

**Board of Trustees Agenda Item**

**Board Meeting Date:** 6/4/12

**Title of Item:**

Merchant Credit Card Processing Service

**Background and Analysis:**

Bank of America Merchant Services is our current merchant credit card processing service provider. In order to compare our current merchant credit card processing service with other competing merchant credit card processing services, the District issued Request for Proposal (RFP) No. 1472 For Merchant Credit Card Processing Service on January 30, 2012.

The District held a Pre-proposal Question and Answer (Q&A) Session on February 15, 2012 that resulted in the issuance of one amendment to the RFP, as attached. Proposals were due in to the office of the Vice Chancellor of Business Services on March 23, 2012. A District Merchant Credit Card Processing Review Committee, comprised of the Vice Chancellor of Business Services, Vice Presidents of Finance from each of the two colleges, the Director of Information Systems & Operations, and the Controller reviewed the six vendor proposals that were received and selected three finalists to interview.

Based on the results of the interviews, the review committee selected the merchant credit card processing proposal that was presented by Bank of America Merchant Services. The review committee deemed the service provided and pricing offered by bank of America Merchant services as best meeting the goals and requirements of the district. The District Merchant Credit Card Processing Review Committee presents it's recommendation to the Board of Trustees for approval of the merchant credit card processing service, as submitted by Bank of America Merchant Services.

**Recommendation:** (specify if information only)

The Vice Chancellor of Business Services recommends that the Board approve the selection of Bank of America Merchant Services as the vendor to provide merchant credit card processing service to the District.

Submitted by:	Kevin McElroy
Additional contact names:	Hector Quinonez
Is backup provided?	Yes

# Foothill-De Anza Community College District

## Request for Proposal No. 1472 For Merchant Credit Card Processing Service

Foothill-De Anza Community College District is initiating a process for the selection of a firm to process the District's credit card transactions. As part of this process, we are requesting written responses to Request For Proposal (RFP) No. 1472.

The District's intent is to enter into a three-year contract. At the end of the three-year term, the contract may be renewed annually, upon written mutual agreement of both parties.

Notwithstanding other provisions of this RFP, firms are hereby advised that this RFP is an informal solicitation of proposals only. It is not intended, nor is it to be construed, as engaging in formal competitive bidding pursuant to any statute, ordinance, policy or regulation.

**There is a Pre-proposal Question and Answer Session scheduled for Wednesday February 15, 2012 from 4:00 to 5:00 p.m. in the District Board Room.** Please confirm your attendance by February 10, 2012 with the District Controller at [quinonezhector@fhda.edu](mailto:quinonezhector@fhda.edu).

Proposals must be received in the office of the Vice Chancellor of Business Services at the following address:

Kevin McElroy, Vice Chancellor of Business Services  
Foothill-De Anza Community College District  
12345 El Monte Road  
Los Altos Hills, CA 94022

Proposals are due by 4:00 p.m. on Friday March 23, 2012.

Late proposals will be rejected. It is the responsibility of the submitting firm to make sure the proposal is delivered to the specified location by the date and time specified above.

Proposals must be sealed with the envelopes clearly marked in the lower left hand corner "Sealed Proposal for Merchant Credit Card Processing Service, RFP No. 1472."

Emailed or faxed proposals are not acceptable.

Complete, sign, and return the original and four (4) copies.

Please e-mail all questions regarding this proposal to Hector Quinonez, Controller at [quinonezhector@fhda.edu](mailto:quinonezhector@fhda.edu), with a copy to [mcelroykevin@fhda.edu](mailto:mcelroykevin@fhda.edu), by February 10, 2012. Include in the "Subject" header of the e-mail, "Merchant Credit Card Processing Service, RFP No. 1472."

