



**STATE OF NEW YORK
DEPARTMENT OF TAXATION AND FINANCE
Office of Budget & Management Analysis
Bureau of Fiscal Services
Building 9, Room 234
W.A. Harriman Campus
Albany, NY 12227**

**Patricia Mitchell, Chief Financial Officer
Eric Mostert, Assistant Director, Budget & Accounting Services
Catherine Golden, Assistant Director, Procurement Services**

January 14, 2010

Dear Bidder,

The Department is amending RFP 10-02, Personal Income Tax Controlled Disbursement, Direct Deposit and Statewide Debit Card Services to:

- Modify the Preface Section, last paragraph on page 4 has been added;
- Modify Section V – Evaluation Process, see strike through and additional language in Section V, Module 2, Debit Cards, B.3.;
- Modify Section X – Financial Requirements Module 2 – Debit Cards page 129, see additional language above chart ; and
- Modification to Module 2 – Debit Card Financial Tables, see additional language above Financial Tables 5, 6, 7 and 8.

All other requirements and conditions of the RFP remain as indicated.

PREFACE

Bid Administration

Please refer to Section III, Administrative Conditions and Proposal Response Requirements, of this RFP for information concerning the procurement process. Additional questions or concerns regarding this RFP should be addressed to (e-mail preferred):

Catherine Golden, Assistant Director
Procurement Services Unit
NYS Department of Taxation and Finance
Building 9, Room 234
Albany, NY 12227
(518) 457-0954
(518) 435-8413 (fax)
bfs_contracts@tax.state.ny.us

Designated Contacts

All inquiries concerning this solicitation should be addressed to the following designated contacts:

Catherine Golden	(518) 457-0954	bfs_contracts@tax.state.ny.us
Karen Brino	(518) 457-0954	bfs_contracts@tax.state.ny.us
Dorothy Lechmanski	(518) 485-7875	bfs_contracts@tax.state.ny.us

All Vendor Questions for Module 1 and Module 2 due by the date specified in the Key Events Timetable, must clearly identify the section number, page number and Module of the RFP and are to be submitted to:

bfs_contracts@tax.state.ny.us

Contacting individuals other than the designated contacts listed above may result in the disqualification of the bidder's proposal - please refer to the Procurement Lobbying Act (Chapter 1 of the Laws of 2005, as amended by Chapter 596 of the Laws of 2005) and the Department guidelines posted on the Department's procurement website at: <http://www.nystax.gov/procurement>. Additional information can be found on the Office of General Services web site at: <http://www.ogs.state.ny.us/aboutOgs/regulations/defaultAdvisoryCouncil.html>

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Private Delivery Services:

Mail deliveries requiring a signature of receipt should be addressed to the Department's campus address, but the delivery service should be instructed to deliver the bid documents to the following address:

90 Cohoes Avenue
Green Island, New York 12183.

Proposal Amendments/Announcements

All amendments, clarifications and any announcements related to this bid will be posted on the Department's Procurement website at: <http://www.nystax.gov/procurement>. It is the responsibility of the Bidder to check the website for any amendments, clarifications or updates. All applicable amendment information must be incorporated into the Bidder's proposal. Failure to include this information in your proposal may result in the Bidder's proposal being deemed non-responsive

SECTION V – EVALUATION PROCESS

MODULE 2 – Debit Cards

A. Evaluation Process Overview

An evaluation team comprised of OGS staff and other Agency staff will be organized into separate sub-teams, one for technical evaluation and one for financial evaluation.

The evaluations will be based on assessments of the following:

- 1) Technical Proposal.
- 2) Financial Proposal.
- 3) Bidder's affirmations and/or alternate language proposed for Section II – Performance Standards
Section XI – Contract Conditions.
- 4) Bidder's qualifications, based on technical and financial stability conditions included in Section IV –
Qualifying Requirements.
- 5) If deemed necessary by OGS:
 - a) Evaluation of the bidder's operations and proposed technology applications as applicable.
 - b) Interviews with and presentations by the bidder's proposed management team, including
appropriate executives and technical specialists.

