

RFP #2017-05 Banking Services Questions and Answers

Library District answers are in blue below.

General Questions

- Are you able to provide a current bank analysis statements? Yes, the July Client Analysis Statement is on the library website.
- For all 6 accounts, what is the total anticipated monthly average collected deposit balance? The four main accounts of the library district (operating, payroll, credit card and online) are included in the Client Analysis. The average positive collected balance is as shown on the monthly Client Analysis statement are as follows:
January 2017 = \$628,200.65
February 2017 = \$383,893.54
March 2017 = \$618,253.17
April 2017 = \$944,197.83
May 2017 = \$956,589.09
June 2017 = \$944,796.68
July 2017 = \$961,652.11
Note: Due to the nature of flows of property tax, the library district spends down reserves in the first quarter of each year. Property tax receipts begin flowing to the district in March. We maintain lower average balances in the first quarter.
- Page 8, 1.b) – does this AP total include payroll? No, only A/P expenditures
- Page 8, 1.d.) – does PCCLD use a payroll company, and are all ACH transactions (direct deposit) handled by that company? Yes
- Page 13, k. – Please define *Internet Payment Services* and how it differs from items f. and g. Internet payment services are those smart pay terminal services used with our self-checkout kiosks – there are 23 kiosks throughout the district. We maintain 8 merchant numbers for those kiosks—one merchant number for each branch location.
- What are the average balances for the Nesbitt Staff association and Pueblo Library Foundation accounts?
Nesbitt Staff Association
Jan 2017 = \$4072.62
Feb 2017 = \$4331.44
Mar 2017 = \$4452.21
Apr 2017 = \$4702.77
May 2017 = \$4689.67
June 2017 = \$4694.44
July 2017 = \$4628.62

Pueblo Library Foundation
Jan 2017 = \$46522.34
Feb 2017 = \$49927.42
Mar 2017 = \$40918.56
Apr 2017 = \$30497.59
May 2017 = \$14309.97

June 2017 = \$14389.64

July 2017 = \$17020.12

Merchant Card Processing Questions:

Current processor? [Wells Fargo](#) Can we obtain 3 months statements? [These are posted on the library website.](#)

- Processed Volume/Average Ticket Size/ Number of Transactions [See statements](#)
- Are you currently PCI certified? [Yes](#)
- What are your current processing methods?
 - Terminals- Type and number of devices — [23 self-checkout kiosks using IP addresses and Comprise smart pay platform](#)
 - [Dial up or IP](#)
 - VAR/Software/Point of Sale Equipment — [1 credit card swipe machine in InfoZone Museum on 4th floor of Rawlings Library](#)
- How do you process via the internet/on-line? [We have online payment links on the library website for two types of payments: ticket/item sales and silent auction sales for fundraisers and payments on library accounts which post to the library's ILS \(integrated library services\) software. Numbers of transactions vary throughout the year based on calendared events—Booklover's Blackie Tie Ball \(Oct\), Women's Luncheon \(April\), etc. Library account payments are steady and ongoing.](#)
 - What gateway do you use? [Both types go through Paypal accounts.](#)
- How do you receive your reporting today? [Paper and online statements](#)
- Mobile devices – how many devices; how many transactions annually? [One mobile device \(IPad\) using the Square platform.](#)

QUESTIONS

1. What is the average wire amount(s) and frequency per month? [The library rarely initiates or receives wires. We receive monthly ACH deposits from the Pueblo County Treasurer and we transfer funds from our ColoTrust accounts to our operating and payroll accounts via ACH.](#)
2. Does your UMB Purchasing card program currently offer revenue sharing with the Pueblo City-County Library District? [Yes, currently we earn a 1.35% rebate.](#)
3. Sweeps
 - a. Are the sweeps between your internal accounts? [We do not currently utilize sweeps. Although, we'd like to consider how they could improve our cash management procedures and yield potential.](#)

