Written Questions and Answers

Merchant Card Services & Tuition Payment Management Services
RFP UK-2510-25
Closing Date: 5/6/25
Today's Date: 04/23/2025

No.	Question	Answer
1	About the "Hosted Payment Page," who is your current payment gateway provider?	Our payment gateways that utilize "hosted payment pages" are listed in Table 3 on Page 9 of the RFP.
2	Do you currently offer any email Payment Links?	We have several merchant departments that email registrants/customers a link to a hosted payment form utilizing one of our payment gateways listed in Table 3 on Page 9. Additionally, some departments utilize the Invoicing feature offered in Authorize.net, and others that use a service called Skipify for online invoice payments.
3	Do you offer any "Text" payment links?	Our Transportation Services utilizes a "Text-to-Pay" option through T2 Systems and one of our payment gateways.
4	Per the Table 1 breakdown, can you provide the % of Keyed transactions and the % of inserted/swipe transactions?	We do not have readily available data regarding this request.

5	Returns. What are your annual Returns?
	    a. % and Amount of in person?
	    b. % and amount of On-line?
		The total percentage of sales transactions Returned is 3.25%, amounting to 1.98% in dollar volume Returned. The breakdown of card-present vs card-not-present is not readily available.

6	Would you require a reoccurring payment program		We do have some merchant departments that utilize recurring payments, though those are usually handled through the gateway service provider.
7	Do you process any ACH transactions? If yes, what is the # of Monthly Transactions? If yes, what is the Monthly $ Volume for these transactions		Very few of our merchant departments accept payments via ACH, but the few that do utilize the gateway service provider (Table 3, Page 9) to provide ACH processing. The data requested is not readily available or significant. We're open to hearing more about any solutions you offer.

8	Do you process any Reoccurring Payments
	    a. If no, would there be an interest in this offering?
	    b. If yes, what is the # of Monthly Transactions
	    c. If yes, what is the Monthly $ Volume for these transactions
			We do have some merchant departments that utilize recurring payments, though those are usually handled through the gateway service provider. The data requested is not readily available or significant.

9	Do you process any IVR Payments (Over the Phone)
	    a. If yes, what is the # of Monthly Transactions
	    b. If yes, what is the Monthly $ Volume for these transactions
	    c. If not, would there be interest?
			We don't currently have any IVR solutions in use on campus, though we're exploring options and would be open to hearing of any solutions you offer.

10	Aside from the terminals / Hardware mentioned, do you have any Kiosks?		The only "kiosks" would be the unattended pay stations provided by T2 Systems for our parking garages managed by UK Transportation Services.
11	Would you require mobile payment terminals?		We currently utilize P2PE Pax A920 Plus cellular terminals through Bluefin. We're open to hearing of other "mobile payment" solutions.

12	Would you require Google Pay, Apple Pay or any additional digital wallet acceptance?		Yes. All credit card terminals in use at the University already accept NFC payments. Several of our preferred online payments gateways accept credit card payments utilizing Apple Pay and Google Pay.
13	For the SAP integration, would the University be willing to explore building/writing to our company's API for the integration or alternatively consider batch updates?		We would be open to hearing about API integration with SAP.
	RFP - Financial Offer Summary		
14	This section states that the Offerors are to provide a fixed price for the services offered. However, in other sections, including the price sheet, it states that the price is per unit pricing. Question: Please clarify what pricing model will be used – Fixed or per unit.		Fixed pricing refers to set/fixed pricing for the duration of the contract.
	RFP - Contract Term		
15	This section states that the anticipated contract start date is March 3, 2026, but that full daily operations musts begin no later than February 25, 2026 which is prior to the anticipated contract date. Question: Please clarify the anticipated contract start date.		We would like to be fully functional with the new service provider prior to the date of cut-over of the existing service provider, if a new service provider is chosen. Ideally, both service providers could operate concurrently to ensure there are no service disruptions with conversion. Additionally, it would be better to cutover prior to month end so that service doesn't span multiple months.
16	When was the last time the University undertook an RFP due diligence process?		This RFP for Merchant Services and Tuition Payment Management Services was last issued and awarded in 2016.

