



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
WWV12872

PAGE
1

ADDRESS CORRESPONDENCE TO ATTENTION OF:
FRANK WHITTAKER 304-558-2316

VENDOR

RFQ COPY  
 TYPE NAME/ADDRESS HERE

SHIP TO

WORKFORCE WEST VIRGINIA  
 OFFICE OF ADMIN. SUPPORT-5302  
 112 CALIFORNIA AVENUE  
 CHARLESTON, WV  
 25305-0112 304-558-2631

DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
02/16/2012				

BID OPENING DATE: 03/15/2012 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
***** ADDENDUM NO. 4 ***** THIS ADDENDUM IS ISSUED TO: 1) PROVIDE THE ATTACHED REVISED SPECIFICATIONS. 2) PROVIDE THE ATTACHED TECHNICAL QUESTIONS AND ANSWERS 3) PROVIDE ATTACHMENT 1 (9 PAGES) 4) PROVIDE AN EDITABLE ELECTRONIC VERSION OF THE PRICING PAGE. 5) PROVIDE THE ATTACHED MANDATORY PRE-BID SIGN IN SHEET 6) CHANGE THE BID OPENING DATE AND TIME TO: 03/15/2012 AT 1:30 PM ***** END ADDENDUM NO. 4 *****						

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. Prior to any award, the apparent successful vendor must be properly registered with the Purchasing Division and have paid the required \$125 fee.
4. All services performed or goods delivered under State Purchase Order/Contracts are to be continued for the term of the Purchase Order/Contracts, 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.
5. Payment may only be made after the delivery and acceptance of goods or services.
6. Interest may be paid for late payment in accordance with the *West Virginia Code*.
7. Vendor preference will be granted upon written request in accordance with the *West Virginia Code*.
8. The State of West Virginia is exempt from federal and state taxes and will not pay or reimburse such taxes.
9. The Director of Purchasing may cancel any Purchase Order/Contract upon 30 days written notice to the seller.
10. The laws of the State of West Virginia and the *Legislative Rules* of the Purchasing Division shall govern the purchasing process.
11. Any reference to automatic renewal is hereby deleted. The Contract may be renewed only upon mutual written agreement of the parties.
12. **BANKRUPTCY:** In the event the vendor/contractor files for bankruptcy protection, the State may deem this contract null and void, and terminate such contract without further order.
13. **HIPAA BUSINESS ASSOCIATE ADDENDUM:** The West Virginia State Government HIPAA Business Associate Addendum (BAA), approved by the Attorney General, is available online at [www.state.wv.us/admin/purchase/vrc/hipaa.html](http://www.state.wv.us/admin/purchase/vrc/hipaa.html) and is hereby made part of the agreement provided that the Agency meets the definition of a Cover Entity (45 CFR §160.103) and will be disclosing Protected Health Information (45 CFR §160.103) to the vendor.
14. **CONFIDENTIALITY:** The vendor agrees that he or she will not disclose to anyone, directly or indirectly, any such personally identifiable information or other confidential information gained from the agency, unless the individual who is the subject of the information consents to the disclosure in writing or the disclosure is made pursuant to the agency's policies, procedures, and rules. Vendor further agrees to comply with the Confidentiality Policies and Information Security Accountability Requirements, set forth in <http://www.state.wv.us/admin/purchase/privacy/noticeConfidentiality.pdf>.
15. **LICENSING:** Vendors must be licensed and in good standing in accordance with any and all state and local laws and requirements by any state or local agency of West Virginia, including, but not limited to, the West Virginia Secretary of State's Office, the West Virginia Tax Department, and the West Virginia Insurance Commission. The vendor must provide all necessary releases to obtain information to enable the director or spending unit to verify that the vendor is licensed and in good standing with the above entities.
16. **ANTITRUST:** In submitting a bid to any agency for the State of West Virginia, the bidder offers and agrees that if the bid is accepted the bidder will convey, sell, assign or transfer to the State of West Virginia all rights, title and interest in and to all causes of action it may now or hereafter acquire under the antitrust laws of the United States and the State of West Virginia for price fixing and/or unreasonable restraints of trade relating to the particular commodities or services purchased or acquired by the State of West Virginia. Such assignment shall be made and become effective at the time the purchasing agency tenders the initial payment to the bidder.

I certify that this bid is made without prior understanding, agreement, or connection with any corporation, firm, limited liability company, partnership, or person or entity submitting a bid for the same material, supplies, equipment or services and is in all respects fair and without collusion or fraud. I further certify that I am authorized to sign the certification on behalf of the bidder or this bid.

### INSTRUCTIONS TO BIDDERS

1. Use the quotation forms provided by the Purchasing Division. Complete all sections of the quotation form.
2. 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. Unit prices shall prevail in case of discrepancy. All quotations are considered F.O.B. destination unless alternate shipping terms are clearly identified in the quotation.
4. 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: Department of Administration, Purchasing Division, 2019 Washington Street East, P.O. Box 50130, Charleston, WV 25305-0130
5. Communication during the solicitation, bid, evaluation or award periods, except through the Purchasing Division, is strictly prohibited (W.Va. C.S.R. §148-1-6.6).

**Requisition for Quotation (RFQ) WWV-12-872  
For WorkForce West Virginia, Unemployment Compensation Division**

**Purpose:**

The Purchasing Division, hereinafter referred to as the "State," is soliciting quotations pursuant to **West Virginia Code §5A-310b** on behalf of WorkForce West Virginia, Unemployment Compensation Division, hereinafter referred to as the "Agency," to obtain a qualified vendor to provide Electronic Payment Card (EPC) and direct deposit services for the delivery of unemployment benefits as an alternative to manual paper-based issuance.

**General Information:**

The Agency's administrative office is located at 112 California Avenue in the City of Charleston, West Virginia. The Agency has seventeen (17) field office locations and four (4) itinerant sites throughout the State which provide job service and unemployment compensation services to the public.

For the year 2010, the Agency served approximately 83,000 new claimants of unemployment benefits. For that same time period, 77% of those claimants elected to receive their benefits through the Agency's existing EPC program, 12% elected direct deposit and 11% receive a paper check. It is important to note that direct deposit services were not made available to claimants until May, 2011. During 2011, claimants filing for initial claims have decreased 18% compared to 2010.

**Scope of Work:**

To obtain a vendor to provide electronic banking services for the disbursement of unemployment compensation benefits. Said vendor shall develop an automated interface with the Agency's current on-line system(s) for the issuance of unemployment benefits through direct deposit or via an electronic payment card, in addition to or independent of a banking account, that will allow for use through an Automatic Teller Machine (ATM) or at Point of Sale (POS) locations.

**Mandatory Requirements:**

The following mandatory requirements must be met by the vendor. Failure on the part of the vendor to meet any of the mandatory specifications shall result in the disqualification of the vendor's bid submission.

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

- A. Be branded VISA or MasterCard;
- B. Operate via the VISA or MasterCard network;
- C. Be accepted by any participating merchant;
- D. Allow for PIN based and signature based purchase;
- E. Perform through an operating ATM network and allow for withdrawal of cash through a normal ATM transaction;
- F. Be reloadable;
- G. Have stored value;
- H. Not have a line of credit associated with it;
- I. Support Point of Sale and cash back purchases;
- J. Support on-line and phone purchase capabilities;
- K. Provide for Real Time Processing;
- L. Not require a bank account relationship or credit approval of the card holder/ claimant; and,

M. Be "Regulation E" compliant.

The successful vendor **must**:

- N. Have provided substantially similar services to those specified herein;
- O. Provide fraud protection in compliance with Regulation E;
- P. provide 24 hours per day, 365 days per year, toll-free automated telephone access and web access to card/ account balance and transaction information; vendor should provide a live operator, when necessary, to assist claimants reporting a lost or stolen card and for questions concerning a transaction
- Q. Provide two (2) free calls each month to a toll-free domestic customer service support, located within the the geographical boundaries of the United States with a live representative between the hours of 8:00 am and 6:00 pm eastern standard time; The option to speak with a Live Customer Service Representative must be provided as a selection on the vendor's toll free line for claimants;
- R. Ensure that an answer by a live representative and the average on-hold time for the toll-free customer support is five (5) minutes or less combined;
- S. Provide, at a minimum, English and Spanish options for all automated account inquiries;
- T. Provide the Agency with a monthly report of any down time in their customer service support; this report will only be necessary when down time occurs
- U. Provide the initial cards to the claimant at no cost to the claimant;
- V. Issue the initial card or deposit to the claimant within five (5) to seven (7) days of receipt of information from the Agency;
- W. Process files that loads value on the cards and transfer funds to appropriate bank for direct deposit by the next business day of the receipt of the Agency's file.
- X. Provide monthly statements by US mail to claimant, if claimant requests paper statements; on-line statements are to be provided at no charge to the claimant;
- Y. 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 The Agency after initial claim entry,
- Z. Establish, in conjunction with The Agency, an interface for the receipt of batch account information via automatic file transfer that requires no prompting by The Agency;
- AA. Process and credit payments to the claimant/ cardholder's debit card account by the next business day after The Agency funds are deposited with the vendor; or directly deposited into the claimant's bank account;
- BB. Be FDIC, FSLIC, or NCUSIF insured and affiliated with the VISA or MasterCard system;
- CC. Not deny any claimant referred by the Agency for participation in the EPC program;
- DD. Not allow the claimant/ cardholder to make deposits or add value to the card;
- EE. Not allow the claimant/ cardholder to obtain checks or negotiate checks against the card of the underlying account;
- FF. Provide educational and instructional material associated with the card to the claimant/ cardholder and The Agency;
- GG. Allow the Agency to approve the instructional material provided with the card;
- HH. Provide the claimant with a list of all potential charges/fees to the claimant as a part of the instructional material as well as with the mailing of the card itself;
- II. Provide instructional material (including fee schedule) for the Agency to post on the agency's website;
- JJ. Mail all correspondence (including the card itself) in envelopes that indicate the mailing is coming from the Agency rather than financial institution, to avoid inadvertent disposal of mailings due to the assumption of the mailing being "junk" mail or solicitations;

