

# Oklahoma State Treasurer Debit Card RRP Questions & Answers

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## Vendor #1

1. Pg. 18 #3.4.1 and 3.5.1 both ask for references. Will 3 references total suffice? Or, can we provide 3 additional references?

**Three references will suffice.**

2. Page 26, Section 5 Debit Card Services, OESC Description – In order to complete pricing, how many individual unemployment benefit recipients are represented within the 677,640 payments to debit cards made over the last year? Can you confirm that claimants are paid weekly? What is the average duration or number of weeks that a claimant receives benefit payments (e.g., 15 weeks, 17 weeks, etc.)? Can you also please confirm the total dollar amount disbursed to debit cards for the given time period?

**OESC makes weekly disbursements for claimants. For additional information regarding disbursement amounts and number of cardholders/accounts please refer to Attachment A.**

3. Page 26, Section 5 Debit Card Services, OTC Description – What was the percentage of tax refund payments to debit cards over the last year that were joint filer refunds requiring two card plastics?

**Year to date 209,051 debit card accounts have been created for OTC. Of those accounts 33%, 68,379, were joint filers.**

4. Page 26, Section 5 Debit Card Services, Retirement System Description – Can you confirm the number of cardholders, frequency of pay (bi-weekly, monthly, etc.) and total dollars paid to cardholders over the last year for both the Firefighters and Teachers payment volumes?

**Both Firefighters and Teachers Retirement are disbursed monthly. Please see attachment A for dollars paid to cardholders over a twelve month period.**

5. Page 26, Section 5 Debit Card Services, DOC Description – For 2015, how many inmate cardholders were represented within the 95,000 cash draws? Can you please confirm if all cash draw payments are considered reloadable “prison cards” issued to inmates? If so, how many cards were issued for “work release program payments” and are those reloadable? Please elaborate on the current DOC card programs in use and card functionality (cash access, reloadable, etc.).

**Cash draws are disbursed to approximately 2,500 inmates. Today these disbursements are made in cash as DOC is still in the development phase of the debit card program and has yet to implement. The intent is to use reloadable cards for the payments in the future.**

6. Pages 27, Section 5 Debit Card Services, 5.7 Agency Functionality, 5.7.4 – Does the OESC consider “unclaimed funds processed” as non-activated cards with a balance after a set period of time? If so, what is that defined period of time?

**The statement included in Section 5.7.4, is incorrect and should be stricken.**

~~“Unlike the normal escheatment process, unclaimed funds processed by the OESC must be remitted back to OESC~~

**The abandonment period currently followed for distributed unemployment benefits applied to stored value cards is 5 years.**

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7. Pages 28, Section 5 Debit Card Services, 5.8 Card Issuance, 5.8.1 – Does the OTC require that joint filers to receive two cards addressed to each spouse in separate envelopes?

**No. Currently, two cards are mailed to joint filers on a single card carrier, in one envelope. The preference is to continue mailing both cards in a single envelope.**

8. Page 28, Section 5 Debit Card Services, 5.8 Card Issuance, 5.8.1 – Can the DOC confirm if they are currently restricting MCC access now on cardholder payments and if so, which payment type – cash draws, discharge checks or work release program payments?

**DOC is still in the development phase of the debit card program and has yet to implement, however, they do intend to utilize MCC restrictions when the program is deployed. Specific MCC restrictions have not been finalized.**

9. Pages 36, Section 7 Appendices, Appendix A – Answers to all submitted questions are scheduled on or about July 15, 2016. In an effort to develop and provide comprehensive pricing there are multiple data/volume questions to be submitted. Can the State provide answers to specific data/volume questions prior to that date, as they are received and the answers are ready?

**OST was unable compile the volume data prior to July 15.**

10. Page 37, Appendix B Payroll Card Requirements & Page 39 Appendix C Debit Card Program Requirements, Card Replacement – Many cardholders do not activate their card within seven business days (both on the payroll card side and other debit card payment types), but have indeed received their card and have every intention of using the card account. How does the current provider monitor all cards for non-receipt and provide express delivery of a card replacement? Do they only provide complimentary express delivery of a card if the “cardholder calls the Customer Service/Card Issuer?”

**Currently, the program administrator can download a report that details unpinned cards and cards returned as undeliverable for handling by each program.**

**Generally, cardholders reach out to customer service or the program administrator when a card has not been received within the stated time frame. At that point, the express delivery option is made available.**

11. Section 7 Appendices, Appendix I – Does the state have the same percentage number of transactions usage statistics available for payroll card and DOC card programs?

