



CITY COUNCIL REGULAR MEETING AGENDA
MONDAY, OCTOBER 22, 2018; 6:00 PM

Council Questions and Staff Response

Questions from Alderman Jamie Mathy: (in bold)
Consent Agenda Item No. 7C

1. Please provide the rate sheet for the proposed credit card processing fees please.

Staff Response: Scott Sprouls, IS Director and Scott Rathbun, Finance Director

The 2.72% rate was the worst case - Visa CC transaction (I should have noted that) - see VS 'green' on the attached. Automated Merchant Services (AMS) indicated industry averages for Visa show that 60% to 65% of transactions will be by debit card - and will be at a 1.91% rate, and 30% come in from debit/large cap base banks and will be at the 1.45% rate (VS blue on attached). That's an estimated blended rate of 1.85%.

Having said that, I wanted to state the selection of AMS was strongly based on the eventual desire for the 'virtual City Hall' - and the integration with Tyler / Munis; multi-lingual IVR, pay by text, etc. Staff spent almost 3 months reviewing providers with the long-term look at the Munis Utility Billing component, which will come in after Business Registration. Discussions with Tyler/Munis indicated AMS to be the best solution. Normal, Peoria and Peoria County use them.

****Attachment included**

AUTOMATED MERCHANT SYSTEMS INCORPORATED

Experts in Electronic Payments
www.automatedmerchant.com

Prepared For	Interchange Plus Discount Rate Total					+	Interchange Plus Per Item Total					=	Total Expense	Effective Rate								
	Description	Interchange	+ Dues & Assessments	+ Markup	= Discount		x Avg Tkt	= Total	Per Item	+ Dues & Assessments	+ Auth Fee				+ Capture & Gateway Fee	= Total						
MC Data Rate I Business Level 1	2.65%	+	0.1300%	+	0.30%	=	3.08%	x	\$50.00	=	\$1.54	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.91	3.82%
MC Utility Business Level 1	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$1.50	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.77	\$1.98	3.97%
MC Data Rate II Business Level 2	2.16%	+	0.1300%	+	0.30%	=	2.59%	x	\$50.00	=	\$1.30	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.66	3.33%
MC Utility Business Level 2	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$1.50	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.77	\$1.98	3.97%
MC Utility Business Level 3	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$1.50	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.77	\$1.98	3.97%
MC Utility Business Level 4	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$1.50	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.77	\$1.98	3.97%
MC Data Rate I Business World Elite	2.86%	+	0.1300%	+	0.30%	=	3.29%	x	\$50.00	=	\$1.65	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$2.01	4.03%
MC Data Rate I Corporate World Elite	2.70%	+	0.1300%	+	0.30%	=	3.13%	x	\$50.00	=	\$1.57	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.93	3.87%
MC Data Rate II Corporate	2.50%	+	0.1300%	+	0.30%	=	2.93%	x	\$50.00	=	\$1.47	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.83	3.67%
MC Data Rate II Purchase	2.50%	+	0.1300%	+	0.30%	=	2.93%	x	\$50.00	=	\$1.47	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.83	3.67%
MC Utility Business	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$1.50	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.77	\$1.98	3.97%
MC Standard CR	2.95%	+	0.1300%	+	0.30%	=	3.38%	x	\$50.00	=	\$1.69	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$2.06	4.12%
MC Public Sector World Elite	1.55%	+	0.1300%	+	0.30%	=	1.98%	x	\$50.00	=	\$0.99	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.36	2.72%
MC Utility World Elite	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.75	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.02	\$1.23	2.47%
MC Emerging Markets DB	0.80%	+	0.1300%	+	0.30%	=	1.23%	x	\$50.00	=	\$0.62	\$0.25	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.52	\$1.13	2.27%
MC Emerging Markets Ed/Gov DB	0.65%	+	0.1300%	+	0.30%	=	1.08%	x	\$50.00	=	\$0.54	\$0.15	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.42	\$0.96	1.92%
MC Emerging Markets Ed/Gov DB Cap	0.65%	+	0.1300%	+	0.30%	=	1.08%	x	\$50.00	=	\$0.54	\$0.15	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.42	\$0.96	1.92%
MC Public Sector Enhanced	1.55%	+	0.1300%	+	0.30%	=	1.98%	x	\$50.00	=	\$0.99	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.36	2.72%
MC Utility Enhanced	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.65	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.92	\$1.13	2.27%
MC Public Sector High Value	1.55%	+	0.1300%	+	0.30%	=	1.98%	x	\$50.00	=	\$0.99	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.36	2.72%
MC Utility High Value	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.75	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.02	\$1.23	2.47%
MC Public Sector CR	1.55%	+	0.1300%	+	0.30%	=	1.98%	x	\$50.00	=	\$0.99	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.36	2.72%
