Attachment A

Forms

Request for Proposal Number 4724Z1

Bidders are required to complete all forms provided in this attachment.

Forms A.1-A.6 are to be included as part of the Technical Proposal.
Form A.7 is to be submitted as the Cost Proposal.

Form A.1: Mandatory Project Requirements

Form A.2: Baseline Functional Requirements

Form A.3: Agency-Specific Functional Requirements – NCSPC

Form A.4: Agency-Specific Functional Requirements - NDR

Form A.5: Agency-Specific Functional Requirements – NGPC

Form A.6: Agency-Specific Functional Requirements – Treasury Management

Form A.7: Total Costs for proposal. Costs for optional renewal periods are to be listed. The State Treasurer is not committing to renewing the contract by requiring this information.

Forms A.8 & A.9 will not be scored.

Form A.8: Other Costs

Form A.9: Fixed Hourly Rates. Every job title identified in RFP Section V.A.3.h. SUMMARY of BIDDER'S PROPOSED PERSONNEL/MANAGEMENT APPROACH and fixed, all-inclusive hourly rates assigned must be listed.

Form A.1

Mandatory Project Requirements

Request for Proposal Number 4724Z1

Please answer the following five mandatory questions with a check mark after the appropriate response. Any "No" answer will eliminate the bidder from further evaluations.

Yes____**No**____ Does the bidder agree, without exceptions, to meet State statute requirements for collateralization of State deposits?

Yes____**No**____ Does the bidder agree, without exceptions, to provide a statement of collateral every month?

Yes____**No**____ Does the bidder agree, without exceptions, that collateral arrangements must require a signature of a State designated representative before release of collateral or line of credit?

Yes____**No**____ Is the bidder a state or national bank licensed to do business in the State of Nebraska and of approved standing and responsibility pursuant to Neb. Rev. Stat. § 77-2387(2)?

Yes____**No**____ Does the bidder agree to cash Nebraska State Treasury warrants and warrants issued by the NCSPC free of charge and without requiring a fingerprint as required in Neb. Rev. Stat. § 77-2301(2)(a)?

Form A.2

Baseline Functional Requirements

Request for Proposal Number 4724Z1

Each bidder must respond in a detailed manner how the bidder **will comply** with the following statements.

FR 1 – Technical/Hardware/Software Requirements	
a.	Describe hardware/software requirements to access the online solution proposed in this RFP response.
Response:	

FR 2 – Online Bank Reporting/Internet Functionality	
a.	Provide a secure online solution to view bank activity.
Response:	
b.	Provide a CD demonstration of online solution. If the bidder cannot provide a CD please provide a link to a website.
Response:	
c.	Describe the security levels that are available in the online solution, including whether security levels can be set by user, account, or dollar amount.
Response:	
d.	Describe the security measures for which the State's Security Administrator will be responsible.
Response:	
e.	Describe the firewalls to protect customer information on the bank side.
Response:	
f.	Describe the additional types of online authentication the bidder uses besides user ID and password.
Response:	
g.	Explain the number of users the State can have access the bidder's online system and how many users can be on the system at one time.
Response:	

FR 2 – Online Bank Reporting/Internet Functionality	
h.	Explain how online solution upgrades are handled.
Response:	
i.	Have previous day information available by 8:00 AM CT.
Response:	
j.	Describe when funds are available after settlement.
Response:	
k.	Bank must list each fund settlement with an agency description daily on previous day reporting.
Response:	
l.	Provide a detailed listing and samples of all reports available online. Explain how these reports can be customized.
Response:	
m.	List descriptive information available on current day and previous day reports. Example: Merchant ID or merchant name and amount.
Response:	
n.	Provide the ability to view, print, and download daily reports for previous day and current day activity in an html, pdf or other approved format.
Response:	
o.	The bidder will detail the process the State will use to export using a CSV format the daily bank activity from an online/internet based information reporting application. (Examples are listed in Exhibit 9 and the bidder must use one of the four formats)
Response:	
p.	Provide monthly analysis statements online. Online reports must be downloadable in an editable file format.
Response:	
q.	Explain the length of time data is retained and the process to retrieve it. Provide sample reports and information regarding data retention of transactions. Explain any options for extending the time frame on data retention.
Respond:	
r.	Detail the online solution to initiate and complete wires and make book transfers with a back-up phone process.
Response:	

