



**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  
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January 26, 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 Introduction to include additional volumes for Debit Cards;
- Modify Section III – Administrative Conditions and Proposal Response Requirements to include statement: “For Module 2, OGS will negotiate with the Contractor any alternative language proposed by the Contractor in bid proposal.”
- Modify Section VI – Functional requirements to include requirement A.2.30;
- Modify Section VIII – Implementation Requirements – Module 2 – Statewide Debit Cards, see additional language in 1.1 and strike through in 1.2.; and
- Modify Section X – Financial Requirements Module 2 – Debit Card (see correction to requirements and updated Financial Tables).

In addition, the following clarification applies to Appendix B (pages 221-255):

The page numbers noted in this Table of Contents reference the page of this Appendix B, not the page number of this Request for Proposal.

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

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issuance pattern of refunds is based upon an April 15<sup>th</sup> filing date and the Department’s need to issue refunds within 45 days of the due date to minimize refunds paid with interest.

The Department’s direct deposit program has shown a steady increase over the last three years:

	Direct Deposits Initiated	Percentage of all Refunds Issued
2006	2,455,130	37%
2007	2,833,436	40%
2008	3,201,993	44%

The Department anticipates the volume of checks to decline significantly due to the intent of the Department to maximize use of the direct deposit and debit card services.

Miscellaneous Module 1 Services

The following are 2008 processing year annual volumes for miscellaneous services related to paper drafts:

<u>Item</u>	<u>Volume</u>
Online Cancel Payment Requests	23,721
Forgery Claims	2,502
Exchange Account	363

**Module 2:** OGS is seeking debit card services for the following areas:

- Single load Debit Card
- Reloadable Debit Card
- Stored Value Debit Card

Similar to DTF, various agencies make payments to fund recipients utilizing direct deposit or paper checks as one-time or recurring payments. While it is envisioned that many agencies will implement Module 2 debit card services over the life of the contract, this will not occur right away and therefore the contract is designed to allow contract user agencies to implement as they become ready. In addition to the PIT transactions detailed above, following are examples of some of the other payments made by various agencies to fund recipients: juror, worker compensation, corrections release, unemployment, and certain payments to families and children. Some of these transactions are envisioned as a “pay as you go” provided to recipients one time after activation by the agency through

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equipment/terminal at agency location(s). Usage of all types of debit cards under the statewide agreement is anticipated to increase over the life of the contract.

The following numbers are provided simply as an example and should not be considered an all inclusive listing or firm commitment.

Court - Juror

FY 2008 –Per Diem juror payments totaled ~\$2 million.

~272,000 checks to Jurors.

160,700 were checks for one day of service in the amount of \$40.00. 65,800 two-day checks issued in the amount of \$80.00.

45,000 checks for longer periods of time and other dollar amounts

Occurs daily

Worker Compensation

Various classifications of workers' compensation claimants

Annual Number of payments = +/- **250,000**

90% are recurring payments

90% of the recurring payments are \$300 to \$400

Value of payments lowest to highest: \$20 TO \$1,600

Bi Weekly

Corrections Release

Work Release – 3000 annually (currently cash)

System Release – 28,000 (currently as check)

Most = \$60-\$80

Value of payments lowest to highest \$40 TO \$10,000+

Occurs daily

While the following already have existing contracts for debit services, the possibility exists for agencies to utilize the statewide debit card contract once the agency specific contracts expire. The numbers provided are estimates and are not commitments.

Office of Temporary Disability Assistance

Non-TANF (non temporary assistance) - child support

Annual Number of payments = +/- **250,000**

4.5 million transactions totaling more than ½ billion dollars

Recurring

Bi weekly

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State Insurance Fund

Payment Types: Worker's Compensation, Disability, ATF Indemnity Claims

Annual number of payment transactions = 1.2 million

Bi-weekly recurring

Average value of transactions: \$588

Range of payments amounts lowest to highest: <\$100 to \$1300

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- c. The bidder's strategic direction, including current technology policies, ongoing commitment to research and development, and plans for future services and product lines which may affect the Program(s) and services required herein.
- d. Conceptual overview of the solution that is being proposed for the program.
- e. A brief corporate history.