This RFP does not commit the district to award a contract or to pay any costs incurred in the preparation of any proposal responsive to this request. The District reserves the right to accept all or part of any proposal or to cancel in part or in its entirety this RFP. The District further reserves the right to accept the proposal that it considers to be in the best interest of the District. While price is a consideration, the District reserves the right to award a contract on the basis of its overall evaluation.

It is the policy of the District that no person or firm shall be excluded from participation in, denied the benefits of, or otherwise be discriminated against in the award and performance of any District contract on the grounds of race, ethnicity, creed, religion, color, national origin, age, sex, or sexual orientation.

## **1. Evaluation and Award of Proposals**

### **1.1 Evaluation Criteria**

Evaluation criteria will include but not be limited to the experience of the firm in processing merchant credit card transactions for colleges and universities, the experience of the manager who will be assigned to the engagement, including the professional staff available locally to perform the service, the reputation of the firm, information provided by client references, the cost to perform the service, the availability of the firm to perform the work within a specified time period, and any other criteria the District feels is appropriate.

### **1.2 Award Process**

The steps in the award process are as follows:

- a. The District will mail out the Request for Proposal (RFP) on January 30, 2012.
- b. The District will hold a Pre-proposal Question and Answer (Q&A) Session on Wednesday February 15, 2012 in the District Boardroom from 4:00 p.m. to 5:00 p.m. Confirm your attendance at the Q&A Session by February 10, 2012 with the District Controller at [quinonezhector@fhda.edu](mailto:quinonezhector@fhda.edu). The Q&A Session is a time for interested firms to come in and get their questions answered prior to submission of their proposals. Note that it is not mandatory to attend the Q&A Session in order to submit a proposal.
- c. The proposals are due in to the office of the Vice Chancellor of Business Services by 4:00 p.m. on Friday March 23, 2012.
- d. A District Merchant Credit Card Processing Review Committee, comprised of the Vice Chancellor of Business Services, Vice Presidents of Finance from each of the two colleges, the Director of Information Systems & Operations, and the Controller will screen the proposals by April 13, 2012, based on the evaluation criteria stated above in section 1.1, and will select the finalists.
- e. The District Merchant Credit Card Processing Review Committee will interview the finalists on or before May 4, 2012 and make the final selection.
- f. The recommendation of the District Merchant Credit Card Processing Review Committee will be presented to the Board of Trustees for approval at the June 4, 2012 Board meeting.

## **2. Background Information**

Foothill-De Anza Community College District is a political subdivision of the State of California. The District's operations consist principally of providing educational services to the local residents of the District. The District is classified as a governmental instrumentality under Internal Revenue Code Section 115 and as a charitable organization under Internal Revenue Code Section 501(c)(3), and is, therefore, exempt from Federal taxes.

The District is a multi-college district with approximately 34,000 Full Time Equivalent Students. It is comprised of two colleges, Foothill College and De Anza College, and one educational center operating at the following locations:

<u>Campus</u>	<u>Location</u>
Foothill College	12345 El Monte Road Los Altos Hills, CA 94022
De Anza College	21250 Stevens Creek Blvd. Cupertino, CA 95014
Middlefield Center	4000 Middlefield Road Palo Alto, CA 94303

The District is fiscally independent and processes all student, human resource, and finance information through SunGard Banner, a higher education integrated administrative system. The District employs approximately 1,260 full-time faculty, administrators, and classified staff, in addition to 3,000 part-time faculty, temporary, and student employees. The general fund operating budget for fiscal year 2011-12 is \$ 220 million. Total district assets at June 30, 2011 for all funds were \$ 890 million. The District's 2011-12 Adopted Budget and 2010-11 Audited Financial Statements are available for viewing at <http://business.fhda.edu/finance/financialreports>.

## **3. Information and General Conditions**

### **3.1 Definitions**

The term District as used in these terms shall be construed to include the Foothill-De Anza Community College District and all employees, officers, and agents of the Foothill-De Anza Community College District.

The term firm as used in these clauses shall be construed to include the merchant credit card processing firm and all employees, officers, and agents of said firm.

