



**State of West Virginia  
Department of Administration  
Purchasing Division**

**NOTICE**

Due to the size of this bid, it was impractical to scan every page for online viewing. We have made an attempt to scan and publish all pertinent bid information. However, it is important to note that some pages were necessarily omitted.

If you would like to review the bid in its entirety, please contact the buyer. Thank you.

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February 22, 2012

Frank M. Whittaker  
Department of Administration Purchasing Division  
Building 15 2019 Washington Street  
East Charleston, WV 25305

Dear Mr. Whittaker:

Thank you for the opportunity to present Workforce West Virginia, Unemployment Compensation Division (Agency) our recommended solutions for electronic payment card and direct deposit programs. As the nation's premier financial provider for government entities, we offer powerful advantages that will put new opportunities for efficiency and convenience firmly within your grasp. Through close partnership, we will help the Agency achieve greater efficiencies and better capabilities so you can more intently focus on your mission — to provide electronic payment card and direct deposit services for the delivery of unemployment benefits as an alternative to manual paper-based issuance.

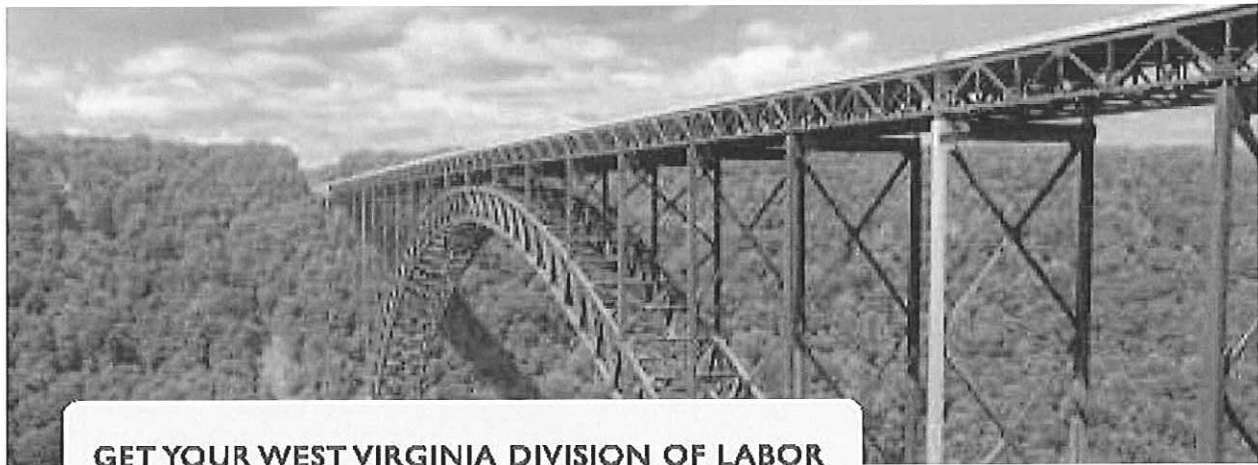
Our own mission, to provide the Agency the utmost in service, technology, efficiency and convenience, is detailed below:

- **Personal service: assured.** Your local client team is comprised of seasoned government experts who have expertise with public sector disbursement cards. We are fully available to the Agency for in-person meetings, phone calls and support.
- **Specialized knowledge: proven.** As the top prepaid card provider in the U.S. we have an intuitive and focused understanding of programs such as yours. Proof positive: Two of our State prepaid card programs were recently named "*best in the nation*" by the NCLC National Consumer Law Center. NCLC's report is provided in the Appendix.
- **Stability and strength: demonstrated.** We are a highly rated financial institution with a strong balance sheet, diverse earnings stream and powerful brand. As such, we have the strength and stability to withstand market fluctuations and invest in new technologies to better serve the Agency above and beyond the competition.
- **Expansive footprint: confirmed.** We provide access through the Allpoint ATM network and MasterCard member financial institutions for teller-cash withdrawals statewide and nationwide – plus, we have more than 18, 207 ATMs throughout the country and 55,000 across the globe. That means your beneficiaries will be assured easy, surcharge-free access to funds, no matter where they are.
- **Advanced technology: realized.** Our industry-leading technologies give the Agency access to more innovative, efficient solutions with expanded capabilities and streamlined platforms.

