



Morgantown Parking Authority

**Morgantown Parking Authority  
300 Spruce Street  
Morgantown, WV 26508**

**REQUEST FOR PROPOSAL (RFP)  
ELECTRONIC CREDIT CARD PROCESSING SERVICES**

**PROPOSAL DUE DATE: APRIL 13, 2018 at 2pm**

## **Table of Contents**

Section 1: Overview/Proposal	3
Section 2: Scope of Services	5
Section 3: Proposal Requirements Compliance with Laws, Standards, and Practices	6
Section 4: Information Required	8
Section 5: Evaluation of Proposals	8
Section 6: Questions Regarding Specifications or Proposal Process	9
Section 7: Exhibits A.1 – A.4	10
A.1 – Pricing Data	11
A.2 – Proposer References	12
A.3 – Vendor Questionnaire & Information Form	13
A.4 – Transaction Volumes Reports 2/1/2017-2/28/2018	14
A.5 – Quoted Fees	15

## **SECTION 1: OVERVIEW**

### **1. Purpose and Project Summary**

The Morgantown Parking Authority (MPA) is seeking Request for Proposals (RFP) from qualified vendors for the purpose of processing credit card transactions both online and in person. The contract shall be for a period of three years. The MPA reserves the option of renewing the contract after the three year period without opening this category for new bids.

The Authority offers 2,202 parking spaces that service the Downtown area. There are four multi-level parking garages, nine surface lots, and fourteen metered City streets that are accessible 24 hours a day, seven days a week. The Authority also issues and enforces approximately 3,000 residential permits per year.

Currently the MPA accepts credit/debit card payments at our front office (Face to face), the Morgantown Police Dispatch center after hours (face to face), six (6) pay on foot stations in our gated garages, thirteen (13) multi-space meters in our surface lots, web payments, and through the Parkmobile app.

With the recent implementation of the parking app, we expect to see the credit card usage grow exponentially.

### **PROPOSAL SUBMISSION**

The original proposal, two (2) printed copies, and two (2) electronic copies on a thumb drive shall be submitted in a sealed envelope that shall plainly indicate on it the title of the proposal and the date for receiving. This shall be delivered to the Morgantown Parking Authority, 300 Spruce Street, Morgantown, WV 26505, until 2:00 P.M. Eastern time on Friday, April 13, 2018. The envelope shall be clearly labeled as RFP for Credit Card Processing Services.

Proposals received at the Finance Department after the hour specified will not be considered.

### **PRE-PROPOSAL CONFERENCE**

No pre-proposal conference will be held. To facilitate the clarification of requirements, proposers are requested to submit, by email, any questions they may have by 10:00 A.M. on Friday, March 30, 2018. Any interpretation made to prospective proposers will be expressed in the form of an addendum which, if issued, will be conveyed by email to all prospective proposers no later than 2:00 P.M. on Friday, April 6, 2018.

### **PROPOSER'S CLARIFICATION**

By submitting a proposal, the proposer certifies that the RFP has been fully read and that the proposer understands the proposed method and has full knowledge of the scope, nature, and quality of work to be performed.

### **PROPOSAL REJECTION**

The MPA reserves the right to reject any or all proposals and to accept or reject any part of any proposal.

### **EXECUTION OF CONTRACT**

The successful Proposer shall, within ten (10) calendar days after mailing of contract documents by the MPA to the Principal, enter into a contract with the MPA.

The contract, along with this RFP, its attachments, and addendums, when executed, shall be deemed to include the entire agreement between the parties; the Proposer shall not base any claim for modification of the contract upon any prior representation or promise made by the representatives of the MPA, or other persons.

### **CONTRACT TERMINATION**

The MPA shall have the right to terminate a contract or a part thereof before the work is completed in the event:

- A. Previous unknown circumstances arise making it desirable in the public interest to void the contract.
- B. The proposer is not complying with the specifications.
- C. The proposer refuses, neglects, or fails to supply properly trained or skilled supervisory personnel and/or workers or proper equipment.
- D. The proposer in the judgment of the MPA is unnecessarily or willfully delaying the performance and completion of the work.
- E. The proposer refuses to proceed with work when and as directed by the MPA.
- F. The proposer abandons the work or fails to provide timely reports and revenue to the MPA demonstrating effective and fair collection efforts.
- G. The proposer fails to adhere to the policies and procedures of the Fair Debt Collections Practices Act.

