



Iowa Department of Human Services

REQUEST FOR INFORMATION (RFI)

Iowa SNAP/EBT and TANF/EPC Processing Services
ACFS 20-001

October 5, 2017

For information about the notice
Interested persons shall contact only:

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Section 1 Purpose.

RFI Purpose.

The purpose of the Request for Information (RFI) is to solicit insight from the electronic payment card (EPC) and electronic benefit transfer (EBT) vendor community on the availability of products and processing services to support Iowa's Temporary Assistance for Needy Families (TANF) EPC programs and Iowa's Wireless EBT Project. The information provided by Respondents will be used to inform the Iowa Department of Human Services (herein referred to as the Agency) on requirements and performance considerations for inclusion in a future Request for Proposal (RFP).

The Agency encourages Respondents who may only have experience in particular segments of the products or services described herein to respond to help provide a full picture of the industry offerings.

This is not an RFP where *bidders* respond with a specific solution to Agency specifications, including cost. An RFP process is a separate process with further defined requirements.

If cost is requested in an RFI, it will be for budget purposes only.

Relevant Dates.

Issuance of RFI – October 5, 2017

RFI response by vendor deadline – October 18, 2017

Overview.

The Agency is seeking information from the EPC/EBT vendor community on available services to support the EPC scope of work and the Iowa Wireless EBT Project, as further detailed in Appendix A and Appendix B of this RFI. Specifically, the Agency would like input on administration and card processing services for Iowa's TANF EPC programs. In addition, FNS is encouraging states to include their farmers market services under their EBT contracts. To help support this direction, the Agency is also seeking information on processor's ability to support Iowa's unique Wireless EBT Project.

Currently, the Agency has a single contractor administering both TANF EPC and SNAP EBT services. The Agency will continue to have a single contractor provide the administration and card processing services for both TANF EPC and SNAP EBT services. As in the current contract, the Agency expects the EPC services to be provided at no cost to the Agency.

These services include, but are not limited to:

- Settlement and reconciliation,
- Account set up and maintenance,
- Reporting,
- Transaction processing,
- Card issuance and production,
- Recipient customer service representatives (CSRs), Interactive Voice Response (IVR), recipient portal, and technical support, and
- An agency administrative portal and technical support.

The Agency's current EPC and EBT contract expires June 30, 2020.

Currently, the Agency has a separate contract for the provision of the Wireless EBT Project.

The Agency is currently in the process of developing an RFP for the reprocurement of the TANF EPC, SNAP EBT, and Wireless EBT Project services.

EPC Services.

Iowa issues payments to recipients via a VISA® branded Electronic Payment Card (EPC), paper warrants, and direct deposit into recipient bank accounts. Currently, EPC is used to issue over 90% of payments for the following benefit programs:

- **Temporary Assistance for Needy Families (TANF)**, including:
 - **The Family Investment Program (FIP)** is Iowa's cash assistance program, funded jointly with State and federal funds through the TANF block grant. FIP is to support low-income families with children and to provide services for them to become self-sufficient. This includes cash assistance and supportive services.
 - **PROMoting Independence and Self-sufficiency through Employment, Job Opportunities and Basic Skills (PROMISE JOBS)**. The PROMISE JOBS program, FIP's work and training program, is jointly funded with State and federal funds through the TANF block grant. PROMISE JOBS payments are made to recipients for transportation and other support services.
- **Refugee Cash Assistance (RCA)**. RCA provides cash assistance for up to eight (8) months to needy families, including single adults, who enter the United States as refugees, who are not eligible for FIP. Unless determined exempt, refugees must cooperate with work and training requirements of the RCA programs. RCA is funded with federal funds through the Office of Refugee Resettlement.

Wireless EBT Project.

Iowa has prioritized Farmers Market participation, which is reflected in the extensive participation and support as the State leads the nation in its Farmers Market program, the Wireless EBT Project. To increase access for SNAP recipients, Iowa assists direct marketing farmers to become SNAP authorized retailers rather than certifying the entire Farmers Market. A large majority of participating farmers attend multiple markets each week to sell their goods. Many also have farm stands, greenhouses, or 'pick your own' operations. By allowing each farmer to take the wireless POS device with them, the Agency increases the number of markets where SNAP recipients can use their EBT card. As of 2017, the Agency has acquired wireless devices through CardConnect as the independent sales organization (ISO) with First Data as the third-party processor (TPP). Total sales, which include EBT, credit, and debit, on the wireless equipment, exceeded one million dollars in each of 2013, 2014, 2015, and in 2016 was in excess of \$1.4 million. To date, Iowa has approximately 150 farmers participating in the Wireless EBT Project.

There is no 'one solution that fits all' when determining the type of wireless equipment to be used, and whether to purchase or rent equipment. The Agency needs flexibility for Farmers Markets. The Agency suspends accounts for some farmers during the winter months to avoid incurring monthly fees, however year-round markets are becoming more common.

Today, Agency staff interview farmers to learn about the type of products grown and selling locations to best determine the type of wireless POS device and purchase arrangement to be used for each specific farmer.

Once interested, farmers contact the Agency, the Agency provides farmers with instructions on how to complete the USDA Food Assistance Retailer Application, Farmers Market Coalition (FMC) grant application, bank application from the processor/ISO, and DHS bank addendum form. All paperwork is returned to the Agency who then forwards it to the appropriate entities. If requested, Agency staff will assist the farmers in completing all the paperwork. Currently, Agency staff maintains a Microsoft Word table for all participating farmers that includes key information, such as their FNS number, what they sell, where they sell, etc.

Once all the paperwork is submitted and approved by the processor/ISO, the new wireless POS device is sent to the Agency or farmer. The Agency performs routine tests if the POS comes directly to the Agency prior to issuing the device to the farmer. The Agency does this for several reasons, including:

- Not all equipment arrives with all functions working properly.
- Not all farmers have the ability to perform software downloads at their home.
- Farmers are busy, especially once the market season begins.
- The Agency wants to get off to a good start with each farmer.

The Agency schedules a training session for each farmer. At the end of the training, each farmer should be able to process EBT, debit, and credit transactions, know how to initiate settlement, know who to call if there are technical issues, and understand the reimbursement process from the Agency.

Transaction and reimbursement data is a high priority and needed for reporting purposes and integrity of the Wireless EBT Project.

On the first of each month, the Agency collects statement information from the processors to reconcile total number of transactions, type of transactions, total amount of sales, amount of EBT sales, and monthly fees/charges. A separate worksheet is maintained that breaks down commercial and EBT sales volume, amount and transactions for each farmer.

In addition, the Agency maintains Excel spreadsheets showing the amount reimbursed to each farmer. The Agency reimburses farmers for the monthly EBT transaction fees. Depending on the funding source of the wireless equipment, the Agency may reimburse farmers for the core monthly fees. A copy of the spreadsheet is sent to the EBT Contractor who then initiates the transfer of funds via electronic funds transfer (EFT) to each farmer's bank account. The EBT Contractor invoices the Agency for the amount reimbursed to the farmers. The reimbursements by the EBT Contractor are completed no later than the 15th of each month.

In May 2017, Iowa rolled out a pilot program called Double Up Food Bucks (DUFB) as part of the Wireless EBT Project. This program offers SNAP recipients the opportunity to receive up to \$10.00 in matching funds, each market day, to purchase Iowa locally grown fruits and vegetables. Iowa's goal is to grow the Double Up Food Bucks program with farmers who participate in the Wireless EBT Project.

Proposed detailed requirements for Wireless EBT Project and DUFB have been provided in Appendix B.

Section 2 Definitions

“Agency” means the Iowa Department of Human Services.

“ACH” means the Automated Clearing House.

“Bid Proposal” or **“Proposal”** means the bidder’s proposal submitted in response to the RFP.

“Change Order” means changes to the scope of all RFP requirements, bidder’s RFP response, the Contract, or agreements to any supplemental negotiations agreed to between the Contractor and the Agency.

“CSR” means customer service representative.

