#### Form K: Module 6 - Pre-Paid Card Solutions

#### (Only firms proposing for Module 6 should respond to this section. Please limit your answers to Form K to no more than 35 pages.)

* 1. **BACKGROUND INFORMATION**

CCSF uses three types of pre-paid card solutions summarized below:

**Pre-Paid Card Solution #1 – Payroll Cards**

Since May 2015, CCSF has offered employees a payroll card solution. The program has been well received with a smooth initial implementation. Approximately 600 to 700 employees receive their compensation on the payroll card, which is a reloadable pre-paid card. Employees have the ability to access the full amount of their pay at a bank branch.

The incumbent provider, U.S. Bank, offers a solution where instant issue cards are available to employees. CCSF maintains an inventory of 200 cards. The instant-issue solution provides assurance that employees have access to their first pay.

**Pre-Paid Card Solution #2 – Reloadable Cards to Non-Employees**

In 2020, CCSF issued over 4,000 reloadable pre-paid cards for COVID-19 relief fund through the Human Services Agency. These cards were loaded with values ranging from $200 to $599 and featured the ability for CCSF to restrict card transactions by MCC code and were available to non-employees without the need provide social security numbers.

In total, $1.2 million was loaded onto these cards. Even though this precise activity is not expected to re-occur, CCSF expects that it will require reloadable cards for other cash assistance programs moving forward and wants to understand the firm’s versatility and nimbleness of providing a solution in unexpected conditions and in particular a solution that is accessible for traditionally underserved communities.

**Pre-Paid Card Solution #3 – Non-Reloadable Cards to Non-Employees**

Additionally, CCSF issues approximately 550 non-reloadable cards to non-employees. These cards are sent preloaded with values ranging from $25 to $100.

* 1. **REQUESTED INFORMATION**

1. **Key Proposed Personnel**
2. Provide the name, title, address, phone number, and email address of the primary contact person(s) assigned to this account.

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| --- | --- |
| **Relationship Manager / Product Specialist** | **Routine (Day-to-Day) Requests – Individual and/or Department** |
|  |  |

1. List the individuals who will work with on a regular basis, including the primary contacts identified above. Information must include:

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| --- | --- | --- | --- | --- | --- | --- |
| **Name** | **Proposed Role** | **Location** | **Experience with other Municipal Entities** | **# Years in Field** | **# Years with Firm** | **# Client Relationships Responsible For** |
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1. After the initial transition, how often will the primary relationship manager attend on-site meetings with staff? Describe a typical meeting agenda for this on-site meeting.
2. Customer Service for Program Administrators
   1. For routine day-to-day transactions, will a specific customer service representative or a customer service department be assigned? Provide biographical information for the individual(s) that will be assigned to this account.
   2. What is the anticipated turn-around time for typical inquiries? What type of inquiries typically take longer to research?
   3. Do you offer any reports, specific to an individual client, summarizing the number of inquiries made to customer service, types of inquiries made, and the turn-around time for resolution?
   4. Describe the responsibilities of the customer service personnel, including the chain of command for problem resolution.
   5. What are the hours of operation of the customer service unit involved in supporting the proposed services?
   6. How are relationship managers kept apprised of day-to-day requests? At what point will the relationship manager be notified and get involved if an issue can’t be resolved?
3. Customer Service for Cardholders
   1. Describe the level of customer service provided to the cardholder. Is there a phone number they can call 24/7?
   2. Is the call center different between your card solutions?
   3. Is cardholder support provided in languages other than English? Which ones or how many?
   4. Are printed materials available in languages other than English or Spanish (i.e. Chinese, Tagalog)?
4. How will the firm keep TTX, as the department responsible for overseeing all banking activity within CCSF, apprised of issues or challenges faced by the various departments utilizing banking services?
5. Provide an overview of the firm’s pre-paid card solution for the two primary use cases:
   1. Employee payroll card solution
   2. Reloadable, Non-reloadable and digital prepaid card payments
6. Are you proposing a branded card (Visa, MasterCard)? If so, which one?
7. **Payroll Card Program**
8. Employee Contact
9. Describe the marketing materials you provided.
10. In what languages are marketing materials available?
11. Describe the enrollment process including information about training materials provided to employees.
12. Are employees subject to a background check? If so, is this a credit check or criminal background check?
13. What information is required for each individual card? Is the recipient required to provide their Social Security Number, physical address, date of birth, telephone number, other?
14. Once enrolled, how will cards be distributed to employees?
15. Can cards be mailed to a recipient’s P.O. Box address?
16. Do you provide enrollment/change forms directly to employees? Can the card holder enroll/make changes automatically (using an online or Interactive Voice Response (IVR) system)?
17. Will CCSF be able to issue cards directly to employees?
18. Do you offer any Apple or Android downloaded apps for individuals to view balances or locate in-network ATMs? Is there a cost?
19. Operational
20. Does the program allow for immediate on-site issuance, cancelling and loading of cards? If so, describe the process to maintain and secure an inventory of cards.
21. Describe the process to order cards. Can these cards be ordered through an online portal?
22. Does each employee get an individual account number? How will CCSF get the account number information?
23. Are EMV chip cards issued?
24. Describe the process of replacing a lost card.
25. How can CCSF pay employees that have lost their cards and have not yet received replacement cards access funds (emergency payments)? Will balances from the lost/stolen cards be automatically transferred to the new cards?
26. What happens to inactive cards or cards held by terminated employees that have a remaining balance?
27. Card Functionality
28. How many no-surcharge ATM locations does your firm maintain in the City of San Francisco?
29. Does your firm have partnerships with any other ATM network that cardholders can use to get free withdrawals? If yes, how many no-surcharge ATM locations are available in the State of California?
30. Can the employee get cash-back from an Interlink merchant (or similar supplier)?
31. Can the employee get cash from a bank branch?
32. Can the employee withdraw the full amount of their pay from a bank branch? Is there any dollar threshold?
33. Can the employee transfer funds from the card into another type of account (or vice-versa)?
34. Can cardholders have access to the routing and account number associated with the card to have third-parties debit their accounts automatically for miscellaneous bills (i.e. rent, utilities, etc.)?
35. Can the firm ensure that no overdrafts will occur?
36. Can cards be used with Google/Apple Pay?
37. Reporting
38. Identify the kind of management reports that are available.
39. Will the employee get monthly statements? In what format (paper, electronic) are the statements available?
40. Will the employee have inquiry access to their account via interactive voice response (IVR) system, the internet and/or mobile app?
41. Do you have a demonstration site or video tutorial of the bank’s online portal that you can share?
42. Describe any fees incurred by CCSF including:
43. Card issuance fees
44. Transaction fees
45. Administrative costs
46. Software (lease purchase, installation, training, customization)
47. Standard reports
48. On-going technical assistance
49. Related training
50. Web capabilities, including real-time processing of applications
51. Fee Structure for Cardholder
52. Provide a comprehensive list of all potential charges to a cardholder.
53. How many free withdrawals per month can a cardholder get from your ATM network or from a surcharge-free ATM?
54. Will the firm charge a transaction fee for using an ATM outside of your network? If yes, what is the fee?
55. What other ATM/network can the cardholder use to get free withdrawals?
56. Will the cardholder be charged any point-of-sale (POS) fees for pin-based transactions?
57. Will the cardholder be charged for any POS fees for signature based transactions?
58. Will the cardholder be charged any fees for cash back from a POS merchant?
59. Will the cardholder be charged any fees for a declined transaction?
60. Will the cardholder be charged any monthly account fees?
61. Will the cardholder be charged any fees for reloading a card with cash, checks, electronic transfer, or any other source?
62. Will the cardholder be charged monthly online statement fees?
63. Will the cardholder be charged monthly paper statement fees?
64. Will the cardholder be charged balance inquiry fees?
65. Are there any other fees/costs?
66. **Reloadable Card Program (Non-Payroll)**
67. Card Issuance
