

**Allegheny County
Request for Proposals Q&A**

RFP for a Debit Card Payment Service

March 28, 2024

- 1. DHS staff currently enters program participants manually. Would a flexible intake system that can validate identity and could be used by DHS staff directly or allow participants to enter their information directly on any web browser or mobile device be valuable to participants and DHS staff?**

Through this RFP, we hope to find a Successful Proposer who can provide the Service in a manner similar to our current provider so that payments can continue to be made seamlessly through the transition from the current provider to the Successful Proposer. However, we're also open to finding ways to build out the capacity, security and efficiency of the system to make it appropriate for other County-related payments, if decided between the Successful Proposer and the County.

Please propose any approach/method/system that you feel would contribute to successful implementation of the Service. The County will review and choose the proposed Service that best aligns with the goals stated in the RFP and negotiate all final contract terms with the Successful Proposer.

- 2. Would automating the workflow from applicant intake through eligibility and funds distribution using U.S. Bank Reliacard payments and compliance reporting be desired?**

Please see the response to question #1.

- 3. Would automating transfer of payment data into JDEdwards create efficiencies for DHS?**

Transfer of payment data from DHS into JDEdwards is currently as automated as is feasible. However, the Controller's and Treasurer's Offices are interested in working together with the Successful Proposer to develop file formats and structures which will increase the ease of data transfer from JDEdwards to the Successful Proposer's system for loading of payment amounts onto cards.

- 4. On Page 4 and 5 of the RFP, current funding for Foster Care notes 3900 cards with average load per month to those Cards of \$3 million, does that mean you are loading \$36 million per year to the Card for Foster Care Use? Please clarify if this is correct or not.**

Yes, approximately. Foster Care Program payments have been running over \$2.8 million/month. Thus, the actual yearly total may be a few million lower, but the expectation is that Proposers have the capability to load a total of \$34-36 million yearly.

Amendments

March 29, 2024

The Response Form has been amended to include the maximum number of pages your Proposal should be and the maximum score a Proposal can receive, as outlined in the evaluation criteria.

The amendment is outline below:

Response Form

REQUIREMENTS

Please respond to the following. The maximum score a Proposal can receive is **165** points. Your response to this section should not exceed **20** pages. (Pages 1-3 are not included in the page count).

Office Hours

April 4, 2024

- 5. On the bottom of page 4, top of page 5, it talks about the foster care program, and I was unclear. Is the amount of funds you're loading 3,000,000 for the year or is it was 3,000,000 per month for a year?**

Thank you. We received this question and it's set to be posted today. Foster Care Program payments have been running over \$2.8 million/month. Thus, the actual yearly total may be a few million lower, but the expectation is that Proposers have the capability to load a total of \$34-36 million yearly.

- 6. Who is your current provider?**

PNC Bank

- 7. How is the County handling the "Know Your Customer" standard? Is the County doing that or the bank doing that piece?**

Currently, it's a collaboration, and we plan to continue collaborating with the new Successful Proposer to successfully meet the standard.

- 8. On Page 3 of the Response Form, what is the maximum page limit and maximum score a Proposal can receive?**

The maximum score a Proposal can receive is 165 points and your Proposal should not exceed 20 pages.

9. With the debit card payments being administered to different people and programs, do cardholders need to complete a certain task or job in order to get the payments? Or what is the process?

Cardholders do not need to complete specific tasks besides maintaining eligibility for the program they're in. These payments are provided as stipends for their participation.

10. Can individuals receive payment through other payments like checks, or is it only through a debit card?

Currently, this payment is provided only through debit cards.

11. In the RFP, it mentioned that you would like to have the possibility of other options for recipients to choose their funding, correct?

