



Prepared for:

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Quoted By: **Brett Womble**  
 Quote Date: **02/01/17**  
 Expiration Date: **06/01/17**

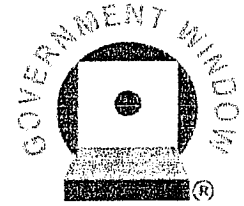
**Tyler Related Products and Services**

Description	QTY	License Fees	Hours	Services	Investment	Annual
<b>Incode Customer Relationship Management Suite</b>						
Incode CRM Web Services - Government Window API for Utilities and BL		\$4,400	Included	Included	\$4,400	\$1,100
<b>Court Case Management Suite</b>						
Incode Court Web Services - Government Window API		\$2,200			\$2,200	\$550
<b>Property Tax Management Suite</b>						
Incode Property Tax Web Services - Government Window API		\$2,200			\$2,200	\$550
<b>Subtotal</b>		<b>\$8,800</b>	-	<b>\$0</b>	<b>\$8,800</b>	<b>\$2,200</b>

Summary	One Time Fees	Recurring Fees
Total Tyler Software	\$8,800	\$2,200
<b>Summary Total</b>	<b>\$8,800</b>	<b>\$2,200</b>
<b>Contract Total</b>	<b>\$11,000</b>	

All terms and conditions and payment schedules of the Agreement remain in full force and effect.

CONTACT ID: \_\_\_\_\_



## Crossville TN – RFP: Online & IVR Payments

### Background/Overview

Government Window (GW) is a leading provider of NO COST government payment solutions that save time and money for governments, while providing convenient and secure payment methods for citizens.

Since 2001, GW has processed millions of dollars worth of secure merchant payment transactions in a variety of municipal environments. Through patented and trademarked technology, we provide web-based, phone-based, and POS-based solutions to simplify and streamline any electronic payment and reconciliation process.

Our solutions are funded with user-paid convenience fees, allowing us to provide this service at NO COST to governments. Our unique business model and merchant relationships allow us to minimize these convenience fees to ensure customer satisfaction and increase electronic traffic.

GW has developed a comprehensive set of integrated government payment applications, and through partnerships with various software providers and a select group of payment processors, are able to deliver a one-stop shop for all of your revenue collection needs.

#### Key Features include:

- No costs and no long-term contracts required.
- Funded by voluntary service fees added on to e-payment.
- Accepts Visa, Mastercard, Discover, Amex, and eChecks.
- Supports WEB/online, IVR/phone, and POS/walkup payments.
- Integrates with any backoffice data management/financial system.
- Secure, PCI-compliant system with 256-bit SSL and 99.9% uptime.
- Funds automatically transferred daily via ACH deposits.
- Online dashboard to view payment history and reconcile deposits.

#### Key Benefits include:

- Eliminates credit card fees, equipment costs, and chargebacks.



- Improves customer service with easy/convenient payment options.
- Consistent and secure e-payment solution across all departments.
  
- Greatly reduces foot traffic, phone calls, and related expenses.
- Increases revenue collections with less cash and check handling.
- Eases workload burden and improves productivity for employees.
- Easier reconciliation with data records and payments tied together.

### **A. Scope of Services**

GovernmentWindow (GW) is a full-service integrated payment solution provider with extensive experience with processing credit and debit card payments for:

- All types of payments (e.g. tickets, probation, bail, utilities, water, garbage, business taxes, licenses, permits, property-tax, recreation, etc.),
- All sources of payment (i.e. all major credit cards and eChecks)
- All methods of payment:
  - WEB/online - We provide a FREE mobile-ready payment portal that matches your website design, is easy-to-use, and works securely in any major web browser on any device. Our convenient payment portals have been proven to greatly increase revenue collections and customer service.
  - IVR/phone - Our solutions include a FREE toll-free phone number that allows a caller to easily get information and/or make a secure payment with a touch-tone phone. This Interactive Voice Response (IVR) system supports both English and Spanish, provides easy access to a live operator, and can reduce calls into your office by up to 40%!
  - POS/walkup - Allow your citizens to make a fast and secure payment in your office with our FREE simple Point-Of-Sale (POS) solution, which eliminates your credit card merchant fees, equipment costs, and chargebacks

GW can provide a similar solution to the City as follows:

1. **Customization** –GW can also charge different convenience fees per payment type (e.g. utilities vs. tickets), per payment source (credit/debit cards vs. eChecks), and per payment method (WEB/IVR vs. POS), along with charging the convenience fees to the citizen or the City. Furthermore, GW can easily configure the utility bill payment module per the City's business requirements, such as allowing citizens to make partial payments and/or over payments, allowing citizens to pay past the due date, and/or allowing citizens to store multiple payment methods and utility bill accounts in the GW system for handling recurring payments.



