CITY OF WEST HOLLYWOOD
QUESTIONS AND ANSWERS: 9-16-13

#	Merchant Services Questions	Answers
1	Since the City currently accepts credit cards, do any of the locations require a manual close capability?	City Hall cashier terminals batch out transactions as part of the daily close process.
2	Do you have a need to close a batch more than once a day? If so, please explain.	On occasion this might occur at the Parking Counter (if personnel is changed during the day).
3	In reference to the City Hall/Cashiering/Parking Counter- does the City use traditional credit card machines to process transactions- if so, please identify the terminal make and model (i.e. Hypercom T7P, Hypercom T4220 (IP), Verifone Omni 3750, Verifone VX570 (IP) etc. How many terminals are currently deployed in the City Hall/Cashiering/Parking Counter?	This information is included in Section 5C (page 6) of the Merchant Services RFP. Note, *CORRECT* machines names were provided, however, location is as follows: City Hall Cashier Credit Card Machine type: (One machine) Verifone Model Omni 3730 (PIN is used) Parking Counter Credit Card Machine Type: (Two machines) both Hypercom Model T7Plus (PIN not used)
4	Do you own, rent or lease the equipment?	The equipment is leased.
5	Do you accept PIN-based Debit cards transactions at any Department/locations? If so, how many Department/locations accept this type of transaction?	This information is included in Section 5C (page 6) of the Merchant Services RFP. Note, *CORRECT* machines names were provided, however, location is as follows: City Hall Cashier Credit Card Machine type: (One machine) Verifone Model Omni 3730 (PIN is used) Parking Counter Credit Card Machine Type: (Two machines) both Hypercom Model T7Plus (PIN not used)
6	If accepting PIN-based transactions what kind of PIN Pad do you use? i.e. Verifone PIN pad 1000se, Hypercom P1300, etc.	PIN pad used on the Omni 3730 only, the City would like to use PIN pad on the Hypercom Model T7Plus machines and/or equipment proposed.
7	In reference to the City's credit card option for a parking space- please describe the credit card payment process i.e. if using a Pay Station please identify the name of the vendor who supplied the system and identify the middleware or processing software the system/server uses to handle the credit card processing? i.e. Authorize.net, PC Charge ver. 5.7, IC Verify ver.4.1, etc.	Surface Lots: Revenue Control Equipment provided by Digital Payment Technologies - Gateway is First Data On -Street Meters: meters provided by IPS - Gateway is Monetra - Version 7 Parking Structure - Pay Station Equipment is SKIDATA provided by Sentry Control Systems - Gateway is SixCard

CITY OF WEST HOLLYWOOD QUESTIONS AND ANSWERS: 9-16-13		
#	**Merchant Services Questions**	**Answers**
8	In reference to the IPS Group (On-Street) parking meters- what middleware/processing software/payment gateway does this vendor use to facilitate the credit card processing? i.e. Authorize.net, PC Charge ver.5.7, IC Verify 4.1, etc.	Monetra - Version 7
9	Do you process GSA/Government Procurement, Corporate, Commercial Cards that require that require Level II or Level II reporting?	No.
10	Do you process large ticket Visa/MasterCard transactions? i.e. Sale amount in excess of $5000.00 per transaction ?	Yes.
11	If using traditional credit card machines to process transactions the terminal(s) must have a dedicated line to dial out for approvals- does your telecommunication system require a "9" to access an outside line?	Yes.
12	Is this dedicated line analog or digital?	The lines are analog and are 1MB lines.
13	Does the City use an Interactive Voice Response (IVR) telephone-based system to accept payments, if so what is the name of the vendor that provides the service? In addition, what is the name of the middleware/software/payment gateway which handles the credit card processing?	No
14	Does the City use an integrated Point-of-Sale (POS) system to process credit card transactions? If so, what's the name of the system and what middleware/processing software does the system use to handle the credit card processing?	No.
15	Who is the City's current Merchant Services provider for the Departments currently covered by the RFP?	There is a variety of providers. It is anticipated that the result of this RFP process will be to have one provider (except for parking fines [Xerox] and recreation [activenet]). The current providers are Bank of America and CTS (subsidiary of First Data).
16	Do you currently accept Visa/MC?	Yes.
17	How long have you been in your present business?	29 years.
18	What are your projected Bank Card Sales each month (US Dollars)?	Information regarding average volume and amounts are included in Section 5C (page 6 and 7), and Appendix C of the Merchant Services RFP.