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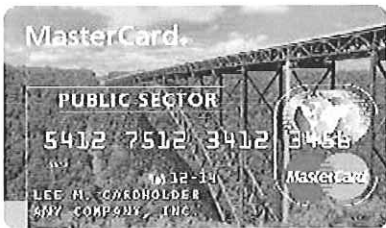
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DEPARTMENT OF ADMINISTRATION  
PURCHASING DIVISION  
EAST CHARLESTON, WV



**GET YOUR WEST VIRGINIA DIVISION OF LABOR**

# Debit Card for Unemployment Insurance Benefits



## Receiving your benefit payments will be faster, easier, and more secure

The State of West Virginia Division of Labor Prepaid Debit Card is the new way you will be receiving your benefits, if you do not have your benefits directly deposited to a traditional bank account. This is a prepaid debit card, with funds limited to the amount of your benefit payments. Your benefit payments go directly to your card account.

- **AVOID THE HASSLE** of trying to get a check cashed
- **MORE SECURE** than carrying cash
- **USE EVERYWHERE** MasterCard debit cards are accepted—in stores, online and on the phone
- **GET ACCESS TO CASH** at ATMs and from tellers at any bank or credit union that accepts MasterCard
- **GET CASH BACK** with purchase at many grocery and convenience stores

You also have the option to directly deposit your unemployment insurance benefit payment to a traditional bank account. To enroll for direct deposit, go to [www.wvlabor.com](http://www.wvlabor.com) and select Direct Deposit.

\*Transaction and service fees may apply. These cards are issued by Bank of America, N.A. pursuant to a license from MasterCard Worldwide. Bank of America, N.A. Member FDIC ©2012 Bank of America Corporation.

West Virginia Division of Labor



Go to [www.wvlabor.com](http://www.wvlabor.com) for details today!

It would be an honor to establish a partnership with the Agency. We are wholly and enthusiastically committed to serving your needs — and look forward to discussing details.



Kevin Larkin  
Senior Vice President



June Tomes  
Vice President

## Schedule of Bank Fees

Retail transactions		
ATM Cash Withdrawal at Bank of America and Allpoint ATM's	Free	
ATM Cash Withdrawal at Other Vendor ATM's (1 Free x Deposit)	\$1.50	
ATM Balance Inquiry at Bank of America and Allpoint ATM's	Free	
ATM Balance Inquiry at Other Vendor ATM's	Free	
Over the Counter Teller Transactions at Participating Financial Institutions	Free	
On-line Funds Transfer	Free	
Domestic Access to Customer Service		
On-line	Free	
Phone	Free	
International Access to Live Customer Service	Free	
Card Replacement		
Standard Delivery	\$5.00	
Express Delivery	\$15.00	
Account Statements		
On-line	Free	
Mail	\$1.00	
Additional Miscellaneous		
Account Closure Fee – check issuance upon account closure	\$5.00	per check
ATM withdrawal - international	\$3.00	
International Transaction Fee	3.0%	

