



Request for Proposal

April 13, 2016

RFP # 7550496

Title: Electronic Payment Card Proposal - DLT

Submission Deadline: May 11, 2016 at 2:30 PM (ET)

PRE-BID/PROPOSAL CONFERENCE: YES Date: **Monday, May 2, 2016** Time: **10:00 AM (ET)**
Mandatory: No
Location: **Department of Administration/Conference Room A (2nd floor), One Capitol Hill, Providence, RI**

Questions concerning this solicitation may be e-mailed to the Division of Purchases at gail.walsh@purchasing.ri.gov no later than **Wednesday, April 27, 2016 at 5:00 PM (EDT)**. Questions should be submitted in a Microsoft Word attachment. Please reference **RFP #7550496** on all correspondence. Questions received, if any, will be posted on the Internet as an addendum to this solicitation. It is the responsibility of all interested parties to download this information.

Surety Required: No
Bond Required: No

**GAIL WALSH
CHIEF BUYER**

NOTE TO VENDORS:

Offers received without the entire completed three-page RIVP Generated Bidder Certification Form attached may result in disqualification.

THIS PAGE IS NOT A BIDDER CERTIFICATION FORM

Disk Based Bidding Information

File Format

All disk based bid files are ZIP files that you can open using the **WinZip 8.1** software. The ZIP file will contain one or more files based on the type of Bid/RFP.

Downloading the Disk Based Bid

Bids that have a file download are marked with a “D” in the Info field of the bid search results. The “D” will be an active link to the WinZip file until the bid reaches its opening date. Clicking on the active “D” link will allow you to open or save the ZIP file associated with the bid. Opening the WinZip file will download a copy to your computer’s temporary directory.

Opening the Disk Based Bid

Once downloaded, you can open the ZIP file with WinZip and view the Microsoft Office files contained within the WinZip file. Immediately save (extract) the individual files to an appropriate directory on your computer, such as “Desktop” or “My Documents”.

Completing the Disk Based Bid

Once the Microsoft Office files are properly saved, open the individual files and enter the required information in the appropriate fields. Save each file again to capture the new information you entered.

Submitting the Disk Based Bid

Save the completed files to a CD or diskette. Label the CD or diskette with the Bid/RFP number and bidder’s name (company name, not contract name). Submit as instructed in the Bid or RFP solicitation document.

Introduction:

The Rhode Island Department of Administration/Division of Purchases, on behalf of the Rhode Island Department of Labor and Training, is soliciting proposals from qualified firms to provide Electronic Payment Card, as described elsewhere herein, and in accordance with the terms of this Request and the State’s General Conditions of Purchase (available at www.purchasing.ri.gov).

This is a Request for Proposals, not an Invitation for Bid. Responses will be evaluated on the basis of the relative merits of the proposal, in addition to price; there will be no public opening and reading of responses received by the Division of Purchases pursuant to this Request, other than to name those offerors who have submitted proposals.

Section 1- Electronic Payment Card Proposal Requested

1.1 Executive Summary

The Rhode Island Department of Labor and Training is proposing for a vendor to implement a re-loadable Electronic Payment Cards (EPC) payment option for customers receiving Unemployment Insurance (UI) and Temporary Disability Insurance (TDI) benefit payments. This payment option (EPC) as well as Direct Deposit (DD) will be the only methods of payment available for Unemployment Insurance and Temporary Disability Insurance benefit payments.

The use of EPC will be a continual method of issuing payments. The EPC will offer customers a timely (next day of transmission availability) and secure (Federal Banking Regulations) method to receive UI & TDI benefit payments. The EPC cards may be either vendor branded allowing customers access to their funds at all participating financial institutions, ATMs and point of purchase retailers across the country.

Accordingly, The Department of Administration/Division of Purchases, on-behalf of the Department of Labor and Training (DLT), is seeking proposals from qualified vendors to implement an electronic banking services payment solution for the disbursement of Unemployment Insurance and Temporary Disability Insurance benefit payments, using a VISA or MasterCard branded Electronic Payment Card (EPC). The vendor shall be FDIC, SAIF, or NCUSIF insured, affiliated with the VISA or MasterCard system.

1.2 Department of Labor & Training- Income Support Programs Request for Proposal Background and Intent

1. Currently, there are two units in Income Support within the Rhode Island Department of Labor and Training (RIDLT) interested in the continued Electronic Payment Card (EPC) method of payment: Unemployment Insurance (UI) and Temporary Disability Insurance (TDI) Programs.
2. The State is interested in securing a partner who is willing to extend its services to other programs and/or state agencies, which may require a future amendment to the contract.

