

Attachment A

Forms

Request for Proposal NST #080414

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

**Forms A.1-A.11 are to be included as part of the Technical Proposal.
Forms A.12 is to be submitted as the Cost Proposal.**

- Form A.1 Mandatory Project Requirements
- Form A.2: Baseline Technical Requirements
- Form A.3: Agency-Specific Technical Requirements – NCSPC
- Form A.4: Agency-Specific Technical Requirements - DHHS
- Form A.5: Agency-Specific Technical Requirements – NE Dept of Labor – Unemployment Insurance
- Form A.6: Agency-Specific Technical Requirements – University of Lincoln – Stipends
- Form A.7: Agency-Specific Technical Requirements – NE Dept of Corrections – Community Center
- Form A.8: Agency-Specific Technical Requirements – NE Dept of Corrections – Inmate Release
- Form A.9: Agency-Specific Technical Requirements – NPERS
- Form A.10: Agency-Specific Technical Requirements – NE Workers' Compensation Court
- Form A.11: Agency-Specific Technical Requirements – NE State Payroll
- Form A.12: Agency-Specific Technical Requirements – NE University and NE State Colleges
- Form A.13: Agency-Specific Technical Requirements – NE Game & Parks Optional Gift Card Program
- Form A.14: Schedule of Fees for Cardholder. Fees for the Cardholder should be listed to include any renewal periods. The State Treasurer is not committing to renewing the contract by requiring this information.

Forms A.13, A.15, A.16 will not be scored.

- Form A.15: Other Costs
- Form A.16: Optional Schedule of Fees – NE Game & Parks – Gift Card Program

Form A.1

Mandatory Project Requirements

Request for Proposal NST #080414

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**____ 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**____ Is the bidder an authorized issuer of cards for the purposes detailed in this RFP?

Yes____**No**____ Does the bidder have 3 years' experience providing Stored Value card services for an entity similar in program size to the State of Nebraska or larger?

Form A.2

Baseline Technical Requirements Request for Proposal- NST #080414

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

RFP Technical Requirements					
Technical Requirement 1 - Card Format, Design, Product					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
1.1	The card shall be Visa or MasterCard branded. The bidder shall detail the card branding.				
Response:					
1.2	The card must be accepted by any participating merchant that allows PIN-based, MO/TO purchases, signature-based and debit purchases.				
Response:					
1.3	The State requires that the contractor meet all federal laws and regulations and card association industry standards, rules and requirements. Cards offered under the services under this program must be compliant with 12 CFR 205 Regulation E: Electronic Funds Transfers, and as such the contractor will assume all responsibility for the product. The bidder shall describe the types of information pertaining to individual accounts it will share with authorized state programs staff when requested by authorized state staff.				
Response:					
1.4	Each cardholder account balance shall be FDIC insured up to \$250,000. A "zero liability" policy shall be provided to cardholders and the State.				
Response:					
1.5	The card must have no credit line associated with it.				
Response:					
1.6	The cardholder shall not be able to obtain or negotiate checks against the card or underlying account, except as provided in Technical Requirement 5.5.				

Response:					
1.7	The State requires final approval of the card design. The participating programs understand that the design may require additional approval by Visa or MasterCard depending on the card association branding.				
Response:					
1.8	The State requires different card designs with logo's and colors for different agency programs at no extra cost, with preference to colors similar to existing cards.				
Response:					
1.9	The bidder shall detail its ability to provide sample cards for testing purposes.				
Response:					
1.10	The bidder shall detail the information printed/embossed on the back of the card.				
Response:					
1.11	The bidder must specify the card association requirements relating to the issuance of branded stored value cards (prepaid debit cards) and gift cards.				
Response:					
1.12	The bidder must include a timeline on how they plan on changing plain card to include EMV chips.				
Response:					
1.13	The bidder must detail their ability to block certain Merchant Category Codes as required by the agency.				
Response:					
Technical Requirement 2 - Card Enrollment					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
2.1	The contractor may not deny enrollment to any cardholder referred by a participating program for participation in the program unless required by federal or state law or a card association age restriction. The contractor may not require a credit line approval process or perform a credit check on cardholders participating in the card program resulting from this RFP. In instances of program abuse by cardholders, the State will work cooperatively with the contractor to determine a mutually acceptable resolution.				

Response:				
2.2	The bidder will detail the cardholder information required to issue a card.			
Response:				
2.3	The contractor shall provide a secure online web based enrollment process for use by each of the participating programs. With regard to a web-based enrollment process (Central processing), the bidder shall provide online editing and confirmation that the account was successfully entered, accepted, and that cards will be issued. The bidder is required to read each program description, examine the batch enrollment processes for each program and detail any deviations/concerns. With regard to a web-based enrollment process, the bidder shall provide online editing and confirmation that the account was successfully entered, accepted, and that cards will be issued.			
Response:				
2.4	The contractor is required to provide a secure batch oriented enrollment process to accept new information on a daily basis. With regard to a batch oriented enrollment process, the bidder shall receive the enrollment file from the State, edit the data, establish the account(s), and issue the card(s). An acknowledgement file shall be returned to the program confirming the accounts were successfully created and providing error information for any accounts that could not be created due to problems with the enrollment data. The bidder shall also specify the time frame for returning the acknowledgement file after receipt of the enrollment file.			
Response:				
2.5	The bidder shall specify the time frame to produce and mail the cards once the enrollment data is accepted either by web, secure batch enrollment or any other alternative enrollment processes suggested. An electronic report by program identifying any new accounts will be required.			
Response:				
2.6	The participating programs require the ability through a secure website to perform a variety of functions to include: enroll clients; have replacement cards mailed out; open pre-existing accounts that have been closed; and close accounts. The bidder shall detail options available and provide screen prints of the secure website. The bidder shall detail the security levels that are available in the website solution. The bidder shall include information on its ability to limit user access by specific state agency program cardholder data and levels of user functionality available to program			

