa County adds other locations in the future wishing to use Virtual Merchant, it would not need to purchase it again. Training can take place again for that newer location, or someone trained at the County can train the new location.

**TRAINING**

**DESCRIBE THE MERCHANT TRAINING PROCESS, INCLUDING INITIAL NEW MERCHANTS AS WELL AS ONGOING TRAINING. IS THE TULSA COUNTY SHERIFF'S OFFICE RESPONSIBLE FOR ANY TRAINING OF STAFF? DO YOU PROVIDE THE MERCHANT WITH ANY INDUSTRY CHANGES, RULES AND REGULATIONS?**

Elavon offers training for all of its products and terminals whether they are stand-alone terminals or if they are web hosted. We can discuss the best way for training to take place whether it be training one administrator or training a group. The initial Virtual Merchant Training takes just less than an hour. Your account executive is a valuable source for industry changes, rules, and regulations.

**PRICING AND TRANSACTION COSTS**

**PROVIDE A COMPLETE COST SUMMARY FOR ALL ELECTRONIC PAYMENT TRANSACTIONS DESCRIBED IN THIS RFP, INCLUDING CREDIT AND DEBIT CARDS. THE SCHEDULE MUST CLEARLY DEFINE TRANSACTIONS THAT ARE FACE TO FACE (CARD PRESENT). PROVIDE PRICING FOR THE FOLLOWING CARD TYPES :**

**VISA MASTERCARD DEBIT CARDS**

**Pricing**

Elavon's pricing is dependent upon interchange and other fees imposed on all credit card processors by Visa, MasterCard and other third parties. Elavon will pass through to the merchant all such increases imposed by third parties, upon written notice to the merchant of the increased fee.

Elavon agrees to offer the pricing herein for 180 days. If requestor wishes to add products or services at the conclusion of the bid process, Elavon will submit a new Schedule of Fees and any additional Schedules for such services, if applicable.

### Proposed Merchant Pricing

Interchange pass-through models remain the most transparent method of merchant services pricing. Upon migration to an Elavon merchant processing relationship, the County will enjoy a **fixed processing assessment of 19 basis points + \$0.05 per item.** This assessment does not vary by card type and simply floats above the Visa/MC/Discover published interchange rates, dues and assessments for each given qualification category.

**Interchange Tables** outlining the current Interchange and Assessment Pricing updated and published online by Visa, MasterCard, and Discover on each of their respective websites:

**Visa** [http://usa.visa.com/merchants/operations/interchange\\_rates.html](http://usa.visa.com/merchants/operations/interchange_rates.html)  
**MasterCard** [http://www.mastercard.com/us/merchant/support/interchange\\_rates.html](http://www.mastercard.com/us/merchant/support/interchange_rates.html)  
**Discover** <http://www.discovernetwork.com/home/data/acqIntchgPricingVerify.html>  
*Discover Verification Code (required): disc5379*

### **Merchant Services Proposed Pricing Detail**

|  |   |
|--|---|
| Visa/MasterCard/Discover Pass-Through Assessment | 0.19% + \$0.05 per transaction <sup>[1,2]</sup> |
| MerchantConnect (merchantconnect.com)            | NO CHARGE                                       |
| MerchantConnect premium (1-5 users)              | \$15 monthly (OPTIONAL)                         |
| RS Package Service fee                           | \$12.99 monthly                                 |
| Foreign Network Fee (Vital, Visanet, etc.)       | \$0.05 per item (IF NECESSARY)                  |
| American Express Transaction Fee                 | \$0.15 <sup>[1]</sup>                           |
| Voice Authorization Fee (basic)                  | \$0.75 per authorization                        |
| Monthly MID Processing Fee Minimum               | \$20  |
| Chargeback or Return Item Fees                   | \$15  |
| PCI Program Fee                                  | \$7/Month <sup>[3]</sup>                        |
| PCI Non-Compliance Fee                           | \$34.95/month (IF APPLICABLE)                   |
| Set up Fee                                       | \$ 0 (zero)                                     |

**(1) ALL VISA, MASTERCARD, AND DISCOVER AUTHORIZATIONS INTERCHANGE, ASSESSMENTS, AND SETTLEMENT FEES ARE PASSED TO MERCHANT AT COST. AMEX TRANSACTIONS MAY BE AUTHORIZED BY ELAVON. SETTLEMENT AND DISCOUNT FEES WILL BE BILLED BY AMEX.**

**(2) INTERCHANGE TABLES OUTLINING THE CURRENT INTERCHANGE AND ASSESSMENT PRICING PUBLISHED BY VISA AND MASTERCARD**

**(3) PCI AUDITS ARE REQUIRED BUT MERCHANT MAY USE ANY CERTIFIED AUDITOR (NOT REQUIRED TO USE ELAVONS SERVICE)**

**Pass-Through Pricing Explanation Example:**

Suppose a consumer using a regular Visa Credit Card makes a payment for \$100. Interchange and Assessment (Published), is 1.43% + \$.05 cents. The assessment fee is .11% + \$.0195 cents. And the Elavon pass through fee as stated above is .19%% +\$.05 cents. The total is \$1.66. (Rounding-up slightly).

Another example of a pricing scenario:

This time a consumer uses a Visa debit card issued by a bank having assets of over \$10 billion dollars (this debit card is regulated and falls under Durbin Amendment), and spends \$100. Interchange and assessment (Published) is .05% +\$.22 cents. The assessment fee is .11% +\$.0195 cents. And the Elavon pass through fee as stated above is .19% + \$.05. The total for this transaction is \$.64 cents.

**Equipment Pricing (including Virtual Merchant™)**

|  |          |
|--|----------|
| Virtual Merchant (PC Based-unlimited user/location license)  | \$695.00 |
| Virtual Merchant monthly Service Fee                         | \$10.00  |
| Mini Wedge Card Reader (swiping cards with Virtual Merchant) | \$99.00  |
| Epson Ready Print T-20 Printer                               | \$425.00 |
| Hypercom P1300 pin pads                                      | \$104.00 |
| Verifone 520 IP Terminal w/convenience fee program           | \$650.00 |
| Manual Imprinter with plates (for emergency use)             | \$29.00  |
| RDM Check Imager   | \$550    |

Additional Equipment for various needs available upon request.