### **3.2 Signature**

The proposal must be signed in the name of the merchant credit card processing firm and must bear the signature of the person authorized to sign proposals on behalf of the firm.

3.3 Award of Contract

If the contract is awarded, it will be to the responsible firm whose proposal is deemed by the District to be the best proposal and whose proposal best meets the needs of the District. Written notification will be made to unsuccessful firms.

Following the selection of the apparent successful firm, the District will enter into negotiations regarding provisions of the Agreement. If a satisfactory contract cannot be negotiated, the District may, in its sole discretion, begin contract negotiations with another firm and terminate negotiations with the originally selected firm.

3.4 Supplemental Compensation and Additional Services

If additional services are required and authorized by the Vice Chancellor of Business Services, other than those included in the original Agreement, the Agreement will be amended to reflect the additional services, including any additional agreed-upon compensation for such services.

3.5 Independent Contractor

While performing services pursuant to an Agreement with the District, the firm is an independent contractor and not an employee, officer, or agent of the District.

3.6 Assignment of Contract

Any disputes shall be resolved through binding arbitration pursuant to California Code of Civil Procedure section 1280 et seq., with non-prevailing party to pay the arbitrator's fees, but with each side otherwise to bear its own costs and fees.

**4. Statement of Work**

4.1 Scope of the Services

Interested firms shall submit a proposal to provide the District with merchant credit card processing services which shall include the processing of credit and debit card transactions from various point of sales locations, as established by Foothill College, De Anza College and the Middlefield Campus Center.

4.2 Administrative Specifications

The firm that is awarded the contract must agree to provide the District with audit access on request during the term of the contract and for seven years thereafter.

The District may, at its sole discretion, terminate its contract with the selected firm upon giving 60 day written notice.

All proposers are obligated to update any changes in their proposal prior to the proposal due date.

All laws, regulations, and/or documents referred to herein shall be interpreted as the most current laws, regulations, and/or documents relating to audits as specified herein and shall automatically be updated by auditors as required.

#### 4.3 Volumes/Acceptance Types

The District currently accepts Visa, MasterCard, and Discover cards. The District's annual credit card sales are approximately \$54.8 million. Annual credit card activity can be summarized as follows;

<b>From 11/01/2010 To 10/31/2011, 12 Months</b>	<b>TOTAL</b>	<b>VISA/MC</b>	<b>DISCOVER</b>	
Credit Card Sales	\$54,839,803	\$53,882,920	\$956,883	
# of Transactions	358,776	352,974	5,802	
Average Ticket	\$152.85	\$152.65	\$164.92	
# of Locations	24	24	15	

The credit card sales information listed above includes both credit card and debit card transactions. The District's total debit card transactions total \$22.29 million, or approximately 41% of annual credit/debit card sales. The average ticket for debit card transactions is \$226.43. We are seeing an increase in debit card transaction activity and project that debit card sales will increase to 50%-55% of total credit/debit card sales by June 30, 2012.

#### **5.1 Firm's Background**

##### **5.1.1 Safety and Soundness**

- a. Is your firm PCI DSS compliant?
- b. Indicate key measures of the firm's financial strength (e.g. capital ratios, market capitalization, cash flow ratios, and available credit lines).
- c. Provide ratings for the firm from two ratings agencies, such as Standard and Poor's and Moody's.

##### **5.1.2 Personnel**

- a. List names, titles, phone and fax numbers and e-mail addresses and provide brief biographies of relationship management contacts and senior management. Include any special licensing individuals may have. Identify primary contact with respect to your proposal.
- b. How many employees does the firm have in total? Are any of these employees or services provided by a third party? If so, identify them and describe fully the role of each.

