



**THE CITY OF ST. LOUIS, MISSOURI
ST LOUIS TREASURER'S OFFICE
REQUEST FOR PROPOSAL FOR
MERCHANT CARD SERVICES**

July 24, 2025

Issued By:
CITY OF SAINT LOUIS

Date Issued: August 8, 2025 (Revised September 3, 2025)
Proposal Due Date: October 10, 2025

1. Introduction

The City of St. Louis, Missouri invite qualified vendors to submit proposals for merchant card services to facilitate the acceptance and processing of credit and debit card payments. The selected vendor will provide reliable, secure, and cost-effective solutions tailored to the needs of the City of St Louis, including but not limited to processing transactions for parking and other municipal services.

Issuing an RFP does not obligate the City of St. Louis to award a contract to any vender. Nothing in this RFP nor in any proposal in response to this RFP is intended to be, nor should anything be construed, as an offer of engagement, nor shall the selection of a vendor be construed as an offer of engagement unless and until a contract is fully negotiated and fully executed by all parties. The City retains the right to award parts of the contract to several respondents, not to select any respondents, and/or to re-solicit proposals.

2. Scope of Services

The selected vendor will be responsible for providing the merchant services for processing revenue transactions. Currently, the two City of St. Louis entities involved are St. Louis Lambert International Airport and the City of St. Louis-Treasurer's Office - Parking Division. However, this proposal is open for other City of St. Louis entities/departments that may want to provide merchant services:

SUMMARY OF DEPARTMENTS:

A. The City of St Louis-Treasurer's Office-Parking Division generates approximately \$20 million in revenues. The department has 9 parking garages and/or lots it operates within the City limits. It also generates revenues from parking meters and parking violation notices.

The largest revenue generators for Parking Division are meters, parking notices and parking garages. The garages generate daily, monthly and event parking revenues. The Parking division operates a Parking Violations Bureau office that accepts in person and online credit card payments via the Blue Fin gateway for parking notices. The City has close to 7,700 parking meters/spaces that accept credit card payments through IPS, Flowbird and Parkmobile. Garage event revenue is generated through USA-EPay and Parkmobile as gateways. Daily revenue is processed through Datacap Systems Netepay (TIBA) and Tender Retail, MCM (Amano). In addition, monthly parking revenue is generated through the Zephyre System that uses Authorize.net as the gateway.

For Calendar Year 2024, the Parking division had \$12.8 million of total gross sales from merchant services.

B. The St. Louis Lambert International Airport ("Airport") utilizes three separate types of credit card terminals:

1. Windcave terminals are utilized in the cashier booths that are integrated with the POS system and provided by the POS system manufacturer. These are point-to-point encrypted and use Windcave as a gateway. There are currently 14 of these in service.
2. Windcave terminals are integrated with self-serve credit card kiosks in the airport check-out lanes without cashiers. These are also provided by the POS system manufacturer and are point-to-point encrypted. They also use Windcave as a gateway. There are currently 14 of these in service.
3. Stand-alone terminals with cellular connectivity as backups (in the event that our network is down) provided by the processor. We currently have 14 of those and may need to expand a few more. These stand-alone terminals are manufactured by Ingenico. Department is open to utilizing different brand if the successful bidder uses a different technology and/or equipment.

I. Transaction Processing:

- o Support for credit and debit card payments, including Visa, Mastercard, Discover, and American Express.
- o Integration with existing point-of-sale (POS) systems, online portals, and mobile payment options.

2. Equipment and Software:

- o Supply and maintenance of card readers, terminals, and related equipment.
- o Support for contactless payment methods (e.g., NFC, digital wallets).
- o Cloud-based reporting tools and analytics.

3. Security and Compliance:

- Adherence to PCI DSS (Payment Card Industry Data Security Standards).
- Fraud prevention measures and data encryption.
- Compliance with local, state, and federal regulations.

4. Customer Support:

- 24/7 technical support and troubleshooting.
- Training for government personnel on system use and maintenance.