- 1. Section 3 – Responses to Requirements – Sections IV, VI, VII, VIII and IX. This section must contain responses to the individual requirements contained in Sections IV, VI, VII, VIII and IX.

E. Financial Proposal

The bidder must submit a Financial Proposal, which must include a narrative response, as dictated by the response column of the financial proposal requirements in Section X – Financial Requirements, as well as tabular responses as dictated by the Financial Tables included in that same section.

Module 1: The Financial Proposal must identify all fees to ensure that the Department can accurately determine the full life cycle cost of this procurement. Based on the Department's shift from checks to debit cards, bidders should assume that while the overall number of refunds is expected to remain relatively stable, the breakdown of checks, direct deposit and debit cards will be different. The Department reserves the right to modify the program in the future, in ways that may benefit the Department.

Module 2: The Financial Proposal must identify all fees associated with the procurement of debit card services by the agencies or other Authorized Users. Although additional costs are not anticipated, if there are any additional costs in addition to fees provided by bidder, the bidder must list any additional costs in the Financial Proposal.

Alternate Pricing – If Bidder is awarded both Module 1 and Module 2, it is anticipated that bidder will be able to provide alternate lower pricing for both Module 1 and Module 2 to reflect additional discounting due to the expansion of the scope for the Contractor to both Module 1 and Module 2. The evaluation and award will be completed based upon the individual scores for Module 1 and Module 2.

- F. Bidder's affirmations and/or alternate language proposed for Section II – Performance Standards, Liquidated Damages and Reimbursements and Section XI – Contract Conditions

Bidders may choose to propose alternate language to the Performance Standards, Liquidated Damages and Reimbursements, as set forth in Section II of this RFP and/or to the negotiable

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contract conditions, in Section XI.C. of this RFP. Note that Section II of this RFP represents the Department's preferred standards and liquidated damages. The Department will not accept any alternative language to the general control standards; though will consider alternate language for completeness and accuracy standards for refund processing. Note also that while the Department will consider a bidder's alternative language to Performance Standards, Liquidated Damages and Reimbursements or any of the negotiable clauses, the Department does not commit to accepting the proposed changes. **"For Module 2, OGS will negotiate with the Contractor any alternative language proposed by the Contractor in bid proposal."**

G. Clarifications and Bidder Presentations

The Department and OGS reserves the right to require a bidder to provide clarification and validation of its proposal, to the satisfaction of the Department or OGS, through any means the Department or OGS deems necessary. Failure of a bidder to cooperate with the Department's or OGS' effort to clarify a proposal may result in the proposal being labeled as non-responsive and be given no further consideration. The Department or OGS reserves the right to use information submitted by the bidder in response to the Department's or OGS' request for clarifying information in the course of evaluation and selection under this RFP. Additionally, bidders may be required to participate in individual presentations or to provide written clarification. Such clarifications will be considered in the evaluation process.

H. Proposal Effective Date

All bidders' proposals will be considered valid for twenty four (24) months from the date of the proposal due date.

I. Prime Bidder

The bidder shall act as the prime contractor under the contract, and shall be held solely responsible for contract performance by the bidder, its partners, officers, employees, subcontractors (including vendors) and agents. The bidder shall be responsible for payment of all subcontractors and suppliers, including all third-party service providers contracted by or through the bidder in performance of the contract(s) awarded as a result of this RFP. Where services are supplied by or through the bidder under the contract, it is mandatory for the bidder to assume full integration responsibility for delivery, installation, maintenance, performance and support services for all functions. The bidder shall also be responsible for payment of any license fees, rents or other monies due third parties for services or materials provided under the contract.

