

**RFP for Credit Card Processing Services  
May 10, 2022**

Advanced Business Solutions, USA LLC  
Contact person: Traci Heinz  
theinz@absgrowth.info  
(800) 355-1917  
(201) 832-1285

**Related Experience**

Advanced Business Solutions, USA LLC currently provides credit card processing services to over 300 merchants including municipalities and counties.

Advanced Business Solutions, USA LLC has been providing payment services since 2014, our third-party contractors since 2009.

**Scope of Services**

Advanced Business Solutions provides each clerk with an EMV encrypted card swiper (to attached to any PC), an online platform for online payments or a hard-wired credit card terminal. If a payment needs to be reversed, clerk can void it or refund a transaction. If the authorization fails, the clerk will see it immediately. The clerk can also view the transaction on the DECLINED TRANSACTION report.

There has never been a compromise to any credit card system or application through a security breach. Advanced Business Solutions USA, LLC completes all payment card industry (PCI) security standards as established by the Payment Card Industry Standards Council and sends reports annually.

Next day funding is available for all transactions until 11:59 p.m.

Settlements are made via ACH in one lump sum. Reports are available per MID # to separate by department.

Duplicate transactions will automatically alert clerk if run within 1 to 5 minutes of each other. A filter can be set from 1 to 5 minutes per town preference

We have several levels of reports.

All Department "Combines all departments"

Department Level reports "Per Department"

My Report "Per clerk"

All levels show approved, declined & voids

- a. Transaction reports, standard reports per department, clerk or all departments including refunds and voids.
- b. Special reporting capabilities - The clerk can receive daily email or they can print on demand. Reporting can also be done in real time.
- c. All reports are customizable. Summary or detailed reports by all, by department or by clerk.

We can customize any report to fit your needs. We have tremendous ability to do this because we control the interface, Secured Payment Gateway. Each Merchant number/account/department will be separated for your accounting purposes.

Advanced Business Solution software integrates easily with all other third-party software through CSV Excel platform.

Advanced Business Solutions USA, LLC completes all payment card industry (PCI) security standards as established by the Payment Card Industry Standards Council and sends reports annually.

PCI compliance is done by a certified assessor such as Secure Trust. The town will receive an annual report confirming it's compliance.

Chargebacks are handled differently with Advanced Business Solutions. The amount of the chargeback is never debited from your account. The chargeback will be deducted from Advanced Business Solutions account. You will receive notice of it and inform us of the chargeback. We will then ask for your assistance in collecting the chargeback from the customer. Jefferson Parish will never be charged for any chargebacks. In 2021 Jefferson Parish would have saved \$26,848.70.

Implementation timeline based on award date of RFP

Once the bid is awarded, Advanced Business Solutions, USA LLA will provide an application to Jefferson Parish to establish a credit card processing account(s).

(Based on contact availability) Second meeting to be held over zoom between Advanced Business Solutions, USA, LLC , Jefferson Parish municipality and it's finance software company to establish a feasible timeline, for all parties, to complete the integration. Advanced Business Solutions, USA LLC integration process can be completed within 2-3 weeks.

Installation and training of credit card terminals and/or software download if processing through gateway/computer.

Advanced Business Solutions USA, LLC is available during and after implementation, for training, technical assistance, and on-site visits. A user manual is included with all hard-wired terminals.

# Advance Business Solutions USA

## Profit and Loss

January - December 2019

	TOTAL
Income	
Amazon Credit	26.99
Annual Fee	23,349.72
Cancellation Fee.	-295.00
Chase 7218	80.37
Credit	63.88
Install Fee	293.00
Loan to ABS	-8,948.87
Merchant Services	55,900.70
Mobile Deposit	877.74
Payroll	-487.62
Peak Bonus	56.65
POS	16,986.55
POS Deposit	1,000.00
Reimbursement	3,069.00
Residual	289,736.68
Services	30.00
Sign On Bonus IPS	1,800.00
Sign On Bonus MBN	600.00
Sign On Bonus NAB	2,314.19
Sign On Bonus WPI	2,626.00
True Up	2,382.40
Uncategorized Income	11,397.96
<b>Total Income</b>	<b>\$402,860.34</b>
Cost of Goods Sold	
Cost of Goods Sold	920.32
<b>Total Cost of Goods Sold</b>	<b>\$920.32</b>
<b>GROSS PROFIT</b>	<b>\$401,940.02</b>
Expenses	
Adjustment	-2,338.38
Advertising and Promotion	1,887.02
Annual Fee Credit	2,176.81
Automobile Expense	1,663.71
Bad Debt	1,662.50
Bank Service Charges	1,897.19
Books	205.58
Business Gift	702.82
Car Wash	129.20
Cash	1,629.50
Clawbacks	3,301.30
Clothing	3,248.98