FR 2 – Online Bank Reporting/Internet Functionality	
s.	Explain if same-day book transfers can be made and at what time the last transfer could be made for same day transactions.
Response:	
t.	Can repetitive wire templates be set up online and for call in wires? Which party handles the set up and maintenance of templates for both online and call-in wires?
Response:	
u.	Bidders must detail all solutions available for notification of both incoming and outgoing wires. How is detail on wires provided? Please provide sample reports.
Response:	

FR 3 – Online access for Merchant credit card activity	
a.	Provide a secure and PCI compliant online solution to view credit card activity.
Response:	
b.	Provide details of the online solution functionality.
Response:	
c.	Provide online solution to view and download monthly merchant statements.
Response:	
d.	Provide the State Treasurer's office daily and monthly transaction totals and merchant fees for all entities under the contract for statistical information.
Response:	
e.	View daily or monthly reports. View what transactions make up a batch settlement.
Response:	
f.	Ability to search by batch number, amount, card number, authorization number, or batch total.
Response:	
g.	Ability to view multiple merchant accounts online by individual or group logins.
Response:	

FR 4 – Transaction Batching, Authorizations, and Processing	
a.	Provide a diagram reflecting the processing of a credit card transaction beginning with the point of sale (either internet or swipe machine) to the deposit of funds. The diagram must indicate the functions and dates performed by the contractor and those performed by others including subcontractors.
Response:	
b.	The State Agencies use a number of third-party vendors for services relating to credit card acceptance. Bidders must acknowledge agreement to work with these vendors/software companies as needed on behalf of the State. Additional vendors may be added as needed. The State requires all vendors to be PCI Compliant for services provided to State Agencies.
Response:	
c.	Describe the ability to identify and eliminate duplicate transactions. Detail how duplicate batches are handled.
Response:	
d.	Support Visa and MasterCard transactions and list all other card brands supported.
Response:	
e.	Describe the batch transaction process. Detail any limitations on the number of transactions in a batch or any limit on the number of batches submitted in a day per Merchant ID Number or Merchant Chain.
Response:	
f.	Able to offer both real time and batch processing.
Response:	
g.	Provide detail transmission methods available to entities using these services. What monitoring and notification process exists if a transmission fails?
Response:	
h.	Detail authorization methods available. Detail average response times for dial and lease-line authorization methods for both peak and normal periods. Bidders are required to detail any processor-specific hardware needed to support these services. Bidders should detail their procedures to reverse an incorrect authorization.
Response:	
i.	Must have the ability to authorize international credit card transactions.
Response:	

FR 4 – Transaction Batching, Authorizations, and Processing	
j.	Describe the ability to handle seasonal merchant activity. Do seasonal merchants receive a break in services fees on Merchant Fees in months there is no activity?
Response:	
k.	Detail government rates available and explain how the State could qualify.
Response:	
l.	Detail established service levels for system availability for transmissions and authorizations. Please provide the statistics for the last 12 months. Provide the longest period that they were unable to authorize transactions in the last year, including the source of the problem and how long it took to resolve.
Response:	
m.	Detail when and how often updates are made to the credit card system. What is the average downtime caused by the updates?
Response:	

FR 5 – Daily Advices of Settlement	
a.	Provide daily advices of settlement to the Treasurer's Office containing the batch transaction detail of all merchant activity settling to the Treasurer's Credit Card bank account. Currently, the Treasurer's Office receives these advices by email no later than 9 a.m. CT each morning.
Response:	
b.	The settlement advices include the following information: transaction processed date, merchant location name and ID number, merchant chain, and the batch total for each merchant ID. Bidders unable to email advices must propose alternative methods of receiving this information (no bank account numbers should be listed on the reports). Solution options provided must be easy to use and not require State staff to look up each individual Merchant ID. Provide a sample of this report.
Response:	
c.	Provide detail of when advices would be provided to the State Treasurer's office as a part of the workflow process.
Response:	

