



Response to the



City of Key West, Florida

RFP #002-11

“Merchant Services”

Submitted December 22, 2010

By

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Addendum

Bill2Pay acknowledges receipt of the following Addenda from the City of Key West:

- Merchant_Services_Addendum_No._1
- MERCHANT_SERVICES_ADDENDUM_NO._2_(1_OF_2)
- MERCHANT_SERVICES_ADDENDUM_NO._2_(2_OF_2)

Letter of Transmittal

December 17, 2010

As a Florida-based corporation with offices in Jacksonville, Tallahassee, and Clearwater Florida, Intuition Systems' Bill2Pay (Bill2Pay) is pleased to offer its state-of-the-art payment processing solution for the City of Key West as shown in this response to the City's **RFP #002-11 for Credit Card Services**. The strength of our solution is based on eighteen progressive years of successful experience in the payments processing industry and the ability of Bill2Pay to consolidate all of your electronic payment activity into one source. Our track record testifies to our understanding and ability to provide, in the full scope of processing, an accurate and timely payment solution with which to handle your customer payments quickly and efficiently. We invite you to ask any of our clients. Among other services, Bill2Pay is uniquely structured to provide the services requested in the RFP, including:

- **Internet Processing** –Bill2Pay will process all valid method requests for all major credit cards and electronic checks; including, charge, settlement, credit, refund and void. These services will be provided via web and counter interface, where requested, for Utility, and recreational departments requested.
- **Training** –Bill2Pay will provide on-site training for the City's end-user staff in the set up and operation of the vendor solution, **at no charge**.
- **PCI Level 1 Security – The highest possible security; be sure all of your respondents are Level 1!**
- **The City of Key West Current Configuration** –Bill2Pay can work with the systems provided in the RFP.
- **Reconciliation Reports and Files** – For ease of accounting and integration with your existing software.
- **Convenience OR Absorbed Fees** –Bill2Pay will make full deposits and invoice for your payment fees, with or without a charge to the customer. All charges are noted within the RFP.

As the City reviews each RFP response, please keep in mind that Bill2Pay provides the County the ability to keep the handling of its customer payments in-state, close-by with daily customer service access - whether to our Client Executive, Director of Operations, or myself - and annual, in-person review visits. We have been trusted by over 25 Florida government municipalities and counties, dozens of private companies, and multiple national companies for nearly twenty years to meet and exceed their payment needs. By processing over \$400,000,000 worth of transactions each month, and with long-standing depository relationships with SunTrust Bank, Bank of America, Wachovia, 5/3rd, and numerous regional and community banks, Bill2Pay is uniquely positioned to deliver the full scope of services required in the City's RFP.

The contact responsible for signature authority regarding the contents of this response is:

Iris Kraft, Bill2Pay Director of Payment Processing
4700 140th Ave. N., Suite 106 Clearwater, FL 33762
Tel: (727) 524-3511 x250
Email: Iris.Kraft@Bill2Pay.com

Other important contacts: Kyle Crawford (RFP Presenter)
Bill2Pay Sales Executive
4700 140th Ave. N., Suite 106 Clearwater, FL 33762
Tel: (813) 421-4595
Email: Kyle.Crawford@Bill2Pay.com

Kathy Wilson
Bill2Pay Director of Operations
4700 140th Ave. N., Suite 106 Clearwater, FL 33762
Tel: (727) 524-3511 x221
Email: Kathy.Wilson@Bill2Pay.com

Bill2Pay's proposal certifies to the City of Key West that it has full corporate power to enter into the contract and perform its obligations therein, and in full compliance with all relative Florida Public Meeting and Florida Public Records laws; that such performance would not give rise to any violations of any other contract of the bidder, and that the officer signing the Transmittal Letter has full authority to do so. If the need arises, the City of Palm Bay will be given access for site visits during the bid process to check processing, reporting, data-entry, and security protocols, as well as any other lockbox capabilities required by the RFP.

Our strong commitment to provide the most complete and accurate payment services is second to none, as our clients, such as TECO Energy, OUC, and many other Florida utilities, both county and municipal, will attest. Also, our active membership in NACHA and TAWPI should provide the City of Palm Bay the assurance that we are more than just a Lockbox and Electronic payment service provider. Thank you for the opportunity to earn your trust and your business for these services.

Sincerely,

Iris Kraft
Director of Payment Processing, Bill2Pay
The individual signing this response has the full and complete authority to both negotiate and enter into a contract with the City of Key West.

Pricing

In the interest of simplicity, and to give your financial staff more visibility and cost predictability, Bill2Pay has combined the confusing and unpredictable fees of most merchant agreements into a simple single percentage fee, with your choice of options. This makes your costs easy to predict, reconcile, and lets you know if you were charged the correct amount.

Bill2Pay always deposits into your account the same day Bill2Pay receives money through the processing network. We do not have "float." Because AMEX's processing network takes 72 hours, we have that timeframe to deliver funds. Bill2Pay considers the window of the deposit to be from the time the payment is batched to the network until the deposit is initiated to your account. We are not responsible for any delay in your bank receiving the deposit and posting it. Based on this, Bill2Pay offers the following options for transaction processing:

1. 3 % on all transactions for processing AMEX, VISA, Mastercard and Discover, as an absorbed rate (charged to the city).
-OR-
2. A flat rate equivalent to 3% on all transactions for processing VISA, Mastercard and Discover, and AMEX, to be charged to the customer. VISA does NOT allow % convenience fee rates to be charged to the customer. More analysis is needed to determine the exact flat rate equivalent to 3%.

eChecks are also available for each of these options.

Also Consider:

Charges per transaction. **No additional charges.**

- Additional charges per transactions for foreign cards (i.e. AMEX & Discover) . No additional **charges**
- Monthly membership fees, statement fees, or equipment fees. **Optional: swipers are \$85 each, with an annual \$30 encryption service fee per swiper.**
- Refund fees, item fees or any other fee. **No charge.**
- Any long distance access charges (local phone # vs. 800 #) or wireless fees. **None.**
- Timing of deposits to our bank. **72 hours.**
- All fees, charges and discounts must be clearly shown and described fully in the RFP. The City will not pay any fees, charges or discounts that have not been properly disclosed by the selected vendor in the proposal. **Acknowledged.**
- Internet processor fees. **Not charged.**
- Settlement institution fees. **Not charged to the City.**
- **Keep in mind: VISA does not allow the charging of a convenience fee to the customer in face to face or "counter" transactions.** You must absorb the cost of counter transactions or not accept VISA over the counter. This is a rule enforced by VISA and is true of any and all proposals.