Through this RFP, we hope to find a Successful Proposer who can provide the Service in a manner similar to our current provider so that payments can continue to be made seamlessly through the transition from the current provider to the Successful Proposer. However, we're also open to finding ways to build out the capacity, security and efficiency of the system to make it appropriate for other County-relayed payments, if decided between the Successful Proposer and the County. Please propose any approach/method/system that you feel would contribute to successful implementation of the Service. The County will review and choose the proposed Service that best aligns with the goals stated in the RFP and negotiate all final contract terms with the Successful Proposer.

12. Regarding the pricing, what are we supposed to get pricing on? What are you looking for right now?

Currently, we're looking for the pricing of the three DHS programs and the pilot program for the initial 25 election officers and constables.

13. The RFP outlines several steps in managing this process, but what is the actual software DHS is using to manage this process for the programs?

We're currently using JDEdwards to produce the file that then goes to PNC Bank.

14. What case management system is being used to house the cardholder participants for each program?

The County uses an internally developed case management system to house cardholder participants for the programs that are currently using debit cards as a means to provide funds to participants.

15. In wanting to do different payment amounts per individual and with those payment amounts changing month to month, how does DHS anticipate or plan to be more standardized per individual and every month?

Payments fluctuate based on variables, such as days per month (the stipend fee is calculated on a per day rate), or if any number of individuals drop out/become ineligible for the program. Thus, while Payments may not be the same each month, any fluctuation shouldn't be substantial. Regardless, all changes will be tracked through the appropriate case management system and transferred accordingly into JDEdwards.

16. Will the payment fluctuate month to month, biweekly and/or is it by cardholder? Is the foster care program by cardholder and could it change month to month? For the family care programs could those fluctuate as well? For the senior program, do payments fluctuate biweekly?

Please see the response to question #15.

17. Would all three programs plus the pilot program each require ATM withdrawal service? Or is it for only one program or a couple of those programs?

For the three DHS programs, we would prefer a card with ATM withdrawal service. For the pilot program, these are one-time payments, so the card would not necessarily need an ATM withdrawal service, but we would not be deterred if an organization proposes that feature.

18. Does the County currently receive or is expecting to receive rebates or any of these funds, if you're utilizing a debit card program?

The County does not receive rebates as part of our current debit card program, nor do we anticipate receiving rebates on the debit card funds in the future. The County uses debit cards as a means to provide funds to eligible program participants who are typically in vulnerable situations and is interested in cost efficient pricing for administration for the debit card program.

19. Could you expand more on your language access needs?

If any resources for individuals with limited English proficiency or other communication barriers are necessary, DHS will collaborate with the Successful Proposer to make these resources available. The Successful Proposer must ensure they will collaborate with DHS to successfully meet this standard.

This is a DHS standard for contracting, but it will not be used to evaluate or disqualify your proposal. Any contract award is contingent upon the County's Executive Action approval process and successful negotiation of the budget and final contract terms.

20. Regarding your pricing, are you looking for more of an annual amount or per payment? Additionally, I noticed you must get approval every month for

payment/invoice and if you're getting this approved ahead of time the money would already be available, so then what is that invoice for? Do you have to get approval to pay out? If so, then is this something that you want as a lump sum or do you want it as per payment?

There are two different pieces of payment process. One is for loading the funds and cardholders balances. Once the appropriate funds have been prepared, the Successful Proposer will receive the money to execute the payments. The second piece is the 30-day invoicing for the Successful Proposer's services. The Successful Proposer will invoice DHS for their services. Thus, we're interested in hearing from Proposers what pricing structure would make the most sense for them; i.e., pricing based on the dollar amount loaded onto cards and/or the number of cardholders.

Additionally, DHS is specifically interested in understanding any potential costs to cardholders so we can work collaboratively with the Successful Proposer to remove or minimize them. The final pricing structure will be determined in collaboration with the Successful Proposer and the County. Any contract award is contingent upon completion of the County's Executive Action approval process and successful negotiation of the budget and final contract terms.

21. The Successful Proposer can negotiate on our end as well, correct?

Yes, the Successful Proposer will have the opportunity to negotiate.