FR 6 – Settlement of Funds/Availability of Funds	
a.	Detail how settlement of merchant batches/transaction activity will occur. Bidders are required to provide the transaction processing/transmission cutoff times for Central Time Zone.
Response:	
b.	Bidders answering questions b-d should assume there are no banking holidays included and Saturday/Sunday are the only non-business days. Bidders should also assume that State Agencies have either closed the batches manually in time for bidder's processing cutoff's or are having their batches auto-close in time for the bidder's cutoff. Bidders should use this sample calendar dates to provide their answers: August 8th Friday August 9th Saturday August 10th Sunday August 11th Monday August 12th Tuesday August 13th Wednesday If the transaction is processed and batched on Saturday, August 9th, what day and time will funds settle into the State's merchant bank account? What cut-off time did the bidder use to provide settlement date and time?
Response:	
c.	If the transaction is processed and batched on Sunday, August 10th, what day and when will funds settle into the State's merchant bank account? What cut-off time did the bidder use to provide settlement date and time?
Response:	
d.	If the transaction is processed and batched on Monday, August 11th, what day and time will funds settle into the State's merchant bank account? What cut-off time did the bidder use to provide settlement date and time?
Response:	
e.	The Bidder is required to allow for multiple settlement bank accounts depending on how the Merchant client wishes to structure funds settlement.
Response:	
f.	Bidders are required to list settlement amounts separately on the bank statement either by chain or by merchant ID. Bidders should detail how Saturday and Sunday transaction activity will be listed on the bank statement (will funds be co-mingled with another day's activity or listed individually).
Response:	
g.	Bidders must not propose any funds availability schedule/settlement of funds proposal in response to this RFP in which merchant fees will be netted out of daily credit card batch settlements for any State Agency. Bidders are required to make full settlement of all funds and later bill the State agency or debit the State's bank account depending on how the State Agency is set up with the contractor.
Response:	

FR 7 – Credit Card Customer Service/Support	
a.	Bidders are required to make available help desk support 24X7X365 to State Agencies utilizing services under this RFP. Support desk staff must be able to help resolve terminal, authorization and transmission issues at a minimum. Bidders should provide detailed information about the services offered by their help desk solutions.
Response:	
b.	How much prior Merchant activity (specify by months, days) is Merchant Support Desk staff able to view and provide batch detail information and provide an immediate response to a caller? If a longer research request is required due to older dated information, how many days until the information will be available?
Response:	

FR 8 – Equipment	
a.	Provide a list of terminals/printers which are easy to use, reliable and will hold a reasonable amount of sales data before having to settle that will be available for the State to choose from. One model must have tip capabilities and all should be EMV-enabled.
Response:	
b.	Detail the ability to provide working instructions for operating terminals/printer equipment provided by the bidder and supported by bidder.
Response:	
c.	Provide details of the functionality of the terminals provided.
Response:	
d.	Provide free programming updates to entities utilizing services. (Free programming could include truncating card numbers, accommodating any Visa/MasterCard required changes or programming for automatic or manual batch closure at predetermined times).
Response:	

FR 9 – Chargebacks. Reversals and Refunds	
a.	All chargeback information will be sent directly to the State Agency responsible for the Merchant ID the Chargeback relates to. What options are available to agencies on how to receive their information? How quickly is Chargeback paperwork forwarded to the Merchant once the Merchant Bank is notified of the Chargeback? Bidders are required to detail how other adjustment entries are made and how information is related to the Merchant client.
Response:	
b.	Out of the total Chargebacks handled by the bidder in calendar year 2013, what percentage of those Chargebacks did the bank successfully resolve (the Chargeback was reversed) that did not require Merchant intervention/involvement? (These would be cases where a transaction was returned as a duplicate charge but it was clearly evident to the Merchant Bank there was no duplicate charge to customer.)
Response:	