Key Individuals

<p>Ms. Iris Kraft Director of Payments Phone: 727-902-5406 Fax: 727-535-0707 Iris.Kraft@bill2pay.com Office: Clearwater</p>	<p>Iris, the Director of Payments, is Bill2Pay's accountable and accessible leader. She has been in the electronic payments industry for eight years and has gained an unmatched understanding of this market. Furthermore, she knows the needs of our clients. Her role will be to oversee the payment processing line of business for Bill2Pay.</p>
<p>Ms. Kathy Wilson Director of Operations Phone:(727) 524-3511 ext. 221 Fax:(727) 535-0707 Kathy.Wilson@bill2pay.com Office: Clearwater</p>	<p>Kathy has been with Bill2Pay for eighteen years serving as the Director of Operations. Kathy came to the team banking background with an emphasis in item processing and her role is to oversee all operations and systems considerations required at the lockbox operations center. Kathy will manage the planning, implementation, and ongoing operational phases of the contract.</p>
<p>Mr. Sam Patten Applications Manager Phone: (727) 524- 3511 ext. 213 Fax:(727) 535-0707 Sam.Patten@bill2pay.com Office: Clearwater</p>	<p>Sam Patten has been with Bill2Pay for fifteen years and currently serves as the Applications Manager. Sam will provide the technical planning and coordination required to plan, implement, and maintain all system interfaces. Sam is in charge of all technical aspects of company including: Hardware, Software, Systems, as well as communications on technical matters.</p>
<p>Mr. Kyle Crawford Bill2Pay Sales Executive Phone:(813) 421 4595 Fax:(727) 535-0707 Kyle.Crawford@Bill2Pay.com Office: Clearwater</p>	<p>Kyle is a unique salesman because he comes from a technical background of support engineering, project management and support engineer management. He assists in designing solutions, product management (features and testing), support and technical implementations. Kyle can talk to your financial director, office manager, call center, and IT about challenges and solutions in each of their own languages.</p>

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Datacenter and Technology

Security, Facilities and Hardware Technology

The Sunrise RFP requires the highest level of security. Are all of your respondents PCI Level 1 Secure? Be sure they are, as that is the only guarantee of the HIGHEST LEVEL of Card and Data security. **Bill2Pay and Intuition Systems are PCI Level 1 Compliant** and undergo rigorous and expensive internal and external programs, procedures, and audits to maintain that level. Bill2Pay operates secure, state-of-the-art payment processing facilities and systems in both Clearwater and Jacksonville, Florida. Here is an overview of the measures taken at our facilities to ensure physical, personnel, system, and data security.



Physical Security

Bill2Pay maintains a very high level of security that controls both physical and electronic security. These measures are comprehensive that include background checks, periodic drug testing, active systems monitoring, open floor plans and strict control and sign off requirements. Our executive management team is comprised of all seasoned financial experts that understand St. Petersburg's requirement for a totally secure environment.

Physical security measures are those actions taken to ensure the security of our facilities and hardware. Their goal is to prevent physical access to data, materials, or equipment by unauthorized personnel. Access to the operations areas is limited through locked doors, accessible via electronic key-card access. We have designed an open floor plan for easy visibility, with the supervisors of each area located near their subordinates, which further serves to increase security. Access to data centers is limited to authorized personnel by code secured doors, a second level of key-card authorization, and by motion-activated video monitoring. All visitors are required to identify themselves and the person being visited before they are allowed beyond the reception area. While in an operations area, the visitor must be accompanied by authorized Bill2Pay personnel.

Along with those measures identified above, Bill2Pay maintains secure processing facilities that require individual identification badges. Bill2Pay only employs the same third party contractors that are currently deployed by multiple depository institutions such as transportation services and equipment maintenance companies. No unauthorized persons are allowed into our processing facility and our facility is designed to have a very open floor space to eliminate theft or fraud. Our processing procedures deploy numerous checklists with multiple sign-offs of responsibility to ensure our processing has the appropriate checks and balances.



System Security

Today, more than ever, security and privacy concerns dominate the financial services landscape. We at Bill2Pay consider protecting our customers' information of paramount concern, and therefore cultivate our business with a culture of security. We have in place stringent security policies and procedures, and continually work to augment our security plan and propagate the secure business culture. This includes the successful completion in 2007 of PCI (Payment Card Industry) Level 1 Data Security Standards Compliance. PCI Data Security Standards are rigid industry requirements from a collaborative effort by Visa, MasterCard, Discover and other credit card issuer associations to protect card holder data and the credit card customers. Additional detail on PCI Level 1 compliance is available at www.visa.com/CISP.

Accordingly, Bill2Pay maintains a security plan addressing all aspects of data security, broadly categorized here as physical security, personnel security, and data security. We are aware of the importance of all of these elements of a security plan, and continually monitor our plan to ensure compliance and integrity. In order to further ensure security, Bill2Pay uses the services of outside auditors and consultants to test and evaluate the various levels of physical, electronic, document, and personnel security.

Bill2Pay's security addresses all facilities associated with the City's work and systems support. The following describes the physical and personnel security provided.

Personnel Security

Immersion into Bill2Pay’s security culture begins with each new hire. All Bill2Pay personnel must undergo a background check and must be bondable. This helps ensure the integrity of its employees.

In addition, Bill2Pay conducts specific security training for its personnel. This training stresses the:

- Meaning and uses of the building security systems;
- Need to challenge persons unknown to the employee who are in or near the employee's work area;
- Ethical and legal reasons for keeping the information contained confidential;
- and Bill2Pay policies regarding the release of information, including the types, to whom and how it is to be released.

In addition to the periodic training, Bill2Pay has written guidelines and procedures which are required to be read by all staff members. Both the training and the written guidelines are periodically updated and presented to all personnel. In light of the fact that the number one mechanism of data loss is social engineering, Bill2Pay's emphasis on personnel security and identification is well thought out and addresses a fundamental and often overlooked security weakness.

**Security for Electronic Data Flow**

Bill2Pay Electronic Processing resides in a secure application environment and deploys both active and passive monitoring to protect against intrusion and disruption of service. Bill2Pay has not had a successful penetration into our application or web server applications since inception over ten years ago. Effective data security involves four elements, and Bill2Pay’s security plan addresses all these

elements:

- Data Secrecy (no unauthorized release of or access to information);
- Data Integrity (no unauthorized modification or destruction of data);
- Data Availability (no system failures that reduce the level of availability); and
- Data audit-ability (the ability to monitor and discriminate between normal and abnormal system activities).