B. Evaluations

1. Bidder Qualification and Responsibility Review

An initial review will determine if a bidder meets the minimum qualifications necessary to bid as stated in Section IV – Qualifying Requirements. A bidder that does not meet such minimum qualifications will be disqualified.

2. Technical Evaluation: 40 points

The Bidder's responses to individual functional (Section VI); program development and support (Section VII); implementation (Section VIII); and cash management (Section IX) requirements will be evaluated as part of the Technical Evaluation. A failure to meet a requirement may lead to disqualification of a bidder's proposal.

The technical evaluation scoring process will continue as follows:

- a. Functional Review (Section VI) –
- b. Program Development and Support Review (Section VII) -

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- c. Integration Review - At this step in the evaluation process, the teams will evaluate the bidder's proposal based on the following:
- i. Integration of workflow, systems, functional approaches and resources for the proposed program.
 - ii. Appropriateness of any proposed technologies.
 - iii. If the performance standards can be met.
 - iv. The bidder's ability to manage the project.
 - v. Bidder's affirmations and/or alternate language proposed for Section II – Performance Standards, Liquidated Damages and Reimbursements and for Section XI – Contract Conditions (see Footnote¹ below) of this RFP.

3. Financial Evaluation: 60 points

Financial proposals will be evaluated based on the total fees; ~~it is not anticipated that there will be any costs beyond fees noted in the proposal. If there are any additional costs, these costs must also be noted in the proposal.~~ **The fees established in Section X--Financial Requirements, are the only fees allowable in any resulting contract. If the bidder has any fee requirement(s) beyond these, the bidder must raise any questions about them during the Q&A period(s). If additional fees are not addressed during the Q&A period(s) they will not be considered and bidders will be held to the fees established on the financial tables in Section X.**

C. Proposal Scoring

¹ The Performance Standards, Liquidated Damages and Reimbursements, as set forth in Section II of this RFP, represent the Department's preferred standards and liquidated damages. In the event a bidder provides specific alternative language to the Performance Standards, Liquidated Damages and Reimbursements, such alternative language will be evaluated utilizing a scaled rating whereby an affirmation of the Department's standard and/or liquidated damage receives the highest rating and the maximum deviation (based on the minimum allowed values stated below) from a standard or liquidated damage receives the lowest rating. The minimum allowed values are as follows:

- 1) For Performance Standards: the Department will not accept any alternative language to general control standards. The Department will allow alternate language for timeliness standards on data and image output of up to one business day. The Department will allow alternate language for completeness and accuracy standards for refund processing, however, the accuracy standards cannot be less than 98%; and,
- 2) For Liquidated Damages, the Department will not accept any alternative language that reduces a liquidated damage by more than 25% for specified dollar damages (e.g.; \$1,000).
- 3) The Department will not accept percentage reductions to the reimbursements.

A bid which does not meet the minimum allowed values will be subject to disqualification.

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The Financial Evaluation component of each proposal will be valued at 60 points and the Technical Evaluation component will be valued at 40 points for a total of 100 possible points. The table below summarizes the evaluation point distribution:

Evaluation Component	Points
Financial Evaluation	60 points
Technical Evaluation	40 points
TOTAL	100 points

D. Final Ranking/Contract Award

Upon completion of the Technical and Financial Evaluation, the points are combined. A LACE Financial Rating review will be performed on the highest-scoring bidder. If that Bidder has not maintained a Financial Rating of at least C-, as published in the most current issue of LACE Financial Rating, the Department will proceed to the next highest scoring bidder. Award will be made to the highest-scoring Bidder that maintains a LACE rating of at least C-.

Section X – Financial Requirements

Module 2 – Debit Cards

The fees established in Section X--Financial Requirements, are the only fees allowable in any resulting contract. If the bidder has any fee requirement(s) beyond these, the bidder must raise any questions about them during the Q&A period(s). If additional fees are not addressed during the Q&A period(s) they will not be considered and bidders will be held to the fees established on the financial tables in Section X.