CITY OF WEST HOLLYWOOD QUESTIONS AND ANSWERS: 9-16-13		
#	**Merchant Services Questions**	**Answers**
19	What is your Average Ticket Amount?	Information regarding average volume and amounts are included in Section 5C (page 6 and 7), and Appendix C of the Merchant Services RFP.
20	What is your Highest Ticket Amount?	Generally there is about one transaction per month in excess of $10,000.
21	What percentage of your transactions will be in-person Card Swipes?	Currently this is 99%; the City is interested in on-line options.
22	What percentage of your transactions will be Keyed With Imprint of Card?	<1%
23	What percentage of your transactions will be Keyed Without Imprint of Card?	<1%
24	Do you currently accept AMEX?	No (this option is currently being explored).
25	Do you currently accept EBT?	No.
26	Do you currently accept Visa Check?	Yes.
27	Do you currently accept Debit MasterCard?	Yes.
28	What is the best phone number, cell number or e-mail we can reach you at should we have a question so we can make you eligible for the special pricing?	Please refer to page 1 of the RFP for the contact person.
29	Please confirm that the following three (3) vendors are the only third-party applications that will require an interface: - IPS Group for Parking Meters (On-street) - Digital Payment Technologies (Parking Lot Pay by Space) - Sentry Control Systems (Parking Structure Pay Stations).	Yes.
30	Can the City release their current contract and/or rates with the following processors: - CitiMerchant Svcs/First Data Svcs - BoA Merchant Services - West Coast Merchant Services	Proposals, especially the pricing should be based on your firm's pricing structure/policy/practice.
31	How many On-street Parking Meters are there?	About 2,000.
32	How many payment locations and stations per location are there for Parking Structures?	There are two parking structures. One structure has two (2) payment stations and the second structure has five (5) payment locations.

CITY OF WEST HOLLYWOOD QUESTIONS AND ANSWERS: 9-16-13		
#	**Merchant Services Questions**	**Answers**
33	What types of services does your merchant services customer service representative provide today? What type of service would you like to receive going forward? (interchange rate review, regulatory/compliance assistance)	Refer to Section 6E (page 9) "Conceptual Plan" and Section 6K (pages 10-11) "Compensation" of the Merchant Services RFP. The Proposal should provide information determined to be crucial for items outlined in the RFP.
34	How do you reconcile credit card payments for the various City departments?	Reconciliations are by merchant account; for those transactions at City Hall, the revenue system indicates the specific revenue type.
On-Line Parking Permits: 1 merchant account using XEROX		
35	If possible, please provide at least 1 month of credit card processing statements for each department. Interchange accounts for 90% of your overall fees and this is something outside of the control of any processor. I would like to review and identify any interchange savings opportunities.	On-line parking permits are not a part of this RFP.
36	What is the name of the solution that is integrated with XEROX to process payments? (Name of Gateway such as Authorize.net, CyberSource or software with version number) Also, please indicate if you are billed separately by the gateway provider or if XEROX bills you for all services.	The XEROX services are not a part of this RFP.
Parking Fines: 2 merchant accounts using XEROX		
37	What is the estimated monthly credit card sales volume processed? On average, how many transactions do you process on a monthly basis?	The XEROX services are not a part of this RFP.
City Hall: 2 merchant accounts for cashier and parking counter		
38	What is the estimated monthly credit card sales volume processed? On average, how many transactions do you process on a monthly basis?	Information regarding average volume and amounts are included in Section 5C (page 6 and 7), and Appendix C of the Merchant Services RFP. The number of transactions are about the same each month, therefore, the annual transactions can be divided by 12 for an approximate monthly volume.
39	Cashiering – Please confirm that you are using Hypercom T7Plus with memory of 512k or higher. What is the memory (512K or 1MB)?	Not sure, the equipment is leased so it is expected the proposal would include recommendations for equipment and any associated fees.