# Advance Business Solutions USA

## Profit and Loss

January - December 2019

	TOTAL
Computer and Internet Expenses	2,343.24
Court Fees	31.10
Credit Card Interest	1,298.41
Credit Card Payment	-775.00
Data Storage	557.22
Donation	285.00
Dues and Subscriptions	505.22
Fuel	3,769.06
Health	4,020.35
insurance Auto	413.80
Insurance Expense	4,642.83
Interest Expense	591.61
Late Fee	157.00
Life Insurance Traci	249.34
Loan Auto	12,505.44
Loan to Ron Heinz	3,525.25
Meals and Entertainment	13,781.07
Medical	750.00
Member Fee	39.00
Misc	-20.00
Mortgage 1st Con	15,754.75
Office Supplies	6,429.63
Paper Supply	1,357.66
Parking	135.17
Payment to Doug	80.00
Payroll Expenses	3,079.89
Payroll Expenses 1099	470.27
Personal	20,103.95
Personal Loan	1,432.25
Postage and Delivery	346.96
Professional Fees	26,336.20
Referral	300.00
Rent Expense	485.00
Repairs and Maintenance	2,083.66
Returned ISF	6,132.16
Sales Agents	2,668.16
Sales Agents Sign On Bonus	300.00
Taxes	776.00
Telephone Expense	8,439.93
Test Sales	41.35
Transaction Fees	91.50
Transfer	2,101.66
Transfer to 2292	25.00



# Advance Business Solutions USA

## Profit and Loss

January - December 2019

	TOTAL
Travel Expense	15,976.75
Tuition	2,500.00
Uncategorized Expense	488.38
Unknown	0.00
Utilities	1,656.18
<b>Total Expenses</b>	<b>\$184,428.63</b>
NET OPERATING INCOME	<b>\$217,511.39</b>
Other Income	
Finance Charge Income	-12.00
<b>Total Other Income</b>	<b>\$ -12.00</b>
Other Expenses	
Reconciliation Discrepancies-1	63.93
<b>Total Other Expenses</b>	<b>\$63.93</b>
NET OTHER INCOME	<b>\$ -75.93</b>
NET INCOME	<b>\$217,435.46</b>

# Advance Business Solutions USA

## Profit and Loss

January - December 2020

	TOTAL
Income	
Annual Fee	15,276.69
Cancellation Fee.	-233.55
Credit	-430.79
Gift	170.00
Loan to ABS	1,750.00
Merchant Services	49,097.24
POS	9,540.97
POS Deposit	600.00
PPP Loan	18,000.00
Reimbursement for fee laid out	134.50
Residual	350,557.91
Residual Overage	15.38
Sign On Bonus IPS	400.00
Sign On Bonus NAB	17,250.00
Sign On Bonus WPI	2,785.05
Stimulus	121.00
Tax Return Personal NY	1,451.00
True Up	62,414.17
<b>Total Income</b>	<b>\$528,899.57</b>
Cost of Goods Sold	
A920 Credit	39.80
Cost of Goods Sold	-738.20
Equipment	1,546.89
Ink Ribbon	41.70
Mobile Swiper	70.80
Scanner	-439.00
<b>Total Cost of Goods Sold</b>	<b>\$521.99</b>
<b>GROSS PROFIT</b>	<b>\$528,377.58</b>
Expenses	
Adjustment	-0.06
Advertising and Promotion	2,344.52
Annual Fee Credit	1,150.93
Auto lease	20,856.20
Automobile Expense	5,434.70
Bad Debt	4,257.29
Bank Service Charges	1,824.45
Books	316.43
Business Cards	32.34
Business Gift	1,992.49
Cash	4,965.99

# Advance Business Solutions USA

## Profit and Loss

January - December 2020

	TOTAL
Clawbacks	1,070.56
Clothing	3,207.51
Computer and Internet Expenses	3,157.26
Credit Card Interest	874.16
Credit Card Payment	7,349.35
Data Storage	1,048.44
Donation	1,100.00
Dues and Subscriptions	2,193.02
Error	49.00
Fuel	3,515.06
Fundraiser	203.13
Health	1,791.23
insurance Auto	1,934.07
Insurance Expense	8,203.07
Late Fee	219.00
Loan	1,432.25
Loan Auto	9,747.55
Loan to Ron Heinz	100.00
Meals and Entertainment	12,779.05
Medical	10,497.59
Member Fee	78.00
Misc	-20.66
Mortgage	3,150.76
Mortgage 1st Con	8,593.50
Office Supplies	12,257.11
Paper Supply	2,583.73
PayAnywhere Terminal Reimbursement	49.75
Payroll Expenses	13,383.06
Personal	31,223.68
POS Credit	3,415.00
POS Equipment	13,970.95
Postage and Delivery	543.99
Professional Fees	15,486.13
Referral	300.00
Reimburse	-479.24
Rent Expense	3,155.00
Repairs and Maintenance	7,413.36
Returned ISF	-1,750.80
Sales Agents Sign On Bonus	523.14
Taxes	166.51
Telephone Expense	8,034.35
Test Sales	177.64
Transfer	29,052.05



