



**REQUEST FOR INFORMATION FOR
DIGITAL PAYMENT GATEWAYS FOR TOLL AGENCIES**

ISSUING OFFICE:

Pennsylvania Turnpike Commission

Contracts Administration Department

On behalf of the

Information Technology Department and Participating Toll Agencies

RFI NUMBER: 6100009413

DATE OF ISSUANCE: October 17, 2022

REQUEST FOR INFORMATION

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1. Calendar of Events

Activity	Responsibility	Date
Please monitor the Pennsylvania Turnpike Commission Vendor Portal for all communications regarding this Request for Information (RFI). www.paturnpike.com/business-hub/vendor-portal	Respondents	Ongoing
Questions may be submitted through the Pennsylvania Turnpike Commission Vendor Portal.	Respondents	No later than 2:00 PM Eastern Standard Time on October 31, 2022
Electronic responses may be submitted to the Pennsylvania Turnpike Commission as required in the Response Instructions of this RFI (Section 3.B.) no later than the date and time established on this Calendar of Events.	Respondents	No later than 2:00 PM Eastern Standard Time on November 29, 2022

2. Project Details

A. Purpose of the RFI

The Pennsylvania Turnpike Commission (PTC) is issuing and administering this Request for Information (RFI) on behalf of the PTC and toll agencies, operators, and concessionaires (collectively, “Participating Toll Agencies”) as an opportunity for entities (“Respondents”) to provide feedback, information, and materials for deliberative decision-making regarding trends and options for digital payment gateway solutions. A digital payment gateway is **the mechanism that securely reads and transfers payment information from a customer to a merchant's bank account**. Its job is to capture the data, ensure funds are available, confirm customer consent exists and pay a merchant. A payment gateway solution will integrate with a toll agency’s back-office system and have Application Programming Interfaces (API) that are published and available to secure public and private partners. A digital payment gateway is omnichannel and can service multiple payment service providers, accepts multiple currencies, avoids duplicative payments, and uses financial services standards to post and settle payments. It is desired that the digital payment gateway accepts multiple payment types including card and non-card payments.

The Participating Toll Agencies (collectively, the “Participating Toll Agencies” or individually, the “Participating Toll Agency”) include the following:

- Bay Area Toll Authority / Metropolitan Transportation Commission
- Central Texas Regional Mobility Authority
- Colorado Department of Transportation / Colorado Transportation Investment Office (CTIO)
- E-470 Public Highway Authority

- Florida Department of Transportation / Florida's Turnpike Enterprise
- Halifax Harbour Bridges
- Harris County Toll Road Authority
- Illinois Tollway
- Indiana Toll Road
- Kansas Turnpike Authority
- New Jersey Turnpike Authority
- North Carolina Department of Transportation / North Carolina Turnpike Authority
- North Texas Tollway Authority
- Ohio Turnpike and Infrastructure Commission
- Oklahoma Turnpike Authority
- Pennsylvania Turnpike Commission
- Port Authority of New York and New Jersey
- Washington State Department of Transportation

This RFI is being released to elicit responses from individual firms, teams or other entities that have experience:

- (1) Developing digital payment gateway solutions in support of the objectives collectively agreed upon by the Participating Toll Agencies as outlined in this RFI;
- (2) Providing a customer-facing third-party payment tolling app or non-traditional (neither cash nor transponder) method to collect tolls that would be impacted by an industry-wide (or beyond) digital payment gateway or open interface solution;
- (3) Facilitating real-time payment processing;
- (4) Offering customers unified/convergent service models;
- (5) Providing back-office systems and services that would interface with a tolling payment gateway or transaction processing and financial systems; and
- (6) Interested parties outside the tolling industry who may have similar experiences with payments for other transportation modes and mobility services, as well as in other markets, such as banking, retail, telecom, or financial services or similar industries.

This RFI does not constitute a request for qualifications (RFQ), a request for proposals (RFP), or any other solicitation document, nor does it represent a commitment to issue an RFQ or an RFP in the future. This RFI does not commit the Participating Toll Agencies to any specific form of procurement or to contract for any supply or service whatsoever.