## Section - VI Functional Requirements

### Module 2 – Debit Card

FUNCTIONAL REQUIREMENT	REQUIRED RESPONSE
<b>A.1 Customer Service</b>	
<p>A. 1.1</p> <p>The Contractor must provide customer service to State Agencies, other Authorized Users and Fund Recipients in order to effectively and timely address issues related to any and all Debit Card services required in this RFP.</p>	<p>A. 1.1</p> <p>Describe the proposed customer services</p>
<p>A.1.2</p> <p>The Contractor must provide a dedicated team for the debit card services to DTF and describe how dedicated teams will be established for NYS Agencies and other Authorized Users.</p>	<p>A.1.2</p> <p>Describe the team that will be dedicated to DTF. Describe how a team would be dedicated for future purchases from the centralized contract.</p>
<p>A.1.3</p> <p>The Contractor must provide, at a minimum, toll free telephone customer service, available no less than 7 am through 7pm Eastern time, with, at least, both Spanish and English speaking representatives to all debit card recipients. Such toll free telephone customer service must be at a call center located in the United States.</p>	<p>A.1.3</p> <p>Describe the proposed customer service solution, identifying the hours of availability, the languages supported, and whether customer service assistance will be available in ways other than telephone. Bidder must confirm that there are no additional fees associated with Customer Service contacts.</p>
<p>A.1.4</p> <p>The Contractor must provide dedicated websites for Agency or Authorized User, Fund Recipient, and customer service.</p>	<p>A.1.4</p> <p>Describe ability to meet this requirement.</p>
<p>A.1.5</p> <p>The Contractor must include a method for transferring customer questions or complaints,</p>	<p>A.1.5</p> <p>Describe the method used to transfer calls to the</p>

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FUNCTIONAL REQUIREMENT	REQUIRED RESPONSE
that more properly come under the Authorized User's jurisdiction in a customer service oriented fashion.	Authorized User where applicable.
A.2 Business Requirements	
A.2.1  The Contractor must issue branded (MasterCard or Visa) debit cards to Fund Recipients upon notification from the Agency or Authorized User.	A.2.1  Describe the proposed debit card solution, including, but not limited to, its particular brand and ability to provide single load, a reloadable debit card and a stored value card.
A.2.2.  The Contractor must have the ability to issue one card per account with the possibility of two names per card.	A.2.2  Describe ability to comply with this requirement.
A.2.3  The Contractor must have ability to fund individual accounts or multiple accounts at one time.	A.2.3  Describe ability to comply with this requirement.
A.2.4  The Contractor must allow enrollment of Fund Recipients via the Internet.	A.2.4  Describe ability to comply with this requirement.
A.2.5  The Contractor must have system whereby Fund Recipient status can be updated instantaneously via Internet.	A.2.5  Describe ability to comply with this requirement.
A.2.6  Contractor must issue debit cards that allow for access to funds via an ATM, with PIN usage.	A.2.6  Describe ability to comply with this requirement.

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FUNCTIONAL REQUIREMENT	REQUIRED RESPONSE
A.2.7 Contractor must issue debit cards that can be used at merchant locations for purchases.	A.2.7 Describe ability to comply with this requirement.
A.2.8 Contractor must have ability to issue preloaded cards that may be issued via mail with PIN.	A.2.8 Describe ability to comply with this requirement.
A.2.9 Contractor must have ability to issue Stored Value Debit Cards that may be hand delivered by Authorized User to recipient.	A.2.9 Describe ability to comply with this requirement and how access by Fund Recipient would be obtained (e.g. PIN, signature).
A.2.10 Contractor must have ability to provide equipment necessary to activate Stored Value Debit Cards at Authorized User site.	A.2.10 Describe ability to comply with this requirement. Also, provide listing of available equipment.
A.2.11 The Contractor must issue debit cards which participate in a statewide ATM network, with all counties represented, as well as be accepted at Points of Sale (POS) facilities.	A.2.11 Identify the associated ATM networks and describe, by county, their availability throughout the state. Describe the Point of Sale transaction process.
A.2.12 Contractor must issue debit cards that can be used at Financial Institutions for over the counter transactions, at least three transactions per month at no fee.	A.2.12 Describe ability to comply with this requirement.
A.2.13 The Contractor will establish and utilize a joint custody main concentration account for the receipt of PIT Refund Debit Card funds from the	A.2.13 Describe ability to comply with this requirement, including any information that would be required by bidder for this process.

