

**Attachment B Technical Requirements – Revision One**  
**Level 4 - Baseline Technical Requirements**  
**Request for Proposal 6660 Z1**

Each bidder must use this format to respond in a detailed manner and explain how the bidder will comply with the following statements.

Technical Requirement 1 – Card Features	
a.	Describe the ability to provide a Visa or MasterCard branded card.
Response:	
b.	Detail the cards EMV capabilities.
Response:	
c.	Cardholders must not be able to negotiate checks against the card, except for home bill payment(s). Please describe bidder’s process to support this policy.
Response:	
d.	Detail if an application and credit check will be required to enroll.
Response:	
e.	Detail whether or not a credit line will be associated with the card.
Response:	
f.	Describe what impact, the prepaid card will have on the cardholder’s credit history.
Response:	
g.	Describe how each cardholder account balance will be FDIC insured up to \$250,000.
Response:	
h.	Describe how a “zero liability” policy will be provided to both the <b>cardholder and the State</b> .
Response:	
i.	Describe how the bidder will allow each program different card designs, which could include agency logos and different colors at no additional cost. The State prefers to maintain the existing card designs and colors as approved by the agency program leads. Detail any additional identifying features, for example, card number series.
Response:	

j.	Describe how the bidder will work with State programs on card design and allow for final approval, understanding that additional approval may be required by the card association brands.
Response:	
k.	Detail the bidder's ability to provide a reloadable, non-portable card.
Response:	
l.	Detail how the bidder can provide a portable card or a card that can be funded by multiple programs. Describe if the card can be funded outside State programs.
Response:	
m.	Detail if the bidder can provide both non-portable and portable cards under one contract depending on program needs.
Response:	
n.	Describe what information is required by the cardholder to have outside funds loaded to their card.
Response:	
o.	If funds can be loaded from alternate/outside sources detail how they can be pulled from cards and reissued by other means.
Response:	
p.	Describe security features applied during card activation, including, but not limited to counterfeit cards, and other fraud prevention tools.
Response:	
q.	Provide details regarding information printed/embossed on the back of the card.
Response:	
r.	The Contractor will block Merchant Category Codes (MCC) as required by each program as described in Exhibit 3. Describe bidder's methodology to meet this requirement.
Response:	
s.	Explain card association requirements related to issuance of cards and provide links to those requirements.
Response:	
t.	The bidder must detail the ability to provide sample cards for testing purposes.
Response:	

<b>Technical Requirement 2 – Card Enrollment</b>	
a.	Detail all potential information needed to issue a card, that may include first name, last name, address, city, state, zip code, phone number, date of birth, social security number, mother’s maiden name, and email address. Please indicate what is required and what is optional.
Response:	
b.	Describe the online solution for new card enrollment and provide print screens. Identify all security features for the online solution.
Response:	
c.	Describe the batch enrollment process. Include, at a minimum, what information is required and identify compatible formats.
Response:	
d.	Detail requirements for an electronic enrollment file. Provide accepted file transmission protocols, which should, at a minimum, include: Connect Direct software SFTP service with public key authentication FTPS TLS 1.2 minimum server FTP client utilizing VPN
Response:	
e.	Describe if both single card enrollment and batch enrollment options are available for each program.
Response:	
f.	Describe the options available for agency program leads to confirm enrollment files were received by the bidder.
Response:	
g.	Provide details for what notification options are available to the program when an enrollment file fails to process.
Response:	
h.	Describe the processes for the functions listed below using the bidder provided online solution for program staff. Include print screens of each process. Issue replacement cards, Reopen existing accounts that have been closed,

	Close an account.
Response:	
i.	Detail the security levels in the online solution. The bidder should include information on the ability to limit user access by specific state program, cardholder data, and user functionality levels available to program staff.
Response:	
j.	When a new card is mailed, Contractor is required to provide, at a minimum, a schedule of fees, terms and conditions, instructions on how to use the card and where the card can be used. Detail bidders card issuance process.
Response:	
k.	Bidder should describe all reasons a cardholder could be denied enrollment.
Response:	
l.	Describe the card activation process(es).
Response:	
m.	Describe options available for the program to receive an acceptance file and detail the information in that file.
Response:	
n.	Detail the contractor's ability to provide an alpha/numeric account number used to identify the program of the card being loaded.
Response:	
o.	Describe if any limits exist on the number of enrollment records that can be submitted per program per day.
Response:	
<b>Technical Requirement 3 – Card Production, Distribution, and Issuance</b>	
a.	Is card production handled in-house or outsourced? Please describe.
Response:	
b.	Describe if initial cards and replacement cards will be provided to the cardholder at no cost to the <b>State</b> .
Response:	
c.	Provide a detailed timeline of events from cardholder enrollment to card mailing.