22. About the current process, when participants are submitting the application, is that an in house developed application by DHS or is that a template? Then, is DHS TIN matching using the Social Security numbers or is that something that is expected of the Proposer in this process?

Currently, PNC generates the application. Social Security and TIN matching takes places in each program's case management software.

23. If a 1099 needs to be issued, are the socials TIN matched on the IRS website?

TIN matching for 1099 purposes is not needed because the payments are not taxable.

24. Would the County be interested in any spending control measures on the debit cards?

Yes. Please propose any approach/method/system that you feel would contribute to successful implementation of the Services. The County will review and choose the proposed Service that best aligns with the goals stated in the RFP and negotiate all final contract terms with the Successful Proposer.

25. For the programs that you provide service to or funds to, are any of the funds restricted for what can be purchased?

Not currently. However, we may be open to exploring the capability as we think about expansion and refinement of the Service.

26. What areas are the County looking to improve from their current program provider that weren't identified within the RFP?

Our core goals have been stated in the RFP, and our primary focus is seamless transition of payments from the current provider to the new provider. However, a common issue we occur is lost/stolen cards that then need to be issued. So, a Service that could provide participants the ability to transfer funds from their account to another is certainly something we'd be interested in. Additionally, we'd also be interested in a Successful proposer with a strong process for helping us to identify consistently unused funds, and how to manage them. In general, we're interested in a system that will allow us and participants the ability to track and manage funds as easily as possible.

27. With the primary drivers to get a solid debit card provider to execute payments to these three programs and this more exploratory 25, one with the elections department, is DHS open to us proposing other payment options that then gives choices to cardholder participants?

Yes. Please propose any approach/method/system that you feel would contribute to successful implementation of the Services. The County will review and choose the proposed Service that best aligns with the goals stated in the RFP and negotiate all final contract terms with the Successful Proposer.

28. Is DHS interested in collaborating with a Successful Proposer with experience delivering cash in different methods, assisting DHS to think about ways that such benefits are administered to people, improving how people interact with your agency, including receiving said payments and sort of the interactions, improving services and understanding what cardholder participants want and how, and how things benefit them?

Yes, we are certainly interested in ways we can provide a beneficial Service for all participants and understand a debit card may not be the best solution for everyone. Please propose any approach/method/system that you feel would contribute to successful implementation of the Services. The County will review and choose the proposed Service that best aligns with the goals stated in the RFP and negotiate all final contract terms with the Successful Proposer.

29. The RFP, it mentioned the escheating process, is your current vendor escheating those funds?

No. Currently, they send them back to us.

30. What is the current escheatment year/year's length for this program?

Three years per count for accounts payable.

31. Would it be beneficial for the Proposer to also handle the escheatment process as well?

Yes.

April 11, 2024

32. Regarding the foster care program, what are the age ranges of the card holders?

There are no minors receiving the Foster Care funds that would need to have a guardian's consent. The individuals that are receiving these funds are persons that are caring for the foster youth. There is an independent living program, and all of the students are 18 and over and are capable of receiving the responsibility of the debit card.

33. On page four of the solicitation, it states, "The prepaid card replaces the need for check issuance and redemption, as funds are automatically deposited onto the card." Who is the owner of the funds? Are they privately owned or government-owned funds?

The County is paying private citizens for participation in DHS programs or otherwise rendering services to the County. The funds then belong to the citizen. However, similar to the County's legal responsibility to escheat uncashed checks to the state, the County is responsible for resolving dormant debit card balances.

The current debit card provider returns these funds to the County along with a report that identifies amounts per cardholder and a reason for the return.

The County must then investigate whether the person is owed the money or not. In some cases, the County discovers that the funds were issued in error, in which case the funds revert back to County ownership. Examples of this scenario would be if a cardholder passed away, but the County was not notified before the next monthly payment was sent to cardholder.

