

**MISSISSIPPI STATE UNIVERSITY**

***Request for Proposals (RFP) 18-114  
Inbound Payment Processing for Mississippi State University***

ISSUE DATE: November 12, 2018

ISSUING AGENCY: Office of Procurement and Contracts  
Mississippi State University  
610 McArthur Hall  
245 Barr Avenue  
Mississippi State, MS 39762

Sealed Proposals, subject to the conditions made a part hereof, will be received **December 12, 2018 at 2:00 PM in the MSU Office of Procurement and Contracts, same address above**, for furnishing services and potentially, optional services as described herein.

**IMPORTANT NOTE:** Indicate firm name, and RFP number on the front of each sealed proposal envelope or package.

All inquiries concerning this RFP should be directed to:

Jennifer Mayfield  
Office of Procurement and Contracts (Same address above)  
jmayfield@procurement.msstate.edu  
662-325-2550

- A. Any addendum associated with this RFP will be posted at <http://www.procurement.msstate.edu/procurement/bids/index.php> located under RFP 18-114.
- B. **Note 2:** It is the respondent's responsibility to assure that all addenda have been reviewed and if applicable, signed and returned.

**1) UNIVERSITY OVERVIEW AND CURRENT PAYMENT PROCESSING**

Mississippi State University (MSU) is the public, land-grant institution in the State of Mississippi. There are approximately 22,000 students attending MSU, both at the Starkville campus and the Meridian campus. There are over 5,000 persons employed by MSU throughout the State of Mississippi, the country and the world. The university operates several remote agricultural experiment stations and has an Extension office located in each of the eighty-two Mississippi counties. Additional information about MSU can be found at our website [www.msstate.edu](http://www.msstate.edu).

MSU's ERP is BANNER by Ellucian. Inbound payment processing for students, faculty, staff and the general public by credit/debit cards, eChecks, checks and cash is handled through a 3rd Party Processor. The credit card volume for fiscal year ending June 30, 2018 was \$17,838,415.28/27,419 transactions for student tuition and fee related charges. Campus E-commerce volume was \$14,761,410.51/138,438

transactions. An additional \$52,420,988.03/34,024 in eCheck transactions was processed during this period.

**Student Tuition and Fee related charges:**

MSU processes student tuition and fee related charges by credit/debit cards, eChecks, checks and cash. Payments can be made via the MSU portal that facilitates bill presentation, allows authorized payers to access the accounts and make payments, and provides the opportunity for students or their authorized payers to sign up for a Payment Plan, a recent addition to MSU's payment options. MSU's BANNER system is integrated with its 3rd Party Payment processor. All payments to student/AR accounts use RTPN (Real Time Payment Notification) and post directly to the accounts through a BANNER connector kit provided by our 3rd Party processor. If transactions cannot post RTPN, they are updated at night by scripts provided by the 3rd Party Payment processor. The majority of the payments by credit/debit cards and eChecks are made by students through the MSU portal and/or their authorized payers (setup by students) through a direct link to the 3rd Party Payment processor website. The University participates in a Convenience Fee program with its current 3rd Party Payment processor for credit/debit card payments. All payments by phone or mail are processed using an encrypted card swipe, the IDTech SREDKey.

Payments by check and cash are processed through the 3rd Party processor's Cashiering solution, which is also integrated with BANNER. Checks are run through a check scanner (both back and front) and at the end of the day a Check 21 file is produced and sent to MSU's bank for same day deposit. After balancing, a deposit ticket for the cash is prepared and taken to the bank the next business day.

**Campus E-commerce transactions:**

Mississippi State University also uses its 3rd Party Payment Processor for E-commerce payments. A separate system is provided for the over 140 order types that are used to process payments by credit/debit card or eChecks for the various departments on and off campus who have a business need to accept these types of payments. There are varied types of payments that are processed in our Campus Commerce hosted solution. These payments range from true in-person retail payments to on-line registrations for conferences, classes, etc. All in-person, phone or mail payments are processed using encrypted card swipes, the IDTech SREDKey terminal.