CITY OF WEST HOLLYWOOD QUESTIONS AND ANSWERS: 9-16-13		
#	**Merchant Services Questions**	**Answers**
Community Development: counter and on-line		
40	Parking Counters - How many Omni3730 terminals do you use today? Do you own all of these terminals? The City will need an alternative terminal as these cannot be boarded. Do you have a specific terminal model that you would like to use or would you like Wells Fargo to make a recommendation?	This information is included in Section 5C (page 6) of the Merchant Services RFP. Note, CORRECT machines names were provided, however, location is as follows: City Hall Cashier Credit Card Machine type: (One machine) Verifone Model Omni 3730 (PIN is used) Parking Counter Credit Card Machine Type: (Two machines) both Hypercom Model T7Plus (PIN not used) The Proposal should include recommendations for equipment and any associated fees.
41	How many merchant accounts would you like to have for counter and how many for on-line?	One account for each.
42	How many terminals would you like to use for counter transactions? Is there a specific model you prefer? Please indicate if you would like to accept PIN debit transactions as well.	One terminal needed. Only the Parking Counter requires two terminals. The Proposal should include recommendations for equipment and any associated fees.
43	Is there a specific gateway that you would like to use to process payments online? Will you store any credit card information? Do you need bill/invoice presentment?	Currently, City Hall payments are not accepted on-line. That maybe a future service. The on-line payments currently accepted are via third party vendors (ActiveNet for recreation and Xerox for parking citations/fines).
Parking Lots Pay by Space: 14 merchant accounts		
44	What is the estimated monthly credit card sales volume? On average, what is the estimated number of transactions you will process on a monthly basis? Please break it out by merchant account and indicate what services are billed for with each merchant account.	This information is included in Section 5C (page 7) and Appendix C of the Merchant Services RFP.
FHB: 1 merchant account		
45	Digital Payment Technologies – Please confirm that you are using Digital Payment Technologies Enterprise Management System (EMS) version 6.3. If not, please indicate which version you are using today.	Yes, we are using EMS Version 6.3
46	What is the name of the solution you use to process payments? (Name of Gateway such as Authorize.net, CyberSource or software with version number) Also, please indicate if you are billed separately by the gateway provider.	Digital Payment Technologies uses First Data as their gateway.
Rent Stabilization: 1 merchant account (NEW)		
47	What is the estimated monthly credit card sales volume processed? On average, how many transactions do you process on a monthly basis?	This is a possible future service. Currently payments are made via a lock box system.

CITY OF WEST HOLLYWOOD
QUESTIONS AND ANSWERS: 9-16-13

#	Merchant Services Questions	Answers
	On-street Parking Meters: 1 merchant account	
48	What is the estimated monthly credit card sales volume that you will process? On average, what is the estimated number of transactions that you will process on a monthly basis?	Refer to Appendix C of the RFP. Since volume is expected to increase; the following is provided.

City of West Hollywood
On Street Parking (Meters)
Credit Card Quantities per month

	Transactions	$ Amount
Jul 2012	72,095	$ 142,792
Aug 2012	112,554	$ 228,682
Sep 2012	104,493	$ 210,235
Oct 2012	117,208	$ 235,117
Nov 2012	111,867	$ 225,898
Dec 2012	111,784	$ 221,091
Jan 2013	122,092	$ 244,979
Feb 2013	120,348	$ 242,543
Mar 2013	133,383	$ 269,970
Apr 2013	131,662	$ 265,676
May 2013	134,293	$ 269,676
Jun 2013	128,230	$ 260,007
Jul 2013	138,454	$ 280,069
Aug 2013	175,079	$ 360,921

Note: The significant increase in August 2013 was due to an increase in the time periods for meter use and adding Sunday as a metered day. This is expected to continue into the future.

49	IPS (Integrated Parking Solutions) - what software with version number or payment gateway is integrated with IPS to process credit cards?	IPS uses Monetra - Version 7 as their gateway.
	Parking Structure Pay Stations: Number of merchant accounts TBD	
50	Sentry Control Systems - what software with version number or payment gateway is integrated with Sentry Control Systems to process credit cards?	SixCard.
51	How many merchant accounts do you have?	18 (a listing of merchant accounts is included in page 7 of the Merchant Services RFP).
	Recreation Services: Number of merchant accounts TBD	
52	What is the estimated monthly credit card sales volume processed? On average, how many transactions do you process on a monthly basis?	Recreation Services is not part of this Merchant Services RFP; it will continue to be handled by ActiveNet.
53	ActiveNet - what software with version number or payment gateway is integrated with ActiveNet to process credit cards?	Recreation Services is not part of this Merchant Services RFP; it will continue to be handled by ActiveNet.
54	Plummer Park, West Hollywood Park and the Pool: How many merchant accounts do you have today? How many card swipe merchant accounts do you have set up? How many on-line merchant accounts do you have set up?	Recreation Services is not part of this Merchant Services RFP; it will continue to be handled by ActiveNet.
55	What is the estimated monthly credit card sales volume processed? On average, how many transactions do you process on a monthly basis?	Recreation Services is not part of this Merchant Services RFP; it will continue to be handled by ActiveNet.