Response:	
d.	Provide details regarding how program leads are notified when issued cards are returned by the United States Postal Service as undeliverable. Detail all notification methods available.
Response:	
<b>Technical Requirement 4 – Card Program Administration and Reporting</b>	
a.	Describe how the bidder will provide at least a 60-day advance written notice to program leads and the State Treasurer’s Office of changes affecting cardholders.
Response:	
b.	Describe the ability to provide monthly statistical reports to program leads and the State Treasurer’s Office as listed in section V.C.2 by email. Provide examples of all summary and detail reports. The State does not require access to individual cardholder financial activity.
Response:	
c.	Describe how card inventory is managed for new cards and for card re-issuance.
Response:	
d.	Detail the necessary lead time and the process if a card program is switched from voluntary to mandatory enrollment to ensure the Contractor would have adequate time to secure cards for increased distribution.
Response:	
e.	Detail the length of time a card is valid.
Response:	
f.	Describe the card replacement process.
Response:	
<b>Technical Requirement 5 – Card Usage and Cash Access</b>	
a.	Describe common situations when a transaction may be declined.
Response:	
b.	Describe the type of purchases the cardholder can make, examples: PIN-based, MO/TO, signature based, debit purchase, mobile payments, contactless, etc.
Response:	

c.	Detail how a cardholder can receive cash at bidder’s bank branch locations. Explain if fees are assessed and provide a list of associated fees.
Response:	
d.	Nationwide as well as international ATM access must be available for withdrawal of cash through a standard ATM transaction. Detail how dollar limits are set for withdrawals and what those limits are.
Response:	
e.	Describe if there is a limit to the number of free ATM withdrawals each month per card. Provide a list of participating ATM networks providing free withdrawals.
Response:	
f.	Describe daily and monthly transaction limits that can be set.
Response:	
g.	Describe any spending limits, including if they are daily, weekly, or monthly, as well as a dollar amount per transaction, dollar amount with multiple transactions, and any limits on types of transactions.
Response:	
h.	Provide locations in Nebraska (by city) of all the in-network (non-surcharge) ATMs and bank branches available for use by the cardholder.
Response:	
i.	Describe any costs and/or surcharges imposed for use of non-network ATMs that would be passed to the cardholder.
Response:	
j.	Describe the ability to provide home bill payment as a service available to cardholders.
Response:	
k.	Detail any limits on the number of loads accepted daily and/or monthly.
Response:	
l.	Detail if a card can be in an overdraft status. Provide information on how to include tips to prevent an overdraft status. If the card can be in an overdraft status, detail the process to handle the overdraft(s). Describe if a program can elect to prevent the cardholder from an overdraft status.
Response:	

m.	Detail how chargebacks would affect the cardholder.
Response:	
n.	Describe all methods available to cardholders to retrieve a card balance.
Response:	
o.	Detail the training procedures used to inform all bank branch management of the requirements of this contract to ensure bank personnel are aware of and trained to deliver the services available under this contract.
Response:	
<b>Technical Requirement 6 – Card Loads and Funds Availability</b>	
a.	Detail if funds can be loaded to a card prior to activation or if card must be active.
Response:	
b.	Describe the methods available to receive payment transactions to load card accounts, which can include, but are not limited to: <ul style="list-style-type: none"> <li>• Using a standard NACHA formatted PPD ACH transaction for each payment to each card.</li> <li>• Through a file transfer of 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.</li> <li>• Allowing an immediate load 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).</li> </ul>
Response:	
c.	Funds must be made available to cardholders at the open of business on settlement day if loaded via ACH. Describe bidder’s process of making funds available.
Response:	
d.	Currently card loads are transmitted via an ACH credit, each program is a separate batch, the COMPANY ENTRY DESCRIPTION field and/or the COMPANY IDENTIFICATION field within the batch header record will differentiate between the programs. Detail available options to separate program loads including, but not limited to, the current process.
Response:	
e.	Detail the ability to accept a file in conjunction with a wire transfer/account debit for same day funding of cards.

Response:	
f.	Participating programs may require the bidder provide an acknowledgement of the number of loads and amounts received, to confirm successful transmissions, and meet reconciliation requirements. Describe how these acknowledgements will be provided including the timeframe after receipt of the payment file, and the method for providing the acknowledgement. Detail what information would be acknowledged, and if the information is customizable by program.
Response:	
g.	Describe what type of formal notification will be provided to affected programs in the event the contractor experiences an ACH transmission failure. Please provide a timeline that details when each affected program will be notified.
Response:	
h.	Detail the notification process including the timeframe for late file processing.
Response:	
i.	Describe the ability to intercept or reverse a payment made to a cardholder in error. Include how funds will be returned, and the time it takes to return funds back into the State's bank account.
Response:	
<b>Technical Requirement 7 – Cardholder Demographic Updates, Account Maintenance &amp; Account Closure</b>	
a.	Describe how the Contractor will work with each program to develop demographic change procedures.
Response:	
b.	Some State programs allow either the cardholder or program staff to close an account. Describe the process for the cardholder or program staff to close a card.
Response:	
c.	Some State programs require that each cardholder account remain available for loads until the program that requested creation of that account advises that it no longer intends to make loads to that account. Describe the process required for closing an account/card.
Response:	
d.	Bidder shall detail how it will satisfy the State of Nebraska escheatment laws (Neb. Rev. Stat. § 69-1302 through 69-1310) (Unclaimed Property laws) relating to accounts closed due to inactivity.

Response:

e. Describe the method(s) to notify program leads when funds will begin the escheatment process.

Response:

**Technical Requirement 8 – Customer Service & Cardholder Website**

a. Describe how the bidder can provide a toll-free customer service number for cardholders and State program staff. Detail if a different toll-free number will be provided per program or if a universal toll-free number will be provided. Describe how many lines are available, and if staff is available 24 hours a day, 7 days a week, 365 days a year.

Response:

b. Examples of customer service functions required include, but are not limited to, access to account balances, funds availability, transaction inquiries, reporting a lost/damaged/stolen card, ability to dispute transactions, PIN selection or change, and transaction history information. Bidder shall detail current customer service functions available.

