



Request for Bids

Mississippi Valley State University

**THIS IS
NOT AN
ORDER**

14000 Hwy 82-W #7244
Itta Bena MS 38941-1400

Web Address: www.mvsu.edu/purchasing/

Phone No: (662) 254-3319 Fax (662) 254-3314

Bid Title:

Date:

Requester and Requesting Department:

Bid No.

Number of Pages

Change Order:

Term – End of Month

Bids/Proposals – Do not include State or Federal Taxes in your bids/proposals. The University is exempted from these taxes. All order will be placed with successful bidder by Official Purchase Order.

Mississippi Valley State University is considering the purchase of the following item (s). **We ask that you submit your Bids/Proposals in three copies.** Rights are reserved to accept, or reject any and all parts of your bid/proposals. Your bid/proposals will be given consideration if received in this Office on or before the date and time below.

- This bid/proposal will be awarded on a line by line basis
- This bid/proposal will be awarded on a all or none basis

However, the University reserves the rights to award any and all bids/proposals in the best interest of the University.

Bid/Proposal opening {Date and Time}
Mississippi Valley State University
By: Billy D. Scott Purchasing Agent

Email: bscott@mvsu.edu

NOTE: If you cannot quote on the exact material shown, please indicate any exceptions, giving brand names and complete specifications on any alternate. Mississippi Valley State University reserves the rights to accept any alternate of equal or greater quality or performance. We also reserve the rights to waiver any irregularities that may appear in the Bids/Proposals specifications.

ITEM	QUANTITY	DESCRIPTIONS	UNIT PRICE	TOTAL NET PRICE
<i>Please show Bid/Proposals No. on outside of Envelope</i>				

- If checked, Mississippi Valley State University reserves the rights for an additional 60 days to purchase and additional 20% of this bid/proposal at the same cost.
- We quote you as above F.O.B – Mississippi Valley State University. Shipment can be made within _____ days from receipt of the order.**

<p>Terms:</p> <p>Date:</p> <p>Phone/Fax:</p>	<p style="text-align: center;">Company Quoting</p> <div style="border: 1px solid black; height: 100px; width: 100%;"></div> <p style="text-align: center;">Official Signature:</p>
--	--

Mississippi Valley State University



Request for Proposal (RFP)

Merchant Card Services

Deadline: June 28, 2016

Office of Business and Finance
William W. Sutton Administration Building
14000 Highway 82 West
Itta Bena, Mississippi 38941

Mississippi Valley State University
Request for Proposal for Merchant Credit Services

June 28, 2016

I. Overview

The purpose of the Request for Proposal (RFP) is to solicit proposal from qualified vendors for merchant credit processing services. Contract to be awarded August 1, 2016 with services to begin on January 1, 2017 and extend through January 31, 2021. Mississippi Valley State University is under the jurisdiction of Mississippi Board of Trustees of State Institutions of Higher Learning. In accordance with the Board policies and bylaws, RFP's must be used to obtain electronic processing contracts for all institutions under the broad jurisdiction.

II. Background

Mississippi Valley State University (MVSU), as a Carnegie Classified Master's University, provides comprehensive undergraduate programs in education, the arts and sciences, and professional studies. The University is driven by its commitment to excellence in teaching, learning, service, and research—a commitment resulting in a learner-centered environment that prepares critical thinkers, exceptional communicators, and service-oriented, engaged, and productive citizens. MVSU is fundamentally committed to positively impacting the quality of life and creating extraordinary educational opportunities for the Mississippi Delta and beyond.

MVSU currently utilizes United Merchant Services (First Data) for various type payments. Registration is a major source of credit card but other uses range widely and include:

- Athletics Administration (Sports and Recreations)
- MVSU Bookstore
- MVSU Convenience Store
- MVSU Print Shop
- Student Activities
- Advancement (Donor Donations)
- Transcripts
- Department Charges

MVSU accepts VISA, MasterCard, American Express, Discover, and debit cards.

III. Administrative Information

The terms and conditions, specifications and instructions that govern the proposals to be included are listed in the RFP. The purpose of RFP is as follow:

- Respond to the public's demand for expanded payment options and convenience
- To seek a vendor to provide all services necessary to process bank card payments, credit cards, electronic checks, PIN-based debit and signature-based debit.
- Implement new technologies to process payment cards
- Enhance customer services
- Reduce processing fees

A. Term of Contract

Mississippi Valley State University requests qualified Merchant Card Service to enter into a contract to provide card services for a period of five (5) consecutive years. The contract will begin on or about January 1, 2017 and end December 31, 2021. MVSU reserves the right to terminate a contract at any time with ninety day written notice.