CITY OF WEST HOLLYWOOD QUESTIONS AND ANSWERS: 9-16-13		
#	**Merchant Services Questions**	**Answers**
	Other Merchant Services	
56	Can you explain why you have 14 merchant accounts associated with the 'Credit Card Pay by Space' account?	Different Merchant Accounts are needed in order to identify revenue by location.
57	Can you provide any merchant statements that you have?	Proposals, especially the pricing should be based on the firm's pricing structure/policy/practice.
58	Can you provide three months of processing statements?	Proposals, especially the pricing should be based on the firm's pricing structure/policy/practice.
59	Please identify which locations are accepting pin debit	City Hall (cashiering only, not parking).
60	Does the volume provided in section C for $5.3 million include the Parking Lots Chart volume for additional $468,541.35?	Yes. The total annual dollar volume as stated in Section 3 (pages 6 & 7) is $5,866,746.
61	Does city expect the winner of the RFP to provide credit processing for these companies for the city accounts ?	We expect the firm selected to provide the processing for City Hall first floor (cashiering & parking), parking meters, parking lots, and parking garages. The RFP does not include the recreation (ActiveNet) or parking fines (Xerox).
62	Is there anything you need that you are not being provided by your present provider?	Better rates without a decrease in service.
63	Can you confirm if IPS Group for the parking meters is certified with all processors or just for First Data? If no, what platform are they using?	IPS uses Monetra - Version 7 as their gateway. Monetra is certified to work with multiple processors (see attachment).
64	Can you confirm if Digital Payment Technologies is certified with all processors or just with First Data? If no, what platform are they using?	Digital Payment Technologies uses First Data as well as other gateways (see attachment for additional gateways).
65	Can you confirm if Senry Control Systems is certified with all processors or just with First Data? If no, what platform are they using?	Sentry Control Systems works only with SixCard
66	Can the City of West Hollywood tell us which vendor they are working with for their website?	Vendor has not yet been selected.
67	Do they currently use a gateway/. If yes, can you tell us the name?	Vendor has not yet been selected.
68	Can you provide an analysis statement from the City?	Your proposal, especially the pricing should be based on your firm's pricing structure/policy/practice.
69	Will you be releasing the answers to questions from every participating bank?	Yes
70	How many locations/MIDS will this merchant have?	As per pages 6 & 7 in the RFP.

CITY OF WEST HOLLYWOOD QUESTIONS AND ANSWERS: 9-16-13		
#	**Merchant Services Questions**	**Answers**
71	Can you get clarification on Rent Stabilization payments? What payment types…Credit card, ACH, IVR? If credit card or ACH is accepted, can you get some detail on transaction types along with transaction count and volume to include in the model?	Currently payments are directed to a lock box. It is anticipated that in the future the City will implement a system whereby the payments can be made via credit card (and probably on-line).
72	What is development cost to become compatible with Sentry Control Systems? Is the compatibility issue something we will/can resolve in time for this deal?	The cost and compatibility depends on your system and Sentry Control Systems.
73	Are you including equipment as part of pricing? If so, what equipment (item description, quantity, cost, etc.)?	Please refer to Appendix C of the Merchant Services RFP and include all requested information. Vendor may make recommendations on equipment to be used. Please note that the current City Hall equipment is leased.
74	Does the Sentry Control System POS use SKiData equipment? If not, could you please provide us more detail on the Sentry Control System POS, specifically we would like to know what type of Middleware is being used?	Yes
75	Do the individual meters accept payment or is there a central kiosk where payments are accepted? Who provides the hardware and software for the parking meters where payments are accepted?	Individual meters accept payments. IPS Group provides the hardware and software.
76	What type (if any) of specialized processing software is used by West Hollywood in the entities you are seeking bids for? This includes, City Hall Cashiering Counter, (Community Development, Finance, Public Works and City Clerk) as well as for the City Hall Parking Counter and the Parking lots and meters?	The current credit card machines do not interface with the City's Financial Management System software. The City is not expecting this to change as part of this RFP process. However, Proposals can include recommendations to better provide services to the City.

Merchant Processors

Partner with a processor that works for you

Digital Payment Technologies (DPT) has developed direct integrations with several merchant processors, and one gateway processor, to facilitate credit card processing. Each merchant processor must be reviewed separately to determine the best one to meet your needs as they all differ in terms of contract requirements, fees and service levels. Gateway processors are typically more expensive than directly supported processors, but they have the advantage of enabling the LUKE and SHELBY pay stations to access a greater number of merchant processors that may be better suited to your unique needs.

If you have ordered equipment that includes credit card processing, it is extremely important that you contact a supported merchant processor for your country to set up your merchant account(s).

United States

First Data EFSnet
Contact: Mike Gilmore
Phone: 253-514-8232

First Data Nashville
Contact: Julia Pastor
Phone: 770-618-6715

Heartland Payment Systems
Contact: Greg Hall
Phone: 423-952-7302
(Request an account with a "Digital Payment Technologies 8583 setup with Datawire" and the account must be in "daily batch auto-close mode")

Paymentech
Contact: John Larkin
Phone: 207-467-8017
(Request an account using "NetConnect")

Payment Processing Inc. (PPI)
Contact: Helen T. Huynh
Phone: 800-774-6462 x.4951

Authorize.net
Contact: Brent Harwood
Phone: 801-492-7044
E-mail: bharwood@authorize.net

The Authorize.Net Payment Gateway is a secure Internet bridge between merchant businesses and the credit card and electronic check payment processing networks. They provide routing of payment information to other merchant processors.

