



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

SHIP TO

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
02/10/2008				

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

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
<b>ADDENDUM #02</b>  THIS ADDENDUM IS ISSUED TO ADD THE REVISED SPECIFICATIONS, PER THE ATTACHED.						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE	TELEPHONE	DATE
TITLE	FEIN	ADDRESS CHANGES TO BE NOTED ABOVE

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.

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**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



State of West Virginia  
 Department of Administration  
 Purchasing Division  
 2019 Washington Street East  
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**1-A**

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VENDOR

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DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
<b>02/10/2008</b>				

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

LINE	QUANTITY	UOP	CAT NO	ITEM NUMBER	UNIT PRICE	AMOUNT
<b>0001</b>	<b>1</b>	<b>LS</b>		<b>946-35</b>		
	<b>ELECTRONIC PAYMENT CARD (EPC) SERVICES</b>					
<b>***** THIS IS THE END OF RFQ BEP08063 ***** TOTAL:</b>						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

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## REVISED RFP SPECIFICATIONS – BEP08063

### PART 3

#### 3.1 General Requirements:

The Unemployment Compensation Division of WORKFORCE West Virginia is requesting proposals from qualified financial institutions to implement electronic banking services for the disbursement of unemployment compensation via Electronic Payment Card (EPC) that is VISA or Mastercard branded or Direct Deposit.

#### 3.2 Scope of Work:

##### 1. Mandatory Requirements

The Electronic Payment Card (EPC) **must**:

- A. be branded VISA or Mastercard, shall operate via the VISA or Mastercard network, shall be accepted by any participating merchant, and the card will allow for PIN based and signature based purchase;
- B. perform through an operating ATM network and allow for withdrawal of cash through a normal ATM transaction;
- ~~C. be re-loadable, have a stored value, and cannot have a line of credit associated with it;~~
- D. support Point of Sale and cash back purchases and support on-line and phone purchase capabilities;
- E. not require a bank account relationship or credit approval of the card holder/claimant; and,
- F. be "Regulation E" compliant.

The successful vendor **must**:

- ~~G. provide fraud protection in compliance with Regulation E;~~
- H. provide 24 hours per day, 365 days per year, toll-free customer service support;
- I. allow the claimant to elect either Direct Deposit or EPC services. In the event the claimant does not provide the necessary bank account information, the vendor shall automatically defer the claimant to the EPC services;
- J. provide the initial cards to the claimant;
- K. issue the initial card to the claimant within five (5) to seven (7) days of receipt of information from WORKFORCE West Virginia;
- L. process file that loads value on the cards within twenty-four (24) hours of the receipt of WORKFORCE West Virginia's file;
- ~~M. not charge any fees whatsoever to the agency or claimant that is not specifically identified in combined Appendix B~~
- ~~N. assume all Regulation E responsibility for the card and provide monthly statements by mail to claimant, if claimant requests paper statements;~~
- ~~O. 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 additional manual entry of data by WORKFORCE West Virginia after initial claim entry;~~
- ~~P. establish, in conjunction with WORKFORCE West Virginia, an interface for the receipt of batch account information via automatic file transfer that requires no prompting by WORKFORCE West Virginia;~~

- Q. process and credit payments to the claimant/cardholder's debit card account by the close of business on the day that WORKFORCE West Virginia funds are deposited with the vendor;
- R. be FDIC, FSLIC, or NCUSIF insured and affiliated with the VISA or Mastercard system;
- S. not deny any claimant referred by WORKFORCE West Virginia for participation in the EPC or direct deposit program;
- T. not allow the claimant/cardholder to make deposits or add value to the card;
- U. not allow the claimant/cardholder to obtain checks or negotiate checks against the card of the underlying account;
- V. provide educational and instructional material associated with the card and direct deposit to the claimant/cardholder and Workforce West Virginia;
- AA. notify the claimant/cardholder in advance of changes in policy that affect them or their account;
- BB. notify WORKFORCE West Virginia in advance of any changes affecting claimant/cardholders;
- CC. reinstate suspended cards (reopened claims) at the request of WORKFORCE West Virginia;
- DD. notify WORKFORCE West Virginia if a card is unused for more than three (3) months;
- EE. return funds from any unused cards, at the request of WORKFORCE West Virginia;
- FF and GG deleted

## 2. Preferences

### The vendor may:

- A. allow WORKFORCE West Virginia to choose or provide a graphic for the card;
- B. allow WORKFORCE West Virginia to approve the instructional material provided with the card;
- C. begin accepting initial deposits from WORKFORCE West Virginia no later than seven (7) days after the initial cards are distributed to the claimant/cardholder;
- D. allow the card or account to remain active until WORKFORCE West Virginia indicates otherwise;
- E. allow the claimant/cardholder to choose and change the PIN;
- F. make every effort to disallow any transaction that causes the claimant/cardholder to exceed the amount available in the account;
- G. allow for withdrawals at the vendor's teller window at no cost;
- H. notify WORKFORCE West Virginia within the negotiated timeframe when a card is returned by the United States Postal service as undeliverable;
- I. send a daily data file which will inform WORKFORCE West Virginia of the date the account is ready to accept deposits;
- J. submit a monthly file which provides the following information: 1) the total number of cards issued; 2) the total number of cards cancelled; and, 3) a list of any unused cards;
- K. provide 24 hours per day, 365 days per year, a toll-free and web access to card/account balance and transaction information;
- L. provide a domestic call center to provide customer service support;
- M. provide one free new card issuance to replace lost or stolen cards within one (1) day of notification, and;
- N. allow for a minimum of two (2) ATM withdrawals per customer per month from the vendor's ATM network at no cost.

