



# WINNEBAGO COUNTY

— ILLINOIS —

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County Administration Building  
404 Elm Street  
Rockford, Illinois 61101

Hope Edwards  
Director of Purchasing  
Phone: 815-319-4380  
Fax: 815-319-4381

March 13, 2024

## ADDENDUM ONE

### **PAYMENT PROCESSING SERVICES REQUEST FOR PROPOSAL #24P-2342**

Bidders are required to indicate on their Proposer Signature Form that they have received and acknowledged Addendum One.

The following question was submitted followed by the answer;

1. What is the current fee structure today?

*Currently there is a 3% or \$2 minimum per transaction.*

2. Who is the incumbent?

*Lexis Nexis is our current processor*

3. What is the reason for going to RFP?

*We need a processor that is compatible with new permitting software.*

4. What about your current process would you change if you could?

*Online Customer Portal*

5. I saw you collect 8000 transactions a year, what is the average cost of a transaction?

*They vary from \$40 to thousands. The average is probably \$80 if I had to guess.*

6. What is the percentage breakdown of payment channels (web/mobile, vs check, vs in person POS),

*70% are web payment  
20% check (paper check)  
10% in person POS*

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7. What percentage of payments are made Cards vs ACH vs Check

*We do not accept ACH at this time. I would say most probably 80% are card transactions, with the remaining 15% check and 5% cash customers.*

8. Are you satisfied with your current level of customer service? What would you change if you could?

*It would be nice to be able to contact via the web portal – or have the customers themselves reach out directly.*

9. How many calls does your team take a year regarding making a payment? Who fields these calls?

*Thousands – generally the Permit Specialist.*

10. How does the incumbent help drive digital adoption?

*I am not sure that they do.*

11. What marketing does the incumbent offer today?

*None at this time.*

12. Are depository bank account(s), related to the payment processing services, included in the scope of this RFP? If so, can Winnebago County provide estimated monthly balances related to these account(s)?

*No*

13. Does the County wish to have a solution that is hosted by the vendor, or an on-premise implementation?

*Yes, we do. We would like an online portal for both employees and customers along with a POS.*

14. For the 1-2 POS terminals at the Planning Department, does the County own any POS equipment they wish to repurpose?

*No, our current POS will need to be returned to the current vendor.*

15. Do you have a breakdown of your annual volume by:

1. e-Check
2. Debit Card
3. Credit Card
4. PayPal
5. Apple Pay

*We currently only accept credit and debit and the way our system is set up it does not differentiate the two, therefore, I do not have a breakdown by volume available.*

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16. What is the Winnebago County website architecture?

*We are currently launching a site with Brightly – SmartGov and this would need to be a specific question directed towards them.*

17. Does Brightly SmartGov take online payments today or are you looking to add or replace that feature?

*No, they do not. They allow a partnership with merchant vendor for processing.*

18. Is Brightly SmartGov the only 3rd party processor that requires integration?

*Yes, at this time.*

19. Is there a separate billing or accounting system for posting data for the Highway Department?

*No, they will also be utilizing SmartGov.*

20. Who is the County's credit card processor?

*We currently utilize Lexis Nexis.*

21. Who is the County's bank?

*Illinois Bank and Trust.*

22. All payment fees are to be built into the cost to the customer for Planning and Zoning. Will this be the case for the Highway Department?

*Yes. All fees need to be applied to the total cost of the permit regardless of department.*

23. Does the county utilize IVR today? If yes, what is the volume of payments?

*No, we do not have an IVR in place.*

24. What payment types are processed by the Planning/Zoning and Highway Departments (permits, licenses, etc.)?

*We accept payments for permits. Planning & Zoning development applications (goes through County Board Process, permits are needed after processed by Board)*

25. What is the total dollar amount processed annually by the Planning/Zoning and Highway Departments?

*It varies year to year but on average \$900,000 between both departments.*

26. We understand there are approximately 8,000 transactions processed annually. How many of these are Planning/Zoning, and how many are Highway?

*Approximately 7,000 will be Planning, 1,000 Highway. +/-*

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27. Will the County accept electronic signatures (such as DocuSign, or a scanned copy of an original ink signature) on proposal forms requiring signatures?

*Yes*

28. Does the County currently absorb processing fees, or are these passed to customers as a convenience fee?

*They are passed on to the customers as a convenience fee (we call it a processing fee).*

29. What are the current processing fees paid by the County (if applicable)?

*There is a \$2.00 minimum (or \$2.00 flat rate for debit transactions) or a 3% fee, whichever is greater.*

30. What are the current convenience fees paid by County customers (if applicable)?

*There is a \$2.00 minimum (or \$2.00 flat rate for debit transactions) or a 3% fee, whichever is greater.*

31. Does the County have a required format for the Proposal Pricing section, or should vendors use our own pricing templates?

*Please provide your own pricing template. Use a per transaction cost pricing indicating the minimum amount, percentage fee (when it kicks in), if there are any differences among payment types processed*

32. Who is your current provider for payment processing services?

*Lexis Nexis currently provides our service.*

33. Confirm the County is looking for a new payment gateway?

*That is correct. We are seeking a new processor compatible with our new software, SmartGov.*

34. What issues are you currently experiencing, if any, with your current provider?

*It is not compatible with our new permitting software, SmartGov.*

35. Can you provide volumes by month for ACH, credit cards, debit card, PayPal, and ApplePay transactions for 2023, if available and broken down by the Planning/Zoning and Highway Departments?

*We currently only accept credit and debit and the way our system is set up it does not differentiate the two, therefore, I do not have a breakdown by volume available.*

36. Can you provide collection dollar totals by month for ACH, credit cards, debit cards, PayPal, and ApplePay if available and broken down by the Planning/Zoning and Highway Departments??

*We currently only accept credit and debit and the way our system is set up it does not differentiate the two, therefore, I do not have a breakdown by volume available.*

**37. Can you provide the average payment amount for ACH, debit card, credit card for both Planning/Zoning and Highway Departments??**

*Highway Department varies – I would say \$300 on average.*

*Planning and Zoning would be \$80 – several thousand depending on the permit. Our most common permit cost \$80.00*

**38. Is the County currently absorbing transactions fees?**

*No, These are passed along to the customer as a processing fee.*

**39. When does the County anticipate awarding this RFP?**

*Late May, depending upon Board approval.*

**40. By what date does the County hope to "Go Live"?**

*Within 60 days of the RFP being awarded.*

Any questions should be directed to the Purchasing Department, 404 Elm Street, Room 202, Rockford, IL 61101 or by phone 815-319-4380, or email [purchasing@purchasing.wincoil.gov](mailto:purchasing@purchasing.wincoil.gov)

**END OF ADDENDUM ONE**

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