Proposers who have questions concerning various aspects of this Contract should contact the following person:

Dana McKenzie, CAPP  
Executive Director  
Morgantown Parking Authority  
300 Spruce Street  
Morgantown, WV 26505  
304-284-7438  
dmckenzie@morgantownwv.gov

## SECTION 2: SCOPE OF SERVICES

**OBJECTIVE:** The purpose of this RFP is to engage a full-service vendor experienced in the development, installation, and operation of a credit and debit card processing service for the MPA. The proposer will provide Visa (credit/debit), MasterCard (credit/debit), Discover, and American Express credit card merchant processing contract and transaction processing systems and services for the MPA.

1. Provide a competitively based discount for the processing of all four major credit cards: Visa, MasterCard, Discover, and American Express.
2. The solution must be configurable for interaction with the MPA's existing POS systems, PlugNPay, and online processing. Provide a description of how you will integrate your services with these systems.
3. The MPA must have the ability to charge convenience fees should it so desire. These fees may or may not be utilized by the MPA. Please describe how convenience fees are applied to your service.
4. The MPA currently uses twelve (12) different Merchant Identification numbers to be able to identify to which location transactions and settlements belong to. Please indicate your firm's ability to issue and identify twelve (12) different terminal identifications.
5. The service shall allow the MPA to authenticate the cardholders and use the EMV chip or card's magnetic stripe to authenticate the cardholder and to authorize and capture the transaction.
6. Provide payment, settlement and refund services.
7. Provide a customer receipt that has only the last four (4) digits of the credit card number and does not show the expiration date.
8. Deposit payments into specified MPA bank accounts by merchant ID.
9. Provide online daily transaction and account reconciliation reports by major credit card and by merchant ID.
10. The application must be compatible with the City's present equipment and software or provide equipment and software alternative.
11. Provide, at no cost to the MPA, on-site technical service as may be required in the event of operational difficulties related to transmission of daily transactions or any equipment/software failure or malfunction.

***In addition to the above scope of services, the companies that would be replying to this RFP shall:***

1. Be a company with at least five (5) years' experience processing credit card payment records transmitted for processing and settlement from major credit/debit card processing networks.
2. Be a company with at least five (5) public sector customers.
3. Be compliant with all Payment Card Industry (PCI) security standards as established by the Payment Card Industry Standards Council.
4. Provide seven (7) days per week technical support utilizing a customer service phone number.

5. Provide daily settlement of merchant accounts with the determination of batch cutoff time by location.
6. Make next day deposits after settlement into the MPA's specified bank accounts.
7. Provide an online resource for retrieving, reviewing, printing and/or downloading transactions and settlement data.
8. Have the ability to provide multiple user access to online reporting.

**SECTION 3 – PROPOSAL REQUIREMENTS COMPLIANCE WITH LAWS, STANDARDS, AND PRACTICES:** Proposals must comply with all federal, state, county, and municipal laws. Materials and workmanship must conform to the highest standards of manufacturing and engineering practices. All items used must be new and unused in first-class condition, of current manufacture and be of the type generally accepted for the proposed use.

**PRICING:**

Provide a price schedule for the services described in the RFP – which would also include the pricing for any convenience fees to be assessed, should the MPA request that these fees be assessed. Please discuss any special rules pertaining to convenience fees or credit/debit card fees. Include any one-time fees, research fees and all other fees that will or could be charged (e.g., interchange rates by location, regular and ad hoc reporting costs).

1. Outline all fees associated with each method of the transaction set up (i.e., web, face to face, POS, etc.): Reporting, voice authorizations, chargebacks, monthly minimums, and charge for PCI and Non-PCI compliance fees. Please include pricing differentials, if any, for differences in settlement dates.
2. Define and list transaction fees for authorization, settlement, network, communications (gateway and/or acquirer) and any other fees. Please submit a per transaction fee structure and total cost. Please include pricing differentials, if any, for differences in settlement dates.
3. Are there any limitations to the number of Credit Card Transactions that are batched? If so, what is the price for excessive Credit Card Transactions?
4. Pricing variation for each transaction type (ACH, credit cards, etc.) per transaction. Please include pricing differentials, if any, for differences in settlement dates.
5. Include both purchase and lease prices for stand-alone credit card processing units.
6. Are discount fees calculated on gross or net sales?
7. Please disclose if you have any of the following and, if so, who it is:
  - a) Any third party gateway
  - b) Any third party acquirer
  - c) Any third party processor
8. Does your organization charge for project management and technical consulting? If so, please provide pricing for these services.
9. Submission of a proposal shall be conclusive evidence that the Proposer has investigated and is satisfied as to the conditions to be encountered in performing the work. The proposed pricing

structure will apply to any and all MPA operational areas. However, the MPA makes no representation that present card processing activity levels presented in this RFP will remain constant.