	staff.				
Response:					
2.7	The bidder is required to detail the account number structure (alpha/numeric). At the program level, the account number structure (alpha/numeric) assists the state in identifying the participating program of the card being loaded.				
Response:					
2.8	The bidder shall detail its ability to provide a list of identifying features, card design, colors, and/or unique numbers specific to each program's card.				
Response:					
2.9	The bidder will discuss its ability to assist the State or other entities eligible to participate in this contract if a disaster should occur. The bidder will detail how quickly a program can be set up to load emergency benefits for state clients in the event of a declared disaster. The bidder shall specify in the cost proposal/cash access schedule if an additional cost exists for these services.				
Response:					
2.10	The bidder is required to have in place a process to notify the program when an enrollment file is sent directly to the bidder and the file fails to process. Notification may vary by program.				
Response:					
2.11	The bidder will describe any limits on the number of enrollment records that may be submitted per State program per day.				
Response:					
2.12	The bidder shall provide a summary or highlight the card association rules that most affect cardholders.				
Response:					
Technical Requirement 3 - Card Production, Distribution and Issuance					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
3.1	The State programs require a magnetic card which shall comply with all federal laws and regulations, meeting card associations' industry standards for quality. It must be similar in design and technology to any industry bank-issued stored value cards/ATM cards. The card must include security features to activate the card, to prevent counterfeiting, and to prevent fraud.				
Response:					
3.2	The bidder card solutions shall be reloadable for all programs except Nebraska Game & Parks gift				

	cards.				
Response:					
3.3	The contractor shall be responsible for card production and issuance of both initial and replacement cards. The initial card and replacement cards shall be provided to the cardholder at no cost to the State or cardholder unless otherwise specified for replacement cards. Cards will be issued within a specified time after receipt of enrollment information.				
Response:					
3.4	The bidder shall provide a timeline indicating and detailing the critical events that occur from the time cardholder enrollment is received from the program, issuance/card distribution occurs and the first load is deposited into the account.				
Response:					
3.5	The bidder must detail how and when a participating program is notified when card issued is returned by the United States Postal Service as undeliverable. The bidder must detail notification methods available to participating programs.				
Response:					
3.6	Each program shall have the right to review, edit, and give final written approval of the card mailer and instructional materials associated with the use of the EPC account and card. The approval process will include approval of the overall design, wording details, and specific content of the materials. Participating programs understand that some federal and state laws, banking regulation and card association requirements are necessary for mailer and instructional language. The bidder must provide a copy of the card mailer it currently uses and/or proposes.				
Response:					
Technical Requirement 4 - Card Program Administration and Reporting					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
4.1	The contractor shall provide at least a 60-day advance written notice to the State Treasurer's Office of changes affecting cardholders.				
Response:					

4.2	The bidder shall demonstrate its ability to generate management and statistical reports to the participating programs related to cardholder accounts by providing sample summary and detailed reports. The State requires aggregate reporting at the State contract level and for all contracts resulting from this RFP. The State does not desire access to individual cardholder financial activity. The bidder shall describe the method and timeframe that this data can be provided to participating programs. The bidder shall review Business Requirement C.3.h for minimum monthly reporting requirements. Monthly reporting shall be sent to the program lead and the State Treasurer's Office. The bidder shall review Business Requirement 4 for annual reporting due to the State Treasurer's Office.				
-----	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	--	--	--

Response:

4.3	The bidder is required to detail how card inventory is managed. The bidder is required to detail the necessary lead time a program would need to provide if a card program is switched from voluntary to mandatory or new laws affect enrollment, in order to provide the contractor with adequate time to secure cards for increased distribution.
-----	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Response:

4.4	The bidder will detail how it manages card stock in preparation for card re-issuance.
-----	---------------------------------------------------------------------------------------

Response:

4.5	The bidder shall detail how often cards expire and are replaced. The bidder must detail if there is any flexibility on expiration dates of issued cards. Expired cards shall be provided at no cost to the cardholder or the State.				
-----	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	--	--	--

Response:

Technical Requirement 5 - Card Usage and Cash Access

Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
5.1	The contractor shall provide bank teller cash access. The bidder shall identify any service fees in the cost proposal/cash access schedule. The bidder shall disclose all card association fees for teller cash access for the proposed applicable card brand in the cost proposal/cash access schedule.				

Response:

5.2	The cardholder must be able to purchase goods and services anywhere the brand (Visa/MasterCard) is accepted, including via the internet, mail order, and telephone order. The bidder shall state the approximate number of domestic and international locations where the card can be used. The operating network shall query the cardholder's available balance at the time of any PIN-based POS transaction and will disallow those transactions that would exceed the cardholder's balance. The cardholder may receive cash back with a POS transaction based on either the store limit or the negotiated cash-back withdrawal limit.				
Response:					
5.3	The card must allow for nationwide and international ATM access and the withdrawal of cash through a normal ATM transaction. Any ATM withdrawal dollar limit shall be specified. The number of free ATM transactions shall be specified. The State will consider options that include banking unused no-charge ATM withdrawal rights. The bidder is required to detail ATM networks utilized to provide services under this RFP.				
Response:					
5.4	The bidder shall identify the locations (by city) of all the in-network (non-surcharge) ATM's and bank branches available for use by the cardholder in Nebraska at the time of proposal submission. The bidder shall describe the extent of surcharge-free ATM access available to the cardholders. The bidder shall identify the costs and/or surcharges imposed for use of non-network ATMs that would be passed on to cardholders.				
Response:					
5.5	The bidder shall detail its ability to provide home bill payment as a service available to cardholders.				
Response:					
5.6	The bidder shall provide a detailed listing of bank teller cash withdrawal access locations in Nebraska as known to the bidder by city, financial institution name and address. The listing should describe how and when the data in the listing was acquired.				
Response:					
5.7	The bidder shall detail all cardholder spending limitations whether applied daily, weekly or monthly to include: number of transactions; dollar amount per transaction; dollar amount with multiple transactions; limit on the types of transactions.				