- KK. Obtain the approval of the Agency at least thirty (30) days in advance of any changes in policy affecting claimant/ cardholders;
- LL. The Vendor should provide the Agency with advance notice of any changes required by law, regulations or guidance. Also the Agency should receive advance notice of any changes due to best practices and reserves the right to approve the same.
- MM. Notify the claimant/ cardholder in advance of changes in policy that affect them or their account;
- NN. Reinstate suspended accounts for reopened claims at the request of the Agency;
- OO. Notify The Agency if a card is never activated after twelve (12) months and the account has been funded during the 12 months. Close the account and return the funds to the Agency.
- PP. Return funds to the Agency from, any account if a card is never activated after twelve (12) months using an Accounts Closure Report.
- QQ. Begin accepting initial deposits from the Agency no later than seven (7) days after the initial cards are distributed to the claimant/ cardholder; or bank account information of the claimant is received for direct deposit services;
- RR. Allow the card or account to remain active during the term of any contract resulting from this RFQ until The Agency indicates otherwise;
- SS. Claimant will establish a 4 digit PIN during the debit card activation process.
- TT. Allow the claimant/cardholder to choose and change the PIN;
- UU. Provide security measures to restrict access to claimant/cardholder's account information;
- VV. Require the claimant/cardholder to enter their full Social Security Number (SSN), 6 digit date of birth (mmddyy), and choose a 4 digit PIN when activating the card. The claimant/cardholder must answer three security questions before they can change their PIN, access account information, or replace a lost or stolen or damaged card via the web or telephone. Questions must consist of full SSN, 6 digit date of birth, and current 4 digit PIN on file. When issuing a replacement card, the address on file must be verified with claimant. If address does not match, claimant will be referred to the Agency. The Agency will provide SSN, 6 digit date of birth and address on file. Claimant will establish a 4 digit PIN with the Vendor during the debit card activation process.
- WW. Wherever possible, deny/disallow any and all transactions that causes the claimant/ cardholder to exceed the amount available in the account;
- XX. Allow the claimant/cardholder two (2) attempted transactions per month that are denied for insufficient funds at no cost;
- YY. Allow the claimant/cardholder four (4) balance inquiries per month within the vendor's ATM network at no cost;
- ZZ. Allow for withdrawals at a Visa or Mastercard network teller window at no cost;
- AAA. Notify The Agency within the negotiated timeframe when a card is returned by the United States Postal service as undeliverable;
- BBB. Send a daily data file which will inform The Agency of the date the account is ready to accept deposits;
- CCC. submit a monthly report to The Agency which provides, at a minimum, the following information:
  - 1) the total number of cards issued; 2) the total number of cards cancelled; and, 3) a list of any inactivated cards;
- DDD. Provide one (1), free new card issuance per claimant/cardholder per year to replace lost or stolen cards by next business day. The new card must be mailed by no later than the next business day.
- EEE. Allow for a minimum of four (4) ATM withdrawals per customer per month from the vendor's ATM network at no cost;
- FFF. Must not allow cardholder or account information to be used for commercial solicitation purposes;

- GGG. Must have systems disaster support available to your stored value card services which include:  
 1) Backup and recovery capabilities; and, 2) Security and emergency arrangements
- HHH. Not charge any fees whatsoever to The Agency;
- III. Not charge the claimant/cardholder any fees whatsoever, other than those expressly provided for in this RFQ; and,
- JJJ. Credit the claimant/cardholder's account within seven (7) days upon the discovery of any fees contradictory to those provided for in this RFQ.
- KKK. Vendor must provide the agency with the following reports: Daily Confirmation Report to acknowledge receipt of the ACH NACHA file with the total amount of benefits on the ACH NACHA file transferred; Daily Return Report to list any claimant's name and amount of benefits for debit cards or direct deposits that could not be processed; Monthly Account Statement that lists all debits and credits to the account during the month; Monthly Closure Report that lists all claimants' names and amounts of benefits that have been returned to WFWV via deposit into WFWV's account ; Annual SSAE 16 Report by September 30 for the fiscal year period of 7/1 to 6/30. The SSAE 16 Report must be prepared in accordance to guidelines in the AICPA Statement on Standards for Attestation Engagements No. 16 Service Organizations. These reports are requested by our outside accounting firms for the Single Audit and Financial Statements.

**Schedule of Events:**

Vendor's Written Questions Submission Deadline	xx/xx/xx
Mandatory Pre-Bid Conference	xx/xx/xx
Addendum Issued	xx/xx/xx
Bid Opening Date	xx/xx/xx

## 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	Transactions	256,000	NA	
4	Total ATM Withdraws	64,000	NA	
<b>ATM In-Network (4 free Withdrawals)</b>				
5	Number of Counties with at least one ATM	0		
6	Divided by Total Counties in West Virginia	55		
7	Percent	0.00%		
8	% in 7C multiplied by 64,000 ATM Withdrawals	-	No Cost	
<b>Contracted ATM In-Network with Fee</b>				
9	Number of Counties with at least one ATM	0		
10	Divided by Total Counties in West Virginia	55		
11	Percent	0.00%		
12	% in 11C multiplied by 64,000 ATM Withdrawals	-	\$0.00	\$0.00
<b>More than 4 In-Network ATM Withdraws</b>				
13	10% of quantities in Line 8	-	\$0.00	\$0.00
<b>ATM Out-of-Network</b>				
14	Number of Counties without an In-Network ATM	0		
15	Divided by Total Counties in West Virginia	55		
16	Percent	0.00%		
17	% in 16C multiplied by 64,000 ATM Withdrawals	-	\$0.00	\$0.00
18	Potential Additional Charge by Bank where Out-of-Network ATM is located (Use Same Quantity from 17C)	-	\$2.00	\$0.00
**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				
20	ATM Transactions outside of the US	200	\$0.00	\$0.00
21	Point of Sale as Credit	115,200	\$0.00	\$0.00
22	Point of Sale as PIN Debit	64,000	\$0.00	\$0.00
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)			\$0.00

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	NA	
25	4 Free ATM Balance Inquiries for In-Network 70,000 multiplied by % from C7 plus C11	-	No Cost	
26	Additional ATM Balance Inquiries for In-Network (10% multiplied by C25) equals monthly estimated total	-	\$0.00	\$0.00
27	ATM Balance Inquiries for Out-of- Network (70,000 multiplied by % in C16) equals monthly estimated total	-	\$0.00	\$0.00
28	<b>Total Cost (E26+E27)</b>			<b>\$0.00</b>
	<b>Other Fees</b>			
29	Account Overdraft	10,000	\$0.00	\$0.00
	<b>Insufficient Funds</b>			
30	Minimum of two (2) denials for Insufficient Funds per month	10,000	No Cost	
31	Additional denials for Insufficient Funds	5,000	\$0.00	\$0.00
32	Free On-Line Statements	26,000	No Cost	
33	Account Statements Mailed to Claimants	6,000	\$0.00	\$0.00
34	<b>Total Other Fees (E29+E31+E33)</b>			<b>\$0.00</b>
	<b>Card Issuance Services</b>			
35	One Card replacement per year (includes postage)	500	No Cost	
36	Additional Card Replacements	100	\$0.00	\$0.00
37	Overnight delivery requested by cardholder	50	\$0.00	\$0.00
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>\$0.00</b>
	<b>Cardholder Inquiry</b>	180,000		
42	Free telephone automated inquiries through toll-free line	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	
45	Additional Live Customer Service Inquiries per Mth	30,000	\$0.00	\$0.00
46	<b>Total Inquiry Cost (E45)</b>			<b>\$0.00</b>
	<b>Miscellaneous</b>			
47	Account Inactivity with a balance after 12 Months	50	\$0.00	\$0.00
48	Change in PIN	500	\$0.00	\$0.00
49	Account Research	1,000	\$0.00	\$0.00
50	Conversion of Foreign currency (200 x \$446)	\$89,200	0.00%	\$0.00
51	<b>Total Miscellaneous Cost (E47+E48+E49+E50)</b>			<b>\$0.00</b>



A	B	C	D	E
Line	Type of Service	Monthly Estimated	Claimant's	Claimant's
No.		Quantities	Unit Fee	Total Cost
	ACH Origination and Routing			
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	Total ACH Cost (E52+E53+E54+E55+E56)			
59	Grand Total Col. E (24+28+34+41+46+51)			\$0.00

1-31-2012

Reply to Vendor Questions concerning  
Debit Card RFQ #12872

**Q1.** VV - does this apply to cardholder changes via web, phone or both?

**A1:** See Revised VV. Require the claimant/cardholder to enter their full Social Security Number (SSN), 6 digit date of birth (mmddyy), and choose a 4 digit PIN when activating the card. The claimant/cardholder must answer three security questions before they can change their PIN, access account information, or replace a lost or stolen or damaged card via the web or telephone. Questions must consist of full SSN, 6 digit date of birth, and current 4 digit PIN on file. Address on file must be verified with claimant. If address does not match, claimant will be referred to the Agency. The agency will provide SSN, ^digit date of birth and address on file. Vendor will be responsible for creating the 4 digit PIN for the debit card.

**Q2.** Can you please provide the pricing cost sheet in excel spreadsheet format?

**A1:** Yes, see attached.

**Q3.** Page 6, General Information: Since going live with direct deposit of UI benefits in May 2011, would you please share the percentage of selections by beneficiaries in terms of how they received their funds (percentage of card, check, direct deposit) since that time (May – November 2011)?

**A3:** The percentages in the General Information section are for an eight week period from July 3, 2011 to August 26, 2011.

**Q4.** Page 6, General Information: The State references 83,000 new claimants served in 2010. Can we assume that "claimants" are defined as individuals who received payments, or does this include individuals that filed a claim that was not subsequently approved?

**A4:** New claimants served of 83,000 include individuals that were not approved and not paid.

**Q5.** Can you provide monthly detail on the number of new claimants who enter the program per month (who receive payments)?

**A5:** We do not have a report on the number of new claimants who do not receive benefits. Furthermore, claimants who are ineligible now could become eligible at a later date due to requalifying by returning to work and being laid off, an appeal decision which reverses the original nonmonetary determination, etc. The following show the number of new claims and number of payments made by month for 2010.

Month	New Claims	#Payments	Amount	Weeks Paid
January	11,659	123,040	\$55,004,687	212,235
February	8,051	113,005	\$49,553,372	193,138
March	6,725	122,042	\$52,534,099	205,868
April	6,616	92,891	\$40,668,831	160,053
May	5,417	96,199	\$43,476,216	171,451
June	6,220	85,306	\$37,453,160	147,360
July	5,874	66,353	\$30,111,002	118,926
August	6,010	98,025	\$49,559,624	196,164
September	4,811	73,810	\$33,056,469	131,845
October	5,499	76,407	\$34,035,852	137,581
November	5,595	77,843	\$34,376,672	138,456
December	8,797	86,897	\$35,972,037	144,653
<b>Total for 2010</b>	<b>81,274</b>	<b>1,111,818</b>	<b>\$495,802,021</b>	<b>1,957,730</b>

1-31-2012

**Q6.** What is the average duration of benefits for claimants?

**A6:** Due to the Federal Extension of benefits which allows for up to 99 weeks and could involve up to three claim years, it's difficult to determine the current average duration. However, using the data listed in Answer 5., the average duration would be 24.08 weeks (Number of Weeks Paid / New Claims as shown in Answer 5).