##### **5.1.3 Experience**

- a. Provide a general overview and brief history of your organization, including parent and/or subsidiary companies, founding date, how organized, names of principals.
- b. What related services have you offered in the past and what do you currently offer?
- c. Do you use a third party for any segment of customer or card processing services? If yes, explain and include any additional fees that will be assessed.
- d. What is the average number of transactions currently processed annually? How does that compare to your current capacity?
- e. List all card brands and types currently supported.
- f. Provide a high level summary of the types of companies in your portfolio of customers.

#### 5.1.3 Competitive Position and Future Commitment

- a. What differentiates your service from that of other providers?
- b. Describe your experience with the Durbin Amendment reform changes. Explain how you have been able to pass on debit card interchange fee savings to your clients.
- b. Explain your company's representation on MasterCard, Visa or other boards, committees or organizations.
- c. What formal or informal bank/vendor relationships do you have and how can they be leveraged in merchant card processing?
- d. What approach is your company taking in the development of new services? What new services or features does your company plan to offer and within what time frame (specifically for 2011/2012)? How will you commit to these enhancements and their timing? Are these enhancements under your direct control?

#### 5.1.4 References

- a. Provide a list of colleges and universities for whom the firm has provided merchant credit card processing services. In addition, provide the names and phone numbers of two references, preferably similar to our district or with comparable volumes and communication capabilities, which are currently using your merchant credit card processing services.

### **6. Processing**

#### 6.1.1 Authorization

- a. What are the procedures to reverse an incorrect authorization?
- b. Do you own your own front-end platforms or use a third party?
- c. Do you need to shut down the authorization process for maintenance on a regular basis? If so, what is the notification process?

#### 6.1.2 Settlement

- a. Provide a funds availability schedule by card type. Is it negotiable?
- b. What is the settlement transmission time frame for Visa, MasterCard, and Discover?
- c. What is the latest time that sales transactions can be transmitted to meet these settlement times?
- d. How do the settlement times affect our processing/discount expense?
- e. Is settlement made by ACH or Fed wire?
- f. Do you allow for multiple settlement accounts?
- g. What processes or tools do you support for helping the District achieve the best and lowest qualification rates on all credit card and debit sales?
- h. Do you provide the settlement history data if needed by the District for internal reporting and reconciliation purposes?

#### 6.1.3 Ticket Retrieval and Charge-backs

- a. What percentage of charge-backs is handled without merchant involvement?
- b. Describe the timetable for chargeback reversals after requested data is submitted.

#### 6.1.4 General

- a. Describe your service strategy for processing our transactions to achieve the lowest overall cost of acceptance.
- b. Does your processing system identify and eliminate duplicate transactions? What are the procedures to correct duplicate transactions?
- c. Do you provide Address Verification Service?
- d. Do you provide fraud-management training or awareness programs?
- e. Are there limitations on the number of transactions contained in a batch or processed daily?
- f. Are there limitations on the number of files transmitted each day?
- g. Describe your technical capabilities in terms of supporting a batch or real time interface to the District ERP (Banner) system, provide reference examples if necessary.

### **7. Technical Capabilities**



#### 7.1.1 System Capabilities

- a. Describe the processing platforms pertinent to your recommended solution. Provide system specifications, if appropriate.
- b. What is your process for handling test transactions? Do you provide test cards and if so, what types?
- c. Are there any specific technical requirements you need from the District to support your implementation (e.g. additional hardware and/or software deployments on premises)?

#### 7.1.2 Communication Options

- a. What authorization methods do you support and which do you recommend (e.g., dial, mainframe dial (remote job entry), lease line, frame relay, Internet)?
- b. Describe the network monitoring system and operation.
- c. How do you handle communication interrupts and the associated recovery?

#### 7.1.3 Transmission Files

- a. Describe your recommended transmission method (e.g., dial, lease line, batch, real-time, Internet).
- b. Describe the monitoring and notification process if a transmission fails.

#### 7.1.4 Authorization Response Times

- a. Provide your average response times for dial and lease-line authorization methods for both peak and normal periods.