3. One of the objectives of RIDLT Request for Proposal (RFP) is to reduce the current EPC fee to customers utilizing EPC as their payment option and to create on-going efficiencies to this payment method. DLT is also interested in increasing the flexibility of recipients accessing benefit payments thru financial institutions and ATM access in Rhode Island.
4. The vendor shall provide a description of their file communication format and include at a minimum a sample of their file format for customer enrollments, EPC card mailings and benefit payments using the same batch processing system that is utilized for daily requests; full unintended electronic continuous transmissions. It is imperative for claimant enrollments to occur daily to allow the department to meet payment schedules according to federal and state guidelines.

Following is a brief description of the programs involved in this initiative.

1.3 Unemployment Insurance & Temporary Disability Insurance Program Background

Department of Labor and Training- Income Support Division has offered claimants direct deposit of benefit payments to a personal checking or savings account since 1996. The Electronic Payment Card program was implemented in 2007. Our department wishes to continue to provide 2 methods of benefit payments: 1.) Direct Deposit and 2.) Electronic Payment Cards.

Rhode Island DLT customers reside in state and out of state. In order to provide customers flexibility in accessing their benefits, the EPC must offer broad ATM access. By law, delivery of benefits must meet federally mandated timeliness standards requiring UI and TDI to conduct enrollment and payment transactions daily.

The vendor selected will perform under a master contract with the State of Rhode Island. However, the vendor will work directly with the RI Department of Labor & Training, Income Support Division, State Purchasing, and the State Treasurer's Office to provide EPC payments to Income Support claimants.

Section 2 - Proposal Narrative

Payments to the Electronic Payment Cards (EPC) are to be processed similar to the direct deposit process as implemented in RIDLT. A customer will access the automated payment system TeleServe, via the phone or on-line, or a staff member will manually authorize a payment. The payment will be transferred daily from the State account through the clearing house to the vendor and then into the customers' EPC account. The money will be available to the customer by noon the day after the payment is transmitted to the clearing house.

1. RI-DLT plans to have the newly selected EPC Program fully implemented within 90 days from the award of the contract.
2. Our program will use either a MasterCard or Visa platform and benefits can be accessed at any bank in Rhode Island, ATM or business that honors MasterCard or Visa. The customer will be informed by the vendor of all possible fees associated with the use of the cards. DLT will require the vendor to provide the customer with the fee schedule and a welcome packet to accompany each card when mailed to customers.

3. All customer and system information is to be in these languages: English and Spanish. All mailings to customers must be pre-approved by DLT.
4. This project implementation plan will have two phases. The first phase will be the implementation of the TDI program. The second phase will be to implement the UI program. The TDI program has a lower number of customers and this approach will allow the department to address any issues up-front before the implementation of the UI program.
5. During the transition, the vendor will be responsible for the mailing costs to inform customers of the vendor change. Three separate mailings will be sent to all UI & TDI active claim customers and one mailing will be sent to all UI & TDI inactive claim customers. Vendor will also be responsible for publishing a notice to the public in the State's newspapers. RIDLT will develop the verbiage for the mailings and the vendor will cover the costs for the paper, envelopes and postage.
6. The vendor will be responsible for developing new EPC cards. The same card will be used for benefit payments for both UI & TDI benefit payments. Cards will be good for 5 years with a free replacement card on renewal.
7. All customer issues with Electronic Payment Cards will be handled by the vendor.
8. All claim related issues will be handled by RIDLT-Income Support staff. This will include customers' address, date of birth and/or name changes, which will be communicated to the vendor daily. The vendor is not to accept address, date of birth or name changes directly from the customers.
9. RIDLT or any entity of the State is not to incur any costs related to the issuing, implementation or maintenance of the EPC. All cards usage fees are between the program's customers and the vendor according to DLT's card usage fee proposal.
10. The vendor is required to provide a Disaster Recovery Plan within 30 days of the contract official agreement approval and signature date to ensure continuation of services to cardholders.
11. The vendor's Customer Service Center shall be on-shore. No off-shore service center will be acceptable.
12. The funds will be drawn-down daily from 3 separate funding accounts and must be tracked separately. They are UI, TDI and TRA (TRA is a special federally funded program under the UI program).
13. The EPC go-live date is to be within 90 days from the contract official agreement approval and signature date.
14. Customers are to receive a monthly statement from the vendor of all deposits, source of deposit (UI, TDI, TRA) and all transactions.

Section 3 - Instructions and Notifications to Vendors:

1. This RFP is designed to provide interested vendors with sufficient basic information to submit proposals meeting minimum requirements, but is not intended to limit a proposal's content or exclude any relevant or essential data.