Canada

Moneris
Phone: 1-866-MONERIS
(Request an "e-Select Account")

Paymentech
Contact: Harry Cho
Phone: 604-872-0303

Important

Contact your merchant processor of choice as soon as possible, it can take up to 4 weeks to obtain a merchant account. The processing of credit cards cannot occur until your account is set up.

Once your account is set up please provide the following account information to DPT so your system software can be configured:

First Data EFSnet: Store ID, Store Key

First Data Nashville: Company ID, Terminal ID

Moneris: Store ID, API Token

Paymentech: Account ID, Terminal ID, User name, Password, Client Number

Heartland Payment Sys.: Merchant ID , Terminal ID

Payment Processing Inc.: Token, Processor

Authorize.net: Processor, Login ID, Transaction Key

DIGITAL
PAYMENT TECHNOLOGIES

Monetra® Processor Certifications

Processors or "clearing houses" are the financial institutions that facilitate the authorization/settlement of electronic payment transactions. Monetra® allows merchants the freedom to connect directly to any major processor; without changing your entire system!

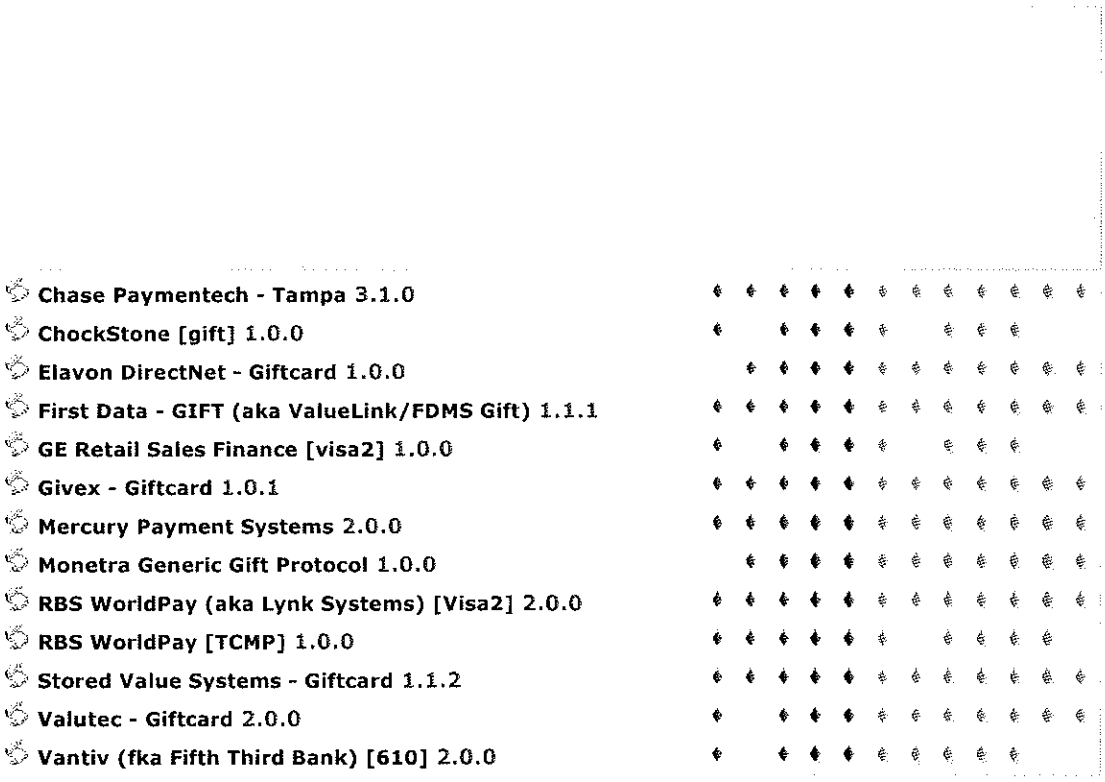
Note: We add new processors and functionalities frequently; please contact us if you need particular functions or the processor you utilize is not listed below.