FR 9 – Chargebacks. Reversals and Refunds	
c.	Detail how the State bank account will be debited for Chargebacks. Bidder should detail how all other adjustment entries are handled on the bank account.
Response:	

FR 10 – Interchange Management	
a.	Bidder is required to review State Agencies' credit card transaction information on at least annual basis and make recommendations on how the State Agencies can reduce Merchant processing fees.
Response:	
b.	Describe current services offered to existing Merchants.
Response:	
c.	Discuss what key performance measures are tracked and how they relate this information to their Merchant clients.
Response:	

FR 11 – Compliance Issue Support	
a.	Must be willing to provide support for compliance issues and interpretation of Card Association rules and regulations.
Response:	
b.	Must be willing to provide assistance with PCI issues as needed. Bidders should acknowledge their willingness to participate in meetings and provide support services as required/needed with compliance or data security issues.
Response:	
c.	Does the bidder offer any training to assist vendors with Card Association rules/regulations changes and updates, fraud-management or compliance mandates? Where is training offered and how often?
Response:	

FR 12 – Disaster Recovery	
a.	In the case of a disaster, can the bidder provide solutions for all types of services used by the State?
Response:	
b.	Could State Agencies send batch files via an alternative method if the State had a disaster and had to operate from other locations?
Response:	

FR 12 – Disaster Recovery	
c.	How often is the Bidder's disaster recovery plan tested? If the bidder has a disaster, how quickly can the bidder begin operations? Bidders will provide detailed information regarding how quickly and efficiently the entity will be able to operate and what steps are taken to test the plan.
Response:	
d.	Has the bidder ever implemented the disaster recovery plan? How long was the disaster recovery solution implemented for? How quickly was the bidder processing credit card transaction following the disaster?
Response:	
e.	How many days/hours in the prior 12 months has the information reporting system been down for? Is there a disaster recovery solution to implement for this?
Response:	

FR 13 – Other	
a.	What training does the bidder offer during transition time to get new clients acclimated to the Merchant Banks processes and procedures?
Response:	
b.	Does the bidder bank provide test cards for merchants to utilize? What is their functionality and features? What is the lead time to set this up?
Response:	
c.	Has the bidder ever been fined by any Card Association for a violation of rules or regulations that was not caused by a Merchant customer? If so, when and what for?
Response:	
d.	How does the bidder notify the customer of any interchange and assessment fee changes?
Response:	
e.	Can merchants order signage and other supplies through the bidder or does the bidder have a supplier Merchants utilize in conjunction with services offered?
Response:	
f.	Bidders are required to detail a new Merchant setup. Bidder should explain the process for adding a new Merchant ID/location to an existing Merchant setup.
Response:	

FR 13 – Other	
g.	List all industry-related associations or organizations of which your company is a member or in which it has direct representation. Bidders should include any company's representation on MasterCard or Visa's boards or committees.
Response:	
h.	Bidder must provide a detailed description of the implementation process, including a detailed test plan and a sample implementation timeline giving estimated lengths of time.
Response:	

Form A.3

Agency-Specific Functional Requirements – NCSPC

Request for Proposal Number 4724Z1

Each bidder must respond in a detailed manner to the following agency-specific requirements for NCSPC.

a.	Previous day's payment will be emailed to NCSPC by 9 AM CT. Report would include payor name, phone number and ARP ID.
Response:	
b.	Cut off time would be 11 PM CT.
Response:	
c.	Percentage fee will be charged on credit card transactions and no fee will be charged on debit card transactions.
Response:	

Form A.4

Agency-Specific Functional Requirements – NDR

Request for Proposal Number 4724Z1

Each bidder must respond in a detailed manner to the following agency-specific requirements for Department of Revenue.