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<p>NYS Office of the State Comptroller, or in the case of other Authorized Users funding source . Such funds shall only be released upon the confirmation and authorization to release Debit cards, as described in D2.15 and the Authorized User Set Up Form Appendix L.</p>	
<p>A.2.14</p> <p>The Contractor must accept files transmitted from the Authorized User containing the names and addresses of the Fund Recipients, as well as the amount to be credited to the Fund Recipients debit card account.</p>	<p>A.2.14</p> <p>Identify the standard format for such account issuances and indicate where customization is available and what that customization would encompass.</p>
<p>A.2.15</p> <p>The Contractor must enable an agreed upon method for the confirmation and authorization to release debit cards.</p> <p>The confirmation and authorization to release debit card transactions shall be accomplished with a secure, automated, and password protected system. For New York State Agencies, the State requires unique passwords for OSC and the NYS Division of Treasury, who will each assign a security administrator(s). The security administrator(s) will assign authorizations to transmit or release files. No user shall be allowed to do both.</p> <p>If an entry is returned to the contracting bank, the contracting bank must notify the Authorized User electronically within one business day of the day of receipt.</p>	<p>A.2.15</p> <p>Describe current debit card authorization and release process.</p>
<p>A. 2.16</p> <p>The Contractor must issue debit cards to Fund Recipients within the time period established in</p>	<p>A.2.16</p> <p>Describe the proposed solution for the creation and mailing of a debit card to a designated Fund</p>

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<p>the Authorized User Set Up Form, Not to exceed 10 days. Funds are to be released to the accounts when cards are ready for release to the Fund Recipient.</p>	<p>Recipient. Describe ability to comply with required time frame requests by Authorized Users. Describe the maximum number of cards that can be produced and mailed daily.</p>
<p>A.2.17</p> <p>The Contractor must have the ability to produce debit cards and hold mailing until the Authorized User funds and authorizes the mailing to the Fund Recipients.</p>	<p>A2.17</p> <p>Describe the proposed controls to prevent accidental mailing of cards prior to authorization by the Authorized User.</p>
<p>A.2.18</p> <p>The Contractor must establish a process for Fund Recipients to validate their debit cards in a way that eliminates risk of fraudulent use.</p>	<p>A. 2.18</p> <p>Describe the proposed activation process and fraud protection.</p>
<p>A.2.19</p> <p>The Contractor must credit disbursement errors to the Authorized User’s main Disbursement account. The dollar value of all returns must be transferred to the Disbursement Account within 24 hours of receipt of the returned items. Credit disbursement errors made known to the Contractor by the Authorized User, prior to fund release, should not be released. If released, no reversal fees will apply to the Authorized Users.</p>	<p>A.2.19</p> <p>Provide the proposed timeframe for which crediting the disbursement error to the main disbursement account.</p>
<p>A.2.20 Nixie’s and Card Reissuance</p> <p>When the Contractor receives a Nixie:</p> <ul style="list-style-type: none"> <li>• must return the name, address, card amount to the Authorized User</li> <li>• transfer the funds from their account back to the PIT Refund Account or the Authorized users funding source</li> <li>• control destroy the debit card</li> </ul>	<p>A.2.20</p> <p>Describe the process the vendor will utilize to handle the return of undeliverable debit cards</p>

