



One City Plaza, Suite B  
P.O. BOX 1287  
Cabot, Arkansas 72023  
Phone 501 605-1740  
Fax 501-605-1743

REQUEST FOR PROPOSALS (RFP)  
FOR  
MERCHANT / CREDIT CARD PROCESSING SERVICES  
CABOT WATER AND WASTEWATER COMMISSION

DATE ISSUED: April 27, 2026

SUBMITTAL DEADLINE: May 15, 2026, 2:30 p.m.

SUBMIT TO: Cabot WaterWorks  
Bruce Brown, Finance Manager  
One City Plaza, Suite B  
Cabot, Arkansas, 72023  
501-843-4654  
[Bruce@cabotwaterworks.com](mailto:Bruce@cabotwaterworks.com)

Cabot Water Works is accepting proposals for merchant / credit card processing services. This Request for Proposals (RFP) includes a description of the services required and a response form for making your proposal. CWW plans to select a financial institution by May 2026

To be considered, two copies of your proposal must be received by the "submittal deadline" at Cabot Waterworks Administrative Offices at the location stated above in a sealed envelope marked "RFP for Merchant / Credit Card Processing Services":

Questions about the RFP for Merchant / Credit Card Processing Services should be directed to Tim Joyner, General Manager for Cabot WaterWorks.

**INTRODUCTION:**

Cabot WaterWorks (CWW) is accepting proposals from payment processors to provide full credit card processing for the next three (3) years, subject to termination provisions. Proposals must be received by CWW, at the previously stated address and no later than the submittal deadline.

CWW is under no obligation, expressed or implied, to reimburse a responding credit card processor for expenses incurred in preparing proposals in response to this RFP.

CWW reserves the right to retain all proposals submitted and to use ideas obtained from the proposals, regardless of whether the proposal is selected. The submission of a proposal indicates acceptance by the credit card processor of the terms and conditions contained in this request, unless clearly and specifically noted in the proposal submitted and confirmed in the engagement letter between CWW and the credit card processor selected.

All proposals submitted to CWW are a public record and subject to disclosure to the public pursuant to the Arkansas Freedom of Information Act.

**Cabot Waterworks reserves the right to reject any or all proposals** and to waive any formalities or minor exceptions and will select the most qualified and responsive proposal in the opinion of CWW utilizing procedures established by the selection committee appointed by the Cabot Water and Wastewater Commission.

**Either party may terminate the contract upon 90-day notice.**

**SCOPE OF SERVICES REQUIRED:**

The vendor shall furnish all services necessary to process credit and debit card transactions, provide secure reporting, support refunds and chargebacks, and maintain compliance with current PCI standards. The following services will be required:

- Card-present and card-not-present payment processing.
- Online, in-person, and phone payment acceptance.
- Daily settlement and reporting.
- Refund and chargeback handling.
- PCI-compliant services.
- Integration with the Cabot WaterWorks existing billing/accounting systems. We are currently using RVS as our Accounts Receivable system and full integration is necessary.

**VENDOR QUALIFICATIONS:**

In order for a proposal to be considered under this RFP, a card processor must provide:

- Company background and years in business.
- Experience with public-sector clients.
- Proof of PCI compliance.
- References from similar municipalities / utilities.
- Description of customer support and implementation services.

**PRICING PROPOSALS:**

- Per-transaction fees.
- Discount rates.
- Monthly or annual fees.
- Gateway fees.
- Set-up and termination fees.
- Any hidden or optional charges.

**PROPOSAL REQUIREMENTS:**

- Executive summary.
- Implementation timeline.
- References.
- Sample contractor terms and conditions.

**EVALUATION CRITERIA:**

Cabot WaterWorks reserves the right to award the contract to the proposer whose response is determined to be most advantageous to the Utility, considering price, service quality, experience, and overall value.

- Total cost.
- Vendor experience.
- Service reliability.
- Reporting and reconciliation tools.
- PCI/security standards.
- Customer support.

**CARD PROCESSOR NAME:**

---

**AUTHORIZED SIGNATURE:**

---

**TITLE:**

---

**CONTACT PHONE:**

---

**CONTACT ADDRESS:**

---

**CONTACT EMAIL ADDRESS:**

---