



**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**

February 2, 2010

Dear Bidder,

Attached is the following:

- Response to Bidder questions;
- Amendment to Section II, Performance Standards;
- Amendment to Section VI, Functional Requirements;
- Amendment to Exhibit B-4, Direct Deposit Reject File Layout; and
- 2009 Monthly Refund Counts.

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

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Request for Proposal (RFP) #10-02
PIT Refund Controlled Disbursement, Direct Deposit and Statewide Debit Card Services

#	RFP Section	Module	RFP Page #	Question	Answer
1				<p>The Key Event Timetable, page 5 of the RFP (Module 1 and 2): This timetable indicates that we must file the “Offerer Affirmation and Understanding of, and Compliance with, Procurement Lobbying Guidelines” by 1/21/2010. Can the State clarify if they wish to have the submission by email with the hardcopy included in the proposal response, or if they wish to have the form filed and received by the procurement office in hardcopy by 1/21/2010?</p>	<p>E-mail submission is acceptable.</p>
2				<p>The Key Event Timetable, page 5 of the RFP (Module 1 and 2): The Offerer Affirmation and Understanding of, and Compliance with, Procurement Lobbying Guidelines form is referenced in Appendix D-6 and RFP Section IIIC6. Looking at both of these RFP sections, it is unclear whether the filing due by 1/21/2010 includes just the first form on page 273 of the RFP or if the submission should also include the</p>	<p>We require the Offerer Affirmation of Understanding of, and Compliance with, Procurement Lobbying Guidelines (the first form on page 273). The remaining forms can be submitted with the bid.</p>

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#	RFP Section	Module	RFP Page #	Question	Answer
				<p>additional forms included in Appendix D-6 which are titled "Offerer Disclosure of Prior non-Responsibility Determinations" and "Offerer's Certification of Compliance with State Finance Law 139-k(5)". Can the State clarify which form(s) should be included in the submission due 1/21/2010?</p>	
3	Section III – Administrative Conditions and Proposal Response Requirements, B. Proposal Requirements, Submission of Sealed Proposals	Module 1 and 2	37-38	<p>Can the State clarify if the proposal submission includes the following five parts and quantities – all separately sealed in their own box/envelope:</p> <ol style="list-style-type: none"> 1. Bid Documents: 1 original with three original signature pages for each signed page, plus 10 copies 2. Part I – Technical Qualifications & Service Requirements: 1 original with three original signature pages for each signed page, plus 10 copies, plus five copies on CD in .pdf format. 3. Part II – Financial Requirements: 1 original with three original signature 	<p>The five parts/quantities should be in their own separately sealed envelope and should, however, be included in the same box/package delivered to the Department.</p>

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#	RFP Section	Module	RFP Page #	Question	Answer
				<p>pages for each signed page, plus 10 copies, plus five copies on CD in .pdf format</p> <p>4. Response to Section II – Performance Standards, Liquidated Damages and Reimbursements and Section XI – Invariable Contract Conditions and Negotiable Topics: 1 original with three original signature pages for each signed page, plus 10 copies, plus five copies on CD in .pdf format</p> <p>5. Complete Proposal: Three copies of the complete proposal on CD in non-.pdf format.</p>	
4	Section III – Administrative Conditions and Proposal Response Requirements	Module 1 and 2	38	The first paragraph ends with (see I.C, above). Can the State be more specific as to what this is referring to? Should this be (see III.B.1) where it refers to the number of copies that we need to submit?	The reference should be III.B.1.

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#	RFP Section	Module	RFP Page #	Question	Answer
	ts, C. Bid Documents				
5	The Key Event Timetable	Module 1 and 2	5	This timetable indicates that we must file the "Notification of Intent to Bid" by 2/22/2010. We believe that the State wishes to have this form filed by email by 2/22/2010, can the State confirm?	Email submission of the Notification of Intent to Bid is acceptable.
6	Section 1 – Introduction , A. Purpose, Module 2 AND Section IV – Qualifying Requirements, Module 2 – Debit Cards, 1.1	Module 2	Page 6 AND Page 56	Government issued debit card programs traditionally only allow one funding source – the corresponding State Agency or Department and as such debit card programs do not require physical bank branches for accepting deposits. Debit cards are accepted anywhere the brand (MasterCard or Visa) are accepted including merchants/retailers, ATMs, and all banks for teller transactions. Would the State consider amending this requirement to remove the requirement of at least one bank	No. This requirement will not be removed.