2. Vendors are at liberty and are encouraged to expand upon the specifications to evidence service capability under any agreement. Potential vendors are advised to review all sections of this request carefully and to follow instructions completely, as failure to make a complete submission as described elsewhere herein may result in rejection of the proposal.
3. Alternative approaches and/or methodologies to accomplish the desired or intended results of this procurement are solicited. However, proposals which depart from or materially alter the terms, requirements, or scope of work defined by this Request will be rejected as being non-responsive.
4. All costs associated with developing or submitting a proposal in response to this request, or to provide oral or written clarification of its content shall be borne by the vendor. The State assumes no responsibility for these costs.
5. Proposals are considered to be irrevocable for a period of not less than sixty (60) days following the opening date, and may not be withdrawn, except with the express written permission of the State Purchasing Agent.
6. All pricing submitted will be considered to be firm and fixed unless otherwise indicated herein.
7. Proposals misdirected to other State locations or which are otherwise not present in the Office of Purchases at the time of opening for any cause will be determined to be late and will not be considered. For the purposes of this requirement, the official time and date shall be that of the time clock in the reception area of the Office of Purchases.
8. It is intended that an award pursuant to this Request will be made to a prime contractor, who will assume responsibility for all aspects of the work. Joint venture and cooperative proposals will not be considered, but subcontracts are permitted, provided that their use is clearly indicated in the vendor's proposal, and the subcontractor(s) proposed to be used are identified in the proposal.
9. All proposals should include the vendor's FEIN or Social Security number as evidenced by a W9, downloadable from the Division of Purchases website at www.purchasing.ri.gov.
10. The purchase of services under an award made pursuant to this RFP will be contingent on the availability of funds.
11. In accordance with Title 7, Chapter 1.2 of the General Laws of Rhode Island, no foreign corporation shall have the right to transact business in the state until it shall have procured a Certificate of Authority to do so from the Rhode Island Secretary of State (401-222-3040). This is a requirement only of the selected vendor(s).
12. Vendors are advised that all materials submitted to the State of Rhode Island for consideration in response to this Request for Proposals will be considered public records, as defined in Title 38 Chapter 2 of the Rhode Island General Laws, without exception, and will be released for inspection immediately upon request, once an award has been made.
13. Interested parties are instructed to peruse the Division of Purchases website on a regular basis, as additional information relating to this solicitation may be released in the form of an addendum to this RFP.

14. Equal Employment Opportunity (G.L. 1956 § 28-5.1-1, et seq.) - § 28-5.1-1 Declaration of policy – (a) Equal opportunity and affirmative action toward its achievement is the policy of all units of Rhode Island state government, including all public and quasi-public agencies, commissions, boards and authorities, and in the classified, unclassified, and non-classified services of state employment. This policy applies to all areas where State dollars are spent, in employment, public services, grants and financial assistance, and in state licensing and regulation. For further information, contact the Rhode Island Equal Employment Opportunity Office, at 401-222-3090 or via email at Raymond.lambert@doa.ri.gov.
15. The State of Rhode Island has a goal of ten percent (10%) participation by MBE's in all State procurements. For further information, visit the web site www.mbe.ri.gov. To speak with the M.B.E. Administrator, call (401) 574-8670 or via email at Dorinda.keene@doa.ri.gov.

3.1 Indemnification

Your company shall defend, indemnify and hold harmless State of Rhode Island and each of its employees, partners, affiliates, subsidiaries, and member firms, and shall pay, as incurred, all damages, costs, fees, and expenses (including reasonable attorney's fees, and lost executive time) arising out of the performance or non-performance or alleged breach of any resulting contract, including without limitation, any claims, actions, suits, or other proceedings:

- Alleging facts which, if true, would cause your company to be in breach of the infringement; relating to a breach by your company of any of its other representatives, agreements, or covenants under any resulting contract; or
- Relating to any act or failure to act by any company personnel while on the premises of RIDLT
- State of Rhode Island shall provide to your company notice of any such action within a reasonable time upon receipt of knowledge of the same. In connection with any claim made by a third party, your company shall bear the expenses of defending such claim (regardless of whether the allegations assume the defense of any such action) and all negotiations for its settlement or compromise (it being understood that your company shall not enter any settlement without the consent of State of Rhode Island), Provided, receiving such notice from State of Rhode Island, select counsel to defend such claim or action, then State of Rhode Island may through counsel of its choice, select counsel to defend. Each party shall keep the other party fully informed about all material information regarding any claim covered under this section.

Section 4 - Scope of Service Requirements/ Statement of Work

4.1 This section describes the Scope of Services and requirements the Rhode Island Department of Labor is requesting. The cards are designated as an Electronic Payment Card for UI, TDI & TRA Program customers (TRA benefit payments is a special funded program under the UI Program). The vendor is to detail how they will meet the requirements listed below.

1. The card shall be branded VISA or MasterCard; shall operate via the VISA or MasterCard network; shall be accepted by any participating merchant, and; will allow for PIN-based and signature-based purchases and remain active for a period of 5 years from the date of issuance.

