

*B. G. ...*

THE BOARD OF SUPERVISORS OF THE COUNTY OF STANISLAUS  
ACTION AGENDA SUMMARY

DEPT: Treasurer-Tax Collector

BOARD AGENDA # \*B-8

Urgent  Routine

AGENDA DATE July 1, 2014

CEO Concurs with Recommendation YES  NO   
(Information Attached)

4/5 Vote Required YES  NO

SUBJECT:

Approval to Authorize the Treasurer-Tax Collector to Enter into an Agreement with FIS Government Payment Systems for the Implementation of an Electronic Payment System in the Revenue Recovery Division

STAFF RECOMMENDATIONS:

1. Approve the agreement with FIS Government Payment Systems for the implementation of an electronic payment system in the Revenue Recovery Division.
2. Authorize the Treasurer-Tax Collector to sign the Agreement with FIS Government Payment Systems.

FISCAL IMPACT:

Costs associated with implementing an electronic payment solution are being absorbed within departmental existing budgeted appropriations. Revenue Recovery processes over 19,000 credit card transactions annually resulting in \$2.2 million in revenue and absorbs approximately \$56,000 in merchant fees.

BOARD ACTION AS FOLLOWS:

No. 2014-347

On motion of Supervisor Chiesa, Seconded by Supervisor Withrow

and approved by the following vote,

Ayes: Supervisors: O'Brien, Chiesa, Withrow, Monteith, and Chairman De Martini

Noes: Supervisors: None

Excused or Absent: Supervisors: None

Abstaining: Supervisor: None

1) X Approved as recommended

2) \_\_\_\_\_ Denied

3) \_\_\_\_\_ Approved as amended

4) \_\_\_\_\_ Other:

MOTION:

*Christine Ferraro*

ATTEST: CHRISTINE FERRARO TALLMAN, Clerk

File No.

**DISCUSSION:**

One of the goals of the Efficient Delivery of Public Services is to increase e-government (electronic) services and transactions. As a part of this goal, on November 21, 2006, the Board of Supervisors approved a Customer E-Payment Policy. The Customer E-Payment Policy provided a strong foundation and structure for the implementation of departmental online and interactive voice response (IVR) payments (E-Payments). On September 23, 2008 the Board approved the E-Payment Master Agreement with Link2Gov/Metavante, now known as FIS Government Payment Systems.

Currently Revenue Recovery staff members take phone calls for credit card payments, manually create and print a credit card payment slip, notate the account of the payment, manually run the credit card slip with a bank credit card terminal, then manually post the credit card payment to the account in the Cubs database. Many of the transactions could be handled without staff time by implementing an E-Payment system.

FIS (previously Link2Gov) is a proven system selected through the County Request for Qualification process issued in 2008. The result of this Request for Qualification was an E-Payment Master Agreement with Link2Gov/Metavante, now known as FIS Government Payment Systems. The Department of Animal Services, Stanislaus County Library, Environmental Resources and Parks & Recreation have successfully implemented FIS and are currently using the system for electronic payments. The minimal implementation cost and the E-Payment transaction fees will be absorbed by the Department. During the time period of May 2013 - April 2014, Revenue Recovery processed a total of 19,409 credit card transactions totaling \$2.24 million in revenue.

Implementation of the FIS electronic payment process will increase customer service and alleviate the time consuming payment process that exists to date.

