

GREENVILLE UTILITIES COMMISSION
QUESTIONS AND ANSWERS FOR 26-16
FOR PAYMENT VENDOR
5/28/2026 @ 2:00 PM

1. Is the current Meridian IDEA portal currently handling the customer wallet management, or is that being handled by the incumbent vendor?

No, our current payment vendor is managing the wallet

2. What version of Meridian IDEA is currently in use, and does GUC have existing API/iFrame documentation or a sandbox environment available for vendors to review prior to proposal submission?

IDEA has no versions. We have no information on the API for the Iframe and do not have a sandbox for vendors.

3. What data format and fields does the current payment vendor's customer wallet use, and has the incumbent vendor confirmed willingness to cooperate in a secure data transfer?

Our current vendor controls everything to do with payments through the wallet. We do not foresee issues with data transfer with current vendors.

4. Does the GUC require vendors to have existing integration experience with the Meridian IDEA portal?

No

5. What is the GUC's anticipated Go-Live date for the new solution?

The three-month timeline is preferred but not required as we understand this process needs to be completed accurately not just quickly. The timeline GUC and vendor agree on will start after the signing of contract

6. Is the GUC satisfied with the current provider's service capabilities? Are there any pain points or dissatisfaction?

GUC chooses not to disclose incumbent vendor information.

7. Is GUC open to a tiered or volume-based ACH (electronic check) pricing model, or is a flat per-transaction fee strictly required?

GUC would like a flat per transaction fee per ACH

8. For the 11 in-office terminals, does GUC expect the vendor to provide these as a purchase, or included service, and are there specific hardware models or PCI-validated P2PE requirements that must be met?

Vendor can provide as part of service or charge a fee. GUC expects payment vendor to know and follow all PCI compliance and P2PE.

9. Can the GUC detail the fee schedules for payments in scope?

The current fee model is as follows:

Visa, MasterCard, Discover and American Express are accepted. A convenience fee is charged for this service:

Credit Card Tiered Convenience Fees:

\$2.25 per transaction up to \$500.00

\$4.50 per transaction from \$500.01 - \$1,000.00

\$8.00 per transaction from \$1,000.01 - \$10,000.00

10. Can the GUC provide which types of payments, if any, absorb fees (Commission-paid) and what types of payments pass fees onto the customer?

GUC plans to absorb the ACH fee and pass on a convenience fee for all credit card transactions.

11. Can the GUC provide the latest 3 monthly merchant statements for any department absorbing fees?

We do not have access to this information

12. Can the GUC provide details on the total annual collections for payments in-scope of this RFP? The total count and volume of payments by payment method (Credit Card, Debit Card, ACH).

ACH – Count – 308,347, Volume - \$102,288,749

Credit Card – Count – 335,379, Volume - \$71,234,039

I don't have access to exact numbers for credit card vs debit card

13. Is there a maximum payment amount?

That is negotiable. Vendors should add into pricing model to show. Vendors are allowed to present multiple models. GUC is open to various maximum limits for credit card transactions but less flexible on ACH limits.

14. When is your planned go live date?

GUC doesn't have a specific date outlined at this time but will work with selected vendor to ensure agreed upon timeframes are met. GUC would like an efficient process that limits delays in going live.

15. Please clarify if the customer service agents processing payments for GUC are internal employees or is the vendor is expected to provide those agents?

The only payments processed by GUC employees are walk in payments through our POS system. Vendor would be expected to provide the live agents through their IVR.

16. Are the agents taking payments over the phone exposed to card data or is there a PCI DSS compliant process for handling card payments over the phone?

Vendor solution must maintain PCI DSS compliance for their live agents taking card payments.

17. What is the Customer Information System that is currently in place and is the intent for GUC to retain that system?

Oracle CCS; yes, GUC will retain this system

18. Does your system have the ability to segregate residential and commercial customers?

All accounts are labeled with these designations in our CIS system, but we do not segregate them through our Customer Portal with Meridian.

19. What is the brand and model number of terminals currently being supported for in-person card transactions?

Lane 3000

20. Do the in-person payment terminals include Near Field Communication (NFC), Tap-to-Pay, ApplePay, and Google Pay?

Yes

21. Supporting multiple bill types:

- o Are Electric, Natural Gas, Wastewater and Water consolidated on a single bill and account?
- o Is each type of service on the same billing cycle?
 - Is the billing cycle monthly for each service type?

All service for GUC are on a single bill, same billing cycle, and billed monthly

22. What is the average ticket for ACH transactions?

\$300.56. This number is a little misleading as we have some large industrial customers that skew this number to a higher amount

23. How do you currently handle cash payments?

NA

24. What is the number of card transactions that fall into each convenience fee tier and what is the average payment amount for each tier?

