

RFP 21-001

Sixth Addendum – December 9, 2021

QUESTIONS SUBMITTED SUBSEQUENT TO FIFTH ADDENDUM

[Background RFP language provided by questioner, from page 22 of the RFP.] The Offeror shall utilize customer service representatives who are employed within the United States.

Q1: Will the state please clarify their definition of ‘within the US’? Is this geographical or continental?

A1: CSRs are employed within the United States if their primary place of employment is located in one of the fifty United States or the District of Columbia.

[Background RFP language provided by questioner, from page 28 of the RFP.] In addition, 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. The Offeror shall also immediately implement prophylactic measures following a breach, protect affected Cardholders, and recover, where possible, released information. The Offeror shall provide, on a timely basis, periodic updates to Treasury regarding its activities, and coordinate and cooperate continuously with Treasury.

Q2: The Commonwealth has previously clarified the breach is specific to the offeror platform, prepaid card activity is not reported to credit bureaus. We respectfully request this requirement be removed.

A2: The Commonwealth’s previous response clarified that Offeror’s breach/unauthorized access responsibilities are triggered only by invasions or incidents involving personal information and/or databases created and/or maintained by the Offeror or its sub-contractors, *i.e.*, not by breaches or unauthorized access to data bases of entirely independent entities that may have records of use of the EPC by Cardholders involved in transactions with those independent entities. The “breach or unauthorized access, use, release or disclosure of personal information” described in the referenced RFP section must be understood in the context of the foregoing refinement/clarification of the Offeror’s responsibility. No prior responses by the Commonwealth can be understood as rescinding Offeror responsibilities in their entirety in instances of possible impacts from breaches *et al.* of the Offeror’s (or its subcontractor(s)’) databases.

[No background language provided by questioner; reference is made to page 68 of the RFP.]

Q3: Will the Commonwealth please provide the weighting for each topic that is being evaluated based on the list included in this section. *i.e.* – will the evaluation be based on 3 areas, Technical, SB, & Cost or will each listed requirements have individual points?

A3: There is a specific maximum number of points associated with each of the twelve categories or areas listed on page 69. The higher the placement (or priority) of each category on the list, the greater the maximum number of points associated with that category. The sum of the maximum points for each category corresponds with the total maximum number of points that an Offeror could receive for its Proposal.

[Background RFP language provided by questioner, from RFP Calendar of Events and page 36 of the RFP.] RFP Calendar (p.5) & RFP II-7. D.3 (p. 36) states: “New EPC Program Takes Effect...” on September 29,2022. (underscoring added by questioner)

Q4: What Go live date does the Commonwealth want to use based on a Contract sign date of May 4, 2022?

A4: Per the Calendar of Events in the RFP, Treasury expects the selected Offeror to demonstrate readiness to accept and process deposits from Treasury on September 12, 2022, and to actually begin accepting and processing such deposits (for first fundings on EPCs) on September 29, 2022.

It is important to note that affixing of signatures by counter-parties on May 4, 2022, does not result in a legally binding contract. Under Pennsylvania law, the contract will not be effective until it also receives the review and approval for form and legality by the Office of Attorney General that is included in the Calendar of Events. Although Treasury cannot control the OAG review period, that office is required to provide its response within 30 days of submission of the proposed contract.

In the past, it has been common for Treasury and the selected Offeror to begin initial transition activities upon counter-party execution, and ramp up transition work immediately upon OAG approval.

With regard to the “within 120 days” language of the RFP: Assuming the OAG utilizes all 30 days to conclude its review, the September 29 implementation date will be approximately 116 days from contract effective date (depending upon how quickly Treasury is able to deliver the counter-party executed version to trigger the OAG review period that results in a legally binding contract). The additional time provided by the initial transitional activity during the OAG review period will insure that the parties have more than 120 days to prepare for implementation.