17	What is has prompted the University to put forth this RFP?	The current contract will be expiring with no renewal options remaining.
18	Please describe the challenges that the University or related departments/collection locations have experienced.	This question is too broad to answer.
19	What are some of the goals you are looking to achieve from this RFP process?	Please see Section 2.1 of the RFP.
20	What is the University's vision for how best to meet the needs of the departments currently collecting payments today across the campus footprint?	The University's vision for meeting the needs of departments currently collecting payments across the campus is centered on delivering a unified, secure, and flexible merchant processing solution that enhances operational efficiency, ensures compliance, and provides a seamless customer experience. Our goal is to support all departments—regardless of size or function—with a reliable and scalable payment processing infrastructure. This includes offering robust support for in-person, online, and mobile payments; simplifying reconciliation and reporting; and integrating with existing University payment processing platforms or service providers. We envision a processing solution that empowers departments with user-friendly tools and responsive support, while centralizing oversight to ensure data security, PCI compliance, and cost-effective transaction management. By aligning with a strategic merchant processing partner, the University aims to streamline

			payment operations, reduce administrative burden, and ultimately provide a better experience for students, staff, and external stakeholders.
21	Is the University under contract with your current merchant provider? • If yes, Contract Term: Yearly, Monthly • Expiration Date • Termination Notice: 30/60/90		Yes, we are in the final year of our contract that expires in March 2026. See section 6.1 for additional information regarding contract term requirements.
22	Is the Merchant Provider allowed to Debit their merchant fees from the University's Checking Account?		Yes. See Section 7.1, Item 8, on pages 47/48.
23	Is the University looking to receive next day funding on the merchant settlement?		That would be desirable. See Section 7.1, Item 7, on page 47.
24	What is the percentage of how credit card payments are made from? • Retail Card Present (Face to Face) • Card Not Present (Phone/Mail) • Ecommerce (Online)		This data is not readily available.
25	Please break out the total number of 179 merchant (MIDs) accounts by payment channel, • Retail Card Present (Face to Face) • Card Not Present (Phone/Mail) • Ecommerce (Online)		Card-Present – 67 MIDs eCommerce – 94 MIDs Both Card-Present and eCommerce – 18 MIDs
26	Is the University looking to use its current credit card processing equipment and eCommerce Payment gateways for Card Present, Card Not Present, eCommerce (Online) credit card processing?		This would be preferable, but we're open to hearing about other alternative solutions.

27	American Express Credit Card Processing • Does the University have a Direct American Express merchant account? • Or is the account under the AMEX Opt Blue merchant program with your current merchant provider?	See section 7.1 on page 47. We have a separate contract with American Express and establish (ourselves) an American Express MID for each merchant account that is then relayed to our contracted processor to be associated with the overall processor merchant account. We would be interested in hearing if a processor can create Amex MIDs on our behalf under our existing umbrella account and contract.

28	<u>Other Payment Types</u>
	• Does the University accept ACH for payment?
	    o If yes, who is the ACH Provider
	• Does the University accept Checks for payment?
	    o Who is the Check provider?
		Very few of our merchant departments accept payments via ACH, but the few who do utilize the gateway service provider (Table 3, Page 9) to provide ACH processing.
		
		We do not accept checks via our payment gateways or processors as part of merchant services. We utilize remote check deposit capture via our corporate banking partner.

29	Who does the University use for its PCI Compliance validation process? • Trustwave, • Security Metrics, • CampusGuard • Current merchant provider? • Other?	Our current QSA is CampusGuard.
	General	
30	Will the University accept electronic signatures?	Yes, the University of Kentucky will accept electronic signatures.
31	When does your contract expire?	3/2/26
32	Are you able to provide a copy of the current Merchant contract?	A request must be made to UK Open Records at <u>ukopenrecords@uky.edu</u>