Tier	Annual Transactions	Average Payment Amount
Up to \$500.00	325,295	187.00
\$500.01 to \$1,000.00	8,059	639.00
\$1,000.01 to \$10,000	2,025	2698.00

25. Who is the current payment provider for:

GUC chooses not to disclose incumbent vendor information.

- o Credit Cards
- o Debit Cards
- ACH

26. What is your current cost for the following ACH processing components:

- o Payments
- o Return item fee
- Re-presentation fee

NA

27. Do you plan on retaining the current fee model for both cards and ACH?

NA

28. Do you charge the consumer a fee for recurring or autopay card payments?

The fee model for credit cards is the same for every type of payment.

29. What is GUC's anticipated timeline for vendor selection and contract award following the May 28 submission deadline?

The timeframe will depend on the number of responses and the time it takes to completely assess and grade vendor responses.

30. Does GUC anticipate requesting vendor presentations/demonstrations? If so, what is the expected timeframe?

GUC reserves the right to request demos or presentations as part of the evaluation process

31. Does GUC have a specific implementation target or go-live date in mind, or is the preferred 3-month timeline measured from contract execution? Is the target driven by any external event (e.g., current vendor contract expiration, fiscal year)?

The three-month timeline is preferred but not required as we understand this process needs to be completed accurately not just quickly. The timeline GUC and vendor agree on will start after the signing of contract. We have no factors pushing us for a specific go live date. We will assess timelines based on best fit for GUC.

32. Of the 25,696 average monthly ACH transactions, how many are AutoPay/recurring vs. one-time payments?

Approximately 13,500

33. Of the 26,000 average monthly credit/debit card transactions, how many are AutoPay/recurring vs. one-time payments?

Approximately 2,200

34. What are GUC's current monthly IVR call volumes, and what percentage of total payments are made via IVR vs. web vs. walk-in terminals?

GUC has approximately 9000 IVR payments a month. All the remaining are made through Meridian and walk in payments.

35. How many paper bills does GUC mail to customers per month, and what is the current paperless/e-bill adoption rate?

NA

36. Please confirm GUC's full technology footprint, specifically the Customer Information System (CIS), any customer-facing portals beyond Meridian IDEA, and current payment vendor (EBPP). Are there additional systems the payment vendor will need to integrate with for billing, account lookup, or service requests?

Your only integration will be with the Meridian portal. We use Oracle CCS but you will not have any integration with this system.

37. Please clarify the “ASAP, preferably next-day credit for all customer payments” requirement. Does this refer to settlement of funds to GUC’s bank account, or to posting/credit of the payment to the customer’s account record within the CIS/Meridian IDEA (or both)?

This is a preference rather than a requirement. We are referring to the settlement of funds into GUC’s bank account. Obviously, GUC would like funds deposited as quickly as possible. All posting of payments are required to be real time.

38. How does GUC currently send email and text notifications to customers of new invoices and through which vendor? How do these notifications help customers initiate the bill payment process electronically (e.g., via direct links without logging in or searching for their bill, attached PDFs, etc.)?

This entire process is handled by Meridian Integrations and does not pertain to this RFP.

39. Is it a firm requirement that the vendor provide live call center agent support, or can live assistance be handled by GUC or a third party?

GUC does require a live agent call center in conjunction with the IVR. GUC employees do not take payments by phone. If a vendor contracts with a call center for live agent payments, that can be discussed as an option. Will not complete separate contract with third party.

40. For the Meridian IDEA iframe requirement, what specific customer wallet management functions must be supported within the portal?

Below is a list of

- iFrame (one-time payment, wallet management, walk in payment)
- Wallet Management
 - Add payment method
 - Delete payment method
 - Modify payment method
- Pay with Token (one-time payment)
- Get Fees
- Get payment status
- Request refund (void/cancel)
- List scheduled payments
- Delete scheduled payments
- Create scheduled payment
- Block payment method
- Unblock payment method
- Check block status

41. What are GUC’s expectations for customer wallet transfer, including whether re enrollment is acceptable and how success will be measured?

GUC requires selected vendor to work with current vendor to safely and accurately transfer wallet data into new system. Re-enrollment is not an option. Success is defined as the process to transfer the wallet being seamless and 100% accurate.

42. What are the required reconciliation and posting capabilities into Meridian IDEA, including file formats, frequency, and exception handling?

All payments are to be posted real time. There are no file transfers between the payment vendor and Meridian. Vendors API should reference any error which they will share error codes with Meridian for recognition of errors. Vendor API will outline codes for all responses to payment processing requests.

43. Could you please share the percentage weightings assigned to each evaluation criterion outlined in the RFP document?

GUC will not be sharing this information at this time

44. Who is your current payment processor and gateway?

GUC chooses not to disclose incumbent vendor information.