- b. What types of sweep parameters are being used? (Overdraft sweep, high balance sweep, zero sweep?) [N/A](#)
4. What size of safe deposit box do you need? [Likely the smallest size.](#)
5. Can we please get clarification on the services provided in your current ARP Register Maintenance? [We are currently set up on full ARP. We can upload, cancel and void checks with this function.](#)
6. Can we please get clarification on the fraud protection provided by your current bank? [We currently use positive pay and are adding payee validation and we are also adding ACH fraud filter.](#)
7. May we have a copy of the Treasury Information Report? How do you currently use this function? [We have access to the following detail within Treasury Reporting:](#)
 - [Report List & ARP Code Glossary](#)
 - [Detail Credits](#)
 - [Reconciliation Detail](#)
 - [Detail Checks](#)
 - [Detail Other Debits](#)
 - [Balance by Date](#)
 - [Issue by Date](#)
 - [Reconciliation](#)
 - [Recap](#)

QUESTIONS

1. How many Merchant IDs (Locations) does the Library operate? [We have eight merchant IDs—one for each branch location; all are associated with one main account](#)
2. Please describe the payment technology for **each** of the Library's merchant accounts. [We use Smart Pay provided by Comprise Technologies on our self-checkout machines which are located at each branch library. We have two online payment links—one links to our library patron software and the other to our Community Relations dept which does fundraising, both of these online links work with Paypal. We also use the Square platform for mobile credit card swiping at events. We have one swipe and chip-enabled processor machine in our news museum on the fourth floor of the Rawlings Library.](#)
3. Please provide a listing of the hardware (terminal make & model) and the payment software (name and version) being used throughout the Library. [We use smart terminals provided by Comprise Technologies. The terminals are UIC PP795SE and Smart Pay software.](#)
4. Does the Library utilize a payment gateway? [Yes, SmartPAY. If yes, please advise with gateway name\(s\) and how they are used? The library patron swipes their card on the Smart Terminal which queries the SmartPAY Gateway for transaction data. Smart Terminal prompts for confirmation of the payment. The Point of Sale or Self-Check System completes the transaction, clearing any fines from ILS \(integrated library system\). We are using Paypal for the online transactions and Square for mobile card transactions.](#)
5. Does the Library need a payment gateway (or software) that integrates to a front-end billing system? If yes, please describe. [Yes, we do need a gateway that connects to the library system that manages patron accounts. We also need a gateway for online payments that are made for fundraising and library events.](#)
6. Please provide the following volume metrics for each Merchant account: [Please see three months of merchant account statements posted on the library's website <http://www.pueblolibrary.org/about/requests>](#)

- a. Annualized or monthly Visa and MasterCard (\$) volume
 - b. Annualized or monthly Visa and MasterCard (#) count
 - c. Annualized or monthly Amex (\$) volume
 - d. Annualized or monthly Amex (#) count
 - e. Annualized or monthly Discover (\$) volume
 - f. Annualized or monthly Discover (#) count
7. If possible, please provide indicative month-end statements from your current merchant services provider? <http://www.pueblolibrary.org/about/requests>
 7. How does the Library reconcile its merchant services payments? [We pull reports from our library system software for credit card payments on accounts and reconcile that with the monthly bank statement from the credit card account.](#)
 8. Is the Library charging a convenience fee for online payments to its constituents today? [No](#)
 9. Is the Library PCI compliant? [Yes](#)
 10. What is the Library's credit/debit card volume for Card-Not-Present (i.e. web) versus Card Present (i.e. face-2-face)? [100 cards swiped, 35 online payments](#)
 11. How are customer making payments through the PCCLD website today? [Link on website that points to Paypal](#)
 12. For the Integrated Library System: Does the Library have technical resources in-house to address the integration into your Integrated Library System (ILS)? [Comprise Technologies provides support and maintenance.](#)
 13. Section "i" mentions to "replace our Square reader" : How many devices is the Library looking to replace? [Right now we have one Square reader that is shared.](#)

QUESTION

You mention PayPal is the processor, but what is the software provider as well as the version being used for merchant services? [We utilize Bibliocommons software which works with the library's ILS \(integrated library system\) to accept online payments through Paypal. The payments are deposited by Paypal into a bank account designated by the library. This is for online payment of library fines and fees. NOTE: Bibliocommons only works with Paypal for integration of these online services.](#)