2. Integration – GW provides real-time integration with Tyler Technology/Incode updating your back-office immediately once a payment is made.
3. ACH Processing - GW currently supports ACH (eCheck) processing as an option per payment type, so the City can offer it to Utility Bill payors, but not necessarily to Ticket payors.
4. Service Exceptions / Alternatives - GW is always working to expand its payment solution capabilities based on industry trends and customer requirements. For example, we are currently adding several new payment sources, such as Visa Checkout, MasterPass, and Amex Checkout, so citizens do not have to provide their credit or debit card information to GW. Future releases of our IVR will include a voluntary automated reminder service that will call your customers and remind them of amounts due.
5. Convenience Fees - GW can charge different convenience fees per payment type (e.g. utilities vs. tickets vs. taxes), per payment source (credit/debit cards vs. eChecks), or per payment method (WEB/IVR vs. POS). GW can also charge the convenience fees to the citizen or the City, based on the City's business requirements.
6. Benefits – GW provides an extensive set of benefits, such as:
  - o Eliminates credit card fees, equipment costs, and chargebacks.
  - o Improves customer service with easy/convenient payment options.
  - o Consistent and secure e-payment solution across all departments.
  - o Greatly reduces foot traffic, phone calls, and related expenses.
  - o Increases revenue collections with less cash and check handling.
  - o Eases workload burden and improves productivity for employees.
  - o Easier reconciliation with data records and payments tied together.

## **B. Proposer Qualifications**

1. Service Performance – GW is a very stable and reputable company with over 250 cities and counties in the Southeast who use GW for a variety of payments.
2. Other Qualifications
  - a. Timely Implementation – GW has a dedicated and highly experienced development and implementation team that consistently beats implementation deadlines. If GW already has the third-party data integration in place, we can usually have our customer processing payments within one business week.
  - b. System Stability – GW's web-based payment solution is hosted by Amazon Web Services (AWS), the leading provider of cloud computing. In 2015, Gartner estimated that AWS customers are deploying 10x more infrastructure on AWS than the combined adoption of the next 14 providers. During the 2015 re:Invent keynote, AWS disclosed that they have more than a million active customers every month in 190 countries, including nearly 2,000 government agencies, 5,000 education institutions and more than 17,500 nonprofits. AWS adoption has increased since launch in 2006, with notable customers including NASA, Pinterest, Kempinski Hotels, Netflix, and the CIA.
  - c. Software reliability and performance – GW focused their development efforts on making it fast and easy for people to make payments. GW also extensively tests new features and capabilities, then schedules software updates for after hours or weekends to minimize the impact on City staff and/or citizens.



- d. Equipment quality and performance – Since GW uses AWS for all server-based functionality, the only other equipment we currently provide are card readers from Magtek, the industry leader in high quality and reliable credit card processing equipment. Since
- e. Operator and user friendliness – GW's payment solution is known throughout the industry as one of the most user-friendly applications. For example, our web-based payment sites and accounting portal are all mobile-friendly, so they are easy to use on any computing device (i.e. computer, tablet, and/or smartphone). Furthermore, the user interface has been professionally designed to minimize scrolling by leading the payor through three simple steps (i.e. search, select, and pay). Mouse interactions are also minimal as the user interface was designed to support using the Tab key to navigate from field to field and using the Enter key to navigate from page to page. The web-based user interface has also been proven to fully support payments by the blind.
- f. Maintainability – The GW payment platform was designed, architected, and developed in a componentized fashion to maximize maintainability and allow quick updates to portions of the system without requiring full system testing every time there is a release.
- g. Quality training for users and technicians – GW provides
- h. Quality service and maintenance – GW has a dedicated support team accessible to the City via phone and/or email for handling service and maintenance issues. GW has also already assigned a dedicated account manager and service representative to the City to insure the best possible customer service.

### **C. Specifications**

GW will provide the software, hardware, and services required by this RFP through the following list of implementation tasks, where there are no costs to the City:

- Merchant Account setup - GW will setup a merchant account that dictates which City bank account will receive the daily deposits containing the utility bill payments. Note that all payments from 12:00 AM to 11:59 PM will be settled together, then automatically deposited into the City's desired bank account within 1-2 business days. As such, GW never touches the City's money.
- Vendor Integration - GW already has real time integration set up with your current software Tyler Technology/Incode
- WEB/online payment setup - GW will update the City's current payment site ([crossvillepay.com](http://crossvillepay.com)) to include Ticket and Utility Bill payment option. This option will ask the user for their utility bill account number and street number. If a record is found, then the website will return a balance due and due date, otherwise it will tell the user there was no record found. If the utility bill is payable (based on the City's business rules), then the user can proceed to enter their credit or debit card information to make a payment. If the payment is accepted, then the user will see a confirmation number and can download or print a receipt. They will also receive an email notification with an attached receipt



- IVR/phone setup – GW will set up your interactive voice response and provide ways to let your citizens be aware of the number.
- POS/walkup setup – GW will provide the City with as many credit card readers as required so City staff can take POS/walkup payments.
- Accounting portal setup – GW will setup logins for the City staff to access GW's customer accounting portal for viewing payment history, receipts, and reconciling bank deposits.