Response:

c. Detail the functions cardholders may complete with an Automated Response Unit (ARU) or on the bidder’s website.

Response:

d. Detail the number of months cardholder transaction history is retained and accessible by customer service.

Response:

e. Identify whether customer services will be performed by Contractor staff or sub-contracted, the city/cities where the call center(s) are located, and the call center functions performed at each listed location.

Response:

f. Describe procedures to verify the identity of the cardholder when accepting changes via customer service or online. Describe if the bidder can accept a portion of the cardholder social security as identity verification instead of the complete number.

Response:

g. Bidder should provide a copy, in English, of the proposed scripts that the CSRs and ARU operators will use. The script shall clearly show which steps the caller will follow in using the system and or communication with CSRs. The bidder should 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:	
h.	Describe the methodology used to determine when a customer service call is monitored and/or recorded.
Response:	
i.	Describe the ability to provide a toll-free number and a representative the State programs can contact outside normal business hours to increase cardholder daily withdraw limits, one-time transaction limits, etc. Include if these changes can be real-time. *This will only apply to certain state selected programs.
Response:	
j.	Bidder should detail the ability to provide a monthly statement to each cardholder by first class mail and/or online, itemizing load amounts by program as well as a detailed account history for the month. Cardholder shall have the ability to opt out of either option. Provide a sample statement.
Response:	
k.	Detail what account functions are available for the cardholder on the bidder's website. Examples: balance inquiry, monthly statement, etc.
Response:	
<b>Technical Requirement 9 – Marketing and Training</b>	
a.	Provide sample brochures and marketing materials for evaluation.
Response:	
b.	Submit a proposed (or draft) Marketing/Public Relations Plan, which outlines the materials and plans to expand the programs.
Response:	
c.	Contractor shall work with State programs to develop enrollment forms, FAQ sheets, program literature, marketing tools, and training information for program staff promoting the cards/answering cardholder inquiries. Please provide sample documents in English. Provide a list of other languages available.
Response:	
d.	Contractor must include instructional material for state staff on the use of the online enrollment functionality. Materials must be written in both English and Spanish at a reading level no higher than the 7 <sup>th</sup> grade. Bidder should provide sample documents in English and <b>list</b> any other languages currently available.

Response:	
e.	Describe how the bidder will allow the State final approval of marketing materials mailed or used for State programs. The participating State programs understand that the marketing materials may require additional approval by Visa or MasterCard depending on the card brand.
Response:	
<b>Technical Requirement 10 – Testing, Implementation and Post Implementation</b>	
a.	Detail the periods of time testing is shut down and not available for new programs/additional programs or changes to existing programs.
Response:	
b.	Bidder shall provide a detailed conversion plan of the existing programs, including a detailed test plan and implementation schedule. Describe how the conversion and implementation of multiple programs will be handled; all at once or staggered. Details should include, but not be limited to, the transitioning of all active and inactive cardholder data to the new contractor. This could consist of the status of active and inactive accounts, status of funding accounts, and the timeframe and methodology of the disposal of account information.
Response:	
c.	Describe the resources that the bidder will provide during conversion and/or implementation, including training (in person, over the phone, user manuals, or web based), technical support, or on-site visits.
Response:	
d.	Detail the implementation process for a new program.
Response:	
e.	Describe any on-going training that will be made available as upgrades or system changes occur.
Response:	
<b>Technical Requirement 11 – System, Card and Account Enhancements</b>	
a.	Detail bidder’s ability to send an email, text message, phone message, or paper notice as communication to cardholders. Information or notifications the State programs are interested in includes, but is not limited to: <ul style="list-style-type: none"> <li>• A deposit has been loaded to your card and is now available.</li> <li>• A transaction on your card has exceeded an established limit (this applies to the contractor preset limits).</li> </ul>

	<ul style="list-style-type: none"> <li>• A transaction on your card caused you to exceed an established limit on the number of transactions within a timeframe (this applies to the contractor preset limits).</li> <li>• A transaction for (\$) has been deducted from your card amount.</li> <li>• You have overdrawn your card and are being assessed an overdraft fee.</li> <li>• You are nearing the timeframe when you will be assessed an inactivity fee. You may wish to use your card to avoid an inactivity fee.</li> <li>• We do not have a current address for you. Your recent statement was returned as non-deliverable. Please contact (program name) or the contractor with your new demographic information.</li> <li>• 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 activate it.</li> <li>• Your monthly statement is available at the following (website link).</li> </ul> <p>The bidder should detail all other notifications or information that can be relayed to the cardholder <b>and</b> include details in the fee schedule for any cost the cardholder would incur for using these services.</p>
Response:	
b.	Detail how the cardholder would sign up for emails, text messaging or any other communications available.
Response:	
c.	Detail the ability to answer text message inquiries from cardholders seeking their current balance.
Response:	
d.	Detail the process for cardholders to transfer funds between individual State program cards or any other personal bank accounts. Identify fees for the cardholder.
Response:	
<b>Technical Requirement 12 – Other</b>	
a.	The State requires the Contractor meet all federal laws and regulations and card association industry standards, rules and regulations. Cards offered under these programs must be compliant with 12 CFR 205 Regulation E: Electronic Funds Transfers, and as such the Contractor will assume all responsibility for the product. Detail the types of information pertaining to individual accounts bidder will share with authorized State program staff when requested.
Response:	
b.	Describe the method(s) the bidder will use to keep the State updated on all rules and regulation changes.
Response:	