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#	RFP Section	Module	RFP Page #	Question	Answer
				branch in New York State?	
7	Section VI – Functional Requirements, Module 2 – Debit Card, A.1.3	Module 2	Page 80	The RFP states that the bidder must confirm that there are no additional fees associated with Customer Service contacts. Can the State confirm that these fees only pertain to live agents? Would it be permissible to charge a fee for an Integrated Voice Response (IVR) answered call from a specific customer when the volume of calls from this customer was excessive and had reached a nuisance level?	No. Bidder must confirm that there are no additional fees associated with Customer Service contacts; this includes Integrated Voice Response (IVR).
8	Section VI – Functional Requirements, Module 2 – Debit Card, A.2.8	Module 2	Page 82	For security reasons and to follow industry best practices, PINs are not mailed along with a branded debit card. Would the State modify this requirement to allow another method for the recipient to obtain a PIN?	We do not require that the PIN be in the same mailing as the Debit Card. We do not prescribe the method of authorization and activation. The bidder is required to propose their method of assignment of PINs.
9	Section VI – Functional Requirements, Module 2	Module 2	Pages 82	Would the State consider modifying this requirement either by type of card (one time load, multiple load) or by	No, the requirement will not be modified.

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#	RFP Section	Module	RFP Page #	Question	Answer
	– Debit Card, A.2.12			deposit? For example, a single use card would not need to have three free bank teller withdrawals in a month while a multiple load card might need three free withdrawals per month or at least one free withdrawal per deposit.	The card described is a “Single Load” card not a “single use” card. Authorized Users will fund this card once; however, the recipient may elect to use the funds in one instance or in multiple transactions.
10	Section VI – Functional Requirements, Module 2 – Debit Card, A.2.13	Module 2	Pages 82-83	Can the State clarify the need for the joint custody main concentration account structure? In addition, can the State provide an example flow of how and when the money is processed through this account?	See Amendment.
11	Section VI – Functional Requirements, Module 2 – Debit Card, A.2.13	Module 2	Pages 82-83	The last sentence of this requirement refers to D2.15 and talks about the release of funds. Should this be A.2.15 instead?	The reference should be to A.2.15.
12	Section VI – Functional	Module 2 Pages	Pages 82-83	Would the State allow the Contractor to submit other account structures or	No. See Amendment.

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#	RFP Section	Module	RFP Page #	Question	Answer
	Requirements, Module 2 – Debit Card, A.2.13	82-83		offer other alternatives to the joint custody main concentration account to manage the receipt of PIT Refund Debit Card funds from the NYS Office of the State Comptroller or other Authorized Users funding source?	
13	Section VI – Functional Requirements, Module 2 – Debit Card, A.2.27	Module 2	Pages 86	Can the State clarify and provide an example of what they mean by a model plan as well as their description of an individual debit card offering?	The model plan would be the steps taken to set up a debit card process for an Authorized User. An individual debit card offering refers to each Authorized Users individual needs (i.e. the Tax Department’s needs would be different than the Court Systems’ needs)
14	Section VI – Functional Requirements, Module 2 – Debit Card, A.3.1	Module 2	Page 86-87	Would the State consider modifying this requirement either by type of card (one time load, multiple load) or by deposit? For example, a single use card would not need to have three free ATM withdrawals in a month while a multiple load card might need three free withdrawals per month or at least one free withdrawal per deposit.	No. See response to question 9.
15	Section VI –	Module	Page 86-	The requirement for bank teller	See Amendment.

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#	RFP Section	Module	RFP Page #	Question	Answer
	Functional Requirements, Module 2 – Debit Card, A.3.1	2	87	<p>withdrawals was discussed in RFP Section IV – Functional Requirements, Module 2 – Debit Card, A.2.12.</p> <p>The last sentence of this RFP section which reads, “Neither the Fund Recipient nor the Authorized User will be charged for withdrawals transacted at the Bank”, seems to be in conflict with A.2.12. Would the State be willing to strike this statement from this RFP section?</p>	
16	Section IX – Cash Management Requirements, Module 2 – Statewide Debit Card, 5.2	Module 2	Page 121	<p>Would the State clarify that this requirement is applicable to the Contractor or its subcontractor state or federally chartered bank?</p>	<p>This requirement applies to the Bidder (Contractor).</p>
17	Section IX.B.4 –	Module 1 and 2	Page 180	<p>Item (b) refers to Appendix G. Should this be Appendix H?</p>	<p>The reference in item (b) should be to Appendix H.</p>

