



State of West Virginia
 Department of Administration
 Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

Request for Quotation

RFQ NUMBER
 BEP08063

PAGE
 1

ADDRESS CORRESPONDENCE TO ATTENTION OF:
 JOHN ABBOTT
 304-558-2544

RFQ COPY
 TYPE NAME/ADDRESS HERE

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BUREAU OF EMPLOYMENT PROGRAMS
 OFFICE OF ADMIN. SUPPORT-5302

112 CALIFORNIA AVENUE
 CHARLESTON, WV
 25305-0112 558-2634

DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
02/07/2008				

BID OPENING DATE: 03/06/2008 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
ADDENDUM #01						
THIS ADDENDUM IS ISSUED TO ANSWER VENDOR QUESTIONS, CLARIFY THE ORIGINAL REQUIREMENTS OF THE SPECIFICATIONS, AND REVISE THE BID FORM, PER THE ATTACHED.						
0001	1	LS		946-35		
ELECTRONIC PAYMENT CARD (EPC) SERVICES						
***** THIS IS THE END OF RFQ BEP08063 ***** TOTAL:						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE	TELEPHONE	DATE
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TITLE	FEIN	ADDRESS CHANGES TO BE NOTED ABOVE
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WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

**GENERAL TERMS & CONDITIONS
REQUEST FOR QUOTATION (RFQ) AND REQUEST FOR PROPOSAL (RFP)**

1. Awards will be made in the best interest of the State of West Virginia.
2. The State may accept or reject in part, or in whole, any bid.
3. All quotations are governed by the *West Virginia Code* and the *Legislative Rules* of the Purchasing Division.
4. Prior to any award, the apparent successful vendor must be properly registered with the Purchasing Division and have paid the required \$125.00 registration fee.
5. All services performed or goods delivered under State Purchase Orders/Contracts are to be continued for the term of the Purchase Order/Contract, contingent upon funds being appropriated by the Legislature or otherwise being made available. In the event funds are not appropriated or otherwise available for these services or goods, this Purchase Order/Contract becomes void and of no effect after June 30.
6. Payment may only be made after the delivery and acceptance of goods or services.
7. Interest may be paid for late payment in accordance with the *West Virginia Code*.
8. Vendor preference will be granted upon written request in accordance with the *West Virginia Code*.
9. The State of West Virginia is exempt from federal and state taxes and will not pay or reimburse such taxes.
10. The Director of Purchasing may cancel any Purchase Order/Contract upon 30 days written notice to the seller.
11. The laws of the State of West Virginia and the *Legislative Rules* of the Purchasing Division shall govern all rights and duties under the Contract, including without limitation the validity of this Purchase Order/Contract.
12. Any reference to automatic renewal is hereby deleted. The Contract may be renewed only upon mutual written agreement of the parties.
13. **BANKRUPTCY:** In the event the vendor/contractor files for bankruptcy protection, this Contract may be deemed null and void, and terminated without further order.
14. **HIPAA Business Associate Addendum** - The West Virginia State Government HIPAA Business Associate Addendum (BAA), approved by the Attorney General, and available online at the Purchasing Division's web site (<http://www.state.wv.us/admin/purchase/vrc/hipaa.htm>) is hereby made part of the agreement. Provided that, the Agency meets the definition of a Covered Entity (45 CFR §160.103) and will be disclosing Protected Health Information (45 CFR §160.103) to the vendor.

INSTRUCTIONS TO BIDDERS

1. Use the quotation forms provided by the Purchasing Division.
2. **SPECIFICATIONS:** Items offered must be in compliance with the specifications. Any deviation from the specifications must be clearly indicated by the bidder. Alternates offered by the bidder as **EQUAL** to the specifications must be clearly defined. A bidder offering an alternate should attach complete specifications and literature to the bid. The Purchasing Division may waive minor deviations to specifications.
3. Complete all sections of the quotation form.
4. Unit prices shall prevail in cases of discrepancy.
5. All quotations are considered F.O.B. destination unless alternate shipping terms are clearly identified in the quotation.
6. **BID SUBMISSION:** All quotations must be delivered by the bidder to the office listed below prior to the date and time of the bid opening. Failure of the bidder to deliver the quotations on time will result in bid disqualifications.

SIGNED BID TO:

Department of Administration
Purchasing Division
2019 Washington Street East
Post Office Box 50130
Charleston, WV 25305-0130

Questions pertaining to this Addendum are required to be submitted in a word document format no later than close of business (5:00 PM) Wednesday 02/13/08.