Current Worksheet Version: 7.13.0 Build 31532

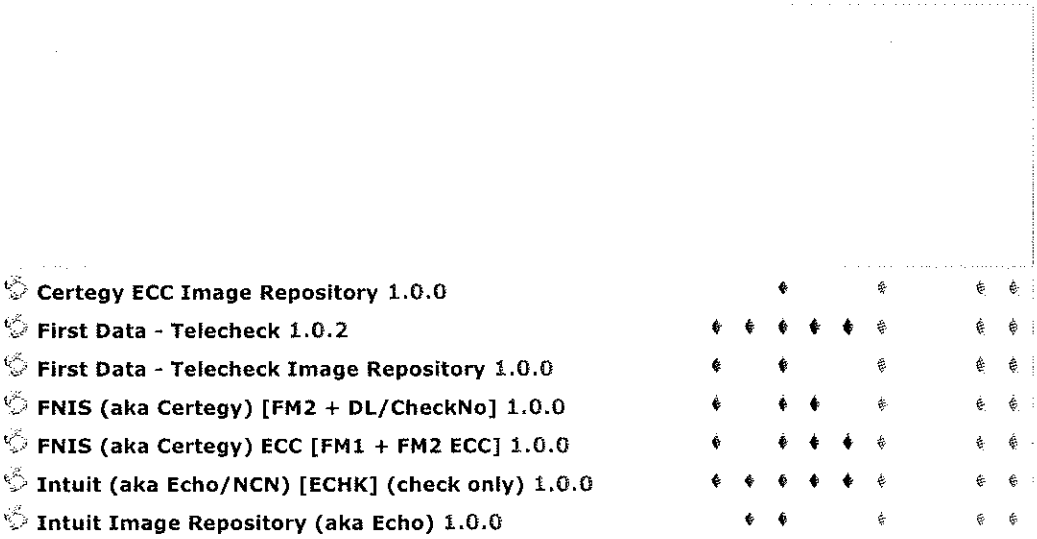
Credit, Pin-Debit and EBT Certifications

- **American Express - Auth Only 1.0.0**
- **American Express PIP 1.0.1**
- **Bank of America (aka BAMS/NPC) 2.0.0**
- **Chase Paymentech - Salem 2.1.0**
- **Chase Paymentech - Tampa 3.1.0**
- **Elavon Clearing File 2.0.0**
- **Elavon Encompass (aka NOVA) 3.1.0**
- **First Data - Atlanta (aka Concord/BuyPass) 2.0.1**
- **First Data - Nashville (aka Envoy) 2.1.1**
- **First Data - North (aka Cardnet) 3.1.0**
- **First Data - Omaha (aka ETC+) 3.0.0**
- **First Data - South (aka Nabanco) 2.0.0**
- **Global Payments - East (aka Atlanta/NDC) 2.1.3**
- **Global Payments Big Batch - Settle 2.0.0**
- **Heartland Payment Systems 2.1.0**
- **Litle & Co 1.1.0**
- **Mercury Payment Systems 2.0.0**
- **Monetra Big Batch Aggregation 1.0.0**
- **RBS WorldPay (aka Lynk Systems) [Visa2] 2.0.0**
- **RBS WorldPay [TCMP] 1.0.0**
- **SecureNet [Visa2] 1.0.0**
- **TSYS (aka Vital/VisaNet) 2.1.0**
- **Vantiv (fka Fifth Third Bank) [510] (credit-only) 2.0.0**
- **Vantiv (fka Fifth Third Bank) [610] 2.0.0**

Gift/Private Label Card Certifications



Electronic Check Processing



globalpayments

Global Payments, Inc. is one of the largest and most time-honored payment processors in the world. With experience spanning more than 30 years, when its former parent company, National Data Corporation, pioneered electronic payment processing. Today, the company combines leading edge technology with three decades of expertise to offer solutions that meet the commerce needs of both virtual and "brick and mortar" customers.

Standard Features: Level II Purchase Card processing, Split Authorization Interchange Format, Split Settlement Interchange Format, HealthCare FSA/HRA/IIAS, Pinless Debit (bill payment), Branded PrePaid Gift Support (Balances and Partial Auths), Verified by Visa/Mastercard SecureCode

Big Batch Features: Level II Purchase Card processing, Split Settlement Interchange Format, HealthCare FSA/HRA/IIAS, Level III Enhanced Processing, Big Batch Aggregation

AKA: NDC or NDC Atlanta "East" ---> www.globalpaymentsinc.com

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For more than 20 years, TSYS has delivered advanced technology and enhanced value to many of the world's leading companies, making it possible for hundreds of millions of consumers to use their credit, debit, commercial, private-label, prepaid, and chip cards safely and securely.

Features: Level II Purchase Card processing, Split Authorization Interchange Format, Split Settlement Interchange Format, HealthCare FSA/HRA/IIAS, Branded PrePaid Gift Support (Balances and Partial Auths), Verified by Visa/Mastercard SecureCode, Level III Enhanced Processing

AKA: Vital or VisaNet ---> www.tsys.com

Litle & Co was founded in 2001 by payment and direct marketing industry leaders. Litle is the only independent payment processing company focused exclusively on direct marketers, serving only Direct Commerce merchants (i.e. catalogers, direct marketers, e-tailers, DRTV and other 'non-face-to-face' merchants).