**Q7.** What is the average payment amount per claimant? Can you provide the average payment information for the 3 recipient groups: Direct Deposit; Debit Card and Check?

**A7:** Average payments per claimant is \$6,100. To determine this amount we used the total Amount of benefits paid divide by the Number of New Claims as shown in B.2.b. We do not have the average payment by the 3 recipient groups.

**Q8.** Is there a backlog in the claimant approval process that results in a larger than usual first payment

**A8:** There are no backlogs in the normal approval process. However, claimants can appeal their nonmonetary decision which could result in some larger than normal first payments.

**Page 6, Scope of Work:**

**Q9.** Would you please elaborate on the expected process flows for enrollment of beneficiaries and actual payments? What specifically would be involved by the selected vendor to integrate with the Agency's on-line system? Can you provide an overview of how this process is currently executed?

**A9:** Current process flow is as follows:

**Enrollment Process Flows =** A daily Enrollment File is created by the agency which consists of all new claims filed the previous business day. The file is in the format specified by the current vendor. The file includes each claimant's Social Security Number (SSN), full name, mailing address, phone number, and date of birth, *as well as, updates to this information which was previously supplied.* Agency staff uploads this daily file of requests to the current vendor using a website supplied/maintained by the vendor. In approximately 10 minutes the vendor responds with a file containing the account information (an assigned debit card account number to the appropriate claim) needed for use in the debit card program. Agency staff retrieves this file using the same vendor supplied website. The automated process that supplies agency staff with the daily debit card enrollment Request file and the interface that Agency staff uses to upload the Returned file into agency's unemployment payment system was supplied by the Agency's in-house IT staff. A debit card is then mailed.

- If direct deposit is chosen by claimant, the claimant enters their banking information online through Agency's website. Agency sends file to Bank to set up claimant's account for direct deposit to designated bank and account number.
- When Agency determines claimant is eligible to receive UI benefit payment, an ACH file (NACHA file) is transmitted through WSFTP Pro Software. The ACH file contains the claimant's names, last four digits of the social security number, and the amounts of UI benefits to be funded on each of the claimant's debit cards and deposited in each of the claimant's designated bank accounts.

1-31-2012

- The Vendor's transmission desk sends a "Confirmation Report" back to the Agency through the WSFTP Pro Software approximately 10 minutes after the NACHA file is sent. Also, approximately 20 minutes later, a "Transaction Report" is sent to the agency through WSFTP Pro Software. Both files confirm the total amount of UI benefits to be paid through the debit cards or direct deposit. If there are any problems in receiving the NACHA file, the Vendor's contacts the agency via telephone.
- Through a separate process, funds are sent to the Vendor via Fed Wire from the agency account through the ASAP System (Automated Standard Application for Payments), a U.S. Treasury web site.
- The Vendor funds each claimant's debit card the following day as well as deposits the funds for each direct deposit participant.
- Each morning, the Vendor sends a "Return Report" to the agency that lists any claimant's name, amount, and brief explanation (i.e., Account Closed, Invalid Account, etc.) for debit cards or direct deposits that the Bank was not able to process.

**Q10.** Are you requesting that bidders provide the same process, or is the agency interested in alternative proposals?

**A10:** The agency is requesting any process that meets all mandatory requirements of this RFP.

**Q11.** Does the State anticipate oral presentations with bidders to review these procedures as a part of the evaluation process?

**A11:** No

**Q12.** Page 7, Req. W - Can the State provide detail on the current file exchange process? Are files delivered on weekends or holidays?

**A12:** NACHA files are not transmitted on weekends or holidays; however, claims are processed six days a week, every day except Saturday. Claims can be filed on the weekend or holiday through the Interactive Voice Recognition (IVR) System via telephone or online. A NACHA file that is generated on Friday night or a holiday is transmitted on the next business day for the Agency. For example, there are normally two NACHA files (Friday night and Sunday night) transmitted on Monday morning. Monday night's NACHA file is transmitted Tuesday morning, etc. For more details about the current file exchange process, see the answer to Question 9.

**Q13.** Page 8, Req. NN - How many suspended accounts are typically requested to be reopened on an annual basis?

**A13:** On the cost sheet, see line 40, column C. Agency staff who deals with the debit card estimates reactivated cards at 300 per month. We do not track the number of reopened accounts.

**Q14.** Page 8, Req. 00 - How many cards are typically unused for more than 12 months? Is the intention to identify those that never activated their card within 12 months of issue, or is it to identify those that have not spent funds for a 12 month period?

**A14:** We estimate 50 cards per month have *been funded* and have not been activated for more than 12 months. We have revised the Cost Sheet to reflect this new estimated count. The Agency's intent is to close the account of an individual who never activated

1-31-2012

their card after 12 months; and, for the vendor to return any funds deposited in the closed account to the Agency.

**Q15.** Page 8, Req. PP - Similar to above, can the State clarify the intent with this requirement? Does this apply to never-activated or all cards? We hope to better understand implications for escheatment.

**A15: Applies to cards that are never activated.**

**Q16.** Item VV, Page 8 – Please elaborate on the processes surrounding the 3 security questions? Can this be limited to cardholder self-service via the secure website, or is it the Agency's expectation that the selected vendor's IVR and/or live rep. customer service enable these security questions? If the latter, how will this information be collected and transmitted to the selected vendor?

**A16: Revised VV. Require the claimant/cardholder to enter their full Social Security Number (SSN), 6 digit date of birth (mmddyy), and choose a 4 digit PIN when activating the card. The claimant/cardholder must answer three security questions before they can change their PIN, access account information, or replace a lost or stolen or damaged card via the web or telephone. Questions must consist of full SSN, 6 digit date of birth, and current 4 digit PIN on file. Address on file must be verified with claimant. If address does not match, claimant will be referred to the Agency. The Agency will provide SSN, ^digit date of birth and address on file. Vendor will be responsible for creating the 4 digit PIN for the debit card.**

**Q17.** In light of other State UI and Federal Social Security benefit programs moving in the direction of eliminating checks, what is the Agency's view of eliminating paper checks altogether? Is there a contemplated approach to eliminate paper checks to maximize program efficiencies and limit costs? If so, what processes and timeframe(s) are you considering?

**A17: While the Agency plans on eliminating checks in the future, we have no timeframes at this time.**

**Q18.** In order for all prospective bidders to be on a level playing field and for bidder's to prepare the most advantageous pricing for the Agency, would you please provide the following actual data on the existing card program? If this data is not available, it might require an inquiry to the incumbent provider.

**A19: Attached is the most recent information. See attachment 1 - (chart on WV UI Prepaid Program.)**

**Q19.** % of cardholder spend at the following channels: 1. ATM, 2. POS (a. signature and b. PIN), and 3. over the counter bank teller cash withdrawal

**A19: See attachment 1 – (chart on WV UI Prepaid Program.)**

**Q20.** Average transaction amounts (\$) for 1, 2, and 3. Above.

**A20: Average amount of: ATM withdraws is \$177; POS with signature is \$24 and PIN is \$32. We do not have the amount for over the counter bank teller cash withdrawal.**

1-31-2012

**Q21.** # of calls to the IVR each month by cardholders and % of those callers that speak with a live customer service rep.

**A21.:** We do not have an option on the automated phone system for claimants to speak to a live operator. According to the current vendor, we have about 2,600 live customer service calls per month. On our Cost Sheet, we estimate 70,000 calls per month.

**Q22.** # of ATM balance inquiries performed by cardholders each month

**A22:** We do not have this information.

**Q23.** Schedule of Events: When does the State anticipate award of the contract? Is there a target date for implementation of the new program? What is the status of the current contract?

**A23:** These dates are contingent upon evaluation and award of contract.

**Q24.** Can you provide the current cardholder fee schedule?

**A24.:** This information is on the Agency's Web site at [www.workforcewv.org](http://www.workforcewv.org).

**Q24.** Can you provide the Cost Sheet in spreadsheet (excel) format for bidder completion?

**A24:** Yes

**Q25. Instructions to Bidders 2** - Can the Agency please specify where in the response any alternates equal to the specifications should be provided?

**A25:** Separate solutions from the same vendor will be accepted as long as each solution is identified and each solution meets the mandatory requirements. Separate cost sheets will need to be provided each solution.

**Q26. Page 4** - Would the Agency please confirm the number of copies required in addition to an original?

**A26:** Only an original bid response is required to be submitted to State Purchasing unless otherwise indicated in the RFQ.

**Q27. Purpose - Page 6** - The RFQ references the purpose of the RFQ is to obtain a bidder to provide Electronic Payment Card and Direct Deposit services to the State; however, there are no direct deposit or ACH origination requirements included with in the RFQ.

Will the Agency please confirm ACH origination services are to be included as a component of the service?

**A27:** ACH origination services for direct deposit are to be included in the service. Direct deposit is mentioned in Item W. and AA.

**Q28.** Is the cost for ACH origination to be borne by the claimant or the State? If the State, where within the Cost Sheet should vendors include such pricing?

**A28:** The cost of the ACH origination is not to be borne by the claimant or the State. Refer to item HHH.

1-31-2012

**Q29. Q** - The West Virginia program currently only experiences 2,600 calls transferred to CSRs each month. The Agency is requiring an option exist on the vendor's IVR to speak with a Live Customer Service Representative and has correctly anticipated in its Cost Sheet this contact will occur approximately 70,000 times per month. This change will result in an approximate increase 25 times higher in customer service staffing expense, which must be borne by cardholders through fees. We believe the combination of requiring easy access to CSRs and requiring a fee for the 3<sup>rd</sup> or greater call will result in an unacceptably high volume of cardholders incurring a customer service fee. Will the Agency consider eliminating this requirement given it has also required cardholders wait an average of no more than 5 minutes to reach a CSR? This will lower program, and thus cardholder, expense dramatically.