Requirements	Response
<p>ALL COSTS ASSOCIATED WITH THE REQUIREMENTS OF MODULE 2 OF THIS RFP MUST BE INCORPORATED INTO THE BIDDER'S MODULE 2 FINANCIAL PROPOSAL RESPONSE - NO OTHER ADD ON COSTS WILL BE PERMITTED.</p> <p>Payments to the Contractor will be made in accordance with Article 11 of the New York State Finance Law.</p> <p>A commercial bank bidding as a prime contractor must prepare two costs proposals, one assuming payment by direct fee, and another assuming payment by compensating balances. A document processor bidding as a prime contractor must prepare a cost proposal assuming direct fee.</p> <p><u>Note</u> that the volumes provided in this RFP, are shown to give a sense of what the volumes have been for similar programs and potential volume for Authorized Users. Such volumes, or any other, do not represent a volume guarantee.</p>	<p>Respond to Section X by affirming understanding of, and agreement with, each requirement. In addition, provide the individual requirement detail requested.</p>
<p>1.0 Operations Fees</p>	

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Requirements	Response
<p>1.1</p> <p>All proposed fees must be guaranteed for the first three years of the initial term (see Introduction) and adjustable thereafter on an annual basis, using the CPI-U methodology stated in this section. Any desired CPI-U change requests must be made within thirty calendar days prior to the end of the contract year. However, if the Authorized User initiates change controls which result in efficiencies, it is expected that Contractor operations fees will be reduced through change control procedure. (See Appendix G – Change Control Procedures)</p>	<p>1.1</p> <p>Affirm understanding of an agreement with the requirement and the CPI-U methodology stated in CPI-U attachment on this section.</p>
<p>1.2 Fees Associated with Debit Card Services (Authorized User and Fund Recipient)</p> <p>Detail all fees associated with the proposed debit card services.</p>	<p>1.2</p> <p>Complete Financial Table 5 for Direct Fees and Table 6 for Compensating Balances.</p>
<p>1.3 Alternate Fees Associated with Debit Card Services (Authorized User and Fund Recipient).</p> <p>In the event that a bidder is awarded Module 1 and Module 2, bidders are invited to provide an alternate fee for</p> <p>Detail all fees associated with the proposed debit card services.</p>	<p>1.3</p> <p>Complete Financial Table 7 for Direct Fees and Table 8 for Compensating Balances.</p>

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Module 2 – Debit Cards
Financial Table 5 – Direct Fee

The fees established in Section X--Financial Requirements, are the only fees allowable in any resulting contract. If the bidder has any fee requirement(s) beyond these, the bidder must raise any questions about them during the Q&A period(s). If additional fees are not addressed during the Q&A period(s) they will not be considered and bidders will be held to the fees established on the financial tables in Section X.

Bidders are encouraged to propose no fees/costs to Authorized Users and Fund Recipients. Bidders' financial scores will be reduced where fees/costs are imposed. Fees proposed must be consistent with the requirements of Section VI - Functional Requirements.

Fund Recipient Fees

	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
Fees for purchases (on-line transaction)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees for purchases (off-line transaction)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Surcharge from ATM owner or		None One time		None One time		None One time

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	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
withdrawal fees for withdrawal at in network bank ATM		Annual Recurring (specify)		Annual Recurring (specify)		Annual Recurring (specify)
Surcharge from ATM owner or withdrawal fees for withdrawals at non- Contractor's ATM		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Point of Sale (POS)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Cash back with purchase POS		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
ATM Balance Inquiry		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
ATM denial		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Bank teller cash		None		None		None

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	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
withdrawal		One time Annual Recurring (specify)		One time Annual Recurring (specify)		One time Annual Recurring (specify)
Overdraft fee		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees to maintain the debit card account as active and / or set minimum balances to keep the account active		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees for replacement of lost or stolen card		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fee for expedited delivery of card		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees for reissuance of expiring debit cards		None One time Annual Recurring		None One time Annual Recurring		None One time Annual Recurring

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	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
		(specify)		(specify)		(specify)
Fees for international ATM cash withdrawal		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Monthly account access via telephone		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Monthly account access via web		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)