“Deliverables” means all of the services, goods, products, work, work product, data (including data collected on behalf of the Agency), items, materials and property to be created, developed, produced, delivered, performed, or provided by or on behalf of, or made available through, the Contractor (or any agent, contractor or subcontractor of the Contractor) in connection with any contract resulting from this RFI.

“Direct Marketing Farmer” means farmers who sell their own agricultural products directly to the general public, which includes fruits and vegetables, meat, fish, poultry, dairy products, and grains.

“EBT” means electronic benefit transfer.

“Enhanced Security Password” means a special password for recipients who require additional security for their EBT account.

“EPC” means electronic payment card.

“Farmers Market” means a food market where local farmers sell fruit, vegetables, meat, cheese, and bakery products directly to consumers.

“FIP” means Iowa’s Family Investment Program, which is the federal Temporary Assistance for Needy Families cash assistance program.

“FMC” means Farmers Market Coalition.

“FNS” means the Food and Nutrition Service, the federal agency responsible for administering the Supplemental Nutrition Assistance Program.

“IVR” means interactive voice response.

“NACHA” means National Automated Clearinghouse Association. See: <https://www.nacha.org/>

“PAN” means primary account number.

“POS” means point-of-sale. Electronic devices in retailer locations that allow each user of the EBT card or authorized representative access to their benefits.

“PROMISE JOBS” means PROMoting Independence and Self-sufficiency through Employment, Job Opportunities, and Basic Skills. PROMISE JOBS is the Agency’s work and training program.

“RCA” means Refugee Cash Assistance, which provides cash assistance for up to eight (8) months to needy families, including single adults, who enter the United States as refugees who are not eligible for the Family Investment Program.

“Respondent” means the vendor responding to the RFI.

“RFI” means the request for information.

“RFP” means the request for proposals that may result after the completion of this RFI.

“SNAP” means Supplemental Nutrition Assistance Program.

“TANF” means Temporary Assistance for Needy Families.

“TTP” means third party processors.

“USDA” means the United States Department of Agriculture.

“Wireless EBT Project” is the Agency’s Farmers Market EBT project. The Agency solicits participation from direct marketing farmers selling food products to EBT recipients at places such as their local farmers markets, road side stands, or on-the-farm sales. The Agency offers individualized support to direct marketing farmers to assist them with obtaining FNS authorization as a SNAP retailer as well as assisting them with obtaining a wireless POS device.

Section 3 RFI Responses

3.1 RFI Response.

Respondents are requested to submit a response to this RFI as described herein.

3.2 Submission Instructions.

Respondents are not required to respond to both EPC and Wireless EBT Project scope of work, however the Agency requests that responses adhere to the following instructions:

- RFI responses should:
 - Respond to the questions included in the Appendices of this RFI
 - Provide a redline version of the proposed requirements using a Microsoft Word compatible tracked changes feature
- Feedback shall be submitted electronically to the Issuing Officer.
- A signed transmittal letter on the Respondent's letterhead shall include the company and the main contact's information such as name, title, telephone, and email.
- Please include the page number, section number, ID, or any other identifying information when referencing a specific service included in the Appendices.
- Budgetary cost shall be submitted by general price ranges with their cost information, where applicable, to be used for reference only. No formal quotations shall be received or awarded in the RFI process.

Please note that the Agency is currently drafting general requirements related to contract management, project management, deliverables, and technology that have not been provided under this RFI as the Agency is looking for feedback specifically on the EPC and Wireless EBT Project scope of works.

No awarded contract shall be issued from the RFI process. Submitting a response to this RFI is optional. Submitted RFIs shall in no way bind the Agency or any other State agency to any purchase for any reason. The RFI is for information gathering purposes only. All information provided by Respondents shall be at no cost and without obligation to the Agency.

3.3 Review of RFI Responses.

The Agency will review all RFI responses. Review of submitted responses to the RFI will assist in the potential bid opportunity for the procurement of the goods and/or services sought by the Agency. The Agency will not formally respond to any feedback received in response to this RFI.

3.4 Ownership.

Once received, submitted responses become the property of the Agency.

3.5 Copyright.

By submitting a response, the Respondent agrees that the Agency may copy the response for purposes of facilitating the evaluation or to respond to requests for public records. The Respondent represents that such copying will not violate any copyrights in the materials submitted.

3.6 Vendor Responsibilities.

Respondents shall submit information for explanation of products and services to the Agency.

Appendix A – EPC Scope of Work EPC Services

A.1 REVIEW RESPONSE QUESTIONS

Please review the Appendix in its entirety. The Agency requests that Respondents provide information addressing the following questions as a response to this RFI. Response submission instructions are included in Section 3.2 of the RFI.

1. Provide feedback on the level of services included in this draft set. Please include any services missing from the set, or identify those services that may require Agency clarification. Ideally, please include the page and section numbers when referencing a specific service.
2. Detail any areas of efficiencies from the Respondent's experience in providing similar services that could benefit the current EPC services, if applicable.
3. Describe any innovative reporting or monitoring services the Respondent has seen or developed to assist the Iowa to manage EPC's and benefits given current rules and regulations.
4. Describe any challenges the Respondent has experienced in its work with EPC services.
5. Describe your transition plan and timeline for converting all EPCs to EMV chip cards.
6. Please include any additional insight or comments related to EPC services that could help inform the Agency in the development of these services.
7. The Agency intends for this to be a no-cost service, please address anything in the scope of work that may prohibit the Respondent from providing the service at no-cost to the Agency.

A.2 INTRODUCTION

Below are the EPC-specific scope of work requirements for Respondent review and comment. Please note that the Agency is currently drafting general requirements related to contract management, project management, deliverables, and technology that have not been provided under this RFI as the Agency is looking for feedback specifically on the EPC scope of work requirements.

As described in section 3.2 of the RFI, the Agency is interested in receiving feedback on the proposed requirements using Microsoft Word compatible tracked changes features. The following information presents the descriptions and additional information to support the respondents understanding of the detailed requirements presented in Section A3 below.

The Contractor shall adhere to the A.2.1 to A.2.9 requirements included in Section A.3 Detailed EPC Scope of Work Requirements below.

A.2.1 Recipient Management.

This section outlines the requirements necessary for the setup and maintenance of a recipient in the EPC solution. The requirements include:

- Account Setup and Maintenance, and
- Multiple Cardholders.

Current State Information.

Iowa's eligibility system initiates the EPC case by establishing an individual head of household account and assigning a 12-character program number using the "State Person ID" unique identifier. Daily and monthly account maintenance files and daily and monthly deposit files are created by Iowa's eligibility system and transmitted to the current solution to establish and maintain accounts. A summary report file and a reject file are returned to the Agency. The Agency makes any necessary corrections and resends them from processing. A new account status file is sent to the Agency providing details for each established account.

Cardholder demographics are managed in the current EPC solution. Cardholders are able to update mailing, email, and phone contact information. However, cardholders are not permitted to update name, social security number, or date of birth without contacting the Agency directly.

A.2.2 Benefit Management.

This section outlines the requirements for the maintenance of recipient benefits, including:

- Benefit Authorization – Batch Processing, and
- Benefit Aging and Expungement.

Current State Information.

Currently, the Agency sends a deposit file that includes the funds availability date directly to the current contractor to fund benefits. Deposit summary confirmation and deposit reject files are sent to the Agency along with the number of successful and rejected deposits. In the future, EPC will be funded through NACHA-compliant ACH transactions through the State's bank.

A.2.3 EPC Card Management.

This section details the requirements related to the management of the EPC and distribution to recipients. This includes:

- Card Specifications and Design,
- EPC Production and Issuance,
- Undeliverable Cards, and
- EPC Activation and PIN Management

Current State Information.

The current card design is inherited from a previous contract. It is the Agency's intention to design a new card as part of this RFP.

All card production and distribution is managed by the current contractor via a subcontract.

A.2.4 Recipient Customer Service.

This section outlines the requirements for EPC recipient customer service. The EPC solution shall include:

- Recipient Call Center
- Recipient Portal,
- Recipient Training and Communications, and
- Mobile Applications.

Current State Information.

The current solution does not feature a Mobile Application.

A.2.5 Financial.