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#	RFP Section	Module	RFP Page #	Question	Answer
	Confidentiality of Tax Information , Item (b) and (c)			Item (c) refers to Appendix F and Appendix G. Should this be Appendix H and Appendix I?	The reference in item (c) should be to Appendices H and I.
18	Section IX.B.12	Module 1 and 2	Page 182	This RFP Section refers to Appendix E. Should this be Appendix G?	The reference should be to Appendix G.
19	Section II.E.1.A.2, Program Development, II.E.1.A.3 Program Certification , and II.E.1.4 System Modification	Module 2	Page 180	These RFP Sections refer to Appendix L. Should this be Appendix K?	The reference should be to Appendix K.
20	X	2	129 of 314	With regard to the following paragraph: <i>“A commercial bank bidding as a prime contractor must prepare two costs proposals, one assuming</i>	The Financial proposals will be evaluated based on the Direct Fees proposed. A commercial Bank and a Document Processor will be

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				<p><i>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.”. Which proposed pricing will be evaluated - direct fee or compensating balance? Will the OGS please provide detail regarding the evaluation of a commercial bank cost proposal as compared to that of a document processor?</i></p>	<p>evaluated utilizing the same criteria.</p>
21	X	- Module 2 1.3	130 of 314	<p>In Question 1.3 of Section X (Module 2) on page 131, the State has: <i>“In the event that a bidder is awarded Module 1 and Module 2, bidders are invited to provide an alternate fee for</i></p> <p><i>detail all fees associated with the proposed debit card services.”.</i></p> <p>Are bidders required to submit an alternate fee schedule with this proposal? If so, will this schedule be</p>	No.

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#	RFP Section	Module	RFP Page #	Question	Answer
				included in the financial evaluation?	
22	I – Intro		6-8 of 314	Does the State/Department/OGS plan to mandate electronic disbursement for all payments (i.e., 100% direct deposit and debit card)? Will the State offer direct deposit to all who want it (i.e., only payment recipients who want a debit card will get one)?	While this is the direction that the State is heading, we are unable to confirm that this will be mandated.
23	I – Intro F. Definitions		12 of 314	<p>Single Load Debit Card – will the OGS please define how a Single Load Card would be issued, funded, and used? What cardholder information is gathered and transmitted to the vendor for enrollment purposes? Please provide examples of the types of payments that would be distributed on a Single Load Debit card.</p> <p>Reloadable Debit Card – will the OGS please define how a Reloadable Debit Card would be issued, funded, and used? What cardholder information is gathered and transmitted to the vendor for enrollment purposes?</p>	<p>Single Load – Issued by the vendor with a pin number under separate mailing or other pin access methodology. The debit cards will be funded by federal, state or private funds. The Single Load Card will be used as debit card. The cardholder information would be provided to the bank consistent with the Appendix K – Authorized User set up form – since this information may vary from Authorized User to Authorized User. Example – tax return payment.</p> <p>Reloadable – Issued by the vendor with a pin number sent under separate mailing or by other pin access methodology. The Multiple Load Card will be funded by federal, state or private funds. The Multiple Load Card will be used as a debit card. Fund Recipient information would be provided to the bank consistent with the Appendix K- Authorized</p>

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				<p>Please provide examples of what types of payments would be distributed on a Reloadable Debit Card.</p> <p>Stored Value Debit Card – will the OGS please define how a Stored Value Debit Card would be issued, funded, and used? What cardholder information is gathered and transmitted to the vendor for enrollment purposes? Please provide examples of what types of payments would be distributed on a Reloadable Debit Card. Can the OGS please provide an example of how you expect these cards to be used? How does the Stored Value Debit Card differ from the Single Load Debit Card?</p>	<p>User set up form – since this information may vary from Authorized User to Authorized User. Example – Unemployment Insurance payments, Child Support Payments, Workers Compensation payments.</p> <p>Stored Value – Either pre-loaded cards or blank cards with ability for Authorized User to load cards at Authorized User site. Pertinent information would be provided to the bank consistent with the Appendix K – Authorized User set up form – since this information may vary from Authorized User to Authorized User. Example – Jury Duty payment, Election worker payment, Prisoner release payment. The Stored Value Debit Card will be used as a debit card.</p> <p>The Stored Value Debit Card has a specified amount of funds stored in a chip within the card; not in an external account. The Single Load Debit Card is tied to an external account.</p>
24	III - B. Proposal Requirements, Submission of Sealed		37 of 314	The RFP references <i>“Each proposal shall be submitted with three (3) original signature pages.”</i> Can the State please clarify this requirement?”	Of the 10 copies of each section of the Bid as identified in section III.B, three of the documents must contain original signatures; the remaining documents may be photocopies.