Please note that responding to this RFI is not a pre-requisite to participating in a future procurement process. Respondents choosing to respond to this RFI will not, merely by virtue of submitting such a response, be deemed to be “bidders” on any future procurements in any sense, and no such Respondent will have any preference, special designation, advantage or disadvantage whatsoever in any subsequent procurement process. Respondents should not anticipate a response from the Participating Toll Agencies regarding submitted materials.

B. Background

This RFI is the result of collaboration between executives and staff of the Participating Toll Agencies listed in Section 2.A. Toll agencies are faced with myriad of challenges around digital currencies as they seek to meet customer expectations in an era where customers are increasing their use of digital currencies in other retail sectors. Convenience in payment methods translates into customer satisfaction and timely payment of tolls. Toll agencies have undertaken expensive, customized overhauls of legacy financial systems to keep pace with technological advancements and customer demands. In addition, some Toll Agencies also operate other transportation services, such as parking, transit, and ferries. Therefore, payment methods that support multiple transportation modes are of interest as well.

The Participating Toll Agencies recognize that a cooperative effort is required to efficiently address the challenges and opportunities inherent in the rapid evolution of digital payment methods. A common, intermediary platform is likely needed to future-proof financial systems with respect to the acceptance of evolving payment platforms.

Opportunity Statement

The Participating Toll Agencies seek opportunities to keep pace with shifting market expectations, improve the customer experience, and broaden payment options by providing an open payment gateway for toll payment and other mobility payments and traveling experiences, such as transit, electric vehicle charging, and parking.

C. Objectives of the RFI

The Participating Toll Agencies have established the following objectives regarding the consideration of digital payment options and this RFI. The Participating Toll Agencies seek to:

1. Explore cost-effective (for the toll agencies) methods and technology solutions to accommodate and transform current and future payment options beyond toll transponders and mailing invoices and can be used and supported in multiple transportation modes.
2. Investigate interoperable industry-wide framework, organizational and operating models, API specifications, and plug-and-play payment solutions that can be used throughout North America.
3. Discover innovation in payment processing, digital gateways, and interfaces between payment alternatives and back-office systems.
4. Identify business applications, infrastructure, and Anything As A Service (XAAS) offerings that manage multiple payment providers with merchants simultaneously.
5. Identify additional potential gateway partners and interested parties that may not be currently known in the toll industry.
6. Capture best practices that transform payment ecosystems within the tolling market and in other markets, such as banking and retail.

3. General Information

A. Issuing Office

The PTC has issued this RFI on behalf of the Participating Toll Agencies. The sole point of contact for the RFI shall be the Issuing Officer, Gina Murray at GMurray@paturndpike.com. Please refer all inquiries to the Issuing Officer.

B. Response Instructions

Submittal of Responses: Respondents are asked to provide information in response to the questions in [Attachment A - Response Template](#) in the order and manner outlined in Section 4.A. of this RFI (Response).

Respondents may submit additional information that they determine to be relevant. The Participating Toll Agencies may, in their sole discretion, use information provided in response to the RFI and are not, however, obligated to use any information so received. The Participating Toll Agencies will not pay for the preparation of any Response or additional information submitted.

An electronic copy of the Response must be submitted to the Issuing Office, via the PTC's Vendor Portal, on or before the due date listed in the Calendar of Events in Section 1 of this RFI. Responses should include the name and address of the Respondent and the phrase "Digital Payment Gateway RFI" clearly indicated on the electronic copy of the response.

The person responsible for submitting the Response to the RFI in the Vendor Portal must be a registered contact within the vendor's Company Profile, and Responses can only be made by registered contacts who have been assigned a role in Vendor Portal as either "Administrator" or "Logistics". If the person isn't currently registered and/or does not currently have the proper role assigned, the company's Vendor Portal "Administrator" must add the appropriate contacts and/or assign the contact the "Logistics" role. Please allow 5 business days for processing a new contact.

To ask questions or submit a Response to this RFI you must be registered in the Commission's Vendor Portal.

When submitting your Response please allow plenty of time to upload documents completing your submission before the deadline. The Commission's Vendor Portal will not allow uploads and submissions past the deadline. The file size upload limit is 25 MB, and supported file types are PDF, Microsoft Word, PowerPoint, Excel, .jpg, .jpeg, and .png.

In order to submit your Response in the Commission's Vendor Portal for this RFI, respondents must submit a bid price of \$1.00 on the RFI line.