2. The card shall be “Regulation E” compliant and vendor must meet all Federal and State Banking Regulations as well as FDIC limits per individual participant.
3. The card shall be compatible with an operating ATM network as well as Point of Sale (POS) and allow for withdrawal of cash through a normal ATM transaction.
4. The network shall be accessible to all cardholders and the network and technology used must be currently active and available in the State of Rhode Island.
5. The card may operate as a debit card, a stored-value card or other electronic access-type card and must have no line of credit.
6. The cardholder shall not be able to make deposits or add value to the card.
7. The cardholder shall not be able to obtain checks nor negotiate checks against the card or underlying account.
8. The cardholder shall be able to choose or change the PIN through the vendor.
9. The cardholder may only change the home address thru RIDLT. RIDLT will communicate address changes automatically, daily to the vendor’s system via the daily demographic update template currently in place (name, address or date of birth change).
10. The operating network shall disallow any transaction that causes the cardholder to exceed the amount available in the account. In no event shall the State be in any way liable for any transaction or other associated costs that causes the cardholder to exceed the amount available in their account. The State will not have any responsibility or obligation for such overdrafts, nor for any other costs or liabilities incurred by the bank due to the actions of a cardholder.
11. The vendor shall provide DLT with information on their file structure with the batch processing system currently utilized for electronically transmitting account set-up to and from the vendor through a secure site. The new process shall replicate the current DLT template for continuous electronic daily transmissions.
12. Payments must be processed and available to the cardholder on the next calendar day following DLT’s transfer of the transaction from the clearing house to the vendor.
13. The funds will be drawn down daily from DLT’s 3 separate funding accounts and must be tracked separately. They are UI, TDI and TRA (TRA is a special funded program under the UI program).
14. Cardholder information must be protected and kept confidential. The vendor will describe what security measures will be taken to ensure confidentiality of the cardholder’s information and shall provide details of the security package to be used for access control to cardholder information. The vendor shall provide details of the security to include but not limited to Payment Card Industry (PCI) compliance. The state reserves the right to reject proposals from vendors who are not PCI compliance.

15. Selected DLT staff shall have access to the vendor's information system to include the following: Ability to conduct debit adjustments/reversals according to NACHA rules, determine the date the EPC card was mailed to customer, the date and amount of the very last benefit deposit made to the account. Provide RIDLT with access to obtain commonly used reports related to card issuance and identified fraudulent patterns.
16. The vendor shall provide customers with an option to transfer funds from the EPC card to a personal savings or checking account at any other financial institution.
17. The vendor shall provide RIDLT staff members (limited) with access to a management service center to provide assistance in card issuance resolutions.
18. Daily, the vendor shall receive an electronic account file transfer from RIDLT with information necessary for the vendor to establish new accounts and issue new cards to customers listed on the electronic file. The vendor will provide RIDLT with a daily file acknowledgment receipt, including an account number associated with each customer. Daily, a payment file containing fund deposit information will be transmitted to the vendor from the clearing house according to the account numbers and or other identifying information.
19. The vendor will be receiving DLT funds from 3 separate accounts: Unemployment Insurance (UI), Temporary Disability Insurance (TDI) and Trade Readjustment Account (TRA). TRA is a special funded program under the Unemployment Insurance Program. The monthly statements to customer must identify which program the funds are coming from.
20. Within 24 business hours from the receipt of the new account file the vendor shall:
 - Establish an account for each record in the file
 - Provide DLT with each account number or an identifying number
 - Provide DLT any other information necessary to begin transmitting payment information
 - Mail Electronic Payment Card (EPC) to customer within 48 hours
 - Notify DLT of any issues impeding the above
21. The vendor shall be responsible for the replacement of cards as necessary.
22. Customers shall receive the EPC card via regular mail within 3-6 days from DLT's request to establish an EPC account. The envelopes used to mail the EPC card shall be preapproved by DLT.
23. The vendor shall provide DLT with the same batch processing platform and the same reporting and communication methods currently utilized by RIDLT for transmitting requests for account setup and benefit payment processing.
24. The vendor shall provide the State with a procedure for using the current file structure as an industry standard electronically secure data connection which allows the State to transmit account information on a daily basis (i.e. new accounts, updates, payments, etc.). The data file transfer must be automated, requiring no manual intervention by the State utilizing the current file structure for batch processing of data. Payment information is submitted to the clearing house.