This section outlines the EPC financial requirements. The EPC solution shall include:

- Transaction Processing,
- Blocking,
- Reconciliation,
- Audit Compliance, and
- Fraud.

A.2.6 Agency Customer Service.

This section outlines the requirements for EPC agency customer service. The Contractor's solution shall include:

- Help Desk,
- Administrative Terminal, and
- Agency Training.

A.2.7 EPC-Only Technology.

In addition to meeting a number of general technical requirements not provided in this RFI, the Contractor shall also support the EPC technical requirements unique to its services. This section includes:

- Interfaces, and
- Disaster Recovery.

Current State Information.

The Agency has a defined set of interfaces established between the incumbent and the State's various systems. These interfaces support the transfer of information and data required to maintain the EPC solution and related Agency systems. The Contractor's solution shall utilize the interfaces currently in production, except where required to be different within the requirements. A comprehensive list of current EPC interfaces is included in Appendix A.4 EPC Interfaces.

A.2.8 Reporting.

This section lists the requirements necessary to support EPC and TANF reporting needs. Reports shall be provided electronically (via the Administrative Terminal and electronic files transmitted to the Agency) as mutually determined. The Contractor shall meet the Agency's needs for data and access to data through its best reporting suite solution. At a minimum, the reporting suite shall be configured to provide the data elements as described in Section A.5 EPC Reporting requirements below.

A.2.9 Service Level Agreements.

Please note specific service level agreements (SLAs) and liquidated damages have not been provided as part of this RFI. SLAs and liquidated damages will be addressed in the RFP.

A.3 DETAILED EPC SCOPE OF WORK REQUIREMENTS

ID#	Requirements
6.1	Recipient Management.
6.1.1	Account Setup and Maintenance.
6.1.1.1	All EPC cardholder information and EPC cardholder account information shall remain confidential and shall not be sold or otherwise shared with any other entity not associated with the Contract, or for any purpose other than the execution of the Contract, unless required by law. In addition, the Contractor shall not use cardholder information or cardholder account information to solicit other business, and must ensure that cardholder information and cardholder account information is protected and kept confidential.
6.1.1.2	The Contractor shall receive and process batch account maintenance records for the FIP/PROMISE JOBS/RCA programs from Iowa's eligibility system.
6.1.1.3	The EPC solution shall maintain historical EPC account information for all cardholders from the date of initial account set-up.
6.1.1.4	The Contractor shall coordinate the timing for processing of EPC account set-up, account maintenance, benefit authorizations, and card issuance so there will be no suspense accounting.
6.1.1.5	The Contractor shall establish and maintain set-up records for existing EPC accounts.
6.1.1.6	The Contractor shall not accept an EPC account maintenance record, if the initial account set-up record has not been previously transmitted.
6.1.1.7	The Contractor shall maintain accurate and timely information regarding EPC recipient account balances, account status, and recipient demographic information.
6.1.1.8	The Contractor shall receive and process batch account set-up records for FIP/PROMISE JOBS/RCA eligible recipients from Iowa's eligibility system. Account set-up records include the recipient data necessary for set-up of an EPC account.
6.1.1.9	The Contractor shall utilize a unique identifier passed by Iowa's eligibility system as an identifier on the EPC solution. The identifier will also be used for the validation of account numbers brought in as part of the batch maintenance records.
6.1.1.10	The Contractor may designate data elements necessary to support EPC operations in account set-up and maintenance.
6.1.2	Multiple Cardholders.
6.1.2.1	Currently, the Agency does not require support for the set-up and issuance of secondary EPC cardholders on a primary EPC cardholder's account. The Agency reserves the right to request the addition of a secondary cardholder process in the future, if it is determined to be in the best interest of the Agency or its recipients. Any future secondary cardholder process would require Agency approval before implementation, and would be at no cost to the Agency.
6.1.2.2	If implemented, the EPC account structure shall treat each cardholder on the case as a separate entity. This allows one cardholder's card to be canceled while not affecting the other cardholder's access to the benefits on the case.
6.2	Benefit Management.
6.2.1	The Contractor shall support the modification of benefits including the addition and removal of benefits.
6.2.2	Benefit Authorization – Batch Processing.
6.2.2.1	The Contractor shall receive and process the EPC Deposit File transmitted through the ACH payment system when funds are received. Benefit authorization for the FIP/PROMISE JOBS/RCA programs originate from Iowa's eligibility system.
6.2.2.2	The Contractor shall process the daily and monthly Deposit File and post the authorized benefit amounts to the appropriate EPC accounts, based on the unique PAN and the unique authorization number generated by each benefit authorization.
6.2.2.3	The Contractor shall ensure that the current month's authorized benefit allotment shall be added to

ID#	Requirements
	any benefit balance remaining in the account at the time of posting.
6.2.2.4	The Contractor shall provide functionality that allows access to new benefit programs and/or accounts to an existing card. The Contractor and the Agency shall negotiate any new programs to be added at a later date and the Contract amended accordingly.
6.2.3	Benefit Aging and Expungement.
6.2.3.1	All benefits on a case shall be utilized on a first in, first out basis.
6.2.3.2	Benefit Aging.
6.2.3.2.1	In accordance with Iowa's unclaimed property laws, the Contractor shall return all funds residing on the EPC solution that have not been accessed for five (5) years. The return of unclaimed funds shall be performed on a yearly basis.
6.2.3.3	Expungement.
6.2.3.3.1	The Agency currently does not have an expungement requirement. If the Agency is required to due to State and/or federal mandates, the Contractor shall provide this requirement, at no cost, as defined and approved by the Agency.
6.3	EPC Card Management.
6.3.1	EPC Card Specifications and Design.
6.3.1.1	EPC Specifications.
6.3.1.1.1	The EPC solution shall provide online, real time access to recipient EPC accounts via a benefits access card containing a magnetic stripe that supports electronic transactions.
6.3.1.1.2	The EPC shall operate as a debit card or similar electronic payment-type card and have no line of credit associated with it. Neither the cardholder, nor any other entities not authorized by the Agency, shall be able to make deposits or otherwise add value to the EPC account, with the exception of merchants making refunds or adjustments to prior transactions.
6.3.1.1.3	The Contractor shall provide a branded VISA® or MasterCard® card that shall operate on the VISA® or MasterCard® network and shall be accepted by any respective participating merchants in Iowa, nationally, and internationally.
6.3.1.1.4	The EPC shall be compatible with a major operating ATM network that allows for withdrawal of cash through an ATM transaction in Iowa, nationally, and internationally.
6.3.1.1.5	The Agency's current BIN/IIV for EPC is 464379.
6.3.1.1.6	The EPC shall allow for PIN-based and signature-based purchases.
6.3.1.1.7	The EPC shall allow the cardholder to withdraw funds to a zero balance.
6.3.1.1.8	The Contractor shall be liable for any misuse of the EPC until recipient activation.
6.3.1.1.9	The Contractor shall utilize a zero-liability policy to the cardholder for fraudulent EPC use at no cost to the cardholder.
6.3.1.1.10	The Contractor shall suspend an EPC account if the cardholder engages in fraudulent acts and/or otherwise misuses the EPC account.
6.3.1.1.11	The Contractor shall not hold the Agency liable for replacing any lost or stolen benefits to the Contractor.
6.3.1.1.12	The Contractor shall have the capability to implement the Europay, MasterCard® and Visa® (EMV) technology in EPCs, at no cost to the Agency, as deemed required by the State.
6.3.1.2	EPC Design.
6.3.1.2.1	<p>The Contractor shall provide the State with a redesigned EPC.</p> <ol style="list-style-type: none"> 1. The copyright for the design of the card, including all artwork and print, will be owned by the State of Iowa in perpetuity. 2. The Agency will provide input into the design process and approve the design of the new EPC. The State reserves the right to rename the EPC.
6.3.1.2.2	The EPC shall have a magnetic stripe that is fully compliant with all federal laws and regulations and meet industry standards for quality.
6.3.1.2.3	The EPC shall have the primary cardholder's name and the PAN embossed on the face of the card.