10. Failure to submit all required pricing information will result in the proposal being considered non-responsive.

## **FORM OF PROPOSAL**

All proposers shall be aware that the RFP and the responses thereto are in the public domain; therefore, proposers shall identify specifically any information contained in the proposal which is to be considered confidential or proprietary and exempt from disclosure. Blanket statements that entire submittals are confidential shall be unacceptable.

All proposals will become the exclusive property of the MPA and will not be returned.

Proposals shall be prepared simply and economically, providing a straightforward, concise description of the proposer's ability to fulfill the requirements of the Request for Proposal. In order to ensure a uniform review process and to obtain the maximum degree of comparability, it is required that proposals be organized in the manner specified.

### **Title Page**

Show the name of proposer's agency/firm, address, telephone number, the name of the person authorized to obligate the firm, date, and the subject: REQUEST FOR PROPOSALS – CREDIT CARD PROCESSING SERVICES.

### **Table of Contents**

Include a clear identification of the material by section and by page number.

### **Letter of Transmittal**

Limit to one or two pages briefly stating the proposer's understanding of the work to be done and making a positive commitment to perform the work. Give the names of the persons who will be authorized to make representations for the proposer, their titles, addresses, and telephone numbers.

### **General Information**

Name of business

Mailing address / phone & fax number

Name of person to contact

Business hours of business

State if business is local, national, or international and indicate the legal business status (corporation, partnership, etc.)

Give the date business was organized and/or incorporated, and where

Give the location of the office from which the work is to be done and the number of professional staff employees at the office

Indicate whether the business is a parent or subsidiary of a group of firms/agencies

## **SECTION 4: INFORMATION REQUIRED OF PROPOSER**

### **A. Cost**

Submit fee for this service as described within.

B. The MPA will not be responsible for any out-of-pocket expenses incurred by the proposer.

### **C. Financial Soundness of Proposer**

The proposer's most recent certified annual report, including balance sheets and profit and loss statements, should be submitted with its proposal. All information pertaining to the financial soundness of Proposer shall remain confidential. The MPA will contract only with a Proposer found to be financially sound. In addition, the MPA should be notified if there is a major claim(s) against the firm that could impact their ability to perform

## **ASSIGNMENT OF KEY STAFF**

The key member(s) of the contract identified must be assigned to the contract and must remain assigned to the contract for its duration unless the MPA agrees in writing to modify the assignment. If a key member leaves during the course of the contract, the MPA must be notified immediately, and the contractor must submit the replacement name and credentials for approval by the MPA prior to that person starting work on the contract.

## **SECTION 5: EVALUATION OF PROPOSALS**

The award may or may not be made to the firm submitting the lowest proposal. The award shall be made to the responsible proposer whose is determined to be the most advantageous to the MPA, taking into consideration the evaluation factors set below. Only submissions that are complete and returned within the time limit will be considered.

The selection will be made by the MPA based on the following criteria:

- A. Experience, Qualifications, and Public Sector References
- B. State of the Art Technology- Online Services, EMV compliant
- C. Charges for Services including hardware & software costs
- D. Personal Contact Points- Customer Services

## **SELECTION COMMITTEE AND PROCEDURE FOR REVIEW OF PROPOSALS**

A Selection Committee will be established to review and evaluate all proposals submitted in response to this Request for Proposals (RFP). The Committee shall conduct a preliminary evaluation of all proposals on the basis of the "Evaluation of Proposals" section of this RFP. Failure to comply with any requirements shall disqualify a proposal.

The MPA may arrange for a meeting with the submitting parties or entities to clarify any aspect of the proposals. The selection committee has the responsibility to negotiate the most favorable cost, terms and conditions to the MPA. The negotiating process may involve one or more RFP responses and may continue until the actual award of the contract.