Response:					
5.8	The bidder shall detail any limit on the number of payments a card can accept daily or monthly.				
Response:					
5.9	The bidder is required to detail how a card can get into an overdraft status.				
Response:					
5.10	The bidder is required to detail its process for handling cardholder overdrafts where allowed.				
Response:					
5.11	The bidder must detail the ability of tellers to provide card balances and other customer services at bank branches operated by the bidder.				
Response:					
5.12	The bidder shall detail its plan to inform its branch bank management of the award of this contract and to ensure that branch bank tellers are trained to deliver the services available to customers under this contract.				
Response:					
Technical Requirement 6 - Card Loads and Funds Availability					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
6.1	<p>The contractor shall offer multiple methods for receiving payment transactions and loading card accounts:</p> <ul style="list-style-type: none"> • Through the use of a standard PPD ACH transaction for each payment to each cardholder; and • Through the transfer of a file containing individual payment transactions for cardholders between the State and the contractor accompanied by an electronic funds transfer of the total amount of transactions in the file; and • Allowing the State to immediately load funds through transfer of funds from a reserve account (or in the case where the state maintains a current bank relationship, the contractor will be authorized to debit a State bank account. In the case where the State does not maintain a bank account with the contractor, the State will wire the funds). 				

Response:				
6.2	The bidder shall clearly state the timeframe after receipt of the payment file when funds will be loaded to the cards and available for cardholder use. Additional information regarding payment availability may be located in the program specific addenda.			
Response:				
6.3	To accommodate multiple agencies within the State, loads will be provided in a separate ACH Batch for each program. The contents of the COMPANY ENTRY DESCRIPTION field and/or the COMPANY IDENTIFICATION FIELD within the ACH Batch Header Record will be used to differentiate the different programs.			
Response:				
6.4	The bidder shall detail its ability to accept a file in conjunction with a wire transfer for same day funding of cards.			
Response:				
6.5	Participating programs may require the contractor to provide an acknowledgement of the number of loads and amounts received to confirm successful transmissions and meet reconciliation requirements. The bidder shall describe how this acknowledgement will be provided including the timeframe after receipt of the payment file and the method for providing it.			
Response:				
6.6	In the event of a transmission failure between the contractor and ACH, each affected program shall be notified within the established time using a formalized notification process. The bidder shall detail the formal notification process including the notification timeframe for late file processing.			
Response:				
6.7	Contractors are required to make funds available to cardholders at the open of business on settlement day if loaded via ACH. The bidder shall detail availability of funds in Central Time.			

Response:					
6.8	The bidder shall detail its ability to intercept or reverse a payment made to a cardholder in error and detail its ability to return funds to the participating state program.				
Response:					
6.9	The bidder shall detail its ability to detect payments received from other sources other than the specific program tied to the issued card. The bidder shall detail how these detected payments are handled and detail the notification process to the State program.				
Response:					
Technical Requirement 7 - Cardholder Demographic Updates, Account Maintenance & Account Closure					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
7.1	The bidder shall describe methods of receiving and updating demographic changes (such as address in address and telephone number) and transferring that information between the contractor and the participating programs in the following instances which may vary by program: 1) Contractor receiving and updating demographic changes from cardholders and transferring that information to the programs. 2) Programs receiving and updating demographic changes from cardholders and transferring that information to the contractor to update their records.				
Response:					
7.2	Programs desire the option to exchange demographic changes via batch file interface. The bidder shall indicate whether this process can be provided and if so describe its format and use. The contractor should provide an acknowledgment to be returned after a file is received and processed. Each program indicates these or other preferred options in the program-specific addenda. Changes to other demographic information, such as a name change, may be handled differently from address and telephone number changes and is specified in the program-specific addenda. The bidder shall describe the procedures it employs to verify the identity of the cardholder when accepting changes via customer service or by the cardholder online.				

Response:					
7.3	The bidder is required to work with each program utilizing services under this RFP to develop a cardholder information change procedures				
Response:					
Technical Requirement 8 - Customer Service					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
8.1	Customer service calls shall be toll-free for program clients and state program staff. The contractor customer service center staff shall be available 24 hours a day, 7 days a week, 365/366 days a year. Examples of program client call center functions required include: access to account balances, general transaction inquiries, reporting of lost/damaged/stolen cards, ability to dispute transactions, provide cardholder funds availability information, PIN selection/change and transaction history information. The bidder is required to detail the functions cardholders are able to complete with a live CSR representative, via an ARU, on a secure internet website. The bidder shall detail the amount (by number of months) of cardholder transaction history retained in the system accessible by customer service staff. The bidder shall detail the amount of time cardholder information is accessible to the state program staff through any tools it makes available to state program to utilize to view deposits made by state programs to the debit cards.				
Response:					
8.2	The bidder shall describe the telephone communication system it uses or proposes using to operate the toll-free telephone system, whether call center services will be performed by contractor staff or sub-contracted, the city/cities where the call center(s) will be located, and the call center functions to be performed at each listed location. Additionally, it should detail the number of lines available for program clients, the planned staffing levels at various times of the day/week/month, the language and system skill levels of attendants, and the call management software used to monitor performance.				
Response:					