ID#	Requirements
	The primary cardholder's name shall be identified in the Account Maintenance File sent by the Agency.
6.3.1.2.4	The face of the EPC shall have an expiration date embossed on it.
6.3.1.2.5	The back of the EPC shall clearly state, "Do Not Write PIN on Card."
6.3.1.2.6	The back of the EPC shall have the toll-free customer service number printed on it.
6.3.1.2.7	The back of the EPC shall include a statement that directs the cardholder to the Contractor's recipient portal to check their account balance.
6.3.1.2.8	The back of the EPC shall contain a tamper-evident signature panel for the cardholder signature.
6.3.1.2.9	<p>The EPC shall include a sticker containing instructions for activating the EPC.</p> <ol style="list-style-type: none"> 1. Instructions shall be printed in English and Spanish, or any languages required by State law. 2. The language provided on the activation sticker shall be approved by the Agency.
6.3.1.2.10	The EPC shall include security features to activate the card and prevent counterfeiting.
6.3.2	EPC Card Production and Issuance.
6.3.2.1	<p>The Contractor shall be responsible for all EPC production, including:</p> <ol style="list-style-type: none"> 1. Initial EPC issuance, 2. EPC replacement, 3. EPC activation, 4. PIN selection, 5. Inventory, and 6. Maintenance of an EPC issuance database.
6.3.2.2	<p>The Contractor shall include the following materials with every EPC mailed, including initial, replacement, and expiring cards:</p> <ol style="list-style-type: none"> 1. Card mailer that describes how to activate and use the EPC, 2. EPC brochure that describes how to activate and use the EPC, 3. Disclosure statement that describes the standard Regulation E cardholder protections, and 4. Mailer and brochure contents are further described in requirement 6.4.3.6.
6.3.2.3	The Contractor shall issue EPCs to cardholders by first class mail.
6.3.2.4	The Contractor shall ensure the EPC mailing envelope have "return service requested" and the Contractor's return address (i.e. secure P.O. Box) printed on the front of it.
6.3.2.5	Initial EPC Issuance.
6.3.2.5.1	The Contractor shall track EPC issuance.
6.3.2.5.2	The initial EPC card issuance shall be generated through the Account Maintenance File.
6.3.2.5.3	The Contractor shall provide the Account Status File containing the ACH account number.
6.3.2.5.4	The Contractor shall provide an initial EPC to the cardholder when their account is established, at no cost to the Agency or cardholder.
6.3.2.5.5	The Contractor shall issue the EPC issuance requests received by 11:59 pm CT in the mail no later than the next business day.
6.3.2.6	Replacement EPC Issuance.
6.3.2.6.1	The recipient will have the ability to deactivate and replace a lost, stolen, damaged, or defect card via the recipient portal or IVR.
6.3.2.6.2	The previous EPC shall be deactivated immediately.
6.3.2.6.3	All replacement EPCs shall be mailed in an "inactive" status.
6.3.2.6.4	The Contractor shall issue replacement EPCs received by 11:59 pm CT to the cardholder no later than the next business day.
6.3.2.6.5	The Contractor shall provide one (1) free replacement EPC per 12 month period.
6.3.2.6.6	For replacement EPCs, the Contractor shall ensure that the existing PIN shall be transferred to the new card. The EPC solution shall not generate a new PIN. Recipients shall also have the option of selecting a new PIN via the IVR and recipient portal.

ID#	Requirements
6.3.2.6.7	For replacement EPCs that are an expedited overnight delivery, the Contractor shall clearly communicate any cardholder fees assessed.
6.3.2.7	Card Expiration.
6.3.2.7.1	The Contractor shall automatically track the card expiration date for all new EPCs.
6.3.2.7.2	The Contractor shall replace eligible EPCs 30 calendar days before the actual expiration date. This shall be at no cost to the Agency or cardholder.
6.3.2.7.3	The Contractor shall replace eligible expiring EPCs in accordance with industry standards.
6.3.2.7.4	The Contractor shall notify the Agency 60 calendar days prior to a change in the EPC expiration criteria being effective.
6.3.2.7.6	The Contractor shall deactivate the old EPC upon activation of the new EPC.
6.3.3	Undeliverable Cards.
6.3.3.1	The Contractor shall receive, deactivate, and properly destroy undeliverable EPCs in a secure location within the United States.
6.3.3.2	The Contractor shall not update the account's address in the EPC solution based upon the USPS forwarding address information provided on returned card envelopes.
6.3.4	EPC Activation and PIN Management.
6.3.4.1	The Contractor shall provide a secure PIN selection procedure via the customer service IVR and recipient portal for EPCs. The EPC shall be considered activated once a PIN is selected.
6.3.4.2	The EPC PIN shall be made up for four (4) numeric characters and the Contractor shall allow the cardholder to select their own PIN for new EPCs. The PIN shall be selected by the recipient calling the customer service IVR or on the recipient portal.
6.3.4.3	<p>Prior to selecting a PIN, a cardholder shall be required to provide adequate information. The current verification points of a cardholder's identification are:</p> <ol style="list-style-type: none"> 1. The card number, 2. The cardholder's social security number, 3. The cardholder's date of birth, and 4. CVV code.
6.3.4.4	The cardholder shall be allowed four (4) consecutive PIN attempts before the card is locked. While a card is locked, the cardholder is not allowed access, even if the correct PIN is subsequently entered.
6.3.4.5	A locked EPC shall be reset at 12:00 am (midnight) CT each day, allowing the cardholder access to the account using the existing PIN.
6.3.4.6	A cardholder may be able to unlock the EPC by calling customer service.
6.4	Recipient Customer Service.
6.4.1	Recipient Call Center.
6.4.1.1	The Contractor shall design and implement a customer service model that provides a quality solution to providing customer service for EPC recipients.
6.4.1.2	The Contractor shall use a toll-free number to provide customer service for EPC recipients.
6.4.1.3	The Contractor shall provide customer service that is compliant with the Americans with Disabilities Act (ADA).
6.4.1.4	The Contractor shall provide all customer services within the continental United States.
6.4.1.5	The Contractor shall provide toll-free services that are available 24 hours a day, seven (7) days per week, including State and federal holidays.
6.4.1.6	The Contractor shall ensure that the customer service call center is staffed with live customer service representatives (CSRs) in a model that optimally supports the contracted SLAs that will be included in the RFP. CSRs must demonstrate working knowledge of programs and services provided in the call center.
6.4.1.7	The Contractor shall provide TTY (Teletypewriter) capability for recipients with hearing disabilities.

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6.4.1.8	The Contractor shall provide access and support for recipients using rotary phones.
6.4.1.9	The Contractor shall provide multi-factor authentication controls and measures to safeguard cardholder information.
6.4.1.10	<p>The Contractor shall provide services both in English and Spanish, or any other languages required by State law.</p> <ol style="list-style-type: none"> 1. The Contractor must provide the ability to respond to calls in all other languages by means of a language interpretation service.
6.4.1.11	<p>At minimum, customer service shall provide the following services for EPC-related transactions:</p> <ol style="list-style-type: none"> 1. General program and card information, 2. Mechanism to report lost, stolen or compromised cards, 3. Problem resolution, 4. Transaction disputes, 5. Card activation, replacement, and status (deactivation) support, 6. Ability to report Unauthorized Card Use. Callers selecting this option shall be transferred to a CSR for assistance in reporting unauthorized card use, 7. Transaction History about the last ten (10) transactions (for example, transaction number, amount and date), 8. Ability for a caller to request a statement of their complete account history to be mailed to the account's address within two (2) business days at no charge, 9. Provide cardholders with reports of unauthorized use, and 10. Provide real-time account balance information, which does not include deposits with a future availability date.
6.4.1.12	The Contractor shall provide the necessary training and guides for use by customer service staff to aid them in addressing recipient concerns and managing service requests.
6.4.1.13	The Contractor shall inform the Agency at the time of any address or phone number changes via the Account Change interface.
6.4.1.14	The Contractor shall develop a strategy to accommodate unanticipated high call volumes caused by system or telecommunication interruptions, natural disasters, or other unanticipated critical events.
6.4.1.15	The Contractor shall utilize an IVR system that provides self-service options for recipients through an automated system.
6.4.1.16	The Contractor shall work with the Agency to design an optimal model for the IVR during the design and development phase.
6.4.1.17	The Contractor shall not change IVR messages or menu functions without prior approval of the Agency.
6.4.1.18	<p>At minimum, the IVR shall:</p> <ol style="list-style-type: none"> 1. Permit access to account balances and transaction history, 2. Permit EPC activation/PIN selection, 3. Provide assistance to report a lost/stolen, damaged, or defect EPC and request a replacement EPC, or assistance with other account problems 4. Have transaction history about the last ten (10) transactions (for example, transaction number, amount, and date) 5. Have the ability for cardholders to opt out to a CSR at any time, 6. Allow for temporary messages approved by the Agency. The temporary IVR messages shall be recorded in both English and Spanish, or any languages required by State law, 7. Have a mechanism to report lost, stolen or compromised cards, 8. Offer the capability of a voice recognition feature for callers to speak key information rather than entering it. 9. Have the ability to report unauthorized EPC use. Callers selecting this option shall be