33	Is the scope of this RFP is for your domestic processing only?	Most of our transaction processing is domestic, though we do have payers from foreign countries for various services.
34	Do you have a need for Purchasing Card Level II and Level III?	Obtaining Level II and Level III data to reduce interchange processing fees would be desirable. We're interested in hearing more about how this can be accomplished.
35	Are you willing to enter into an NDA so we can more freely share sensitive, non-public information i.e. data security and proprietary elements such as SOC2 report?	The University of Kentucky is obligated by Kentucky Open Records Act as defined by KRS 61.870 – KRS 61.884 and any documents received by the University are subject to the Kentucky Open Records Act.
	Volumes, Funding and Pricing	
36	What is your annual volume and annual transaction count by **business** cards type?	This data is not readily available.
37	If accepting today, who funds for Discover transactions?	Our current processor onboards Discover MIDs and settles those transactions along with VISA and MasterCard. See Section 7.1, Item 1, on page 47.
38	Are fees being debited daily or monthly?	Monthly. See Section 7.1, Item 8, on pages 47/48.
39	What is the time frame of your current funding?	See Section 7.1, Item 7, on page 47.
40	What is your settlement cutoff time?	We try to set settlement cutoff on our gateways and terminals prior to midnight each day to account for all transaction activity in a single day.
41	Are you able to provide a current Merchant statement?	In order to receive this information, you will need to do an Open Records request to ukopenrecords@uky.edu

	Check Acceptance		
42	Are any locations accepting payment via electronic check today? If not, are you interested in accepting payment via electronic check?		We are uncertain if you are referring to check conversion, or ACH (eCheck) acceptance for payment. If referring to ACH, very few of our merchant departments accept payments via ACH, but the few who do utilize their gateway service provider (Table 3, Page 9) to provide ACH processing. We do not accept paper checks and convert them to electronic payment currently. We are open to hearing about other ACH processing and check conversion solutions.
43	If accepting or interested in accepting payment via electronic check, please provide the number of transactions and sales volume processed annually by acceptance method (e.g., web, POS, phone).		This data is not readily available.
44	If accepting or interested in accepting payment via electronic check, what percentage of the transactions are business checks?		This data is not readily available.
45	If accepting or interested in accepting payment via electronic check, is any of the volume warranted or guaranteed? If not, are you looking for a warranty/guarantee program?		We are open to hearing about other ACH processing and check conversion solutions, and learning more about the benefits of warranty/guarantee programs.
	Equipment/Gateway		
46	What eCommerce/Web Solutions are WorldPay Link (aka 1stMile/Merchant Partners) and Flywire SecurePay integrated with?		Worldpay Link is used for hosted payment pages for our eCommerce merchants using redirects from their university hosted webpages. Flywire SecurePay is currently used exclusively with Epic MyChart.

47	Do you have the ability to Reprogram and Remote Key Inject all your P2PE devices?		Our P2PE service provider has the ability to rekey devices if needed.
	Communication		
48	What form of communication do you use (e.g., frame, leased line, internet, dial)?		All of our P2PE devices are connected to the University network via ethernet and utilize our primary internet connectivity to communicate with our P2PE service provider.
49	Do you have communications needs, such as MPLS circuits, VPN connectivity or Secure FTP? If so, please identify specific needs.		Not unless required by the service provider.
50	What methods of authorization do you use (e.g., real-time authorization, batch authorization, recurring, installment, other)?		Real-time authorization and batch settlement.
	Reporting		
51	Describe any custom reports you receive.		The only custom report required at this time is a monthly fee reported broken down by each merchant account. See Section 7.1, Item 8, on pages 47/48.
	International Processing		
52	Describe your international business.		We do have some campus merchants that host conferences for which international customers pay for registration, as well as for services such as diploma copies via our registrar office. International transactions are an insignificant amount of our total transaction volume.
53	What is your current bankcard volume from international cardholders?		This data is not readily available.
54	Do you require your international sales to be paid in local currency or USD?		USD.
55	If you're seeking local currency funding, do you have a physical presence in those countries?		We have no physical presence in any foreign countries.