RFQ BEP08063 – Addendum #01
Questions and Answers

Q.1. Will you please provide a definition of “qualified financial institution”? If the offeror is not a qualified financial institution but has a qualified financial institution as a subcontractor, will WORKFORCE West Virginia allow proposals from other qualified contractors that are not financial institutions provided they have a qualified financial institution as a subcontractor providing all required banking and financial services?

A.1. A qualified financial institution is an institution equipped to receive, process, and distribute funds for the stated purpose with the necessary insurance protection of said funds. If the vendor is not a qualified financial institution, but has a qualified financial institution as a subcontractor, WORKFORCE West Virginia will accept proposals.

Q.2. Will WORKFORCE West Virginia please confirm the due date of the proposal to John Abbott, Senior Buyer for Request #BEP08063?

What is the correct bid opening date?

When are the responses due? Section 1.9.3 indicates a response opening date of 1/31/08. However, Section 1.16 indicates that the opening date is 2/13/08)

Given that the State is planning to issue an amendment to the proposal which is expected to require additional analysis on the part of the bidders, would the State consider extending the deadline for submission of proposals in the proposed amendment, as well?

A.2. The new technical bid opening will be **March 6, 2008, 1:30 PM**

Q.3. Will WORKFORCE West Virginia please clarify what is meant by “unused”?

A.3. Cards issued to an unemployment compensation claimant, with benefit funds applied, but never activated and/or used by said claimant.

Q.4. Will WORKFORCE West Virginia please clarify what is “a cash transfer card”?

A.4. Appendix B should read ***Additional card issuance only.***

Q.5. Is it the intention of WORKFORCE West Virginia to provide one free card replacement each year (if requested) to each claimant for free?

A.5. Yes, it is the intent of WORKFORCE West Virginia to provide one free replacement card each year (if requested) to each claimant for free. **See revised "M"**.

Q.6. RFP Section 3.2.2, Preferences, N., indicates that the "vendor may allow for a minimum of two ATM withdrawals per customer per month from the vendor's ATM network at no cost." The cardholder fee schedule in Appendix B indicates "First Four ATM withdrawal transactions each month. Please clarify if it is the intent of WORKFORCE West Virginia for the vendor to provide at least two free ATM withdrawals each month. Will the fee schedule in Appendix B be modified to reflect the fee for the first two ATM withdrawals and then additional ATM withdrawals each month?

A.6. It is the intent of WORKFORCE West Virginia to provide a minimum of two (2) free ATM withdrawals each month through the vendor's ATM Network. Appendix B has been updated.

Q.7. Is it the intent of WORKFORCE West Virginia for each vendor to propose Direct Deposit services or has the Department already secured a vendor for these services?

If required, will WORKFORCE West Virginia please define the Direct Deposit services to be provided by the contractor? For example, are you asking a contractor to only provide ACH origination and routing, or are you asking for complete Direct Deposit services including enrollment and maintenance of the direct deposit accounts?

If the vendor is to propose these services, should any applicable fees be added to Appendix A as an itemized line item? Are Direct Deposit services to be paid for by the State or by each claimant that elects direct deposit?

A.7. Yes, it is our intent for each vendor to propose Direct Deposit services. No, we have not already secured a vendor for these services. We are requiring the vendor to provide ACH origination and routing services only. Any applicable fees must be indicated in the proposal.

Q.8. Is this a new purchase?

A.8. Yes, this is a new purchase.

Q.9. What is the estimated value of the contract to be awarded?

A.9. The value is unknown. We are able to provide the following information, which may be useful in determining the value. During the period beginning July 2006 through the period ending June 2007, the total number of unemployment insurance weeks paid was 603,103. The total amount of benefits paid was \$139,361,725. The total number of checks issued was 367,543.

Q.10. Will this be a firm fixed contract?

A.10. Yes, it will be firm fixed.

Q.11 What is the volume of unemployment benefits paid by the State for the last 3 years?

A.11 Benefits paid the last three years:

Year Ending 06/07	\$139,361,726
Year Ending 06/06	\$132,105,707
Year Ending 06/05	\$135,081,258
Total Three Year	\$406,548,691

Q.12 What is expected for the next year?

A.12 Projecting next year's benefit payments would be difficult and potentially inaccurate due to the various economic projections. In order to prepare the vendor for various economic conditions, we are providing the benefits paid for four more years, as follows. This information may provide a better picture of past economic conditions in regard to unemployment insurance in West Virginia.