c.	Participating programs understand that some Federal and State laws, banking regulations and card association requirements are necessary for mailer and instructional materials. Describe how the bidder will work with the program to review, edit, and give final written approval of the card mailer and instructional materials associated with the disbursement of cards.
Response:	
d.	Describe how account statements and online account access complies with all applicable State and Federal laws, card association rules and regulations as well as banking regulations.
Response:	
e.	Detail if bidder provides a newsletter or email covering industry issues, rules and regulations updates and how often does the newsletter get distributed/published.
Response:	
f.	Detail any instance bidder has been fined by any card association for a violation of rules or regulations not caused by a card program or card client.
Response:	
g.	Detail how contractor maintains 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, but not be limited to, 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 there will be a charge for the change order. The State may then withdraw the change order, authorize work under the change order, or negotiate a contract amendment if necessary.
Response:	
h.	Detail how fees charged to the cardholder for services under the contract are following applicable laws, regulations, and standards.
Response:	
i.	Detail methods and timeliness for notification of Visa or MasterCard changes affecting cardholders.
Response:	
j.	Detail how monthly calls to address issues and questions will be handled.

Response:

## Agency-Specific Technical Requirements Nebraska Child Support Payment Center (NCSPC)

### Current Process for NCSPC:

#### Program Description:

The NCSPC working with the Nebraska Department of Health and Human Services (DHHS) disburses child support and spousal support payments for the State of Nebraska. Payments are received in from employers, paying parents, other State Disbursement Units, financial institutions, government agencies to include the IRS, Nebraska Department of Labor, Nebraska Unclaimed Property, Nebraska Lottery, and others. Federal guidelines require allocation and disbursement of these monies within two business days. Disbursements are made Monday through Friday excluding holidays.

#### Provider enrollment process:

The parent receiving payments is requested to enroll for direct deposit or an electronic payment card. The NCSPC has a web application which reviews the daily disbursements to see if there are items which can be converted to an electronic disbursement. The parents receiving payments can at any time voluntarily enroll via mail-in form or online at the NCSPC website. The NCSPC is working on a text message enrollment process along with an IVR automated enrollment without the need of a live representative.

#### State to Contractor enrollment process:

An electronic file of the cardholder information is sent daily to the contractor. The NCSPC also has access to a contractor operated website where enrollment can be made manually in case there are file transmission problems.

Once the enrollment file is received by the contractor, a card package is mailed to the parent receiving payments (Custodial Parent (CP)). The CP receiving payments activates the card by dialing the contractor's toll-free customer service number. Upon card activation, an acceptance file is sent from the contractor to the NCSPC, and payments begin being loaded to the card.

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

a.	Describe bidder's ability to provide enrollment details based on information provided.
Response:	
b.	The NCSPC sends an <b>outgoing</b> demographic file to the contractor to update address changes received from Child Support Enforcement (CSE) or the NCSPC. The NCSPC requires the contractor to supply an <b>incoming</b> demographic file to update CSE and the NCSPC of any demographic changes received by the contractor from the CP. Provide details on how bidder will provide an acceptance file to NCSPC.
Response:	
c.	Describe how the bidder can accept the file formats that are documented on Exhibit 6.
Response:	

d.	Describe payment technology the card is compatible with. (i.e., Google Pay, Apple Pay, Samsung pay etc.)
Response:	
e.	Detail funding options: for example: Venmo, SquareCash, Zelle and/or other push to card payment methods.
Response:	

## **Agency-Specific Technical Requirements Department of Health & Human Services (DHHS)**

### **Current Process for Providers:**

#### **Program Description:**

Individual providers have the option to receive payments by direct deposit or Prepaid cards. Providers may provide childcare, escort service, chore service, respite care, transportations, etc. for qualifying DHHS clients.

#### **Enrollment process for Providers:**

There are two scenarios:

1. A local DHHS employee offers the payment options to provider as they are enrolled. The provider completes an authorization form and submits it to DHHS. A DHHS employee enters the information in the contractor's website which then generates an enrollment file with the Contractor.
2. If the provider does not select direct deposit or the Prepaid card by the time they are scheduled to receive their first payment, NFOCUS defaults to the Prepaid card as the payment method. A file is sent to the Contractor with the appropriate demographic information and the Contractor mails a Prepaid card to the payee. A second file provides payment information. Payee will have to activate the Prepaid card once received.

#### **State to Contractor enrollment process:**

DHHS sends a daily electronic file to the Contractor. Contractor creates an account and mails a Prepaid card to the enrollee, who must call the toll-free number to activate the card. The Contractor sends DHHS a daily electronic file containing information on cards activated. Any payments DHHS generates for that recipient will be applied to the Prepaid card regardless if the card is activated or not.

### **Current Process for Grant Recipients:**

#### **Program Description:**

The purpose of Aid to Dependent Children (ADC) program is to maintain dependent children in their own homes if possible and to assist parents to provide care essential to healthy growth and development of their children. Assistance through ADC provides financial aid to needy dependent children and to needy parents or relatives who the children are living with. The purpose of this assistance is to strengthen family life and help parents to reach and maintain self-sufficiency and independence.

The Aid to the Aged, Blind, or Disabled (AABD) program was established to provide financial aid and medical assistance to persons in need who are age 65 and older, or who are age 64 and younger and blind or disabled according to the Retirement, Survivors, and Disabled Insurance (RSDI) Supplemental Security Income (SSI) Program definition of blindness or disability (see 469 NAC 2-007.02).