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	transferred to a CSR for assistance in reporting unauthorized EPC use.
6.4.1.19	The Contractor shall ensure PIN selection through the IVR requires only one call that requires positive verification of the cardholder's identity using, at a minimum, three points of data: PAN, cardholder's social security number, and the cardholder's date of birth.
6.4.1.20	The Contractor shall provide number recognition capabilities to learn the caller's phone number to allow quicker access to the IVR.
6.4.1.21	The Contractor shall provide all services in compliance with State and federal security policies for access control to assure security of cardholder account information.
6.4.1.22	The Contractor shall develop a customer satisfaction survey, subject to the approval of the agency. Examples of the type of information collected include level of satisfaction with obtaining the desired information, level of satisfaction with hold time, and level of satisfaction with the interaction with the CSR, if applicable.
6.4.1.23	The Contractor shall evaluate the satisfaction of recipient call center experiences through the use of customer satisfaction surveys through the IVR or as otherwise approved by the Agency. 1. Satisfaction surveys shall be offered to at least every 25th caller.
6.4.1.24	The content of customer satisfaction surveys may be subject to change at the Agency's discretion.
6.4.1.25	The Contractor shall provide regular monitoring of the IVR usage and recommend for consideration any other transactions and/or uses of the IVR which would represent an effective and economical application of this technology.
6.4.1.26	The Contractor shall provide IVR and CSR activity data as requested by the Agency.
6.4.1.27	The Contractor shall record all calls, even if not accessible by the Agency due to privacy and security rules.
6.4.1.28	The Contractor shall maintain call recordings for three (3) years.
6.4.1.29	At the Agency's request, the Contractor's EPC program manager shall pull calls and report back to the Agency's Contract Manager.
6.4.1.29	The Contractor shall ensure that the Enhanced Security Password functions in the IVR and when a recipient speaks to a CSR.
6.4.2	Recipient Portal.
6.4.2.1	The Contractor shall provide a free, secure online recipient portal that is browser agnostic and allows recipients flexible access to program and benefit information 24 hours a day, seven (7) days per week.
6.4.2.2	The Contractor shall ensure the recipient portal supports multi-factor authentication. 1. The Contractor shall provide capabilities for recipients to authenticate themselves by using secure web protocols in compliance with State information technology policies. 2. Any challenge question/answer shall be available for account access via the recipient portal.
6.4.2.3	The Contractor shall conduct testing on any new functionality or updates and provide the Agency with results prior to deploying any new functionality to the recipient portal. 1. The Agency shall receive a demonstration and conduct its own testing of the updates prior to deployment.
6.4.2.4	The Contractor shall ensure the recipient portal has a mobile-view to be compatible with mobile devices.
6.4.2.5	The Contractor shall provide user-friendly information to assist the recipient on how to use the recipient portal functionality.
6.4.2.6	The Contractor shall provide all tools/content presented on the recipient portal in English and Spanish, or any language required by State law, at a sixth-grade reading level or below.
6.4.2.7	The recipient portal shall allow EPC recipients to create their own account and set their own user name and password. 1. Account creation must use multi-factor authentication, and

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	2. During account set up, the recipient portal must require the user to establish a series of challenge questions and answers.
6.4.2.8	The recipient portal shall allow EPC recipients to change passwords and EPC PINs in accordance with State information technology policies.
6.4.2.9	The recipient portal shall allow EPC recipients to access real-time account balance information.
6.4.2.10	The recipient portal shall allow EPC recipients to setup alerts for deposits, low balance, high dollar, card not present transactions, and foreign transactions.
6.4.2.11	The recipient portal shall allow EPC recipients to view and print current and historical deposit and transaction history at no charge.
6.4.2.12	The recipient portal shall allow EPC recipients to print appropriate materials to a local printer.
6.4.2.13	The recipient portal shall allow EPC recipients to find the location of ATMs throughout the State.
6.4.2.14	The recipient portal shall allow EPC recipients to view security tips.
6.4.2.15	The recipient portal shall allow EPC recipients to view frequently asked questions.
6.4.2.16	The recipient portal shall allow EPC recipients to chat with a CSR, at no additional cost to the Agency.
6.4.2.17	The recipient portal shall allow EPC recipients to update annual disclosure preferences.
6.4.2.18	The recipient portal shall allow EPC recipients to access disclosures and notices (error resolution process explanation and change in terms notice).
6.4.2.19	The recipient portal shall allow EPC recipients to access notification materials, training materials, collaterals, customer service contact information, and links to the program-specific State websites.
6.4.2.20	The recipient portal shall allow EPC recipients to access any additional information as directed by the agency.
6.4.2.21	The Contractor shall ensure the recipient portal supports forgotten password functionality by allowing the user the ability to reset their own recipient portal password in real-time
6.4.2.22	The recipient portal shall time-out the user after 590 seconds inactivity.
6.4.2.23	<p>The Contractor shall provide a mechanism for the Agency to display urgent information, as determined by the Agency, about the program or benefits in the form of a banner if needed (e.g. in the event of a disaster).</p> <p>1. The Agency shall review and approve all banner information presented on the recipient portal.</p>
6.4.3	Recipient Training and Communications.
6.4.3.1	The Contractor shall provide printed recipient training material with the option for recipients with questions regarding the EPC to receive further training at local agency offices. The training material will be distributed by the Agency to local Agency offices.
6.4.3.2	The Contractor shall provide all updates and maintain a supply of required training materials throughout the Contract.
6.4.3.3	The Contractor shall ensure all training materials comply with ADA requirements.
6.4.3.4	The Contractor shall ensure all materials are provided in both English and Spanish, or any languages required by State law.
6.4.3.5	The Contractor shall ensure the EPC materials are provided at a sixth-grade reading level or below.
6.4.3.6	<p>The Contractor shall include the following materials with every EPC mailed, including initial and replacement cards:</p> <ol style="list-style-type: none"> 1. EPC mailer that describes how to activate and use the EPC, 2. Brochure that describes how to activate and use the EPC, 3. Disclosure statement that describes the standard Regulation E Cardholder Protections, 4. Cardholder rights and responsibilities, 5. Identification of any associated fees, 6. Where to call in case of questions for reporting of disputes, claims, or issues,