Electronic security, in particular, includes controlling access to the data within the system through the use of passwords and/or other log-on procedures, restricting functions to specific user categories, auditing all accesses, denying use of software not authorized to a specific password, and employing hardware and software technology designed to protect the data stored in the system. Working in conjunction with Bill2Pay’s comprehensive security infrastructure, the security model represents a powerful yet flexible environment for the protection of customer data.

1. One level of access is required to gain entry into Bill2Pay’s network environment. This level of access is provided through the network operating system.
2. A second level is required to gain access to the midrange system on which certain applications reside. This level of access is through the midrange systems security layer.
3. A third level of access is required to allow access to the payments online system. This is accomplished through granting of access to the necessary programs and databases.
4. The fourth tier is within the application itself, where access to “business functions” necessary to do a particular job is authorized. This level of access is used to restrict and control access to specific business functions, records, and even data elements.
5. An individual may be assigned to a pre-defined security group, to allow access to all appropriate business functions required to perform their job. Or, specific individual business functions may be authorized where needed.

Web-based applications are encompassed by additional specific security measures, including:

- Use of 128-bit SSL (secure socket layer) encryption for all web-based applications.
- Implementation of an ‘extranet’ for all web-based applications, requiring use of a user ID & PIN or password to authenticate to these systems.
- Protection of data behind Bill2Pay’s firewall.

- Client access to Bill2Pay is secured through the use of a 'Virtual Private Network' (VPN), which provides a secure, encrypted 'tunnel' for information sent over the Internet.

An increasingly vital element of electronic data security also includes protection of data transmitted outside of Bill2Pay's environment. Bill2Pay employs stringent measures to ensure that data transmissions are not compromised. These measures include the following:

- Financial data is sent via secure transmission.
- Secure FTP and SSL data transmission methods used.
- E-mail is not used for routine transmission of any sensitive data.
- When any sensitive data must be sent via e-mail, it is encrypted to prevent unauthorized access in the event that it is intercepted by an unauthorized third party.

Business Continuity Implementation (Internet and Hardware, Emergency rollover)

Because Bill2Pay maintains a facility that must operate in a 24X7 environment, we maintain multiple redundancies to ensure uninterrupted processing.

Equipment Availability

Bill2Pay maintains multiple types of hardware to ensure that if a breakdown of equipment occurs in the facility, our processing deadlines and timeframes are not impacted. Bill2Pay deploys both Opex and Agissar for extraction. Our extraction devices are capable of running all of our clients' work and if scheduled maintenance requires a particular piece of equipment to be idle, our operation's staff is quite capable to switch to a parallel process.

Peak Time Management

Bill2Pay strategically purchases and deploys our hardware environment to run at no greater than 85% capacity. This allows us to meet deadlines and timeframes even during peak monthly billing periods. We run multiple shifts and have a pool of employees that have been trained and are eligible for employment that are utilized during peak processing times.

Business Continuity

Bill2Pay's main and backup facilities deploy backup generators that are capable of running the facility for a continuously should power and communications become unavailable. Bill2Pay maintains multiple ISPs to ensure communication with our client's are uninterrupted. Bill2Pay has individual UPS backups for works stations, services, print servers and other equipment that require uninterrupted power supply.

Long Term Disaster Recovery

Bill2Pay maintains a fully redundant hot site with equipment that will back up our Jacksonville or Clearwater facility in case of an extended outage at our main facility. Bill2Pay conducts annual recovery tests and will share the results with St. Petersburg.

NOTE: For further information about our disaster recovery plan, please see the attached detailed DR Plan at the end of this response.

Clients

*This is a listing of our current clients. They love us! We have a **98% Satisfaction** rating, and have **NEVER lost a client** to a competitor! We have also included references according to your form, located attached at the end of our response.*

Cypress	Qualsure	Cypress Texas
Capitol Preferred	Southern Fidelity	CYPRESS GFL
Florida Peninsula	United Prop/Cas	CSC(ST2)
CSC(WLM)	CSC (Savers)	Ameritrust
Trinity/Unitrin	Western Ag	GE-CB1
ERC	North American (NAS)	North American (NAE)
Progressive Insurance	Citrus Health Care	Foundation Health 411
Vista Health Plan 412	Foundation Health 451	Coventry Health (Vista - Com)452
Coventry Health (Vista - Ind) 453	Summit Healthplan (Vista)454	Vista (wholesale) 416
Vista (wholesale) 417	PeachCare	Beach Products Inc
Pharmaceutical Assoc LLC	Fletcher Medical	Teco
Peoples Gas	Sumter Electric	St. Cloud Utilities
Orlando Utilities Commission	Jacksonville Electric Authority	City of Cape Coral
City of Sarasota	City of West Palm Beach Utilities	City of West Palm Occup. License
City of West Palm Alarms	City of West Palm IPP	Village Wellington
Marion County Utilities	Hernando County Utilities	Lee County Utilities
City of North Miami	City of Tampa Utilities	City of Sunrise
City of Clearwater	City Homestead Utilities	Lee County Electric
City of Altamonte	City of Lake Worth	Pinellas County Water
Pinellas County Animal Control	Pinellas County Solid Waste	Pinellas County Utilities
City of Ft. Lauderdale	Ft. Lauderdale Alarms	Pinellas EMS
Ft. Lauderdale Police	Ft. Lauderdale Fire	Ft. Lauderdale Occ. Licenses
Ft. Lauderdale EMS	Volusia County Tax	Ft. Lauderdale Parking
Texas Tuition	Pasco EMS	Florida Savings Plan
Department of Transportation	Brighthouse Networks: Tampa, Orlando, Michigan, Alabama	City of Melbourne
First Housing	Mid-State Homes	Verizon
Revolution Money	Tampa Bay Buccaneers	United Capital
West Gate Resorts	National Education Non-Profit	Portable on Demand
Dominion Business	Tavernier Capital	Yale Truck
Reliance Pathology	Analgesic Health Care	Tavernier Capital #2
Florida Advanced #2	Tarpon Springs Pathology	Electro Medical
Gulf to Bay Cardiovascular	Florida Urology Partners Dr. Bramlet Radiology/Imaging Specialists	Diagnostics Pathology
Nassau County Tax Collector	Columbia County Tax Collector	City of Palm Bay (in implementation)