5. Fees and Revenue Sharing:

- Competitive fee structures, including transparency in interchange and transaction fees.
- Revenue-sharing options, if applicable.

For Calendar Year 2024, the Airport had \$40.3 million of total gross sales from merchant services.

3. Proposal Requirements

Proposals must include the following information:

- **Company Information:**
 - Legal name, address, and contact details.
 - Overview of experience providing merchant card services to government entities.
 - **Technical Capabilities:**
 - Description of proposed solutions and technologies.
 - Integration capabilities with existing government systems.
 - **Fee Schedule:**
 - Detailed breakdown of all fees (transaction fees, equipment costs, setup fees, etc.).
 - **References:**
 - At least three government or municipal clients as references.
 - **Implementation Plan:**
 - Proposed timeline for installation, testing, and training.
 - **Support Services:**
 - Description of customer service and technical support options.
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4. Evaluation Criteria

Proposals will be evaluated based on the following criteria:

- Experience working with government entities (10%)
- Cost-effectiveness and transparency of fees (25%)
- Security and compliance standards (20%)

- Technical and integration capabilities (25%)
 - Quality of references and past performance (10%)
 - Customer support and training offerings (10%)
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5. Submission Instructions

Proposals must be submitted no later than **October 10, 2025**. Late submissions will not be considered.

Submission Method:

One original and 6 copies of the proposals must be submitted electronically via secure email to:

Michelle J. Smart, smartm@stltreasurer.org **OR** delivered in hard copy to:
City of St. Louis, Treasurer's Office – Parking Division
133 S. 11th Street – Suite 530
Saint Louis, MO 63102

PSA Committee: In accordance with Ordinance 64102 and the Rules and Procedures for Professional Service Agreements promulgated pursuant to the same and approved by the Board of Public Service of the City of St. Louis, professional service selections shall comply with these procedures, including the use of a Selection Committee.

The Professional Services Selection committee shall be composed of the following: the Director of the department, division or agency seeking the professional service or the designee of the Director, who shall act as chairperson; one member of said department's, division's or agency's staff selected by said Director, one member selected by the Mayor; one member selected by the Comptroller; and one member selected by the President of the Board of Aldermen.

Questions:

All questions related to this RFP must be submitted in writing **no earlier than September 8, 2025** to Michelle J. Smart at smartm@stltreasurer.org. Responses to all inquiries will be provided, in writing, by **September 29, 2025**.

Respondents may not contact officials and officers of the City, Airport or Parking in connection with this RFP, nor any other member of the Selection Committee.

6. Terms and Conditions

1. The City of St Louis reserves the right to accept or reject any and all proposals.
2. Proposals become public record upon submission and are subject to applicable disclosure laws.
3. The selected vendor will be required to enter into a formal contract.

4. All costs incurred in responding to this RFP are the responsibility of the proposer.
 5. THE CITY ENCOURAGES SUBMISSIONS BY MINORITY, WOMEN, AND DISABLED OWNED FIRMS. THE CITY REQUIRES THAT ANY FIRM SELECTED TO PARTICIPATE AS PROVIDER FOR A CITY FINANCING AGREE NOT TO DISCRIMINATE NOR PERMIT DISCRIMINATION AGAINST ANY PERSON BECAUSE OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, OR SEXUAL ORIENTATION. IN THE EVENT OF SUCH DISCRIMINATION, THE CITY RESERVES THE RIGHT TO TERMINATE THE FIRM'S APPOINTMENT TO THE ISSUE.
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7. Attachments

Include the following attachments as applicable:

- Current payment systems and interfaces.
 - Transaction volume and type data (e.g., annual card transactions).
 - Sample contract terms and conditions.
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We look forward to your proposals and appreciate your interest in partnering with the City of St. Louis.

Michelle J. Smart, Chief Fiscal Officer
City of St. Louis-Treasurer's Office – Parking Division