**RFQ WWV-12-872 (Electronic Payment Card and Direct Deposit Services) Cost Sheet**

A	B	C	D	E
Line No.	Type of Service	Monthly Estimated Quantities*	Claimant's Unit Fee	Claimant's Total Cost
1	Set Up Fee - Initial Card	5,000	No Cost	
2	Monthly Account Services for Active Accounts	32,000	No Cost	
3	<b>Transactions</b>	<b>256,000</b>	<b>NA</b>	
4	<b>Total ATM Withdraws</b>	<b>64,000</b>	<b>NA</b>	
	<b>ATM In-Network (4 free Withdrawals)</b>			
5	Number of Counties with at least one ATM	45		
6	Divided by Total Counties in West Virginia	55		
7	Percent	82%		
8	% in 7C multiplied by 64,000 ATM Withdrawals 64,000	52,480	No Cost	
	<b>Contracted ATM In-Network with Fee</b>			
9	Number of Counties with at least one ATM	45		
10	Divided by Total Counties in West Virginia	55		
11	Percent	82%		
12	% in 11C multiplied by 64,000 ATM Withdrawals	52,480	\$0	\$0
	<b>More than 4 In-Network ATM Withdraws</b>			
13	10% of quantities in Line 8	5,248	\$0	\$0
	<b>ATM Out-of-Network</b>			
14	Number of Counties without an In-Network ATM	10		
15	Divided by Total Counties in West Virginia	55		
16	Percent	18%		
17	% in 16C multiplied by 64,000 ATM Withdrawals	11,520	\$ 1.50	\$17,280
18	Potential Additional Charge by Bank where Out-of-Network ATM is located (Use Same Quantity from 17C)	11,520	\$2.00	\$23,040
	**Bidding vendor cannot predict the cost per transaction being charged by a bank that is not one of the vendor's banks. For Line 18, the important factor is the number of transactions. Therefore, the standard rate of \$2.00 is being used for the purpose of calculating and allowing equal comparison of costs			
20	IATM Transactions outside of the US	200	\$ 3.00	\$ 600
21	Point of Sale as Credit	115,200	\$0	\$0
22	Point of Sale as PIN Debit	64,000	\$0	\$0
23	Teller assisted Withdraw at debit card in-network bank	12,800	No Cost	
24	Total Transaction Cost Col E(12+13+17+18 +20+21+22)			\$40,920
A	B	C	D	E
No.	Type of Service	Monthly Estimated Quantities	Claimant's Unit Fee	Claimant's Total Cost
	<b>ATM Balance Inquiries</b>	70,000	\$0	
25	4 Free ATM Balance Inquiries for In-Network 70,000 multiplied by % from C7 plus C11	47,068	\$0	
		No Cost		

26	Additional ATM Balance Inquiries for In-Network (10% multiplied by C25) equals monthly estimated total	4,706.80	\$0	\$0
27	ATM Balance Inquiries for Out-of- Network (70,000 multiplied by % in C16) equals monthly estimated total	12,600	\$0	\$0
28	<b>Total Cost (E26+E27)</b>			<b>\$0</b>
<b>Other Fees</b>				
29	Account Overdraft	10,000		
	Insufficient Funds	0		
30	Minimum of two (2) denials for Insufficient Funds per month	10,000	No Cost	
31	Additional denials for Insufficient Funds	5,000	\$0	\$0
32	Free On-Line Statements	26,000	No Cost	\$0
33	Account Statements Mailed to Claimants	6,000	\$ 1.00	\$ 6,000
34	<b>Total Other Fees (E29+E31+E33)</b>			<b>\$ 6,000</b>
<b>Card Issuance Services</b>				
35	One Card replacement per year (includes postage)	500	No Cost	
36	Additional Card Replacements	100	\$ 5.00	\$ 500
37	Overnight delivery requested by cardholder	50	\$ 15.00	\$ 750
38	Expired card replacement	2,000	No Cost	
39	Card Deactivation	500	No Cost	
40	Card Reactivation	300	No Cost	
41	<b>Total Card Services Cost (E36+E37)</b>			<b>\$ 1,250</b>
<b>Cardholder Inquiry</b>				
42	Free telephone automated inquiries through toll-free line	180,000		
		80,000	No Cost	
43	Free Web inquiries	30,000	No Cost	
44	2 Free Live Customer Service Inquiries per Month	40,000	No Cost	\$0
45	Additional Live Customer Service Inquiries per Mth	30,000	\$0	\$0
46	<b>Total Inquiry Cost (E45)</b>			<b>\$0</b>
<b>Miscellaneous</b>				
47	Account Inactivity with a balance after 12 Months	1,000	\$0	\$0
48	Change in PIN	500	\$0	\$0
49	Account Research	1,000	\$0	\$0
50	Conversion of Foreign currency	200	3%	\$6
51	<b>Total Miscellaneous Cost (E47+E48+E49+E50)</b>			<b>\$6</b>
A	B	C	D	E
Line No.	Type of Service	Monthly Estimated Quantities	Claimant's Unit Fee	Claimant's Total Cost
<b>ACH Origination and Routing</b>				
52	ACH Monthly Maintenance	2	No cost	
53	ACH Credit Originated	64,000	No cost	
54	ACH Debit Originated	55	No cost	
55	ACH Transmission	27	No cost	
56	ACH Return	10	No cost	
57	ACH Notification of Change	10	No cost	
58	<b>Total ACH Cost (E52+E53+E54+E55+E56)</b>			
<b>Grand Total Col. E (24+28+34+41+46+51)</b>				<b>\$48,176</b>

**\*\* Please refer to attached special appendix for additional information on Bank of America Proposal \*\***