

RFP 21-001
Second Addendum – October 26, 2021

PART ONE: Questions Submitted Prior to October 20 Pre-Proposal Conference

[Background RFP language provided by questioner, from page 28 of the RFP] The Offeror shall provide timely notification and at no charge provide to Cardholders a minimum of two (2) years of credit monitoring services to those Cardholders who may be impacted by a breach or unauthorized access, use, release, or disclosure of personal information. The Offeror shall extend credit monitoring services to a minimum of three (3) years to any Cardholder against whom fraudulent activity is detected. The foregoing notification and monitoring services shall be provided at no charge.

Q1: Please clarify. Will offeror be required to offer credit monitoring services for any data breaches experienced by other financial institutions, payment processors, ATM networks, or large retail businesses?

A1: An Offeror will only be required to offer credit monitoring services for data breaches suffered by itself, legally-affiliated organizations, and sub-contractors it utilizes.

[Background RFP language provided by questioner, from page 33 of the RFP] Under the current EPC program, there are approximately 4,000 in-network ATM locations and 4,100 teller locations in Pennsylvania. Offerors are strongly encouraged to provide in-network locations that meet or exceed this level and that are both convenient and geographically distributed across the Commonwealth.

Q2: In order to meet this requirement, can POS cash-back locations be an alternative since the cardholder holder will incur no charges for cash back at POS merchants?

A2: No: POS cash-back opportunities are not considered to be equivalent in convenience or utility to Cardholders as in-network ATM locations and therefore cannot be included in an Offeror's list of in-network locations.

[Background RFP language provided by questioner, from page 36 of the RFP] Offeror must include zip+4, county, latitude, and longitude on all "ATM Location Files" and "Teller Location Files."

Q3: Can this requirement be removed?

A3: Offerors are encouraged to provide all requested information for all in-network ATMs within Pennsylvania and in border counties in contiguous states. Offerors may, however, satisfy this requirement in their proposals so long as they identify at least the county location for each in-network ATM included in those proposals. Please note, however, that any Offeror that is selected for contract negotiations will be required to provide precise locational information for all in-state, in-network ATMs and all in-network ATMs in border counties in contiguous states within seven business days of notification. That information will be utilized by Treasury to confirm presence of identified locations.

Treasury is removing entirely the request for geographic data for Teller locations.

[Background RFP language provided by questioner, from page 42 of the RFP] The Selected Offeror will be required to incorporate into its card enrollment and benefits depositing functions certain specified anti-fraud triggers that will be described in greater detail by the Commonwealth during contract negotiations. Offeror will be expected to apply the triggers, as provided by the Commonwealth, in order to interdict either the creation and mailing of an EPC to an individual identified by one or more triggers or the depositing of benefits to an EPC previously provided to an individual identified by the triggers. Appropriate service levels will be negotiated for the contract for implementation of these anti-fraud triggers.

Q4: Can the Commonwealth define and provide examples of anti-fraud triggers?

A4: One example of activity L&I might utilize that presents reasonable evidence of fraudulent conduct, and which would provide a basis to trigger responsive measures, is the use of the same mailing address in applications for benefits by X or more claimants, with X determined by L&I and shared with the selected vendor.

[Background RFP language provided by questioner, from page 51 of the RFP] The Offeror's IVR system shall provide services in a minimum of English and Spanish. Describe if the Offeror's system will offer and provide IVR services in additional languages without transfer to interpretation services. The initial IVR menu shall allow a Cardholder to enter a numeric or voice prompt to obtain IVR services in each included language and shall then continue offering numeric or voice prompts in no less than the next ten (10) most common languages in Pennsylvania (as identified at the end of this subsection) so that no fewer than twelve (12) languages are included through a dedicated IVR menu or a voice prompt to transfer to a translation service.

Q5: In addition to English and Spanish, can the offeror provide fewer number of languages available on the IVR?