Year Ending 06/04	\$185.08 M (includes \$21.67 M in Federal Extended Benefits)
Year Ending 06/03	\$208.57 M (includes \$30.62 M in EB)
Year Ending 06/02	\$167.93 M (includes \$11.91 M in EB)
Year Ending 06/01	\$131.91 M

Q.13 More specifically:
How many claimants received payments per year?

A.13 During the year ending June 2007, 54,622 new claims were filed.

Q.14 What was the total dollar amount of unemployment benefits issued by the State per year?

A.14 The total dollar amount of benefits paid for the year ending June 2007 was \$139,361,726.

Q.15 What was the average unemployment benefit payment amount?

A.15 The average unemployment benefit amount paid was \$379.

Q.16 How often are benefit payments paid to a claimant, (weekly, monthly)?

A.16 Benefit payments are made bi-weekly, however, file transfers with disbursements are sent daily.

Q.17 How many payments did the average claimant receive per year?

A.17 For the year ending June 2007, we issued 367,543 checks and processed 54,622 new claims. This equals to approximately 7 payments per claimant per year.

Q.18 Does the State currently offer ACH services to claimants?

A.18 No, the state does not currently offer ACH services to claimants.

Q.19 Are there any collateralization requirements by the State?

A.19 No

Q.20 Appendix A: Could you provide more details on what fees may be included in the "Monthly Operational Cost" and "Ancillary Cost" fields?

A.20 See revised Appendix B

Q.21 Section 1.5

Vendor Registration: Please clarify whether the Vendor must file the Vendor Registration and Disclosure Statement prior to award, or after award but prior to entering into contract with the State? Please also indicate where vendors can obtain copies of the Vendor Registration and Disclosure Statement?

A.21 Vendor registration must be completed prior to the award of the contract. It is not required prior to the submission of the proposal. Please contact Erika Vance at 304-558-2311 to obtain registration information or at www.state.wv.us/admin/purchase; visit our "Site Map"; click on "Forms Download".

Q.22 Section 1.15

Public Record: Are all bids, even those which are ultimately unsuccessful, subject to public disclosure? Or is it just successful bids which become public records?

A.22 All bids submitted become public record

Q.23 Section 1.15.3

Risk of Disclosure: Is the cost portion of the proposal (which is submitted in a separate sealed envelope) exempt from public disclosure?

A.23 No, all submitted bids become public record

Q.24 Section 1.19

General Terms and Conditions: Is there any flexibility as to the "General Terms and Conditions." In other words, can Vendors propose exceptions to the "General Terms and Conditions" or suggest alternate language? If so, (i) how will this impact evaluation of vendor's proposal?; and (ii) how should the Vendor handle proposed exceptions in its proposal? (Citi)

In response to RFP Section 1.19, General Terms and Conditions, JPMorgan Chase has delineated the terms or conditions that we respectfully request be modified along with our recommended revisions. We are, of course, willing to discuss mutually agreeable modifications to the contract terms. Please see the proposed language in the attached document, "Requested modifications to Terms and Conditions 012308 (JP Morgan Chase)

A.24 Any exceptions or alternative language to General Terms & Conditions must be submitted with the proposal. If a vendor submits exceptions to the Terms & Conditions they may risk being disqualified from the bidding process. Prior to award, any submitted exceptions shall be reviewed to determine whether or not the state will allow the exceptions. Vendors will be required to sign a WV-96 Agreement Addendum, which may be found on the purchasing website listed in the addendum.

Q.25 Section 1.19.6

Contact Provisions: Will there be an opportunity for the Vendor to negotiate the formal contract document (or any part of it) with the State after award?

A.25 No, the contract shall be comprised of the RFP, Addendums and the successful vendor's proposal.

Q.26 Section 3.2.1.I

Can you please explain the Direct Deposit services the State anticipates the vendor will provide? Will the vendor provide ACH processing for claimants that select direct deposit? Will the vendor need to create the NACHA file for those claimants selecting Direct Deposit?

A.27 We are requiring the vendor to provide ACH origination and routing services only. We plan to work with the successful vendor to format the records the way they would Need them. This may mean that we will need to and multiple files; one for debit card info; One for direct deposit and maybe another for changes to these.

Q.28 Section 3.2.1.L

Is this time period within 24 "business" hours?