68. What information is required for each individual card? Is the recipient required to provide their Social Security Number, physical address, date of birth, telephone number, other? If a Social Security Number is required, explain why.
69. Describe the process to order cards. Can these cards be ordered through an online portal?
70. Can the portal support file uploads for order submission?
71. Can the portal support bulk and direct order?
72. Once enrolled, how will cards be distributed to payees?
73. Can cards be mailed to a recipient’s P.O. Box address?
74. Do you provide enrollment/change forms directly to payees? Can the card holder enroll/make changes automatically (using an online or Interactive Voice Response (IVR) system)?
75. Will CCSF be able to issue cards directly to payees?
76. Operational
77. Does the program allow for immediate on-site issuance, cancelling and loading of cards? If so, describe the process to maintain and secure an inventory of cards.
78. Does each payee get an individual account number? How will CCSF get the account number information?
79. Describe the available options of loading funds onto a card.
80. Are EMV chip cards issued?
81. Describe the process of replacing a lost card.
82. Will balances from the lost/stolen cards be automatically transferred to new cards?
83. What happens to inactive cards that have a remaining balance?
84. Are non-payroll reloadable pre-paid cards FDIC insured?
85. What types of fraud protection, if any, are available on non-payroll reloadable pre-paid cards?
86. Can cards be used with Google/Apple Pay?
87. Card Functionality
88. How many no-surcharge ATM locations does your firm maintain in the City of San Francisco?
89. Does your firm have partnerships with any other ATM network that cardholders can use to get free withdrawals? If yes, how many no-surcharge ATM locations are available in the State of California?
90. Can the payee get cash-back from an Interlink merchant (or similar supplier)?
91. Can the payee get cash from a bank branch?
92. Can the payee withdraw the full amount of their pay from a bank branch? Is there any dollar threshold?
93. Can the payee transfer funds from the card into another type of account (or vice-versa)?
94. Can cardholders have access to the routing and account number associated with the card to have third-parties debit their accounts automatically for miscellaneous bills (i.e. rent, utilities, etc.)?
95. Can the firm ensure that no overdrafts will occur?
96. Does the City have the ability to restrict transactions by merchant category code (MCC) (i.e. liquor stores)?
97. Reporting
98. Identify the kind of management reports that are available.
99. Will the payee get monthly statements? In what format (paper, electronic) are the statements available?
100. Will the payee have inquiry access to their account via interactive voice response (IVR) system, the internet and/or mobile app?
101. Describe any fees incurred by CCSF including:
102. Card issuance fees
103. Transaction fees
104. Administrative costs
105. Software (lease purchase, installation, training, customization)
106. Standard reports
107. On-going technical assistance
108. Related training
109. Web capabilities, including real-time processing of applications
110. Fee Structure for Cardholder
111. Provide a comprehensive list of all potential charges to a cardholder.
112. How many free withdrawals per month can a cardholder get from your ATM network or from a surcharge-free ATM?
113. Will the firm charge a transaction fee for using an ATM outside of your network? If yes, what is the fee?
114. What other ATM/network can the cardholder use to get free withdrawals?
115. Will the cardholder be charged any point-of-sale (POS) fees for pin-based transactions?
116. Will the cardholder be charged for any POS fees for signature based transactions?
117. Will the cardholder be charged any fees for cash back from a POS merchant?
118. Will the cardholder be charged any fees for a declined transaction?
119. Will the cardholder be charged any monthly account fees?
120. Will the cardholder be charged any fees for reloading a card with cash, checks, electronic transfer, or any other source?
121. Will the cardholder be charged monthly online statement fees?
122. Will the cardholder be charged monthly paper statement fees?
123. Will the cardholder be charged balance inquiry fees?
124. Are there any other fees/costs?
125. **Non-Reloadable Cards**
126. What is the minimum information required to issue cards?
127. How are cards issued and loaded (i.e. will CCSF have access to an inventory of cards or does cards have to be ordered in certain denominations)?
128. Will the cardholder have inquiry access to their account via interactive voice response (IVR) system and/or the internet?
129. If funds are loaded onto the card, does the card expire or monthly fees assessed to the cardholder after some time period?
130. Fee Structure for the City
131. Detail all required and potential fees for the City to issue and administer non-reloadable cards
132. **Implementation / Conversion**
133. Provide a detailed conversion plan for transitioning the services in this Module to your firm. Include the estimated length of time for the transition and the amount of effort required by ’s staff.
134. Who will be responsible for coordinating the transition? If a conversion team is used, how will ’s account be transitioned to the ongoing client service team?
135. What lessons has the firm learned from similar implementations that can be applied to implementing services with CCSF? What recommendations do you have for CCSF based on past implementation experiences?
136. Indicate the firm’s plans for initial and ongoing education and training of employees in the use of your firm’s systems.
137. Does the firm offer any file translation service that would allow to send a file in its preferred/standard format and the firm reformats the file, if necessary, for processing?
138. For incumbent banks, describe your plan to continuously improve service and implement new services to enhance CCSF’s operations.
139. **New Services & Ideas**
140. Describe any additional services (i.e. a savings “wallet”, sub-account, secondary cards) that may be available.
141. Provide any additional information that you believe to be pertinent but not specifically requested elsewhere in the RFP.
142. **Pricing**
143. For how long will the firm guarantee the proposed fees for this Module?
144. **References**
145. Provide a minimum of at least three (3) current professional references who may be contacted for verification of your professional qualifications to meet the requirements set forth herein. strongly prefers references from governmental entities similar in size and requirements to . Include the:
146. Name of the entity
147. Name, phone number and contact person within the above listed organization
148. Type of product/service provided
149. Date(s) the services were furnished
     1. **PRICING PRO FORMA**

Firms must provide a completed pro forma (Attachment D).

The price schedule should include any one-time or set-up charges, research fees and all other fees that may be charged. CCSF reserves the right not to pay any fees that are not disclosed during this RFP process if your firm becomes the selected vendor.