**POLICY ISSUES:**

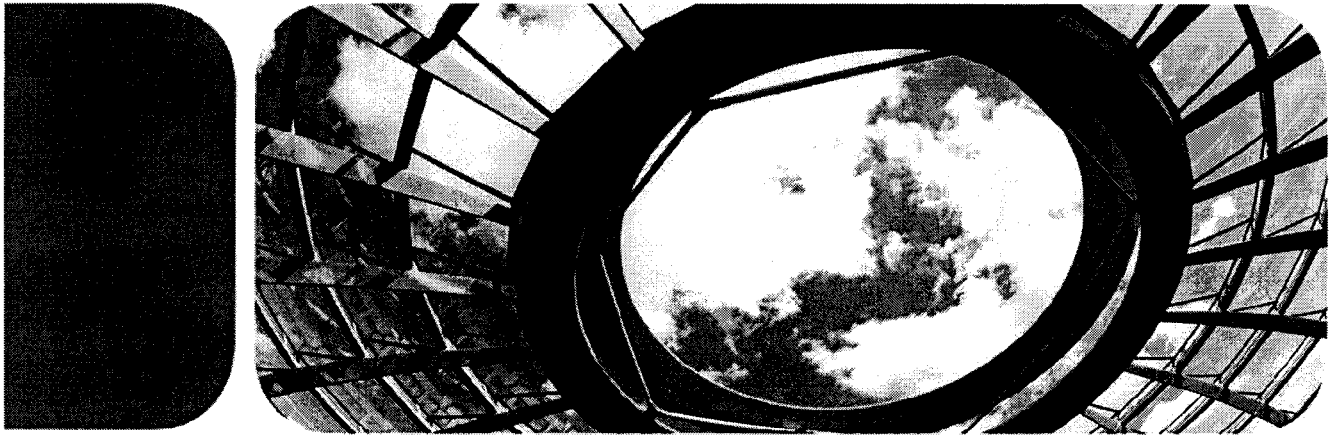
Approval of this agenda item will support the Board's priority of Efficient Delivery of Public Services and is consistent with the Customer E-Payment Policy.

**STAFFING IMPACT:**

Implementation of FIS will reduce the time staff spends on the telephone manually processing credit card payments.

**CONTACT PERSON:**

Gordon B. Ford, Treasurer-Tax Collector. Telephone: (209) 525-4463.



# Statement of Services

for

**STANISLAUS COUNTY, CA  
REVENUE RECOVERY**

Presented by:

**ANGELA FISH**

**FIS Government Payment Solutions**

June 10, 2014

Please note that the Statement of Services is intended to be an overview of the requested services. FIS's assigned Project Management and Implementation Teams will work with the Agency to prepare the final application specifications which will supersede this document.

[www.fisglobal.com](http://www.fisglobal.com)

**FIS**



**Statement of Services  
for Stanislaus County – Revenue Recovery**



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## Statement of Services for Stanislaus County – Revenue Recovery



# Statement of Services

### Description of Project

#### Background

Stanislaus County "Agency" is interested in accepting payments for debt collections via the web. The Agency is interested in having a customer facing web application, and also an internal web application used by the Collectors to enter payment information while they have a customer on the phone.

Per conversations with the Agency, FIS is proposing the following application(s):

1. Two (2) PayDirect Web Application (Validating) (5 Pages Presented by FIS) – Intended where no business application exists on the Agency's side, but where there is data that is used to validate a user and what they are paying for. The entire payment process can take place right on your own Web site. Our exclusive "validating"\* Web payment application is for those who prefer their very own payment site, accessible through a unique URL, with account validation. The payment site, while developed by FIS, remains consistent with your existing branding and is unmistakably identified with your business. FIS builds 5 pages; (Data Query, Data Display, Payment Entry, Payment Confirmation and Receipt), creating a customer-friendly and easy-to-use payment portal unique to your business.

\*"Validating" means that a constituent needs to login with a unique ID to display specific account information. (Examples of a unique ID may be case #, account #, invoice #, name, etc.). The Agency will need to send FIS an End User Load File (EULF) with the account information. The unique ID and account data is all hosted by the Agency; FIS only collects the login from the constituent and then validates it with the EULF provided by the Agency with the account details.

***Please note that if payments related to healthcare are collected, the information passed to FIS should be limited as to not violate HIPPA privacy rules.***

#### In addition to the applications above, the standard services are offered:

- a. FIS will send a Merchant Activity File (MAF) with all payment data that the Agency can upload into any back-end system. The MAF may be available either the next day, or next business day, whichever is preferred by the Agency.
- b. The Agency will have access to FIS's reporting tool, DataPoint, to look-up payments/run reports in real-time.
- c. Settlements will be based on the standard 48 hour settlement via ACH.