**DOC transaction usage statistics are not available as the program has not been implemented. Please see Attachment A for the payroll transactions usage statistics.**

## **Vendor #2**

1. The Certification for Competitive Bid includes a line stating that “A certification shall be included with any competitive bid and/or contract exceeding \$5,000.00 submitted to the State for goods or services.” Can OST confirm that, as we will not be charging you any client fees for the prepaid program, this form will not apply?

**The form must be completed for any contract that will be open to state agency participation.**

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2. As OST has confirmed that NSU will no longer be participating in the bid process, would you consider removing question 5.8.3, “Describe process in place to handle Title IV funds for student refunds”?

**OST would still be interested in responses regarding the handling of Title IV funds for potential higher education inclusion in the future. If your program does not have a plan for Title IV refund cards please respond accordingly.**

3. Under section 1.5, Format for Required Information, it reads that section 2 should include the completed pricing schedule and section 3-6 should correspond to the sections of the RFP, and. However, in the RFP documents, Section 2 is the contract terms and section 6 is pricing. Can you please clarify the format of the proposal?

**There was an error in the original statement. It should read:**

**Section 1 should contain the executive summary. Sections 2 through 6 should correspond to the sections of this RFP. Section 6 should include the completed pricing schedules provided in the appendices.**

4. Can OST clarify what you are looking for in a response to Appendix B and Appendix C? Would you like vendors to respond to each requirement listed, even if the same answers are included in our responses to sections 3-5?

**Please confirm that requirements can be met and/or specify any limitation or exceptions.**

5. In Section 5, Page 26, DOC Debit Card portion: will DOC cards be funded by a central location with multiple locations or will each location be funded and managed separately.

**Funding for DOC cards will occur through OST as a central location.**

6. To help further understand the State's current payroll program setup, can the State elaborate on the following questions?

a. Is there one centralized department that manages the prepaid card program and enrollments for all State employees?

**All payroll card enrollments are entered into an internal system at OST and a single enrollment file is sent to the contractor nightly.**

b. Do the funds for the employee pay come from one bank account or multiple accounts?

**State payroll is funded from a single bank account.**

c. Is the State utilizing instant issue cards today? If so, are there multiple sites that receive and distribute cards or several sites?

**No.**

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- d. How is the State enrolling employees onto a payroll card today?  
**A single enrollment file is generated from central office.**
- e. What type of reporting is the State using for payroll cards today?  
**Today the state requests reports directly from the dedicated relationship manager. OST does have access to a Card Administration tool where demographic information can be maintained.**
- f. Could the State provide the current pricing for the payroll card program in place?  
**See Attachment B (page 4).**
7. When is the expected launch date for the existing prepaid programs if moved to another card provider (ie. UI and other ReliaCard in Nov 2016 and Payroll in Sept 2017)? Is there an anticipated launch date for the DOC card programs?  
**The Oklahoma Tax Commission would be expected to launch on January 1, 2017. A schedule would be worked out for service implementation for the other programs. There is not a scheduled launch date for the DOC program at this time.**
8. Could the State provide the following statistics for UI, Pensions, Payroll, & Personal Income Tax?
- a. How many times, on average, does a cardholder receive a disbursement per month?  
**UI: weekly**  
**Teacher's Retirement: Monthly**  
**Firefighter's Retirement: Monthly**  
**Payroll: payroll frequency varies, generally is bi-weekly or monthly**  
**Personal Income Tax: one-time payment**
- b. What is the average number of disbursements a cardholder receives over the life of the card?  
**This information is not tracked.**
- c. What is the dollar amount spend mix among POS Pin, POS Signature, ATM withdrawal, Cash OTC (Bank Teller Withdrawal)  
**See Attachment A.**
9. Do single load cards require cash access? (ie. ATM)  
**Yes.**
10. Could the state provide the current pricing for the personal income tax refund card program in place?  
**See Attachment B (pages 1-3).**

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## Vendor #3

1. 1.5, pg. 5 The RFP states, “All proposals submitted must conform to the following format. Proposals should be printed on 8.5” x 11” paper (one side only).”

For complex documents like Microsoft Project plans and architecture diagrams, may bidders use larger paper folded down to 8.5 X 11 inch size?

**Yes.**

2. 3.2, pg. 18 Given the length of our audited financial statements, may bidders provide these documents in electronic format only?