Contents of Responses: Respondents are hereby notified that information submitted in Responses may be subject to the respective “public records” laws of the Participating Toll Agencies joining in this RFI. Responses will be held in confidence and will not be revealed or discussed with competitors unless disclosure is required to be made (i) under the application provisions of any Commonwealth, state, or United States statute or regulation; or (ii) by rule or order of any court of competent jurisdiction. All material submitted with the Response becomes the property of the Participating Toll Agencies and may be returned only at the sole discretion of the Participating Toll Agencies. Responses submitted to the PTC may be reviewed and evaluated by any person other than competing Respondents at the discretion of the Participating Toll Agencies. The Participating Toll Agencies have the right to use any or all ideas presented in any Response.

In accordance with the Pennsylvania Right-to-Know Law (RTKL), 65 P.S. § 67.707 (Production of Certain Records), Respondents shall identify all portions of their Response that contain confidential proprietary information or are protected by a trade secret. Responses shall include a written statement signed by a representative of the company/firm identifying the specific portion(s) of the Response that contains the trade secret or confidential proprietary information. If a Response includes confidential proprietary information or trade secrets, the Respondent shall provide a redacted version of the Response in addition to the unredacted version.

Respondents should note that “trade secrets” and “confidential proprietary information” are exempt from access under Section 708(b)(11) of the RTKL. However, the mere fact that a party declares a record (or a portion of a record) to be a trade secret or confidential proprietary information does not necessarily make it so. Section 102 of the RTKL includes specific definitions for “confidential proprietary information” and “trade secret” as follows:

Confidential Proprietary Information: Commercial or financial information received by an agency: (1) which is privileged or confidential; and (2) the disclosure of which would cause substantial harm to the competitive position of the person that submitted the information.

Trade Secret: Information, including a formula, drawing, pattern, compilation, including a customer list, program, device, method, technique or process that: (1) derives independent economic value, actual or potential, from not being generally known to and not being readily ascertainable by proper means by other persons who can obtain economic value from its disclosure or use; and (2) is the subject of efforts that are reasonable under the circumstances to maintain its secrecy. The term includes data processing software by an agency under a licensing agreement prohibiting disclosure.

(65 P.S. §67.102)

The Office of Open Records also notes that with regard to “confidential proprietary information the standard is equally high and may only be established when the party asserting protection shows that the

information at issue is either ‘commercial’ or ‘financial’ and is privileged or confidential, and the disclosure would cause substantial competitive harm.” *Commonwealth v. Eiseman*, 85 A.3d 1117, 1128 (Pa. Commw. Ct. 2014) (interpreting the term “confidential proprietary information” as defined in the RTKL), *rev’d in part, Pa. Dep’t of Pub. Welfare v. Eiseman*, 125 A.3d 19 (Pa. 2015).

Further, the Office of Open Records has determined that a party must establish a trade secret based upon the following:

- The extent to which the information is known outside of the business;
- The extent to which the information is known by employees and others in the business;
- The extent of measures taken to guard the secrecy of the information;
- The value of the information to the business and to competitors;
- The amount of effort or money expended in developing the information; and
- The ease of difficulty with which the information could be properly acquired or duplicated by others.

See Crum v. Bridgestone/Firestone N. Amer. Tire, 907 A.2d 578 (Pa. Super. Ct. 2006) (adopting the trade secret standard from Restatement (Second) of Torts § 757 (1965)).

For more information regarding the RTKL, visit the Office of Open Records’ website at:

www.openrecords.state.pa.us

Participating Toll Agencies are not seeking confidential, proprietary, or trade secret information in response to this RFI. However, any materials provided to PTC in response to this RFI will be subject to open records laws and rules from the respective jurisdictions of the Participating Toll Agencies. If a Participating Toll Agency is sent a request for a record that contains a trade secret or confidential proprietary information, that Participating Toll Agency will notify the Respondent of such request in accordance with the open record laws of the Participating Toll Agency’s jurisdiction using the contact information provided in the Respondent’s RFI Response. The Respondent shall be given an opportunity to provide input on the release of the record in accordance with the open record laws in that jurisdiction. If the Respondent claims the information or any part thereof is exempt from disclosure, the Respondent shall intervene or otherwise defend the Participating Toll Agency, and pay all costs and expenses related to litigation or other legal actions associated with the release of the requested records.