The State Disability Program was established to provide financial aid and medical assistance to persons who are blind or disabled and who meet the program definition of blindness or disability (see 469 NAC 2-007.02) but do not meet the durational requirements.

The purpose of the Child Welfare Payment and Medical Services Program is to provide payments and/or medical assistance for wards, former wards, children who are being adopted with subsidies, families of wards or children at risk of becoming wards, foster parents, and families receiving guardianship subsidies.

Independent Living provides payment for a DHHS ward age 16 or older. A DHHS employee and the ward develop a plan involving education or a training program.

The Low-Income Energy Assistance Program (LIHEAP) helps people with limited incomes offset the cost of heating and cooling their homes. In most instances the LIHEAP payment is sent to the utility providers however in certain situations, the payment is made directly to the client. Some of these payments are made to the EPC.

**Program Client enrollment process:**

Local office DHHS caseworkers of ACCESSNebraska staff will determine eligibility for one or more of the programs listed above. Cash grant recipients have the option of receiving payments via direct deposit or EPC. DHHS staff updates NFOCUS with requests for the EPC and retains a record of the request in the cash file. Payments are then generated to the recipient.

If the client does not select direct deposit or Prepaid card before the first payment, NFOCUS defaults to Prepaid card as the payment method. A file is sent to the contractor with the appropriate demographic information and the contractor mails a Prepaid card to the recipient. An additional file provides payment information. Payee will need to activate the EPC once received.

**State to Contractor enrollment process:**

DHHS sends a daily electronic file to the contractor. Contractor creates an account and mails a card to the enrollee, who must call the toll-free number to activate the card. The contractor sends DHHS an electronic file notifying of the card activation.

**Bidder must respond in a detailed manner to the following agency-specific requirements for DHHS.**

a.	Detail bidder’s ability to provide enrollment details for DHHS based on the above information.
Response:	
b.	Cardholder is responsible to notify contractor and DHHS of address changes. DHHS and the contractor will not exchange computer files containing any demographic updates. Detail bidder’s method of processing address changes.
Response:	
c.	Describe the procedures to change the process to exchange information noted in question b if the program decides they want the demographic information shared.
Response:	

d.	Describe the level of detail the bidder can provide in response to queries by DHHS staff regarding debits to the cardholder's account, cancellations and other card-related actions taken by the contractor.
Response:	
e.	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 take, upon approval by DHHS, to assist in complying with this law. These actions may include, but are not limited to, blocking the Prepaid card's MCC at certain types of merchants and/or ATMs, producing and mailing notices to EPC cardholders and other actions.
Response:	
f.	Describe bidder's ability to accept file formats as established in Exhibit 7.
Response:	

## Agency-Specific Technical Requirements NE Department of Labor (DOL) – Unemployment Insurance

### Current Process for DOL:

#### Program Description:

Unemployment Insurance pays benefits to those unemployed and underemployed individuals who meet monetary and other eligibility criteria. Nebraska pays benefits on a weekly basis. Payments are currently about 35% debit cards and 65% direct deposits. Payments increase in the winter months when seasonal companies experience layoffs.

#### Provider enrollment process:

Claimant files a claim and selects a method of payment through an automated phone system or a website. Claimant can change method of payment while the claim is active unlimited times. If a claimant selects a prepaid card at any time for payment, and switches between payment types in the same claim year, the original prepaid card will be used as opposed to reissuing a new card. If the claimant does not have their card, they will be told to contact the contractor directly to obtain a replacement card.

#### State to Contractor enrollment process:

An electronic file is sent daily with cardholder information. A new claim means a new card enrollment and a new card will be sent to the claimant. An enrollment for a prepaid card is sent when the claimant meets the first week of eligibility or is in a pay status. DOL will only send one enrollment per the life of a claim (no more than a 52-week period). There may be exceptions with Trade and Extended Unemployment Compensation (EUC) claims which may allow payments to be made on a claim beyond a 52-week period.

**Bidder must respond in a detailed manner to the following agency-specific requirements for NE Department of Labor (DOL).**

a.	Detail ability to receive the electronic files with enrollment data from DOL based on the above information.
Response:	
b.	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. Describe bidder's methods of processing address changes.
Response:	
c.	Describe bidder's ability to accept file formats as established in Exhibit 8.
Response:	

## Agency-Specific Technical Requirements University of Nebraska - Stipends

### Current Process for University of Nebraska - Stipends:

**Program Description:**

The Athletic Department began using the Card program in August 2010 to load payments to student athletes on a debit card. The program was used to eliminate the need for State warrants. The program is mandatory for all University student athletes. Scholarship monthly stipends for international student athletes, reimbursement for books and supplies, team travel money and any other payments/reimbursements are all “loaded” on their card.

**Provider enrollment process:**

The Athletic Compliance Office gathers the information required to enroll each athlete in the card program. The information is submitted to the contractor via a spreadsheet for high volume periods and entered on the contractor’s website for individual enrollments. Due to students changing addresses frequently, the contractor must mail all cards to the Athletic Compliance Office. Student athletes are responsible to update the Athletic Compliance Office with their permanent address.