**A29: We requested a live Customer Service Representative based on other states' debit card services and our agency's difficulty with handling customer calls. Customers who make more than 2 calls per months are choosing to pay for the additional services. In order to reduce vendor's cost, we limited the live Customer Service Representative option between the hours of 8:00 am to 6:00pm eastern standard time.**

**See Revised Q. Provide two (2) free calls each month to a toll-free domestic customer service support, located within the the geographical boundaries of the United States with a live representative between the hours of 8:00 am and 6:00 pm eastern standard time; The option to speak with a Live Customer Service Representative must be provided as a selection on the vendor's toll free line for claimants;**

**Q30. Item Q** - The RFQ requires live customer service representatives be available between 8:00 a.m. – 6:00 p.m.. Eastern Standard Time; however, West Virginia's previous RFQ required 24x7 access. We believe the change in this requirement will lead to increased program risk because cardholders will be forced to wait until business hours to cancel cards, as well as resulting in a lower standard of service to cardholders. So all bidders may compete equally, will the Agency eliminate this limitation and instead require live customer service representatives be available 24x7?

**A30: The automated phone and Internet system should be available 24 hours per day and 7 days per week. Automated options which require a live operator such as cancelling a card or questions concerning transactions should continue 24/7. The option to speak to a live operator will be available 8:00am to 6:00pm Eastern Standard Time.**

**Q31. Item T** - Is it acceptable to only provide a report in months where this is unscheduled downtime?

**A31: It is only necessary to provide a report in a month where there is a downtime in the vendor's customer service support for the agency.**

**See revised item T. Provide the Agency with a monthly report of any down time in their customer service support; this report will only be necessary when down time occurs**

**Q32. Item LL** - Policy changes are frequently made by vendors for necessary reasons outside of their control, such as changes in law, regulations or guidance provided by oversight agencies.

1-31-2012

Additionally, industry best practices change over time and vendors need to modify practices in keeping with these best practices.

Will the Agency consider eliminating this requirement so vendors may manage the Agency's program in a compliance manner following best practices?

**A32. Changes in law, regulations or guidance provided by oversight agencies are necessary. The Vendor should provide the Agency with advance notice of any changes due to law, regulations or guidance. Also, Agency should receive advance notice of any changes due to best practices and reserves the right to approve same..**

**Q33. Item FF-** Will the Agency clarify if bidders are only required to provide instructional material for Electronic Payment Cards and not direct deposit?

**A33: Vendor does not have to provide material for Direct Deposit.**

**See Revised FF -Provide educational and instructional material associated with the card to the claimant/ cardholder and The Agency;**

**Q34. Item OO -** Would the Agency please clarify if it is asking for notification on any account that has been inactive for greater than 12 months or only accounts where a card has never been activated? This vendor is concerned this requirement will conflict with federal law. Once a cardholder has activated their card, the Right to Financial Privacy Act prohibits a vendor from sharing any account activity, even if to share an account has had no activity for 12 months.

**A34: See Revised OO - Notify the Agency if a card is never activated after twelve (12) months and the account has been funded during the 12 months. Close the account and return the funds to the agency.**

**Q35. Items SS & VV -** The Agency has requested that vendors provide a Personal Identification Number to claimants. Requiring vendors to support the selection and changing of such a PIN will require reliance upon demographic/personal information supplied by the Agency.

As this will not eliminate the risk of compromised accounts, will the Agency either originate and transmit the PIN to the vendor or eliminate the requirement?

**A34: See revised SS- Claimant will establish a 4 digit PIN during the debit card activation process.**

**See revised VV. Require the claimant/cardholder to enter their full Social Security Number (SSN), 6 digit date of birth (mmddyy), and choose a 4 digit PIN when activating the card. The claimant/cardholder must answer three security questions before they can change their PIN, access account information, or replace a lost or stolen or damaged card via the web or telephone. Questions must consist of full SSN, 6 digit date of birth, and current 4 digit PIN on file. When issuing a replacement card, the address on file must be verified with claimant. If address does not match, claimant will be referred to the Agency. The Agency will provide SSN, 6 digit date of birth and address on file. Claimant will establish a 4 digit PIN with the Vendor during the debit card activation process.**

**Q35. Item VV -** The Agency has required vendors ask three (3) security questions besides date of birth and Social Security Number to select a PIN, access account information or request a new card. As vendors can only ask/verify information supplied by the Agency and the Agency



1-31-2012

currently only provides name, DOB, SSN and address, can the Agency confirm it is able to provide additional demographic security keys, which must be available for all claimants? Can the Agency inform bidders what these security keys will be so they may properly factor identity verification success rates into their costs? If the Agency is not planning to send additional security information, will it eliminate this requirement?

**A35: See Revised VV- Require the claimant/cardholder to enter their full Social Security Number (SSN), 6 digit date of birth (mmdyy), and choose a 4 digit PIN when activating the card. The claimant/cardholder must answer three security questions before they can change their PIN, access account information, or replace a lost or stolen or damaged card via the web or telephone. Questions must consist of full SSN, 6 digit date of birth, and current 4 digit PIN on file. When issuing a replacement card, the address on file must be verified with claimant. If address does not match, claimant will be referred to the Agency. The Agency will provide SSN, 6 digit date of birth and address on file. Claimant will establish a 4 digit PIN with the Vendor during the debit card activation process.**

**Q36. Cost Sheet** - During the pre-bid conference, the Agency mentioned that the cost sheet would be provided in Excel format via the West Virginia website. Can the Agency please confirm if and when the Excel version cost sheet will be made available?

**A36: Yes, the cost sheet will be provided in Excel format but will be released to all vendors who attended the pre-bid as a hard copy on disc along with the addendum containing the answers to all technical questions submitted in response to this RFQ. All vendors will receive the addendum and disc via the United States Postal service.**

**Q37.** Has the current program or vendor experienced losses as a result of card fraud or misuse? If so, can the Agency provide losses due to fraud or misuse for the most recent 12-months?:

**A37: We do not have records on fraud or misuse.**

**Q38. General** - What is the average dollar amount of the bi-weekly payment load for unemployment benefits?

**A38: While we have our customers file bi-weekly claims, the payment could be for one or two weeks. We do not keep separate statistics on bi-weekly claims. Our average payment amount for all types of claims is \$446.**

**Q39. General** - What is the average dollar amount of the weekly payment load for low earnings benefits?

**A39: Low earning benefits can be for one or two weeks. We do not keep separate statistics on low earning benefits. Our average payment amount for all types of claims is \$446.**

**Q40. General** - What is the average length of time a claimant receives benefits? Specifically from WV only, and then combined from WV and Federal

**A40: Due to the Federal Extension of benefits which allows for up to 99 weeks and could involve up to three claim years, it's difficult to determine the current average duration. However, using the data listed in Answer 5, the average duration for WV and Federal benefits would be 24.08 weeks (Number of Weeks Paid / New Claims). The average duration of WV benefits was 17.3 weeks in Calendar Year 2010.**

**Q41:** What is the number of total cards you anticipate being issued, initially?

**A41: 83,000 cards.**

1-31-2012

**Q42.** - Is there a dedicated WFWV deposit account that funds all of the cards?

**A42:** Yes, currently the Agency deposits funds into the account every business day via Fed Wire from the agency account through the ASAP System (Automated Standard Application for Payments), a U.S. Treasury web site. The amount of the deposit is the amount of the ACH NACHA file that is transmitted the same morning. The only exception is when the Bank deposits funds into the Agency's account to return funds for cancelled cards, closed or inactive accounts. In those instances, the Fed Wire is reduced the following day by the amount of the returned funds. The Bank debits Agency's account the next business day following the deposit to fund each claimant's debit card/direct deposit for the amount on the ACH NACHA file

**Q43.** - If there is a specific account, does this reside with the vendor bank, issuing the cards?

**A43:** Yes

**Q44** And can standard account analysis fees be charged to this account for the cost of the ACH card loads and direct deposits to beneficiaries?

**A44:** Refer to item HHH.

**Q45.** What is the total estimated dollar amount of the value loaded to the claimant cards per month?

**A45:** Based on statistics listed in Answer 5., an average of \$41,316,835 per month was paid to claimants in 2010. Of this amount, 77% was loaded to the claimants debit cards.

**Q46.** What is the average length of time that a claimant receives value loads (as opposed to the average length of time eligible for benefits)?

**A46::** Same as Answer 40. Due to the Federal Extension of benefits which allows for up to 99 weeks and could involve up to three claim years, it's difficult to determine the current average duration. However, using the data listed in Answer 5., the average duration for WV and Federal benefits would be 24.08 weeks (Number of Weeks Paid / New Claims). The average duration of WV benefits was 17.3 weeks in Calendar Year 2010

**Q47.** Of the 32,000 cards receiving value loads each month, how many are loaded bi-weekly and how many are loaded weekly?

**A47:** Based on the statistics listed in Answer 5., there would be 1.76 weeks paid per payment, i.e. Weeks Paid divide by Number of Payments. We do not keep statistics on weekly or bi-weekly payments.

**Q48.** Is it the intent of WFWV to have each vendor propose direct deposit services at no cost whatsoever to either the Agency or the Claimant?

**A48:** Yes.

**Q49.** How and when will vendors receive answers to the questions submitted?

**A49:** The cost sheet will be provided in Excel format but will be released to all vendors who attended the pre-bid as a hard copy on disc along with the addendum containing the answers to all technical questions submitted in response to this RFQ. All vendors will receive the addendum and disc via the United States Postal service.

**Q50:** What is the status of receiving the cost worksheet with formulas and how will the vendors receive that cost worksheet?

1-31-2012

**A50: The cost sheet will be provided in Excel format but will be released to all vendors who attended the pre-bid as a hard copy on disc along with the addendum containing the answers to all technical questions submitted in response to this RFQ. All vendors will receive the addendum and disc via the United States Postal service.**

**Q51. Does the agency currently pay a fee, either soft dollar or hard dollar for ACH and routing services for the direct deposit of funds to claimant accounts or EPC? If so, what is the average monthly cost either in soft dollar by compensating balances or in hard dollar fees?**

**A51: Currently the Agency does not pay any type of fees for these services.**

**Q52. What is the projected start date of the contract?**

**A52: The estimated start date of this contract will be 30 days after award of the contract.**

**Q53. The ability to have claimant change their PIN by answering three security questions was mentioned in the pre-bid meeting. Will the vendor be required to offer this service via web and IVR? Or web only?**

**A53: See revised VV- Require the claimant/cardholder to enter their full Social Security Number (SSN), 6 digit date of birth (mmddyy), and choose a 4 digit PIN when activating the card. The claimant/cardholder must answer three security questions before they can change their PIN, access account information, or replace a lost or stolen or damaged card via the web or telephone. Questions must consist of full SSN, 6 digit date of birth, and current 4 digit PIN on file. Address on file must be verified with claimant. If address does not match, claimant will be referred to the Agency. The Agency will provide SSN, ^digit date of birth and address on file. Vendor will be responsible for creating the 4 digit PIN for the debit card.**

**Q54. V - Please clarify this requirement – is this a requirement that a card be in the mail to the claimant within 5 – 7 days of receipt of file from the Agency or, is this a requirement that the card must have arrived at the claimants mailing address in the 5-7 day time frame? And is this timing specific to business days?**

**A54: See Revised V- Issue the initial card or deposit to the claimant within five (5) to seven (7) days of receipt of information from the Agency;**

**Q55. X - If a claimant selects the option to receive a monthly paper statement and requests more than one paper statement per month, is the Agency opposed to charging the claimant for additional paper statements during the one month statement cycle?**

**A55: As shown on Cost Sheet, vendor can charge for all monthly statements mailed to claimants.**

**Q56.. MM - Claimant notification – Does the Agency have a preferred method regarding claimant notifications? Will the vendor be required to notify the claimant in writing or can the vendor use various methods such as those listed below?**

- o Posted to the Agency Website
- o Posted to the cardholder self service portal
- o Outbound email/alerts

**A56: The notification method of changes in policy that affects the card holder or their account should be sent by mail to the address on the account. If vendor has given card holders other options such as email, texts, or voice mail – and claimant has chosen one of these methods to be notified – then vendor may use the claimant's designated choice of option.**

1-31-2012

Q57.. OO - Please define 'unused'.