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	Proposals				
25	IV –Section C. DIRECT DEPOSIT SVCS AND PROCESSING	Module 1	76 of 314	The required response is <i>“The Contractor must affirm understanding of and agreement with requirements C.1.0 – C.1.9...”</i> Will the Department please confirm that there is no requirement C1.0?	There is no C.1.0. The response should be <i>“The Contractor must affirm understanding of and agreement to C.1.1 – C.1.9.”</i>
26	VI –A.2.2	Module 2	81 of 314	The Functional/Business Requirement states <i>“The Contractor must have the ability to issue one card per account with the possibility of two names per card.”</i> . Can the OGS please clarify under what circumstances it would be necessary to include two names?	An example of the circumstances requiring two names to be necessary is a joint personal income tax refund.
27	VI –A.2.9	Module 2	82 of 314	The Functional/Business Requirement states <i>“Contractor must have the ability to issue stored value debit cards that may be handed delivered by authorized user to recipient.”</i> . Can the OGS please clarify what you envision for this requirement or provide more detail regarding the type of circumstance when this would occur?	This could occur with jury duty payment, election worker payments and prisoner release payments. These may be situations where the Agency or Authorized User would need to load the card at the time of card issuance.

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#	RFP Section	Module	RFP Page #	Question	Answer
28	VI –A.2.9	Module 2	82-83 of 314	<p>The Functional/Business Requirement states <i>“The Contractor will establish and utilize a joint custody main concentration account for the receipt of PIT Refund Debit Card funds from the 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.”</i>. Can the OGS please clarify the intent of this requirement?</p> <p>Also, can the OGS please confirm that the Appendix is K and not L?</p>	<p>See Amendment.</p> <p>The reference should be Appendix K.</p>
29	Section VI: Functional Requirements, C.1.5		page 77	Regarding the ACH credit rejection reports and information – can you please clarify that you are referring to ACH returns and not ACH rejects in this section? Can you please provide us with specs that show where in the return file format the return reason	<p>The "rejections" to which we refer are direct deposits that are returned for reasons such as "account closed", no account/unable to locate account", "invalid account number", etc.</p> <p>See Amendment for File Format.</p>

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				code is?	
30	Section III: Administrative Conditions and Proposal Response Requirements, Part B - Proposal Requirements		pages 37-38	If we are submitting a response for both Module 1 and Module 2, can you verify please that we would need to provide double the amount of copies listed for items 1 through 5 for both bound hard copies and CD copies?	This is correct.
31	1	2	7-8	<p>a) Of the agencies listed on Page 8, which of these agencies will <i>mandate</i> card usage? In addition, for each individual program, please provide your best estimate of the following:</p> <ul style="list-style-type: none"> - On page 8, you have provided the # of Payments per year. Of this amount, what percentage will made via card? 	a) The numbers provided on page 8 are examples only and should not be considered an all inclusive listing or a firm commitment. At this time, there have not been any mandates for debit card usage. OGS is not able to provide detail numbers of the breakout between debit cards vs. other payments option.

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				<ul style="list-style-type: none"> - # of Cards - Frequency of load - Average load amount - Reloadable or Non-reloadable - If cash access is needed required <p>b) Is there a general time frame that the state anticipates that the Module 2 cards will integrate with the other card solution?</p> <p>c) In addition to the programs listed on Page 8, what other agencies are contemplating the use of card? For example, many states provide unemployment insurance</p>	<p>b) Assuming the "other card solutions" refer to debit card services currently under contract at other agencies, those agencies will have the ability to utilize the debit card contract awarded as a result of this RFP. While all Statewide contracts are available for use by other authorized users, those agencies will have the option to utilize this contract either when their own agency contracts end, or sooner if the terms of their contract allows. For those agencies that don't have such agreements, their use is likely to be sooner.</p> <p>If our assumption regarding the scope of this question is incorrect bidders are requested to clarify and ask the question again.</p> <p>c) Future opportunities are unknown at this time, however, it is anticipated that more opportunities will become available over the life of the contract.</p>