A.28 No, this period is actual hours.

Q.29 Section 3.2.1.N

Is it acceptable for the vendor to provide statements by mail only to those claimants that request paper statements?

A.29 Unless a claimant requests a paper statement one is not needed as long as both web and phone statements are available.

Q.30 Section 3.2.1.EE

Can you please provide an explanation or examples of when WORKFORCE West Virginia would request the return of funds from cards?

A.30 This would be in a situation similar to a stale dated check. If after "X" number of days the check has not been cashed, it's cancelled. In this situation, if after "X" number of days, the funds have not been used, they should be returned

Q.31 When and how will vendors receive answers to the questions submitted?

A.31 By this addendum. Vendors will have an additional 48 hours to submit other questions relating to this addendum. Written questions must be received by 5:00 PM, February 8, 2008. Submit via email to: John.H.Abbott@wv.gov

Q.32 Does BEP intend to pay for these services with compensating balances or in hard dollar fees?

A.32 Hard dollar fees

Q.33 Will BEP require a specific statement

A.33 Yes, we will require a statement/invoice. However, there is no specific format as long as all **pertinent** details are indicated on the invoice.

Q.34 How many debit cards will be required initially and how many cards will be issued on an on-going basis?

A.34 Debit cards will be issued after a certain date after claimant's sign up for . The average number of initial claims per month is 4,552.

Q.35 What is expected to be the standard dollar amount loaded to a debit card and how often will the loads take place after the initial load?

A.35 The average disbursement per new card during a year is \$2,551.00. In general the card will be loaded every two weeks, however, there will be exceptions.

Q.36 What is the "average" length of time a person receives unemployment benefits in WV?

A.36 Approximately sixteen (16) weeks.

Q.37 3.2.1. G Mandatory Requirements

Can you further define what you are referring to with the request to “provide fraud protection”? Is this requirement related to Regulation E or to the specific fraud monitoring process of the vendor?

A.37 Vendor must be Regulation E compliant. See Updated 3.2.1 G.

Q.38 Will the BEP clients be given a “mandatory” choice of either a Debit Card or an ACH Credit and subsequently does the BEP staff intend to submit the initial sign up information to the vendor whether it is a debit card or ACH, thus eliminating a default option? How does the BEP staff envision this process?

A.38 Clients will be given a mandatory choice of either debit card or ACH credit. WORKFORCE West Virginia staff will gather and submit initial sign up information to the vendor. If a client elects the direct deposit option but fails to provide our staff with required bank routing information within a designated time frame, debit cards will be issued as a default action.

Q.39 Regulation E no longer requires a monthly statement in paper format. Therefore, is BEP seeking the vendor to be compliant with Regulation E or to be both compliant as well as produce a monthly paper statement? Will the BEP require a paper statement if web statements and an option to call and request a hard copy are available and will BEP consider moving the request for a “paper” statement to the preferred section?

A.39 WORKFORCE West Virginia will not require a paper statement, if both web statements and an option for the claimant to call and request a hard copy are available.

Q.40 Please further clarify the request to “process and credit payments to the claimant/ cardholder’s account by the close of business on the day that WORKFORCE West Virginia funds are deposited with the vendor”. Does this request reference the debit cards only, as ACH deposits would fall under NACHA standard processing rules and would require a longer lead time for processing deposits?

A.40 This request references debit cards only. **See revised 3.2.1 “Q”.**

Q.41 Can BEP define the intent of the term, “suspended cards”?

A.41 Cards which have not been re-loaded with additional funds due to a return to work and no longer being eligible for unemployment. If, a subsequent separation would occur and the claim reopened, the card would need to be reinstated.

Q.42 Since the vendor will not have any access to the originated ACH credits that are sent to other financial institutions, can BEP clarify that this statement refers to only the debit cards?

A.42 This statement refers only to debit cards. **See updated "DD"**.

Q43 Can BEP further clarify and outline their desired process of the request to "return funds From any unused cards or accounts at the request of Workforce West Virginia? Does this refer to debit card accounts only, as the vendor would not know if the funds were used after being deposited to a consumer checking account? Is it the intention of BEP to attempt to re-distribute unused funds to claimant?

A.43 This return of funds refers to unused funds applied only to debit cards. If funds loaded to a debit card have not been used by the client it is our intent to recoup the funds to return to the UC Trust Fund. **See revised "EE"**.

