

ODPS/BMV and DR Questions and Answers

BASS

Can we receive screen shots of BASS from the demonstration? Yes, relevant screens were included in the slide deck that was emailed to all attendees of the Vendor Meeting.

How many screens do you go through on a transaction? About five (5) or six (6)*

How are receipts processed – one or individual? BASS can provide either one total receipt for all transactions or individual receipts for each transaction. A receipt is printed every time “amount tendered” is selected on the BASS screen. The number of receipts can also depend on how payment is received, i.e., by each transaction or all transactions are grouped together with one payment amount tendered. *

What type of connection is to BASS? A VPN tunnel or line can be discussed as an option*

Explain the BASS information. Information is coming through BASS terminals and the Deputy Registrar is explaining the process to the customer as it is occurring. The DR can scan additional documents into BASS such as USCA documents for nationals.*

What is the Option to Pay Screen? This screen indicates what the method of payment will be. This is where the credit card payment option will be located.*

Can you remove tender if the transaction is the same day or next day if receipt hasn't been closed out? Yes, but it is rare to do this on the next day*

Are there real time updates to BASS? Yes, at the BMV Reinstatement Centers but not at the Deputy Registrar offices. The Deputy Registrar rewrites for real time updates are a couple of years out.*

How are upgrades handled? System upgrades are pushed at one time to all DRs by location, not by terminal. Because BASS is web-based, system upgrades can be rolled out by individual DR agency or to all DRs at once.*

Is each terminal closed out? Yes, at each DR location and at each desk.*

Does the DR ask the customer if they want to opt in for donations? Yes. This must be confirmed*

Will you allow cardholder data to flow through cashiering workstations if it is encrypted at the point of swipe with Point-to-Point Encryption (P2PE)? If the data is encrypted, does it make a difference if the data flows through the workstation or directly over the Internet? The preferred technical solution is that the Gateway Provider install EMV compliant point-of-sale hardware that should communicate directly with the Gateway Provider and Processor by transmitting PCI 3.1 encrypted data over the ODPS network via a network connection.

You mentioned that you want to keep cashiers in BASS. Would you consider an option where the transaction item details are posted to a Gateway Provider screen for the collection of the tender

details, or where the Gateway Provider screen appears in a separate HTML frame, or in an i-frame?

While our goal is to meet the scope, objectives and requirements as set out in the RFP, we are certainly open to other solutions. However, if the solution offered requires the use of separate windows, we believe this could create some hardship on the DRs and BMV. Toggling between screens could be difficult unless the vendor can demonstrate a way that is both functional and convenient.

CHARGEBACKS

Is Ohio on the hook for chargebacks? Chargebacks are not common in this area. This will depend if there was some type of fault found at the time of the transaction. The bottom line is someone must cover the \$3.50 DR fee because the customer is entitled to the full refund for a chargeback. The BMV will have to review current procedures to address chargebacks in a credit card environment.

Do the Deputy Registrars keep the \$3.50 service fee? See above. The customer is entitled to be made whole in the event of a chargeback. The BMV will perform a review to make sure that the proper procedures were followed at the time of the transaction. At present, there are times when the BMV will cover this fee but a decision has not been finalized on this issue.

How big of an issue are chargebacks? Chargebacks are not common for these transactions.

If we are going through your system (BASS), can the vendor get a copy of the receipt from BASS for a chargeback? Vendors will receive the transaction ID number and dollar amount (with a confirmation and receipt from BASS with each transaction. The BMV recognizes that they do not capture signatures for every transaction. This may require a procedural change for the DR's that a signature is captured for every transaction. That way, it will be available for transmission to the vendor in the event of a chargeback.

DEPUTY REGISTRARS

Does a Deputy Registrar mean the same thing as the word "agency"? No – they are all privately owned with a separate contract with ODPS/BMV. So, while the DRs are not a state agency, you may occasionally hear them referred to as an "agency." (Note: The Reinstatement Centers are state owned and staffed with state employees).

Are Deputy Registrars private or employees of the state? See above. They are not state employees; however, Reinstatement Centers are BMV (state agencies). Also, BMV owns all equipment at the DR locations.

Do the Deputy Registrar fees go back to the Deputy Registrar? Yes.

Is there a set amount for the DR fee? The fees, while a set dollar amount, vary by transaction type. The fee is not percentage based.*

Is the DR fee a flat fee? No – see above. The DR fee can range anywhere from \$3.50 to \$10.00. The DR may also collect a late fee of \$.50.*

Is there a standard fee to the DR? No – see above. It is not a standard fee. It varies depending on the transaction.