Authorized User Fees

Charges and or Fees for Authorized Users	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
Load fees in funding debit card(s)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Maintenance fees		None One time Annual		None One time Annual		None One time Annual

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Charges and or Fees for Authorized Users	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
		Recurring (specify)		Recurring (specify)		Recurring (specify)
Reversal fee if funds are reversed back to Authorized User		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees to issue and mail debit cards		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Balance replenishment fees		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Charges and / or fees for training and / or materials (provide description)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
System Enhancement Fees: Programmer Hourly Rate: UAT Hourly Rate:						
Equipment Fees Equipment listing						

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Charges and or Fees for Authorized Users	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
and Cost Attach an additional sheet for listing of equipment and cost if necessary.						

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Module 2 – Debit Cards
Financial Table 6 – Compensating Balances

The fees established in Section X--Financial Requirements, are the only fees allowable in any resulting contract. If the bidder has any fee requirement(s) beyond these, the bidder must raise any questions about them during the Q&A period(s). If additional fees are not addressed during the Q&A period(s) they will not be considered and bidders will be held to the fees established on the financial tables in Section X.

Bidders are encouraged to propose no fees/costs to Authorized Users and Fund Recipients. Bidders' financial scores will be reduced where fees/costs are imposed. Fees proposed must be consistent with the requirements of Section VI - Functional Requirements.

Fund Recipient Fees

	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
Fees for purchases (on-line transaction)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees for purchases (off-line transaction)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Surcharge from ATM owner or withdrawal fees		None One time Annual		None One time Annual		None One time Annual

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	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
for withdrawal at in network bank ATM		Recurring (specify)		Recurring (specify)		Recurring (specify)
Surcharge from ATM owner or withdrawal fees for withdrawals at non- Contractor's ATM		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Point of Sale (POS)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Cash back with purchase POS		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
ATM Balance Inquiry		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
ATM denial		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Bank teller cash withdrawal		None One time		None One time		None One time

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	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
		Annual Recurring (specify)		Annual Recurring (specify)		Annual Recurring (specify)
Overdraft fee		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees to maintain the debit card account as active and / or set minimum balances to keep the account active		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees for replacement of lost or stolen card		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fee for expedited delivery of card		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees for reissuance of expiring debit cards		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)

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	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
Fees for international ATM cash withdrawal		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Monthly account access via telephone		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Monthly account access via web		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)

Authorized User Fees

Charges and or Fees for Authorized Users	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
Load fees in funding debit card(s)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Maintenance fees		None One time Annual Recurring		None One time Annual Recurring		None One time Annual Recurring

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Charges and or Fees for Authorized Users	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
		(specify)		(specify)		(specify)
Reversal fee if funds are reversed back to Authorized User		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees to issue and mail debit cards		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Balance replenishment fees		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Charges and / or fees for training and / or materials (provide description)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
System Enhancement Fees: Programmer Hourly Rate: UAT Hourly Rate:						
Equipment Fees Equipment listing and Cost						

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Charges and or Fees for Authorized Users	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
Attach an additional sheet for listing of equipment and cost if necessary.						

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Module 2 – Debit Cards
Financial Table 7 – Alternate Proposal – Direct Fee

The fees established in Section X--Financial Requirements, are the only fees allowable in any resulting contract. If the bidder has any fee requirement(s) beyond these, the bidder must raise any questions about them during the Q&A period(s). If additional fees are not addressed during the Q&A period(s) they will not be considered and bidders will be held to the fees established on the financial tables in Section X.

Bidders are encouraged to propose no fees/costs to Authorized Users and Fund Recipients. Bidders' financial scores will be reduced where fees/costs are imposed. Fees proposed must be consistent with the requirements of Section VI - Functional Requirements.