#### 7.1.5 Security

- a. Outline the security measures in place for the protection of data transmitted for processing.
- b. Describe the security measures used to prevent unauthorized user access to either the system or the data.
- c. Describe security measures used to protect Internet transactions.
- d. Describe your notification and rectification processes in the event of security breach incidents.

#### 7.1.6 Disaster Recovery

- a. Describe your local back up and/or redundant systems.
- b. Describe the last time that use of your back up system was required, the circumstances and the length of time the back up system was in use.

- e. What is the expected time frame to become operational should a catastrophic event occur?

#### 7.1.7 Up-time Information

- a. What are established service levels for system availability?
- b. Over the past three years, what was the longest period that you were unable to authorize transactions? Describe the situation, including the source of the problem and the time it took to fix the problem.

### **8. Information Reporting**

- 8.1.1 a. Describe the daily, weekly and/or monthly reconciliation reports available to the merchant. Provide samples of standard reports, including detail and summary reports. What is the standard delivery time frame? What delivery methods are available (e.g., mail, courier, e-mail, fax)?
- b. If a merchant needs reports from a previous period, or a specific time frame, are they readily available? How long is reporting data stored in your system?
- c. 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?
- c. Can reports be tailored to send specific sections (for example, report groups comprising a subset of merchant numbers) to different locations? Is there an additional cost for this service?
- d. Can reports be tailored to specific financial accounting time schedules?
- f. Describe the training available to new recipients of your reports.
- g. Describe the standard report writing tools you support (e.g. ARGOS, Crystal Reporting).

### **9. Implementation**

- 9.1.1 a. Provide a sample contract.
- b. Describe the merchant implementation process (i.e., steps in the process of bringing a merchant into production) and the normal time frame for implementation. Describe the conversion process from our current merchant accounts to yours.
- c. Describe the merchant training process with regard to:
  - Initial new merchant training.
  - Ongoing training (e.g., courses offered, frequency, location, and cost).
  - Updates and dissemination of industry-related rule or regulatory changes.

- d. Does your organization publish a newsletter covering industry issues, rules and regulations? How often is this distributed?

## **10. Customer Service and Quality**

### **10.1.1 Customer Service**

- a. Explain the process for adding new locations and closing existing locations (e.g., assignment of merchant IDs, toll-free phone numbers, communications, and turn around time to add/delete locations).
- b. Describe the promotional support you provide (e.g., signs, supplies, funds for specific purposes, advertising allowance). Is there any additional cost for this support?
- c. Describe your entire relationship management and customer service structure.
- d. Describe in detail the strategic support our account will receive. Will we have access to consulting resources, subject matter experts, regular processing reviews, etc.?
- e. Describe in detail how our support team will manage our overall cost of acceptance.
- f. Is there established turn around times for research items? What is your record for meeting established response times?
- g. Does your organization host or sponsor focus groups, on-site training, user groups, etc.? If so, provide examples.
- h. Will you provide a designated contact person or department to help us manage charge-backs?
- i. Detail the hours of operation of your help desk and include any bilingual capabilities.

### **10.1.2 Quality**

- a. List any quality awards received.

## **11. Pricing**

- 11.1.1 a. Provide a price schedule for the services described in the RFP. Include any one-time or set-up charges, research fees and all other fees that will or could be charged (e.g., interchange rates by location, regular and ad hoc reporting costs). Define and list transaction fees for authorization, settlement, network, communications and any other fees. Provide detail of current posted fees from MasterCard, Visa, and Discover and show separately all points and charges to be added by the service provider.
- b. Are discount fees calculated on gross or net sales?

- c. For how many years will you guarantee your proposed fees?
- d. How and when is the customer notified of price adjustments?
- e. Do you charge for project management and technical consulting?

## **12. Proposal Response Requirements**

Proposals shall include in the following order:

### **12.1.1 All RFP Amendments**

- a. The most recent RFP Amendment shall be on top of the Proposal.

