



# PURCHASING DEPARTMENT

## COLE COUNTY COMMISSION

311 East High Street, Room 200 | Jefferson City, MO 65101  
Tel 573-634-9168 | Fax 573-634-8031  
jbryant@colecouny.org

To: All Interested Parties  
From: Jessica Bryant, Cole County Purchasing Agent  
Date: April 27, 2021  
Re: Addendum One to Cole County Bid No. 2021-17: Banking Services

The following information hereby becomes part of the above-referenced Request for Bid and shall be fully considered in the preparation of your response.

1. Would you be able to provide monthly volumes for all of the services listed on the pricing sheet for each account? Or would you be able to provide analysis statements for each account which would include these volumes?
  - See below.
2. Would you be able to provide a merchant statement? This is the monthly statement you receive for processing credit/debit cards.
  - See below.
3. What is the current interest rate that you receive today?
  - \$0 - \$30,000 Tbill + 16 basis points; \$30,000 - \$34,000 Tbill + 15 basis points; \$34,000 + Central Bank's overnight rate
4. What financial institution has this business today?
  - Central Bank
5. The bid states that "It is the intent of the County to award services on an "all or nothing" basis, however in section 2.20, it states "The contractor shall provide product or service on an "as needed, if needed" basis for Cole County in accordance with the provisions and requirements states herein." Would you please clarify if the County would consider awarding part of the business or is all of the business awarded to one Contractor?
  - All of the business awarded to one Contractor.
6. The bid mentions that the lockbox operation must be physically located in Cole County. Would you consider a lockbox that is located in Kansas City? If not, would you consider awarding the merchant services and commercial card separate from the depository services?
  - No, the lockbox must be physically located in Cole County. No, awarding the merchant services and commercial card will not be separate from the depository services.
7. Do you currently use an expense management platform or online tools for your purchasing card program today?
  - Yes, we use an online tool provided by our current vendor.

8. Do you currently pay vendors with card? Is the County interested in growing their card program and expanding vendor payments?
- Yes, the county currently pays vendors with credit cards. No, the county is not interested in growing the card program and expanding vendor payments.

**The bid receipt date and time HAVE NOT BEEN CHANGED; submissions will be received until Thursday, May 6th at 3:00 p.m.**

I/We have received Addendum Number One to Bid No. 2021-17 and have fully considered the information provided in preparing a response.

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Name of Company

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Agent and Title

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Authorized Signature





P.O. Box 779  
Jefferson City, MO 65102

888-310-1912



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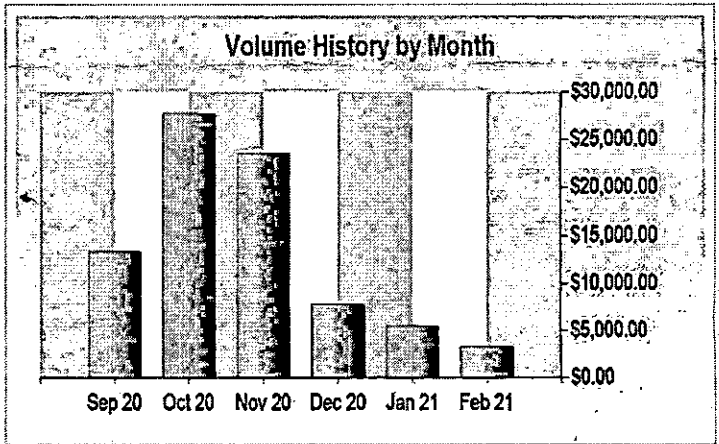
### Cole County Health Department

3400 W Truman Blvd  
Jefferson City, MO, 65109

February 2021

Merchant Number: [REDACTED]

Deposit and Fees Summary	
Net Sales (All Card Types):	\$3,338.42
Settled Volume:	\$3,338.42
Chargebacks:	\$0.00
Adjustments:	\$0.00
Withholding:	\$0.00
Discount and Fees Collected Daily:	\$0.00
Month-End Balance:	(\$112.03)
Total Discount and Fees:	(\$112.03)
<b>NET DEPOSIT:</b>	<b>\$3,226.39</b>



Card Type Summary									
Card Type	# Sales	Sales Volume	# Credits	Credits Volume	Net Sales	Average Ticket	Discount Rate	Trans Fee	Discount
Visa Credit	12	\$269.76			\$269.76	\$22.48	0.100 %		\$0.27
Visa Debit	45	\$1,116.30			\$1,116.30	\$24.81	0.100 %		\$1.12
MasterCard Credit	7	\$836.42			\$836.42	\$119.49	0.100 %		\$0.84
MasterCard Debit	41	\$1,079.94			\$1,079.94	\$26.34	0.100 %		\$1.08
Discover Credit	2	\$36.00			\$36.00	\$18.00	0.100 %		\$0.04
<b>TOTAL</b>	<b>107</b>	<b>\$3,338.42</b>		<b>\$0.00</b>	<b>\$3,338.42</b>	<b>\$31.20</b>			<b>\$3.34</b>