8.3	The bidder shall describe the procedures it employs to verify the identity of the cardholder when accepting changes via customer service or by the cardholder online.				
Response:					
8.4	The bidder must provide a copy, in English, of the proposed scripts that the CSR's and the ARU callers will use. The script shall show clearly which steps the caller will follow in using the system and or communicating with CSR's.				
Response:					
8.5	CSR's shall be competent, qualified, trained, and able to communicate effectively to accomplish the purposes of the Contract. The bidder shall detail its "Customer Service" capabilities addressing each item identified above.				
Response:					
8.6	State programs reserve the right to monitor calls made to the contractor call center from a remote location on an as needed basis.				
Response:					
8.7	State programs require a toll-free number and contractor representative that State program representatives can call outside normal business hours to be able to increase cardholder daily withdraw limits, one-time transactions limits, etc. The bidder shall detail if these changes can be real-time. *This will only apply to certain state selected programs.				
Response:					
8.8	The bidder must detail the primary and backup ARU to be utilized for the scope of work of this RFP.				
Response:					
8.9	The bidder shall detail the ability of the State programs to participate and provide input in creating the script for the ARU responses relating to the participating state programs at program implementation. The bidder shall detail how often the ARU script is updated, what notification the State programs will receive regarding the changes, and any input/approval the Program Leads will have regarding changes made to scripts that affect State programs.				

Response:					
Technical Requirement 9 - Account Maintenance and Closure					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
9.1	The bidder shall describe the cardholder account maintenance and closure process options available to programs. The description shall detail a process that: 1) Provides options to programs on handling account closure requests; and 2) Whether the bidder's policy provides for charges or fees based on the level of cardholder account activity.				
Response:					
9.2	State programs require that each cardholder account remain available for load until the program that requested creation of that cardholder account advises that it no longer intends to make loads to that cardholder account.				
Response:					
9.3	The bidder shall detail how it will satisfy the State of Nebraska escheatment laws (Unclaimed Property laws) relating to accounts closed due to inactivity. The bidder must detail the notification process that occurs prior to remitting funds to a State. The bidder shall include sample language.				
Response:					
Technical Requirement 10 - Cardholder Statements and Cardholder Web Based Statement Reporting					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
10.1	The bidder shall detail its secure cardholder web site that can be used to obtain online statements of detailed financial transactions posted to the account. The bidder shall detail the security features used to authenticate online cardholder users.				
Response:					
10.2	The contractor shall provide a monthly statement to each cardholder by first class mail and online itemizing load amounts by program as well as a detailed account history for the month. The cardholder shall have the ability to opt out of either option. The bidder shall provide a sample statement.				
Response:					

10.3	Contractor account statements and online account access shall comply with all applicable state and federal laws, card association rules and regulations and banking regulations.				
Response:					
Technical Requirement 11 – Marketing and Training					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
11.1	The bidder shall submit sample brochures and marketing materials used in like programs.				
Response:					
11.2	The bidder shall submit a proposed (or draft) Marketing/Public Relations Plan for evaluation which outlines the materials and a plan for the State programs to expand use of the cards.				
Response:					
11.3	The contractor shall work with state programs to develop enrollment forms, FAQ's sheets, program literature & marketing tools, and training information for program staff promoting the cards/answering cardholder inquiries. The contractor shall also include instructional material for state staff on the use of the online web based enrollment functionality. The materials must be written in both English and Spanish at a reading level no higher than the 7 th grade. The bidder shall provide sample documents in English and any other languages currently in use. The State requires final approval of marketing materials mailed or used for state program cardholders. The participating State programs understand that the marketing materials may require additional approval by Visa or MasterCard depending on the card association branding.				
Response:					
11.4	The contractor shall provide instructional materials to the cardholders. The materials must be written in both English and Spanish at a reading level no higher than the 7 th grade unless specified at a lower reading level in the specific program technical requirements. The bidder shall submit sample materials used with other programs in English and any other languages available.				
Response:					

Technical Requirement 12 – Testing, Implementation and Post Implementation					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
12.1	The bidder is required to detail the days/or periods of the calendar year it is shut down and not available for testing of new programs/additional programs or changes to existing programs.				
Response:					
12.2	The bidder shall provide a detailed description of the conversion (existing programs) and implementation (new programs) process, including a detailed test plan and implementation schedule. Multiple State programs will be part of the conversion and implementation process. The bidder shall detail its ability to handle conversion and implementation of multiple programs at once or stagger conversions.				
Response:					
12.3	The bidder shall state the average lead time needed for implementation of this contract. Describe the critical factors that may impact the lead time. The State expects the contract resulting from this RFP to be completed in no fewer than 75 calendar days after the RFP award date. If a contract cannot be completed due to unresponsive terms, the State may elect to award to the next qualified bidder. The bidder shall describe the resources it shall make available to complete contracts in a timely basis in order that contract implementation will begin and be completed within 75 calendar days after the RFP award date.				
Response:					
12.4	Describe the resources that the bidder will provide during conversion and implementation, including training (in person, over the phone, user manuals, or web based), technical support, or on-site visits/State program conversion or implementation meetings. The bidder shall detail staff it will assign as the implementation/conversion team or manager. The bidder shall describe the process used to monitor the rollout and implementation/conversion process.				
Response:					
12.5	The bidder must not propose any implementation or conversion costs.				
Response:					
12.6	The bidder shall describe the resources that the bidder will provide for post implementation or conversion, including services requested in the RFP scope of work, conference calls, technical support or on-site visits.				
Response:					
12.7	The bidder shall detail if it provides a newsletter covering industry issues, rules and regulations				