### **12.1.2 Title Page**

- a. Indicate “Foothill-De Anza Community College District, Merchant Credit Card Processing,” the name of the firm, local address, the name of the firm’s contact person for the purposes of this RFP, the telephone number of the contact person, and the date.

### **12.1.3 Table of Contents**

- a. Include a clear identification of the material included in the firm’s response by section and by page number.

### **12.1.4 Letter of Transmittal**

- a. Summarize your understanding of the work to be performed and explain why you believe your firm is best qualified to conduct the District’s merchant credit card processing service. Indicate the names of the persons who will be authorized to make representations on the part of the firm including their titles and telephone numbers. The person authorized to execute the contract on the part of the firm must sign the transmittal letter.

### **12.1.4 Conflict of Interest**

- a. Disclose any personal or business relationship your firm has with the District, or with any of the Board Members or officers of the District.
- b. Identify the nature of any potential conflict of interest your firm might have in providing services to the District.
- c. Describe any current litigation or disciplinary action taken against your firm in the past two years in California relative to your merchant credit card processing services.

## **13. Additional Information**

The preceding sections shall contain only the information requested. If the firm desires to present additional information, such additional information shall be presented in this section of the RFP. If there is no additional information present, indicate, “There is no additional information to present.”

**AMENDMENT NUMBER 1 TO RFP #1472  
Merchant Credit Card Processing Services**

Amendment Date: **February 28, 2012**

**A. This Amendment shall be considered part of the RFP documents for the above-mentioned project as though it had been issued at the same time and shall be incorporated integrally therewith. Where provisions of the following supplementary data differ from those of the original RFP documents, this Amendment shall govern and take precedence.**

**B. Proposers are hereby notified that they shall make any necessary adjustments in their estimates as a result of this Amendment. It will be construed that each bidder's proposal is submitted with full knowledge of all modifications and supplemental data specified herein.**

**I. Questions and Answers.**

**1. Question**

Section 3. Information and General Conditions, Section 3.2 Signature  
Will the College accept an electronic signature from authorized person?

**Answer**

Yes, the District will accept an electronic signature from the authorized person.

**2. Question**

Does the RFP include departmental (ancillary) processing as well?

**Answer**

Yes, the RFP includes departmental (ancillary) processing. The RFP includes the processing of credit card transactions for:

*Foothill College* - Registration, Bookstore, Health Services, Daily Parking Meters, and Celebrity Forum.

*De Anza College* - Cashiering Office, Bookstore, Student Accounts, Food Services, Daily Parking Meters, Extended Year Program, Health Services, Short Courses, and Planetarium.

*Other* - Foothill-De Anza Community Colleges Foundation and California History Center Foundation

**3. Question**

Are in-person payments currently accepted? Where?

**Answer**

Yes, in-person payments are currently accepted at all of the locations listed above in response to question number 2.

**4. Question**

What current cashiering equipment does the College use?

**Answer**

We use TouchNet as a payment gateway for cashiering/registration at both colleges. In addition, for all other credit card payment locations, we use a combined total of 48 POS Ventex, VX570, Omni 3750, FD100, and FD50 terminals and 22 Missouri Book System POS terminals.

**5. Question**

Who is the current merchant card services provider for the College?

**Answer**

Bank of America is the current merchant card services provider.

**6. Question**

Pg 11 – Section 12 states the format of the bidder's response. Under which subsection does the District want us to include our responses to sections 5 through 11 (pgs 5-11)?

**Answer**

Sections 5 through 11 should be included within the body of the proposal. Section 12 lists items that are required to be included as part of the proposal.

**7. Question**

Pg 11 – Requirement 12.1.4 – This section states that the person executing the contract has to sign the letter. Due to the size of our organization, we usually have a person authorized to bind the company sign our proposals, but this is different person than would execute the contract. Is it acceptable to have an authorized representative sign instead?