Q.44 3.2 Preferences

Can BEP clarify the definition of "replace" in the request to "replace lost or stolen cards within one (1) day"? For example, is this a request to issue the card within the system and place it in the mail within one (1) day or to actually have the card in the hand of the claimant within 1 day?

A.44 It is our intent to have the card issued within the system and placed in the mail to the client within one day.

Q.45 Will WORKFORCE West Virginia, BEP have an implementation team to assist the successful bidder in the roll out of this program?

A.45 Absolutely

Q.46 How long does WORKFORCE West Virginia, BEP expect to leave a card in "sus[ended]" status? (Reference CC, under mandatory requirements).

A.46 This will vary. It may be as little as a week or two, or depending on the vendor, it could be as long as the life of the contract with the vendor. After a person files an unemployment claim, they may immediately find subsequent employment and may never draw again. Another person could find temporary work, stop drawing benefits, get laid off again, and resume benefit filing within a week, month, six months, etc. Another scenario could be that a person returns to work and continues to work for two years before filing for unemployment benefits again. If the same vendor is in place, it may be possible to reinstate the card from two years ago.

Q.47 On an annual basis, how many UI benefit payments are distributed by Workforce West Virginia? What is the average payment amount?

A.47 During the period beginning July 2006 through the period ending June 2007, the total number of unemployment insurance weeks paid was 603,103. The total amount of benefits paid was \$139,361,725. The total number of checks issued was 367,543. The average payment amount is \$379.00.

Q.48 Does Workforce West Virginia allow direct deposit of UI benefit payments today? If so, what percentage of payments is paper and electronic?

A.48 No.

Q.49 Is the Workforce of West Virginia going to mandate that the claimant receive payment electronically, either EPC or direct deposit?

A.49 Yes.

Q.50 The RFP indicates that the cost proposal must be sealed separately. Does this only pertain to the costs the vendor might charge the state? Or does this include potential fees charged directly to cardholders in the EPC program?

A.50 Yes, applies to the costs the vendor will charge the state only.

Q.51 Refer to Part 3, Section 2, Letter N – it indicates a preference for a minimum of two (2) free ATM withdrawals per month. However, Appendix B asks for the cost associated with the first four (4) ATM withdrawals per month. Please clarify what the Workforce expects for free ATM withdrawals.

A.51 It is the intent of WORKFORCE West Virginia to provide a minimum of two (2) free ATM withdrawals each month through the vendors ATM Network. Appendix B has been updated.

Q.52 Is it the intention of Workforce West Virginia to collect bank account information from claimants wishing to have their payments directly deposited into the personal bank account, and utilize this data to initiate payments to those accounts as necessary?

A.52 Yes, it is our intent for each vendor to propose Direct Deposit services. We are requiring the vendor to provide ACH origination and routing services only. If the vendor is providing ACH origination services and routing only, any applicable fees must be indicated in the proposal.

Q.53 Or is it the intention of the Workforce West Virginia to have the selected vendor provide this service in addition to EPC cards, even if those personal bank accounts reside at another financial institution other than the vendor?

A.53 No, we do not expect the vendor to provide this service.

Q.54 Refer to Part 3, Section 1, Letters DD and EE – here it seems to indicate that the selected vendor must notify Workforce West Virginia of unused funds deposited to a card or another direct deposit account, and also return those funds upon request or after a specified period of time. If claimants will be allowed the option of having their payments directly deposited into a personal bank account that may reside at a financial institution other than that of the selected vendor, the selected vendor would not have access to those accounts and would not be able to comply with this requirement. Please clarify the intention of this requirement.

A.54 It was not our intent to apply DD and EE to direct deposits, only to debit card accounts. **“DD” has been updated to reflect this.**

Q.55 In 3.2.1G, what does "fraud protection" mean to the State?

A.55 The vendor needs to be Regulation E compliant.

Q.56 How many unemployment insurance claimant's does the State have?

A.56 There were 54,622 new claims filed during the period beginning July 2006 and ending June 2007.

Q.57 How many expected disbursements are made monthly or annually? What is the expected average disbursement per card?

A.57 During the period beginning July 2006 through the period ending June 2007, the total number of unemployment insurance weeks paid was 603,103. The total amount of benefits paid was \$139,361,725. The total number of checks issued was 367,543. The average payment amount was \$379.00.

Q.58 Is the State planning to make electronic payments mandatory? If so, in what timeframe?