	updates and how often it distributed/published.				
Response:					
12.8	The bidder shall describe any on-going training that will be made available as upgrades or system changes occur.				
Response:					
Technical Requirement 13 - System, Card and Account Enhancements					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
13.1	The bidder shall detail its ability to notify cardholders of loads to their cards electronically either by email or text message.				
Response:					
13.2	The bidder shall detail its ability to answer text message inquiries from cardholders seeking their current balance.				
Response:					
13.3	The bidder shall detail its ability to issue cards that allow cardholders to complete mobile payments.				
Response:					
13.4	The bidder shall detail its ability to send cardholders an email, text message or phone message when the electronic statement is accessible on the website.				
Response:					
13.5	<p>The bidder should detail its ability to send cardholders an email, text message or phone message or paper notice to communicate information to cardholders. Sample information or notifications the State programs are interested in include:</p> <p>A transaction on your card has exceeded an established limit (this applies to the bank preset limits).</p> <p>A transaction on your card caused you to exceed an established limit on the number of transactions within a timeframe (this applies to the bank preset limits).</p> <p>A payment has been loaded to your card and is now</p>				

	<p>available. You have overdrawn your card and are being assessed an overdraft fee. You are nearing the timeframe you will be assessed an inactivity fee. You may wish to utilize your card in order to avoid the fee. We do not have a current address for you. Your recent statement was returned as non-deliverable. Please contact CSE/NCSPC (program name) or the contractor with your new demographic information. The reissued card sent to you has not yet been activated; please call the customer service number on the back of the new card to confirm receipt of the card and to have it activated.</p> <p>The bidder shall detail all other notifications or information that can be relayed to the cardholder.</p>					
--	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	--	--	--	--

Response:

13.6	<p>The bidder shall detail if it has the ability to alert cardholders of transaction and dollar activity over preset limits selected by the cardholder. The bidder shall detail notification methods available. The bidder shall detail in the fee schedule any cost the cardholder would incur for utilizing these services.</p>					
------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	--	--	--	--

Response:

13.7	<p>Bidder shall detail the cardholder's ability to transfer funds between participating individual State program cards/accounts.</p>					
------	--------------------------------------------------------------------------------------------------------------------------------------	--	--	--	--	--

Response:

Technical Requirement 14 - Other

Req #	Technical Requirements	Comply	Unable to comply		(a) Custom	(b) Subcontractor
-------	------------------------	--------	------------------	--	------------	-------------------

14.1	<p>The bidder shall detail any instance when it has been fined by any card association for a violation of rules or regulations not caused by a card program or card client.</p>					
------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	--	--	--	--

Response:

14.2	<p>The bidder shall describe its contract management change procedures to be in effect throughout the term of the contract. The contractor must maintain a mechanism to track requested changes by source/reason and any modifications made to its system during the life of the contract. Change management procedures shall include proper testing of all changes prior to being introduced into the production environment and provision of documentation of such upon request. The contractor shall, within ten (10) business days of the date of the receipt of the change order, notify the program whether any such change can be completed and if a charge will be required for the change order. The State may then withdraw the change order, authorize work under the change order, or promptly negotiate a contract amendment if necessary.</p>					
------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	--	--	--	--

Response:

14.3	The State may award supplemental contracts for work related to this RFP or any portion thereof. If such arrangements occur, the selected contractor shall agree to cooperate with such other contractors, and shall not permit any act which may interfere with the performance of work by any other contractor.				
Response:					
14.4	The contractor shall ensure that fees charged for services under the contract are in compliance with applicable laws, regulations and standards.				
Response:					
14.5	The bidder shall describe in detail its plans and procedures for the transition to the subsequent contractor. The description should include the status of active and inactive accounts, status of funding accounts, and the process of transitioning all active and inactive cardholder data to the new contractor, and the timeframe and methodology of the disposal of account information.				
Response:					
14.6	The bidder shall detail its methods and timeliness for notification of Visa or MasterCard changes affecting cardholders.				
Response:					
14.7	The State requires the contractor to host and participate in monthly calls with the State to handle issues, questions and expected changes that may impact the programs. Individual program calls shall be more frequent during conversion and implementation, and changes to existing set ups. The calls will include all state programs participating in the contract awarded thru this RFP. Bidder's staff with knowledge of program services requested in this RFP shall participate in the calls and be able to answer and respond to questions and issues addressed during these calls. Detailed agendas and summaries of the call shall be provided to the State programs by the contractor. Call frequency may be changed at the discretion of the State programs.				
Response:					
14.8	If the contractor uses the cardholder's Social Security Number (SSN) as a means of identity verification at its customer service website or call center or for other purposes, bidders should be aware that it is possible that the state programs may stop allowing the use of the full SSN as an identity verification item during the life of this contract. The State is interested in knowing if the bidder is able to				

	accommodate only a portion (last four to six digits of the SSN), or some other items(s) of personal information only the cardholder would know, as a means of identity verification instead of the complete SSN for this purpose.					
--	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	--	--	--	--

Response:

Form A.3

Agency-Specific Technical Requirements Nebraska Child Support Payment Center

Request for Proposal -NST #080414

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

Technical Requirement - NCSPC						
Req #	Technical Requirements	Comply	Unable to comply		(a) Custom	(b) Subcontractor
1.1	Once the cardholder activates their card, will the contractor be able to send an acceptance file to the NCSPC?					
Response:						
1.2	The NCSPC sends an outgoing demographic file to the contractor to update address changes received by CSE or the NCSPC. The NCSPC requires that the contractor will supply an incoming demographic file to update CSE and the NCSPC of any demographic changes received by the contractor from the CP. Can the contractor comply?					
Response:						
1.3	The contractor will detail the process to have money pulled from the cardholder's card, in the event of an overpayment, provided funds are available and without putting the cardholder into a negative balance.					
Response:						
1.4	The NCSPC requires that the cardholder can sign up for email, and/or cellular phone text notifications upon receipt of a payment. And would like to have the ability to add and edit the script that is sent to cardholders when they receive a payment. Can the contractor comply?					
Response:						
1.5	Can the bidder comply to accept the file formats that are documented on Exhibit 2?					
Response:						

Form A.4

Agency-Specific Technical Requirements Department of Health & Human Services

Request for Proposal- NST #080414

Each bidder must respond in a detailed manner to the following agency-specific requirements for Department of Health & Human Services.

Technical Requirement - DHHS					
Req #	A. Providers & B. Grants	Comply	Unable to comply	(a) Custom	(b) Subcontractor
1.1	Cardholder is responsible to notify contractor and DHHS of address change. DHHS and the contractor will not exchange computer files containing these types of updates. Can the contractor comply?				
Response:					
1.2	Describe the level of detail the contractor may provide DHHS in response to queries by DHHS regarding debits to the cardholder's account as well as cancellations and other card-related actions taken by the contractor.				
Response:					
1.3	The Middle Class Tax Relief and Job Creation Act of 2012 (P.L. 112-96) enacted on February 22, 2012 requires states receiving Federal TANF funds "to prevent assistance provided under the State program funded under this part from being used in any electronic benefit transaction in any liquor store; any casino, gambling casino or gaming establishment; or any retail establishment which provides adult-oriented entertainment in which performers disrobe or perform in an unclothed state for entertainment." The bidder shall describe actions it will undertake upon approval by DHHS to assist DHHS to comply with this law. These actions may include blocking the EPC's BIN at certain types of merchants and/or ATMs, producing and mailing notices to EPC cardholders and other actions.				
Response:					
1.4	The bidder must reference Exhibit 3 and detail its ability or inability to accept these file formats.				

Response:

Form A.5

Agency-Specific Technical Requirements NE Unemployment Insurance

Request for Proposal NST #080414

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

Technical Requirement - Nebraska Unemployment Insurance					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
1.1	Debit card enrollment is to be confirmed in an electronic file to DOL upon the contractor's receipt of the file sent by DOL. Can the contractor comply?				
Response:					
1.2	Contractor will detail the process if an enrollment file is rejected.				
Response:					
1.3	Cardholder must provide address changes directly to the contractor and DOL. DOL will not send address updates to the contractor and DOL does not request address changes from the contractor. Can the contractor comply?				
Response:					
1.4	The bidder must reference Exhibit 4 and detail its ability or inability to accept these file formats.				
Response:					

Form A.6

Agency-Specific Requirements University of Nebraska – Stipends

Request for Proposal -NST #080414

Each bidder must respond in a detailed manner to the following agency-specific requirements for University of Nebraska - Stipends.

Technical Requirement – University of Nebraska - Stipends						
Req #	Technical Requirements	Comply	Unable to comply		(a) Custom	(b) Subcontractor
1.1	Can the contractor allow the University both options, to upload new account information and to go on the contractor website to enter the new account information?					
Response:						
1.2	Does the contractor have a limit to how many transactions can be uploaded to a single cardholder in a month period?					
Response:						
1.3	Does the contractor allow a charge back to the cardholder?					
Response:						
1.4	What is the dollar limit that the cardholder can with draw at one time?					
Response:						
1.5	Student athletes are responsible for updating their card information. No exchange of demographic data is necessary. Can the contractor comply?					
Response:						

Form A.7

Agency-Specific Technical Requirements NE Department of Correctional Services - Community Center

Request for Proposal- NST #080414

Each bidder must respond in a detailed manner to the following agency-specific requirements for NE Department of Correctional Services

Technical Requirement – NE Department of Correctional Services					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
1.1	NDCS has circumstances where an emergency load of funds occurs, explain how this process would happen? How quickly can the money be loaded to a card?				
Response:					
1.2	Explain the process that NDCS will use for loading amounts on the cards and when the funds are available?				
Response:					
1.3	NDCS requires certain staff to be able to access online, real time transaction information on the cards issued under this program. Information must include: vendor, transaction amount, and date of transaction. Can the contractor comply?				
Response:					
1.4	The contractor must provide a method for NDCS staff and inmates to obtain the balance on the card. Can the contractor comply?				
Response:					
1.5	NDCS has restrictions for the inmate cards can the contractor comply with the following limitations? <ul style="list-style-type: none"> • One (1) ATM withdrawal per day not to exceed \$40 • Five (5) PIN Based Point of Sale (POS) 				

	transactions per day not to exceed \$300 in total <ul style="list-style-type: none"> • Five (5) Signature Based POS transactions per day not to exceed \$300 in total • No withdrawals of cash at a bank via a teller • No pay at the pump use • No website access 				
Response:					
1.6	Can certain Merchant Category Codes be blocked in order to restrict access to purchases by the inmates?				
Response:					
1.7	Inmates are not always committed under their legal name or sometimes change their legal name while in prison. Can the contractor print the committed name and the legal name on the card?				
Response:					
1.8	NDCS Accounting staff will need the ability to place debit cards in a hold status, update SSN, update mailing address, and reset PIN lockout. Can the contractor comply?				
Response:					
1.9	If an inmate is transferred out of the community correctional center and returned to a secure institution, the contractor is required upon notification from NDCS to cancel the card and return the funds to NDCS, can the contractor comply? Contractor must also specify the time frame for returning these funds.				
Response:					
1.10	All statements will be sent to NDCS Accounting for distribution to the inmates.				
Response:					