#### Things to consider and discuss during the implementation process:

- a. If using a validating application, FIS recommends the unique ID (look-up) consisting of at least two pieces of information, (ex: account # and name), for security purposes.
- b. If accepting electronic checks (eChecks):
  - Please note that the information is not validated; therefore, returned checks are likely if the customer enters in the wrong account/routing numbers, or if there are insufficient funds.
  - FIS recommends double entry of account and routing numbers to help minimize entry errors.
  - FIS can create a separate settlement file for returned eChecks.
  - FIS can provide a Checking activity file (CAF) w/ returned eCheck information. (Note: Agency must get internal approval regarding what information is allowed to be displayed in CAF based on Agency's security and business rules.)
- c. FIS can create a terms and conditions screen in the PayDirect web application that the constituent must agree with prior to finalizing their payment.



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for Stanislaus County – Revenue Recovery**



- d. FIS can provide an internal receipt notifying the Agency that a payment has been processed. (NOTE: If the constituent enters their email address into the PayDirect web application, a receipt will also be emailed to them.)
- e. If international payments will be accepted, the Address Verification System (AVS) settings may need to be modified. (AVS settings is for domestic payments only; not international payments.)
- f. If using line items, it is recommended that the list be limited to fewer than 10 in order to prevent scrolling on the Web, or limit multiple screens on a POS terminal. Also, if the line items represent multiple locations that require separate bank accounts to be used for settlement, and/or different descriptor names (names on the customer’s card statement), these may require separate URL sites and/or MIDs, which will extend the implementation process.
- g. The user(s) that will be authorized to do voids/refunds in the reporting tool, DataPoint. There is a tiered approval process available if needed by the agency. (Ex: User 1 can refund up to \$50; User 2 can refund \$50.01-\$100.00; etc.).
- h. Please note that there may be some internal processes required by your Agency. Please check with the Contract Holder listed below to ensure that all steps are followed by the Agency. (Example: Setting up a bank account with the Treasurer or Finance Office, Approvals for the Agency to absorb the convenience fees, etc.)
- i. During the implementation, the agency will be responsible in providing FIS with any local requirements and/or regulations that should be considered for the application set-up.
- j. If changes or services are needed to the application(s) after the original implementation, a change request process is necessary that may result in billable assistance.

**Existing Services**

Stanislaus County uses FIS’ payment gateway for credit card, debit card, and eCheck transactions.

**Peak Season**

N/A

**Desired Go-Live Date**

August 1, 2014

Please note that this is a requested target date only. FIS will work with the agency to finalize the project timeline.

**Key Contractual Terms**

The implementation fee for the proposed PayDirect standard application will be waived per the agreement. FIS will bill the agency for custom development expenses incurred during this engagement. Any custom development will be detailed in a separate statement of work and approved by the agency in advance.

The agency has chosen to absorb the convenience fees as outlined in the contract under Processing Services Option (see below chart).

<b>CONNECTIVITY SERVICES</b>	<b>RATE</b>	<b>FREQUENCY</b>
L2GNet payment gateway (IP)	\$0.05	Per transaction



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<b>PROCESSING SERVICES (These apply to non-Convenience Fee situations only.)</b>	<b>RATE</b>	<b>FREQUENCY</b>
Visa/MasterCard discount rate	$IPT^2 + 0.09\% + \$0.09$	Per transaction
American Express discount rate	$2.25\% + \$0.09$	Per transaction
Discover discount rate	$1.95\% + \$0.09$	Per transaction
Debit Network discount rate	$DbPT^3 + 0.09\% + \$0.09$	Per transaction (DbPT varies by Debit Network)
ACH/e-Check transaction rate	\$0.09	Per item
ACH/e-Check validation rate (optional)	\$0.09	Per item
Check Guarantee Service	2.95%	Per transaction

Following are the ancillary services. (Please note that only the Chargebacks/Adjustments, Returned ACH/e-Check Fees, and Remote DataPoint training are applicable to the proposed project in this Statement of Services).