Several of our departments have partnered with companies who are 3rd Party Partners of our 3rd Party Processor to process information and payments for their business needs. The following companies are currently being used by departments: T2 – Parking Services; StarRez – Student Housing; Symplicity – Career Services Office; Gosignmeup – Research and Curriculum Unit (RCU); CampusCE – Continuing Education; InnoSoft Fusion – Sanderson Center Recreational Complex (however only the on-line system is integrated to our 3rd party processor, with the payments for walk-up traffic handled through the cash register and manually processed ).

Departments that process true in-person credit card payments for goods or services include: College of Veterinary Medicine Clinic – (operates and treats animals as a teaching tool for Veterinary Students); Student Health Center and the Student Health Center Pharmacy (operates as a health clinic predominately for students, complete with pharmacy to dispense needed medicine); MSU Riley Center for Education and the Performing Arts (a renovated Grand Opera House in Meridian, Mississippi that provides both educational opportunities for local school children and various entertainment opportunities for the patrons and guests); The Crosby Arboretum (a 104-acre wildlife area in Picayune, MS that is dedicated to educating the public about their environment native to Mississippi); and MASEP/MASEP Class Fees (the Mississippi Alcohol and Safety Education Program for the State of

Mississippi through MSU's Social Science Research Center with classes in forty-six locations throughout the state).

Departments that process true in-person credit card payments for goods or services and also use a Point of Sale Terminal to record sales and manage inventory include: MAFES Sales Store (sale of cheese, dairy items and other MSU products); University Florist (sale of floral arrangements and other gift items as a teaching experience relating to owning and operating a florist); MSU Golf Course (Golf Course is a part of the Professional Golf Management course in the College of Business, Golf Course operation and Pro Shop); and the Joe Frank Sanderson Center (the Center for Recreational Sports). Currently the Point of Sale Terminals for these departments are not integrated with our 3rd Party Payment Processor. When sales are made at this location, the department must enter the transaction into the Point of Sale Terminal, obtain a charge amount, go to a separate computer and process the transaction through the 3rd Party Processor, then enter the payment into the Point of Sale Terminal to close the sale (or transaction).

Several departments use specialized software to run their business and record payments. Currently none of these systems are integrated with our 3rd party processor. These include: College of Veterinary Medicine – clinic has software developed specifically for animal hospitals in university environments; Student Health Center and Student Health Center Pharmacy – runs software specifically designed to keep up with patients, appointments, insurance and medicine; MSU Golf Course – manages the day to day operations specific to a Golf Course, i.e. T-times, buckets of balls, the Pro Shop, etc.; and The MSU Riley Center for Education and the Performing Arts – has contracted with ProVenue (Tickets.com) for ticket and reservation management for the various performances at the facility (there is an on-line function in which reservations, seating and payments are managed, but is not associated with the current 3rd Party Processor)

Convenience Fees are allowed for transactions relating to the educational experience. There are currently five order types that use the Convenience Fee program of the 3rd Party Processor: Money Mate (money card that can be used on and off campus to purchase food and other items); English As A Second Language and the ELI application (both in-person and on-line registration for English Language courses); Registrar (transcripts); and the College of Veterinary Medicine Deposit for Position (deposit to accept and hold their place in the Veterinary program).

Another facet of the payment processing for various departments and events at Mississippi State, are websites used for conferences, meetings, seminars, etc. which are integrated to our 3rd Party Processor by an authentication string that utilizes an M5 hash on a private URL. There are webmasters and programmers throughout the university that utilize this “payer” function of the current 3rd Party Processor. Some examples of these are: Center for Advanced Vehicular Systems (CAVS) Registration for classes and workshops; College of Forest Resources - registration for various seminars; Engineering – registration for summer camps and conferences; Student Affairs – family weekends and preview days for prospective students; as well as many other conferences and seminars through the various departments on campus.

In addition ITS programmers have integrated specific functions in the BANNER system to the 3rd Party Processor to accept payment for student activities, i.e. Undergraduate Admission, Graduate Admission, Orientation, etc.