**A57: See revised Item OO-Notify the Agency if a card is never activated after twelve (12) months and the account has been funded during the 12 months. Close the account and return the funds to the Agency.**

Q58. RR - How will the agency notify the vendor to close an account and what is the frequency this information will be provided to the vendor? What criteria is used by the Agency to close the account?

**A58: The criteria to use to close an account are the card was never activated, funds were made to the account, and it has been 12 months from when the account was established. The criteria will dictate when an account is to be closed; therefore, it may be a daily, weekly or monthly Account Closure Report.**

Q59. DDD - Please clarify - Replacement card timing – the requirements states within one day of notification – does this mean the card must be in the mail within one day of notification of a lost or stolen card or the card must be in the hands of the claimant one day after notification? Is the timing specific to business days?

**A59: See revised DDD- DDD- Provide one (1), free new card issuance per claimant/cardholder per year to replace lost or stolen cards by next business day. The new card must be mailed by no later than the next business day.**

Q60. What is the criteria the Agency will use to convert their program from the current provider?

**A60: There will need to be a transition period to establish processes with the new vendor and close down processes used by the previous vendor. New accounts need to be created and new cards will need to be issued. Claimants will need to receive new information materials and agency staff will need to be educated on the new process. This transition may take several months to be completed.**

Q61. Does the Agency plan to convert all existing claimant cardholders to the new vendor or only new claimants?

**Q61: The Agency plans to convert current card holders to the new vendor's cards, as well as, provide new vendor's cards to new claimants.**

Q62. How many claimants does the Agency estimate the vendor will issue cards to at conversion?

**A62: 83,000**

Q63. For the most recent 3 months of information available, what are the approximate number and total monthly dollar amounts of:

- o Payments to claimants

**A63 : See statistic in Answer 5**

- o ATM withdrawals
- o Point of Sale as Credits (signature debit)
- o -Point of Sale as PIN debit

**See attachment 1 ( chart on WV UI Prepaid Program )**

- o Teller assisted cash withdrawal
- o ATM Balance Inquiries
- o We do not have this information.

1-31-2012

- Automated Inquiries through the toll-free line  
**See attachment 1 ( chart on WV UI Prepaid Program.)**
- Customer Service inquiries (Live Agent)

**We do not have an option on the automated phone system for claimants to speak to a live Customer Service Representative. According to the current vendor, we have about 2,600 live customer service calls per month. On our Cost Sheet, we estimate 70,000 calls per month.**

**Q64.** In the General Information section is the reference to the Year 2010 and 2011 referring to a fiscal year?

**A64:** Calendar year.

**Q65. Cost Sheet** - Are the volumes in the Cost Sheet historical or anticipated volumes and if so what is the basis?

**A65:** Estimates given are for bidding purposes only, actual quantities will vary.

**Q66. Cost Sheet** - Does line number 1 on the Cost Sheet represent the estimate of the new initial cards to be issued each month? If not, please provide an explanation of what it means

**A66:** Estimates given are for bidding purposes only, actual quantities will vary.

**Q67. Cost Sheet** - On Cost Sheet, Line 2: What is meant by Monthly Account Services?

**A67:** Any service provided by the vendor for the debit card and direct deposit.

**Q68. Cost Sheet** - All of the Unit Fees in the ACH section were prefilled with "No Cost". Should bidders interpret that to mean: - No Cost is permitted to be passed to the claimants in this regard?

**A68:** Yes

**Q69.** - ACH origination services are to be provided to WFWV at no cost?

**A69:** Yes, see item HHH

**Q70.** - Does WFWV intend to obtain ACH origination services separately from the RFQ for cards?

**A70:** No

**Q71. Cost Sheet** - The literal instructions for lines 5 through 8 (ATM In-Network) appear to cause a double counting with lines 9 through 12 (Contracted ATM In-Network with Fee). This appears to cause a potential double dip in fees – is this the intent?

**A71:** - There should not be any double counting. Lines 5 through 8 represent ATM In-Network that do not charge any fee for a minimum of 4 withdraws per month. Lines 9 through 12 represent Contracted ATM In-Network that either the vendor or contract vendor charges a fee. For clarification purposes, the instructions on the Cost Sheet were changed as follows.

- New heading for lines 5 through 8, 'ATM In-Network with 4 Free Withdraws (includes Contracted ATM with No Fees or Surcharges)'

- New heading for lines 9 through 12, 'Contracted ATM with a Fee and/or Surcharge'

**Q72. Cost Sheet** - The fees for foreign transactions expressed as per transaction plus a % of transaction value is not unique, but it appears WFWV is requiring a flat, per transaction fee for currency conversion. Can this be changed to accept either a percentage or flat fee. See line 50 under the Misc. section of the cost sheet.

1-31-2012

**A72: See revised line 50 on cost sheet.**

**Q73.** Cost Sheet - Referring to line #s 44 and 45 on the cost sheet, the numbers of cardholder inquiries appear to be very high. Does WFWV have historical data or other reasons for indicating the average cardholder will make more than 2 calls per month? (40,000 + 30,000 per month divided by 32,000)?

**A73: Estimates given are for bidding purposes only, actual quantities will vary.**

**Q74..** Item VV - What additional information will the Agency send in the file in order to allow 3 security questions for the claimant to change their PIN, other than the social security number and date of birth

**A74: See Revised VV - Require the claimant/cardholder to enter their full Social Security Number (SSN), 6 digit date of birth (mmddyy), and choose a 4 digit PIN when activating the card. The claimant/cardholder must answer three security questions before they can change their PIN, access account information, or replace a lost or stolen or damaged card via the web or telephone. Questions must consist of full SSN, 6 digit date of birth, and current 4 digit PIN on file. Address on file must be verified with claimant. If address does not match, claimant will be referred to the Agency. The Agency will provide SSN, ^digit date of birth and address on file. Vendor will be responsible for creating the 4 digit PIN for the debit card.**

**Q75..** Item CCC - Would a daily report meet the reporting requirement of the Agency vs. a monthly report?

**A75: No**

**Q76.** Item CCC - Do unused cards refer to non-activated cards as well as activated but not used?

**A76: Used cards refer to cards which have not been activated by the customer.**

**Q77.** Does the Agency have cards mailed to international addresses?

**A77: Canada only.**

**Q78.** Page 9, 10, 11 – Can you send us a version of the cost sheet electronically in XL format?

**A78: Yes, the cost sheet will be provided in Excel format but will be released to all vendors who attended the pre-bid as a hard copy on disc along with the addendum containing the answers to all technical questions submitted in response to this RFQ. All vendors will receive the addendum and disc via the United States Postal service.**

**Q79.** NN – In reference to NN, when would WorkforceWV require the bank to place a card in a suspended balance?

**A79: The Agency is referring to an inactive account when referring to a suspended balance. There are circumstances, such as a negative balance, when an account may be made inactive; however, when the account can be funded again by the Agency, The Agency would ask that the account be activated again.**

**Q80.RR.** In reference to RR, can you clarify the statement that the card is to remain active during the term of any contract resulting from this RFQ until The Agency indicates otherwise.

**A80: The Agency will establish these requirements with the vendor prior to implementing and putting the new vendor's program in production. *The new contract is good for 1 year***

1-31-2012

*with the options for 2 one year renewals. Therefore, the card could potentially expire after three years.*

**Q81.CCC.** In reference to CCC item #2, can you elaborate on the definition of a cancelled card?

**A81:** Cards are usually cancelled when a new replacement card is sent to the claimant, possibly due to a lost or stolen or damaged card.

**Q82.** Can you please provide the monthly estimated number of charge backs addressed by current vendor?

**Q82:** This information is not available.

**Q83. Cost Sheet** – In the RFQ WWV-12-872 Cost Sheet, page 10 line item 33, will Workforce WV provide the branded envelopes?

**A83:** No

**Q84.** Can you please provide the monthly estimated number of returned mail, including cards or statements.

**A84:** We do not have this information.

**Q85.. Cost Sheet** – In items 43, 44 & 45, can you please provide the average duration per call?

**A85:** We do not have this information.

**Q86.** If a new vendor is selected as a result of this RFQ, will the selected vendor be required to issues new cards for all active recipients or beginning issuing new program cards as the contemplated contract begins and new recipients are registered?

**A86:** New vendor will have to reissue cards for active recipients (estimated at 83,000) and for new recipients.

**Q87.**The provided cost sheet indicates on line 29 that monthly overdrafts are estimated to be 10,000 per month. Is this number correct?

**A87:** Estimates given are for bidding purposes only, actual quantities will vary.

**Q88.** Does the current electronic benefit program facilitate claimant online transfers from their benefit card to a bank account?

**A88:** No. A claimant must withdraw funds from the debit card account and then deposit the funds into a specified checking/savings account. It is not done as an online transfer, even at the current vendor's bank

**Q89.** Mandatory requirement WV seeks to establish (3) security questions that the claimant/cardholder must answer before they can change their PIN, account information or to replace a lost or stolen card, other than social security and date of birth. In the case of IVR initiated changes will the Agency be providing a input file including the required security questions and appropriate response?