GENERAL QUESTIONS

What is being rebid, is it OPlates? No. DL/ID printers and cameras are being rebid next year. Oplates is a homegrown application.

Are county dog licenses going to run through credit card? Yes – we would prefer that the fee assessed would be a separate transaction. In other words, we envision two transactions with two settlements.

Will the schedule presented be updated and distributed? The schedule in the slide deck will also be placed in RFP being released on September 21, 2015.

Can we get a copy of the roster of attendees at the Vendor Meeting? Yes. It is included at the end of the Questions and Answers.

After evaluation period, and into Proof of Concept phase, will there be multiple finalists? This has not been determined at this time and is dependent on the responses to the RFP and evaluations.

Is there a reason why we are not accepting PIN based debit? Yes, for a number of reasons. First, the EMV requirements have placed limited time constraints on us for our implementation date of June 30, 2016. Also, there has not been a widespread distribution of Debit chip cards yet. Further, a customer can opt for cash back on PIN based transactions which the DRs may not be able to accommodate.

Are we open to rolling the terminals out now and then downloading EMV software later – not certified at the time of installation? What if they were certified on the Mag Stripe? That way, they could swipe the cards until they are EMV ready. No – we want certified terminals at the time of installation and implementation. The EMV protocol goes into effect in October so we would expect vendors to be EMV certified by the time of implementation in 2016. If terminals were not certified, the DRs and ODPS/BMV could bear the risk of non-compliance for transactions.

Proof of Concept: Are you expecting to provide resources to us for BASS integration for POC? No – the Proof of Concept does not have to integrate into BASS. We request that vendors show a simulation of interfacing into BASS. Demonstrate that the scope, objectives and requirements as set out in the RFP will work with BASS.

Rollout: On June 30, 2016, are all locations going live? Yes

Would the state be open to our proposing multiple options, each with different pricing? Yes – however, the options proposed must be in line with the scope of services, objectives and requirements

as set out in the RFP. While all options will be given consideration, it is important that these items be given first priority and the responses will be evaluated accordingly.

Is the Treasurer looking for an additional response document based on the RFC, or will all other required documents be in response to the forthcoming RFP? No, the Treasurer is not asking for a response to the RFC. The RFP will be released on September 21, 2015 and will include these requirements and additional sections.

OPLATES

Is there a minimum percentage level for OPlates at 2%? No, there is not for OPlates currently. This percentage may change depending on the percentage set for transactions occurring at the DR and Reinstatement locations.

For current online system, is there a service fee? Yes, there is a 2% fee online at OPlates. The gateway provider is CBOSS and the credit card processor is Vantiv.

SETTLEMENT OF REVENUE

Are prepaid cards allowed at the Deputy Registrars? Yes.

Is there split –tender? If so, how will the DR fee be charged? Yes, the DRs can currently accept split tender. The BMV will have to develop hierarchy rules for the disbursements, including fees, on splits.*

Explain tender/settlement process. How does it settle between banks? We expect the revenue to settle into the specific accounts provided.*

For example: on a \$25.75 transaction, \$1.00 settles to vendor DDA account under one merchant number XXX123; \$5.90 settles into DR DDA account; and \$18.85 settles into the BMV (state) DDA account, both of which will have a second merchant number XXX456. (This is just for demonstration purposes because a service fee amount has not been determined at this time.)*

Do we want same day settlement? No, we do not expect same-day settlement. We expect credit card revenue to settle in accordance with the Network Rules (which can range from one to two days). We are requesting settlement be into three “buckets” like the example above. The BMV recognizes that they may have to do the DR calculations if the vendor cannot, but this is not our first preference.*

Do funds settle somewhere else for donors? The BMV collects the donations and distributes. An example of a donation at the time of vehicle registration may be “Save our Sight” for \$1.00. At the time of purchasing a driver’s license, a customer may sign up to be an “Organ donor.” *

What time do Deputy Registrar offices close? The deposit business day is from 12:00 PM – 12:00 AM. The vehicle reinstatement centers deposit day closes at 9:00 PM and is posted the next day. The Deputy Registrars have up to next day to finish balancing transactions and reconcile their deposit. The Deputy Registrars are responsible for balancing their own tills. Note: Some transactions can be “suspended” in the system while a customer goes for money. However, Reinstatement Fee transactions cannot be suspended. It is cancelled out and started as a new transaction.*

Does money settle into the main bank for the state? There are two state contracts with processors: Key Bank/Elavon and Fifth Third/Vantiv. The Treasurer, on behalf of the Ohio Board of Deposit, enters into the contracts for processors. The Treasurer will make a determination whether to enter into a contract directly with a Gateway Provider or through a current contract with a state processor. The state’s credit card revenue has to settle to a current state active depository. The DR revenue and Gateway vendor revenue does not.