Features: Level II Purchase Card processing, HealthCare FSA/HRA/IIAS, Branded PrePaid Gift Support (Balances and Partial Auths), MultiCurrency support, Verified by Visa/Mastercard SecureCode, Level III Enhanced Processing

www.litle.com

Denver-based First Data Corp.(NYSE: FDC) powers the global economy by enabling consumers and businesses to safely and securely pay anyone, anywhere, anytime.

Omaha AKA: FDR&, ETC7, ETC+, "Omaha"
Omaha Features: Level II Purchase Card processing, HealthCare FSA/HRA/IIAS, Branded PrePaid Gift Support (Balances and Partial Auths)
Cardnet AKA: CardNet, North
CardNet Features: Level II Purchase Card processing, Split Authorization Interchange Format, Split Settlement Interchange Format, HealthCare FSA/HRA/IIAS, Branded PrePaid Gift Support (Balances and Partial Auths), Level III Enhanced Processing
Nabanco AKA: South
South Features: Level II Purchase Card processing, Branded PrePaid Gift Support (Balances and Partial Auths)
Nashville AKA: Envoy
Nashville Features: Level II Purchase Card processing, Split Settlement Interchange Format, Branded PrePaid Gift Support (Balances and Partial Auths), Verified by Visa/Mastercard SecureCode
Atlanta AKA: Concord, BuyPass --->
Atlanta Features: Level II Purchase Card processing, HealthCare FSA/HRA/IIAS, Pinless Debit (bill payment), Host Based Capture, Branded PrePaid Gift Support (Balances and Partial Auths)
First Data Gift AKA: ValueLink / FDMS Gift

www.firstdata.com

Elavon (FKA: NOVA Information Systems) currently provides transaction-processing services for all major credit cards including: Visa, MasterCard, American Express, Diner's Club and JCB to more than 500,000 merchants. First Horizon Merchant Services announced their merge with Elavon in 2006.
Note: If you are searching for a First Horizon Setup Worksheet, then please send an email to support@monetra.com

Features: Level II Purchase Card processing, HealthCare FSA/HRA/IIAS, Pinless Debit (bill payment), Verified by Visa/Mastercard SecureCode

Clearing File Features: Level II Purchase Card processing, Split Settlement Interchange Format, HealthCare FSA/HRA/IIAS, Pinless Debit (bill payment), Verified by Visa/Mastercard SecureCode, Level III Enhanced Processing, Big Batch Aggregation

www.elavon.com

Heartland Payment Systems, Inc. provides credit and debit card, payroll and related processing services to restaurant, hotel, and retail merchants throughout the United States. HPS provides services to more than 70,000 merchants with over 700 sales representatives and more than 350 employees in operations, information technology, marketing, administration and management positions.

Features: Level II Purchase Card processing, Split Authorization Interchange Format, Split Settlement Interchange Format, HealthCare FSA/HRA/IIAS, Branded PrePaid Gift Support (Balances and Partial Auths), Verified by Visa/Mastercard SecureCode

www.heartlandpaymentsystems.com

CHOCKSTONE

Chockstone is a division of Heartland Payment Systems and is located in Portland, Oregon.

Chockstone's loyalty marketing platform has been processing real-time transactions since 2002 and is housed in multiple, geographically dispersed data centers in the United States.

www.chockstone.com

RBS WorldPay

RBS Lynk, headquartered in Atlanta, GA, is a single-source, full-service provider of electronic payment processing services (including credit, debit, EBT, gift cards, customer loyalty cards, checks and more). RBS Lynk utilizes proprietary in-house technology providing scalability and superior quality of service to its customers. RBS Lynk is considered the 6th largest non-bank acquirer, the 9th largest merchant acquirer in the U.S. market and the 3rd largest processor of ATMs in the U.S.

Features: Level II Purchase Card processing, Split Authorization Interchange Format, Split Settlement Interchange Format, HealthCare FSA/HRA/IIAS, Branded PrePaid Gift Support (Balances and Partial Auths), Verified by Visa/Mastercard SecureCode

AKA: Lynk Systems ---> www.rbslynk.com

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vantiv

Vantiv (aka: Fifth Third Bank) has been a premier source of merchant processing services for leading businesses nationwide for over three decades. A pioneer in payment technology since the earliest days of the card industry, we have been partnering with thousands of businesses to increase their profitability by providing the highest quality transaction processing solutions available.