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FUNCTIONAL REQUIREMENT	REQUIRED RESPONSE
<p>A. 2.21 Abandoned Property The Contractor must:</p> <ul style="list-style-type: none"> <li>• After a specified period (e.g, within 11 months of issuance), the vendor should attempt to reach out to recipients who have not activated their debit cards. For debit cards issued in 2011, this contact would need to be completed by July 2012.</li> <li>• After a year, the vendor would: <ul style="list-style-type: none"> <li>○ Must return the name, address, card amount to the Authorized User.</li> <li>○ Transfer funds associated with inactivated debit cards back to the State. For debit cards issued in 2011, this would be required in December 2012. Funds would be deposited into an account specified by OSC.</li> </ul> </li> </ul>	<p>A.2.21</p> <p>Describe the process the vendor will utilize to handle Abandoned Property.</p>
<p>A.2.22</p> <p>Regulation E Compliance - The Contractor's debit card program must be compliant with Federal Reserve Regulation E.</p>	<p>A.2.22</p> <p>Describe how the program is compliant with Regulation E.</p>
<p>A.2.23</p> <p>The Contractor must keep Fund Recipient information under strict confidence.</p>	<p>A.2.23</p> <p>Describe the measures that will be taken to ensure the confidentiality of the Fund Recipients information. Include details of the security package to be used for access control to Fund Recipients information.</p>
<p>A.2.24</p> <p>The Contractor must issue and mail debit cards to the Fund Recipients when required.</p>	<p>A.2.24</p> <p>Describe process to issue and mail debit cards.</p>

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FUNCTIONAL REQUIREMENT	REQUIRED RESPONSE
<p>A.2.25</p> <p>The Contractor must provide reporting to include, but not be limited to: Account change history, research and adjustments, funding status, transaction detail and reconciliation.</p>	<p>A.2.25</p> <p>Describe ability to comply with this requirement, including reporting options available.</p>
<p>A.2.26</p> <p>The Contractor must provide any implementation detail and requirements.</p>	<p>A.2.26</p> <p>Describe any implementation or other set up requirements for OGS and / or Authorized Users.</p>
<p>A.2.27</p> <p>The Contractor must provide a step by step plan for an Authorized User to establish a debit card offering.</p>	<p>A.2.27</p> <p>Describe model plan to establish individual debit card offerings.</p>
<p>A.2.28</p> <p>The Contractor should provide description of any miscellaneous service that they can/will provide.</p>	<p>A.2.28</p> <p>Describe capabilities in this area.</p>
<p>A.2.29</p> <p>The Contractor must issue a debit card that does not expire for at least 12 months from issue.</p>	<p>A.2.29</p> <p>Provide the card expiration policy for Single load, reloadable and stored value cards including the number of months the card is valid, the timing and manner of notice to funds recipients prior to expiration.</p>
<p style="color: red;">A.2.30</p> <p style="color: red;">The Contractor is required to provide debit cards with the value designated stated by the Authorized User. It is preferred that there be no deposit limitation.</p>	<p style="color: red;">Provide the commitment to provide debit cards with any value designated by the Authorized Users, or any limitation to such a commitment.</p>
<p><b>A.3 Program Benefits</b></p>	
<p>A. 3.1.</p>	<p>A.3.1</p>

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FUNCTIONAL REQUIREMENT	REQUIRED RESPONSE
<p>The Contractor must enable at least three free ATM withdrawals and at least three account/balance inquiries per month. Neither the Fund Recipient nor the Authorized User will be charged for withdrawals transacted at the Bank.</p>	<p>Identify the number of free ATM withdrawals and the number of free account/balance inquiries that will be available to Fund Recipients. Also provide details as to other charges that a debit card recipient will be subject to. <b>No cost information is to be provided with this section.</b></p>
<p>A.3.2 The Contractor must provide Fund Recipients instructional materials explaining the proper use of the debit card.</p>	<p>A.3.2 Describe how the instructional needs will be met.</p>
<p>A.3.3 The Contractor must provide detail on procedure for debit card or PIN reissuance.</p>	<p>A.3.3 Describe process for both debit card and PIN reissuance.</p>
<p>A.3.4 The Contractor should provide description of marketing and education services that they can /will provide.</p>	<p>A.3.4 Describe capabilities in this area.</p>