Similar to the Student tuition and fee related payments, the E-Commerce transactions that are processed through the 3rd Party Payment Processor, are posted as miscellaneous Accounts Receivable transactions through the BANNER connector kit provided by our 3rd Party Processor. The E-Commerce transactions are not posted in Real Time, but through the End of Day Report entered into the BANNER table TBRMISD. (System has the ability to post in real time but we chose not to.) Detail codes for

proper posting through the TBRMISD table as set up by Account Services personnel and sent to Treasury Services to be used in setting up the order type in the Connector. For each order type that is set up in the 3rd Party Processor's system, a Miscellaneous Payment Configuration is set up using the appropriate payment codes, Payment bank account, detail code, general ledger account for the charge, and other needed codes as required for posting. These daily transactions are posted through a BANNER Cashier Session and auto processes are run each night to add that day's date to the general ledger description, close the Cashier Session, assign the session a Deposit Number for system identification and finalize the session. These transactions are captured by the daily posting procedures and posted to the general ledger using a document code that begins with "SA".

The daily transactions are entered into BANNER from the End of Day Reports. The End of Day process also records all the details about each transaction into an Oracle table that was provided by our 3rd Party Processor to help with reporting and solving issues. Treasury Services personnel pull reports daily from a BANNER job submission for both Student tuition and fee payments and the E-commerce payments and verify to the Cashier Sessions from the previous day. These transactions are also reconciled to MSU's credit card deposits bank account daily, with any problems noted and corrected.

## **2) INVITATION TO SUBMIT PROPOSAL ON RFP**

Mississippi State University is seeking proposals from qualified service providers to submit competitive proposals to provide inbound payment solutions (credit card, debit card, eCheck, mobile payments, etc.) System must support the following needs: presentation of student billing statements, customer-facing cashiering function, processing payments against student accounts, departmental collections for goods and services sold, and integration with MSU's current ERP (Ellucian BANNER). Successful vendor must provide, at a minimum, methods for all current processing (as detailed in Section 1).

## **3) SCOPE OF SERVICES REQUIRED**

MSU is seeking responses to this Request for Proposal (RFP) for an inbound payment solution that encompasses a broad set of integrated functionality that will:

- Support Student A/R transaction activity, to include incoming payments by students as well as their authorized payers.
- Support processing for payments from MasterCard, Visa, Discover and American Express
- Support processing payments by Electronic Checks.
- Support assessing a service fee for the use of credit and debit cards
- Support Real Time Payment notification for student A/R transactions
- Support Student A/R payment plans
- Support student billing and statement presentment and electronic notification
- Support a customer facing cashiering function
- Support departmental collections for goods and services sold

- Support Payment Card Industry Standards (PCI) compliant hardware at multiple university locations on and off campus.
- Integrate with MSU's current ERP – Ellucian BANNER
- Provide capability to auto post departmental transactions to ERP – BANNER
- Integrate with, at a minimum, current 3<sup>rd</sup> party partners being used for various functions on campus. These are:
  - Campus CE
  - Innosoft Fusion
  - StarRez
  - T2 Systems
  - GoSignMeUp
  - Symplicity
  - University Tickets
  - Flywire
- Provide in-person, phone and on-line processing for departmental transactions
- Provide ability to allow merchants to establish online storefronts linked to the gateway
- Provide ability to accommodate a wide variety of departmental merchant needs, i.e. camps, workshops, conferences, events, courses, merchandise, services, etc.
- Provide a role based, or otherwise user restricted access, for processing payments.
- Provide a system that does not restrict the number of users that can access at any given time
- Provide password set up and maintenance that adheres to PCI regulations.
- Provide reporting to support daily reconciliation and on-going processing
- Provide reporting in multiple formats. Most reports, if not all, should be viewable on screen with options to download in Excel, PDF, CSV, Word, etc.
- Provide the administrative ability to create custom fields for different payment processing and the ability to access these fields by various reports.
- Provide on-going support 24/7 for the entire system.
- Provide training as needed for any changes and updates as they occur.
- Though not specifically required at this time, we are interested to know more about the following items / services:
  - 1) Shopping cart functionality that allows departments the ability to market, manage and sell various types of inventorial items.

- 2) Event management services that allows departments to create and manage events (e.g. hosting a conference) including processing registration fees.
- 3) Student refunding solution and discuss if it can also be used to support employee payments like payroll and travel reimbursements.
- 4) Use of EMV and NFC technologies.
- 5) Hardware options that will facilitate processing mobile payments on and around campus.