1-31-2012

**A89: See Revised VV. Require the claimant/cardholder to enter their full Social Security Number (SSN), 6 digit date of birth (mmddyy), and choose a 4 digit PIN when activating the card. The claimant/cardholder must answer three security questions before they can change their PIN, access account information, or replace a lost or stolen or damaged card via the web or telephone. Questions must consist of full SSN, 6 digit date of birth, and current 4 digit PIN on file. Address on file must be verified with claimant. If address does not match, claimant will be referred to the Agency. The agency will provide SSN, ^digit date of birth and address on file. Vendor will be responsible for creating the 4 digit PIN for the debit card.**



SIGN IN SHEET

Page \_\_\_\_\_ of \_\_\_\_\_

Request for Proposal No. WW12872

PLEASE PRINT

Date: \_\_\_\_\_

\* PLEASE BE SURE TO PRINT LEGIBLY - IF POSSIBLE, LEAVE A BUSINESS CARD

FIRM & REPRESENTATIVE NAME	MAILING ADDRESS	TELEPHONE & FAX NUMBERS
Company: <u>Citibank</u> Rep: <u>Scott Whitehead</u> Email Address: <u>scott.whitehead@city.com</u>	<u>388 Greenwich St., 25th Floor</u> <u>New York, NY 10013</u>	PHONE <u>212.816.9938</u> TOLL FREE FAX <u>212.816.6328</u>
Company: <u>United Bank</u> Rep: <u>Larry Salyers</u> Email Address: <u>larry.salyers@bankwithunited.com</u>	<u>500 Virginia Street East</u> <u>Charleston, WV 25322</u>	PHONE <u>304.348.8396</u> TOLL FREE FAX <u>304.348.8327</u>
Company: <u>United Bank</u> Rep: <u>Megan Alkovic</u> Email Address: <u>megan.alkovic@bankwithunited.com</u>	<u>500 Virginia Street East</u> <u>Charleston, WV 25301</u>	PHONE <u>304.348.8403</u> TOLL FREE FAX <u>304.348.8327</u>
Company: <u>Bank of America</u> Rep: <u>Jane Tomes</u> Email Address: <u>jane.tomes@baml.com</u>	<u>1111 S. Main St.</u> <u>Richmond, VA 23219</u> <u>142-300-18-02</u>	PHONE <u>804-788-3741</u> TOLL FREE FAX <u>804-788-3432</u>
Company: <u>JP Morgan Chase</u> Rep: <u>H. VAN BEGARLY</u> Email Address: <u>hvan.begarly@jpmchase.com</u>	<u>7105 Midway Pass</u> <u>Tallahassee, FL 32312</u>	PHONE <u>850-212-4749</u> TOLL FREE FAX <u>330-972-1038</u>

SIGN IN SHEET

Request for Proposal No. MM12872

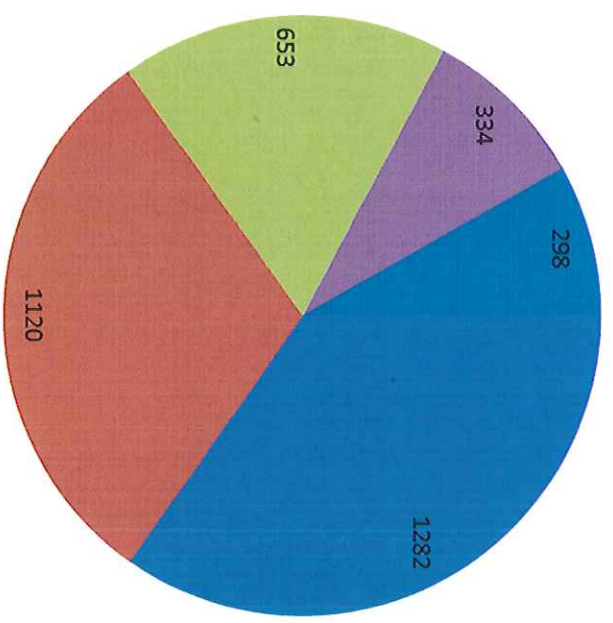
PLEASE PRINT

Date: \_\_\_\_\_

\* PLEASE BE SURE TO PRINT LEGIBLY - IF POSSIBLE, LEAVE A BUSINESS CARD

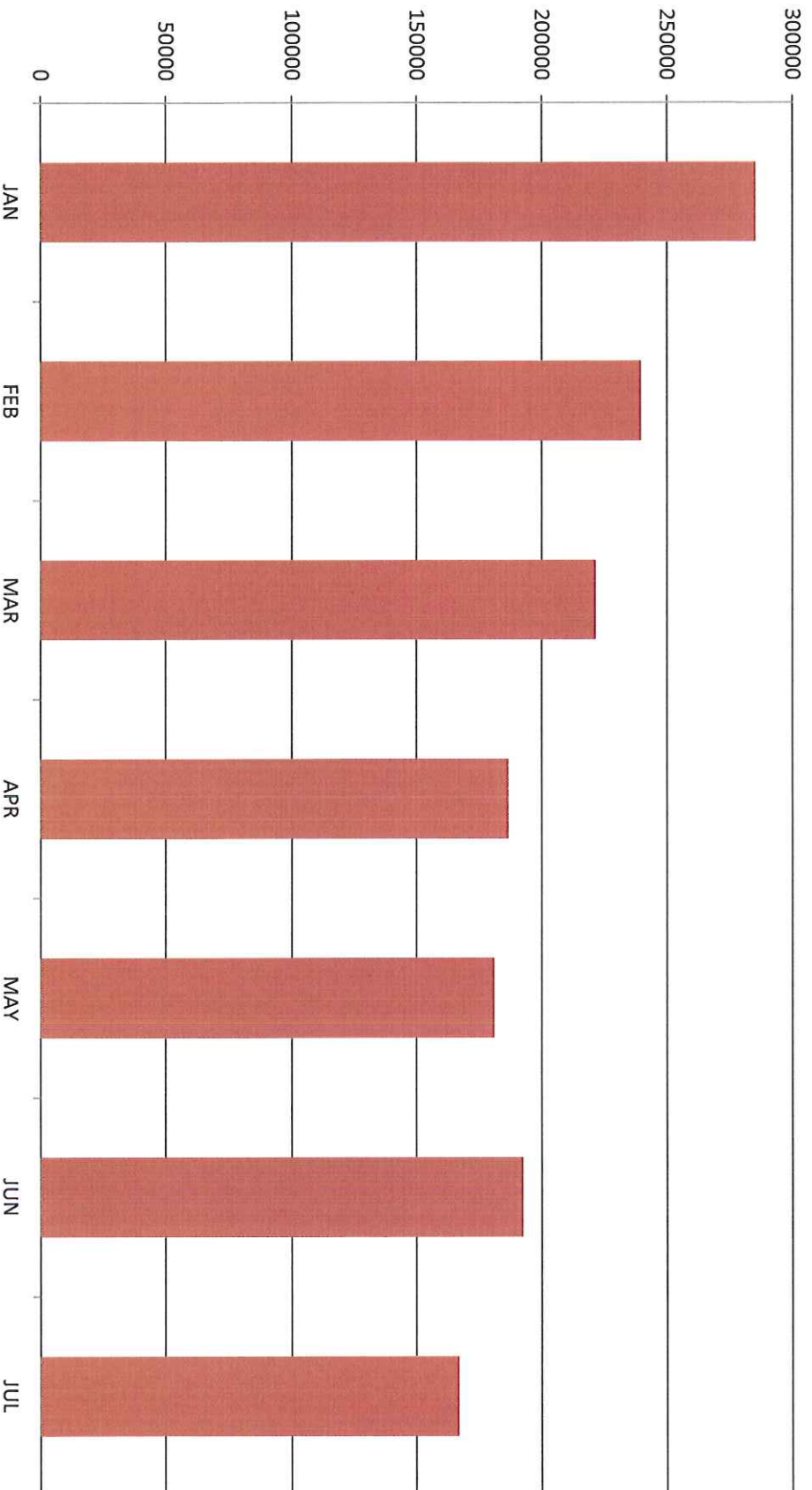
FIRM & REPRESENTATIVE NAME		MAILING ADDRESS		TELEPHONE & FAX NUMBERS	
Company:	<u>U.S. Bank</u>	<u>10 W. BROOKS ST., 19th Floor</u>		PHONE	<u>614-232-3262</u>
Rep:	<u>Nicole M. O'Reilly</u>	<u>Columbus OH 43215</u>		TOLL FREE	
Email Address:	<u>Nicole.OReilly@usbank.com</u>			FAX	<u>614-849-3444</u>
Company:	<u>BB + T</u>	<u>300 Summers St.</u>		PHONE	<u>304-347-4427</u>
Rep:	<u>Regina Lewis</u>	<u>Charleston, WV 25301</u>		TOLL FREE	
Email Address:	<u>RLewis@bbandt.com</u>			FAX	<u>304-348-1185</u>
Company:	<u>BB + T</u>	<u>300 Summers St</u>		PHONE	<u>304-348-7078</u>
Rep:	<u>Michael Hotsclaw</u>	<u>Charleston, WV 25301</u>		TOLL FREE	
Email Address:	<u>Mho/tscslaw@bbandt.com</u>			FAX	<u>304 348-1185</u>
Company:				PHONE	
Rep:				TOLL FREE	
Email Address:				FAX	
Company:				PHONE	
Rep:				TOLL FREE	
Email Address:				FAX	