## SECTION VIII – IMPLEMENTATION REQUIREMENTS

### Module 2 – Statewide Debit Card Services

Requirements	Response
<b>1.0 Implementation Plan</b>	
<p>1.1</p> <p>The Contractor must be able to develop comprehensive implementation plans which will support the Contractor’s offerings for all development activities and ongoing operational activities.</p>	<p>1.1</p> <p>The Contractor must affirm understanding of and agreement with requirement 1.1. <b>The Contractor must affirm understanding of and agreement with requirement 1.1. The Contractor must provide detail on how implementation plan for agencies and other Authorized Users will be developed. Provide example of similar implementation completed by Contractor under a similar contract.</b></p>
<p>1.2</p> <p>Specifically for DTF, the Contractor must identify the key milestones, critical paths and associated timeframes required for the completion of all development activities in order to conform to the Authorized User’s required certification and implementation dates (see Key Events Timetable). <del>Included in the implementation schedule must be Deliverables 1, 2, 3 and 4 from Section VII.</del></p>	<p>1.2</p> <p>Specifically for DTF, the Contractor must respond to requirement 1.2 by providing a comprehensive implementation schedule which integrates each of the required elements, identifying the key milestones, dependencies, associated time frames, responsible party, and points of the Authorized User’s approval for debit cards. At a minimum, the key milestones must include, as applicable:</p> <p style="margin-left: 40px;">A. Integration/development of each required system, including:</p> <ul style="list-style-type: none"> <li>• Conceptual design;</li> <li>• Preliminary and final logical and physical database design; and,</li> <li>• Detailed system design review/approval points for: <ul style="list-style-type: none"> <li>○ Online services</li> <li>○ Online balance reporting</li> </ul> </li> </ul>

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Requirements	Response
	<p>B. Systems Testing, including:</p> <ul style="list-style-type: none"> <li>• Component testing;</li> <li>• System testing;</li> <li>• User acceptance testing;</li> <li>• Integrated performance testing; and,</li> <li>• Authorized User certification.</li> </ul> <p>C. System implementation</p> <p>D. End-User and computer site preparation, including:</p> <ul style="list-style-type: none"> <li>• Processing site selection (if applicable);</li> <li>• Procurement completion (if applicable);</li> <li>• Site preparation (if applicable); and,</li> <li>• Equipment installation and testing.</li> </ul> <p>E. Equipment, including:</p> <ul style="list-style-type: none"> <li>• Procurement, installation and testing of end user processing equipment; and,</li> <li>• Procurement, installation and testing of computer equipment.</li> </ul> <p>F. Procedure(s) development, including:</p> <ul style="list-style-type: none"> <li>• Function level procedures;</li> <li>• Internal forms;</li> <li>• Security and confidentiality; and,</li> <li>• Fail-Safe and disaster recovery.</li> </ul> <p>G. Training development and execution, including:</p>

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Requirements	Response
	<ul style="list-style-type: none"> <li>• Training by function;</li> <li>• Supervisory training; and,</li> <li>• Staff training.</li> </ul> <p>H. Recruitment of supervisors and staff.</p> <p>I. Sub-Contractor procurement of services (if applicable).</p> <p>For each milestone identified, the responsible party (i.e., Contractor, sub-contractor or Department) must be indicated.</p>

## Section X – Financial Requirements

### Module 2 – Debit Cards

Requirements	Response
<p><b>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.</b></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. <b>Please note: Fees proposed for Compensating Balances apply only to the Authorized User Fees. Fund Recipient Fees will remain at the fees indicated in the Direct Fee Proposal.</b></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>
<b>1.0 Operations Fees</b>	
1.1	1.1
All proposed fees must be guaranteed for the	Affirm understanding of an agreement with the

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Requirements	Response
<p>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>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 <b>debit card services</b>.</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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 PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services  
**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. **Please note: Fees proposed for Compensating Balances apply only to the Authorized User Fees. Fund Recipient Fees will remain at the fees indicated in the Direct Fee Proposal.**

**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)
Reversal fee if funds are reversed back to Authorized User		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)
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 additional sheet for listing of equipment and cost if necessary.						

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PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services  
**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. **Please note: Fees proposed for Compensating Balances apply only to the Authorized User Fees. Fund Recipient Fees will remain at the fees indicated in the Direct Fee Proposal.**

**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)
Reversal fee if funds are reversed back to Authorized User		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)
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 additional sheet for listing of equipment and cost if necessary.						