Form A.8

Agency-Specific Technical Requirements NE Department of Correctional Services – Inmate Release

Request for Proposal NST #080414

Each bidder must respond in a detailed manner to the following agency-specific requirements for NE Department of Correctional Services

Technical Requirement – NE Department of Correctional Services						
Req #	Technical Requirements	Comply	Unable to comply		(a) Custom	(b) Subcontractor
1.1	NDCS cannot require the discharged inmates to provide an address, so all inmates will be asked to call the bank to update their address for receiving future statements. Can the contractor comply?					
Response:						
1.2	Is the contractor willing to work with NDCS staff to develop inmate release enrollment forms, FAQ sheets, and program literature to be understandable at a fifth grade reading level?					
Response:						
1.3	Based on the NCDS information provided under the Scope of Work, #7 Inmate Release, the contract must outline how the cards could be issued and loaded.					
Response:						
1.4	Only NCDS will be able to close an inmate's account and load funds. Can the contractor comply?					
Response:						
1.5	Contractor must specify the method is which an emergency card would be issued and how funds can be loaded for the quickest availability of funds.					

Response:					
1.6	Will the cards issued for this program be accepted in foreign countries? Please list the countries where the ECP cards would be accepted.				
Response:					

Form A.9

**Agency-Specific Technical Requirements
NE Public Employees Retirement Systems**

Request for Proposal- NST #080414

Each bidder must respond in a detailed manner to the following agency-specific requirements for NE Public Employees Retirement Systems.

Technical Requirement – NE Public Employees Retirement Systems					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
1.1	The contractor must work with NPERS to promote the card program by providing information for new enrollment packages. Can the contractor comply?				
Response:					
1.2	The cardholder is required to contact NPERS of any address changes. NPERS will use the contractor's website to make the change. Can the contractor comply?				
Response:					

Form A.10

Agency-Specific Technical Requirements NE Workers' Compensation Court

Request for Proposal NST #080414

Each bidder must respond in a detailed manner to the following agency-specific requirements for NE Workers' Compensation Court.

Technical Requirement – NE Workers' Compensation Court						
Req #	Technical Requirements	Comply	Unable to comply		(a) Custom	(b) Subcontractor
1.1	The cardholder is required to contact NWCC of any address change. The NWCC is responsible for changing the claimant's address in the contractor's database. Can the bidder comply?					
Response:						
1.2	NWCC will use the contractor's administrations side to enroll new claimants. Can the bidder comply?					
Response:						
1.3	The cardholder must not be able to use their card at the pay-at-the-pump. Can the bidder comply?					
Response:						
1.4	The bidder will not allow the cardholder to have an overdraft on their account. Can the bidder comply?					

Response:

Form A.11

**Agency-Specific Technical Requirements
NE Department of Administrative Services - Payroll**

**Request for Proposal
NST #080414**

Each bidder must respond in a detailed manner to the following agency-specific requirements for NE Department of Administrative Services - Payroll.

Technical Requirement – NE Department of Administrative Services - Payroll					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
1.1	Account numbers generated for the payroll card use a static prefix supplied by the vendor to which State Accounting adds the employee's address book (or employee) number. Can the contractor comply?				
Response:					
1.2	State Accounting staff must have security to access the account setup process, directions and the ability to establish a new account, can the contractor comply?				
Response:					
1.3	State Accounting must have access to change demographic information for the cardholder when required to do so, can the contractor comply?				

Response:					
1.4	State Accounting must receive an electronic report stating when the initial card is sent to the cardholder. Can the contractor comply?				
Response:					

Form A.12

Agency-Specific Technical Requirements
University of Nebraska & Nebraska State Colleges - Payroll

Request for Proposal
NST #080414

Each bidder must respond in a detailed manner to the following agency-specific requirements for University of Nebraska & State Colleges - Payroll.

Technical Requirement – University of Nebraska & Nebraska State Colleges - Payroll					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
1.1	Is the bidder able to let the University and State Colleges the option to create an electronic method to set the employees up in the financial institution's system?				
Response:					
1.2	The bidder shall include any Employee Self Service (ESS) methodology supported and provide any required technical format for the UN and NSCS to examine. Can the bidder comply?				
Response:					

1.3	Once the bank stored account is setup all communication relevant to activation of the card and any other useful information regarding card usage, replacement, etc. is the responsibility of the stored bank card financial institution. Can the bidder comply?				
Response:					
1.4	UN and NSCS employees are responsible to update their card information with the stored payroll card financial institution. Can the bidder comply?				
Response:					
1.5	UN and NSCS receive electronic demographic and statistical monthly reports. Can the bidder comply?				
Response:					

Form A.13

**Agency-Specific Technical Requirements - NE Game & Parks
Optional Gift Card Program**

**Request for Proposal
NST #080414**

Each bidder must respond in a detailed manner to the following agency-specific requirements for Nebraska Game & Parks.