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#	RFP Section	Module	RFP Page #	Question	Answer
				benefits by card. Can OGS provide us with more details regarding future opportunities to expand card usage statewide?	
32	I.B. Program Overview	1	6	<p>a) How will the Department position the debit card as an alternative to checks?</p> <p>b) Will there be any deterrents (fees, etc.) for anyone who wants a check or any benefits for those that accept ACH or card?</p> <p>c) How will the Department promote the use of card and ACH vs. check?</p> <p>d) What are the Department's goals with respect to decreases in check issuance per year for PIT refunds?</p>	<p>a) The direction of the Department is the switch over to debit cards. The Department expects the switch will be within the lifetime of this contract, perhaps as soon as 2011.</p> <p>b) The Department will not charge a fee for checks. Debit cards will be the default option if direct deposit is not selected by the taxpayer on their PIT return.</p> <p>c) It is the intent of the Department to eventually offer only direct deposits and debit cards to refund recipients. The Department will keep the check option available for hardship cases. The exact nature and number has yet to be determined.</p> <p>d) The Department's goal is for the issuance of checks to be minimal.</p>
33	II. paragraph 4	1	20	Here but as well in other locations in the RFP, it is noted that the contractor	See Amendment. This requirement and related Performance Standard has been deleted.

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	A.4			<p>must maintain paper paid drafts or IRDs when available for one year. Large and sophisticated banks are in many cases no longer retaining any paper drafts or IRDs and no longer even have the functionality to do so. In this era of electronic commerce, many banks now image and then immediately destroy checks.</p> <p>For those bank's who have advanced to that processing level, would NYS consider their bid knowing that images would be available via many venues, including: on line, via disc, from the customer services center, etc?</p>	
34	Exhibit B		203-209	Exhibit B includes the file formats for PIT Refund Draft Issuance File Layout (B-1) and PIT Refund Paid Draft File Layout (B-2). In the last round of questions it was stated that data DTF is requesting the contractor to include in the Image Index Layout (Exhibit C)	The location of these fields of data will be determined and provided at such time as the contract is awarded.

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				<p>information that will be included in the Draft Issuance File. These fields include; Record Identifier (3), Tracking Number (12), Tax Type (2), Processing Year (4), Return Type (3), Form Type (8), and New Form Side (1).</p> <p>We do not see these fields defined in B-1. Please provide details as to where this data is (or will be) included in the Draft Issuance File Layout (Exhibit B-1).</p>	
35	VI A.2.11	2	82	<p>It is noted that the contractor must have an ATM in each county.</p> <p>a. Is this negotiable?</p> <p>b. Would NYS also consider an extensive branch network as valuable and worthwhile consideration?</p>	<p>No. The contractor must participate in a statewide ATM network with all counties represented.</p> <p>An extensive branch of networks is valuable however this does not replace the requirement for participating in a statewide ATM network with all counties represented.</p>
36	VI.A.2	2	81	In the situation where two names would be required per card, would	Yes.

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				joint ownership of the account also be required?	
37	VI.A.2.4	2	81	Please describe further the anticipated enrollment of Fund recipients via the Internet (i.e., Agency – enrolled, self-service enrollment by recipient, etc.).	There may be situations where Agencies or Authorized Users would want to enroll Fund Recipients via the Internet and also situations where an Agency or Authorized User may want to allow for self service enrollment of the Fund Recipient. In all situations, the release of funds would always be under the direction of the Agency or Authorized User.
38	VI.A.2.20	2	84	Please provide your definition for the term “Nixie”.	A misaddressed or illegibly addressed piece of mail, therefore undeliverable.
39	VI.A.2.21	2	85	Please cite section of legislation that allows for transfer of previously direct deposited funds to a deposit account back to the State.	Per the amendment to Section VI. Module 2. A.2.13, Amended Page 82-83, the Contractor must establish a state owned main concentration account for the receipt of funds for debit cards. Such funds shall only be released upon the activation of the debit card by the fund recipient. It is desirable to the State that funds be available immediately upon activation.
40	general			If a certain provision contained in RFP#09-01 does not differ from that contained in RFP #10-02, and a question was asked as part of our planned response to RFP#09-01, may we place reliance on the answers	No. RFP 09-01 was withdrawn. Information in that RFP, Amendments and Question and Answer documents do not apply to this RFP.

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				provided previously?	
41	General	1		Personal Income Tax (PIT) refund volumes are provided through 2008. Can you please provide full- or partial-year 2009 volumes?	See Amendment. The requested 2009 data has been provided
42	I.B.	1	6	<p>The RFP states, "The Department intends to offer the Debit Card option in lieu of check processing to minimize the number of paper checks issued annually." Can you elaborate on your goals for card adoption? Would you consider a mandatory electronic payment, eliminating the check option?</p> <p>Please clarify how you envision the process by which the refund recipient chooses a payment type. Does the recipient decide this at the time he/she submits the tax form, or after being approved to receive a refund? Please share any other process related details.</p>	This information is unavailable at this time. See response to question 22 and 32.
43		1	Page 7	Forgery Claims - A statistic of 2,502	There were 2,670 forgery claims in 2008. These forgeries