56	Is your international processing card present or card-not-present?		Mostly card-not-present.
57	What's your current gateway for international processing?		International transactions are processed through Worldpay Link, Authorize.net, and Bluefin HPF.
58	Who currently processes your transactions at international locations?		International cardholder transactions are authorized and settled through our existing processor.
59	In which countries and currencies do you process transactions?		All transactions are processed as USD, regardless of country of origination.
	Convenience Fees		
60	What locations accept or anticipate accepting convenience fees and who manages or would manage the fees?		Currently, the only convenience (service) fees being assessed on campus are through our Student Account Services office under the guidelines of the Visa Government and Higher Education Service Fee program. Payments for tuition and the collection of the service fee are handled by our outsourced service provider for Tuition Payment Management Services, a service included in this RFP.
61	If you're planning on accepting convenience fees, do the locations anticipate a two transaction model? If so, who receives funding for the second transaction?		We do not anticipate allowing convenience fees to be charged by other departments at the University, at this time. The Visa Government and Higher Education Service Fee program does require those fees to separate transactions through separate MIDs.
	Tokenization		
62	Do any locations use tokenization today? If so, what tokenization method and product do they use?		We do have some merchants utilizing tokenization for recurring payments and card-on-file. In particular, Bluefin P2PE provides tokenization for our UKHC patients utilizing Epic MyChart for payment of services, allowing for cards to be stored on file for future payments.

63	Do any locations use point-to-point (P2P) or end-to-end (E2E) encryption? If so, what encryption method and product do they use?		Please see page 9 of the RFP for details regarding P2PE in use on campus.
	General Questions		
64	Are there specific pain points with your current merchant card services provider that you'd like improved?		We are excited to learn about the services and support of any offeror for services covered within this RFP.
65	Do you anticipate significant growth or reduction in merchant processing volume in the next 3-5 years?		Growth has been steady over the past five years, with average percentage increases in number of transactions and total dollar volume being 15.45% and 16.81%, respectively. We expect transaction processing activity for the upcoming years to follow the same growth rates. There is a possibility of significant increase if our affiliated hospitals choose to utilize the University contracted processing service provider. There are no guarantees.
66	What criteria beyond cost savings and service quality will significantly impact your selection decision?		We are excited to learn about the services and support of any bidders for services covered within this RFP.
	Technology and Integration		
67	Can you elaborate on any technical challenges or limitations you've encountered with current P2PE devices and payment gateways?		No.
68	Do you prefer consolidating your payment gateways into fewer providers or maintaining flexibility across multiple gateways?		We are open to consolidating our payment gateway options, as well as exploring and learning about the benefits of a centralized AR and payment acceptance platform, especially for our eCommerce merchants.
69	What specific ERP integration points beyond SAP do you foresee in the future for merchant services?		We would be interested in learning more about the benefits of various ERP integration options.

	PCI Compliance and Security		
70	Has the University experienced any significant PCI compliance or security-related challenges recently?		PCI DSS v4 has presented various challenges with eCommerce merchants with which the University is working through.
71	Are you interested in enhanced fraud management services beyond basic monitoring, such as predictive analytics?		We would be open to hearing more about enhanced fraud management services and predictive analytics.
	Customer Service and Training		
72	What level of merchant training and support is preferred—centralized management by Treasury Services or decentralized direct merchant support?		We currently utilize a combination of centralized support by our Treasury Services staff and more specific support regarding devices and gateways provided by our service providers.
73	Would you prefer on-site or remote training for new payment systems implementation?		Remote training would probably be the most cost-effective and convenient method of training.
	Reporting and Administrative		
74	What level of detail do you require in merchant reporting (e.g., transaction-level cost breakdowns, detailed reconciliation reports)?		Each merchant should be able to pull individual processing reports at MID level for basic daily and monthly reconciliation. Each merchant should have the ability to pull a monthly processing statement showing total activity, as well as detail of the fees incurred. Treasury Services should be able to pull reports for the entire portfolio of University MIDs. UK requires a monthly fee report by merchant number no later than seven (7) business days after the month end.
75	How critical is automated reconciliation to your daily operational processes?		We would be interested to hear more about automated reconciliation solutions.