Does the money go into the 1050? No, the state’s revenue will be deposited into a separate account and then moved into the 1050 (State of Ohio General Revenue Fund). However, the state’s credit card revenue must settle into a state bank account.

Will there be escrow accounts? No – all transactions must be tendered.*

SERVICE FEES

Cost based solution? – Yes. The statute mandates that the Deputy Registrars or BMV incur no costs in implementing this program. While we recognize that the fee could change down the line, the percentage will need to cover the cost of everything.

Cost based solution: Can the percentage adjust? Yes – the service fees could go up or down as long as they remain within the card industry standard. For example, the percentage could be raised because the service fee collected is not enough to cover the costs. Any adjustment to the percentage would be through a contract change. We are relying on vendor expertise to make recommendation on the percentage to make sure it covers all costs.

SIGNATURE PAD

For the signature pad used today – how does it communicate to BMV? Currently, software is installed at the Deputy Registrars (which is a windows service on a web page) with a current connection through USB. Communication happens through the BMV web page.

Signatures are used for some transactions but not for all? Correct. Yes, signatures are captured for some transactions but not for all transactions. If BASS captures a signature, we can pass along a signature. A future decision may be made that a signature is going to be captured for every transaction. The BMV controls the signature pads and can determine what is collected.

Can the vendor get it (signature) if it isn't collected at the point of transaction? The BMV will have to make a determination if they collect signatures for all transactions and pass them along to the vendor.

Is BASS content passed to signature pad and on the DR screen? Yes – content is passed through BASS.

Is the signature pad the same as on the driver's license? Yes*

Signatures required for what? Signatures are required for such things as organ donors, voter registration, driver licenses or Save our Sight. For example, signatures are required for the following: Vehicle Registration – Save our Sight and Driver Licenses – Organ Donor. Two signatures are required if a minor is the customer. Both the minor and the adult must sign.*

Are vehicle registrations paperless? Yes, the signature for a driver's license is paperless.

Is all information for the customer on the signature pad? Yes. *

Do you do the development in house for your signature pads? Yes – moving forward it will be developed in house.

Signatures: What if 16 year old gets license and someone else signs credit card? Two signatures are required for a driver's license if a minor is the customer. The minor would sign for the license and the adult would sign for the credit card authorization. [However, the BMV will follow the card network policies on signature protocols.]

Are there other signatures on the pad other than just driver's license? The BMV shares their signatures captured with the Secretary of State's office. There could be an organ donor or voter registration inside the transaction but only one signature is captured. The BMV has strong concerns about utilizing two signature pads but understand that the one signature pad environment cannot be achieved by July 1, 2016. However, BMV would ultimately strive for a solution that is one signature pad.

What is the life expectancy of MX870? The MX870's are expected to be changed out by the end of 2016. The ODPS/BMV is currently rebidding the printers and cameras – which are the current existing equipment. **What if that contract rebid is delayed?** The ODPS/BMV have not even issued the RFP yet so they will address this issue if a delay happens. This project won't even begin before this credit card project is implemented.

Equipment attaching to your equipment – could our device do everything and then send it to your system? We are open to various solutions and options. At this juncture, we are looking for all the information to be displayed from BASS on the ODPS/BMV signature pads.

Is the signature pad used for Vehicle Registration? No, it is currently only used for drivers licenses.*

***Question asked during BASS Demonstration**

VENDOR ROSTER

US Bank – Craig Peterson, Karen Bigelow, Tim Reider

Govolution – Terry McHugh

Heartland Payment Systems – Colin Flannery

CBOSS – Doug Carr

Lexis Nexis – Jason Tomlinson, Kelly Tralongo, Mark Manfland, Deb Dumas

Bridge Payment – Dean Rainone, Dante Rainone

Vantiv – Chet Swiat

Grant Street – Cindy Rogers, Emily Magnuson, Bob O’Neill