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

a.	Detail bidder’s ability to accept enrollment details from the University – Stipends program based on the above information.
Response:	
b.	Student Athletes must provide address changes directly to the contractor and Athletic Compliance Office. The Athletic Compliance Office will not send address updates to the contractor and does not request address changes from the contractor. Describe bidder’s methods of processing address changes.
Response:	

## **Agency-Specific Technical Requirements**

### **NE Department of Correctional Services (NDCS) – Community Correctional Centers**

#### **Current Process for NDCS – Community Correctional Centers:**

##### **Location of Program Recipients:**

Community Correctional Center Omaha, – average population 174 including furloughs

Community Correctional Center Lincoln, – average population 602 including furloughs

##### **Program Description:**

NDCS provides inmates housed in two Community Correctional Centers a branded prepaid card to help them transition back to living in society. A prepaid card is used for making purchases or obtaining cash via an ATM. The Community Correctional Centers allow inmates a limited amount of cash via ATM at the facility or ATMs in the community.

NDCS will load cards once per week in amounts ranging from \$5 - \$1500 per inmate. At times circumstances will exist that require an emergency load of funds for immediate need, so a method must be provided for this to occur. A load file will be transferred from NDCS to the contractor. The load file will be sent via email along with a request to transfer the file balance from the NDCS bank account. NDCS will require the cards issued under this program to have certain MCC blocked to restrict access to purchases that inmates are not allowed to make while living in Community Correctional Centers. Inmates living in Community Correctional Centers are responsible to manage their cash/purchases within NDCS rules and regulations. To regulate these purchases, NDCS requires certain staff to be able to access online, real time transaction information. Available information must include vendor, transaction amount, and date of transaction. Both staff and inmates must have access to account balances. NDCS staff track inmate purchases to ensure transactions purchased are within NDCS guidelines. NDCS also requires a limit to daily withdrawals and daily point of sale transactions. The bidder should provide information on the possible type of account restrictions available.

Following are current restrictions:

- One (1) ATM withdrawal per day based on NDCS's limit, currently set at \$850 with the ability to request to change that amount by NDCS
- Five (5) PIN-Based Point of Sale (POS) transactions per day not to exceed \$3600 in total, with the ability to request a change to the amount by NDCS
- Five (5) Signature Based POS transactions per day not to exceed \$3600 in total requests, with the ability to request a change to the amount by NDCS
- No cash withdrawals at any bank via a teller
- No pay-at-the-pump use
- No website access.

##### **Provider enrollment process:**

NDCS employee enters inmate information and an electronic file from the NDCS mainframe is sent to the contractor to enroll new cardholders.

**Bidder must respond in a detailed manner to the following agency-specific requirements for NDCS**

a.	Detail the bidder's ability to accept enrollment details from NDCS based on the above information.
Response:	
b.	NDCS has circumstances where an emergency load of funds needs to occur. Detail the process(es) to load the cards. After the file is received, how quickly can funds be loaded to a card?
Response:	
c.	Describe the bidder's ability to allow NDCS staff to be able to access real-time transaction information on the cards issued under this program online, this is a requirement. Information must include vendor, transaction amount, and date of transaction.
Response:	
d.	Detail all methods available for NDCS staff and inmates to obtain card balances.
Response:	
e.	<ul style="list-style-type: none"> <li>• NDSC has restrictions for inmate cards. Describe how the bidder can set limitations including, but not limited to the following: One (1) ATM withdrawal per day ranging from \$850 to \$150</li> <li>• Five (5) PIN Based Point of Sale (POS) transactions per day not to exceed \$3600 in total</li> <li>• Five (5) Signature Based POS transactions per day not to exceed \$3600 in total</li> <li>• No withdrawals of cash at a bank via a teller</li> <li>• No pay at the pump use</li> <li>• No website access for inmates</li> </ul>
Response:	
f.	Describe options available to restrict cash back with a vendor purchase.
Response:	
g.	Inmates are not always incarcerated under their legal name or sometimes change their legal name while in prison. Describe how the bidder can print both the incarcerated and legal name and the inmate identification number on the card.
Response:	
h.	NDCS accounting staff will need the ability to place debit cards in a hold status, update SSN, update mailing address, reset PIN lockout, and print statements. Detail the process NDCS staff will use to perform each of the requirements listed.
Response:	

i.	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. Detail the process NDCS should follow. Bidder must include the time frame for returning these funds.
Response:	
j.	Describe how all statements must be sent to NDCS accounting for distribution to the inmates with inmate identification number printed on the statement.
Response:	
k.	Describe options available for the bidder to provide an ATM in the facilities for inmate use.
Response:	
l.	The bidder must reference Exhibit 9 and detail bidder's ability or inability to accept file formats in Exhibit 9.
Response:	
m.	<a href="#">Detail how to avoid printing and sending zero-dollar statements.</a>
<a href="#">Response:</a>	

## Agency-Specific Technical Requirements NE Public Employees Retirement System (NPERS)

### Current Process for NPERS:

#### Program Description:

NPERS, under the direction of the Public Employees Retirement Board (PERB), administers five mandatory and one voluntary, statewide retirement systems for the State of Nebraska.

All retirement plans administered by NPERS are governmental plans as defined under Internal Revenue Code § 414(d), § 401(a), § 457 and 29 U.S.C. § 1002(32). The five mandatory plans NPERS administers are for State, County, School, Judges and Patrol employees. The sixth plan is the voluntary Deferred Compensation Plan (DCP). All plans are eligible to participate in the card program.