	Tuition Payment Management		
76	Could you elaborate on any specific customization requirements related to your tuition payment processing service?		We would expect the payment page to be branded utilizing UK branding standards. The solution should integrate with the web-based Student Tuition Payment Portal of our ERP system, SAP. The solution must support the passing of minimal student and payment amount data and then handle the collection of the credit card data and processing of the transaction on its own website and servers. After authorization, the solution must be able to provide acknowledgement back to SAP to update the student account after an authorized or declined transaction. Additionally, the solution must provide a method of processing card-present, in-person transactions utilizing EMV processing technology. See section 7.1, page 49 of the RFP, for more information.
77	Are there additional student-focused payment services or payment plan options you wish to explore or enhance?		We are interested in learning about any student-focused payment services your firm has to offer.
	Financial and Contractual		
78	Are there expectations around contract length or renewal terms that your internal policies dictate?		See section 6.1 - Contract Term (page 39) of the RFP for details regarding the contract terms.
79	Would you like proposals to provide detailed cost transparency for interchange, assessments, and processor fees?		Please provide pricing details in accordance with Section 8.1.1 of the RFP (page 51).

	Detailed Services Defined		
80	Does the University of Kentucky support Apple Pay, Google Pay, PayPal, or BNPL as payment types?		All credit card terminals in use at the University already accept NFC payments. Several of our preferred online payments gateways accept credit card payments utilizing Apple Pay and Google Pay. The University does not accept PayPal or BNPL payments.
	Tuition Payment Management Services		
81	From the list of eCommerce Payment Gateways provided, which ones need to support convenience fees?		For the Tuition Payment Management Services, the service provider uses a gateway of its choice to connect to our University MID with our current processor.
81	What SAP version is the University of Kentucky utilizing for their Student Tuition Payment Portal?		The University currently uses SAP ECC as its ERP. We are currently working to transition to S/4HANA that should be online in mid-2026.
82	Is Authorize.net the gateway that connects your SAP system to your current acquirer(s) or is it a direct integration?		We do not currently have an integration between SAP and our current processor. The Tuition Payment Management Services Payment service provider does have an API connection to the SAP Student Portal to pass minimal student information and a payment amount to its hosted payment platform, as well as response back to SAP after the processing of the transaction (see page 49 of the SAP).
	Reporting/Reconciliation		
83	Do you currently receive the Worldpay EMAF File (Enhanced Merchant Activity File)		We do not.
84	Do you currently ingest the EMAF file?		We do not.
	Scope		
85	Do you want to upgrade all P2PE devices or just those who have expired PCI PED certifications?		We will evaluate all offers regarding the replacement of equipment.

86	Are you currently using a Hosted Payment Page from your gateway (or gateways)?		Our eCommerce merchant departments redirect customers from their own university-hosted webpages to hosted payment pages that are hosted on the gateway service providers' websites/servers.
87	Is there something you do not like about it?		This question is not clear enough to provide an answer.
88	Would you be interested, or have the capability to integrate directly to WP, bypassing or removing gateways?		We would be interested to hear about any solutions that provide secure payment processing with the processor, reducing the overall PCI DSS scope.
	PCI Scope		
89	Do you want to enroll in a validated P2PE program?		This question is not quite clear. The University utilizes multiple validated P2PE solutions. Please see page 9 of the RFP for detail regarding P2PE solutions in use on campus.
	Worldpay P2PE		
90	Do you currently use Worldpay TriPOS? If so, which devices are controlled by TriPOS?		We do not currently use, nor are we aware of, Worldpay TriPOS. We would be interested to hear more about this solution.
	Payouts		
91	Would University of Kentucky be interested in Payouts, allowing of distribution of funds directly to end users in any of the 70 research centers?		We would be interested to hear more about alternative payment acceptance solutions.
	Tuition		
92	Do you currently use Tokenization and trigger recurring tuition payments from your SAP environment?		We do not currently utilize tokenization nor recurring payments via the Tuition Payment Management Services provider (which is not directly integrated with our SAP ERP).
	Foreign Payments		
93	What percentage accounts for your foreign payments?		This data is not readily available.

