



LOXAHATCHEE RIVER DISTRICT

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D. Albrey Arrington, Ph.D. EXECUTIVE DIRECTOR

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MEMORANDUM

To: Albrey Arrington, Ph.D., Executive Director
From: Bud Howard, Director of Information Services
Date: October 2, 2026
Subject: RFP 26-003-00152, Payment Processing Services, and Customer Information System for FY2027

This request is for three actions –

- The rejection of all proposals for payment services under RFP 26-003-00152;
- Re-authorization of a one-year sales agreement renewal to Edmunds GovTech, Inc. for the District's Customer Information System (CIS) and payment services, and
- Authorization of a not-to-exceed purchase order for estimated credit/debit card and eCheck payment transaction fees for FY2027.

Edmunds GovTech provides our Customer Information System (CIS) and is our current payment services provider. Edmunds was selected by the District through RFP #22-004-00114 with a 5-year agreement that was approved by the Board in February 2022. The current agreement expires in February 2027. The sales agreement may be renewed annually under the current terms, and the renewal of the software services may be subject to a CPI or 4% escalator.

While we have been satisfied with the Edmunds CIS, our customers and staff have had significant frustrations with Edmunds' payment system. For example, it is far more cumbersome than it should be for our staff to accept a payment from a customer, and many customers experience problems trying to setup an account on the payments portal or reset their password. We have clearly communicated these shortcomings to Edmunds staff and leadership, but they have failed to address these issues and made it clear that significant improvements will not be implemented soon.

For these reasons, on August 27, 2026, we issued a request for proposals (RFP) to explore the market for payment system solutions. We received 9 proposals from experienced vendors, and we anticipated selecting and implementing a more functional payment solution based on the proposals received.

On September 23, 2026, Edmunds notified us that they would implement a \$0.50 per transaction fee to load payments from a third-party payments processor using an import process that we already utilize in the CIS. Based on our payments volume this would equate to a surcharge of \$45,000-\$50,000 per year. This notice came at a complete surprise because for more than a year we had communicated to Edmunds that we would likely transition to a different payments solution, and we repeatedly and explicitly asked them for pricing of the CIS using a third-party payments provider.

Kevin L. Baker
CHAIRMAN

Dr. Matt H. Rostock
BOARD MEMBER

Stephen B. Rockoff
BOARD MEMBER

Gordon M. Boggie
BOARD MEMBER

Continuing to use Edmunds' payment system for FY2027 is estimated to cost approximately \$161,500 in credit/debit card and eCheck transaction fees, based on (FY2026 transaction volume) applied against the current and renewal rate schedule of a 2.0% fee for credit/debit card transactions and a fee of \$0.90 per eCheck transaction.

Based on the District's review of the proposals submitted under RFP26-003-00152, a new processor's transaction fees could be potentially less or comparable to what we pay today. But then, in addition, there would be the new \$45,000-\$50,000 annual fee to import payment data from any third-party processor into the Edmunds CIS. When we compute comparisons by standardizing variable costs such as counts/volume and unknown interchange fees, the average transaction cost increase among the proposers, with the added Edmunds import fee, is 20% (~\$31,000) higher than the Edmunds renewal (range: +8% to +45%).

While the District remains committed to improving the payment experience for customers and staff, this combination of costs removes any near-term path to do so without a substantial and unbudgeted increase in FY2027 payment processing costs. We therefore recommend rejecting all proposals received under RFP 26-003-00152. Also, we recommend renewing with Edmunds GovTech for FY2027 while we continue to evaluate our options for both payment processing and customer information system alternatives.

Although we are recommending renewal with Edmunds for FY2027, staff do not consider this issue resolved. Staff have begun our research into potential alternatives. As our plan develops, we will return to the Board in the upcoming year with a draft plan of action.

Therefore, we offer the following motion:

“THE DISTRICT GOVERNING BOARD: 1) rejects all proposals for payment services under RFP 26-003-00152; 2) authorizes the Executive Director to execute the one-year sales agreement renewal order 3098-R1 with Edmunds GovTech, Inc.; and 3) authorizes the Executive Director to approve a not-to-exceed purchase order to Edmunds GovTech, Inc. for eCheck and credit/debit card payment transaction fees up to \$161,500 for FY2027.”