**4) INQUIRIES ABOUT RFP**

- a) Prospective respondents may make written inquiries concerning this request for proposal to obtain clarification of requirements. Responses to these inquiries may be made by addendum to the Request for Proposal (RFP). Please send your inquiries to Jennifer Mayfield via electronic mail at [jmayfield@procurement.msstate.edu](mailto:jmayfield@procurement.msstate.edu)
- b) All inquiries should be marked “URGENT INQUIRY. MSU RFP #18-114”

**5) ADDENDUM OR SUPPLEMENT TO RFP**

- a) In the event it becomes necessary to revise any part of this RFP, an addendum to this RFP will be provided to each respondent who received the original RFP. Respondents shall not rely on any other interpretations, changes or corrections.

**6) ADMINISTRATIVE INFORMATION**

**a) Issuing Office**

- i) This RFP is issued by the following office:

Office of Procurement and Contracts  
Mississippi State University  
245 Barr Avenue, 610 McArthur Hall  
Mississippi State, MS 39762

**b) Schedule of Critical Dates**

- i) The following dates are for planning purposes only unless otherwise stated in this RFP progress towards their completion is at the sole discretion of the university.

- |                               |                   |
|-------------------------------|-------------------|
| 1) RFP Posted                 | November 12, 2018 |
| 2) Questions from Vendors Due | November 28, 2018 |
| 3) MSU Q&A Response Due       | December 5, 2018  |

- 4) Proposal Submission Deadline – 2:00 p.m.      December 12, 2018
- 5) Award Date (Estimated Target)                                  March 1, 2019
- 6) Contract Effective Date (Estimated Target)                  July 1, 2019

## 7) **PROPOSAL CONTENTS**

- a) This is a two-step RFP process. The technical proposals and the cost proposals are to be submitted in separate sealed envelopes. Indicate firm name, RFP# and word “Technical Proposal” on the front of the sealed technical proposal envelope or package. Indicate the firm name, RFP# and the word “Cost Proposal” on the front of the sealed proposal envelope or package.
- b) At a minimum, the following items should be included in the contents of the Technical Proposal:
  - i) Cover letter, indicating the scope of the proposal. The letter should include an overview of the services being offered. The letter should include a statement of exceptions to any of the terms and conditions outlined in this RFP. (Cover letter should be no more than 3 pages in length.)
  - ii) Corporate Structure and Credentials
    - 1) Number of years of experience
    - 2) Staffing levels and support proposed
    - 3) Examples of similar previous work.
    - 4) References from Higher Education
  - iii) Operations and Ability To Perform
    - 1) Provide operation plan. This should include, but not be limited to, acknowledgement and agreement with all requirements as well as explanations, where applicable, of the intended plan to achieve the requirements.
    - 2) Describe how services will be provided to MSU.
  - iv) Security and Compliance
    - 1) Provide certification that your company is PCI-DSS compliant.
    - 2) Provide a statement stating whether your company is compliant with FERPA, GLB, NACH and Red Flag Regulation requirements.
    - 3) Provide a completed Higher Education Cloud Vendor Assessment Tool (HECVAT) (lite version available at: <https://www.ren-isac.net/public-resources/hecvat.html>).

- c) At a minimum, the following items should be included in the contents of the Cost Proposal:
  - i) Fees for initial purchase of required hardware or software (including all preparation, installation, rollout, training and first year maintenance and support)
  - ii) Annual Maintenance Costs after initial purchase. This includes software, hardware, transaction fees, etc.
- d) Transition Assistance – Realizing that changing payment processors can be very complicated and costly to MSU, vendor must provide a detailed description of the services that will be provided to assist in the transition. This should include, but not be limited to, discussion of required equipment, estimated time to convert, training, other forms of support, etc.