The MPA reserves the right to reject any and all proposals. The MPA further reserves the right to seek new proposals when such a procedure is reasonably in the best interest of the MPA to do so.



## **SECTION 6: QUESTIONS REGARDING SPECIFICATIONS OR PROPOSAL PROCESS**

To ensure fair consideration for all firms, the MPA prohibits communication to or with any department director, division manager, or employee during the submission process with the exception of those questions relative to interpretation of specifications or the proposal process. Such communications initiated by a firm may be grounds for disqualifying the offending firm from consideration for award of the proposal and/or any future proposal.

No interpretations of the meaning of the RFP documents will be made to any bidder orally. Every request for such interpretation shall be in writing to the Morgantown Parking Authority Office, and to be given consideration must be received by email prior to 10:00 A.M. on Friday, March 30, 2018. Direct inquiries to

Dana McKenzie, CAPP  
Executive Director  
Morgantown Parking Authority  
300 Spruce Street  
Morgantown, WV 26505  
304-284-7438  
dmckenzie@morgantownwv.gov

Any and all such interpretation will be in the form of an Addendum to the Contract Documents and will be emailed to all prospective firms at the address furnished by them by Friday, April 6, 2018.

Additionally, the MPA prohibits communications by a proposer to any City Official or employee evaluating or considering the proposals prior to the time an award decision has been made. Any communication between proposer and the MPA will be initiated by the MPA Director in order to obtain information or clarification needed to develop a proper, accurate evaluation of the proposal. Any communications outside of the MPA Director with a proposer shall be grounds for disqualifying the offending proposer from consideration for award of the proposal and/or any future proposal.

# **SECTION 7: EXHIBITS**

## **A.1 – A.4**

**A.1 – Pricing Data**

**A.2 – Proposer References**

**A.3 – Vendor Questionnaire & Information Form**

**A.4 – Transaction Volumes Reports 2/1/2017-2/28/2018**

**A.5 – Quoted Fees**

## **EXHIBIT A.1 – Pricing**

**In addition to the pricing information required in Section 5 of the RFP, please provide pricing for the following categories of charges:**

**1. Credit card processing fees by credit card brand and card type (i.e., interchange and assessment fees)**

- a. Please describe how you will ensure that the MPA’s interchange fees will be optimized to the greatest extent possible.

**2. Markup fees**

- a. Please list and describe all markup fees that you assess on top of the interchange and assessment fees charged by the credit card brand and the pricing model that you are proposing (i.e., interchange plus, tiered/bundled, etc.).
- b. Include a sample invoice that clearly differentiates the fees assessed by the credit card brands from your fees using the card type mix and transaction volumes included in the attachment as the basis for completing the sample invoice

**3. Flat fees**

- a. Describe all flat fees and how they are calculated (i.e., retrieval fees, PCI compliance fees, etc.) and show how they would be applied using the sample invoice

**4. All other fees**

- a. If you charge any fees that do not fall into the categories described above, please list each fee, how it is calculated and show how it would be applied using the sample invoice

**Please note that it is the intent of this RFP to be able to clearly understand based upon the information provided the total cost of credit card processing fees that the MPA will incur based upon the transaction volumes anticipated. It is incumbent upon the proposer to ensure that their response will allow the MPA to identify the full cost of credit card processing fees.**

**EXHIBIT A.2 – MPA – Proposer References. Please provide references for your experience with governments (if possible) as the needs of governments differ from private sector entities.**

Date:

Prepared by:

Name of Entity:

Contact Name:

Contact's Title:

Contact's Facsimile Number:

Contact's E-Mail address:

Began Service Date:

Termination Service Date:

Account Manager for this reference:

Other Comments:

**EXHIBIT A.3 – MPA – VENDOR QUESTIONNAIRE & INFO FORM**

Proposer **MUST** complete this form in its entirety. If a question is not applicable, Proposer should state “not applicable.”