NPERS makes approximately 367,000 annuity payments annually, totaling \$764,357,000 to retirees. NPERS offers a card program to retirees as an additional payment option for receiving retirement benefits. In 2020, there were approximately 1,865 new retirees enrolled between the five plans. The average monthly retiree payment is \$2,069. Retirees eligible for benefit payments under multiple programs currently receive separate payments. NPERS would be interested in having multiple retirement program payments loaded to the same card for individual retirees.

#### Provider enrollment process:

If a member elects a refund, a lump sum payout, a systematic withdrawal, or a benefit election, and they request payment via the prepaid card, information is entered on the Contractor's administrative website.

#### Bidder must respond in a detailed manner to the following agency-specific requirements for NPERS.

a.	Detail bidder's ability to accept enrollment details for NPERS based on the above information.
Response:	
b.	The cardholder is required to contact NPERS of any address changes. NPERS will use the bidder's online solution to make the change. Describe the bidder's process for address changes.
Response:	

## Agency-Specific Technical Requirements NE Workers' Compensation Court (NWCC)

### Current Process for NWCC:

#### Program Description:

The mission of the NWCC is to administer and enforce all provision of the Nebraska Workers' Compensation Act, except those provisions that are committed to the courts of appellate jurisdiction or as otherwise provided by law.

The Vocational Rehabilitation Section is responsible for reviewing and approving proposed vocational rehabilitation plans, certifying vocational rehabilitation counselors and job placement specialists, and appointing a vocational rehabilitation counselor if the parties cannot agree on the selection. The progress of injured workers in an approved plan is monitored, and all payments from the Workers' Compensation Trust Fund for plan expenses must be approved by the vocation rehabilitation section.

Claimants eligible to participate in the Prepaid Card program are injured workers participating in approved vocational rehabilitation plans who are eligible for reimbursement of mileage, supplies, books, and other expenses. Payments are made upon request by claimants. Claimants participate in approved vocational rehabilitation plans that vary in length from 90 days up to four (4) years or more.

#### Provider enrollment process:

Two days after a vocational rehabilitation plan is approved, a letter with a direct deposit enrollment form and a Prepaid Card payment authorization form is sent to the claimant. The claimant has 30 days to return either the direct deposit form or the stored value card payment authorization form. If the NWCC does not receive either form, the claimant is automatically enrolled in the Prepaid Card program.

#### State to Contractor enrollment process:

Once a payment authorization form is received by the NWCC accounting section, the information is logged into the contractor's Admin Site to enroll the claimant. This enrollment creates a cardholder account in the contractor's program. Once the account is created the vendor sends a Prepaid Card directly to the cardholder, who must activate the card.

#### Bidder must respond in a detailed manner to the following agency-specific requirements for NE WCC.

a.	Detail the bidder's ability to accept enrollment details from NWCC based on the above information.
Response:	
b.	The cardholder is required to contact NWCC of any address change. The NWCC is responsible for changing the claimant's address using the bidder's online solution. Describe the bidder's process for address changes.
Response:	

c.	Pay-at-the-pump is not allowed for fuel purchases; however, the cardholder may go inside to purchase fuel. Describe the bidder's ability to restrict pay at the pump purchases.
Response:	

## Agency-Specific Technical Requirements Office of Public Guardianship (OPG)

### Current Process for OPG:

#### Program Description:

The Prepaid Card Program enables the OPG to provide forward expenditures in a safe and accountable manner. Wards who have the capability to manage some of their finances are assigned a Prepaid Card for specific expenditures. Individuals without capacity to engage in financial transactions for themselves can benefit from the guardian’s use of a wards Prepaid Card to order, track and deliver ward purchases across Nebraska. The card allows for monitoring and documentation of ward finances, including monthly receipts of ward expenditures.

The OPG as fiduciary of ward funds provides unique services through the Prepaid Card in comparison to other state entities. The funds managed through the OPG Prepaid Card program are not state funds but are ward funds entrusted to the OPG as fiduciary to manage for the benefit of each ward. The OPG uses Prepaid Cards to provide funds and services to individual wards, from ward specific accounts. The OPG assigns the unique client number for ward cards. Individual ward funds are loaded by ACH transactions to specific ward Prepaid Cards that are available for ward purchases and services. The program provides centralized management of ward finances but is used at a multitude of vendors for purchases throughout the state.

The fiduciary role of the OPG requires additional administrative controls regarding the issuance and replacement of cards as compared to other programs. Separation of duties, by OPG staff, ensures the protection of ward funds through functional checks and balances unique to staff members. One staff member requisitions ward funds for expenditures within the OPG, a different OPG staff member loads ward funds from the ward account onto the Prepaid Card. The ward, or first staff member, can complete the purchase or expenditure. Receipts for deposits and disbursements with the Prepaid Card is recorded, saved, and the ward account is reconciled monthly.

The unique function of the Prepaid Card for OPG wards means the cards are loaded and utilized multiple times throughout a month for each ward. Depending on the level of fiduciary control required by the ward’s incapacity, some wards have additional cards for tracking specific funds. Additionally, due to the chaos some wards experience, it is paramount OPG be able to expediently load Prepaid Cards for emergency housing, medical and food and be able to transfer funds between the wards’ cards. The Prepaid Cards are an invaluable tool in the management of ward finances by the OPG.

#### Provider enrollment process:

Once an enrollment form is received, OPG staff logs into the contractor’s Admin Site and enrolls the ward. Enrollment creates a cardholder account in the contractor’s program and a Prepaid Card is sent to the cardholder, who must activate the card.