A.58 Yes. Effective immediately upon full implementation, all new claims will be required to be paid by electronic payment. Claims already in effect will be allowed to continue to receive payment by check throughout that claim series. Upon expiration of the claim the receipt of checks will no longer be optional. This process could take up to a year from the implementation date.

Q.59 What is the projected start date of the Contract?

A.59 April 15, 2008

Q.60 Can other State Spending Units/Agencies avail themselves of this contract award without a formal an RFQ/RFP process?

A.60 No

Q.61 What is the State's biggest concern with offering an Electronic Payment Card to its citizens?

A.61 We are concerned that our customers receive prompt, accurate, and courteous service, and sufficient information from the vendor on the usage of the card and the flexibility of the card.

Q.62 There are many requirements that specify action for card accounts **and** direct deposit accounts. Is Workforce West Virginia looking for the bidder to **create** personal checking accounts for unemployment claimants or simply be able to To transmit payments via ACH to the claimants personal bank accounts that already exist?

A.62 To transmit to the claimants' personal bank accounts that already exist via ACH.

Q.63 Please explain this requirement. "Establish an automated procedure for an electronically secure data connection to accept claimant account information on a daily basis (i.e., new accounts, updates), requiring no manual entry of data by WORKFORCE West Virginia." Does the State intend to send a daily enrollment file to the vendor?

A.63 Yes, that is our intent. The logistics will be worked out with the vendor. **SEE UPDATED " O & P"**

Q.64 Would the State elaborate on what is meant by the "manual entry of data" in the above cited requirement?

A.64 We do not want someone to have to sit down and manually enter something to transfer a file. We want to be able to automatically FTP. **SEE UPDATED " O & P"**

Q.65 Is Workforce West Virginia looking for the bidder to include a list of cardholder fees within the body of the proposal in response to RFP Requirement 3.2.1.W or does this requirement refer to what training/informational material will be provided to the cardholder relative to fees?

A.65 Under no circumstances shall any cost be listed in the body of the proposals.

Q.66 How frequently are deposits going to be made to cards and/or direct deposit accounts? Weekly, Bi-Weekly, Monthly?

A.66 We will send a file everyday. Even though, payments are normally made to individual on a bi-weekly basis, however there are exceptions to this.

Q.67 What is the expected average dollar amount of deposits?

A.67 \$758. bi-weekly per claimant; or approximate total annual deposit of \$139,361,725.

Q.68 What is the expected number of claimants who will receive either direct deposit or an EPC card?

A.68 54,622 new claims were filed during the twelve month period beginning July 2006 – June 2007.

Q.69 Regarding evaluation of program cost, the evaluation criteria in section 4.3 appears to only take into consideration Appendix A (State's Cost). Does Appendix B (Cardholder Fees) factor in? How will the State consider and evaluate Appendix B? If a vendor proposes a zero-cost program, are there then NO points awarded to the vendor's bid? E.g. $\$0/\$xxx \times 30=0$, No points given?

A.69 See revised combined Appendix B

Q.70 We are not clear about what is meant by the license requirement for Workers' Compensation, FDIC approved. Would the State please provide clarification of this requirement, since financial institutions are not "licensed" for either Workers' Compensation or FDIC Insurance? Is the State asking the bidder to provide proof of insurance in the response

A.70 See revised 3.3

Debit Card Services – BEP08063- BID FORM

Fee Schedule

Type of Service Fee	Estimated Quantities*	State's Unit Fee	State's Total	Claimant's Unit Fee	Claimant's Total
Setup Fee	33,000	\$	\$	\$	\$
Monthly Account Services	33,000	\$	\$	\$	\$
<u>ATM Withdrawal</u>					
Minimum 2 free ATM withdrawal transactions per month	792,000	\$	\$	\$	\$
Additional ATM withdrawals per month	39,600	\$	\$	\$	\$
ATM transactions performed outside of the U.S.	100	\$	\$	\$	\$
<u>Balance Inquiry</u>					
Telephone balance inquiries through toll-free IVR	396,000	\$	\$	\$	\$
Web balance inquiries	792,000	\$	\$	\$	\$
ATM balance inquiries	792,000	\$	\$	\$	\$
Account Overdraft	1,000	\$	\$	\$	\$
Denial for insufficient Funds	1,000	\$	\$	\$	\$
Account inactivity beginning 12 months after last account activity	1,000	\$	\$	\$	\$
<u>Card Issuance Services</u>					
Card deactivation	1,000	\$	\$	\$	\$
Card reactivation	1,000	\$	\$	\$	\$
Expired card replacement	1,000	\$	\$	\$	\$
Additional card issuance	1,000	\$	\$	\$	\$
One card replacement requested by cardholder	1,000	\$	\$	\$	\$
Additional card replacements requested by cardholders	1,000	\$	\$	\$	\$
Web account services	33,000	\$	\$	\$	\$
Cardholder contact to customer services	316,800	\$	\$	\$	\$
Change of PIN	1,000	\$	\$	\$	\$
Monthly Statement	198,000	\$	\$	\$	\$
Account transaction research	1,000	\$	\$	\$	\$
Point of sale (POS)	3,200,000	\$	\$	\$	\$
Conversion of foreign currency	100	\$	\$	\$	\$
Overnight delivery services requested by cardholder	100	\$	\$	\$	\$
Monthly Operating Fee	100	\$	\$	\$	\$
			Subtotal \$		Subtotal \$
			Grand Total \$		