45. What are the current fees applied to your customer or are the fees currently being absorbed by GUC?

The current fees are outlined in question 9. We absorb ACH fees.

46. What Customer Information System (CIS) are you using?

Oracle CCS

47. What are your current pain points in your payment experience?

Not material to scope

48. Why are you considering a change?

Not material to scope

49. Will we be taking over the POS terminals or sourcing net new devices?

Vendor will only be responsible for the Iframe for POS/Portal and providing new credit card terminals

50. Is GUC open to a %-based service fee rather than a Flat rate convenience fee structure as this is more in line with cost parity across payment amounts

GUC has a strong preference for tiered convenience fee models.

51. How many payments via IVR are there in a given month?

Answered in question 34

52. What is the current cost of ACH transactions to GUC?

NA

53. Can GUC provide transaction volumes within the existing pricing tiers, along with any available data on transaction amounts?

Please see question 24

54. Are there any additional fees currently absorbed by GUC beyond ACH processing costs?

No

55. What factors have prompted GUC to issue a new RFP following the 2024 solicitation?

Not material to scope

56. What are the primary operational objectives of this RFP?

Our primary goal is to find the best combination of pricing, payment options, agent portal and reconciliation process for GUC and its customers.

57. Is the live phone agent expected to process payments directly?

Yes

58. Given that payment processing is delivered as a unified solution and cannot be segmented, is participation in the Minority Business Participation Program a requirement for this engagement?

We follow all NCGSs. As a, unified solution and cannot be segmented, this would be, NA.

59. What do you like and/or dislike about your current merchant services?

Not material to scope

60. Who is your current merchant services provider?

GUC chooses not to disclose incumbent vendor information.

61. Please confirm how you accept credit card payments:
Face to face, ecommerce & over the phone?

Walk-in payment, online and through our IVR

62. Please describe hardware:

a. Please provide current make and model of hardware/devices

Answered in question 19

b. Communication method of devices (IP, Wi-Fi, or Analog)

Devices are connected to our terminals and communicate through IP

63. Integration with Meridian IDEA customer agent/portal:

a. Please confirm data that is required to be integrated between Meridian and credit card processor

Answered in question 40

64. Please describe the pricing structure you have today.

Answered in question 9

65. Please confirm the percentage or flat fee being passed on to cardholder and amount(s).

Tiered fee for credit card 100% passed on to customer

66. How many merchant IDs do you currently have?

One for checks, and one each for Visa/Mastercard/Discover/Amex

67. Can we get merchant statements or volumes of merchant activity per Merchant ID?

We cannot provide merchant statements

68. What percentage/dollar amount of your transactions are face-to-face? Over the Phone? Online?

Not material to scope

69. What does your current support process look like should GUC have a need for support.

We have helpdesk support email to open tickets

70. Do you have a designated person to call?

Yes

71. Can you provide information on what API's or integration options are available with the Meridian IDEA agent/portal?

Meridian will work with selected vendor to integrate vendors API into IDEA platform for all needs, most of which are outlined in response to question 40. There is no public API call for the portal but there is one for the IVR that will be shared with the selected vendor

72. Can GUC provide technical details on the Meridian IDEA portal, including APIs, authentication, and integration requirements for the iframe solution?

There is no Meridian API, the API belongs to the vendor and will integrate into Meridian IDEA platform. There is no public API call for the portal but there is one for the IVR that will be shared with the selected vendor

73. Are there specific requirements for UI/UX customization within the payment experience (branding, workflows, customer wallet)?

No, not with Meridian. As for GUC we would request a Iframe that looks and feels like our current customer portal that gives the customer a seamless experience. Strong preference to avoid vendor branding on iframe or wallet.

74. What are the expected IVR capabilities, including call volumes, bilingual support, and live agent escalation requirements?

IVR should take payments, look up balances, check block status, verify accounts etc. Call volumes for IVR has been answered in question 34. IVR should have bilingual option. Live agent escalation should be handled through vendors process with a partnership with GUC when needed. We currently have access to call center leader for these types of situations.

75. Are there preferred hardware specifications the 11 in-office payment terminals? What hardware devices are currently in place?

This question has been answered in question 19. We obviously expect the device to meet all PCI and any other compliance regulatory requirements

76. Does GUC have a preferred structure for the convenience fee model (flat, tiered, or percentage-based)?

We prefer tiered fee structure

77. Can GUC clarify expectations for next-day funding, including cutoff times and weekend/holiday settlement?

We prefer funding ASAP. Please present your current funding process. This is negotiable.

78. What are the requirements for ACH return handling, including re-presentment and customer communications?

GUC requirements will include notification of returns along with some sort of portal to view return report. There will be no re-presentment and no customer communication from selected vendor. GUC will handle communication with customers.

79. Are there plans to support additional digital payment methods beyond Apple Pay and Google Pay?

We are open to other payment methods but require Apple Pay and Google Pay.