# TOP CSR Call Reasons – 2011 Monthly Average



- BALANCE INQUIRY
- TRANSACTION INQUIRY
- PROGRAM INFORMATION
- CARD STATUS
- PIN CHANGE

# CUSTOMER SERVICE CALL VOLUME

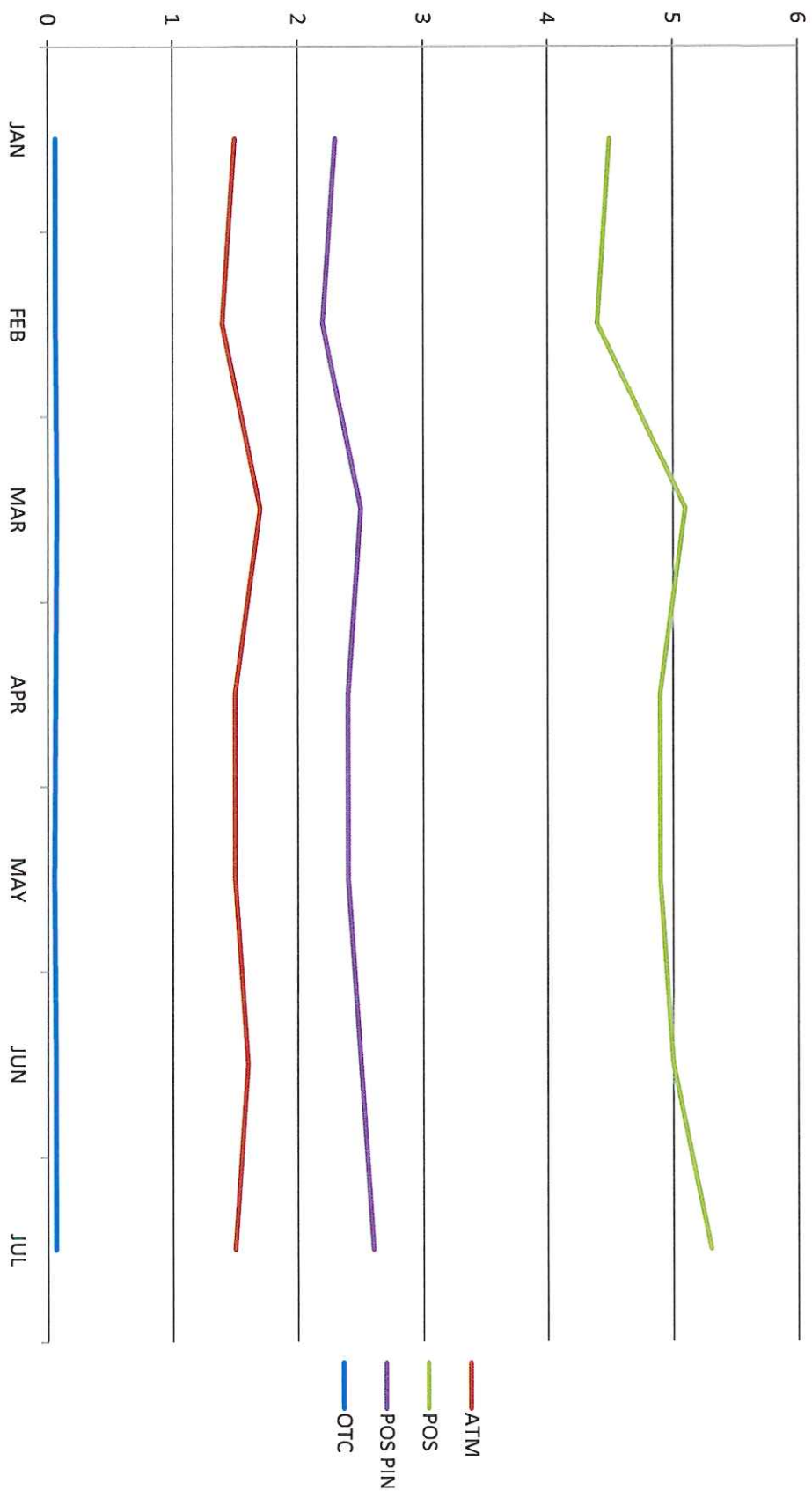


# CARDHOLDER TRANSACTION RATES

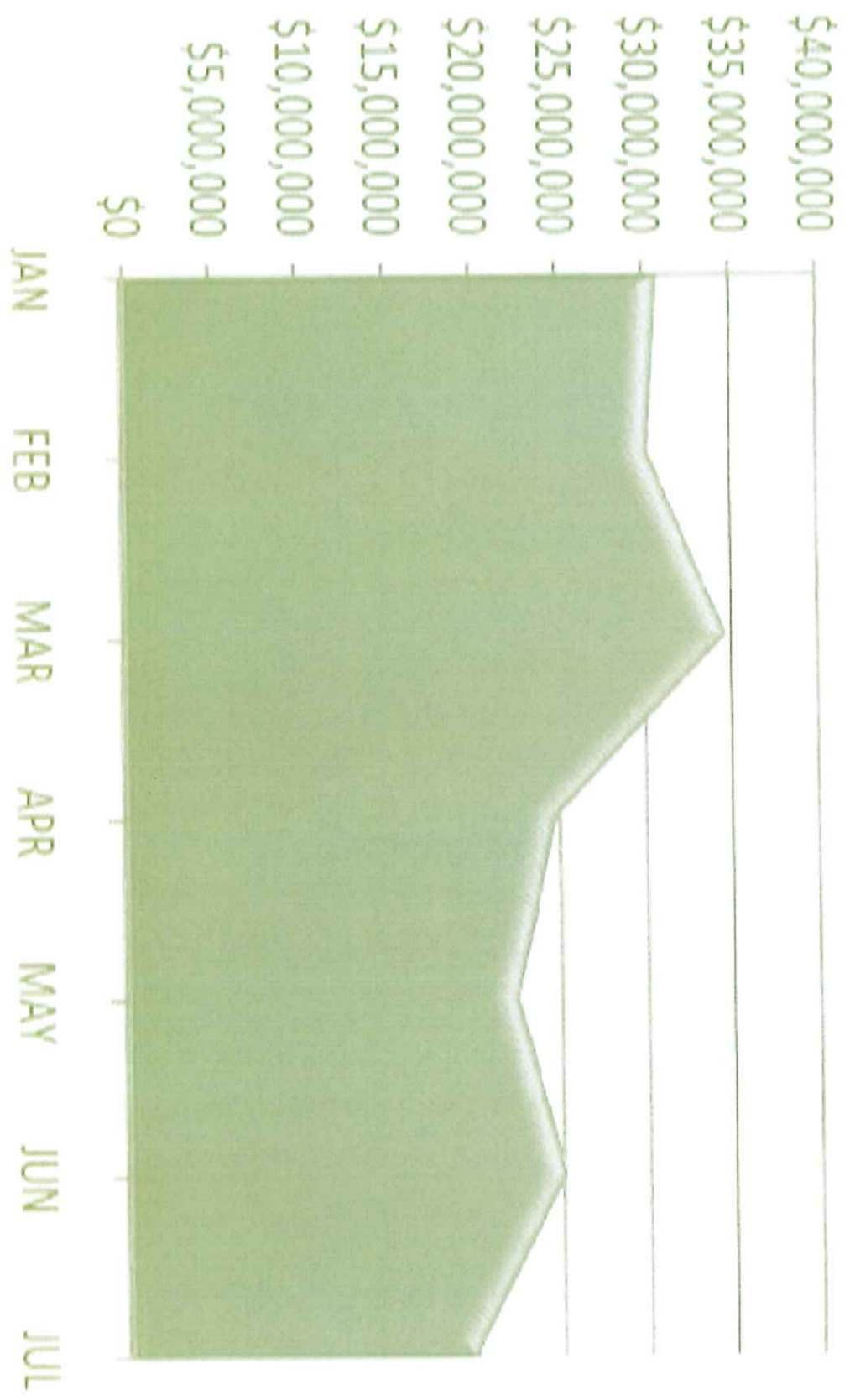
Total Transactions



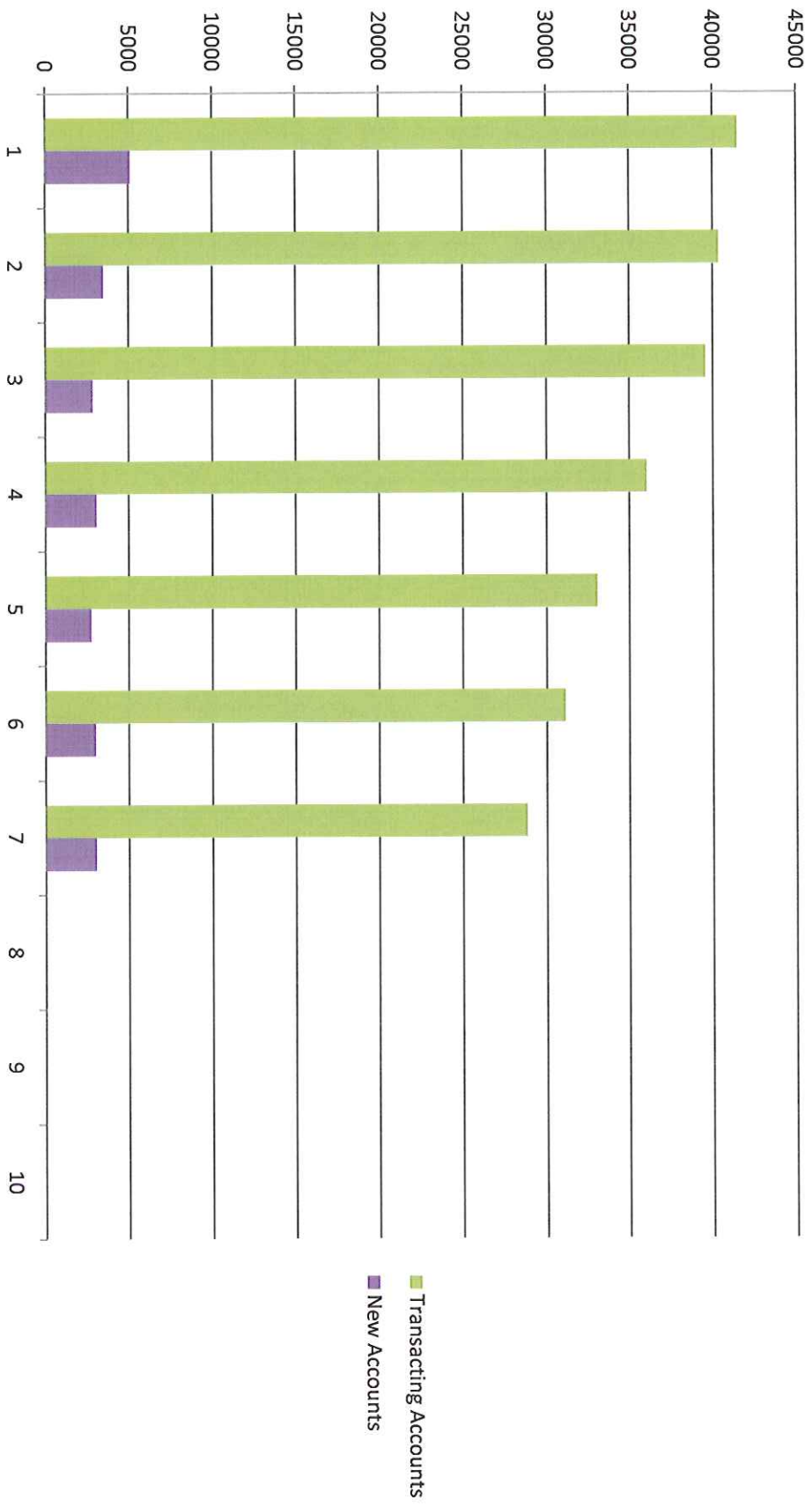
# CARDHOLDER TRANSACTION TYPE



# DEPOSITS TO CARD

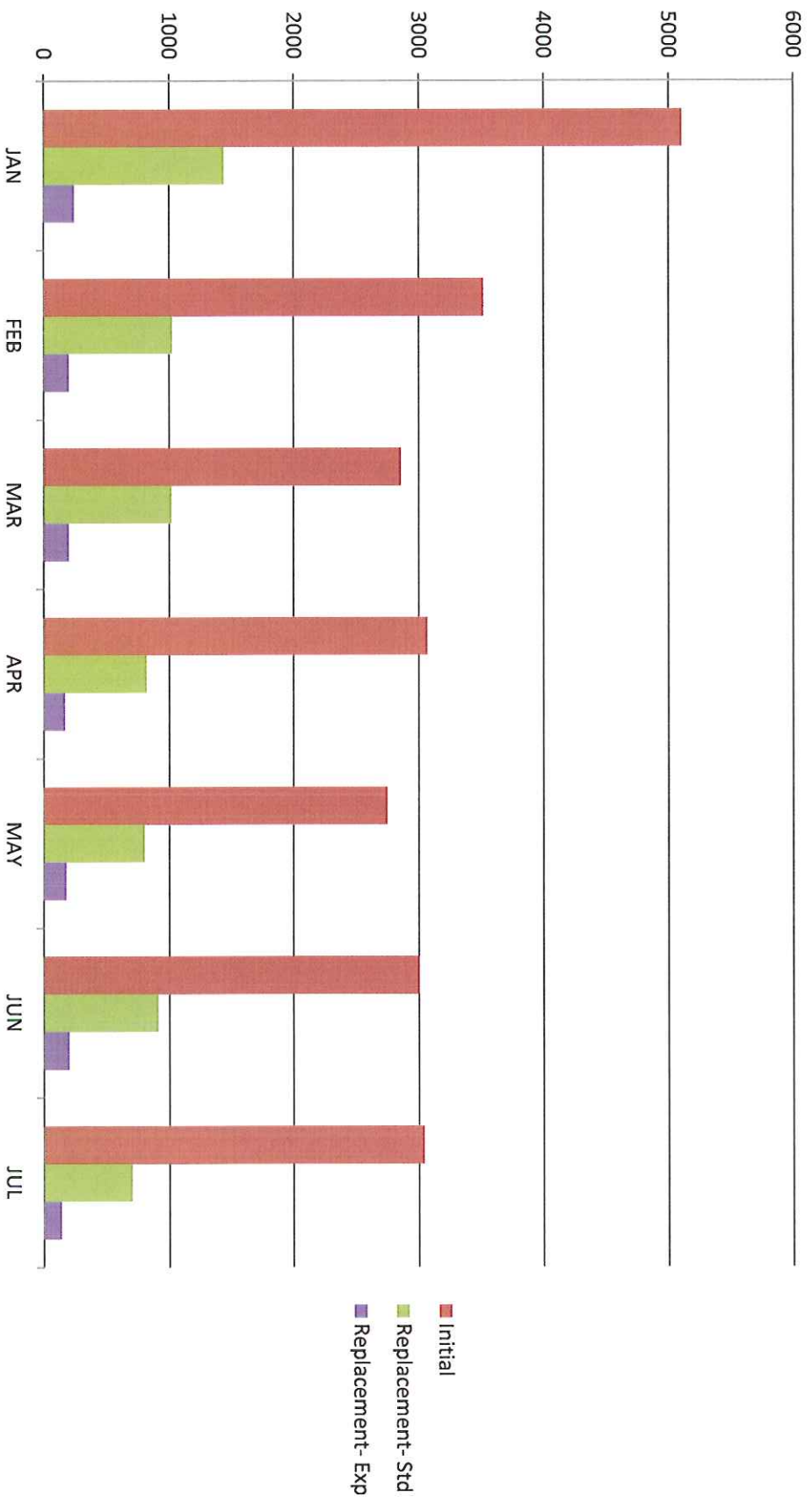


# ACCOUNT VOLUME

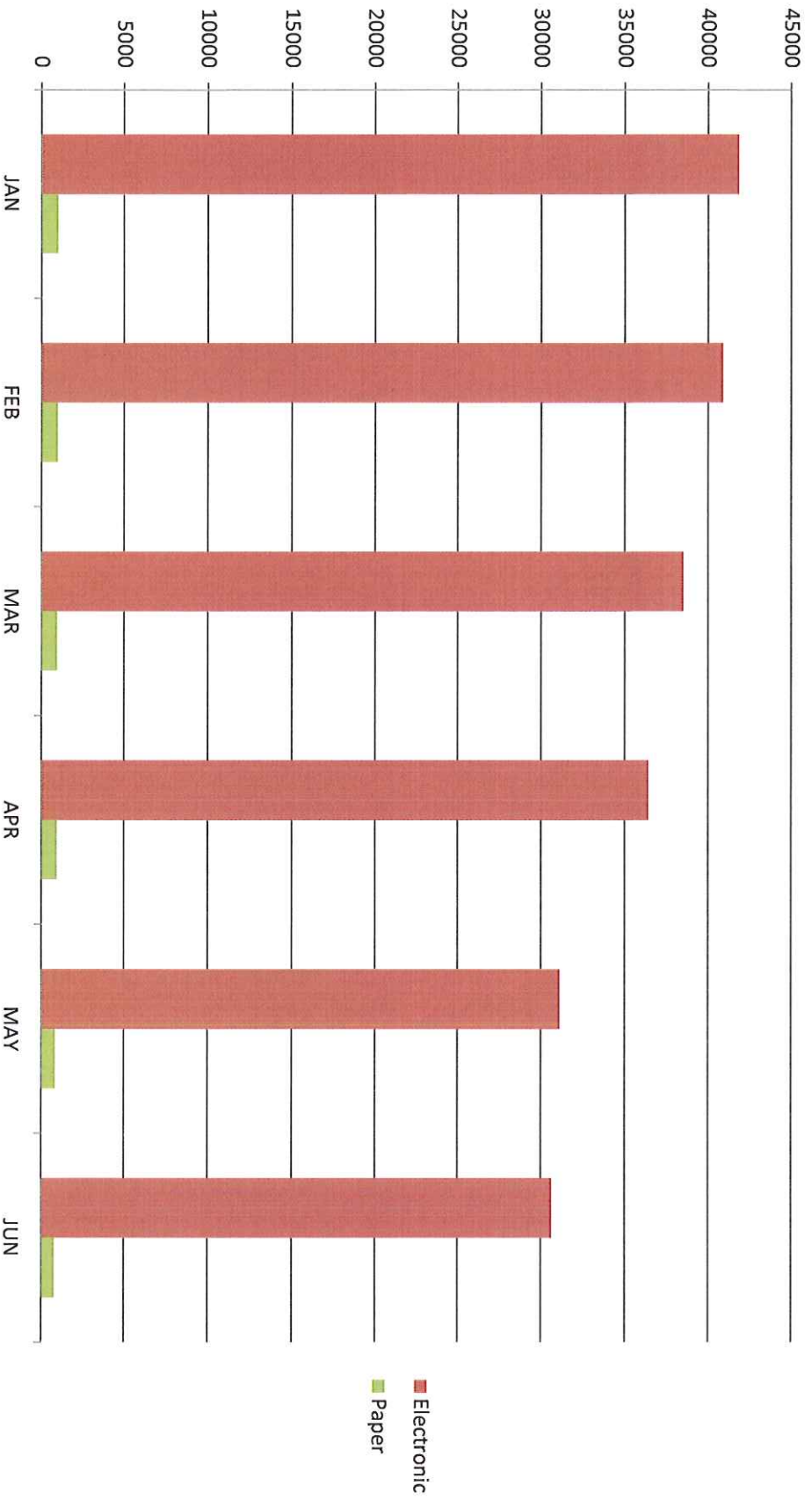




# CARD ISSUANCE



# STATEMENT VOLUME



# DASHBOARD DATA

Account Volume	116,372	118,956	121,273	123,380	125,683	127,589	129,619
Active Accounts	41,501	40,401	39,608	36,056	33,097	31,161	28,867
Transacting Accounts	5,108	3,521	2,860	3,069	2,748	3,003	3,042
New Accounts	130,286	132,772	134,241	136,503	138,728	141,295	143,933
Accounts Program To-date							
Card Issuance							
Total	6,552	4,549	3,880	3,892	3,553	3,916	3,745
Initial	5,108	3,521	2,860	3,069	2,748	3,003	3,042
Replacements- Std	1,444	1,028	1,020	823	805	913	703
Replacements- Exp	246	202	202	168	181	203	140
Statement Issuance							
Electronic	41,869	40,908	38,512	36,434	31,108	30,640	28,642
Paper	1,017	1,003	963	943	848	795	710