*Estimated quantities are provided for calculation purposes only and are not intended to imply or reflect actual transactions or expectations of WORKFORCE West Virginia

SIGN IN SHEET

PLEASE PRINT

PRE-BID SIGN-IN SHEET - PLEASE LEAVE A BUSINESS CARD - BEP08063 - 1/17/2007; 11:00 AM

FIRM & REPRESENTATIVE NAME	MAILING ADDRESS	TELEPHONE & FAX NUMBERS
Company: <u>ACS</u>	<u>1024 Hatch St</u>	PHONE <u>513-322-0309</u>
Rep: <u>Ken Westmas</u>	<u>Cincinnati, OH 45202</u>	TOLL FREE
Email Address: <u>KenT.Westmas@ACS-Inc.com</u>		FAX <u>619-996-6979</u>
Company: <u>JPMORGAN CHASE</u>	<u>10420 HIGHLANDS MANOR DR</u>	PHONE <u>813-432-5224</u>
Rep: <u>SHARON A. SMITH</u>	<u>BDG 2/FL 2</u>	TOLL FREE
Email Address: <u>SHARON.ANN.SMITH@JPMCHASE.COM</u>	<u>TAMPA FL 33610</u>	FAX <u>813-432-4899</u>
Company: <u>WORKFORCE West Virginia</u>	<u>112 California Ave Room 401</u>	PHONE <u>(304) 558-2662</u>
Rep: <u>Georgianna hemasters</u>	<u>Charleston WV 25305</u>	TOLL FREE
Email Address: <u>ghemaste@workforcewv.org</u>		FAX <u>304 658-1850</u>
Company: <u>Workforce West Virginia</u>	<u>P.O. Box 2753</u>	PHONE <u>304-558-0293</u>
Rep: <u>Janice Gail Vititoe</u>	<u>Charleston WV 25330</u>	TOLL FREE
Email Address: <u>JVITITOE@WORKFORCEWV.ORG</u>		FAX <u>304-558-1979</u>
Company: <u>Workforce West Virginia</u>	<u>112 Calif Ave</u>	PHONE <u>(304) 558-3309</u>
Rep: <u>Mildred Brown</u>	<u>Chas, WV 25305</u>	TOLL FREE
Email Address: <u>mbrown@workforcewv.org</u>		FAX <u>(304) 558-3252</u>

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FIRM & REPRESENTATIVE NAME	MAILING ADDRESS	TELEPHONE & FAX NUMBERS
Company: <u>Workforce West Virginia</u>	<u>112 California Avenue</u>	PHONE <u>(304) 558-2624</u> TOLL FREE
Rep: <u>Michael Moore</u>	<u>Charleston, WV 25305</u>	FAX <u>(304) 558-5037</u>
Email Address: <u>mmoore7@workforcewv.org</u>		
Company: <u>WORKFORCE WV</u>	<u>112 California Avenue</u>	PHONE <u>304-558-2634</u> TOLL FREE
Rep: <u>Tammy Cogar</u>	<u>Charleston, WV 25305</u>	FAX <u>304-558-3512</u>
Email Address: <u>tcogar@workforcewv.org</u>		
Company: <u>WORKFORCE WV</u>	<u>112 California Avenue</u>	PHONE <u>304-558-2634</u> TOLL FREE
Rep: <u>Debbie Morgan</u>	<u>Charleston, WV 25305</u>	FAX <u>304-558-3512</u>
Email Address: <u>dmorgan@workforcewv.org</u>		
Company: <u>Citi</u>	<u>6110 Gatehouse Rd.</u>	PHONE <u>(703) 289-7537</u> TOLL FREE
Rep: <u>Andy Taylor</u>	<u>Suite 300 East</u>	FAX <u>(703) 289-7550</u>
Email Address: <u>andy.taylor@citi.com</u>	<u>Falls Church, VA 22042</u>	
Company: <u>GS BANK</u>	<u>120 GIBBALTAR RD, SUITE 301</u>	PHONE <u>215-328-4944</u> TOLL FREE
Rep: <u>VINCENT D'AMORE</u>	<u>Horsham, Pa 19044</u>	FAX <u>215-328-4970</u>
Email Address: <u>VINCENT.DAMORE@GSBANK.COM</u>		