Fund Recipient Fees

	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
Fees for purchases (on-line transaction)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees for purchases (off-line transaction)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Surcharge from ATM owner or withdrawal fees for withdrawal at		None One time Annual Recurring		None One time Annual Recurring		None One time Annual Recurring

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	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
in network bank ATM		(specify)		(specify)		(specify)
Surcharge from ATM owner or withdrawal fees for withdrawals at non- Contractor's ATM		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Point of Sale (POS)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Cash back with purchase POS		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
ATM Balance Inquiry		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
ATM denial		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Bank teller cash withdrawal		None One time Annual		None One time Annual		None One time Annual

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	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
		Recurring (specify)		Recurring (specify)		Recurring (specify)
Overdraft fee		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees to maintain the debit card account as active and / or set minimum balances to keep the account active		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees for replacement of lost or stolen card		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fee for expedited delivery of card		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees for reissuance of expiring debit cards		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees for		None		None		None

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	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
international ATM cash withdrawal		One time Annual Recurring (specify)		One time Annual Recurring (specify)		One time Annual Recurring (specify)
Monthly account access via telephone		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Monthly account access via web		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)

Authorized User Fees

Charges and or Fees for Authorized Users	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
Load fees in funding debit card(s)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Maintenance fees		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)

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Charges and or Fees for Authorized Users	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
Reversal fee if funds are reversed back to Authorized User		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees to issue and mail debit cards		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Balance replenishment fees		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Charges and / or fees for training and / or materials (provide description)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
System Enhancement Fees: Programmer Hourly Rate: UAT Hourly Rate:						
Equipment Fees Equipment listing and Cost Attach an						

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Charges and or Fees for Authorized Users	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
additional sheet for listing of equipment and cost if necessary.						

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Module 2 – Debit Cards
Financial Table 8 – Alternate Fee – Compensating Balance

The fees established in Section X--Financial Requirements, are the only fees allowable in any resulting contract. If the bidder has any fee requirement(s) beyond these, the bidder must raise any questions about them during the Q&A period(s). If additional fees are not addressed during the Q&A period(s) they will not be considered and bidders will be held to the fees established on the financial tables in Section X.

Bidders are encouraged to propose no fees/costs to Authorized Users and Fund Recipients. Bidders' financial scores will be reduced where fees/costs are imposed. Fees proposed must be consistent with the requirements of Section VI - Functional Requirements.

Fund Recipient Fees

	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
Fees for purchases (on-line transaction)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees for purchases (off-line transaction)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Surcharge from ATM owner or withdrawal fees		None One time Annual		None One time Annual		None One time Annual

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	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
for withdrawal at in network bank ATM		Recurring (specify)		Recurring (specify)		Recurring (specify)
Surcharge from ATM owner or withdrawal fees for withdrawals at non- Contractor's ATM		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Point of Sale (POS)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Cash back with purchase POS		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
ATM Balance Inquiry		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
ATM denial		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Bank teller cash withdrawal		None One time		None One time		None One time

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	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
		Annual Recurring (specify)		Annual Recurring (specify)		Annual Recurring (specify)
Overdraft fee		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees to maintain the debit card account as active and / or set minimum balances to keep the account active		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees for replacement of lost or stolen card		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fee for expedited delivery of card		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees for reissuance of expiring debit cards		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)

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	SINGLE LOAD DEBIT CARD		RELOADABLE DEBIT CARD		STORED VALUE DEBIT CARD	
Charges and or Fees for Fund Recipients	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
Fees for international ATM cash withdrawal		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Monthly account access via telephone		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Monthly account access via web		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)

Authorized User Fees

Charges and or Fees for Authorized Users	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
Load fees in funding debit card(s)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Maintenance fees		None One time Annual Recurring		None One time Annual Recurring		None One time Annual Recurring

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Charges and or Fees for Authorized Users	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
		(specify)		(specify)		(specify)
Reversal fee if funds are reversed back to Authorized User		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Fees to issue and mail debit cards		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Balance replenishment fees		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
Charges and / or fees for training and / or materials (provide description)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)		None One time Annual Recurring (specify)
System Enhancement Fees: Programmer Hourly Rate: UAT Hourly Rate:						
Equipment Fees Equipment listing and Cost						

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Charges and or Fees for Authorized Users	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)	Charges / Fees	Charge Type (Select)
Attach an additional sheet for listing of equipment and cost if necessary.						