MC U.S. Regulated Debit	0.05%	+	0.1300%	+	0.30%	=	0.48%	x	\$50.00	=	\$0.24	\$0.21	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.48	\$0.72	1.44%
MC U.S. Regulated Debit w/Fraud Adj.	0.05%	+	0.1300%	+	0.30%	=	0.48%	x	\$50.00	=	\$0.24	\$0.22	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.49	\$0.73	1.46%
MC Utility CR	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.65	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.92	\$1.13	2.27%
MC Utility DB	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.45	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.72	\$0.93	1.87%
MC Utility Business World Elite	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$1.50	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.77	\$1.98	3.97%
MC Utility Business World	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$1.50	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.77	\$1.98	3.97%
MC Utility Prepaid	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.65	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.92	\$1.13	2.27%
MC Public Sector World	1.55%	+	0.1300%	+	0.30%	=	1.98%	x	\$50.00	=	\$0.99	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.36	2.72%
MC Utility World	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.65	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.92	\$1.13	2.27%
VS Business Card Not Present DB	2.45%	+	0.1300%	+	0.30%	=	2.88%	x	\$50.00	=	\$1.44	\$0.10	+	\$0.0155	+	\$0.10	+	\$0.15	=	\$0.37	\$1.81	3.61%
VS Business Card Present DB	1.70%	+	0.1300%	+	0.30%	=	2.13%	x	\$50.00	=	\$1.07	\$0.10	+	\$0.0155	+	\$0.10	+	\$0.15	=	\$0.37	\$1.43	2.86%
VS Electronic Corporate Card Non T&E	2.95%	+	0.1300%	+	0.30%	=	3.38%	x	\$50.00	=	\$1.69	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$2.06	4.12%
VS Retail Corporate Card	2.50%	+	0.1300%	+	0.30%	=	2.93%	x	\$50.00	=	\$1.47	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.83	3.67%
VS Card Not Present Corporate Card	2.70%	+	0.1300%	+	0.30%	=	3.13%	x	\$50.00	=	\$1.57	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.93	3.87%
VS CPS/Retail Key Entry CR	1.80%	+	0.1300%	+	0.30%	=	2.23%	x	\$50.00	=	\$1.12	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.48	2.97%
VS CPS/E-Commerce - Basic	1.80%	+	0.1300%	+	0.30%	=	2.23%	x	\$50.00	=	\$1.12	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.48	2.97%
VS Utility Fee Program CR	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.75	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.02	\$1.23	2.47%
VS Utility Fee Program DB	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.65	+	\$0.0155	+	\$0.10	+	\$0.15	=	\$0.92	\$1.13	2.26%
VS EIRF Credit	2.30%	+	0.1300%	+	0.30%	=	2.73%	x	\$50.00	=	\$1.37	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.73	3.47%
VS EIRF Debit	1.75%	+	0.1300%	+	0.30%	=	2.18%	x	\$50.00	=	\$1.09	\$0.20	+	\$0.0155	+	\$0.10	+	\$0.15	=	\$0.47	\$1.56	3.11%
VS Government Credit	1.55%	+	0.1300%	+	0.30%	=	1.98%	x	\$50.00	=	\$0.99	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.36	2.72%
VS Government Debit	0.65%	+	0.1300%	+	0.30%	=	1.08%	x	\$50.00	=	\$0.54	\$0.15	+	\$0.0155	+	\$0.10	+	\$0.15	=	\$0.42	\$0.96	1.91%
VS Government Prepaid	0.65%	+	0.1300%	+	0.30%	=	1.08%	x	\$50.00	=	\$0.54	\$0.15	+	\$0.0155	+	\$0.10	+	\$0.15	=	\$0.42	\$0.96	1.91%
VS Retail Purchase Card	2.50%	+	0.1300%	+	0.30%	=	2.93%	x	\$50.00	=	\$1.47	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.83	3.67%
VS U.S. Regulated Debit	0.05%	+	0.1300%	+	0.30%	=	0.48%	x	\$50.00	=	\$0.24	\$0.22	+	\$0.0155	+	\$0.10	+	\$0.15	=	\$0.49	\$0.73	1.45%
VS Utility Fee Program Debit	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$1.50	+	\$0.0155	+	\$0.10	+	\$0.15	=	\$1.77	\$1.98	3.96%
VS Utility Fee Program Business	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$1.50	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.77	\$1.98	3.97%
VS Card Not Present Signature Preferred	2.40%	+	0.1300%	+	0.30%	=	2.83%	x	\$50.00	=	\$1.42	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.78	3.57%
VS Retail Signature Preferred	2.10%	+	0.1300%	+	0.30%	=	2.53%	x	\$50.00	=	\$1.27	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.63	3.27%
VS Standard Signature Preferred Non T&E	2.95%	+	0.1300%	+	0.30%	=	3.38%	x	\$50.00	=	\$1.69	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$2.06	4.12%
DS Commercial Utilities Debit	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$1.50	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.77	\$1.98	3.97%
DS Commercial Electronic	2.30%	+	0.1300%	+	0.30%	=	2.73%	x	\$50.00	=	\$1.37	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.73	3.47%
DS Commercial Utilities Prepaid	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$1.50	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.77	\$1.98	3.97%
DS Commercial Utilities	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$1.50	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.77	\$1.98	3.97%