94	Do you have a need to reivew/discuss pay in your own currency?		We currently only authorize and settle transactions in USD. We would be interested to hear the benefits of international payments being paid in the payer's own currency.
95	Regarding the submission requirements, would the University be willing to accept proposals in electronic format submitted by email, instead of printed copies and electronic copies on USB devices?		No, the University of Kentucky cannot accept electronic submission of responses.
96	Regarding submitted proposals being signed by authorized signatories, is the University willing to accept electronic signatures in place of wet ink signatures?		See answer to question #30.
97	Please can you clarify what is in scope for the RFP? Does it include processing non-student/patient transactions?		The scope is clearly defined in Sections 2.1 and 2.2. Yes, it includes credit card payments made to all campus merchants from students and non-students, including patients, donors, visitors, customers, conference attendees, and any other entity doing business with the University.
98	Do you require healthcare/integrations to Epic?		Yes. Currently, Bluefin P2PE provides integrated card processing for both in-person and eCommerce payments. Bluefin also provides tokenization for our UKHC patients utilizing Epic MyChart for payment of services, allowing for cards to be stored on file for future payments. If the processor has a certified gateway connection to Bluefin, that should suffice. We are open to hearing of other Epic integrated payment solutions.
99	Are you looking to replace devices at all POS payment locations (clinics/hospitals etc) as well as including merchant services on the backend?		The RFP is for Merchant Card Services & Tuition Payment Management Services. We will evaluate all offers regarding the replacement of equipment.

100	Are payment plans included in the scope of the RFP? If payment plans are included, how many students utilize the payment plan each term? Can you please provide fall/spring/summer enrollment numbers?		Payment Plans for student tuition payments are not included within the scope of this RFP.
101	Regarding Section 3.5 of the RFP, is it acceptable for offerors to submit a copy of our Terms and Conditions with our proposal if these do not conflict with the University's own Terms and Conditions?		Include this information with your Transmittal letter.
102	Can you clarify the pricing submission requirements under Section 8.0, specifically under 8.1 Mandatory Services what are offerors required to submit in response to "please complete and attach section 7.1 to provide support for your firm fixed bid."?		In addition to the offeror pricing submitted on Appendix B, please confirm you meet each of the requirements listed in Section 7.1.
103	Regarding "Signature Required" on the RFP proposal form (page 2), what evidence would the University like provided to show evidence of authority to sign? Where within the offeror's response is that documentation to be located?		The University requests that page 2 is signed by someone in your company that has signature authority.
104	Section 2.1 Intent and Scope; bullet 2 requests "upgrade" existing point-to-point encrypted devices. Does the term "upgrade" mean to replace? If so, is the University requesting all P2PE devices listed in Table 2 of Section 2.2 to be replaced? If not, can you list which ones do need to be replaced?		To upgrade would mean to replace. We will evaluate all offers regarding the replacement of equipment.
105	Section 3.6 Proposal Submission and Deadline – Offerors are instructed for Technical and Financial Proposals to be in sealed envelopes clearly marked with the required information. To confirm, is it acceptable to ship the sealed Technical and Financial proposal envelopes within a single, larger shipping box, provided each envelope is individually sealed and labeled as specified in the RFP?		Yes

106	Section 4.8, Evidence of Successful Performance and Implementation Schedule Implementation"; number 4 requests offerors to specify persons by name and function responsible for implementation and training. Can you confirm the dates for implementation and go-live so accurate team assignments can be made and presented in response to this requirement?		See answer to question 15. The start of the implementation depends on how long it takes to complete the contracting phase.
107	The University of Kentucky Instructions to Bidders Document at 2.5 states that bids will be considered firm for a period of 45 calendar days from the bid opening date. In the RFP document, Section 3.11 states any submitted proposal shall remain valid for 6 months after the proposal due date. Can you confirm if offers should be marked as valid for 45 days after opening or for 6 months after the proposal due date? If the former of the two, can you share what date proposals will be opened?		Section 3.11 is the correct one, 6 months after the proposal due date.
108	May we have a list of third-party software vendors use?		We have provided a list of all third-party service providers currently utilized for payment processing, including gateways and P2PE solutions, within the RFP. We have also listed Epic, Scriptpro, and T2 as major software solutions being used on campus and tied to our gateways. There are several other third-party hosted web solutions being used that utilize Authorize.net for gateway services, but a composite list of those providers is not readily available.
109	Do you take in-person payments for tuition?		Yes. Please see the requirement in Section 7.1 for Tuition Payment Management Services.

110	What payment methods do you accept for in-person payments?	American Express, Discover, MasterCard, and Visa. Additionally, all terminals process EMV and NFC (e.g. Apple Pay, Google Pay) payments.