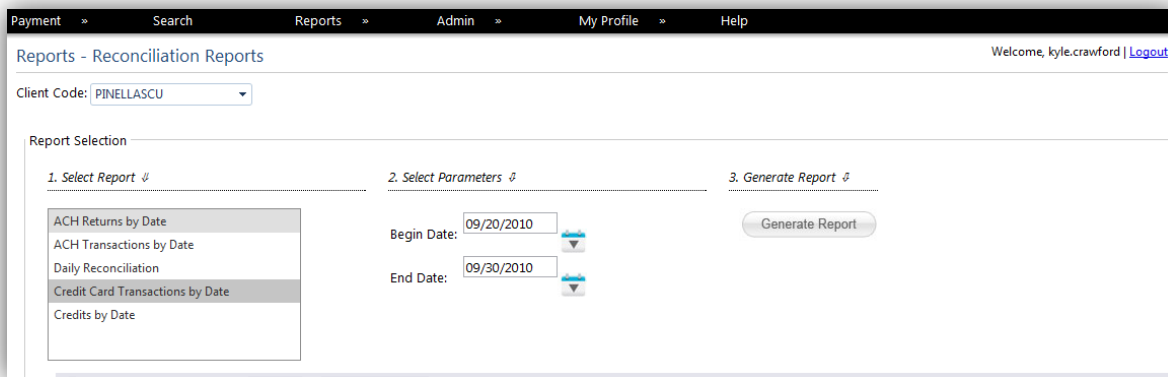
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The Bill2Pay Interface

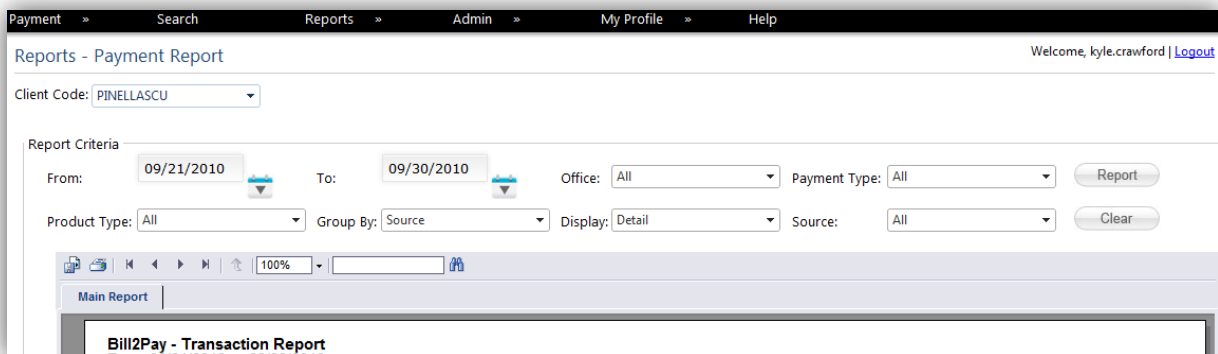
Reporting & Administration

The RFP specifically requested flexible reports which facilitate easy accounting and reconciliation. This is our strong point, we have excellent feedback on our ease of reconciliation.

Bill2Pay has a special report made just for reconciliation. Although Search and Report functions could generate the same function, we developed the reconciliation report with controls and layout built for this single purpose. Here are the options for generating a reconciliation report:



Here is a screen shot of the report generator interface, notice the options available for filter and grouping:



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Here are the results of a transaction report:

Bill2Pay - Transaction Report										
From 09/21/2010 to 09/30/2010										
Grouped by source										
Confirmation Number	Transaction Date	Transaction Time	Product Name	First Name	Last Name	Account Number	Source	Payment Type	Amount	
Call Center										
415	09/25/2010	08:45:30	Utility Payment	John	Tester	100117073778	Call Center	E-Check	7,246.71	
416	09/25/2010	08:59:53	Utility Payment	Susie	Smith	100105634953	Call Center	Visa	50.00	
420	09/25/2010	09:12:46	Mail In Utility Paym	Shari	Lucky	acb123	Call Center	Visa	10.00	
450	09/27/2010	13:23:22	Utility Payment	Taylor	Hawkins	100104030615	Call Center	Mastercard	10.00	
451	09/27/2010	13:25:37	Mail In Utility Paym	Susie	Smith	100111341886	Call Center	Mastercard	720.53	
454	09/27/2010	13:50:48	Mail In Utility Paym	Jane	Doe	100111341886	Call Center	Visa	10.00	
459	09/27/2010	14:22:49	Utility Payment	Peter	Jones	100111327439	Call Center	Visa	561.10	
461	09/27/2010	14:44:50	Mail In Utility Paym	Susie	Waiz	100111341886	Call Center	Mastercard	10.00	
464	09/27/2010	14:58:10	Mail In Utility Paym	Adam	Smith	100111341886	Call Center	Visa	10.00	
465	09/27/2010	15:02:08	Mail In Utility Paym	John	Smith	100105499557	Call Center	Visa	20.00	
466	09/27/2010	15:18:06	Utility Payment	Jamie	Linn	100104641311	Call Center	Visa	124.34	
478	09/28/2010	09:18:09	Utility Payment	Jon	Jones	100116848052	Call Center	Visa	456.64	
480	09/28/2010	09:42:52	Utility Payment	Jon	Jones	100116848052	Call Center	Visa	400.00	
492	09/28/2010	13:01:24	Mail In Utility Paym	Adam	Clayton	100110755846	Call Center	Mastercard	75.25	
495	09/28/2010	17:38:34	Utility Payment	James	Mason	100104947364	Call Center	Visa	100.00	
496	09/28/2010	17:43:15	Mail In Utility Paym	Jon	Jones	100104947364	Call Center	E-Check	100.00	
497	09/29/2010	08:38:51	Utility Payment	jio	jone	100110317629	Call Center	Mastercard	400.00	
499	09/29/2010	11:08:16	Utility Payment	Isi	jack	100104030615	Call Center	Visa	100.00	
501	09/29/2010	11:31:07	Mail In Utility Paym	Jean	Tester	100116376186	Call Center	E-Check	115.10	
507	09/29/2010	13:39:34	Utility Payment	sgs	aadh	100104030615	Call Center	Visa	5.75	
519	09/30/2010	09:16:58	Utility Payment	John	Smith	100105266555	Call Center	Visa	57.00	
520	09/30/2010	09:27:54	Utility Payment	Iris	Kraft	100105266555	Call Center	E-Check	55.00	
521	09/30/2010	09:30:08	Utility Payment	John	Jones	100104947364	Call Center	Mastercard	150.00	
522	09/30/2010	09:33:53	Utility Payment	John	Smith	100105266555	Call Center	E-Check	25.00	
532	09/30/2010	10:47:04	Utility Payment	James	John	100111262670	Call Center	Mastercard	950.00	
533	09/30/2010	10:48:33	Utility Payment	James	Jones	100111262670	Call Center	Visa	200.00	
557	09/30/2010	15:03:28	Utility Payment	iris	Kraft	100110622066	Call Center	E-Check	23.10	
558	09/30/2010	15:08:27	Utility Payment	John	Smith	100110622066	Call Center	Visa	50.00	
								Transaction Count	Total Amount	
Subtotal Credit Cards								22	4,470.61	
Subtotal E-Checks								6	7,564.91	
Refunds Credit Cards								0		
Returns E-Check								0		
Subtotal								28	12,035.52	

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Here is a sample Search. Please notice the flexibility searches can be used with. There are also hotkeys for entering (T)odays date, (Y)esterdays date, previous and next, for quick and frequent searches. Also, you can see icons on the far right for exporting to eXcel or .CSV format... right to your desktop.