B. Schedule of Proposal Submission

Submission Date

1. First Date of Advertisement	June 1, 2016
2. Release of Request for Proposals to Card Service	June 1, 2016
3. Second Date of Advertisement	June 8, 2016
4. Deadline for Submitting Written Inquiries	June 20, 2016
5. Proposal Due to the Office of Purchasing	June 28, 2016

C. Inquiries

Questions regarding the RFP, or the services requested in it, should be mailed to the following address no later than 2:00 p.m. on June 20, 2016.

Please mail all inquiries to:

Machelle Stockstill
Mississippi Valley State University
Office of Business and Finance
Inquiries Request (RFP)
MVSU 7265
14000 Hwy. 82 West
Itta Bena, MS 38941
662-254-3316

Vendors can also send questions via email to purchasing@mvsu.edu. The subject line of the email should read "Q&A Merchant Card Services RFP." All questions should be received by MVSU no later than 2:00 p.m. EST on June 20,

2016 and will be answered by June 23, 2016. Questions received after the June 23, 2016 deadline will not be answered.

All questions will become a form of written addendum to the specifications, which will be mailed to all merchant card services. All addenda issued shall become part of the RFP. Failure of the merchant card services to receive such addendum or clarification shall not release the card services from any obligation of the proposal as submitted.

D. Proposal Submission

Proposal must be submitted on the enclosed pricing form. Proposal received on any other forms will not be accepted. Proposal must be received in the Office of Purchasing no later than 2:00 p.m. on June 28, 2016. Any proposal received after the time or specified date will not be considered.

The proposal must give the full name and business address and must be signed by an individual authorized to bind the company.

The proposal must be submitted in a sealed envelope or packet clearly marked "Proposal for Merchant Card Services" to the following address:

Mississippi Valley State University
Office of Purchasing
Attn: Billy Scott
W.W. Sutton Administration Building
Suite 155
14000 Hwy. 82 West
Itta Bena, MS 38941

All proposals submitted shall become property of MVSU and will remain confidential. All statement, and guarantees made in this RFP are considered binding and may be incorporated into a final mutual agreement, if an agreement is reached.

E. Evaluation of Proposals

A committee will evaluate all proposals received. Evaluations will be based on the criteria outline in the proposal in a manner it deems appropriate. All proposals will be evaluated on the same criteria. The following will be considered when examining the proposals:

- Ability to meet all current cash management and merchant services requirement as described in the RFP.
- Completeness of proposals. All questions are fully addressed.
- Ability to provide timely settlements from various card types.
- Ability to meet future cash management and operational requirements

- To gain insight on the ever-changing payment solutions and services

F. Selection Criteria

The following criteria will be used by MVSU for the evaluation of the proposals and the award recommendation:

- 30 points- the ability to provide services and reports as required,
- 30 points- proposed service fees,
- 15 points- Technology innovativeness in providing services (online capability)
- 15 points-experience, references, and continuity of the company
- 5 points-creditworthiness and stability of the company
- 5 points-compliance with requirements as described in the RFP

Mississippi Valley State University reserves the right to waive any defect, irregularity, or informality, and to reject any or all proposals or any parts thereof, and select the proposal deemed to be in the best interest of Mississippi Valley State University.

G. Credit Acceptance/Interface Processing

The following sections address the various aspect of credit card merchant services. Please provide a response for each.

1. Does our company support all major payments types, such as debit cards, credit cards, gift cards, corporate cards, and checks?
2. Describe the hardware necessary for accepting credit and debit cards.
 - In-house payment (with card present)
 - Card Not Present
 - Using an Interactive Voice Response (IVR) application
 - Pin-based Debit
3. What equipment will be recommended or required for MVSU? Does your company provide equipment for lease or purchase basis? Do you offer an equipment maintenance plan? If so, what is the cost associated with this plan?
4. Describe the software necessary for accepting credit and debit cards. Describe the interface requirements and all compatibility.
 - In-house payment (with card present)
 - Card not present
 - Using an Interactive Voice Response (IVR) application
 - Pin-based Debit
5. Currently, MVSU does not offer a payment gateway for accepting on-line payment. If and when, a payment system becomes available, will your company be able to provide support? In addition, fully describe fees for set-up, monthly recurring charges and per transaction fee.