A5: In lieu of writing entire IVR scripts in each of the ten additional languages, it is acceptable for an Offeror to provide an IVR system that reasonably facilitates the ability of an individual calling into the system and speaking a language other than English or Spanish to reach a live Offeror representative who then conferences the caller with (or otherwise assures a reliable hand-off to) a translation service that is capable of providing an appropriate interpreter for each of the ten (10) most common languages in Pennsylvania (as identified at the end of this subsection). An Offeror electing to provide this alternative must provide a sufficiently detailed explanation of its system for Treasury to evaluate its suitability.

[Background RFP language provided by questioner, from page 65 of the RFP] The Offeror shall provide each Cardholder no fewer than six (6) fee-free out-of-network ATM cash withdrawals per calendar month.

Q6: Can the offeror propose an alternative number less than six (6) fee-free out-of-network ATM cash withdrawals per calendar month?

A6: Section II-9.E. of the RFP requires an Offeror to provide no fewer than six (6) fee-free out-of-network ATM cash withdrawals per calendar month. Per Section II-7 of the RFP, Treasury can accordingly award an Offeror that proposes less than six (6) such withdrawals zero (0) points in the scoring phase for the corresponding section of the proposal unless the Offeror provides, Treasury's sole discretion, a reasonable basis for its deviation from the prescribed requirement or condition *and* Treasury determines that the deviation is not material.

[Background RFP language provided by questioner, from page 33 of the RFP] Offerors should also ensure that their networks include locations in counties bordering Pennsylvania.

Q7: Can the State amend the RFP (Appendix D) to allow for vendors to include ATM listings for bordering out-of-state counties?

A7: Yes. An updated form of the Appendix that adds a column for machines in border counties of contiguous states will be made available. Offerors must, at a minimum, provide in their proposals county-specific location information for in-network ATMs located in counties bordering Pennsylvania that they identify in their proposals. Any Offeror selected for negotiations will be required to provide, within seven (7) business days of notification, the more detailed geographic locational information requested in the RFP for in-network ATMs in border counties of contiguous states.

[Background RFP language provided by questioner, from page 34] Describe how you will offer bank teller access, including the number of branch locations with bank teller access in Pennsylvania.

Q8: What other services are you expecting a bank teller to perform outside of over-the-counter teller cash withdrawals?

A8: No services other than the ability to provide over-the-counter cash withdrawals are required of bank tellers.

[No background RFP language provided; reference is to page 38 of the RFP]

Q9: What is the daily cutoff time for the state to supply enrollment/changes files to the vendor and will this include weekends?

A9: No later than 1 PM ET, Mon – Friday (for tasks then identified in 3. b) and c) on page 38.

[No background RFP language provided; reference is to page 38 of the RFP]

Q10: Could you please define “routine customer service inquiries” as used in this context?

A10: *Routine customer service inquiries* are those common questions about basic account details and activity that can generally be answered by Treasury staff if they have access to at least the following information from the debit card services provider: 1) name on card; 2) address; 3) card number or other identifier such as customer ID; 4) card issuance history including replacements; 5) balance; and, 6) dates and amounts of postings (disbursements) from Treasury. In limited instances, access to additional information regarding account status and activity may be required in certain situations.

[No background RFP language provided; reference is to page 47 of the RFP]

Q11: Would the State be willing to remove the requirement for a wallet-sized reference card given industry standards and cardholder preferences to access program information electronically?

A11: So long as program information previously provided via a wallet-sized reference card is made available to a Cardholder through some physical mailing (physical content accompanying the delivery of the EPC itself would qualify), it is acceptable for an Offeror to make that information available on a continuing basis through electronic means.

[No background RFP language provided; reference is to page 55 of the RFP]

Q12: Can the State amend the RFP 2b. to allow both Mobile app and Website capabilities to be used to identify in-network ATM locations?

A12: There is no objection to allowing both Mobile app and Website capabilities to be used to identify in-network ATM locations.