Search - Find a Transaction

From: 08/30/2010 To: 09/30/2010 Total Amount: Payment Amount: Payment Type: All

Confirmation #: First Name: Last Name: Account Number: Source: Web

CC First 6: CC Last 4: eCheck Last 4: Search Clear

	Confirmation Number	Transaction Date	Product	Account Number	First Name	Last Name	Payment Amount	Status
Edit	445	09/27/2010 11:36:26 AM	Utility Payment	100103632107	Madeira Beach Yacht	Condo Assoc Inc	26008.3900	Approved-ECH
Edit	447	09/27/2010 12:17:45 PM	Utility Payment	100105634953	Mary	Smith	11962.0600	Approved-ECH
Edit	448	09/27/2010 12:17:45 PM	Utility Payment	100105634953	Mary	Smith	11962.0600	Approved-ECH
Edit	535	09/30/2010 11:02:56 AM	Utility Payment	100105943535	John	Test	5630.5800	Declined
Edit	536	09/30/2010 11:06:03 AM	Utility Payment	100105943535	John	Test	5630.5800	Declined
Edit	537	09/30/2010 11:22:11 AM	Utility Payment	100105943535	Test Bank	Test Bank	5630.5800	Approved-ECH
Edit	503	09/29/2010 12:39:40 PM	Utility Payment	100108348024	John	Smith	4942.5200	Declined
Edit	504	09/29/2010 12:40:55 PM	Utility Payment	100108348024	John	Smith	4942.5200	Declined
Edit	505	09/29/2010 12:41:46 PM	Utility Payment	100108348024	John	Smith	4942.5200	Declined
Edit	506	09/29/2010 12:43:16 PM	Utility Payment	100108348024	John	Smith	4942.5200	Declined
Edit	472	09/27/2010 04:10:10 PM	Utility Payment	100108000541	Test	Test	3537.9700	Approved-ECH
Edit	434	09/27/2010 09:18:18 AM	Utility Payment	100111076249	smm	tnon	2496.2500	Approved-ECH
Edit	433	09/27/2010 08:42:28 AM	Utility Payment	100104046880	jon	smith	2444.0000	Declined
Edit	409	09/24/2010 05:42:48 PM	Utility Payment	100111262670	John	Smith	1958.9800	Declined
Edit	410	09/24/2010 05:43:31 PM	Utility Payment	100111262670	John	Smith	1958.9800	Declined
Edit	411	09/24/2010 05:44:00 PM	Utility Payment	100111262670	John	Smith	1958.9800	Declined
Edit	435	09/27/2010 09:22:38 AM	Utility Payment	100106509468	lok	Immkioopp	1745.8500	Declined
Edit	436	09/27/2010 09:29:58 AM	Utility Payment	100106509468	lok	Immkioopp	1745.8500	Declined
Edit	513	09/30/2010 08:47:47 AM	Utility Payment	100105266555	John	Smith	1707.1900	Declined
Edit	514	09/30/2010 08:48:20 AM	Utility Payment	100105266555	John	Smith	1707.1900	Declined
Edit	515	09/30/2010 08:48:51 AM	Utility Payment	100105266555	John	Smith	1707.1900	Declined
Edit	516	09/30/2010 08:49:14 AM	Utility Payment	100105266555	John	Smith	1707.1900	Declined
Edit	421	09/25/2010 09:32:24 AM	Utility Payment	100101488508	John	Doe	1455.5600	Declined
Edit	422	09/25/2010 09:32:50 AM	Utility Payment	100101488508	John	Doe	1455.5600	Declined
Edit	541	09/30/2010 12:32:36 PM	Utility Payment	100108982968	Iris	Kraft	1409.1000	Declined

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Clicking Edit (far left) brings up more payment detail, where voids, returns, and notes can be entered:

The screenshot displays a web interface for a payment receipt. At the top, there is a navigation menu with links for Payment, Search, Reports, Admin, My Profile, and Help. The main heading is "Search - Transaction Detail".

The interface is divided into several sections:

- Payment Receipt - [Click here to print](#)**: A box containing the following details:
 - Confirmation Number: 447
 - Payment For: Pinellas County Utilities
 - Office:
 - Status: Approved
 - Transaction Date: 09/27/2010 12:17:45 PM
 - Payment Type: Bank Account - ****5125
 - Product Detail: Utility Payment - 100105634953 - \$11,962.06
 - Convenience Fee: \$3.75
 - Total Payment Amount: \$11,965.81
 - Name: Mary Smith
 - Phone: [\(727\) 521-5233](#)
 - Notes:
- Transaction Activities**: A section with buttons for [Void](#), [Refund](#), and [Add Note](#).
- Additional Detail**: A section with the text "Payment Taken By: Source: Web".
- Notes**: A section with a text input field.
- ACH Details**: A table with the following data:

B2P Process Date	Bank Account Number	Routing Number	Account Type
	****5125	063113772	Personal Checking
- Additional Transaction Details**: A section with the following address information:
 - Address: 0 2nd St E
 - City, State, Zip: Treasure Island, FL, 33706
 - Field 1: Sun Ketch III Condo Assoc

At the bottom of the page, there is a copyright notice: "© 2010 Intuition Systems, Inc. All Rights Reserved. Bill2Pay® is a registered trademark of Intuition Systems, Inc."

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Public Facing Webpages

Here is a sample of the free pages we built for our latest client, Pinellas County Utilities. At your request, we can generate a test page customized for you.



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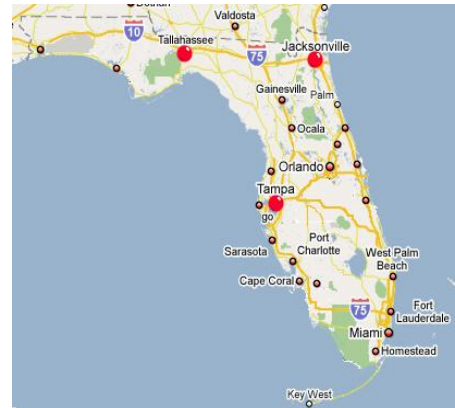
Appendix 1: Proposer’s Qualification

Attachment 1 – Overview

Our Company and People

Brief history and organizational structure of our firm.