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Company: <u>United Bank</u>	<u>122 Hills Plaza</u>	PHONE <u>304-720-4501</u>
Rep: <u>Sandra Childress</u>	<u>Chas WU 25312</u>	TOLL FREE <u>1-800-626-4758 X4501</u>
Email Address: <u>Sandra.childress@ubsi-wv.com</u>		FAX <u>304-720-4686</u>
Company: <u>City National Bank</u>	<u>25 Gatewater Road</u>	PHONE <u>304-769-1174</u>
Rep: <u>Jeff Bishop</u>	<u>Cross Lanes, WV 25313</u>	TOLL FREE
Email Address: <u>jeff.bishop@cityholding.com</u>		FAX <u>304-769-1196</u>
Company: <u>Comdata</u>	<u>5301 Maryland Way</u>	PHONE <u>(615)370-7160</u>
Rep: <u>Wendy Reed</u>	<u>Brentwood, TN 37027</u>	TOLL FREE
Email Address: <u>ehenson@comdata.com</u>		FAX <u>(615)370-7160</u>
Company: <u>JPMorgan Chase</u>	<u>50 S. MAIN ST. MAILBOX DH2-5/65</u>	PHONE <u>(330)972-1762</u>
Rep: <u>George Sesock</u>	<u>Akron, Ohio 44308</u>	TOLL FREE
Email Address: <u>GEORGE.F.SESOCK@CHASE.COM</u>		FAX <u>(330)972-1038</u>
Company: <u>JPMorgan Chase</u>	<u>100 E. Broad St, 10th Fl.</u>	PHONE <u>(614) 248. 5391</u>
Rep: <u>Chandra Sama</u>	<u>Columbus, OH 43215</u>	TOLL FREE
Email Address: <u>CHANDRA.SAMA@CHASE.COM</u>		FAX <u>(614) 248. 6438</u>

Chandra.e.sams@jpmchase.com

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FIRM & REPRESENTATIVE NAME	MAILING ADDRESS	TELEPHONE & FAX NUMBERS
Company: <u>WORKFORLEW</u>	<u>112 CALIF. AVE</u>	PHONE <u>558-4046 x 2174</u>
Rep: _____	<u>CHAS, 25305</u>	TOLL FREE _____
Email Address: <u>JWATSON@WORKFORLEW.ORG</u>	_____	FAX <u>558-1895</u>
Company: <u>BB&T</u>	<u>300 Summers St</u>	PHONE <u>(304) 348-7078 (local call)</u>
Rep: <u>DAN CAWIE</u>	<u>CHAS WV 25301</u>	TOLL FREE _____
Email Address: <u>danny.cawie@bbandt.com</u>	_____	FAX <u>304-348-1037</u>
Company: <u>BB&T</u>	<u>300 Summers St.</u>	PHONE <u>304 347-4427</u>
Rep: <u>Regina Lewis</u>	<u>Chas. WV 25301</u>	TOLL FREE <u>(800) 448-5476 x 4427</u>
Email Address: <u>RLewis@BBandt.com</u>	_____	FAX <u>304 348-1185</u>
Company: <u>BB&T</u>	_____	PHONE <u>(394) 348-7314</u>
Rep: <u>Michelle Jordan</u>	<u>300 Summers St.</u>	TOLL FREE _____
Email Address: <u>DMJORDAN@BBANDT.COM</u>	<u>CHARLESTON, WV 25301</u>	FAX <u>(304) 348-1037</u>
Company: _____	_____	PHONE _____
Rep: _____	_____	TOLL FREE _____
Email Address: _____	_____	FAX _____