In most cases, the County determines that the funds are the property of the cardholder. One common case is that the cardholder lost the card but never notified the County. In this scenario, the County would then usually load the balance onto the new card number. In a few cases, if County is unable to successfully reach the cardholder and is able to determine the funds do belong to cardholder, then the County would need to escheat the funds to the state.

34. On page eight of the solicitation, it states, "The Successful Proposer will be required to provide standard monthly reporting that includes program and client information, including 1) Card Status by Client 2) Account Balance by Client 3) Transaction History 4) Fee History 5) Lost and Stolen Cards 6) Decline History 7) Negative Account Balances 8) Inactive Accounts 9) Closed Accounts. Ensuring the privacy and security of client data is of paramount importance to us. However, there are instances in which the sharing of individualized transaction data is

permissible. What is Allegheny County's reason for wanting access to individualized, deanonymized client data as opposed to aggregated, anonymized data client data?

In cases where the County needs to research whether the cardholder is entitled to the funds on the account, the County needs access to individualized data to make the proper determination.

Currently these items are only needed on a need-to-know basis from our caregivers. For example; a caregiver calls to find out their card balance, a caregiver has an address change and needs their address updated or a card is lost or stolen, and needs replaced. These are the most common.

35. On page eight of the solicitation, it states, "The Successful Proposer will be required to provide standard monthly reporting that includes program and client information, including 1) Card Status by Client." How does the County define Card Status? How do you measure it?

Card status is defined by whether the card is active/open, active/hold or closed.

36. On page four of the solicitation, it states there are approximately 3900 cardholders in the Foster Care program. What are the age ranges for foster youth? Additionally, we would need to obtain consent from their guardians if foster youth are under 18 and want a prepaid card. How can we work with guardians to obtain consent in order to comply with our terms and conditions?

There are no minors receiving the Foster Care funds that would need to have a guardian's consent. The individuals receiving these funds are people caring for the foster youth. There is an independent living program, but all of the students are 18 and over and are capable of receiving the responsibility of the debit card.

37. Would the county award this to an organization (not us) that has experience working with a financial institution to manage prepaid cards on behalf of end users, where that organization would partner with the financial services company to offer the prepaid card? Or does the county anticipate it likely would only contract directly with a financial institution that offers prepaid cards?

The County intends to award this contract to the Successful Proposer that can demonstrate that they will be able to effectively administer the Service as outlined in the RFP, in a compliant manner with the appropriate security protocols in place. If a Proposer is working in partnership with a financial institution to submit a response to the RFP, that could potentially be an acceptable arrangement for the County, and would be for the Evaluation Committee, and ultimately the County, to determine.

38. Would it be of value to the county to work with an organization that can provide additional support that goes beyond the services offered by a bank or other financial institution? This could include assisting with the everyday management of card

funding, offering a way for individuals to collect their card in-person, serving as a liaison between County DHS and the card provider, etc.

Please see the response to question #1.

- 39. So that we may better assess the costs associated with providing the service, can you provide recent figures on the following (approximate or directional is ok:**
- a. Number (#) of paper statements mailed across programs, per month**
 - b. Volume of disputed card transactions across programs (total dollar amount of disputes and total dollar amount of losses), per month**
 - c. Number (#) of customer service inquiries per month, across programs (with a breakout by channel if channels are offered other than phone)**
 - d. Any changes you anticipate to the number of active cards or volume of money loaded to cards each month**
 - e. Proportion (%) or amount of the approximately \$40 MM / year transaction volume on prepaid cards that were cash withdrawals (e.g., at an ATM) vs. purchases made using the card at a merchant**

- a. Currently the only paper documents mailed would be the yearly payment schedule. This past year, there were approximately 2588 that were mailed to the active participants.
- b. Disputed card transactions were done directly with the current vendor.
- c. The number of customer service inquiries vary as some come directly to DHS and some go to the current vendor. The majority of the inquiries that come to DHS are via phone and email, those would include address changes and card replacements.
- d. The only changes that would be anticipated in the amount of active cardholders would be if new caregivers are added to the programs or if cardholders are no longer receiving funds (i.e. the child aged out or the caregiver passed away). Otherwise, we do not anticipate significant change to the volume of active cards, at this time.
- e. Based on reporting from the current vendor, cash withdrawals vs. purchases made at a merchant are not available for us to see. However, we prefer the ability for the cardholder to either make cash withdrawals or purchase at a merchant.