% paper	2.50%	2.50%	2.50%	2.60%	2.70%	2.60%	2.50%
% electronic	97.50%	97.50%	97.50%	97.40%	97.30%	97.40%	97.50%
Monthly Transactions							
ATM	1,514	1,514	1,717	1,515	1,515	1,616	1,515
POS PIN	4,544	4,544	5,117	4,915	4,915	5,117	5,313
OTC	2,322	2,322	2,511	2,415	2,415	2,511	2,616
Total TRANS	8,948	8,948	10,011	9,338	9,338	9,744	9,954
My Alerts							
eMail	-	-	-	-	-	-	408
SMS	-	-	-	-	-	-	8737
Voice	-	-	-	-	-	-	1437
Customer Service							
WV UI	6.7	5.8	6.1	6.2	5.5	6.2	5.8
Portfolio	6.6	5.9	6	5.8	6	6.4	6.3
Call Volume	285,459	239,753	221,550	186,762	181,167	192,629	167,089
Top CSR Call Types							
Balance Inquiry	1634	1520	1520	1022	1105	1194	1151
Transaction Inquiry	1396	1258	1258	929	1036	1144	994
Program Information	995	749	749	549	588	550	443
Card Status	430	364	364	296	317	324	296
PIN Change	382	326	326	273	283	292	238
Customer Service Call Frequency							
1 call	31.90%	31.30%	32.90%	34.80%	35.70%	34.90%	35.30%
2-5 calls	41.90%	39.70%	39.20%	39.40%	38.20%	35.90%	37.80%
6-10 calls	17.70%	18.10%	17.70%	16.40%	16.10%	17.50%	16.60%
>10 calls	8.50%	10.90%	10.20%	9.40%	10%	11.70%	10.30%
Payments							
Benefit Loads	30,695,926	\$30,140,706	\$34,528,471	\$24,696,752	\$22,435,005	\$25,058,181	\$19,782,286