This is NOT for the payments taken by the self-check terminals. [We work with Comprise Technologies and their Smart Pay systems and terminals – that integration is also with Paypal.](#)

Integration Workflow (for online payments)

Payment Workflow

1. BiblioCommons provides the patron with the option to pay fines in the following ways on the fines page:
 - [pay all fines](#)
 - [pay individual fines](#)
2. The patron is then brought to PayPal's payment page where they will enter their credit card information together with name and address.
3. The information is submitted to PayPal, which then verifies the information based on your PayPal Payments Advanced account settings.
4. The BiblioCommons application maintains records of all transactions in our system for each invoice being paid. The following transaction states are possible:

- **FAILED** - transaction has failed on the PayPal side, no further action will be taken
 - **SUCCEEDED** - the transaction in PayPal has succeeded, and will be processed by BiblioCommons in order to update the patron's account with applicable fee payments.
5. The transaction records stored on BiblioCommons include the following information for auditing:
- Bill Ids (USER1 through USER10)
 - AVS Result (AVSDATA)
 - Result Value for Transaction Declines or Errors (RESULT)
 - Paypal Network Reference ID (PNREF)
 - The transaction amount (AMT/AMOUNT)
 - The authorization code from the users issuing bank (AUTHCODE)
 - A brief description for transaction results (RESPMSG)
6. After Paypal has processed the transaction, it performs a silent post back to BiblioCommons for completion of the transaction. This involves:
- Updating the payment transaction state (**FAILED** or **SUCCEEDED** depending on the outcome of the Paypal transaction)
 - If the PayPal transaction succeeded, issuing fee paid messages to the ILS for each invoice in the PayPal transaction.

QUESTIONS (new 9/7/17)

1. Can the library clarify their ERP/Accounting System? Quickbooks, NetSuite, etc... [We use SAGE 100 as our accounting software.](#)
2. Who provides your armored courier services? Dunbar, Loomis, etc... [Right now we use TNT Security](#)
3. In regards to Merchant Services, these statements are from 10 locations through Wells Fargo. The Q&A has PayPal and Square listed as well. What are the volumes from those accounts vs fees charged? [Please see Square sales and fees info for PCCLD and Pueblo Library Foundation posted on library website.](#) [I will post Paypal information as soon as I compile it.](#) [Please check the library's website in coming days.](#)
4. From the questions asked it states you are PCI Certified, but on your statements you are being charged a PCI Non-Compliance Fee. Do you go through the annual PCI Compliance through the processor? [Yes, I maintain the PCI compliance for 8 merchant IDs through TrustWave \(one for each of our branch locations\).](#) Thank you for pointing out the \$25 non-compliance fee. Upon further review, I find that the additional merchant #425255201997 is for our online Paypal gateway. I will look into this and get it PCI compliant. Good catch! Thank you for pointing that out.
5. Who processes your payments through Blackbaud? Do you use PC Charge or IC Verify to connect the merchant account to them? [Blackbaud provides the merchant processing services for the Raiser's Edge software that we use.](#) They use their own in-house proprietary processes. They handle their own merchant services and PCI compliance. They serve as the gateway as well. When a donation is entered in Raiser's Edge, Blackbaud encrypts the info and sends it to their merchant processing and the signal comes back through the software to communicate approval. Flat rate of 2.598% + 0.26 per item across all major credit cards. Per their customer service line, PC Charge or IC Verify is not referenced.

6. It doesn't appear to be a need for 10 different merchant accounts, do you have these for reporting purposes? As I understand it, the reason the library set up 8 separate merchant IDs (which I believe are associated with a main merchant ID for the library) is so that if one location becomes non-compliant, the whole library district does not fall out of compliance. I don't know if there is a better way to set this up – it's something to explore for certain. The 9th ID is for the online Paypal gateway. The 10th ID is for the swipe device located on the 4th floor of the Rawlings Library (I was told that we don't need to maintain PCI compliance for the swipe device.)

*****NOTE: ALL ANSWERS CONTAINED IN THIS DOCUMENT ARE PREPARED BY SHERRI BACA, CFO**