AUTOMATED MERCHANT SYSTEMS INCORPORATED

Experts in Electronic Payments
www.automatedmerchant.com

Prepared For	Interchange Plus Discount Rate Total					+	Interchange Plus Per Item Total					=	Total Expense	Effective Rate								
Description	Interchange	+	Dues & Assessments	+	Markup	=	Discount	x	Avg Tkt	=	Total	Per Item	+	Dues & Assessments	+	Auth Fee	+	Capture & Gateway Fee	=	Total		
DS Public Services-Prepaid	0.90%	+	0.1300%	+	0.30%	=	1.33%	x	\$50.00	=	\$0.67	\$0.20	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.47	\$1.13	2.27%
DS Public Services-Core	1.55%	+	0.1300%	+	0.30%	=	1.98%	x	\$50.00	=	\$0.99	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.36	2.72%
DS Public Services-Debit	0.90%	+	0.1300%	+	0.30%	=	1.33%	x	\$50.00	=	\$0.67	\$0.20	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.47	\$1.13	2.27%
DS Public Services-Premium Plus	1.55%	+	0.1300%	+	0.30%	=	1.98%	x	\$50.00	=	\$0.99	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.36	2.72%
DS Public Services-Rewards	1.55%	+	0.1300%	+	0.30%	=	1.98%	x	\$50.00	=	\$0.99	\$0.10	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.37	\$1.36	2.72%
DS Retail-Debit	1.10%	+	0.1300%	+	0.30%	=	1.53%	x	\$50.00	=	\$0.77	\$0.16	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.43	\$1.19	2.39%
DS Ecom Debit Non Exempt	0.05%	+	0.1300%	+	0.30%	=	0.48%	x	\$50.00	=	\$0.24	\$0.21	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$0.48	\$0.72	1.44%
DS Utilities-Core	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.75	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.02	\$1.23	2.47%
DS Utilities-Debit	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.75	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.02	\$1.23	2.47%
DS Utilities-Premium Plus	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.75	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.02	\$1.23	2.47%
DS Utilities-Prepaid	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.75	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.02	\$1.23	2.47%
DS Utilities-Premium	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.75	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.02	\$1.23	2.47%
DS Utilities-Rewards	0.00%	+	0.1300%	+	0.30%	=	0.43%	x	\$50.00	=	\$0.22	\$0.75	+	\$0.0195	+	\$0.10	+	\$0.15	=	\$1.02	\$1.23	2.47%
Other Credit Rates																						
Signature Debit Rates																						
Utility Program Signature Debit Rates																						
Utility Program Credit Rates																						
Government/Public Sector Rates																						
Durbin Amendment Signature Debit Rates																						