25. Daily, DLT will send the vendor an electronic file requesting new accounts to be established. This file will contain specified information indicating the customers' preferred language for the vendor's information packet to be sent (English or Spanish).
26. Daily, the vendor will send DLT with an electronic acknowledgement receipt of the file received from DLT. Reports shall contain: 1 - Acknowledgments received, 2 - Demographic Updates, 3 - Enrollments acknowledgments, 4 - Enrollment Accounts Updated, and 5 - Records in Error Report.
27. Daily, DLT will receive from the vendor a file containing new account numbers or identifying number and an error file which is necessary to properly make timely benefit payments to the claimant's specified account number.
28. The vendor shall provide the cardholder with access to card balance and transaction information by the following means (Refer to Fee Schedule in Section 11):
 - Unlimited Internet Access
 - Unlimited account access via the vendor's Interactive Voice Response system
 - Eight (8) toll free calls per month to a customer service representative
 - Teller access at financial institutions displaying the vendor's logoThe vendor shall resolve any customer issues with any financial institution
29. The vendor shall allow for unlimited ATM withdrawal per deposit, unlimited balance inquiry using an ATM. The vendor will be responsible for managing any overdrafts that occur in accounts and for seeking reimbursement from the cardholder. DLT will not have any responsibility or obligation for such overdrafts, nor for any other costs or liabilities incurred by the bank due to the actions of a program participant.
30. The vendor shall provide a detailed monthly report to DLT for the preceding month's activities including the number of cards issued; the number of cards canceled, total amount of deposits, and; any other activity totals as negotiated.
31. The vendor shall provide to DLT and cardholder a map or schematic of all ATM's and branch locations for the issuing bank and associated networks within the state of Rhode Island and nationally.
 - This shall include a link on the website to all ATM member locations using the customers' zip code.
32. The vendor shall not deny any claimant, whose information was transmitted by DLT, participation in the EPC program as in accordance with banking regulations.
33. The vendor shall provide all instructional materials associated with the EPC to each Cardholder in English and Spanish.
34. The vendor shall notify cardholders and RIDLT of any changes in policy that might affect cardholders or their account. A minimum of 2 week notice shall be given to DLT of any changes in policy.

35. The vendor shall respond to all cardholder inquiries within 24 business hours maximum timeframe.
36. The vendor shall not charge the cardholder an account maintenance fee unless the card becomes inactive for one year and still holding a fund balance.
37. DLT reserves the right to approve the name, design and graphics used on the EPC and to approve all instruction materials sent by the vendor to cardholders.
38. The vendor is responsible for all escheatment of funds related to the accounts established under the EPC program.
39. The vendor will issue one EPC per account and to be utilized for UI & TDI customers that involve fund transfers from UI, TDI and TRA (Trade Readjustment Allowance) fund accounts. TRA is a special funded program for eligible UI customers qualifying for additional funding under the TRADE Program referred to as TRA.
40. The vendor shall provide EPC test cards for DLT to test and ensure all transactions and communications are operating properly. DLT will fund the test cards.
41. The vendor shall begin issuing EPC to customers no later than 90 days from the date the contract is signed.

4.2 Period of Performance

The contract resulting from this RFP will be for a period of five (5) years. The contract may be extended beyond the original contract period for two one (1) year periods at the state's discretion and by mutual agreement. The vendor's contract performance period will be stated in an executed contract, and will begin upon issuance of a state purchase order. The vendor shall begin issuing EPC to customers no later than 90 days from the date the contract is signed.

4.3 Confidentiality

Participant information is confidential. R.I.G.L. §§ 28-42-38 and 38.1; 28-41-38; 29 USC 721; and 20 CFR § 603 provide the confidentiality restrictions for the Rhode Island Department of Labor and Training pertaining to confidential information herein.

It is the responsibility of the vendor to limit access to the information and have its employees and/or subcontractors acknowledge and abide by the confidentiality requirements and safeguards herein. The data records transmitted to the vendor will only be used for the purposes of this contract. The vendor must specify that all electronic data files transmitted are secure and guaranteed limited access (on a need to know basis only.) A confidentiality statement must be included with the proposal.

The Proposal must contain the following sections:

Section 5- General Information about the Vendor

1. Disclose the legal structure of your organization and the state in which the organization is registered;
2. Provide evidence of Rhode Island business license and any necessary applicable professional license required by law
3. Describe the history of your organization
4. Provide a schematic of direct teller sites located in RI and nationally. The vendor's listing should include all current sites and any changes anticipated if awarded this contract.
5. Provide audited financial statement for the preceding three (3) year period.
6. Provide a statement of vendor experience; describing the vendor's background, qualifications and experience with and for similar projects, and all information described in this solicitation. To include similar clients served in the provision of electronic payment cards for government agencies and in particular with Unemployment Insurance Agencies.

5.1 Project Manager and Subcontractors

This plan must include a proposed project schedule, a list of tasks, activities, and/or milestones that will be employed to administer the project, the assignment of staff members and concentration of effort for each, and the attributable deliverables for each.

1. Project Manager. Identify the proposed project manager and key staff. This should include individuals that will oversee the implementation of the program as well as those who will support the operations of the program after implementation. For the proposed project manager, please provide a current resume, telephone number, and hours of availability.
2. Account Representative. The vendor will identify an Account Representative for this project. The Account Representative will be an employee of the vendor that is dedicated to working with DLT on resolving day-to-day issues.
3. Subcontractor Staff. The vendor shall disclose the planned use of subcontractors to perform the services described in the RFP. This includes the following information: Name and address of each subcontractor and the work the subcontractor will be performing.