Deposit Detail							
Settle Date	Net Sales	Settled Volume	# Transactions	Withholding	Interchange	Discount	Deposit Amount
02/02/2021	\$282.50	\$282.50	13	\$0.00	\$0.00	\$0.00	\$282.50
02/03/2021	\$15.00	\$15.00	1	\$0.00	\$0.00	\$0.00	\$15.00
02/04/2021	\$453.00	\$453.00	14	\$0.00	\$0.00	\$0.00	\$453.00
02/05/2021	\$90.00	\$90.00	5	\$0.00	\$0.00	\$0.00	\$90.00
02/06/2021	\$116.50	\$116.50	7	\$0.00	\$0.00	\$0.00	\$116.50
02/09/2021	\$25.00	\$25.00	2	\$0.00	\$0.00	\$0.00	\$25.00
02/11/2021	\$219.00	\$219.00	3	\$0.00	\$0.00	\$0.00	\$219.00
02/12/2021	\$90.00	\$90.00	5	\$0.00	\$0.00	\$0.00	\$90.00
02/13/2021	\$227.30	\$227.30	10	\$0.00	\$0.00	\$0.00	\$227.30
02/18/2021	\$20.00	\$20.00	2	\$0.00	\$0.00	\$0.00	\$20.00

February 2021

Merchant Number: ██████████

Deposit Detail							
Settle Date	Net Sales	Settled Volume	# Transactions	Withholding	Interchange	Discount	Deposit Amount
02/19/2021	\$400.02	\$400.02	5	\$0.00	\$0.00	\$0.00	\$400.02
02/20/2021	\$175.00	\$175.00	6	\$0.00	\$0.00	\$0.00	\$175.00
02/23/2021	\$108.34	\$108.34	5	\$0.00	\$0.00	\$0.00	\$108.34
02/24/2021	\$45.00	\$45.00	3	\$0.00	\$0.00	\$0.00	\$45.00
02/25/2021	\$323.00	\$323.00	9	\$0.00	\$0.00	\$0.00	\$323.00
02/26/2021	\$477.77	\$477.77	8	\$0.00	\$0.00	\$0.00	\$477.77
02/27/2021	\$270.99	\$270.99	9	\$0.00	\$0.00	\$0.00	\$270.99
02/28/2021	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL</b>	<b>\$3,338.42</b>	<b>\$3,338.42</b>	<b>107</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$3,338.42</b>

Fee Detail					
Fee Description	# Items	Volume	% Rate	Item Fee	Fees
<b>Discover Interchange and Fees</b>					
Discover Assessments		\$36.00	0.140 %		\$0.05
Discover Network Authorization Fee	2			\$0.0025	\$0.01
Discover Network Fee	2	\$36.00		\$0.0195	\$0.04
PSL - Retail (Rewards)	2	\$36.00	1.710 %	\$0.1000	\$0.82
<b>Subtotal</b>	<b>2</b>	<b>\$36.00</b>			<b>\$0.91</b>
<b>MasterCard Interchange and Fees</b>					
Commercial Data Rate   Credit	1	\$100.00	2.650 %	\$0.1000	\$2.75
Commercial Data Rate   Credit	2	\$386.42	2.700 %	\$0.1000	\$10.63
Commercial Data Rate   Debit	1	\$62.44	2.650 %	\$0.1000	\$1.75
MasterCard Acquirer License Fee		\$1,916.36	0.015 %		\$0.29
MasterCard Assessments - Transactions <= \$1000		\$1,916.36	0.130 %		\$2.49
MasterCard Digital Enablement Fee		\$100.00	0.010 %		\$0.01
MasterCard Merchant Location Fee - MasterCard Merchant					\$1.25
MasterCard Network Access and Brand Usage Fee	48			\$0.0195	\$0.94
MasterCard Network Fee	48	\$1,916.36		\$0.0050	\$0.24
Merit III Credit	3	\$50.00	1.580 %	\$0.1000	\$1.09
Merit III Debit	20	\$677.00	1.050 %	\$0.1500	\$10.11
Regulated Debit with Fraud Adjustment Debit	20	\$340.50	0.050 %	\$0.2200	\$4.57
World Elite Merit   Credit	1	\$300.00	2.500 %	\$0.1000	\$7.60
<b>Subtotal</b>	<b>48</b>	<b>\$1,916.36</b>			<b>\$43.72</b>
<b>Visa Interchange and Fees</b>					
CPS/Retail Debit	20	\$498.30	0.800 %	\$0.1500	\$6.99
CPS/Retail Prepaid	4	\$155.00	1.150 %	\$0.1500	\$2.38
CPS/Small Ticket Credit	2	\$30.00	1.650 %	\$0.0400	\$0.58
CPS/Small Ticket Debit	1	\$10.00	1.550 %	\$0.0400	\$0.20
CPS/Small Ticket Prepaid	9	\$135.00	1.600 %	\$0.0500	\$2.61