6. Describe telephone authorization options in case of communication failures.
7. What supplies will be provided by your company with a maintenance contract?
8. Describe the process in which your company test/confirm PCI compliance. What requirements do your company have? What testing or support is available?

Processing

1. What is the authorization method you recommend for MVSU?
2. What are the procedures to reverse an incorrect authorization?
3. Describe the dispute process for cardholder and merchant.
4. Please describe your method for online payments. Do you have a processing relationship with a gateway processor?

Settlement

1. Briefly describe settlement transmission time frame for Visa, MasterCard, Discover and America Express? What are the daily cut-off times? Will holidays have an impact on settlement processing and timing?
2. Will settlement be made by ACH or wire transfer?
3. Are settlement amounts listed separately by card type on the bank statement or will they appear as one daily sum? Will transactions processed on Saturday and Sunday be combined with Monday activity?
4. Are settlements on gross amount and fees charges monthly?
5. Describe the recovery procedures for lost batches.
6. Describe funds availability by card type. Are all funding next day?
7. Does your company support multiple settlement accounts?
8. How will your company handle fraudulent transactions and chargebacks?
9. Describe the interchange fee for cards that have been swiped versus those that are manually keyed.
10. What is the interchange rate for authorizations that are not settled within a day?

Information Reporting

1. What is the standard delivery time for daily and/or monthly reconciliation reports available to the merchant? What alternatives are available? Will your company be able to provide samples of standard reports, including detail and summary reports?
2. What delivery method is used for reports, (e.g., mail, email, or fax) and statements?
3. What other reports are available for the merchant? Does your company retain or archive reports for clients? Can all reports be downloaded? How long is reporting data stored in your system?
4. Are previous statements regarding sales, refunds, and chargeback maintained in a database for merchant to access? How much time does it take to retrieve historical reports or data?
5. Describe all reports available and the software used to receive and view reports. Can the information be reviewed on-line?
6. Describe the training available for the company's reports.
7. Can your company provide a sample statement to this RFP?
8. Provide additional information as needed for the RFP, such as processor rating from two agencies.

H. Account Management

Customer Service

1. Will customer service be available 24/7? How will customer service be provided (phone or email)? Is there a fee for technical or customer support services?
2. Describe the customer service organizational structure? Is customer service function performed in-house, or is it outsourced? Will customer service be available for MVSU 24/7?
3. Will a specific customer representative be assigned to handle this business? Describe the responsibilities of the customer service personnel, including the chain for problem resolution.
4. Is there an established turnaround time for research items? If so, specify. What is the cost for research items?
5. Do you offer technical support for the software you offer? If so, provide the hours of support operations.

6. Describe the dispute process and procedures for both the cardholder and merchant.
7. What are the procedures to correct duplicate transactions? Does your system identify and eliminate duplicate transaction automatically?
8. Describe maintenance and replacement services for purchased or leased equipment. Indicate all costs for the service.
9. Do you periodically provide cost-of-acceptance analyses or rate review for clients to ensure the best application and advantages?

Pricing

1. Provide a price schedule for services outlined in the RFP including fees that will or could be charged.
2. Define and list the pricing and fees for interchange, assessments, transaction fees, and others fees.
3. Provide the initial contract term, notification period for termination, and any early termination fees.

I. Technical Capabilities

1. Does your company support point-to-point encryption (P2PE)?
2. What other encryption technologies does your company support? Please provide details and availability.
3. What credit card terminals does your company recommend?
4. MVSU currently uses the FD 200 Ti terminals. Will we be require to purchase new terminals?
5. If MVSU is required to purchase new terminals, what are the configuration and/or setup requirements need to be installed to protect cardholder data.
6. In the event of fraud, who will be held liable for data loss or stolen?
7. How often does your company protect stored cardholder data and applications?
8. If sensitive information is collected, describe how your company can address the encryption of data.
9. How often will terminals/readers be examined for evidence of tampering?

10. What authorization methods does your company support or recommend for each processing channel such as dial, mainframe dial, lease line, frame relay and Internet?
11. List all processor-specific hardware needed to support these options.
12. Will data imaging (e.g., signature capture) be available? If so, describe.
13. Will your company be able to process smart cards transactions? If so, describe.

J. Payment Card Industry (PCI) Data Security Standard (DSS) Compliance/Security

The vendor must be compliant with all relevant PCI standards, and must be able to show proof of certification.