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	<ul style="list-style-type: none"> 7. A prominent display of the toll-free customer service number, 8. Recipient portal displayed in prominent place, 9. Card safety guidance, 10. Prohibited locations, 11. Fee chart, 12. Tips for avoiding fees, 13. Version control printed directly onto the EPC mailer, and 14. Ability to make changes.
6.4.3.7	The Contractor shall work with the Agency to implement adjustments to the EPC mailers as directed.
6.4.3.8	The Contractor shall provide a 90-calendar day advance written notice to the Agency of changes affecting cardholders.
6.4.3.9	The Contractor shall provide a 30-day advance written notice to cardholders of changes affecting them.
6.4.4	Mobile Application.
6.4.4.1	The Contractor shall provide a mobile application that provides the same functionality and access as the recipient portal so EPC recipients can access their EPC accounts via their device to check their balance, transaction history, card status, replace a card, etc. along with other options the Contractor may propose.
6.5	Financial.
6.5.1	Transaction Processing.
6.5.1.1	<p>The Contractor shall document its transaction processing process. The following minimum transactions shall be supported:</p> <ul style="list-style-type: none"> 1. Accepting transactions coming from an authorized transaction acquirer, 2. Authorizing or denying transactions including any transactions that will be disallowed, or transactions that may cause the recipient to exceed the amount available in their account, 3. Sending response messages back to the transaction acquirer authorizing or rejecting recipient transactions, and 4. Logging the authorized/denied transactions for subsequent settlement and reconciliation processing, transaction reporting, and viewing through transaction history.
6.5.1.2	<p>The Contractor shall validate the following minimum information before processing a transaction:</p> <ul style="list-style-type: none"> 1. Verify recipient card number (PAN) is active, 2. Verify PIN is correctly entered, 3. Verify number of consecutive failed PIN tries (maximum of four) has not been exceeded, 4. Verify sufficient recipient balance to complete transaction, and 5. The Contractor shall deny the transaction if any of the conditions listed above are not met
6.5.1.3	The Contractor shall ensure the EPC solution shall not offset, set off, or otherwise partially or fully satisfy a debt owed by the recipient to the Contractor with funds in the EPC account. The only exception shall be overdrafts from the EPC account, which may be satisfied from future deposits to the EPC account.
6.5.1.4	The Contractor shall ensure the EPC will allow recipients to withdraw amounts up to the full balance available on the EPC account, including amounts less than one (1) dollar.
6.5.1.5	ATM Access.
6.5.1.5.1	The Contractor shall ensure access to a network that allows for both nationwide and international ATM use and the withdrawal of cash through an ATM transaction.
6.5.1.6	POS Access.
6.5.1.6.1	The Contractor shall ensure the recipient shall be able to use the EPC to purchase goods and services anywhere the brand (Visa®/MasterCard®) is accepted including internet, mail order, and telephone order.

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6.5.1.6.2	The Contractor shall ensure the EPC operating network has the ability to query the recipient's available balance at the time of any PIN-based POS transaction and disallow those that would exceed the recipient's balance.
6.5.1.6.3	The Contractor shall ensure the EPC solution will allow the recipient to receive cash back with a POS transaction based on either the store limit or the negotiated cash-back withdrawal limit, whichever is less.
6.5.1.6.4	The Contractor shall allow PIN-based and signature-based purchases and/or transactions.
6.5.1.6.5	The Contractor shall allow all POS transactions at no charge to the recipient or Agency.
6.5.1.6.6	The Contractor shall ensure its EPC will be accepted by any participating merchant or service provider network using a POS device that accepts Visa®/MasterCard®.
6.5.1.7	Bank Teller Access.
6.5.1.7.1	The Contractor shall have an EPC that will be accepted by any participating bank location for bank teller cash advance access, including any minimum withdrawal limits that would be imposed and the total number of bank locations (for example, by county for the state of Iowa, by state in the US, or by country.)
6.5.2	Blocking.
6.5.2.1	The Contractor shall comply with State and federal laws and federal regulations that prohibit TANF assistance from being accessed with the EPC at prohibited locations including but not limited to Section 4004 of the Middle Class Tax Relief and Job Creation Act of 2012 (Public Law No. 112-96) and 45 CFR Parts 262, 264, and 265.
6.5.2.2	<p>The Contractor's solution shall allow restriction (blocking) of cash access and purchases at ATM and POS devices via merchant category codes and terminal IDs at prohibited locations.</p> <ol style="list-style-type: none"> 1. The Agency does not currently require the Contractor to block transactions at prohibited locations. If the Agency is State or federally mandated, or chooses to have the Contractor block transactions, this requirement must be performed at no additional cost to the State.
6.5.3	Reconciliation.
6.5.3.1	<p>The State will provide an availability date and time, which is included in the deposit detail record submitted to the Contractor, in the nightly batch files. The Contractor shall clearly state the timeframe after receipt of the deposit files when funds will be loaded to the EPC and available for the cardholder to use.</p> <ol style="list-style-type: none"> 1. All deposits with a future availability date and time shall be made available at the specified date and time in CT.
6.5.3.2	The Contractor shall have a reconciliation process, including a reporting timeline, for all money received from the Agency and all money disbursed to recipients. This process shall include audit trail(s) from each transaction throughout the process.
6.5.3.3	The Contractor shall receive and process all deposit records transmitted by the Agency and shall have procedures in place to prevent duplicate deposit posting.
6.5.3.4	The Contractor shall enforce duplicate deposit validation at the unique identifier/authorization number level across all accounts in the Contractor's EPC solution.
6.5.3.5	Should a duplicate deposit occur, the Contractor shall be responsible for restoring deposit amounts to their approved levels within 48 hours of discovery.
6.5.3.6	The Contractor shall process deposits and post the deposit amounts to the appropriate EPC accounts, based on the unique account numbers, program type, and unique identifier/authorization number generated by the Agency for each payment/benefit authorization.
6.5.3.7	The Contractor shall provide the Agency and/or federal auditors with bank statements, and any other relevant documents detailing all deposits that have been made into the Contractor's demand deposit account in support of the Iowa EPC.
6.5.3.8	In the future, the Agency may decide to transmit all account and deposit data via an on-line real-time process using a secure connection to the Contractor's Solution. The Contractor shall process

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	and edit files, based on design requirements, correctly maintain accounts, and apply deposits to the proper account.
6.5.4	Audit Compliance.
6.5.4.1	<p>The Contractor shall conduct an annual Statement of Standards for Attestation Engagements 18, SSAE 18 examination, formerly known as SAS 70.</p> <ol style="list-style-type: none"> 1. The SSAE 18 is an audit of the service processor's controls over the Iowa EPC services to examine and assess the policies and procedures placed in operation, testing the operating effectiveness of those controls. 2. The areas subject to review include, but are not limited to, those included in the Service Organization Control (SOC) -1 Report on the Suitability of the Design and Operating Effectiveness of Controls of the SSAE 18 examination. 3. The Contractor must provide evidence of a passed SOC-1 review.
6.5.4.2	<p>The Contractor shall provide the Agency an electronic copy of the SSAE 18 audit report as it relates to their particular programs within 90 days from the end of the examination period. The examination report must include a list of all states whose systems operate under the same control environment.</p> <ol style="list-style-type: none"> 1. The auditor of the service organization is required to issue a report on controls placed in operation and tests of controls operating effectiveness. 2. The Contractor will be required to meet with the Agency to review each audit report within 30 days after receipt. Any exception noted that has not been resolved will require supporting documentation to verify the finding has been corrected. 3. The Agency will hold quarterly meetings with Contractor to review the plan to address each unresolved exception. These meetings will occur until all exceptions have been reconciled. 4. It is the sole obligation of the Contractor to remedy any issues, material weaknesses, or other items arising from these audits as they pertain to services or capabilities provided by the Contractor to the Agency at the time of the Audit. 5. The Contractor shall remedy these issues at no cost to the State. 6. For items that arise as a result of State policies, procedures and activities, after mutual agreement on the underlying cause and remedial activity requirements and plan, the Agency agrees to work, and under agreed terms, to affect the required changes to the delivery of services delivery model to remediate issues discovered under a SSAE18 audit.
6.5.4.3	The Contractor shall provide SOC1 certification prior to implementation and annually thereafter.
6.5.4.4	The Contractor shall provide SOC2 certification or attestations of a passed information security risk assessment, network penetration test, and web application security scan prior to implementation and annually thereafter.
6.5.4.5	The Agency requires all entities that store, process, and/or transmit cardholder data adhere to the Payment Card Industry (PCI) Data Security Standard (DSS). These requirements apply to all system components included in or connected to cardholder data. Prior to implementation and annually thereafter, the Contractor must provide evidence of compliance with the PCI DSS standards.
6.5.5	Fraud.
6.5.5.1	The Contractor shall establish fraud detection processes and procedures, including how potential fraudulent transactions are identified and the procedures for handling and reporting any potential fraudulent transactions.
6.5.5.2	The Contractor shall protect account information by guarding against attempts to gain unauthorized access to its EPC solution by employing security features associated with debit card activation, counterfeit prevention and fraud prevention, including procedures for preventing identity theft.