a.	Provide card reversals/chargeback procedures as listed in the scope of work.
Response:	

Form A.5

Agency-Specific Functional Requirements – NGPC

Request for Proposal Number 4724Z1

Each bidder must respond in a detailed manner to the following agency-specific requirements for Nebraska Game and Parks Commission (NGPC).

a.	Provide a unique order ID when each transaction is entered into the online permitting system.
Response:	
b.	Provide storage for 13 months of transactions.
Response:	
c.	Provide the option to settle transactions automatically or manually.
Response:	
d.	Cut off time would be 12 AM (midnight) for the appropriate time zone.
Response:	
e.	Provide search criteria by time, account number, order ID, merchant ID, transaction date, authorization number, amount and card type. Also include transaction types such as approvals, declines, or all. Search options would also be by date range with a beginning day and end date.
Response:	
f.	Provide the ability to initiate manual authorizations or manual credits. Return or refund all or part of an order. Void an order.
Response:	
g.	Export data into excel format.
Response:	
h.	Ability to interface with Cybersource Payment Gateway Solution for real time credit card processing.
Response:	
i.	Describe the ability to comply with NGPC requirements for “Big Game Permit Drawing”.
Response:	
j.	Describe the ability to process fuel payments and explain how fuel transaction acceptance varies compared to regular credit card transaction acceptance.
Response:	

Form A.6

Agency-Specific Functional Requirements – Treasury Management

Request for Proposal Number 4724Z1

Each bidder must respond in a detailed manner to the following agency-specific requirements for Treasury Management.

a.	Provide daily Comma Separated Value (CSV) export of bank account's prior day activity by 10 AM CT.
Response:	
b.	Detail which CSV format will be used. Examples are listed in Exhibit ##.
Response:	

Form A.7

Credit Card Cost Proposal

Request for Proposal Number 4724Z1

Bidder must specify if fees listed below are per transaction, per day, per month, annual, or one-time. Bidder must also specify if there is a daily, monthly, or annual maximum per service/transaction. Bidder must identify a price for each year of the initial period of the contract and each renewal period.

The current bank account is set up as a Zero Balance Account and the quantities charged in 2013 are listed below. Where the actual volume for 2013 is 0, a volume of 1 is indicated for evaluation purposes. The volumes used in the RFP are for cost evaluation purposes only and it is not a representation of future volumes.

Bidder must include 200 swipe machines at no cost to the State agencies.

In the event there are fees associated with the services solicited by this RFP that are not listed on the cost sheet below, the bidder shall list all such additional fees that could be charged under the contract resulting from this RFP *ON FORM A.8 "OTHER COSTS".* The bidder should specify the unit of measure and any maximum caps, and follow essentially the same format as this cost sheet.

Bank Cost Proposal									
Banking Services	**Volume**	**UOM**	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**Renewal 1**	**Renewal 2**
Account Maintenance - Per Account	12	Per Account							
Electronic Credits	7404	Per Credit							
Electronic Debits	525	Per Debit							
Zero Balance Account	1	Per Account							
Deposit Assessment	1	Per Month							
Online Services									
CSV Export Processes	1	Daily Export							
Monthly Online Reporting	1	Monthly							
Account Analysis PDF	1	Monthly							
Bank Transfers	1	Per Transfer							
Wire Services									
Wire Online Maintenance	1	Monthly							
Wire – Outgoing	1	Per Wire							

Wire – Incoming	1	Per Wire							
Banking Services	**Volume**	**UOM**	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**Renewal 1**	**Renewal 2**
Fraud Filters									
ACH Block	1	Monthly							

The following information is based on 2013 transactions processed for State Agency's as listed on Exhibit 3. The volumes used in the RFP are for cost evaluation purposes only and it is not a representation of future volumes.