**Yes. A link to an online statement would also be acceptable.**

3. 1.13, pgs. 8 - 9 Will OST please identify how it will evaluate proposals based on the categories listed in RFP section 1.13 and define what will be the percent value and/or total point value of the identified categories (e.g. qualifications, cost, etc.)?

**51% of points will be awarded for qualifications (understanding of requirements, service delivery/capability, and experience) and 49% of points on cost and Bank/ATM coverage.**

4. Appendix B and C, pgs. 37 - 40 RFP Appendix B and RFP Appendix C include additional requirements for the payroll card and debit card program. Please clarify if bidders are to include responses to these Appendices in the Proposal. If so, would it be acceptable to include the responses behind the corresponding Payroll Card and Debit Card Services sections of our proposal?

**Please confirm that requirements can be met and/or specify any limitation or exceptions.**

5. Appendix D, pg. 41 The Non-Collusion Certification asks for a Solicitation or Purchase Order #. What number would the State prefer bidders to include?

**OST Debit Card Services Solicitation**

6. 1.5, pg. 5; 6, pg. 34 RFP Section 1.5 states, “...Section 2 should include the completed pricing schedule and non-collusion affidavit, and Sections 3 through 6 should correspond to the sections of this RFP.” Section 6 of the RFP has information related to Pricing. For RFP Section 6 requirements, should bidders include responses in Section 2 or Section 6 of their proposal?

**There was an error in the original statement. It should read:**

**Section 1 should contain the executive summary. Sections 2 through 6 should correspond to the sections of this RFP. Section 6 should include the completed pricing schedules provided in the appendices.**

7. 6, pg. 34: Please provide a copy of the current fee schedule for payroll cards.

**See Attachment B (page 4).**

8. 5.1, pg. 27: Which agencies will require instant issue card service capabilities? What is the anticipated monthly volume?

**Currently the instant issue card is not utilized, but we would like to have information for this product in the event that it is needed.**

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9. 4.8.6, pg. 20: The RFP states, “Can the Contractor hold a stock of cards to be issued and distributed immediately to cardholders?” Please clarify the intent of this RFP Question.

**OST’s concern is for Payroll Card recipients being able to have the timeliest access to their salary and wages that are earned. If this option is not available then we would like for the Vendor to provide alternatives for how the employee will have timely access to their salary and wages.**

## **Vendor #4**

1. 10 2.1: Would OST consider an initial term longer than 1 year?

**No. All Oklahoma State Treasurer contracts are setup to be for a one (1) year period with four (4) additional one (1) year renewal periods.**

2. Where’s the question??? All data, forms, procedures, software, manuals, system descriptions and work flows developed or accumulated by the Contractor specifically to perform under this contract shall be owned by OST. The Contractor may not release any of such materials without the written approval of OST.

**Please confirm that requirements can be met and/or specify any limitation or exceptions.**

3. 4.3 Are payroll cards EMV/chip enabled? Please clarify if OST is requesting chip enabled cards as part of the program?

**No. OST is simply asking what types of cards are currently issued and any plans for EMV in the future.**

4. 5.7.4 Describe how you handle escheatment. Unlike the normal escheatment process, unclaimed funds processed by the OESC must be remitted back to OESC Please specify by program who owns the funds once they are loaded to the card:

**The statement included in Section 5.7.4, is incorrect and should be stricken.**

~~“Unlike the normal escheatment process, unclaimed funds processed by the OESC must be remitted back to OESC.”~~

- OTC? **The cardholder**
- OESC? **The cardholder**
- OTRS? **The cardholder**
- OK Firefighters Pension and Retirement System? **The cardholder**
- NUS? **NA, this program is no longer part of this RFP.**
- DOC? **Program under development**

**\*\* Funds are subject to reclamation per NACHA rules in the event of death of the receiver (cardholder).**

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5. 5.7.4: Describe how you handle escheatment. Unlike the normal escheatment process, unclaimed funds processed by the OESC must be remitted back to OESC Please clarify what is meant by “normal escheatment” process? Are you requesting for all programs escheated funds be returned to Oklahoma Employment Security Commission?

**The statement included in Section 5.7.4, is incorrect and should be stricken.**

~~“Unlike the normal escheatment process, unclaimed funds processed by the OESC must be remitted back to OESC.”~~

**Escheatable funds should be reported and remitted in accordance with the provisions of Oklahoma Statutes, Title 60 Chapter 13 Uniform Unclaimed Property Act. Unemployment insurance (UI) benefits distributed to claimants on stored value cards are reported to unclaimed property after a 5 year abandonment period.**

6. 5.8.2: Describe current debit card authorization and release process Can you explain what this question is referring too?