### 3. Additional Information

The following information is being requested for evaluation purposes:

- A. Describe your ATM and POS coverage in West Virginia. Identify areas of the State where coverage is lacking. Identify ATMs where no service charge is assessed.
- B. Provide information regarding the locations of your branch banks in WV.
- C. Can cardholder information be used for commercial solicitation purposes?
- D. Provide three (3) references of clients with substantially similar needs and activities as those suggested in this RFP. Include contact names and numbers and the length of time service has been provided to them.
- E. Is insurance coverage, or other remedies, carried by your institution with respect to any acts or omissions resulting in loss of funds and identity theft?
- F. How many stored value card participants are currently supported by your systems? How many can be?
- G. Define the systems disaster support available to your stored value card services including:
  1. Backup and recovery capabilities
  2. Security and emergency arrangements
  3. Downtime experience
  4. What was the length and number of times your system was down in the last three years?
  5. Why was your system down and how was the problem corrected?

#### 3.3 Special Terms and Conditions:

3.3.1 *Bid and Performance Bonds:* N/A

3.3.2 *Insurance Requirements:* FDIC & Professional & General Liability of \$1,000,000.00

~~3.3.3 Requirements: FDIC Approved~~

3.3.4 *Litigation Bond:* N/A

## PART 4

## PROPOSAL FORMAT

### 4.1

#### Vendor's Proposal Format:

The proposal must be formatted in the same order, providing the information listed below:

Title page - Should state the RFP Subject and number, the name of the Vendor, Vendor's business address, telephone number, name of authorized contact person to speak on behalf of the Vendor, dated and signed.

Table of Contents - Clearly identify the material by section and page number.

Section I Implementation and Delivery

Describe plans for the implementation and delivery of EPC services to include the vendor's approach to implement and deliver the services specified in this RFP.

Section II- Experience

Vendor will provide a listing of other similar contracts/agreements that are currently in effect and or have been completed, as well as three (3) references.

Section III -Cost

This section must contain all information related to the proposed costs and fees for providing the services requested in this RFP. Cost responses must be submitted under a separate sealed cover.

Each vendor shall submit a complete listing of its charges as part of its proposal. Specifically, each Vendor shall complete Appendix A to this RFP, which shall then document the Vendor's bid for charges for this type of service.

Each Vendor shall submit an all-inclusive cost for the category of service listed on the aforementioned appendix, including all subcontracting and related costs. Only itemized charges included on the aforementioned appendix shall be paid to the Vendor for the services described in this RFP.

The Vendor shall provide a cost proposal that includes pricing for the transition phase, the operational costs, and ancillary costs.

Each Vendor shall complete Appendix A and Appendix B attached hereto.

4.2 Evaluation Process:

4.2.1 Method of Evaluation:

The proposals will be evaluated by a committee of three (3) or more individuals in accordance with the criteria stated. The Vendor who meets all the mandatory specifications and attains the highest point score of all vendors shall be awarded the contract. The selection of the successful vendor will be made by a consensus of the evaluation committee.

4.3 Evaluation Criteria: The following are the evaluation factors and maximum points possible for technical point scores:

A. Process for implementation and delivery of services	40
B. Experience	30
C. Cost	<u>30</u>
Total	<b>100 Point Possible</b>

Each cost proposal cost will be evaluated by use of the following formula for all vendors who attain the Minimum acceptable score only:

$$\frac{\text{Lowest price of all proposals}}{\text{Price of Proposal being evaluated}} \times 30 = \text{Price Score}$$

**4.4 Minimum Acceptable Score:**

Vendors must score a minimum of 70% of the total technical points possible. The technical points are listed above in Section 4.3. The minimum qualifying score on the technical portion is 49 points. All vendors not attaining the minimum acceptable score (MAS) shall be disqualified and removed from further consideration.

The State will select the successful vendor's proposal based on best value purchasing which is not necessarily the vendor with the lowest price. Cost is considered but is not the sole determining factor for award. The State does reserves the right to accept or reject any or all of the proposals, in whole or in part, without prejudice, if to do so is felt to be in the best interests of the State.

Vendor's failure to provide complete and accurate information may be considered grounds for disqualification. The State reserves the right, if necessary, to ask vendors for additional information to clarify their proposals.

**4.5. Cost Proposal Format/Bid Sheets**