Section 6 - Project Schedule and Work Plan

Include a work plan explaining how the vendor intends to meet the project deliverables listed in Section

4. The plan should include the following at a minimum:

1. Statement of understanding of the project
2. Time line and description of the card design process
3. Time line and description of the initial card issuance process
4. Time line and description of the on-going card issuance process
5. Time line and plans for instructional materials to be provided to customers
6. Description of how the project will be managed, prioritized, and controlled
7. Develop a plan to allocate funding needed, perhaps from Visa or Master Card, to advertise and cover costs of advertising the new EPC for RIDLT customers
8. Time line and plan to notify all financial institutions of the new EPC card for UI & TDI customers

9. Time line to fully implement program within 90 days from award of contract date
10. Description of how Federal Regulation “E” will be met, including but not limited to:
 - providing a secure internet-based management tool for customers to view the financial transaction detail posted to the account
 - provide bilingual (English and Spanish) customer service contact for customers to inquire about new deposits, available balance, recent transaction history, and all service needs related to the use of the card
 - provide monthly statements to cardholders as agreed between DLT and the vendor regarding: itemizing deposit amounts, program funding the deposit and detailed transaction history of the card usage

6.1 Customer Services

The vendor shall describe how they will meet the following customer service issues:

1. How customers are notified of changes in policy, procedure that affect them and restricted/limited access to the system.
2. How customer service is measured, tools used, frequency of measures and how the findings are used to improve services.
3. How the State is notified of changes affecting its customers.
4. How customer complaints are resolved and the timeframes associated with the process. Please list the types of issues you anticipate will be raised and explain how they will be resolved.
5. How errors are resolved and timeframes associated with the process.
6. Detail all the services the vendor will provide to cardholders.
7. How the account is handled when the vendor is notified the customer passed away and the relatives are trying to access the card’s balance, if any.
8. Describe the procedure and time line for the replacement of a customer card. Overnight card delivery charges should be waived by vendor when appropriate (good cause-not customer error)
9. Describe the process for responding to lost and stolen cards.
10. Describe any limitations placed on the customer, such as amount available to withdraw daily and number of transactions permitted daily.
11. Describe when the card is placed on hold (customer unable to access)
12. Describe any transactions that will be disallowed under the proposal
13. Disclose conditions under which accounts are closed and the reasons for such closures
14. Describe how issues of fraud and liability are handled.
15. Describe how returned mail (periodic statements, promotional information) is handled and how it is reported to the State.
16. Describe the services available to cardholders living outside of the continental United States and those with PO addresses

17. Toll-free telephone access to Customer Service and Support that can be accessed seven days per week, 24 hours per day. Include any alternative methods of accessing account information in your proposal, such as online access and/or Interactive Voice Response (IVR) technology.
18. The vendor's Customer Service Unit includes TTY capability. If TTY is not available, describe how Customer Support access is provided to hearing impaired individuals.
19. Provide Customer Support in English and Spanish. In addition, translation must be available in other languages. Please specify what languages, other than English, are available through your Customer Service center. What languages can you provide through translation services? Which translation service(s) do you use? What limitations might the State's payment recipients encounter, in terms of language and translation?
20. The vendor's Customer Support package must also include the capability for customers to report lost or stolen cards. Please explain your process for reporting lost and stolen cards.
21. Selecting or changing a PIN - Explain your PIN selection process under the following circumstances:
 - After initial card issuance
 - When a card is lost or stolen
 - If a cardholder forgets their PIN
22. Describe the customer process for completing a balance inquiry, including various options: ATM's, Customer Support, online, etc.
23. Describe how customers are able to transfer EPC balances to a personal savings or checking account within your institution and all other financial institutions.
24. Describe your procedures when a customer requests to cancel the card
25. Describe how quickly customer requests are addressed

Section 7 - Experiences and References

1. Identify other projects in which the vendor is currently providing or has provided services similar to the services described in this RFP. Identify if the prior projects were completed on time.
2. Describe experience in working with governmental agencies, especially in the customer service context, Unemployment Insurance Programs.
3. Provide letters of reference from three (3) previous clients knowledgeable of the vendor's performance and a contact person and telephone number for each reference. Preferable, at least one reference will be knowledgeable of the vendor's performance in providing services similar to the services described in this RFP, if applicable.

Section 8 - Proposals Are to Include the Following:

- A completed and signed three-page RIVIP Bidder Certification Cover Form, available at www.purchasing.ri.gov.
- A completed and signed W-9 downloaded from the RI Division of Purchases website at www.purchasing.ri.gov.
- A **signed, sealed, and separate** Cost Proposal reflecting the customers' fee structure, proposed for the Scope of Services.

- A separate Technical Proposal describing the qualifications and background of the vendor and experience with and for similar EPC programs, as well as the work plan or approach proposed for this requirement; and
- In addition to one hard copy proposal, respondents are requested to provide two proposals in electronic format (CD or flash drive). Microsoft Word/Excel or PDF format is preferable. The electronic files should be placed in the response marked “original”.