# Advance Business Solutions USA

## Profit and Loss

January - December 2020

	TOTAL
Travel Expense	4,978.21
Uncategorized Expense	2,898.11
Utilities	3,088.28
<b>Total Expenses</b>	<b>\$275,918.19</b>
NET OPERATING INCOME	<b>\$252,459.39</b>
Other Expenses	
Reconciliation Discrepancies-1	-402.00
<b>Total Other Expenses</b>	<b>\$ -402.00</b>
NET OTHER INCOME	<b>\$402.00</b>
NET INCOME	<b>\$252,861.39</b>

# Advance Business Solutions USA

## Profit and Loss

January - December 2021

	TOTAL
Income	
A920 Swap Bonus	2,100.00
Annual Fee	16,702.38
Cancellation Fee.	4,499.96
Credit	152.66
Gift	-2.52
HS Online Ordering Credit	-998.00
Loan reimbursement	1,575.79
Loan to ABS	724.62
Merchant Services	33,246.42
Mobile Deposit	4,000.00
POS	2,664.24
POS Deposit	500.00
Reimbursement	7,650.10
Residual	451,468.74
Residual Overage	56.44
Sign On Bonus NAB	32,482.76
Tax Return Personal NY	421.00
True Up	79,446.69
<b>Total Income</b>	<b>\$636,691.28</b>
Cost of Goods Sold	
A920 Credit	208.99
Cost of Goods Sold	446.06
Equipment	3,388.86
Ink Ribbon	334.98
Mobile Swiper	29.95
POS Monthly	3,093.35
Trade	180.40
<b>Total Cost of Goods Sold</b>	<b>\$7,682.59</b>
<b>GROSS PROFIT</b>	<b>\$629,008.69</b>
Expenses	
Advertising and Promotion	5,819.29
Annual Fee Credit	1,693.85
Auto lease	25,730.33
Automobile Expense	1,990.59
Bad Debt	1,422.89
Bank Service Charges	1,093.50
Business Gift	5,801.27
Car Wash	39.00
Cash	12,925.42
Clawbacks	777.32

# Advance Business Solutions USA

## Profit and Loss

January - December 2021

	TOTAL
Clothing	4,310.64
Computer and Internet Expenses	4,399.94
Credit Card Interest	1,580.19
Credit Card Payment	5,010.50
Data Storage	2,744.78
Donation	4,095.83
Dues and Subscriptions	4,698.74
Error	90.00
Fuel	6,044.53
Fundraiser	200.00
Health	5,105.83
insurance Auto	5,491.38
Insurance Expense	15,892.52
Late Fee	114.00
Life Insurance Traci	1,535.90
Loan	1,226.35
Meals and Entertainment	19,159.41
Medical	9,837.78
Member Fee	85.02
Misc	801.01
Mortgage	29,272.16
Mortgage 1st Con	21,088.90
NAB Agent Fee	379.75
Office Supplies	12,559.55
Paper Supply	9,175.49
PayAnywhere Terminal Reimbursement	19.90
Payroll Expenses	7,113.61
Personal	39,439.00
POS Credit	11,640.03
POS Equipment	14,720.72
POS Install	120.00
POS License	1,150.00
POS Service Expedited	1,158.00
Postage and Delivery	932.88
Professional Fees	44,733.17
Reimburse	1,308.88
Rent Expense	805.02
Repairs and Maintenance	3,325.42
Returned ISF	5,210.94
Taxes	2,915.00
Telephone Expense	7,399.20
Test Sales	692.65
Transfer	11,724.04

# Advance Business Solutions USA

## Profit and Loss

January - December 2021

	TOTAL
Travel Expense	29,647.49
Uncategorized Expense	877.04
Utilities	8,923.32
<b>Total Expenses</b>	<b>\$416,049.97</b>
NET OPERATING INCOME	<b>\$212,958.72</b>
Other Income	
Misc Credit	48.15
<b>Total Other Income</b>	<b>\$48.15</b>
Other Expenses	
Auction	-3,927.65
Dental	72.00
Marketing	569.55
Reconciliation Discrepancies-1	-69.64
<b>Total Other Expenses</b>	<b>\$ -3,355.74</b>
NET OTHER INCOME	<b>\$3,403.89</b>
NET INCOME	<b>\$216,362.61</b>

## Request for Proposals #0438

### Merchant Card Payment Processing Services

#### SIGNATURE PAGE

The Jefferson Parish Department of Purchasing is soliciting Request for Proposals (RFP'S) from qualified proposers who are interested in providing Merchant Card Payment Processing Services for the Jefferson Parish Finance Department.