1. How does your company handle compliance initiatives?
2. How does the firm test/confirm PCI compliance?
3. Is your company, including all subcontractors and third-party processors, in compliance with current PCI DSS requirements?
4. How does your company make clients aware of PCI updates and general information?
5. What PCI training is available? Are there charges for these services?
6. Describe the security measures used to prevent unauthorized user access to either the system or data.
7. Describe your disaster recovery and system recovery processes.
8. Describe how your company supports clients who have experienced a PCI DSS violation.
9. What technologies or other services do you recommend for clients to implement to minimize the compliance burden imposed by PCI DSS?

IV. Statement of Financial Institution Qualifications

Each merchant company submitting a proposal for items included in this document shall prepare and submit the following data along with their proposal:

1. Company Name: _____

2. Business Address: _____

3. Business Phone: _____ Fax No. _____

4. Email _____ Address: _____

5. Federal I.R.S. Identification Number: _____

6. I certify that the merchant card service:

- a. Is capable of providing services as outlined in this proposal,
- b. Will comply with the rules and regulations outline in this RFP and other applicable laws and regulations

Authorized Signature _____

Sworn before me, this _____ day of, _____, 20____.

Notary Public

ATTACHEMENT A

Please provide fee amount to the appropriate category.

Description	Proposed Fee	Notes, as applicable
Processor Levied Fees		Levied by:
Minimum Monthly Discount Fee/Minimum Account Billing		
Credit Card Transaction Fee		
Assessment Fee		
Debit Card Transaction Fee (with PIN)		
Debit Card Transaction Fee (without PIN)		
Debit Card Network Fee		
Discount Rate (Qualified)		
Discount Rate (Non-Qualified)		
ACH Fees		
Per Authorization Fee:		
Voice and VRU Authorization		
Dial Up		
Leased Line		
Wireless		
Processing of AmEx and Discover		
Address Verification		
Chargebacks		
Statement Fee		

Daily Close-Out Fee		
Non-Qualified Surcharges		

ATTACHMENT B
Merchant Card Fees

Description	Proposed Fees	Notes, as applicable
Processor Levied Fees		Levied by:
Interchange Fees		
Based on type capture and merchant category code		
Assessment Fees		
Visa per transaction		
MasterCard per transaction		
Discover		
Switch fees (PIN debit card)		
Common Payment Service		Levied by:
Transaction fees		
American Express Fees		Levied by:
Discount rate-AmEx Cards		
Discount rate- Prepaid Cards		
Split transaction fee		
Discover Card Fees		Levied by:
Discount rate		
Discount rate- Prepaid cards		

ATTACHMENT C

Terminal Services

Description	Proposed Fees	Levied by:
Terminal and PC Services		
Equipment Fees (POS Terminals)		
Terminals		
Lease/Purchase		
Printers		
Lease/Purchase		
Pin Pads		
Lease/Purchase		
Software		
Reprogramming of System Owned Equipment		

ATTACHEMENT D

Maintenance Services

Description	Proposed Fees	Levied by:
Account Opening and Maintenance Services		
Set-Up Installation Fees		
Bank Set-up Fee		
Program Maintenance		
Reporting Maintenance		
Interface Software Fees by Product		
Maintenance and Prior Day Reporting		
Maintenance and Same Day Reporting		
Technical Support		
Supplies		
Shipping Expenses for Supplies		
Consulting Services		

ATTACHMENT E

Training

Description	Proposed Fees	Levied by:
Training		
On-Site Training		
Telephone Training		
Additional On-Going Training		
Other:		Levied by:

ATTACHMENT F
LIST OF REFERENCES

List three (3) references to which you provided merchant card services within the last five year with similar college or university structure.

Organization Name: _____

Contact Person: _____

Telephone Number: _____

Email Address: _____

Time Period Services Provided: _____

Organization Name: _____

Contact Person: _____

Telephone Number: _____

Email Address: _____

Time Period Services Provided: _____

Organization Name: _____

Contact Person: _____

Telephone Number: _____

Email Address: _____

Time Period Services Provided: _____

ATTACHEMENT H

- A. How many merchant accounts does our company currently serve? What is the total average yearly dollar volume?
- B. Does your firm offer customized programs for higher education? Describe.
- C. Describe how your company handles peak periods (fall, spring and summer registrations).
- D. Specify the number of customers for which your company provides card processing services.
- E. How many higher education institutions/merchants do you currently serves?