## **8) DISCUSSIONS/EVALUATION CRITERIA/AWARD PROCESS**

- a) MSU reserves the right to conduct discussions with any or all respondents, or to make an award of a contract without such discussions based only on evaluation of the written proposals. MSU reserves the right to contact and interview anyone connected with any past or present projects with which the respondent has been associated. MSU likewise reserves the right to designate a review committee to evaluate the proposals according to the criteria set forth under this section. MSU may make a written determination showing the basis upon which the award was made and such determination shall be included in the procurement file.
- b) MSU reserves the right to award this contract in whole or in part depending on what is in the best interest of MSU with MSU being the sole judge thereof.
- c) The evaluation factors set forth in this section are described as follows:
  - i) The Vendor's ability to deliver an application meeting the overall objective and functions described in the RFP
  - ii) Competitive fees
  - iii) Availability of and access to technical support
  - iv) Vendor's experience processing inbound payments for other institutions of higher education
  - v) Compliance with applicable State and Federal laws and regulations
- d) The committee may invite finalists for interviews and/or presentations. Failure to attend a requested interview presentation before the committee may result in a proposal not being considered.
- e) Upon award of contract(s), successful respondent(s) will be asked to provide a transition plan and timeline and obtain MSU's input and concurrence before moving forward.
- f) Proposals will be scored based on the following weights (100 points total):



Corporate Structure/Years of Experience/References –	20 pts
Operation Plan/Ease of Use/Services Offered –	30 pts
Fees and other Projected Financial Impact to MSU –	50 pts

**9) PROPOSAL SUBMISSION**

- a) Proposals shall be submitted in two packages (envelopes or boxes) as set forth in Section 7a. **Please make sure that the RFP number is clearly visible on the outside of the package.**
- b) Technical Proposal – One (1) original and one (1) electronic copy (of the complete technical proposal in one pdf file on a flash drive) of parts 7(b)(i) (Cover Letter), 7(b)(ii) (Corporate Structure and Credentials), and 7(b)(iii) (Operations and Ability to Perform) should be sealed in a package with “Technical Proposal” in the lower left hand corner. Each submitted package should be a complete copy. The original shall be marked on the first page “Original”.
- c) Cost Proposal – One (1) original and one (1) electronic copy (of the complete cost proposal in one pdf file on a flash drive). Should be sealed in a package with “Cost Proposal” in the lower left hand corner. Each submitted package should be a complete copy. The original shall be marked on the first page “Original”.
- d) The proposal package must be received on or before **2:00 p.m. on December 12, 2018.** It is the responsibility of the respondent to ensure that the proposal package arrives in the Procurement and Contracts office on-time. The proposal package should be delivered or sent by mail to:

Office of Procurement and Contracts  
Mississippi State University  
610 McArthur Hall  
245 Barr Avenue  
Mississippi State, MS 39762

- e) Your response must include the signature page included in this RFP (See Appendix A) and contain the signature of an authorized representative of the respondent’s organization. The signature on the “Original” signature page should be in **blue** ink
- f) MSU reserves the right to reject any and all proposals and to waive informalities and minor irregularities in proposals received and to accept any portion of a proposal or all items bid if deemed in the best interest of the University to do so.
- g) **Proposals received after the stated due date and time will be returned unopened. Submission via facsimile or other electronic means will not be accepted.**

## **10) TWO-PHASE, BEST AND FINAL OFFER**

- a) If the initial proposals do not provide MSU with a clear and convincing solution, or if MSU feels it is appropriate to offer the potential providers an opportunity to submit revised proposals, MSU reserves the right to use a two-phase approach and/or invite best and Final Offers (BAFO). Based on the information obtained through the proposal submittals (Phase-One), MSU may choose a specific business model, and potential providers may be asked to submit revised proposals based upon that specific model.
- b) The evaluation committee may develop, for distribution to the top-ranked firms, refined written terms with specific information on what is being requested as a result of information obtained through initial RFP submittal process. Proposers may be asked to reduce cost or provide additional clarification to specific sections of the RFP. Selected proposers are not required to submit a BAFO and may submit a written response notifying the solicitation evaluation committee that their response remains as originally submitted.