**Answer**

Yes, it's acceptable to have such an authorized representative sign.

**8. Question**

Is it Foothill De Anza College's intent to continue using current third party gateways and applications?

**Answer**

Yes.

**9. Question**

Is the cardholder data for payments and donations accepted on your web pages or is the Student, Alumni or Donor directed to a gateway hosted payment page to enter the data?

**Answer**

Student, Alumni and Donors are directed to a gateway hosted payment page to enter the data.

**10. Question**

As part of the least-cost routing initiative for Debit processing, is Foothill-De Anza open to a software module that can route Debit transactions as a PINless (STAR, PULSE, NYCE) transaction instead of a signature debit (Visa, MasterCard) transaction? This can be especially useful for the ~40% of debit cards that are exempt from Durbin interchange caps, and would be an additional component in the TouchNet solution.

**Answer**

Yes, we would be open to reviewing software applications to route Debit transactions as PINless transactions.

**11. Question**

Can we get a listing of the different payment gateways that the District uses and whether they are owned or leased?

**Answer**

The District uses the following payment gateways:

TouchNet – leased

USAePay – leased

Entango – leased

The District uses the point-of-sale devices identified in question number 4, above. The District owns all of these point-of-sale devices.

**12. Question**

Does the District have the ability to use key pin-pads?

**Answer**

Yes, all of the District's gateway payment devices are equipped with a "built in" key pin-pad. However, this feature is not activated.

**13. Question**

When a person uses a debit card that looks like a credit card, does it go through as a credit card transaction?

**Answer**

We have not activated debit card services for all of the point-of-sale terminals. However, we are experiencing a higher interchange rate for debit card transactions, when compared to the charges that we incur for credit cards transactions.

**14. Question**

Do we have to register as a vendor with the District or any California agency?

**Answer**

No. We have noted your contact information and we will send you all amendments to the RFP.

**15. Question**

What are your current rates?

**Answer**

Our average all-inclusive rate is slightly under 2%.

**16. Question**

Do these rates include Interchange as in TIERED or fixed pricing or are you paying Interchange Pass Thru?

**Answer**

The credit card charges include an interchange rate.

**17. Question**

In order to keep our costs competitive we don't assign project managers until a contract is awarded. Will this be held against us? If so, why?

**Answer**

We weigh all of the responses provided in the proposals to arrive at the finalist firms to be interviewed. If you do not list the project managers in your proposal, this will not make your proposal non-responsive.

**18. Question**

Currently we have not worked with any schools however, expanding into the education market is part of our expansion plan. Will this be held against us? If so, why?



**Answer**

We weigh all of the responses provided in the proposals to arrive at the finalist firms to be interviewed. The experience of the firm in processing merchant credit card transactions for colleges and universities is a part of the evaluation criteria that we have listed in the RFP that we will use, but it is not the only criteria. Not having experience in processing merchant credit card transactions for colleges and universities will not make your proposal non-responsive.

**19. Question**

Some of the RFP questions ask for detailed descriptions of our security procedures. Providing this information is a violation of those very same procedures. Can we provide general information without any impact on scoring?

**Answer**

Security over systems that process credit card transactions is very important to the District. Providing general information to the security questions would not be considered non-responsive, as long as the information that you provide makes it clear that you are Payment Card Industry (PCI) compliant and that your systems can interface with our SunGard Banner systems.

**20. Question**

Is The District concerned about vendors who provide details of their security so willing? If no, why not?

**Answer**

Same answer as that provided in question number 19, above.

**BIDDER MUST ACKNOWLEDGE THIS AMENDMENT BY SIGNING BELOW AND ATTACHING THE SIGNED AMENDMENT TO THE RFP FORM:**

Company Name \_\_\_\_\_

Contact Person \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Carmen Redmond, C.P.M.

Foothill De Anza CCD, Purchasing Services Director