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				claims is cited for 2008. Please provide detail on range of dollar amounts and total claim amount for the year. If you have information on the 2008 write offs by the current provider, this info would also be very helpful.	ranged from \$11 to \$820,415, with the average check amount being \$1,207.68. All claims totaled \$3,285,070. There are no write-offs, since unpaid drafts become Abandoned Property.
44	Section VI - Functional Requirements	1		There are no questions regarding a single load debit card for tax refunds. Will you be sending an amendment adding them?	Module 1 contains the requirements for Direct Deposit and Checks. Module 2 contains the requirements for Debit Cards. The requirements for tax refunds are included in the Module 2 requirements.
45	Section X - Financial Requirements	1	131-132	The pricing tables omit a request for pricing for the single load debit card. Do you want us to use the tables from Module 2 to submit the debit card info?	The Module 1 pricing tables are to be completed for Direct Deposit and Checks. The Module 2 forms should be completed for all Debit card information.
46	Section II.4.B.2.	2	34	Please clarify and define what you mean by "accurate & complete."	It means that all information associated with the account and the actual debit card has no mistakes.
47	Section VI.A.2.2.	2	81	Please elaborate on the possibility of two names on one card account - is this intended as a companion card.	An example of when this would be necessary is a joint Personal Income Tax Refund. The debit card must contain the names of both parties.

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STANDARDS	LIQUIDATED DAMAGES and REIMBURSEMENTS
4. A. Timeliness of Processing - 100% Timeliness	
<p>4. A.1 Report Unmatched Drafts</p> <p>The Contractor must report all unmatched drafts to the Department by 10:00 a.m. on the day after presentment to determine the disposition of such drafts.</p>	<p>Liquidated damages of \$100 per unmatched draft not reported timely.</p>
<p>4. A.2 Cancel Payment Orders</p> <p>The Contractor must post cancel payment orders by the agreed upon cut-off time. See Section VI – Functional Requirements.</p>	<p>Liquidated damages of \$100 per draft for cancel payment instruction not completed timely.</p>
<p>4. A.3 Report Daily Funding</p> <p>The Contractor must notify OSC of the daily presentment total no later than 10:00 a.m., in accordance with requirements in Section VI – Functional Requirements.</p>	<p>In the event the Contractor has not notified OSC in accordance with the requirement, the Contractor must provide funds to ensure all drafts are paid and are not returned for insufficient funds for failure of the Contractor to make the notification by 10:00 a.m.</p> <p>Liquidated damages of \$100 per each paid draft that fails to meet the standard</p>
<p>4. A.4 Paid Draft Retention</p> <p>The Contractor must maintain paper paid drafts or paper Image Replacement Documents (IRD's) when available for at least one year from the paid date and must make copies available to the Department, upon request, within one business day.</p>	<p>Liquidated damages of \$100 per each paid draft that fails to meet the standard.</p> <p>And /Or</p> <p>Reimbursement to the Department and/or taxpayer for any expenses, loss of revenue, etc. for failure to meet the standard.</p>

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STANDARDS	LIQUIDATED DAMAGES and REIMBURSEMENTS
<p>4. A.5 Images of Paid Drafts</p> <p>Images of paid drafts must be received by the Department within the agreed upon timeframe. See Section VI – Functional Requirements.</p>	<p>Liquidated damages of \$100 per each paid draft that fails to meet the standard</p> <p>And</p> <p>Reimbursement to the Department of direct expenses incurred up to the value of the draft as a result of failure to produce the image of the draft.</p>
<p>4. A.6 Draft Issue File</p> <p>The Contractor must provide for the daily receipt of draft issue files with the agreed upon frequency and schedule. See Section VI - Functional Requirements.</p>	<p>Liquidated damages of \$1,000 per each occurrence for failure to meet the standard.</p>
<p>4. A.7. Forgery Drafts</p> <p>The Contractor must reimburse the Department within three (3) business days for any paid draft that is deemed to be a forgery.</p>	<p>Liquidated damages of \$100 per each occurrence for failure to meet the standard.</p> <p>And</p> <p>Reimbursement to the taxpayer for lost interest for failure to meet the standard.</p>
<p>4. A.8. Online System</p> <p>All online systems must be available during the agreed upon times based on the proposal. See Section VI - Functional Requirements.</p> <p>Information on drafts must be accessible on the online system on the business day following payment by the agreed upon time. See Section VI - Functional Requirements.</p>	<p>Liquidated damages of \$500 a day for each day an interruption in service occurs.</p>