**Left Screenshot Summary:**

Category	This Month	This Year
Totals	Receipts \$12,000	Receipts \$12,000

**Right Screenshot Transaction Table:**

Date	T	Service	Count	Amount	Year/NO	Amount
10/15/10	0	0	1	\$1.00	10/15/10	\$1.00
10/15/10	0	0	1	\$1.00	10/15/10	\$1.00
10/15/10	0	0	1	\$1.00	10/15/10	\$1.00
10/15/10	0	0	1	\$1.00	10/15/10	\$1.00
10/15/10	0	0	1	\$1.00	10/15/10	\$1.00

**Third Screenshot Transaction Table:**

Date	T	Service	Count	Amount	Year/NO	Amount
10/15/10	0	0	1	\$1.00	10/15/10	\$1.00
10/15/10	0	0	1	\$1.00	10/15/10	\$1.00
10/15/10	0	0	1	\$1.00	10/15/10	\$1.00
10/15/10	0	0	1	\$1.00	10/15/10	\$1.00
10/15/10	0	0	1	\$1.00	10/15/10	\$1.00

- Training - GW will provide on-site training and documentation to all City staff so they can easily take POS/walkup payments and use the accounting portal. And to insure all goes smoothly, GW will provide on-site support the first few days the City goes live.

1. Online/IVR – GW supports all major credit cards, including Visa, MasterCard, Discover and American Express. GW can also offer an ACH (eCheck) payment option upon the City's request. Once the utility bill is found and the credit card information is entered, then GW will perform an immediate payment authorization. If it is declined, a detailed error message is provided to the user. If it is approved, then the user is provided a confirmation number and receipt (WEB and POS only), email notifications are sent to the payor and the City, and payment information is sent automatically to the City's utility billing system. GW can also provide the ability for designated City staff to void and refund any utility bill payment. All payments collected between 12:00 AM and 11:59 PM on a daily basis are then auto-settled together and deposited into the City's bank account within 1-2 business days.
2. Additional Requirements
  - a. System availability 7 days per week, 24 hours per day including holidays - Yes



- b. POS training and support - Yes
  - c. Toll-free authorization number - Yes
  - d. Toll-free problem resolution number - Yes
  - e. Storage of payment detail and summary records for a minimum of two years - Yes
  - f. Capability to view and export transaction files from website - Yes
  - g. Ability to view, export, and customize reports - Yes
  - h. Detail and appropriate response time for chargebacks – GW is responsible for all chargebacks, so the City is guaranteed to receive the funds for all approved payments.
3. Settlement Proceeds
- a. Settlement - All payments collected between 12:00 AM and 11:59 PM on a daily basis are auto-settled together and deposited into the City's bank account within 1-2 business days.
  - b. Invoicing - GW guarantees that the City will receive 100% of the utility bill payments collected on their behalf. If the City chooses to be billed for convenience fees versus having the Payor pay them, then GW will invoice the City on a monthly basis and not per transaction or settlement batch.
  - c. NSF transactions - For failed ACH (eCheck) transactions such as incorrect account number or insufficient funds (NSF), GW will contact the payor directly to collect the funds again.
4. Security
- a. PCI Compliance - The GW payment platform is PCI compliant, where we run a system scan at least every 3 months and never store full credit card information on our servers.
  - b. Identity Theft Prevention - GW will develop and implement an Identity Theft Prevention program for the City.
  - c. Security Procedures - GW leverages all of AWS' built-in server security tools for managing access to the server, including multi-factor authentication and private keys. GW also uses a third-party security tool called OSSEC, an open-source Host Based Intrusion Detection System that provides advanced visibility into malicious behavior on systems.
  - d. City's liability - The City is not liable in the event of a security breach, loss of data, or default by the payment card service provider or third-party portal.
5. Disaster Recovery - GW will provide the City a description of backup procedures prior to going live, in the event that terminals or communication links are not operational.