## **11) TERM OF CONTRACT**

- a) It is MSU's intention to enter into a five (5) year contract beginning July 1, 2019, with the option to extend an additional five (5) years.
- b) MSU reserves the right to terminate this agreement with thirty (30) days' notice, by the Director of Procurement and Contracts via certified mail to the address listed on the signature page of this RFP (See Appendix A) if any of the terms of the proposal and/or contract are violated.
- c) In the event the contractor fails to carry out and comply with any of the conditions and agreements to be performed under the specifications, MSU will notify the contractor, in writing, of such failure or default. In the event the necessary corrective action has not been completed within a ten (10) day period, the contractor must submit, in writing, why such corrective action has not been performed. The University reserves the right to determine whether or not such noncompliance may be construed as a failure of performance of the contractor.
- d) Termination of contract by contractor without cause can only occur with at least one-hundred and twenty (120) days' notice prior to the proposed termination of the contract.
- e) In the event MSU employs attorneys or incurs other expenses it considers necessary to protect or enforce its rights under this contract, the contractor agrees to pay the attorney's fees and expenses so incurred by MSU.

## 12) ACCEPTANCE TIME

- a) Proposal shall be valid for one-hundred and eighty (180) days following the proposal due date.

## 13) RFP CANCELLATION

- a) This RFP in no manner obligates MSU to the eventual purchase of any services described, implied or which may be proposed until confirmed by a written contract. Progress towards this end is solely at the discretion of MSU and may be terminated without penalty or obligations at any time prior to the signing of a contract. MSU reserves the right to cancel this RFP at any time, for any reason, and to reject any or all proposals or any parts thereof.

## 14) INDEPENDENT CONTRACTOR CLAUSE

- a) The contractor shall acknowledge that an independent contractor relationship is established and that the employees of the contractor are not, nor shall they be deemed employees of MSU and that employees of MSU are not, nor shall they be deemed employees of the contractor.

## 15) OTHER CONTRACT REQUIREMENTS

- a) **Award Terms:** This contract shall be awarded at the discretion of the University based on the capabilities and overall reputation of the Supplier, as well as the cost. Acceptance shall be confirmed by the issuance of a contract from the University.
- b) **Standard Contract:** The awarded contractor(s) will be expected to enter into a contract that is in substantial compliance with MSU's standard contract [http://www.procurement.msstate.edu/pdf/standard\\_rfp\\_contract.pdf](http://www.procurement.msstate.edu/pdf/standard_rfp_contract.pdf). Proposal should include any desired changes to the standard contract. It should be noted that there are many clauses which the MSU cannot change (see Standard Addendum <http://www.procurement.msstate.edu/contracts/standardaddendum.pdf>) Significant changes to the standard contract may be cause for rejection of a proposal.
- c) **The Procurement Process:** The following is a general description of the process by which a firm will be selected to fulfill this Request for Proposal.
  - i) Request for Proposals (RFP) is issued to prospective suppliers.
  - ii) A deadline for written questions is set.
  - iii) Proposals will be received as set forth in Section 9.
  - iv) Unsigned proposals will not be considered.

- v) All proposals must be received by MSU no later than the date and time specified on the cover sheet of this RFP.
- vi) At that date and time the package containing the proposals from each responding firm will be opened publicly and the name of each respondent will be announced.
- vii) Proposal evaluation: The University will review each proposal.
- viii) At their option, the evaluators may request oral presentations or discussions for the purpose of clarification or to amplify the materials presented in the proposal
- ix) Respondents are cautioned that this is a request for proposals, not a request to contract, and the MSU reserves the unqualified right to reject any and all proposals when such rejection is deemed to be in the best interest of the University.
- x) The proposals will be evaluated according to the criteria set forth in Section 8c.

**APPENDIX A: SIGNATURE PAGE**

**Provide information requested, affix signature and return this page with your proposal:**

**NAME OF FIRM:** \_\_\_\_\_

**COMPLETE ADDRESS:** \_\_\_\_\_

\_\_\_\_\_

**TELEPHONE NUMBER:** \_\_\_\_\_

**AREA CODE/NUMBER**

**FACSIMILE NUMBER:** \_\_\_\_\_

**AREA CODE/NUMBER**

**E-MAIL ADDRESS:** \_\_\_\_\_

**AUTHORIZED**

**SIGNATURE:** \_\_\_\_\_

**PRINTED NAME:** \_\_\_\_\_

**TITLE:** \_\_\_\_\_