Note to Vendors/Response Content:

1. Vendors must register on-line at the State Purchasing Website at www.purchasing.ri.gov prior to submitting a proposal response.
2. Offers received without the entire completed three page RIVP Generated Bidder Certification Form attached may result in disqualification.
3. A Statement of the vendor’s experience; describing the vendor’s background, qualifications and experience with and for similar projects, and all information described in this solicitation. To include similar clients served in the provision of electronic payment cards and emergency cash cards for government agencies and in particular with Unemployment Insurance Agencies.
4. Vendor’s Organization and Staffing to include subcontractors: a description of staffing to include an organizational chart, project team leaders, duties, responsibilities and concentration of effort which apply to each as well as resumes, curricula vitae, or statements of prior experience and qualifications.
5. Scope of Services/Statement of Work Plan- This section shall describe the vendor’s understanding of the State’s requirements, including the result(s) intended and desired, the approach and the systems methodology to be employed, and a work plan for accomplishing the results proposed in each task identified in the Statement of Work. The work plan description shall include a detailed proposed project schedule by task, a list of tasks, activities and or milestones that will be employed to implement and administer the project within the timelines described in this proposal.
6. Vendor must provide a confidentiality statement with proposal to maintain DLT customers data confidential
7. Vendor must provide a Disaster Recovery Plan within 30 days of the contract official agreement approval and signature date to ensure continual transactions within 24 hours.

Section 9 - Evaluation of Proposals

9.1 Evaluation Criteria

The State will commission a Technical Review Committee that will evaluate and score all technical and customer fee structure proposals, using the following criteria. The possible maximum score is 1,000 points. Proposals scored below 500 points will not be considered. The RFP Review Committee will present written findings, the results of all evaluations, and recommendation to the State’s Procurement Office. Each proposal will be evaluated on the degree to which the vendor has addressed the following items:

Criteria	Points
<u>Experience and Qualifications (100 points)</u>	
Experience of individuals from the project management team on similar projects	10
Experience of the organization working with government agencies on similar projects, Unemployment Insurance	10
Demonstrated experience of the organization completing similar projects on time and within budget	10
References supporting the firm's ability to perform this project	20
Organization's financial stability and capability of performing the project	10
Current and active technology and network in use within the State to acquire the current template and file structures	20
Pending or threatened litigation against the organization that could affect the ability of the vendor to perform this project	20
Totals	100
<u>ATM and Branch Availability and Coverage (300 points)</u>	
Number of ATM's throughout the State	75
Number of Financial Institutions throughout the State Cards may be used at	75
Vendor's schematic of ATM's and branch distribution, State and National	150
Totals	300
<u>Understanding of the Project (100 points)</u>	
Thorough understanding of the purpose and scope of this project and Management Plan that supports the project requirements	20
Identified pertinent issues and offered solutions for potential problems related to this project	10
Demonstrated understanding of the deliverables related to this project or alternate deliverables, which exceed the minimum tasks necessary to meet the objectives of the RFP	10

Demonstrated understanding and ability to meet the time schedule of the project, which includes addressing all issues to allow for a successful and timely implementation of the project	20
Demonstrated approach to partnering and ongoing oversight?	20
Organization of the project team	20
Totals	100

Service Specifications for the Project (200)

Information related to services for cardholders and demonstration that Customer Service is a clear priority	55
Supporting data on customer satisfaction	30
Demonstrated importance of the customer complaint resolution process and understandability of the State's goal for providing excellent service to our customers	30
Plans for customer mailings and newspaper ads	30
Services offered by the vendor, which meet the needs of the RIDLT customers	55
Totals	200

Costs and Fees for the Project (300)

Card usage cost for each vendor will be calculated upon the vendor's cost proposal relative to the proposed fee scheduled indicated within the RFP	300
Totals	300
Grand Total	1,000

The Technical Review Sub-Committee will present written findings to the State Purchasing Agent, or her designee, who will make the final selection for this requirement. When a final decision has been made, the website www.purchasing.ri.gov will be updated to reflect the new procurement status.

9.2 Proposed Specifications

- Confidentiality statement must be present in the proposal.
- Notwithstanding the above, the State reserves the right to award on the basis of customer card fees and cost alone, to accept or reject all options, bids, or proposals and to act in all stakeholders best interest.
- Proposals found to be technically or substantially non-responsive at any point in the evaluation process will be rejected and not considered further. This will include proposals not willing to adhere to the established secure DLT data file batch structure
- The State may, at its sole option, elect to require presentation(s) by vendors clearly in consideration for award.

Section 10 - Costs and Fees

The vendor must complete the following Costs and Fees Schedule. Indicate in the appropriate column the card fee cost to the Cardholder. There shall be no fees to the State Agency. All cells should be filled-in with an amount, "\$0.00" or "N/A." The vendor may not charge for any fee not included on this schedule. Any fees not included in sections A, B, or C should be included in section D. All fees should remain the same for the initial length of the contract (5 years) unless mutually agreed upon in writing by both parties. New fees may be negotiated if the contract is extended beyond the initial period.