#### Bidder must respond in a detailed manner to the following agency-specific requirements for OPG

a.	Detail bidder’s ability to accept enrollment information from OPG based on the above information.
Response:	

## Agency-Specific Technical Requirements NE Department of Administrative Services (DAS) – Payroll

### Current Process for DAS - Payroll:

#### Program Description:

This program is designed to allow state employees an alternative to the other two methods of receiving pay - receiving a direct deposit into their checking account or receiving a warrant (check) for their pay. Currently over 95% of state employees receive their pay as a direct deposit. Our long-term goal is to eliminate warrants and the Prepaid card is a great boost to reaching that goal. One of the drawbacks to direct deposits is that the employee must establish a banking relationship, and some employees do not have a bank account. The payroll card eliminates this requirement. In addition, the payroll card offers much more security than the cash received from a cashed warrant. It also provides the ability to have the funds available to the employee the first thing on payday, so the employee does not have to wait until the warrant arrives in the mail the day after payday, or even later, depending on mail delivery times. Lost or undelivered warrants will become a thing of the past. Many employees who have direct deposit also have a payroll card as it allows them to have some of their pay deposited directly onto their payroll card to take advantage of the debit card feature.

#### Provider enrollment process:

DAS Payroll employees enter the application information for the Prepaid card directly into the account setup program supplied by the vendor. Account numbers generated for this payroll card use a static prefix supplied by the vendor to which DAS Payroll adds the employee's address book (or employee) number. The static prefix was prescribed by the vendor to denote a payroll account in Nebraska, thus the ending of the prefix is NE. (Any numbering system can be used if it includes the address book (employee number) to identify the employee). All other information required to create the account is supplied by the employee or gleaned from the State Accounting payroll system.

The contractor must provide DAS Payroll with the security to access the account setup process, directions, the ability to establish a new account, and the ability to review and change demographic information for the cardholder when required to do so. State Accounting needs to have access to employee accounts online to ensure direct deposit amounts were credited to employees. Contractor must provide DAS Payroll with a supply of cards. Once information is entered into the system; the card is mailed to the employee by DAS Payroll.

The supply of cards will also be used to reissue lost or stolen cards immediately to the employee by DAS Payroll. This process must include automatically loading the balance on a lost or stolen card onto the replacement card.

#### Bidder must respond in a detailed manner to the following agency-specific requirements for DAS.

a.	Detail the Bidder's ability to accept enrollment information from DAS Payroll based on the above information.
Response:	

b.	Account numbers generated for the payroll card use a static prefix supplied by the vendor to which DAS Payroll adds the employee's address book (or employee) number. Detail the bidders account number generation process.
Response:	
c.	The cardholder is required to contact DAS payroll with any address changes. DAS Payroll will use the bidder's online solution to make the change. Describe bidder's online address change process.
Response:	
d.	DAS payroll must have an inventory of prepaid cards available for initial enrollment and replacement cards. Describe bidder's ability to provide an inventory of blank cards to DAS payroll.
Response:	
e.	Describe the process to transfer funds from a lost or stolen card to a replacement card.
Response:	

## Agency-Specific Technical Requirements Nebraska University (NU) & Nebraska State College System (NSCS)- Payrolls

### Current Process for NU and NSCS – Payrolls:

#### Program Description:

The Payroll prepaid card program allows NU and NSCS to offer employees an alternative option for receiving pay should they not have an established checking or savings account for direct deposit. Currently, NU has many employees receiving pay as direct deposit(s) and NSCS has 100% of employees receiving pay as direct deposit(s). On average NU has approximately 15 warrants per month. The payroll card has been an asset in reducing some of these recurring warrants. In addition, the payroll card offers the cardholders more personal control and security than a warrant.

#### Current Enrollment process:

Participating employee completes a single paper form at their campus/college payroll department. The enrollment/setup form is required to input information into payroll system and establish the payroll card with the contractor. Completed forms are remitted to centralized offices at NU & NSCS. Identified staff then utilize the contractor’s website to request a card and build a profile. Once an employee is set up, the contractor sends the payroll card and applicable information directly to the employee.

#### Future enrollment process:

NU & NSCS is interested in an electronic method which would enable the enrollment data to flow to the contractor as well as properly set the employee up in the contractor’s system. Once the payroll card is set-up, all communication relevant to the activation of the card and any other information regarding card usage, replacement, etc. would be the responsibility of the contractor. Employees must have access to update personal card information with the contractor.

**Bidder must respond in a detailed manner to the following agency-specific requirements for University of Nebraska.**

a.	Detail the bidder’s ability to accept enrollment information from NU & NSCS based on the above information.
Response:	
b.	NU and NSCS employees are responsible to update their card information with the contractor. Describe bidder’s process to update card information.
Response:	
c.	NU and NSCS requires a monthly demographic report electronically. Describe available reports and ad hoc reporting available.
Response:	

**Agency-Specific Technical Requirements  
University OF Nebraska Medical Center (UNMC)**

UNMC uses reward cards for clinical trials and research participants. An email is sent to the contractor to request cards in specific denominations.

a.	Contractor must provide reward cards requested by UNMC in the correct denomination. Describe bidder’s process for requesting cards.
Response:	
b.	Detail the timeline from when the contractor receives the request to when cards are shipped.
Response:	
c.	Describe the activation process for the reward cards.
Response:	
d.	Detail how the cardholder can request the card balance.
Response:	
e.	Detail how the cardholder can withdraw the balance off their card.
Response:	