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6.6	Agency Customer Service.
6.6.1	Help Desk.
6.6.1.1	<p>The Contractor shall provide a toll-free Technical Support Help Desk for Agency staff 24 hours a day, seven (7) days per week. At a minimum, the Help Desk shall:</p> <ol style="list-style-type: none"> 1. Provide technical and troubleshooting of administrative terminal issues, 2. Assist in locating files, and addressing transmission issues, 3. Accept reports of system outages, 4. Assist in special account maintenance functions assistance, and 5. Provide assistance with security issues.
6.6.1.2	The Contractor shall monitor all system activities and transmissions to proactively resolve issues.
6.6.2	Administrative Terminal.
6.6.2.1	The Contractor shall provide the Agency with an online Administrative Terminal that is browser agnostic to support administrative transactions.
6.6.2.2	The Contractor shall ensure that the navigation and data formatting on the screens are easy to use and understand, not case sensitive, and performs searches upon the entry of partial data elements.
6.6.2.3	The Contractor shall ensure that all inquiry data can be accessed by navigating from one screen to another without the need to enter the main menu and that all inquiry data can be accessed from the recipient search screen once the appropriate recipient has been located.
6.6.2.4	<p>At a minimum, the EPC Administrative Terminal shall support:</p> <ol style="list-style-type: none"> 1. Card issuance, including initial and replacement history 2. Recipient search, including by name, PAN, and social security number) 3. Recipient account information inquiry (recipient demographics and deposit data), and 4. User-initiated change password functionality.
6.6.2.6	The Contractor shall ensure the use of the back button is not restricted on any function associated with the Administrative Terminal.
6.6.2.7	The Contractor shall provide the capability to force the user to re-authenticate to get the session back if a session is not active for a configurable period of time.
6.6.2.8	The Administrative Terminal shall provide log-out functionality.
6.6.2.9	The Contractor shall ensure the EPC Administrative Terminal allows users to print screens in a user-friendly report format.
6.6.2.10	The Contractor shall work with the Agency to define the access levels and user profiles (i.e., groups and/or roles).
6.6.2.11	The Contractor shall provide a multi-level access control security system for the EPC Administrative Terminal where user profiles can be established based upon the specific administrative terminal functions required by the user to perform his/her respective job.
6.6.2.12	<p>The Contractor shall review the EPC Administrative Terminal user accounts every month for inactivity.</p> <ol style="list-style-type: none"> 1. When an account has been inactive for a 30-day period, the user shall be locked out of the EPC Administrative Terminal and a monthly file will be sent to the Agency for confirmation. 2. After 90 days, the user account shall be removed from the EPC Administrative Terminal.
6.6.2.13	The Contractor shall provide an Administrative Terminal that allow for the audit of other Administrative Terminal users account access, including the screen/function viewed by each user and the recipient account, including the date and time of each viewing. The Agency will use this audit capability for internal audit reviews to ensure program integrity and recipient account security.
6.6.3.14	The Contractor shall provide Administrative Terminal support through a browser-based Administrative Terminal that conforms to the State communication protocols and is accessible through current Agency hardware and software.

6.6.3.15	The Administrative Terminal shall require a first-time user or users who passwords required an administrative reset to change their password immediately to ensure it is not compromised.
6.6.3.16	The Administrative Terminal users shall be required to change their passwords at the expiration of a State determined parameter. The default password expiration parameter shall be 30 days. The Agency will be able to change this parameter as needed.
6.6.3.17	The Administrative Terminal shall lock out users after three (3) consecutive invalid password attempts. The Agency will be able to change this parameter as needed.
6.6.3.18	The Administrative Terminal shall support a batch process to add users and modify permissions.
6.6.3.19	The Agency understands that the access to EPC information is restricted, however, the Contractor shall secure the necessary permissions to allow up to seven (7) Agency staff access to assist in problem resolution when recipients contact members of the legislature, the governor's office, or any state agency, as deemed necessary by the State. These permissions shall include viewing of the recipient's deposit history, EPC issuance history, and transaction activity.
6.6.3	Agency Training.
6.6.3.1	The Contractor shall ensure that whenever functionality of the EPC solution is modified, updates and revisions of the training materials shall be delivered to the Agency per the approved Project Work Plan or Change Order.
6.6.3.2	The Contractor's Agency training materials shall cover all of the functionality supported by the EPC solution. The material shall cover: <ol style="list-style-type: none"> 1. Security features within the system, 2. Accessing the Administrative Terminal functions, 3. Training on detailed explanation of the screens and functions supported by the Administrative Terminal application, and 4. Detailed description and use of the reports generated by the EPC solution.
6.6.3.3	The Contractor shall be responsible for providing in-person training on the EPC solution for Agency central office staff.
6.6.3.4	The Contractor shall provide onsite training for Agency EPC office systems staff on field definitions and file layouts of data files transmitted to the Agency for reporting purposes.
6.6.3.5	Agency office staff training shall be provided in a minimum of four (4) training sessions as defined in the approved Project Work Plan. The session(s) will focus on Administrative Terminal functionality, cardholder and transaction data, and reporting available throughout the EPC solution.
6.7	EPC-Only Technology.
6.7.1	The EPC shall be an industry standard application, primarily using the existing commercial networks and retailers POS devices.
6.7.2	The Contractor and/or its banking partner shall have the capability to perform Electronic Funds Transfer (EFT) using NACHA standards.
6.7.3	The Contractor, the Contractor's EPC solution, and the EPC shall comply with 12 CFR 205 <i>Regulation E: Electronic Funds Transfers</i> , and assume all responsibility for the product, including any requirements that apply specifically to government programs.
6.7.4	The EPC shall have security measures for conformance to ISO standards, and policies for card inventory management, card activation and deactivation, PIN mailing, and card lifecycle.
6.7.5	Interfaces.
6.7.5.1	The Contractor shall utilize the existing interfaces between Iowa's eligibility system and the current EPC systems.
6.7.5.2	The Contractor shall support the Agency in conversion, at no cost, from batch file submissions to web service real time submissions for account set-up and benefit maintenance, if elected by the Agency during the life of the Contract.
6.7.5.3	The Contractor shall inform the Agency immediately of any file transfer problems.
6.7.6	Disaster Recovery.

6.7.6.1	In the event of a disaster impacting the availability of the Contractor's primary data processing site, the Contractor shall have available a back-up site for host processing and telecommunications network services.
6.7.6.2	The Contractor's Business Continuity and Disaster Recovery Plan shall include an Agency notification process as well as disaster declaration criteria and timeframes that are acceptable to the Agency.
6.7.6.3	The disaster back-up site shall be tested annually and the Contractor shall provide results to the Agency as part of their annual attestations.
6.7.6.4	In the event of a disaster declaration, the Contractor shall establish the maximum amount of time before the back-up site will begin processing transactions.
6.7.6.5	The Contractor shall notify the Agency immediately upon the Contractor's decision to move to a disaster back-up site to provide EPC services.
6.7.6.6	If the Contractor is providing EPC services to multiple states, the disaster recovery plan shall address the timing and order of recovery of the Iowa EPC solution as compared to the other agencies being processed. The recovery of the Iowa's EPC solution shall not be delayed because the Contractor is recovering other states' EPC systems.
6.8	Reporting.
6.8.1	The Contractor shall provide a reporting solution that accommodates the information needs of the Agency for TANF as described in this RFI.
6.8.2	The Contractor shall provide reporting information electronically (via the Administrative Terminal and electronic files transmitted to the Agency) as required whether daily, weekly, or monthly. It is the preference of the Agency that reports are available online via the Administrative Terminal.
6.8.3	The Contractor shall provide all reports in the following formats: <ol style="list-style-type: none"> 1. .pdf (Adobe) 2. .txt (Notepad) 3. .xls (Microsoft Excel)
6.8.4	The Contractor shall use a reporting system that produces information at the program summary levels.
6.8.5	Settlement and reconciliation reports shall be consolidated at the state level by program.
6.8.6	The Agency shall have approval rights over all reports being provided by the Contractor.
6.8.7	The Contractor shall support requests for ad hoc reports on a timely basis as agreed to by the Agency.
6.8.8	The Contractor shall be able to support the retransmission of previously submitted reports to the Agency as requested.
6.8.9	All system generated reports are due as follows or as agreed to by the Agency: <ol style="list-style-type: none"> 1. Daily reports shall be available by 6:00 am CT for the previous day's activity 2. All weekly reports shall be available by close of business (5:00 pm CT) on Mondays. 3. All monthly reports that are system generated shall be available by 6:00 am. CT on the 10th calendar day of the following month. 4. All manually produced monthly reports shall be available to the Agency by 6:00 am CT on the 10th calendar day of the following month.
6.8.10	The Contractor shall provide the Agency with detailed reporting to the extent permissible under 12 CFR 205 Regulation E and industry guidelines. General categories of Agency reports currently being received have been identified and are described in this RFI. It is expected and required that the new Contractor duplicate the data currently provided.
6.8.11	The Agency desires to maintain the current level of reporting. Enhancements to the current report set are encouraged, but at a minimum the Contractor must provide the reports described in this RFI.
6.9	Service Level Agreements (SLAs).
6.9.1	The Agency intends to assess liquidated damages if events do not occur within the time periods