**Please describe the process of transaction authorization and note whether any holds are placed on funds after authorization.**

7. Card Design: Will each program have a unique card design?

**Today each program has their logo on the face of the card. This allows for easy distinction between programs if a cardholder is unaware of why they have received funds on a card.**

8. Will the State allow cards to be loaded by anyone other than the State of Oklahoma?

**No. Currently the State does not allow cards to be loaded by third parties.**

**The Oklahoma State Treasurer’s office does not want to discourage any additional services that can be provided to our cardholders, however if the related financial services consists of “upgrades” to state employees payroll card, the State Treasurer’s office will not be responsible for collecting information for customer identification programs. Nor will such services be provided pursuant to the scope of the contract awarded subsequent to this RFP.**

9. Can you supply the current number of cardholders for Unemployment, payroll, Tax Refunds, Retirement Payments, Student Refunds and Work Release?

**See Attachment A. The DOC (Work Release) program has not been implemented so this information is not available for that program.**

## **Vendor #5**

1. Do any of the participating agencies plan to use the awarded contractor for ACH disbursement services?

**Currently OESC (UI) uses the debit card contractor for ACH disbursement services. This may or may not be continued with a new service provider.**

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2. Can OESC advise how many claimants received a deposit to a debit card per month in 2016?

**See Attachment A.**

3. On a monthly basis, how many new claimants does OESC enroll in the debit card program?

**See Attachment A.**

4. What is the frequency of payment for ongoing claims, weekly, bi-weekly?

**UI: weekly**

**Teacher's Retirement: Monthly**

**Firefighter's Retirement: Monthly**

**Payroll: payroll frequency varies, generally is bi-weekly or monthly**

**Personal Income Tax: one-time payment**

5. How many refunds were paid via direct deposit over the same period?

**The number of personal income tax refunds/payments to cards is reflected in Attachment A.**

**Direct Deposits are not segregated between personal and business tax refunds. For this reason, we are unable to provide an accurate number.**

6. Please provide the total dollar amount spent by each channel during the report period (ATM, bank teller, POS, Accel Pin Base, MasterCard Pin Base, Signature Based) by program.

**See Attachment A.**

7. Please provide the number of approved transactions by each channel during the report period (ATM, bank teller, POS, Accel Pin Base, MasterCard Pin Base, Signature Based) by program.

**See Attachment A.**

8. In order for bidders to understand the need for incremental customer service staff that will be needed to support each program, please provide the average number of IVR calls, and calls transferred to a customer service representative, per month for each program.

**This information is not available for UI. Below is the information for a two month period for the other programs. Please note April is peak time for the OK Tax Refund program.**

## **April 2016**

<b>OK Tax – IVR calls - 102,793</b>	<b>Transfers to CSR's – 7,686</b>	<b>Percentage opt out – 7.5%</b>
<b>OK FF – IVR calls – 473</b>	<b>Transfers to CSR's – 222</b>	<b>Percentage opt out - 46.9%</b>
<b>OK Teachers – IVR calls – 273</b>	<b>Transfers to CSR's – 138</b>	<b>Percentage opt out – 50.5%</b>
<b>State Payroll – IVR calls – 1075</b>	<b>Transfers to CSR's – 138</b>	<b>Percentage opt out – 12.8%</b>

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## May 2016

OK Tax – IVR Calls – 83,651

Transfers to CSR's – 6,631

Percentage opt out – 7.9%

OK FF – IVR calls – 482

Transfers to CSR's – 203

Percentage opt out – 42.1%

OK Teachers – 271

Transfers to CSR's – 130

Percentage opt out – 48.0%

State Payroll – IVR calls – 848

Transfers to CSR's – 116

Percentage opt out – 13.7%

## Vendor #6

1. May we have a breakdown of current transaction volume on the current Payroll and Debit card programs for the past year? As in, how many cash withdrawals, POS purchases, in and out of network transactions, etc.

**See Attachment A.**

2. May we obtain copies of the current proposals by Xerox and KeyBank?

**The pricing schedules for the current debit and payroll card programs are provided in Attachment B.**

3. Will the contract for Payroll cards begin later than the other debit card lines, as the current contract expires September 30, 2017?

**Yes. This will allow for a staggered implementation.**