Features: Level II Purchase Card processing, Branded PrePaid Gift Support (Balances and Partial Auths)

AKA: 5/3 Fifth Third ---> www.vantiv.com

CHASE Paymentech

Founded in 1985, Paymentech delivers premier electronic payment solutions for merchant acquiring, point-of-sale transaction processing and commercial card programs. The company is the nation's second largest processor and acquirer of credit card transactions and a leader in Internet payments. Paymentech annually processes approximately 3 billion total transactions and $93 billion in bankcard sales volume.

Tampa AKA: Paymentech, UTF, GENSAR, Tampa
Tampa Features: Level II Purchase Card processing, HealthCare FSA/HRA/IIAS, Branded PrePaid Gift Support (Balances and Partial Auths), Verified by Visa/Mastercard SecureCode

Salem AKA: Paymentech North, Salem --->
Salem Features: Level II Purchase Card processing, Split Settlement Interchange Format, HealthCare FSA/HRA/IIAS, Pinless Debit (bill payment), Branded PrePaid Gift Support (Balances and Partial Auths), MultiCurrency support, Verified by Visa/Mastercard SecureCode

www.paymentech.com

Bank of America

Bank of America Merchant Services (Formerly known as National Processing, Inc), provides a wide range of business transaction settlement processing, from point-of-sale credit card processing to e-commerce solutions. On July 13, 2004 Bank Of America Merchant Services announced plans to aquire all the assets of NPC.

AKA: BAMS, NPC --->
Features: Level II Purchase Card processing, Split Settlement Interchange Format

www.bankofamerica.com

MPS MERCURY PAYMENT SYSTEMS

Mercury Payment Systems supports all major credit cards and provides fast, reliable, and secure payment processing for thousands of restaurant, retail, and supermarket businesses in the U.S. and Canada, with free, extra services such as MercuryGift™ card processing, 24/7 live POS-specialized technical support, and merchant portal with real-time online reporting, batch and deposit details.

MercuryGift transactions are free for Mercury credit card merchants, including gift card issue, gift card

sales, and gift card reload. All new merchants enjoy 100 free gift cards to get started, and we can convert existing gift cards to Mercury, too.

Features: Level II Purchase Card processing, Split Authorization Interchange Format, Split Settlement Interchange Format, HealthCare FSA/HRA/IIAS, Pinless Debit (bill payment), Branded PrePaid Gift Support (Balances and Partial Auths), Verified by Visa/Mastercard SecureCode

www.mercurypay.com

SECURENET PAYMENT SYSTEMS

SecureNet is a direct payment processor of Visa, MasterCard, Discover and American Express as well as ACH and other transactions. SecureNet's PCI-compliant payment platform and products are used by hundreds of businesses, organizations and financial institutions.

Features: Level II Purchase Card processing, Split Authorization Interchange Format, Split Settlement Interchange Format, Branded PrePaid Gift Support (Balances and Partial Auths)

www.securenet.com

GE Money UNITED STATES

The world's largest retailer finance program provider, GE Money delivers fast, dependable financial solutions to consumers, businesses and merchants. Our expertise in financial services dates back more than 75 years when the GE Credit Corporation was formed to finance the purchase of home appliances in the U.S. during the Great Depression. Today, more than 130 million customers in 55 countries around the world turn to GE Money for their everyday financial solutions.

www.gemoney.com

CERIDIAN Stored Value Solutions

Stored Value Systems (SVS), a Comdata Company, is the nation's premier provider of Cash and Chip Card Solutions for traditional markets that include government, petroleum, restaurant, retail and supermarket acceptors, along with emerging industries such as entertainment, fast food and Internet applications.

AKA: SVS, Stored Value ---> www.storedvalue.com

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givex

Givex is a global provider of powerful card management technologies. Revolutionizing stored value, our mission is to deliver excellent customer acquisition and retention tools that optimize revenue for our partners. Our strength is the people, energy and experience we apply to make card management easy and keep our partners competitive.

www.givex.com

Valutec

Valutec Card Solutions is the leading provider of turnkey gift and loyalty card services to small and mid-market general and specialty retail, restaurant, spa/beauty salon and hospitality merchants. Headquartered in Franklin, Tenn., the privately-held company currently services over 13,000 merchants in over 30,000 locations.

www.valutec.net Valutec Card Solutions is an FIS company.

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Electronic Clearing House, Inc. continues to build on its history of electronic payment processing and financial services solutions for businesses across the United States. Over 120,000 businesses benefit from the expertise ECHO has developed since 1986, when the company began to develop products and services that streamline the business of selling.

AKA: ECHO / NCN ---> www.echo-inc.com

AMERICAN EXPRESS

American Express is a leading global payments, network and travel company founded in 1850. Today American Express operates in over 130 countries around the globe.

Features: Split Authorization Interchange Format

www.americanexpress.com

FIS

Certegy is a wholy owned subsidiary of Fidelity National Information Services.

www.fidelityinfoservices.com

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