Once selected, we'll collaborate with the Successful Proposer and the current provider to provide any further detail necessary for transition and implementation of the Service.

- 40. In what ways/areas are you most satisfied with your current prepaid card services? In what ways/areas does the county see opportunities for improvement, whether to the cardholder or county staff satisfaction?**

A couple areas of satisfaction with the Service as is, include:

- The system in which the initial applications for caregivers are house.

- The ACH platform our current provider has for uploading the detailed payment data per cardholder is secure and largely efficient.

An area of improvement would be for the County to receive standard monthly reporting of program performance and cardholder activity, as outlined in Section 2.6 Data Collection & Reporting in the RFP. Additionally, file transfers for payment allocation to the current vendor can be delayed when errors occur in verifying payment allocation. Thus, we're interested in a Service with a system that will give us greater flexibility in managing and troubleshooting any potential errors. Please also see the response to question #26.

41. The proposal mentions that county staff may support cardholders in taking certain actions related to their card (e.g., ordering a replacement card). How many staff members will interact with the prepaid card platform in this manner, and will they have access to all cards or would you prefer to be able to limit permissions of staff members to certain programs or cards?

Currently there is one staff member that is overseeing this process. We'll work collaboratively with the Successful Proposer to determine if more staff is needed, and what access may be necessary for all involved staff.

42. Can you share more about how the County transmits card enrollment data to the current card provider? When the cardholder data provided (name, address, DOB, social security number) does not result in a CIP pass (i.e., the provider cannot verify the cardholder's identity), what is the current process for remediation? For example, would the county or the cardholder provide documents to verify the cardholder's identity via documentary CIP?

Please refer to the "Current Process for the DHS Programs" in Section 1 of the RFP. Currently, when there are cardholder data issues identified by the current vendor, outreach is made to the County contact to research and gather the necessary data, primarily from the County's internal case management systems.

43. Is the exchange of cardholder data via SFTP an option for the County?

The County's current debit card provider has a secure file transfer protocol (FTP) site (Pinnacle ACH Portal) through which we upload cardholder data for payments to clients. A similar process would be advantageous to the County.

44. Can you share a brief description of how the prepaid card is used for the foster care program, family caregiver support program, and senior companion program? We'd like to confirm that we understand the customer needs related to these programs, including who will be using the card in each case and for what purpose.

For all of these programs, the prepaid cards are used by a caregiver to support someone. These cards can be used for necessities, to purchase food, clothing, medical services, transportation or whatever the supported person may need.

45. Some providers charge a higher number of variable fees for services like customer support or printed statements; others might charge a flat monthly fee to use the card. One advantage of the first approach is that these types of fees are “avoidable” (if you don’t contact support or ever need a paper statement). The advantage of the second approach is that it’s more equitable and predictable for cardholders, and it allows people to have a better customer experience without worrying about incurring fees. Does the county have a preference between a flat fee applied to all customers but few variable fees vs. a higher number of variable fees that may result in customers paying very different amounts for the service?

DHS is specifically interested in understanding any potential costs to cardholders so we can work collaboratively with the Successful Proposer to remove or minimize them. The final pricing structure will be determined in collaboration with the Successful Proposer and the County. Any contract award is contingent upon completion of the County’s Executive Action approval process and successful negotiation of the budget and final contract terms.