<b>ANCILLARY SERVICES</b>	<b>RATE</b>	<b>FREQUENCY</b>
Telecommunication cost (IVR only)	\$0.09	Per minute
Chargebacks and adjustments	\$20.00	Per occurrence
Returned ACH/e-Check Fee	\$15.00	Per occurrence
Remote DATAPOINT training (optional)	No Charge	Per hour
On-site DATAPOINT training (optional)	\$2,500.00	Per day

Please see contract for pricing details. Any discrepancies in the prices provided in the Statement of Services will be superseded by the contractual pricing.

**Payment Types**

Credit Card (Visa, MasterCard, and Discover)  
Debit Cards (Star, NYCE, and Pulse)  
Electronic Checks  
No American Express

**Contract Holder**

Stanislaus County Treasurer/Tax Collector

**Client Contact(s)**

Deanne Corbiser, Accountant I  
Stanislaus County Revenue Recovery  
209-525-4495 / [corbiserd@stancounty.com](mailto:corbiserd@stancounty.com)

Dolores Sarenana, Chief Deputy Treasurer  
Stanislaus County Treasury  
209-525-4466 / [sarenanad@stancounty.com](mailto:sarenanad@stancounty.com)



**Statement of Services  
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Overview of Products and Services to be Rendered

Based on the scope provided, following are the application(s)/service(s) proposed:

Selected	Product/Service	Description/Comments
	Web Application: Passthrough Payment Flow	
	Web Application: InFlight Payment Flow	
X (2)	Web Application: Validating Payment Flow	1. Customer facing web 2. Internal facing web
	Web Application: Non-Validating Payment Flow	
	Web Application: Manual Entry Payment Flow	
	IVR: Passthrough Payment Flow	
	IVR: InFlight Payment Flow	
	IVR: Validating Payment Flow	
	IVR: Non-Validating Payment Flow	
	IVR: Manual Entry Payment Flow	
	API	
X	Standard web based reporting	All reporting services will be supplied to the Agency via the FIS DataPoint product.
X	Merchant Activity File	MAFs will be produced on a merchant-by-merchant basis in standardized format and generated once per 24-hour cycle for each merchant. MAFs will be made available to the merchant for retrieval via SFTP and secure login.
	POS – MultiPay	Estimated # Sites: Estimated # Terminals Per Site:
X	End User Load File	Created and passed by the Agency to FIS.
	POS – Virtual Terminal	Estimated # Sites: Estimated # Terminals Per Site:
	Other	<i>Explain...</i>





**Statement of Services  
for Stanislaus County – Revenue Recovery**



**Expiration**

This Statement of Services is valid through June 15, 2014.

**FIS Contact Information**

**Primary Contact:**

**Angela Fish**

Sales Executive – Client Management

Phone: 559-308-0379

[angela.fish@fisglobal.com](mailto:angela.fish@fisglobal.com)



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**FIS Contact Information**

**Primary Contact:**

**Angela Fish**

Sales Executive – Client Management

Phone: 559-308-0379

[angela.fish@fisglobal.com](mailto:angela.fish@fisglobal.com)



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for Stanislaus County – Revenue Recovery**



I certify that the Statement of Services is an accurate overview of the application/services requested. I understand that this is an overview of the project only, and does not represent a contract or final specifications.

**Signatures**

FIS

AGENCY

By: Angela Fish  
 Name: Angela Fish  
 Title: Sales Executive – Client Management  
 Date: June 20, 2014

By: Audrey Henry  
 Name: Audrey Henry  
 Title: Chief of Revenue Recovery  
 Date: 7-01-14

By: Gordon B. Ford  
 Name: Gordon B. Ford  
 Title: Treasurer - Tax Collector  
 Date: 7/1/14

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I certify that the Statement of Services is an accurate overview of the application/services requested. I understand that this is an overview of the project only, and does not represent a contract or final specifications.

**Signatures**

By: \_\_\_\_\_  
 Name: Angela Fish  
 Title: Sales Executive – Client Management  
 Date: June 20, 2014

AGENCY

By: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Title: \_\_\_\_\_  
 Date: \_\_\_\_\_

By: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Title: \_\_\_\_\_  
 Date: \_\_\_\_\_

APPROVED AS TO FORM:  
 STANISLAUS COUNTY COUNSEL  
 BY Deirdre McArath  
 DATE: 6/23/14

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