



REQUEST FOR PROPOSALS (RFP)

PAYMENT GATEWAY AND PROCESSOR SERVICES

**GEORGETOWN COUNTY WATER & SEWER DISTRICT
GEORGETOWN, SOUTH CAROLINA**

PROPOSALS DUE MARCH 20, 2026

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I. REQUEST FOR PROPOSALS

The Georgetown County Water and Sewer District (“GCWSD” or “District”) is soliciting sealed proposals from qualified firms to provide payment gateway and processor services in accordance with the requirements set forth herein.

OWNER: Georgetown County Water and Sewer District
4145 Highmarket Street
Georgetown, South Carolina 29440

CONTACT PERSON: Zach W. Webb, CPA
Director of Finance & Administration

RECEIPT OF PROPOSALS: Sealed proposals will be received until 3/20/2026 at 5:00pm (local time) at the above address. Proposals received after this time will be rejected as non-responsive.

Electronic mail, facsimile, or other electronic submissions are not permitted.

II. BACKGROUND AND PURPOSE

GCWSD is a South Carolina special purpose district providing water and wastewater services within Georgetown County. The District seeks to implement a secure, reliable, and customer-friendly payment gateway and processor solution to support online, mobile, and phone-based payments for utility charges.

The intent of this RFP is to select a qualified vendor whose solution represents the best overall value to the District, considering functionality, security, reliability, service quality, and cost.

III. GOVERNING PROVISIONS AND LIMITATIONS

This procurement is conducted pursuant to Georgetown County Water and Sewer District Procurement Policy 20-001. Issuance of this RFP does not constitute a commitment by the District to award a contract.

The District reserves the right to:

- Reject any or all proposals
- Waive informalities or irregularities
- Request clarification or additional information
- Conduct discussions or negotiations with proposers
- Award a contract without interviews
- Modify or cancel this RFP at any time

This RFP is not to be construed as a purchase agreement or contract, or as a commitment of any kind; nor does it obligate the Georgetown County Water and Sewer District to award any contract or to pay for costs incurred prior to the execution of a formal contract unless such costs are specifically authorized in writing by Georgetown County Water and Sewer District.

The contents of a successful Proposal may become a contractual obligation if selected for award. Failure of the proposer to accept this obligation may result in cancellation of the award. No plea of error or mistake shall be available to successful proposer as a basis for release of proposed services at stated price/cost.

Any resulting contract is contingent upon approval by the GCWSD Board of Directors and the availability of funds.

IV. SCOPE OF SERVICES AND TECHNICAL REQUIREMENTS

The selected Contractor shall provide a comprehensive, PCI-DSS compliant payment gateway and processor solution. The system must support online, mobile, and phone-based payment channels and integrate in real time with the District's utility billing and customer self-service systems.

A. General Functional Requirements (Required)

- Ability to view payment history
- One-time payments with or without account creation
- Digital wallet for stored payment methods
- Credit/debit card, ACH/eCheck, and alternative payments (e.g., Apple Pay, Google Pay)
- Email and text notifications for bills and payments
- Paperless billing enrollment
- Recurring payment setup and management
- Real-time balance and payment posting

B. Security and Compliance (Required)

- PCI-DSS compliance with third-party validation
- Tokenization of payment card data at point of entry
- No storage of card data on District servers
- Encryption of data in transit and at rest (U.S.-based data centers)
- Minimum system availability of 99.9%
- Disaster recovery with full restoration within 24 hours

C. Administrative and Customer Service Features (Required)

- Role-based administrative access and permissions
- Multi-factor authentication for administrative users
- CSR search by name, account number, email, or login ID
- Ability to issue voids, credits, partial payments, and overpayments
- Customizable billing messages and notifications
- Audit trails compatible with SIEM ingestion

D. Customer Experience Requirements (Required)

- Responsive design for desktop, tablet, and mobile
- WCAG 2.0 accessibility compliance
- Single sign-on from customer self-service portal
- Printable receipts and real-time confirmations
- English and Spanish language support

E. Reporting and Reconciliation (Required)

- Daily and monthly transaction reports
- Reconciliation by bill type and batch
- Exportable reports (CSV, XLS/XLSX)
- Clear separation of District revenue and fees

F. Training and Support (Required)

- Initial and ongoing staff training
- Business-hours technical support
- After-hours escalation procedures

Other features may be included and clearly identified.

V. INSTRUCTIONS TO PROPOSERS

A. Proposal Submission

One (1) signed original and four (4) copies shall be submitted in a sealed envelope clearly marked:

“SEALED PROPOSAL – Payment Gateway and Processor Services”

Proposals must be delivered to the District at the address listed in Section I.

B. Proposal Contents

Proposals shall include:

- Cover letter signed by an authorized officer
- Firm qualifications and experience
- Technical response to scope requirements
- Implementation approach and timeline
- Cost proposal with full fee schedule
 - Transaction fees (credit/debit)
 - ACH fees
 - Monthly service fees
 - Implementation fees
 - Hardware costs (if applicable)
 - Any other recurring or incidental fees
- References (minimum three)
- List of any exceptions

Proposals shall remain valid for sixty (60) days after the submission deadline.

VI. PROPOSAL EVALUATION AND SELECTION

Proposals will be evaluated by a Selection Committee based on, but not limited to, the following criteria:

- Functional and technical compliance
- Security, reliability, and scalability
- Vendor experience and past performance
- Implementation and support approach
- Total cost and fee structure

The District may conduct interviews or demonstrations. Award will be made to the proposer whose solution is determined to be in the best interest of the District.

At the conclusion of the evaluation process, GCWSD will enter into contract negotiations with the finalist. The final, negotiated contract will be submitted to the GCWSD Board of Directors for consideration and approval.

Insurance requirements shall be as set forth in the final negotiated contract

Time required for implementation should be less than one (1) year.

VII. SCHEDULE OF EVENTS

The anticipated procurement schedule is as follows:

- RFP Issued: 2/25/2026
- Deadline for Questions: 3/16/2026
- Proposal Due Date: 3/20/2026
- Evaluation Period: 3/20/2026 to 3/27/2026
- Board Approval: 4/9/2026
- Notice of Award: 4/13/2026
- Contract Execution: To Be Determined

The District reserves the right to modify this schedule.

Issued By:

Georgetown County Water and Sewer District
By: Zach W. Webb, CPA
Director of Finance & Administration