There shall be no fees to the State Agency- RI DLT.

11- Costs and Fees Schedule- Electronic Payment Card

Vendor Name:				
		Fee Occurrences	RI-DLT Proposed Fees	Vendor Proposed Fees
A. Customer Usage Fee				
1	Monthly Service Fee	Monthly	No Fee	
2	Card Issuance Fee	Per Card	No Fee	
3	Additional Card Fee	Per Card	No Fee	
4	Monthly Statements mailed to customers (Including requested duplicate statements)	Monthly	No Fee	
5	ATM Cash Withdrawal Fee	Per Deposit	No Fee	
6	ATM Balance Inquiry-Domestic	Per Trans.	No Fee	
7	ATM Balance Inquiry-International	Per Trans.	Negotiable	
8	ATM Surcharge at Member Institutions	Per Trans.	No Fee	
9	ATM Surcharge at Non-Member Institutions	Per Trans.	Negotiable	
10	International ATM Transaction Fee	Per Trans.	Negotiable	
11	ATM Denial Fee	Per Trans.	No Fee	
12	Bank Teller Withdrawal Fee at Member Banks	Per Deposit	One Free per Deposit (Negotiable thereafter)	
13	Bank Teller Withdrawal Fee at Non-member Banks	Per Deposit	Negotiable	
14	POS Transaction Fee: PIN or Signature Based And cash back option	Per Trans.	No Fee	
15	Web Balance Inquiry	24-7	No Fee	
16	Customer Service Representative Fee	Per Call	8-Free calls (Negotiable thereafter)	
	Voice Response Account Fee	Per Call	No Fee	
17	PIN Changes	Per Call	No Fee	
18	Research and Retrieval Requests	Per Call	No Fee	
B. Customer Card Replacement Fees:				
1	Replacement Card Fee	Per Calendar Year	No Fee for 1 st Card Replacement	
2	Additional Card Replacement Fee	Per Card	Negotiable	
3	Expedited Overnight Card Fee	Per Card	Negotiable (Waived-if good cause-not customer's error)	
C. Overdraft Fees				
1	ATM Card Overdraft FEE	Per Trans.	No Fee	
2	Negative Balance Fees	Per Trans.	No Fee	

D. Other Fees Not Included Above:				
1	Inactivity Fee (no deposit or withdrawal and card has a balance)	Per month	Negotiable after 12 months of inactivity	
2	International Currency Conversion	Per Trans.	% of Conversion Amount- Negotiable	
3				
4				
E. Use lines below for any needed explanation of any of the above fees (add additional lines as needed):				
1				
2				
3				

Section 12 - Program Data

The following data reflects the number of customers to be potentially served annually under this contract. Please note these figures reflect a snapshot and may change from day to day depending on the unemployment rates, funding availability and illness outbreaks (if any).

Unemployment Insurance Estimated EPC Transaction Volume:

- Estimated Number of claims with EPC Cards: 13,000
- Estimated Number of Payments Made Annually: 195,000
- Estimated Amount of Deposits Annually: \$65,000,000

Temporary Disability Insurance Estimated EPC Transaction Volume:

- Estimated Number of claims with EPC Cards: 11,700
- Estimated Number of Payments Made Annually: 110,000
- Estimated Amount of Deposits Annually: \$51,500,000

In addition to the above, the vendor must be prepared to provide new cards to current Cardholders with active benefit years. We estimate that there are currently 17,500 Unemployment Insurance and 6,300 Temporary Disability Insurance claimants with active benefit years. The average weekly benefit for Unemployment Insurance claimants is \$326 and the average weekly benefit for Temporary Disability Insurance claimants is \$467.

Section 13 - Vendor Questions and Proposal Submission

Interested parties may submit questions concerning this solicitation in accordance with the terms and conditions expressed on page one of this solicitation. Questions received, if any, will be answered and posted on the internet as an addendum to this solicitation. It is the responsibility of all interested parties to download that information. For computer technical assistance, call the Help Desk at (401) 222-3766 or lynda.moore@doit.ri.gov.

Responses (**an original, plus three copies and 2 electronic copies**) should be mailed or hand-delivered in a sealed envelope marked “**RFP No. 7550496 Electronic Payment Card**”.

RI Department of Administration
Division of Purchases, 2nd floor
One Capitol Hill
Providence, RI

NOTE: Proposals received after the above-referenced due date will not be considered. Proposals misdirected to other State locations or which are otherwise not presented in the Division of Purchases by the scheduled due date and time will be determined to be late and may not be considered. Proposals faxed or emailed to the Division of Purchases will not be considered. The official time clock is located in the reception area of the Division of Purchases.