Business Name: \_\_\_\_\_ Federal Tax ID # \_\_\_\_\_

Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Phone #: \_\_\_\_\_ Fax #: \_\_\_\_\_

E-Mail: \_\_\_\_\_ Web Site: \_\_\_\_\_

Number of Years been in Business: \_\_\_\_\_

Type of Business Entity: Corporation LLC, LP, LLP, Other \_\_\_\_\_

In What State & Year Did Business Organize in Your Current Structure: \_\_\_\_\_

Full Legal Name of Parent or Holding Company, If any: \_\_\_\_\_

(Note: if there are several tiers of ownership, attach a corporate organizational chart)

Services Provided Business: \_\_\_\_\_

In the past three (3) years, has Business:

- (a) Been engaged in any litigation? Yes No If yes, attach explanation.
- (b) Completed all contracts it was awarded? Yes No If no, attach details.
- (c) Defaulted on a contract? Yes No If yes, attach details.
- (d) Been assessed liquidated damages? Yes No If yes, attach details.

The undersigned Proposer declares: (a) that it has reviewed and agrees to the Terms and Conditions, Scope of Work, and all other documents herein; (b) that through its authorized personnel it has personally examined the location of the proposed work and has determined the amount and character of the proposed alliance with the specifications and contract documents (if applicable).

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

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

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

**EXHIBIT A.4 –Transaction Volumes Reports 2/1/2017-2/28/2018**

**Transactions  
2/1/2017 – 2/28/2018**

Month	30,285	\$148,840.95	\$11,186.32
February	31,389	\$141,012.75	\$11,323.78
March	32,468	\$128,188.59	\$9,803.34
April	27,397	\$114,073.95	\$9,043.52
May	22,178	\$121,786.25	\$8,023.42
June	19,462	\$103,680.00	\$11,874.04
July	29,048	\$188,444.55	\$10,675.83
August	30,142	\$124,789.00	\$13,201.38
September	36,367	\$158,771.30	\$9,866.45
October	27,663	\$115,235.15	\$7,975.72
November	21,830	\$98,925.84	\$10,616.74
December	25,366	\$162,785.75	\$12,109.11
January	32,798	\$139,604.69	
February	366,393	\$1,746,138.77	\$137,010.33
Total			
		Total Fees	
# of Transactions	Amount	\$11,310.68	

**EXHIBIT A.5 – Quoted Fees - Please provide the fees MPA would be charged by your company for the following transactions:**

DESCRIPTION	PROPOSED FEE
VS REG DB CPS SMALL TICKET	
VS REG PP CPS SMALL TICKET	
MC REGF MERIT 3 DBT	
MC REGF SMALL TICKET DB	
VS CPS Small Ticket Credit	
VS REG PRE-PS2000	
MC Merit III Credit	
MC Enhanced Merit III Base	
MC World Merit III	
VS CPS Small Ticket Debit	
VS REG DB CPS ECOM BSC	
VS CPS Small Ticket Pp	
VS CPS eComm Basic Reward 2	
MC Merit III Debit	
MC Small Ticket Debit	
MC REGF MERIT 1 DBT	
MC Merit I Prepaid	
MC Interregional Consumer Premium Electronic	
DS e-Commerce Rewards	
VS EIRF Credit	
VS EIRF Debit	
VS Business Retail T1	
VS US Corporate Card - Card Present	
VS US Purchasing Card - Card Present	
VS Commercial Retail Prepaid	
VS REG BUS CP DB	
VS REG BUS STD DB	
VS REG DB EIRF	
VS REG PP EIRF	
VS Business Retail T4	
VS Business Retail T2	
VS Business Retail T3	
VS EIRF Pp	
VS Business Card CP Debit	
Visa Infinite Retail	
VS Signature Preferred Retail	
VS Signature Preferred Standard Non Travel	
MC Corporate Data Rate 1	
MC REGF CORP DATA 1	
MC Business Level 4 Data Rate 1	
MC Business Level 1 Data Rate 1	
MC Commercial Rate 1 Large Market	
MC World Elite Merit III	
MC Business Level 3 Data Rate 1	
MC High Value Merit III Base 1	
MC Business Level 2 Data Rate 1	
DS Commercial Electronic Submission Level	
DS Commercial Base Submission Level	
DS Mid Submission Level Rewards	
DS Mid Submission Level PR	
DS Mid Submission Level (Premium Plus)	