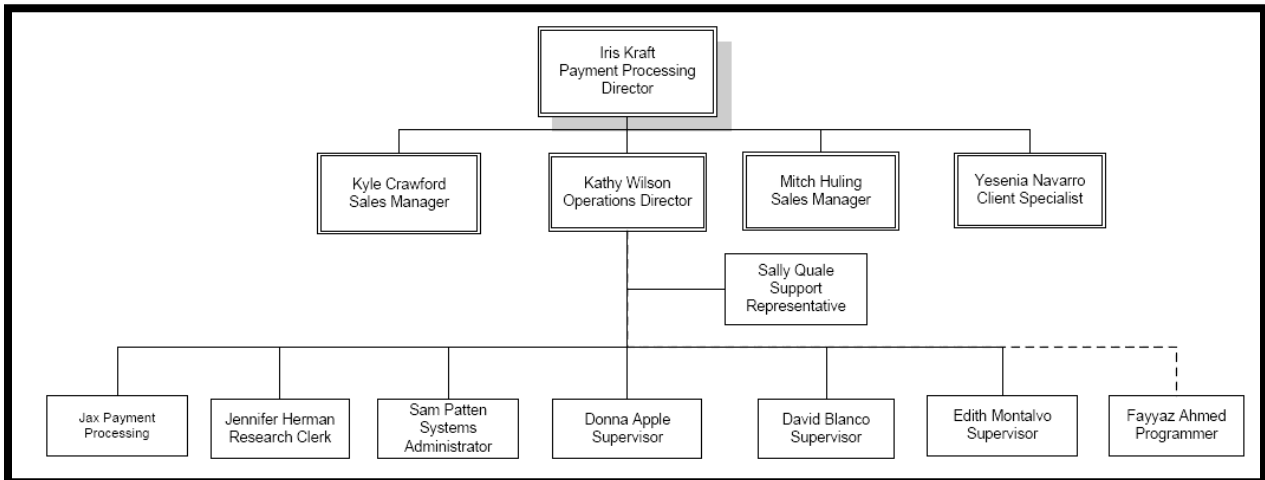
Our payment processing services began with a lockbox acquisition Intuition Systems in 1992 of North American Financial. After eighteen years of successful investment in the right personnel, processes, and technology, we have grown to be the largest retail lockbox processor in the state of Florida with a strong and expanding client-base, both in-state and nationally. As described throughout this proposal, Bill2Pay is well positioned to offer Palm Bay a seamlessly integrated electronic and lockbox payment solution, providing a one-stop solution for all of its customer payment needs, whether paying by check, Online, walk-up, or IVR credit card or e-Check. We offer our excellent services from the stability of a steady ownership and senior management since 1994.



Intuition Systems employs 180 associates in its three offices located in Clearwater, Jacksonville, and Tallahassee, Florida. All of the services in response to this RFP will be performed at our Bill2Pay offices located at 1400 140th Ave. N., Clearwater, FL 33762.

Bill2Pay specializes in electronic payment processing. We have come to understand from experience the particular needs of government agencies and municipalities as the provider of electronic, retail, and wholesale lockbox payment processing for, but not limited to: Brevard County, Hernando County, Hillsborough County, Marion County, Sumter County Electric, Pinellas County Utilities, Lee County, Volusia County, Jacksonville Electric Authority, City of Fort Lauderdale, City of Cape Coral, City of Clearwater, City of Lake Worth, City of Cocoa, City of Homestead, City of N. Miami, City of Sarasota, City of Sunrise, City of Venice, City of West Palm Beach, Village of Wellington, Florida Water Services, Orlando Utilities Commission, City of Ocala, City of Melbourne, and TECO (Tampa) Energy.

The Day to Day operations required for supporting the City enlist the people shown in the below organizational chart. In order to implement the City, or fix bugs, we also have a development staff of 6 engineers to support the electronic application.



2. Merchant proposer must be able to provide beginning to end merchant services, including equipment/software, credit and charge transaction authorization, routing and settlement for all major credit and debit cards. Describe this process and identify any joint venture or affiliated relationships required to complete the processing of the transaction. (Attach to proposal), (Label "Attachment 2 – Process").

Attachment 2 – Process

3. Describe your customer support function. Including hours of operations, phone numbers, after hours and weekend availability, reaction time, service location, local contact etc. Describe the process and proposed time line if a terminal went down during the weekday and if it went down during a weekend or after hours. (Attach to proposal), (Label "Attachment 3 – Customer Service")

Attachment 3 – Customer Service

4. Please provide a sample Merchant Statement and explain how the City would resolve any differences between internal deposits records and the Merchant Account Statement i.e. (where and who would the city call, documentation required, etc.). (Attach to Proposal), (Label "Attachment 4 – Merchant Statement").

Attachment 4 – Merchant Statement

Attachment 5 Exception to Scope

By studying the fourth section, Scope of Services, we have found several notable points which may be exceptions, or simply clarifications of our services relative to your requests. Here are a list only of the clarifications; we see no problems with the rest of the services listed in "Scope."

B. Transaction Fees: Proposals shall be based on the transaction/convenience fees to be charged to the City/City customer for processing VISA, MasterCard, Discover, and American Express credit cards as well as debit cards. All interchange dues, assessments and any other fees levied by VISA/MC, AMEX & Discover should be considered/treated as direct pass-through to the City, except in the case of convenience fee billing proposals.

Bill2Pay is primarily a "Convenience Fee" service provider but we can also charge the city. Our offer includes both options, with the option of having some departments choose either; mix and match. This flexibility is key considering each departments needs. VISA cannot be accepted over the counter, and some of your offices may have a dependence on counter payments. Other offices may find it important to their budget to pass on the costs.

C. Service locations: Currently the City has two types of service locations. These service locations each comprise a merchant account. The City also wishes to collect charges on-line sometime in the near future.

Bill2Pay's interface requires using a PC at all locations. We do not have terminals, but we can provide swipers to use with the PCs, for an additional charge. **We can provide payments web pages for each location and product for no additional fee!**

F. Credit Card Service: The ability to process VISA, MasterCard, American Express, and Discover credit cards is required.

Bill2Pay accepts all of these cards. VISA has very strict rules regarding convenience fees, which we operate by. No merchant can charge a convenience fee over the counter (face to face) using VISA.

J. On-Line Transactions

Bill2Pay can provide payments webpages at no additional costs. Future unforeseeable integration costs with HTE Sungard are not included in this response.