46. Some fees would obviously be paid by the county or by the cardholder. If there are some fees that could be paid either by the cardholder or by the county, is the county ok with a bidder offering that such a fee could be charged to the cardholder or to the county as decided by the county? If the county would instead like bidders to definitively state who would pay each fee, can you please share guidance on the county’s appetite to pay fees on behalf of the cardholder vs. preferring that the cardholder pay their own fees?

Please see the response to question #14.

47. If the county changes card providers as a result of this RFP, does the county have specific preferences or notable limitations related to the transition that we should consider in contemplating a transition plan?

A key consideration for the County is the transition timeline from the current vendor to the Successful Proposer. The County seeks to have the Successor Proposer’s platform and process implemented, testing and live for use by 9/1/2024. Any new cards distributed for the three DHS programs after 9/1/2024 will go through the Successful Proposer’s process. We will allow runout of the cards with the current vendor after 9/1/2024 and will work with the current vendor and the Successful Proposer on a smooth transition of those cardholders.

48. Related to CIP and identity verification, our standard process is to verify the cardholder’s identity using the information you described via an automated service. If we cannot find a match, we then conduct verification using documents – which includes an unexpired, government-issued photo ID and then another document like a bank statement, utility bill, or the like. Is this consistent with your current CIP approach, and if not would the county or cardholders be able to meet this CIP approach (e.g. you have those documents on file already) or do you have an alternative method that has worked well?

Currently, when there are cardholder data issues identified by the current vendor, outreach is made to the County contact to research and gather the necessary data, primarily from County internal case management systems. If the necessary documentation is not currently housed in one of the County's internal case management systems, outreach to the cardholder to acquire the necessary documentation would be performed. We'll collaborate with the Successful Proposer to identify a system for identity verification that works best for all involved parties.

- 49. To assist the vendor to define the most cost-effective program to include any fees that may be assessed either to Allegheny County or the Cardholder, please provide additional per program metrics for 2022 and 2023 for the following:**
- **Active Cards; Number of Deposits to Cards; Dollar amount of Deposits; POS Debit (PIN) Transactions; POS Debit (PIN) Transactions \$'s; # of POS Debit (Signature) Transactions; POS Debit (Signature) Transactions \$'s; # of ATM Cash Withdrawal Transactions; ATM Cash Withdrawal Transactions \$ amount; # of ATM Cash Withdrawal Transactions in-network; # of Teller Cash Withdrawals; Teller Cash Withdrawals amount; # of new cards issued; # of replacement cards issued; # of expedited delivery cards issued; # of mailed paper statements; # of Live operator customer service calls; # of IVR customer service calls; # of direct deposit transfers from debit card**

Please refer to the data provided in Section 1 of the RFP for the metrics associated with each of the current and pilot programs under the County's Debit Card program. This detailed metric reporting is not currently available. Through this RFP, we're interested in procuring a Service with improved reporting capabilities.

Once selected, we'll collaborate with the Successful Proposer and the current provider to provide any further detail necessary for transition and implementation of the Service.

- 50. CFPB requires in addition to disbursements made to a debit card, at least one other disbursement method must be offered to the payment recipient. Please provide by program the metrics by other disbursement type (direct deposit, check, Zelle)**

The current disbursement of government program funds to cardholders, for the three DHS programs outlined in the RFP, are only made via debit card.

- 51. As a large public company and experienced government contractor, contact information for chief executives and board members are not the most expedient contacts for our company regarding this solicitation or contracts. Can bidders provide appropriate contact information regarding this solicitation in place of executive and board contact information?**

The absence of Executive and Board member contact information would not disqualify your Proposal from evaluation. However, if you are selected as a Successful Proposer, it would be necessary information to provide before moving forward with the contract award.

52. Will the county please confirm the maximum score and what the page limitations are for this section?

Please see the response to question #8.

53. In Section 2.6 of the RFP, the County states the required program and client information to be reported monthly. We would be able to offer new choices of payment options to members but beyond the transfer to their account, would not be able to verify what payment method they use from there (debit card, checking account). Would you be open to receiving a report that shows the following data points:

- **Unique Member ID; Date of the Payment; Status/Confirmation of the Payment**

Yes.