Technical Requirement – Optional Gift Card Program – Nebraska Game & Parks					
Req #	Technical Requirements	Comply	Unable to comply	(a) Custom	(b) Subcontractor
1.1	The card design must identify and be approved by NGPC.				
Response:					
1.2	Bidder must have a system available or an online solution for NGPC to track the issuance, balances, redemption and escheatment of cards and the balances.				
Response:					

1.3	NGPC is interested in operation solutions that would allow the funds to be held and managed by the NGPC staff and the option for the bidder to manage the program and the escheatment process.				
Response:					
1.4	Bidder will detail the options available to meet the needs of the agency. Such as: equipment, a flow chart for all suggested options of the gift card process from issuance, load, purchase authorization and settlement. A written narrative either separately or on the flow chart to detail the process is required.				
Response:					
1.5	Detail how NGPC staff and the gift card holder will be able to check card balances.				
Response:					
1.6	Bidder must detail their experience with programs charging a fee in conjunction with the gift card.				
Response:					
1.7	Bidder must detail their experience of handling a gift card program and any previous experience handling state government or Game and Park programs.				
Response:					

Form A.14

Stored Value Card – Cardholder Fee Schedule

Request for Proposal NST #080414

This is a no cost contract for the State of Nebraska. Bidder is required to provide a fee schedule that itemizes the individual cost and fees associated with this program that will be paid by the cardholder, example ATM withdrawal fee. **In Selecting the best proposal in response to this RFP heavy weight will be given to the cardholder cost for routine uses.** The State wishes to minimize cost to the cardholders as much as possible.

The bidder shall clearly describe any terms associated with how the fees would be assessed. For example, whether a particular fee would only be charged after some number of withdrawal transactions or whether a particular fee would only be charged after some number of withdrawal transactions or whether a particular fee would be waived under certain conditions or situations. The fees in the pricing schedule may not vary based on the number or value of loads. 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. 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.

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.15 "OTHER COSTS"*. The bidder should specify the unit of measure and any maximum caps, and follow essentially the same format as this cost sheet.

Cardholder Fee Schedule									
Stored Value Cards	Volume	UOM	Year 1	Year 2	Year 3	Year 4	Year 5	Renewal 1	Renewal 2
Monthly Account Maintenance Fee	138,936	Monthly							
Point of Sale Fees for signature debit transaction	2,904,003	Per Transaction							
Point of Sale Fee of PIN-based transactions (including "cash back" transaction)	155,155	Per Transaction							
Point of Sale Fee of PIN-based transactions (no "cash back" transaction)	1,799,378	Per Transaction							
Transfer of Funds to a cardholder bank account outside the bidder entity	1	Per Transfer							

Transfer of Funds to another account held by the same cardholder with the same bidder	1	Per Transfer							
Monthly Inactivity Fee *Bidder must specify at what timeframe fee is charged	1	Monthly							
Account Overdraft Fee *The bidder shall specify any circumstance that this fee is waived for cardholders	1	Per Overdraft							
ATM Activity									
ATM Withdrawal Surcharge – ATM owned by bidder	370,562	Per Transaction							
ATM Withdrawal Surcharge – ATM networks utilized by bidder	203,809	Per Transaction							
ATM Withdrawal Surcharge – All other ATMS	43,121	Per Transaction							
ATM Balance Inquiries	1	Per Inquiry							
ATM Declined	1	Per Transaction							
Cash Withdrawal at bidder teller	36,346	Per Transaction							
Customer Service									
Customer Service – VRU balance inquiries	1	Per Inquiry							
Online website access to balances, account history, etc.	1	Online Access							
Customer Service IVR/ARU menu calls	1	Per Call							
Customer Service Live representative calls	1	Per Call							
Statements									
Statement Fees	1	Per Statement							

Paper Statement									
Statement Fees Online Statement	1	Per Statement							
Statement Replacement	1	Per Statement							
Card Replacements									
Emergency Card Replacement (2 business days) – 1 st time	1	Per Card							
Emergency Card Replacement (2 business days) – additional replacements beyond 1 st	1	Per Card							
Non-emergency Card – 1 st time replacement (3-5 business days)	1	Per Card							
Non-emergency Card – additional replacement beyond 1 st replacement (3-5 business days)	1	Per Card							
Home Bill Payment Services									
Standard Bill Pay Transaction	1	Per Transaction							
Bill Pay Stop Payment	1	Per Stop Payment							
Bill Pay Return	1	Per Return							
Bill Pay Proof of Payment Request	1	Per Request							
Bill Pay Research	1	Per Hour							
Other Fees									
Secondary Card	1	Per Card							
Contactless Card	1	Per Card							
Foreign Currency Conversion	1	Per Transaction							
POS Decline	1	Per Transaction							
Text or Email Account Messaging	1	Per Communication							

**Form A.15
Other Costs**

**Request for Proposal
NST #080414**

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

Form A.16

**Stored Value Card Cost Proposal
Nebraska Game & Parks – Gift Card Program - Optional**

**Request for Proposal
NST #080414**

Bidder is required to provide a cost proposal that itemizes the individual cost and fees associated with a Gift Card program for Nebraska Game and Parks. 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. If services are not listed the bidder should add a line to include all items needed to run the program.

Cost Proposal									
Stored Value Cards	Volume	UOM	Year 1	Year 2	Year 3	Year 4	Year 5	Renewal 1	Renewal 2
Initial Card Issuance									
Monthly Account Maintenance Fee									
Point of Sale Fees									
Monthly Inactivity Fee *Bidder must specify at what timeframe fee is charged									
Customer Service									
Customer Service – VRU balance inquiries									
Online website access to balances, account history, etc.									
Customer Service									

IVR/ARU menu calls									
Customer Service Live representative calls									
Card Replacements									
Replacement Card									
Equipment									
Other Costs									