February 2021

Merchant Number: [REDACTED]

Fee Detail					
Fee Description	# Items	Volume	% Rate	Item Fee	Fees
<b>Visa Interchange and Fees</b>					
Electron Card	1	\$1.50	2.700 %	\$0.1000	\$0.14
Purchasing Card/Card Present	6	\$198.26	2.500 %	\$0.1000	\$5.56
Regulated Debit	11	\$318.00	0.050 %	\$0.2200	\$2.58
Signature Preferred/Retail	3	\$40.00	2.100 %	\$0.1000	\$1.14
Visa Acquirer Processing Fee For Credit	12			\$0.0195	\$0.23
Visa Acquirer Processing Fee For Debit	45			\$0.0155	\$0.70
Visa Assessments - Credit		\$269.76	0.140 %		\$0.38
Visa Assessments - Debit		\$1,116.30	0.130 %		\$1.45
Visa Fixed Acquirer Network Fee - Other Card Pres (Tier 5)					\$2.90
Visa Network Fee	57	\$1,386.06		\$0.0050	\$0.29
Visa Transaction Integrity Fee - 3 items @ \$0.10 each					\$0.30
<b>Subtotal</b>	<b>57</b>	<b>\$1,386.06</b>			<b>\$28.41</b>
<b>Processing Fees</b>					
Authorization Fee	107			\$0.1000	\$10.70
Monthly Account Fee	1			\$10.0000	\$10.00
Monthly DataGuardian Fee	1			\$14.9500	\$14.95
<b>Subtotal</b>					<b>\$35.65</b>
<b>TOTAL</b>					<b>\$108.69</b>

Month End Reconciliation	
Total Discount:	\$3.34
Discount Paid Daily:	\$0.00
Net Discount Due:	\$3.34
Total Fees:	\$108.69
Fees Paid Daily:	\$0.00
Net Fees Due:	\$108.69
<b>Month-End Balance:</b>	<b>\$112.03</b>



February 2021

Merchant Number [REDACTED]

**April Card Brand Updates:**

On April 17, 2021, our systems will reflect updates to Visa, Mastercard, American Express, and Discover interchange programs and fees as outlined by these card brands. These interchange rates will be passed through to you. The most noteworthy changes are detailed below and you can learn more about interchange rates and association fees here:

[www.clearent.com/interchange](http://www.clearent.com/interchange)

**Visa:**

- Visa will introduce new consumer credit segment-based interchange programs in several industries, including taxicabs and limousines, real estate, education, healthcare, advertising, insurance, and services.
- For transactions that are not eligible for the segment-based rates, Visa will begin describing card-present transactions as "Product 2" (instead of "Retail") and card-not-present transactions as "Product 1".
- The criteria for small ticket transactions will also change.

**Mastercard:**

- Various consumer credit interchange rates are being modified.
- Mastercard will introduce new rates for transactions from daycare providers.
- A new small ticket program will be introduced.

**American Express:**

- A Micro Payments rate for transactions \$5 and under is being added for restaurants, services and professional services.
- New debit products and associated pricing will be added to their existing set of credit and prepaid products.

**Discover:**

- A Micro Ticket Interchange Program is being added for select MCCs for consumer credit, debit and prepaid card transactions that are \$5 or less.
- A Program Integrity Fee of \$0.05 is being introduced for all transactions that qualify for Mid Submission Level and Base Submission Level interchange.
- The Mid Submission Level interchange programs will be eliminated. Transactions will instead qualify at the appropriate Base Submission Level.

For more information, please contact Merchant Services at 888-310-1912 or [01\\_MerchantServices@centralbank.net](mailto:01_MerchantServices@centralbank.net).

Central Bancompany is a registered member of Visa U.S.A. Inc., a member service provider of MasterCard International, Inc., and a certified acquirer of Discover