## D. Evaluation of Proposer

### 1. Qualifications/Experience

- Qualifications - see Scope of Services section
- Experience - Key Staff will include:
  - Nick Prince, Account Management – more than 10 years of experience
  - Tom Litke, Implementation - more than 20 years of experience
  - Chad Arrowsmith, Development - more than 12 years of experience
  - Elisha Davis, Finance/Support - more than 15 years of experience



## 2. Past Performance/References

- Over 250 cities and counties in the Southeast use GW for a variety of payments.
- References included both use Tyler Technology/Incode:

### City of Norcross, GA

Karen Dixon, Finance Director, (678) 421-2017

Using GW since February 2014 for utility bills, traffic tickets, and misc payments

### City of Kingsland, GA

Filiz Morrow, Finance Director, (912) 729-5613

Using GW since July 2015 for utility bills and traffic tickets

## 3. Fee Proposal

- GW proposes a 6% convenience fee for the City's traffic ticket payments.
- GW proposes a 4% convenience fee for the City's utility billing payments for credit/debit cards or an e-check option for \$5 per check.
- GW proposes to share the cost of the Tylor Integration fee of \$5,250 on a 50/50 basis. i.e.: GW will contribute \$2,625 of the integration cost resulting in real-time integration.



## REQUEST FOR PROPOSALS

### Online and IVR/Phone Payments

The City of Crossville is seeking proposals for a turnkey online payment system for court fines/citations, municipal taxes, utility bills, business licenses. These will be funded by voluntary service fees added onto epayments.

The following are minimum requirements requested:

- No cost to the City, no upfront cost, no long term contracts
- Customers can make payments using Visa, Mastercard, Discover, Amex, or eChecks
- IVR/Phone Payments multi-lingual
- Available 24/7 to customers
- Confidential and secure-PC compliant
- User friendly
- Payment portal to look and feel like the City's website
- Supports both integrated (search & pay) and non-integrated (enter & pay) solutions for the online payments
- Ability to tie into the City's back-office data management systems (Tyler Technology/Incode) to extract the information required to collect the payments and then send payment details back, alleviating the need for someone to re-enter the payment details (real time payments).
- Help share the cost of integrating with Incode to do the real time payments. The one time license fee from Incode is \$5,250
- Supply complete transaction reconciliation report which details who paid what at end of day or on demand
- Funds automatically transferred via ACH deposits

#### Additional Information

- 2,824 online payments processed totaling \$132,287.64 from 08/01/15-08/01/16
- 4,923 phone payments totaling \$274,585.76 from 01/01/16-09/01/16

The City of Crossville is an Equal Opportunity Employer.

The City of Crossville reserves the right to reject any or all proposals or to waive any informality in the bidding.

RFPs should be submitted in a sealed envelope marked "Online and IVR/Phone Payments" to the City Clerk at 392 North Main Street, Crossville, TN 38555 by 2:00 p.m. on Tuesday, November 22, 2016. For more information, please contact Samantha Bullock at 931-484-5113 or [samantha.bullock@crossvilletn.gov](mailto:samantha.bullock@crossvilletn.gov).

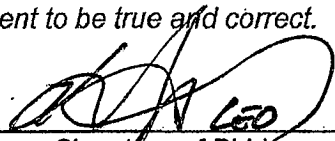
**IRAN DIVESTMENT ACT**

In compliance with the Iran Divestment Act (State of Tennessee 2016, Public Chapter No. 817), which became effective on July 1, 2016, certification is required of all bidders on contracts over \$1,000.

*By submission of this bid, each bidder and each person signing on behalf of any bidder certifies, and in the case of a joint bid each party hereto certifies as to its own organization, under penalty of perjury, that to the best of its knowledge and belief that each bidder is not on the list created pursuant to T.C.A. § 12-12-106.*

*I affirm, under the penalties of perjury, this statement to be true and correct.*

11/21/2016  
Date

  
Signature of Bidder

G.W.  
Company

A bid shall not be considered for award nor shall any award be made where the foregoing certification has not been complied with; provided, however, that if in any case the bidder cannot make the foregoing certification, the bidder shall so state and shall furnish with the bid a signed statement which sets forth in detail the reasons therefor. The City of Crossville may award a bid to a bidder who cannot make the certification, on a case-by-case basis, if:

- (1) The investment activities in Iran were made before July 1, 2016, the investment activities in Iran have not been expanded or renewed on or after July 1, 2016, and the person has adopted, publicized, and is implementing a formal plan to cease the investment activities in Iran and to refrain from engaging in any new investments in Iran; or
- (2) The City of Crossville makes a determination that the goods or services are necessary for the City of Crossville to perform its functions and that, absent such an exemption, the political subdivision will be unable to obtain the goods or services for which the contract is offered. Such determination shall be made in writing and shall be a public document.