**Request for Proposals will be received until 3:30 p.m. Local Time on: May, 13, 2022.**

Acknowledge Receipt of Addenda: Number: 1  
Number: 2  
Number: \_\_\_\_\_  
Number: \_\_\_\_\_  
Number: \_\_\_\_\_  
Number: \_\_\_\_\_

Name of Proposer: Advanced Business Solutions USA  
Address: 1 International Blvd.  
Mahwah, NJ 07495

Phone Number: 800-355-1917 Fax Number 800-490-3682

Type Name of Person Authorized to Sign: Traci Heinz

Title of Person Authorized to Sign: President

Signature of Person Authorized to Sign: Traci Heinz

Email Address of Person Authorized to Sign: theinz@absgrowth.info

Date: 5/10/2022

This RFP signature page must be signed by an authorized Representative of the Company/Firm for proposal to be valid. Signing indicates you have read and comply with the Instructions and Conditions.



Request for Proposal

AFFIDAVIT

STATE OF New York

PARISH/COUNTY OF Orange

BEFORE ME, the undersigned authority, personally came and appeared: \_\_\_\_\_

Traci Heinz, (Affiant) who after being by me duly sworn, depose and said that he/she is the fully authorized President of Advanced Business Solutions (Entity), the party who submitted a proposal in response to RFP Number JPP-RFP-0438 to the Parish of Jefferson.

Affiant further said:

Campaign Contribution Disclosures

**(Choose A or B, if option A is indicated please include the required attachment):**

Choice A \_\_\_\_\_ Attached hereto is a list of all campaign contributions, including the date and amount of each contribution, made to current or former elected officials of the Parish of Jefferson by Entity, Affiant, and/or officers, directors and owners, including employees, owning 25% or more of the Entity during the two-year period immediately preceding the date of this affidavit or the current term of the elected official, whichever is greater. Further, Entity, Affiant, and/or Entity Owners have not made any contributions to or in support of current or former members of the Jefferson Parish Council or the Jefferson Parish President through or in the name of another person or legal entity, either directly or indirectly.

Choice B X there are **NO** campaign contributions made which would require disclosure under Choice A of this section.

Affiant further said:

Debt Disclosures

**(Choose A or B, if option A is indicated please include the required attachment):**

Choice A \_\_\_\_\_ Attached hereto is a list of all debts owed by the affiant to any elected or appointed official of the Parish of Jefferson, and any and all debts owed by any elected or appointed official of the Parish to the Affiant.

Choice B X There are **NO** debts which would require disclosure under Choice A of this section.

Affiant further said:

Solicitation of Campaign Contribution Disclosures

**(Choose A or B, if option A is indicated please include the required attachment):**

Choice A \_\_\_\_\_ Attached hereto is a list of all elected officials of the Parish of Jefferson, whether still holding office at the time of the affidavit or not, where the elected official, individually, either by **telephone or by personal contact**, solicited a campaign contribution or other monetary consideration from the Entity, including the Entity's officers, directors and owners, and employees owning twenty-five percent (25%) or more of the Entity, during the two-year period immediately preceding the date the affidavit is signed. Further, to the extent known to the Affiant, the date of any such solicitation is included on the attached list.

Choice B X there are **NO** solicitations for campaign contributions which would require disclosure under Choice A of this section.

Affiant further said:

That Affiant has employed no person, corporation, firm, association, or other organization, either directly or indirectly, to secure the public contract under which he received payment, other than persons regularly employed by the Affiant whose services in connection with the construction, alteration or demolition of the public building or project or in securing the public contract were in the regular course of their duties for Affiant; and

That no part of the contract price received by Affiant was paid or will be paid to any person, corporation, firm, association, or other organization for soliciting the contract, other than the payment of their normal compensation to persons regularly employed by the Affiant whose services in connection with the construction, alteration or demolition of the public building or project were in the regular course of their duties for Affiant.

Affiant further said:

Subcontractor Disclosures

**(Choose A or B, if option A is indicated please include the required attachment):**

Choice A \_\_\_\_\_ Affiant further said that attached is a listing of all subcontractors, excluding full time employees, who may assist in providing professional services for the aforementioned RFP.

Choice B X There are **NO** subcontractors which would require disclosure under Choice A of this section.

Traci Ann Heinz  
Signature of Affiant

Traci Ann Heinz  
Printed Name of Affiant

SWORN AND SUBSCRIBED TO BEFORE ME

ON THE 11 DAY OF May, 2022

Delores Musone  
Notary Public

Delores Musone  
Printed Name of Notary

0 MU 6245185  
Notary/Bar Roll Number

Delores Musone  
Notary Public, State of New York  
No. 01MU6245185  
Qualified in Orange County, NY  
My Commission Expires July 18, 2023



My commission expires 7/18/2023