[Background RFP language provided by questioner, from page 66] The Offeror shall provide each Cardholder unlimited free teller withdrawals at any MasterCard member bank or credit union branch or any Visa member bank or credit union branch, as the Offeror proposes.

Q13: Please clarify “unlimited.” Are you referring to unlimited free teller withdrawals for in-network purposes?

A13: This requirement does not address use or terms regarding ATMs, and therefore does not relate to the term “in-network” as it is conventionally used in describing the functions or terms associated with the network of ATM machines an Offeror may include, and which provide unlimited withdrawals of cash entirely free of any fees or charges. The quoted language here describes only the requirement that an Offeror insures that an issued EPC card associated with the MasterCard network will entitle the Cardholder to obtain unlimited free withdrawals of cash from tellers located in bank branches that participate in the MasterCard network. The same parallel expectations attach to issued EPC cards associated with the Visa network and branch tellers of banks participating in the Visa network.

[No background RFP language provided; reference is to page 94 of the RFP]

Q14: If an SDB performs less than 50%, will this receive zero (0) points or prorated points based on the % we provide if less than 50%?

A14: Under the circumstances described, the Offeror would receive zero (0) points for this element of its proposal.

[Background RFP language provided by questioner; no page number specified] Studies or projects referred to must be identified and the name of the customer shown, including the name, address, and telephone number of the responsible official of the customer, company, or agency who may be contacted.

Q15: Are these to be the same or different from the Offeror’s “three (3) reference letters from previous or current clients knowledgeable of the Offeror’s performance on similar projects, and telephone number for each reference ” that you also request in this section?

A15: The identified studies and projects (and corresponding contact information) and the three (3) reference letters described in this section may, but do not have to, be from the same current or previous clients.

[No background RFP language or page reference provided]

Q16: Will the State provide a standard form or format preference they would like Offerors to adhere when supplying information for the SDB participation submittal?

A16: There is no standard format or template for this information. The Issuing Office seeks sufficient information for it to adequately understand the qualitative and quantitative characteristics of the Offeror's intentions with regard to inclusion of small diverse businesses in its proposed services. A simple narrative, or other format, for presenting information that achieves this goal will be acceptable.

[No background RFP language or page reference provided]

Q17: Will the State add in 'due times' for the Calendar of Event pages 3–5 where appropriate?

A17: If no other specific time is prescribed, the Issuing Office will accept submissions up to 11:59 PM on the stated date.

PART TWO: Questions Submitted During the October 20 Pre-Proposal Conference

Q18: My question is a follow up to the disadvantaged business requirements. The first part is that I didn't see there is a minimum requirement for participation. I know that in many of the RFPs from the Commonwealth there is a minimum requirement. Is there a minimum requirement, and second, will points be awarded based on the percentage of participation to a disadvantaged business? For example, if someone provides 5% and another provides 10%, will the 10% be scored higher?

A18: There is no numeric or objective minimum requirement for small diverse business commitments. An Offeror proposing no small diverse business commitment will receive no scoring points for this component of the RFP, but is not disqualified from consideration. Assuming other qualitative considerations associated with the small diverse business requirements are effectively equivalent, an Offeror that proposes a commitment will be scored based upon the dollar value of its commitment relative to the dollar value of commitments from other Offerors.

Q19: Are you going to send out a list of participants from this meeting?

A19: Treasury will not be distributing a list of participants from this meeting at this time.

Q20: I have a question on that requirement for six (6) out-of-network ATM's. In the event or is there an opportunity for that to be changed in negotiations from a potential vendor at that point or is that a requirement that will remain a requirement throughout?

A20: Treasury is not prepared to categorically say at this time that the final number of fee-free out-of-network withdrawals could not be the topic of negotiation with a selected Offeror. At the same time, Treasury reiterates that this particular requirement is one of a small number of core considerations relating to the fee schedule for EPCs and, therefore, the burden of persuading Treasury to accept a reduced number would be substantial.