54. Within each of the Program, are the payments variable by participant and by month (meaning there could potentially be up to 3,900 different payment amounts each month)? Or are there categories of payment amounts for certain groups of people? For example, perhaps in the Foster Care Program there are 4 groups of participants and each group gets a set payment amount and that amount differs only across the groups no within the group.

Please see the response to question #15.

55. Can you please confirm what bi-weekly payment means for the Senior Companion program? (We have found that different entities use different definitions for this).

The payments for this program are made every two weeks.

56. How are you defining success for this new vendor? Once the transition has been made, what will success look and feel like to DHS, to the participants?

Payments should be processed quickly, seamlessly, and in a secure manner meeting all industry standards. Participants should not be able to notice a big change with the new vendor and should be confident that their payments will be accessible without issues. In addition, as stated in the RFP, we're also interested in expanding the Service if implementation is successful and efficient.

57. Are the election officials payments considered wages? Do the election officials receive a W2 or a 1099?

The election officials who would be receiving debit cards would be issued a 1099, if needed. Rarely do we have an election official who is paid enough in a year to need a 1099.

58. Are the payments to jurors considered wages? Do they receive a W2 or 1099?

Juror payments are 1099 taxable. Like election workers, it is very rare for us to need to issue a 1099 for juror payment.

59. How many payments (loads) do election officials typically receive? What is the average amount of each load?

We currently do not use debit cards to pay election officials. The results of the pilot will determine whether we use reloadable or single load cards. Payment for all election officers and constables is \$150, per election day, except for election officers working as Judges of Elections. Payment for Judges of Elections is \$175 plus mileage, per election day. In 2023 approximately 15,000 payments were made for the primary, general and special elections with a total cost of approximately \$2.3 million.

60. How many payments (loads) do jurors typically receive? What is the average amount of each load?

Juror payments are currently paid by check. Juror payments are issued once a week in amounts that can vary greatly depending on the number of days and miles traveled by the juror. We anticipate that these would be single use debit cards if we decide to expand the Service to include this capability.

61. Does DHS have the ability to also pass date of birth to enroll a new cardholder?

Currently this is a requirement on the application to create a new cardholder as the DOB is one of the verifications to confirm the identity of the cardholder.

62. For the last 12 months, could you please provide:

- **Number of active cards; Number of loads per month; Dollar amount of loads per month; Number of ATM withdrawals per month; Dollar amount of ATM withdrawals per month; Number of teller withdrawals per month; Dollar amount of teller withdrawals per month; Number of POS PIN transactions per month; Dollar amount of POS PIN transactions per month; Number of POS signature transactions per month; Dollar amount of POS signature transactions per month; Number of transfers to a personal bank account per month; Dollar amount of transfers to a personal bank account per month; Number of live agent phone calls per month; Number of IVR calls per month**

Please see the response to question #18.

63. Can you please confirm that with there being a MBE/WBE/VBE goal on the Debit Card Payment Service RFP, that we should use the Pennsylvania Department of General Services to locate certified companies. Is this the correct link to use: <https://www.dgs.internet.state.pa.us/suppliersearch>. It shows in the RFP to use the PAUCP program for DBE companies, but since that is not a goal on this RFP, should we be using this database?

A Disadvantaged Business Enterprises (DBE) listed on the PA UCP Directory, www.paucp.com, may be utilized to meet Allegheny County's 13% MBE or 2% WBE goal that corresponds with the firm's ownership. Please note that a firm meeting the criteria for both MBE and WBE may be used to meet the MBE or WBE goal, but not both.

In addition, businesses listed on the Pennsylvania Department of General Services data base of diverse vendors, <https://www.dgs.internet.state.pa.us/suppliersearch>, with an MBE or WBE designation may also be considered for the 13% MBE or 2% WBE goal.