Module 2 – Debit Card

FUNCTIONAL REQUIREMENT	REQUIRED RESPONSE
A.1 Customer Service	
<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, that more properly come under the Authorized User’s jurisdiction in a customer service oriented</p>	<p>A.1.5</p> <p>Describe the method used to transfer calls to the Authorized User where applicable.</p>

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FUNCTIONAL REQUIREMENT	REQUIRED RESPONSE
fashion.	
A.2 Business Requirements	
<p>A.2.1</p> <p>The Contractor must issue branded (MasterCard or Visa) debit cards to Fund Recipients upon notification from the Agency or Authorized User.</p>	<p>A.2.1</p> <p>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.</p>
<p>A.2.2.</p> <p>The Contractor must have the ability to issue one card per account with the possibility of two names per card.</p>	<p>A.2.2</p> <p>Describe ability to comply with this requirement.</p>
<p>A.2.3</p> <p>The Contractor must have ability to fund individual accounts or multiple accounts at one time.</p>	<p>A.2.3</p> <p>Describe ability to comply with this requirement.</p>
<p>A.2.4</p> <p>The Contractor must allow enrollment of Fund Recipients via the Internet.</p>	<p>A.2.4</p> <p>Describe ability to comply with this requirement.</p>
<p>A.2.5</p> <p>The Contractor must have system whereby Fund Recipient status can be updated instantaneously via Internet.</p>	<p>A.2.5</p> <p>Describe ability to comply with this requirement.</p>
<p>A.2.6</p> <p>Contractor must issue debit cards that allow for access to funds via an ATM, with PIN usage.</p>	<p>A.2.6</p> <p>Describe ability to comply with this requirement.</p>
<p>A.2.7</p> <p>Contractor must issue debit cards that can be used</p>	<p>A.2.7</p>

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FUNCTIONAL REQUIREMENT	REQUIRED RESPONSE
at merchant locations for purchases.	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 (e.g. branches that are part of a brand network) for over the counter transactions, at least three transactions per month at no fee. Such transactions should require no fee to the fund recipient or the Authorized User.	A.2.12 Describe ability to comply with this requirement.
A.2.13 The Contractor will must establish a and utilize a joint custody main concentration account for the receipt of PIT Refund Debit Card funds for debit cards. from the NYS Office of the State	A.2.13 Describe ability to comply with this requirement, including any information that would be required by bidder for this process. Describe, as well, the method and timing of fund availability to the fund

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<p>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>recipient once the card has been activated.</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>A.2.16</p>

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FUNCTIONAL REQUIREMENT	REQUIRED RESPONSE
<p>The Contractor must issue debit cards to Fund Recipients within the time period established in 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>Describe the proposed solution for the creation and mailing of a debit card to a designated Fund 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"> • must return the name, address, card amount to the Authorized User • transfer the funds from their account back to the PIT Refund Account or the Authorized users funding source • control destroy the debit card 	<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"> • 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. • After a year, the vendor would: <ul style="list-style-type: none"> ○ Must return the name, address, card amount to the Authorized User. ○ 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. 	<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</p>	<p>A.2.24</p> <p>Describe process to issue and mail debit cards.</p>

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FUNCTIONAL REQUIREMENT	REQUIRED RESPONSE
the Fund Recipients when required.	
<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>A.2.30</p> <p>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>Provide the commitment to provide debit cards with any value designated by the Authorized Users, or any limitation to such a commitment.</p>
<p>A.3 Program Benefits</p>	

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FUNCTIONAL REQUIREMENT	REQUIRED RESPONSE
<p>A. 3.1.</p> <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>A.3.1</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. No cost information is to be provided with this section.</p>
<p>A.3.2</p> <p>The Contractor must provide Fund Recipients instructional materials explaining the proper use of the debit card.</p>	<p>A.3.2</p> <p>Describe how the instructional needs will be met.</p>
<p>A.3.3</p> <p>The Contractor must provide detail on procedure for debit card or PIN reissuance.</p>	<p>A.3.3</p> <p>Describe process for both debit card and PIN reissuance.</p>
<p>A.3.4</p> <p>The Contractor should provide description of marketing and education services that they can /will provide.</p>	<p>A.3.4</p> <p>Describe capabilities in this area.</p>

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Direct Deposit Reject File Layout