Finally, in the event that contract negotiations and/or OAG review are concluded on dates earlier than those projected in the Calendar of Events, Treasury will expect to pursue an earlier implementation schedule with the selected Offeror, but based upon a comparable process – not to exceed 120 days – that allows for a careful, accurate, and successful transition.

[Background RFP language provided by questioner, from page 66 of the RFP.] P. The Offeror shall not charge any Cardholder a fee to access account information through the Internet, IVR, CSR, or mobile application. Account information shall consist of, at a minimum, account balances and transaction history, which includes deposits, withdrawals, purchases, and fees.

Q5: To enable the offeror to provide the most beneficial pricing will the Commonwealth please provide call stats for both the IVR and CSR.

A5: Please refer to the following table. Note: In each grouping of yearly data, the left (first) couplet presents total number of calls per month into the IVR system of the current vendor and the right (second) couplet presents the number of those calls routed to customer service representatives.

Month Year	Calls	Month Year	Calls Offer
Jan-2018	390,272	Jan-2018	42,465
Feb-2018	300,888	Feb-2018	29,620
Mar-2018	275,965	Mar-2018	27,592
Apr-2018	208,188	Apr-2018	25,004
May-2018	226,787	May-2018	23,722
Jun-2018	220,635	Jun-2018	24,431
Jul-2018	260,064	Jul-2018	28,189
Aug-2018	249,775	Aug-2018	26,347
Sep-2018	208,145	Sep-2018	21,916
Oct-2018	204,487	Oct-2018	22,441
Nov-2018	210,390	Nov-2018	22,679
Dec-2018	235,639	Dec-2018	25,119
Total	2,991,235	Total	319,525

Month Year	Calls	Month Year	Calls Offer
Jan-2019	313,463	Jan-2019	30,174
Feb-2019	268,259	Feb-2019	25,393
Mar-2019	240,022	Mar-2019	23,186
Apr-2019	210,308	Apr-2019	21,759
May-2019	207,098	May-2019	22,464
Jun-2019	200,903	Jun-2019	22,294
Jul-2019	236,925	Jul-2019	25,943
Aug-2019	226,294	Aug-2019	21,049
Sep-2019	201,244	Sep-2019	23,591
Oct-2019	205,015	Oct-2019	22,452
Nov-2019	202,663	Nov-2019	22,618
Dec-2019	255,484	Dec-2019	28,215
Total	2,767,678	Total	289,138

Month Year	Calls
Jan-2020	316,900
Feb-2020	269,002
Mar-2020	321,601
Apr-2020	1,566,019
May-2020	1,990,071
Jun-2020	3,285,786
Jul-2020	6,225,940
Aug-2020	4,412,465
Sep-2020	4,724,089
Oct-2020	3,103,752
Nov-2020	2,598,979
Dec-2020	2,657,553
Total	31,472,157

Month Year	Calls Offer
Jan-2020	34,250
Feb-2020	32,272
Mar-2020	42,752
Apr-2020	203,664
May-2020	158,289
Jun-2020	414,193
Jul-2020	829,195
Aug-2020	607,360
Sep-2020	333,765
Oct-2020	362,517
Nov-2020	322,850
Dec-2020	308,141
Total	3,649,248

Month Year	Calls
Jan-2021	2,763,311
Feb-2021	3,513,870
Mar-2021	3,227,513
Apr-2021	2,309,929
May-2021	2,234,870
Jun-2021	2,198,921
Jul-2021	2,008,991
Aug-2021	1,902,865
Sep-2021	1,406,707
Oct-2021	493,482
Nov-2021	349,317
Total	22,409,776

Month Year	Calls Offer
Jan-2021	242,690
Feb-2021	348,076
Mar-2021	248,529
Apr-2021	174,148
May-2021	170,143
Jun-2021	157,770
Jul-2021	112,790
Aug-2021	135,282
Sep-2021	105,569
Oct-2021	52,181
Nov-2021	43,101
Total	1,790,279