80. Can GUC provide details on current reconciliation processes and reporting requirements?

GUC currently uses reporting pulled from vendor portal to reconcile all payments, returns, chargebacks, etc. We would prefer a similar process and access to vendors portal

81. What information can be shared about the current payment vendor and customer wallet migration expectations?

Expectation is for both to work together to safely and accurately transfer the data.

82. Is the target implementation timeline of three months flexible based on scope and complexity?

The three-month timeline is preferred but not required as we understand this process needs to be completed accurately not just quickly. The timeline GUC and vendor agree on will start after the signing of contract

83. Can GUC provide a breakdown of payment volumes by channel (online, IVR, in-person)?

GUC has provided IVR volumes in question 34. The rest if the volume is processed through the Iframe whether it be online or through POS.

84. How will proposals be weighted across cost, functionality, and overall solution value during evaluation?

GUC will not be sharing this information at this time

85. Per the requirement "Recognizing not all terms may be applicable for a given vendor, comments have been added to designate whether a given term is negotiable or nonnegotiable". Within Appendix A, we do not see any comments designating negotiable or nonnegotiable terms, will the agency be updating the solicitation to reflect the requirements being negotiable vs non-negotiable?

We prefer our T&C's, we do not plan to update any terms at this time.

86. Per the requirement "As such the parties agree to the attached Business Associate Agreement." We do not see this as part of the solicitation package, could you please provide a copy of the Business Associate Agreement to all participating vendors?

We will review and advise at a later date

87. Approximately how many customers currently have stored wallet credentials and what % of online payers use wallets today?

GUC does not have access to this information

88. Who is the current payment vendor and what wallet / tokenization model do they use?

We do not have wallet/tokenization model available and providing current vendor does not pertain to this RFP.

89. Does the IVR need to support partial payments, payment extensions, or autopay, or is it limited to one-time payments and wallet usage?

Limited to one-time payments/wallet usage

90. Are there requirements for call recording, retention, dispute handling, and accessibility?

Would prefer recording and some retention but not required. Disputes should be handled per vendor company standards and partnership with GUC when necessary

91. Does GUC already have an IVR vendor in place?

We use current vendors IVR

92. Will GUC employees handle the live agent portion of the IVR flow?

No

93. Can GUC provide their expected IVR flow? What kind of data will be accepted as payment information and what is needed for reconciliation, etc.

Customer provided data(checking/credit/debit). Reconciliation is the same for any other payment

94. For card payments, do you allow flat convenience fees, tiered fees, or percentage fees?

We prefer tiered fees

95. Is GUC looking to pass on a convenience fee for all Credit/Debit card payments, online and in person?

Yes

96. How should refunds / voids be handled under the convenience fee model?

Total payment including fees should be refunded to customer

97. Please confirm who will be considered the merchant of record for the convenience fee (GUC, the payment vendor, or a 3rd party / PFAC?)

100% of convenience fee will go to the processor of payment so vendor should propose recommended structure, to be finalized during contract negotiations

98. Will GUC allow vendor to debit Fees for ACH transactions the month following activity?

Prefer to be billed as opposed to automatic debit

99. Are funds required to be segmented by utility type (electric, water, sewer, etc)?

No

100. What device type preferences exist for card present payments (Countertop, mobile, Kiosks, etc.)

Answered in question 19

101. Will walk-in transactions also use the convenience fee model?

Yes

102. Do you need device management and what are expected hardware SLA's?

Will be discussed with selected vendor

103. In addition to in-person payments at the two walk-in locations, does GUC require the selected vendor to support payments collected via physical drop boxes at those locations (EX – check, ACH forms, payments, etc)?

No

104. Will GUC provide access to a test environment for Meridian IDEA, and if so, how soon?

Selected vendor will get access to Meridian IDEA after contract is signed.

105. What are the required testing phases (SIT, UAT, production) and does GUC require a pilot before full launch?

SIT and UAT before going live. No pilot phase

106. Is the preferred 3 months or less timeline expected after contract negotiations?

The three-month timeline is preferred but not required as we understand this process needs to be completed accurately not just quickly. The timeline GUC and vendor agree on will start after the signing of contract.

107. Is GUC looking for a new online payment portal, or just a merchant services payment vendor that can integrate with your existing payment portal, Meridian? If not, would GUC possibly entertain a new online web portal if it met all your functionality requirements and included the payment processing?

No, GUC will not entertain a new web portal. RFP is strictly for payment processing

108. For card payments, it references “convenience fee” – Does GUC want to pass processing costs on directly for card payments, or absorb processing costs and charge your own convenience fee, that GUC would control to offset processing costs charged to you?

Pass on convenience fee to customer

109. Who does GUC currently use for your Financials/Accounting ERP software?

Not material to scope