K. Settlement

Because we make a single deposit which matches your transaction reports, reconciliation could not be any easier. No complicated merchant statements, simple predictable % fees, in real time reports always available.

P. Security

Bill2Pay is PCI level 1, the highest level of scrutiny, be sure all of your proposers are!

Attachment 6 – Implementation Timeline

Our system is web-based and ready for your setup. There are actually 2 concurrent timelines. We have to get you set up with merchant services, the "business side", and technically, our internal setup.

Technical – 2 - 4 weeks

Because this is a web based product, most of the setup can be done by us in a couple of weeks. As long as you have PCs with Windows Internet Explorer, setup for your offices can be as simple as logging on to a link. Allow 2 weeks from contract signing, plus testing. We recommend a week for you to test and for our rework, if necessary. This includes your counter interface, web payment pages (if requested), administration interface and reports.

Credit Card Swipers are optional, for an additional cost, and may be useful in some of your offices. Swiper set up involves plugging in a usb cable and performing an easy java update from a link in our web application.

Training is free and is performed at your request, organized based on your convenience. We usually perform training on the web for the greatest flexibility.

Technical implementation (no integration):

Training usually can be done in less than 2 hours. You can schedule several sessions, in case you need to "shift" work or split training between offices. Clerks take about 15 minutes, about an hour for supervisors and administrators, depending on questions.

We do not charge extra for additional training.

Merchant Setup – 30 days average, 60 days maximum

It takes a maximum of 60 days to set up your merchant account(s) so you can process credit cards. This is mostly dependent on your returning of the merchant agreement AND the payment gateway. We try to turn our parts of the process around in the same day, but are not in control of the time spent with the processor or your legal process.

This process is followed in parallel with your technical setup, so we should be up and running in under 60 days from contract signing.

Appendix 2: References

Name: LCU (Lee County Utilities)
Address: 7391 College Pkwy
City: Fort Myers State : FL Zip: 33907
Phone No: 239-274-2545
Contact Person: Carolyn Andrews
Title of Contact Person: Utilities Senior Manager
Electronic Payments

Name: Pinellas County Utilities
Address: Ft. Hariison Ave.
City: Clearwater State :FL Zip: 32901
Phone No:321 608-7170
Contact Person: Isaiah Jackson ijackson@co.pinellas.fl.usa
Title of Contact Person: Financial Systems Administrator
High Volume, Highly Integrated Electronic, Counter, Call Center and Web for Utility payments and deposits, Real time updating to/from SAP. We also provide the Lockbox Service (opening and depositing mail-in bill payments).

Name: City of Melbourne Utilities
Address: 900 E. Strawbridge Ave.
City: Melbourne State :FL Zip: 32901
Phone No:321 608-7170
Contact Person: Wayne Rosser wrosser@melbournefl.org
Title of Contact Person: Financial Systems Administrator
Electronic Payments for Utility deposits and payments, web, counter, IVR.

Name: Florida DOT (Motor Carrier Compliance)
Address: 325 John Knox Rd.
City: Tallahassee State: FL Zip: 32303
Phone No: 850-245-7934 Ext:
Contact Person: Marilyn Tabanelli
Title of Contact Person: Financial Services Manager
Electronic Payments, fully customized.

Name: Jacksonville Electric Authority
Address: 21 West Church Street
City : Jacksonville State : FL Zip: 32202
Phone No: 904 665-7488
Contact Person: Rey Gripon
Title of Contact Person: Collections Manager
Electronic Payments, web, counter and IVR; fully customized system

Name: CSC (Computer Science Corporation) P&C BPO
Address: 100 Authur Anderson Pkwy; Suite 100
City: Sarasota State :FL Zip: 34232
Phone No:941 906-2203
Contact Person: Eamon Kelly
Title of Contact Person: IT Director
Electronic payments for 3rd parties through CSC contracts.

Appendix 3: Costs

One-Time Fees:

Implementation fees are waived for this Proposal.

Fee Description	One Time Costs
Software	0
Software Upgrades	0
Merchant Application Fee	0
Setup Fee by Processor	0
Internal Control and Procedures Review	0
Initial Training – onsite	0
Additional Training – telephone or written	0
Other:	\$60 per swiper (if needed)

Product Fees:

Only swipers (which are optional) have a charge.

Product	Model	Rental per Month	Purchase per Device
Terminal (Attach type)	N/A		
Printer (Attach type)	N/A		
PIN Pad (Attach type)	N/A		
Check Reader-Imager	N/A		
Imprinter	N/A		
Electronic Check Svs. Fee	N/A		
On-line Reporting (Monthly Fee/User ID)	N/A		
Wireless Equipment:	N/A		
Supplies	N/A		
Other:	Swiper	Encryption: \$30/unit/year	\$60 per swiper (if needed)

Monthly Fees: Required per Merchant Account*No Charge*

Fee Description	Per Item Cost	Monthly Cost
(fees paid to Merchant)	0	0
Account Fee	0	0
Technical Support	0	0
Monthly Statement	0	0
Security Coverage	0	0
Minimum Transaction	0	0
Volume	0	0
Transaction/Network	0	0
Access	0	0
Other:		

List Additional Fees Required to Process Payment Made On-Line through the City website

Fee Description	Per Item Cost	Monthly Cost
(fees paid to Merchant)	0	0
Charge Backs	\$10	0
Other: NSF (eCheck)	\$5	0

**we can accept eChecks if you request. Our proposal does not require you to accept eChecks.*

Settlement:

Provide applicable period for deposits to City's bank accounts, i.e., 24 hours, 36 hours, 48 hours, 72 hours:

Bill2Pay never "floats" payments. We deposit funds into your account in a single deposit, when we receive the money from the payment card network. Your simple, single deposit matches your reconciliation report, so that reconciliation is obvious and easy. All your cards and eCheck payments for a single day match your deposit. If you wish to accept American Express, their clearing takes 1 day longer than MC/VISA/Discover, so it will take less than 72 hours. If you do not take AMEX, it would take less than 48. For instance, accepting AMEX, your transactions for ALL of Monday's transactions (until 8 pm.) will be transferred Wednesday night, so you will see it when you come in to work on Thursday.

APPENDIX 3

**COSTS
CITY OF KEY WEST CREDIT CARD TRANSACTIONS
By MERCHANT STATEMENT
VOLUMES BASED ON JUNE 2010**

Bill2Pay charges a fee of 3% for transaction-based (city absorbs costs) pricing. If the city wishes to charge a convenience fee to the customer, we can adjust our pricing to charge a flat fee, which will depend on the typical payment amount, and range of payments but will be roughly equivalent to 3% of your typical payment. For instance, if you have a department which has a straight \$100 fee, our convenience fee would be \$3. We did not have typical payment data necessary to determine a flat fee, but assume it will be 3%. Because of VISA rules, the city cannot accept VISA and charge a % convenience fee OR charge a convenience fee for any face-to-face transactions.