Exhibit B-4

DATA ITEM	CHAR.	PIC.	FIELD COMMENTS
File Header Record:			
FILLER	1	X(13)	VALUE '101 021000021'.
ORIGIN	14	X(10)	VALUE '9741270001'.
TransDate	24	9(6)	Format is YYMMDD
Trans Time	30	9(4)	Format is HHMM
ID Modifier	34	X	VALUE 'A'.
FILLER	35	X(6)	VALUE '094101'
Destination	41	X(23)	VALUE 'CHASE MANHATTAN BANK'. CONTRACTOR ACTOR
ORIGIN-Name	64	X(23)	VALUE 'NY STATE'.
Reference	87	X(8)	VALUE SPACES.
Batch Header Record:			
FILLER	1	X(4)	VALUE '5200'.
Company Name	5	X(16)	VALUE 'NY STATE'.
FILLER	21	X(20)	VALUE SPACE.
Company ID	41	X(10)	VALUE '9741270001'.
Entry Code	51	X(3)	VALUE 'PPD'.
Entry Type	54	X(10)	VALUE 'TAX REFUND'.
DESCR-DATE	64	X(6)	VALUE SPACE.
Effective Date	70	9(6)	Format YYMMDD
Settlement	76	X(3)	VALUE SPACE.
Status Code	79	X	VALUE '1'.
DFI ID	80	9(8)	VALUE 0.
Batch Number	88	9(7)	VALUE 1.
Entry DTL Record:			
FILLER	1	X	VALUE '6'.
Transx Code	2	9(2)	VALUE 22 for checking, 32 for savings
ABA No	4	9(9)	Bank routing number
DFI Acct No	13	X(17)	Taxpayer account number
Refund Amount	30	9(8)V99	
FILLER	40	X(15)	VALUE SPACE.
Taxpayer Name	55	X(22)	
FILLER	77	X(2)	VALUE SPACE.
Record Ind	79	X	VALUE '0'.
Trace Number			

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Refno	80	9(8)	Voucher Number
Count	88	9(7)	Consecutive sequence number starting at 1 ve seqyh
DTL -REC-7 Record			
05-WS-NACHS-ENTRY-DTL-REC-7.			
15 WS-EDR7-TYPE		X (01).	
15 WS-EDR7-TRNSX-CODE		X (02).	
15 WS- EDR7-BANK-CODE		X(03).	
15 WS-EDR7-ORIG-TRACE-NO.			
20 WS-EDR7-REFNO		X (08)	
20 WS-EDR7-CNT		9 (07)	
15 WS-EDR7-DATE-DEAD-OR-FILLER.			
20 WS-EDR7-DEAD-YY		XX	
20 WS-EDR7-DEAD-MM		XX	
20 ES-EDR7-DEAD-DD		XX	
15 WS-EDR7-ORIG-ABA-NO		X (08)	
15 WS-EDR7-ADDENDA		X (35)	
Batch Control Record:			
FILLER	1	X(4)	VALUE '8200'.
Entry Count	5	9(6)	Record count of all direct deposits on the file
Entry Hash	11	9(10)	Cumulative total of 1st 8 char. of ABA no.
Debit Amount	21	9(10)V99	VALUE 0 - Not used -not used
Credit Amount	33	9(10)V99	Total refund amount on file
Company ID	45	X(10)	VALUE '9741270001'.
FILLER	55	X(25)	VALUE SPACE.
DFI No	80	9(8)	VALUE 0. - not used
Number Code	88	9(7)	VALUE 1.
File Control Record:			
FILLER	1	X	VALUE '9'.
Batch Count	2	9(6)	VALUE 1.
Block Count	8	9(6)	VALUE 1.
Entry Count	14	9(8)	Record count of all direct deposits on the file
Entry Hash	22	9(10)	Cumulative total of 1st 8 char. of ABA no.
Debit Amount	32	9(10)V99	VALUE 0. - not used
Credit Amount	44	9(10)V99	Total refund amount on file
FILLER	56	X(39)	VALUE SPACE.

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2009 Monthly Refund Counts

	Check Issuance	Checks Paid	Direct Deposit
January	342	17,103	1,038
February	325,716	125,201	854,913
March	540,599	591,661	558,023
April	1,622,718	1,127,079	1,531,861
May	840,675	1,041,885	429,118
June	50,717	309,928	19,740
July	111,411	139,038	40,579
August	67,269	92,226	23,521
September	38,790	67,441	16,270
October	78,937	69,739	29,189
November	909,085	90,401	24,176
December	51,705	46,188	9,571
Totals	4,637,964	3,717,890	3,538,099

The dollar value of the Checks Issued, Checks Paid and Direct Deposits associated with the volumes in this table is unavailable at this time. This information will be provided with the response to Bidder follow-up questions.