

**PCI COMPLIANT PAYMENT PROCESSING SYSTEM RFP****FORMAL REQUEST FOR PROPOSAL****ADDENDUM NUMBER: FOUR (4)****SEPTEMBER 8, 2020**

**THIS ADDENDUM IS ISSUED PRIOR TO THE ACCEPTANCE OF THE FORMAL RFPs. THE FOLLOWING CLARIFICATIONS, AMENDMENTS, ADDITIONS, DELETIONS, REVISIONS, AND MODIFICATION FORM A PART OF THE CONTRACT DOCUMENTS ONLY IN THE MANNER AND TO THE EXTENT STATED.**

**Q&A**

Data provided is based on historical volume.

1. Please provide recent 3 months of Merchant Processing Statements.
  - a. If unable to provide statements, what is the Broward Health's annual processing dollar volume, broken down by card type? **PRIOR TO COVID-19**  
**MARCH 2019-FEB 2020 (GROSS SALES)**  
MASTERCARD = \$19,606,842.22  
AMEX = \$2,932,656.66  
VISA = \$8,701,483.45  
VISA DEBIT = \$7,906,694.04  
DISCOVER ACQ = \$547,040.93  
TOTAL = \$39,694,717.30
  - b. What is Broward Health's average transaction amount, and highest individual transaction amount? **AVERAGE TRANSACTION BY CREDIT CARD TYPE PRE COVID**  
MASTERCARD = \$192.05  
AMEX = \$266.07  
VISA = \$97.39  
VISA DEBIT = \$27.91  
DISCOVER ACQ = \$89.08  
**TOTAL AVERAGE - \$80.70**
2. How many Merchant IDs does Broward Health have? **87**
3. Please describe how you are currently processing card payments today. (Name & Version of the City's Terminals, Software, Gateways, Web, etc.) **This information will be provided to the awarded vendor.**
4. Is Broward Health currently charging or using a Convenience Fee service? **No, Broward Health does not charge a convenience fee.**

- a. If yes, which locations charge it?
  - b. If yes, what % or \$ are you charging?
  - c. If yes, are you or do you have a 3rd party managing the Convenience Fees?
5. How many credit card devices will Broward Health require (break out between wired and wireless)? **Six (6) Wireless and 139 Non-Wireless**
6. How many Merchant IDs (MIDs) will Broward Health need? **Currently Broward Health has 87 MIDs.**
7. How many credit card transactions does Broward Health process annually? **PRIOR TO COVID – ANNUAL CREDIT CARD TRANSACTIONS – MC=102,091, V=89,348, D=6,141 AMEX=11,022, VISA DEBIT = 283,257 TOTAL = 491,859 (SIGNATURE CARD SERVICES)**
8. Will Broward Health require the ability to accept ACH transactions? **ACH transactions are done through bank, Wells Fargo.** a. If so, how many ACH transactions does Broward Health process annually? **This information will be provided to the awarded vendor.**
9. What is Broward Health’s annual encounter volume? **This information will be provided to the awarded vendor.**
10. Who is your current payment processor? **First Data** Are you looking to keep the processor or replace entirely? **It depends if the vendor selected uses First Data.**
11. For Broward Health’s payments processed, what is the annual volume of transactions (pre-COVID) by category and dollar (\$) processed by category? (card, check and cash).
  - ANNUAL CREDIT CARD TRANSACTIONS (Signature Card Services)**
  - MASTERCARD = \$19,606,842.22 – 102,091 transactions**
  - AMEX = \$2,932,656.66 – 11,022 transactions**
  - VISA = \$8,701,483.45 – 89,348 transactions**
  - VISA DEBIT= \$7,906,694.04 – 283,257 transactions**
  - DISCOVER ACQ = \$547,040.93 – 6,141 transactions**
  - TOTAL = \$39,694,717.30 – 491,859 transactions**
12. Who is Broward Health’s current merchant services and gateway provider(s)? If more than one, how are they being deployed? (POS, Unenrolled, Cerner integrated and unintegrated...etc) **Merchant Processor = SIGNATURE CARD SERVICES**  
**Merchant Bank = West America Bank / REDWOOD MERCHANT SERVICE**
13. Will Broward Health provide *Vendor XYZ* a copy of 3 months of merchant processing statements (pre-COVID)? **This will be provided to the awarded vendor.**
14. Will Broward Health provide a list of the current POS equipment being utilized (include manufacturer make, model and quantities)? **Yes, however Broward Health does not own the equipment.**