We recommend the city to consider either not accepting VISA for face to face transactions or absorbing the costs, else the city would not be VISA compliant and subject to fines or shut off for VISA transactions.

We are equipped to provide payment services tailored to each department, should they have different needs, some could not accept VISA, charge a convenience fee, others could accept internet only or counter only, others could be online only; mix and match.

In order to submit our pricing in the format you have requested, we have recreated your tables and input 3% in each table. This is 3% charged to the city OR to the Customer.

Department/ Payment Type / Equipment in use	Monthly Activity	City Cost Price/Unit	City Customer Cost Price/Unit
Revenue Department / Utility Payments / One swipe terminal			
Visa		3%	3%
Sales # Transactions	370		
Sales \$ Amount	\$60,063.89		
MasterCard		3%	3%
Sales # Transactions	202		
Sales \$ Amount	\$40,604.88		
American Express		3%	3%
Sales # Transactions	119		
Sales \$ Amount	\$29,758.35		
Discover Card		3%	3%
Sales # Transactions	8		
Sales \$ Amount	\$1,412.80		

Department/ Payment Type / Equipment in use	Monthly Activity	City Cost Price/Unit	City Customer Cost Price/Unit
Parking Department / Ticket Payments / One swipe terminal		3%	3%
Visa			
Sales # Transactions	307		
Sales \$ Amount	\$11,625.50		
MasterCard		3%	3%
Sales # Transactions	108		
Sales \$ Amount	\$5,756.25		
American Express		3%	3%
Sales # Transactions	38		
Sales \$ Amount	\$2,282.10		
Discover Card		3%	3%
Sales # Transactions	12		
Sales \$ Amount	\$3,445.00		

Department/ Payment Type / Equipment in use	Monthly Activity	City Cost Price/Unit	City Customer Cost Price/Unit
Building Department / Permit Payments / One swipe terminal			
Visa		3%	3%
Sales # Transactions	75		
Sales \$ Amount	\$8,621.94		
MasterCard		3%	3%
Sales # Transactions	25		
Sales \$ Amount	\$11,352.73		
American Express		3%	3%
Sales # Transactions	38		
Sales \$ Amount	\$7,926.45		
Discover Card		3%	3%
Sales # Transactions			
Sales \$ Amount			

Department/ Payment Type / Equipment in use	Monthly Activity	City Cost Price/Unit	City Customer Cost Price/Unit
Transfer Station / Dumping Payments / One swipe terminal			
Visa		3%	3%
Sales # Transactions	34		
Sales \$ Amount	\$1,230.92		
MasterCard		3%	3%
Sales # Transactions	9		
Sales \$ Amount	\$318.01		
American Express		3%	3%
Sales # Transactions	6		
Sales \$ Amount	\$369.29		
Discover Card		3%	3%
Sales # Transactions			
Sales \$ Amount			

Department/ Payment Type / Equipment in use	Monthly Activity	City Cost Price/Unit	City Customer Cost Price/Unit
Key West Bight Marina / Fuel Rents Supplies / Two swipe terminal			
Visa		3%	3%
Sales # Transactions	267		
Sales \$ Amount	\$123,249.99		
MasterCard		3%	3%
Sales # Transactions	91		
Sales \$ Amount	\$21,959.17		
American Express		3%	3%
Sales # Transactions	110		
Sales \$ Amount	\$129,954.73		
Discover Card		3%	3%
Sales # Transactions			
Sales \$ Amount			

Department/ Payment Type / Equipment in use	Monthly Activity	City Cost Price/Unit	City Customer Cost Price/Unit
Key West Bight Marina Parking / Parking Payments / Three swipe			
Visa		3%	3%
Sales # Transactions	3513		
Sales \$ Amount	\$24,816.50		
MasterCard		3%	3%
Sales # Transactions	1462		
Sales \$ Amount	\$10,293.25		
American Express		3%	3%
Sales # Transactions			
Sales \$ Amount			
Discover Card		3%	3%
Sales # Transactions	67		
Sales \$ Amount	\$489.50		

Department/ Payment Type / Equipment in use	Monthly Activity	City Cost Price/Unit	City Customer Cost Price/Unit
Park-N-Ride/ Parking Payments / One pay stations**			
Visa		3%	3%
Sales # Transactions			
Sales \$ Amount			
MasterCard		3%	3%
Sales # Transactions			
Sales \$ Amount			
American Express		3%	3%
Sales # Transactions			
Sales \$ Amount			
Discover Card		3%	3%
Sales # Transactions			
Sales \$ Amount			

Department/ Payment Type / Equipment in use	Monthly Activity	City Cost Price/Unit	City Customer Cost Price/Unit
Garrison Bight Marina/ Rental Ramp Parking Payments / One swipe terminal			
Visa		3%	3%
Sales # Transactions	179		
Sales \$ Amount	\$38,751.56		
MasterCard		3%	3%
Sales # Transactions	62		
Sales \$ Amount	\$15,974.97		
American Express		3%	3%
Sales # Transactions	35		
Sales \$ Amount	\$11,302.70		
Discover Card		3%	3%
Sales # Transactions	6		
Sales \$ Amount	\$961.95		

Department/ Payment Type / Equipment in use	Monthly Activity	City Cost Price/Unit	City Customer Cost Price/Unit
Parking / Parking Payments / 24 unattended pay stations *			
Visa		3%	3%
Sales # Transactions	17,470		
Sales \$ Amount	\$116,734.75		
MasterCard		3%	3%
Sales # Transactions	7,152		
Sales \$ Amount	\$48,735.15		
American Express		3%	3%
Sales # Transactions			
Sales \$ Amount			
Discover Card		3%	3%
Sales # Transactions	243		
Sales \$ Amount	\$2,127.25		

Department/ Payment Type / Equipment in use	Monthly Activity	City Cost Price/Unit	City Customer Cost Price/Unit
Online / Parking Ticket and Utility Payments /City Website			
Visa	?	3%	3%
Sales # Transactions	?		
Sales \$ Amount	?		
MasterCard	?	3%	3%
Sales # Transactions	?		
Sales \$ Amount	?		
American Express	?	3%	3%
Sales # Transactions	?		
Sales \$ Amount	?		
Discover Card	?	3%	3%
Sales # Transactions	?		
Sales \$ Amount	?		