	Volume	**UOM**	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**Renewal 1**	**Renewal 2**
Authorization									
Visa	1,173,622	Transaction							
MasterCard	263,906	Transaction							
Discover	26,159	Transaction							
AmerExpress	8,173	Transaction							
Debit Card	2,068	Transaction							
Transaction Fee									
Visa	1,173,622	Transaction							
MasterCard	263,906	Transaction							
Discover	26,159	Transaction							
AmerExpress	8,173	Transaction							
Debit Card	2,068	Transaction							

Credit Card Processing Cost Proposal

The following information is based on one Merchant ID for six months of activity. Please list the cost associated with processing these transactions. In the event there are fees associated with the services solicited by this RFP that are not listed on the cost sheet below, the bidder shall list all such additional fees that could be charged under the contract resulting from this RFP *ON FORM A.8 "OTHER COSTS".* The bidder should specify the unit of measure and any maximum caps, and follow essentially the same format as this cost sheet The volumes used in the RFP are for cost evaluation purposes only and it is not a representation of future volumes.

Credit Card Services									
	Volume	**UOM**	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**Renewal 1**	**Renewal 2**
Access to online system for agencies to view Merchant Activity	1	Monthly							
Minimum Statement Fee (if applicable)	1	Monthly							
Paper Statement Fee	6	Monthly							
Online Statement Fee	1	Monthly							
Chargeback - debits	1	Transaction							
Chargeback - credits	1	Transaction							

Capture Fee	297	Transaction							
Transaction Fee	8050	Transaction							
Credit Card Services	Volume	**UOM**	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**Renewal 1**	**Renewal 2**
Authorization									
Visa	6866	Transaction							
MasterCard	1084	Transaction							
Discover	14	Transaction							
AmerExpress	88	Transaction							
Debit Card	34	Transaction							
Assessments									
Visa	6866	Transaction							
MasterCard	1084	Transaction							
Discover	14	Transaction							
AmerExpress	88	Transaction							
Debit Card	34	Transaction							
Processing Fees									
Visa	6866	Transaction							
MasterCard	1084	Transaction							
Discover	14	Transaction							
AmerExpress	88	Transaction							
Debit Card	34	Transaction							
	Volume	**UOM**	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**Renewal 1**	**Renewal 2**
MC Acquirers License Fee	1								
Star Network Annual Mid Fee	1								
Visa Fanf 1B Tier 08	1								
Visa Acquirer Processing Fee	1777								
Visa Misuse Fee	6								
International Acquirer Fee	10								
Discover Data Usage Fee	14								
Visa Transaction Integrity Fee	9								
MC PI No Clearing Record 120 Days	1								
Acquirer Processor Fee – Debit/Prepaid	5089								

Visa International Service Assmt	10								
MC NABU Fee	1079								
Visa Base II Tran Fee	6838								
MasterCard KB Tran Fee	1080								
MasterCard Cross Border US	16								

Please provide fees and the unit of measure for the items below for informational purposes only.									
	Volume	**UOM**	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**Renewal 1**	**Renewal 2**
Fraud Filters									
Check Filters	1								
ACH Filters	1								
Payment Portal (Contractor maintained payment website)	1								
Refunds/Returns	1								

Form A.8

Other Costs

Request for Proposal Number 4724Z1

Description	Volume	UOM	Year 1	Year 2	Year 3	Year 4	Year 5	1st Renewal	2nd Renewal

Form A.9

Fixed Hourly Rates

Request for Proposal Number 4724Z1

Every job title identified in RFP Section V.A.3.h., SUMMARY OF BIDDER'S PROPOSED PERSONNEL/MANAGEMENT APPROACH, must be listed below and fixed all inclusive hourly rates assigned. These rates shall remain fixed for the life of the contract, including any optional renewal periods. Please see Change Management as identified in Section V.B. of the RFP. These rates will only be used in the context of that section.

Job Title	**All Inclusive Hourly Rate**
Example: *Project Manager*	$ per hour
	$ per hour
	$ per hour
	$ per hour
	$ per hour
	$ per hour
	$ per hour
	$ per hour
	$ per hour
	$ per hour
	$ per hour
	$ per hour
	$ per hour
	$ per hour