15. Will Broward Health provide a workflow diagram or a description of your current patient refund process? **Yes**. Are refunds all issued by check today? What is the annual volume of refunds issued (pre-COVID)? **7,473 Refund checks were issued for the period of March 2019 to February 2020.**
16. Please indicate the required or desired date for the implementation to be completed, if any. **Broward Health is looking for the implementation date to be ASAP upon execution of the contract.**
17. Does the payment tool need to be a licensed or subscription-based COTS product, custom-built tool, or contractor built and licensed tool? **Broward Health is open to the options that vendor can provide.**
18. What is your current payment gateway / processor, and are you willing to change to a different gateway / processor with this solution? **Currently, the payment processor is First Data.**
19. Please provide diagrams of your current payment architecture (e.g. data flow, systems integration, network, etc.). **This information can be provided if needed to the awarded vendor.**
20. What software (name, version) is being used currently for your call center and/or IVR solution? **A predictive dialer is used for our customer service area.**
21. Please list your current payment processors. **First Data.**
22. Please provide the names of your current merchant banks. **West American Bank, Readwood Merchant Services (WAB and Redwood are the same.)**
23. Please provide current payment transaction volumes and breakdown per channel. **This information will be provided to the awarded vendor.**
24. Please provide transaction volumes across current forms of accepted payments. **This information will be provided to the awarded vendor.**
25. Please indicate the current number of desktops requiring a payment capability (if none today, what is the anticipated number in the future). **This information will be provided to the awarded vendor although some may change what they do today.**
26. Please indicate the current number of laptops requiring a payment capability (if none today, what is the anticipated number in the future). **This information will be provided to the awarded vendor although some may change what they do today.**
27. Please indicate the current number of tablets requiring a payment capability (if none today, what is the anticipated number in the future). **This information will be provided to the awarded vendor although some may change what they do today.**
28. How many payment devices (e.g., terminals, dongles) do you have per location? **Currently 5-7 per location at a maximum, but Broward Health would want them at all areas so approximately 250 would be needed.**

29. Can Broward Health explain and detail their current Refund process including how/when a refund is determined and are we only talking about Patient Payments or do they ever refund the Payers? **The Refund process includes both patient payments and payers.**
30. Who is Broward Health's Current Merchant Provider? **Merchant Processor = Signature Card Services. West American Bank, Readwood Merchant Services (WAB and Redwood are the same.)**
31. Will Broward Health release a pricing matrix? **No.**
32. What are the annual payment volume expectations by:
- Cash? **This information can be provided to the awarded vendor.**
  - Check? **This information can be provided to the awarded vendor.**
  - Credit / Debit Cards? **CREDIT = 208,602 transactions, DEBIT = 283,257 transactions**
33. Will Broward Health consider a partial PCI Compliant payment solution including:
- Credit / Debit Cards only? **No.**
34. What is the primary EMR/EHR system Broward Health is using today? **Broward Health is currently using Cerner Invision.** Will integration with this system be a requirement for phase 1 deployment with the chosen provider? **Yes, integration is preferred in phase one.**
35. How many Merchant IDs does Broward have currently setup for processing? **Signature Card Services – 87 MIDs**
36. How many approximate annual transactions does Broward process for card, check, and cash today? **August 2019 to July 2020 – ANNUAL CARD TRANSACTIONS**  
**MC=85,055, V=71,966, D=4,949, AMEX=8,914, VISA DEBIT = 233,296**  
**TOTAL = 404,180**
37. Can you please share what was your eCommerce Card Not Present only Fraud chargeback loss for the past 12 months? Number of chargebacks and dollar amount? **Broward Health is unable to provide this information at this time.**
38. Please provide 3 months of Processing Statements **This information can be provided to the awarded vendor.**
39. Please provide a network diagram and payments flow chat **This information can be provided to the awarded vendor.**
40. Please provide volume Projections and Other Related Information:
- Estimated Annual V/M/D Sales Volume first 12 Months **\$29M (Pre-COVID activity)**
  - Estimated American Express Sales Volume first 12 Months **\$2.9M (Pre-COVID )**
  - Estimated e-Check Sales Volume first 12 Months **Unknown**
  - Average Ticket Price **V= \$97 M=\$192 D=\$89**
  - % of Recurring Sales- **0%**
  - % of On-Time Sales **100% Broward Health is unable to processe recurring due PCI compliance issues.**

41. In an effort to formulate a Return on Investment Calculation for the use of Least Cost Debit Routing, please provide:  
Estimated Annual Signature Debit Transaction Counts and Amounts-  
VISA DEBIT= \$7,906,694.04 – 283,257 transactions
42. In an effort to formulate a Return on Investment Calculation for the use of Card Account Update, please provide: **Broward Health is unable to provide due to PCI compliance.**
- Provide number of credit cards on file.- **None, due to PCI compliance.**
  - Of all the cards on file, how many are used for both cardholders initiated trx and merchant initiated trx?
  - What % of cards on file are used for one-time payments (cardholder initiated) vs recurring payments (merchant initiated)?
  - Provide estimated Annual Recurring Sales \$ Volume.
  - Provide estimated Annual Recurring Transaction # Volume.
  - Provide average sales price.
  - List % of billings by frequency (wkly, mthly, qtrly, semi-annual, annually).
  - Provide authorization decline ratio (#Auth to #Settlement %).
43. In order for *Vendor XYZ* to provide a pricing proposal with the most value to Broward Health, we'd like to have the following volumes:
- Average monthly (or previous 12 month) credit card processing amount in dollars- **Approximately 31.9 Million.**
  - Credit card device amount needed- estimate **Approximately 250.**

**END ADDENDUM FOUR**