DESCRIPTION	PROPOSED FEE
VS Intl Standard	
VS Intl Standard	
VS CPS eComm Basic Credit	
VS CPS eComm Basic Credit	
VS CPS eComm Basic Debit	
VS CPS eComm Basic Debit	
VS Business CNP T1	
VS Business CNP T1	
VS Corporate Card CNP	
VS Corporate Card CNP	
VS Purchasing Card CNP	
VS Purchasing Card CNP	
VS Commercial Card Not Present Prepaid	
VS Commercial Card Not Present Prepaid	
VS REG BUS CNP DB	
VS REG BUS CNP DB	
VS REG DB CPS ECOM BSC	
VS REG DB CPS ECOM BSC	
VS Business CNP T4	
VS Business CNP T4	
VS Business CNP T2	
VS Business CNP T2	
VS Business CNP T3	
VS Business CNP T3	
VS CPS eComm Basic Pp	
VS CPS eComm Basic Pp	
VS Business Card CNP Debit	
VS Business Card CNP Debit	
VS CPS eComm Basic Reward 2	
VS CPS eComm Basic Reward 2	
Visa Infinite CNP	
Visa Infinite CNP	
VS Signature Preferred CNP	
VS Signature Preferred CNP	
MC Merit I Credit	
MC Merit I Credit	
MC Corporate Data Rate 1	
MC Corporate Data Rate 1	
MC Merit I Debit	
MC Merit I Debit	
MC REGF CORP DATA 1	
MC REGF CORP DATA 1	
MC REGF MERIT 1 DBT	
MC REGF MERIT 1 DBT	
MC Merit I Prepaid	
MC Merit I Prepaid	



DESCRIPTION	PROPOSED FEE
MC Commercial Rate 1 Large Market	
MC Commercial Rate 1 Large Market	
MC Enhanced Merit I	
MC Enhanced Merit I	
MC World Merit I	
MC World Merit I	
MC World Elite Merit I	
MC World Elite Merit I	
MC High Value Merit I	
MC High Value Merit I	
DS Commercial Electronic Submission Level	
DS Commercial Electronic Submission Level	
DS e-Commerce Rewards	
DS e-Commerce Rewards	
DS e-Commerce Premium	
DS e-Commerce Premium	

DESCRIPTION	PROPOSED FEE
MC AVS - CARD NOT PRESENT	
EXCESSIVE VISA AUTHOS	
EXCESSIVE MASTERCARD AUTHOS	
EXCESSIVE DISCOVER AUTHOS	

DESCRIPTION	PROPOSED FEE
MC NABU FEE	
VISA ACQUIRER PROCESSING FEE	
DISCOVER DATA USAGE FEE	
INTERNATIONAL ACQUIRER FEE	
VISA INTERNATIONAL SERV ASSESS	
ACQUIRER PROC FEE DB/PREPAID	
MC DIGITAL ENABLEMENT FEE	
VISA BASE II TRANSMISSION FEE	
DISCOVER ASSESSMENTS	
MC ASSESSMENTS	
VISA ASSESSMENTS DEBIT	
VISA ASSESSMENTS CREDIT	
VISA BASE II TRAN FEE	
MASTERCARD KB TRAN FEE	
PCI SCANABLE MONTHLY FEE	
REGULATORY & COMPLIANCE FEE	
MOBILE MONTHLY FEE	
VISA FANF FEE	
MC ACQUIRERS LICENSE FEE 1	

DESCRIPTION	RATE	AUTHORIZATION FEE
EXCESSIVE VISA AUTHOS		
EXCESSIVE MASTERCARD AUTHOS		

DESCRIPTION	TRAN FEE	OTHER FEE
DISCOVER ASSESSMENTS		
MC ASSESSMENTS		
MC ASSESSMENTS INTL		
VISA MISUSE FEE		
VISA TRANSACTION INTEGRITY FEE		
VISA INTERNATIONAL SERV ASSESS		
MC CROSS BORDER US		
VISA ASSESSMENTS DEBIT		
VISA ASSESSMENTS CREDIT		
INTERNATIONAL ACQUIRER FEE		
MC PIF PREAUTHORIZATION		
SERVICE MAINTENANCE FEE		
CARD COMPROMISE ASSIST PLAN		
REGULATORY & COMPLIANCE FEE		
VISA FANF FEE		
MC ACQUIRERS LICENSE FEE 1		
WEB PASS SETUP FEE		
MOBILE MONTHLY FEE		
CAPTURE FEE (AUTOMATED)		