C. Meetings

Respondents may indicate whether they are willing to participate in a face-to-face or video conference meetings with the Participating Toll Agencies to provide additional feedback, information and materials that may assist the Participating Toll Agencies’ personnel in their decision-making. If a Respondent is willing to participate in a face-to-face meeting, it will be solely responsible for all costs associated with travel and attendance. If the Participating Toll Agencies elect to meet with any Respondents, meetings will be arranged within twelve (12) weeks of the submission deadline, as a general guideline. The

Participating Toll Agencies reserve the right to meet with any, all, or none of the Respondents that indicate that they are willing to participate in a face-to-face or video conference meetings.

4. Attachments

A. Attachment A – Response Template

Respondents are requested to provide clear and concise answers in writing to the following questions using the numbering system below. Respondents are required to respond to Question #1. Respondents are not required to respond to all of the remaining questions.

1. Respondent information:
 - a. Name of company, organization, or entity
 - b. Market segment/ type of entity
 - c. Point of contact's name, email, phone number

2. If Participating Toll Agencies and other interested entities decide to jointly implement a solution:
 - a. What would be the most transformative solution made possible by such large-scale collaboration? Consider future proofing and future integration, such as road-user charging (RUC), and ties to other consumer transportation payments in your response.
 - b. How would the Respondent approach project delivery considering time for implementation and changing technology and markets?

3. Beyond the current conventional front-end payment methods (transponder, cash, toll by plate):
 - a. What other payment methods do you envision will enter the consumer and toll market in the next five years?
 - b. What companies have entered, or do you expect to enter the consumer and toll market in the next five years?
 - c. What supporting physical and technological infrastructure might be required outside of the vehicle?
 - d. What should the Participating Toll Agencies do to prepare for these new payment methods?

4. Provide an overview of the evolving payment ecosystem and the toll agencies' role in it and how your firm will participate in this ecosystem.

5. Based on the Respondent's understanding of the evolution of payment methods and the financial systems of toll agencies and the previously expressed Objectives and Opportunity Statement, what is the solution?
 - a. How will the solution increase revenue collection (i.e. from customers not currently paying mailed invoices)?
 - b. Or increased revenue through complementary or supplementary customer services?
 - c. How will the solution decrease time to payment?

- d. Please provide capital and operating budgetary pricing information, if available, relative to the solution.

6. How would you approach the following 'People' and organizational change management implementation challenges, such as:
 - a. Stakeholder identification and engagement (such as state Department of Motor Vehicles)
 - b. Collaboration with other traveler experiences
 - c. Customer acquisition uptake / enrollment
 - d. Timeliness of posting transaction to customer accounts to meet their expectations
 - e. Customer 'ownership' and account management
 - f. Customer and data privacy / meeting approved PCI Standards
 - g. Customer equity and inclusion – e.g., unbanked customers
 - h. Peer to peer and distributed payments
 - i. What other customer and stakeholder challenges does the Respondent foresee?

7. How would you approach the following 'Technical/Business' implementation challenges, such as:
 - a. Data management and governance (including size and volume)
 - b. Cyber security
 - c. Data exchange standards across operators
 - d. Open API's and its pros and cons
 - e. Patching/system support
 - f. Changing/simplifying back-office business rules
 - g. Automatic updates to expired customer credit card information
 - h. Meeting the United States mandate for nationwide toll interoperability
 - i. Consolidation with existing gateway and merchant service structures
 - j. Acceptance of current and future currency, e.g. cryptocurrency
 - k. What other technical / business challenges does the Respondent foresee?
 - l. Potential to support multiple transportation modes (i.e., transit and ferry services)

8. How would you approach the following 'Operations, Contracting, and Procurement' implementation challenges?
 - a. Time to market
 - b. Acquisition flexibility to negotiation
 - c. Agency resource availability
 - d. Multi-agency procurement
 - e. Business workflow alignment to commercial tools
 - f. Industry response and support
 - g. Customer service – non-payment, fee discounts (e.g., loyalty programs, clean air vehicles, carpools, etc.)
 - h. Reconciliation of duplicative payments

- i. Auditability and revenue protection
 - j. What other 'Operations, Contracting, and Procurement' challenges does the Respondent foresee?
9. What best practices or lessons learned, not previously noted in the response, does the Respondent want to share from other industries (such as banking or retail) or countries outside the United States?