	specified within this RFP and the Contractor's Project Work Plan. Should conditions of default continue, however, the Agency intends to pursue recovery of actual losses resulting from the Contractor's failure to perform, and expressly reserves the right to do so and to pursue all remedies available under the law. The Agency's failure to assess liquidated or actual damages in one or more of the particular instances described below shall in no way modify or waive the right of the Agency to assess additional liquidated or actual damages relating to other similar occurrences.
6.9.2	The Contractor shall report on SLA status in the status reports as described in the RFP.
6.9.3	The Contractor shall meet with the Agency yearly to review performance pursuant to this Contract. During the yearly Contractor meeting, the parties will review the Contractor's compliance with the Contractor's SLAs, the timeliness of Deliverables during the preceding year, and the Agency's performance pursuant to the Contract. Contractor may be required to issue a corrective action plan to address deficiencies identified in the review meeting.
6.9.4	The Contractor shall be expected to meet SLAs for the measuring of overall quality of services provided. Appendix XYZ (NOT PROVIDED IN RFI) identifies the service levels that the Contractor must meet in order to avoid the assessment of damages.
6.9.5	The Agency shall have the right to modify, add, or delete service levels throughout the term of the Contract, should the Agency determine it is in their best interest. Any changes or additions will be made in good faith following acceptable industry standards and may include the input of the Contractor so the service levels are reasonably achievable.
6.9.6	SLAs shall continue throughout the Contract.
6.9.7	Failure to meet the service levels shall result in the assessment of damages. Damages are listed in Appendix XYZ (NOT PROVIDED IN THIS RFI).
6.9.8	In the event that a service level is not met, the Contractor will have the opportunity to defend or respond to the insufficiency. The Agency shall have the right to waive damages if it determines there were extenuating factors beyond the control of the Contractor that hindered the performance of services. In these instances, the State shall have the final determination acceptability.

A.4 DETAILED INTERFACE REQUIREMENTS

Requirement 6.7.5.1 - Interfaces.

Interface	Description	Frequency	Agency to Contractor	Contractor to Agency
Account Maintenance File	Establishes the initial account set up record. This interface for the EPC shall be implemented with real-time processing.	Daily	X	
Account Maintenance Batch Processing Summary File	Generated for each incoming Account Maintenance file processed. The file provides a summary of the file processed, identifies any records not processed, and the reason code for the rejection.	After each account maintenance file		X
Account Maintenance Reject File	Identifies Account Maintenance File records that have failed during account set-up.	After each account maintenance file		X
Account Status File	Identifies newly added accounts. The file will be sent back to the Agency for each account setup. The Agency will receive a record for each program added to an account.	After each account maintenance file		X
Deposit File	Authorizes funds to be deposited to the EPC accounts, the Agency sends a Deposit File directly to the Contractor's EPC solution. The Agency includes the funds availability date on in this file.	Daily, Monthly	X	
Deposit Batch Processing Summary File	Generated for each incoming Deposit File processed. The file provides a summary of the file processed, identifies any records not processed, and the reason code for the rejection.	After each deposit file		X
Deposit Confirmation File	Identifies deposits posted to the recipient account.	After each deposit file		X
Deposit Reject File	Contains the details of deposits rejected by the EPC solution.	After each account maintenance file		X
Account Change File	Identifies changes to the cardholder's address or telephone number that were initiated by the Contractor's call center.	Daily		X
EPCs Returned and Destroyed	Identifies the EPCs that were returned and destroyed by the	Daily		X

	Contractor.			
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A.5 EPC REPORTING REQUIREMENTS

To supplement requirement 6.8.1, this section, EPC Reports, is a list of reports that provides insight into the type of information currently received and desired by the Agency through reports. The Agency does not require that the Contractor adopt the exact reports containing the same data elements listed below. However, the Agency does expect to receive all data elements described below at the same frequency.

Reporting Category	Description of Data Received	Frequency
Customer Service Representative Statistics	Includes the number of abandoned calls each day and the average wait time per day when transferred between the IVR to a live person. Also, includes general statistics, e.g.: <ul style="list-style-type: none"> – Number of calls per day – Number of CSR calls handled per day – Percent of calls handled by a CSR – Number of abandoned calls – Percent of abandoned calls – Average speed of abandoned calls – Total calls per month – Average speed of answer by CSR when rolling from IVR – CSR average talk time – CSR average handle time – Max delay 	Monthly
Interactive Voice Response Statistics	Includes the number of abandoned calls each day and the average wait time per day when transferred between the IVR to a live person. Also, includes general statistics, e.g.: <ul style="list-style-type: none"> – Number of calls per day – Total number length of call – Average all duration – Number of calls transferred from IVR to SR – Percent of calls transferred to a CSR 	Monthly
Deposit and Transactions	Provides summary information for the following: <ul style="list-style-type: none"> – The number of credit and debit transactions – The number of deposits – Average number of transactions per cardholder – The number cards issued 	Monthly
Dormant Card Information	Cumulative list of accounts with cards that have not been activated 30 days or more since the initial card was issued. The report shall include: <ul style="list-style-type: none"> – The Cardholder's name, – Account number, – Date of last deposit, and 	Monthly

Reporting Category	Description of Data Received	Frequency
	– Date the first card was issued.	
EPC Distribution	Provides a report of the information sent to the EPC production facility. Confirms the daily EPC production total.	Daily
Solution Availability	<p>Report of the solution availability of each performance component (EPC processor, transaction switch, recipient IVR, and Retailer IVR), including detailed documentation and explanation of both scheduled and unscheduled downtime or processing interruptions.</p> <p>Must include dates and times of outages and percentage of time each component was available for the month.</p>	Monthly
EPC Solution Incident	<p>Provides an explanation of outages with the EPC solution.</p> <p>The report shall include:</p> <ul style="list-style-type: none"> – Date of problem – Start time – End time – Other states impacted, if any – Problem type – Detailed problem description – Detailed problem resolution – Prevention of future occurrences – Name of individual completed report 	<p>Within 24 hours of identification of the incident.</p> <p>Final incident reports are due within 48 hours of incident resolution.</p> <p>Daily status reports shall be made until final incident report is received.</p>

Appendix B – Wireless EBT Project

B.1 REVIEW RESPONSE QUESTIONS

Please review the proposed requirements in this Appendix in entirety. The Agency requests that Respondents provide information addressing the following questions as a response to this RFI. Response submission instructions are included in Section 3.2 of the RFI.

1. Describe the Respondent's current experience and offerings related to supporting states in their Farmers Markets services.
2. Detail the Respondent's experience in distributing, installing, testing, and managing farmers markets equipment, which includes wireless EBT equipment.
3. Describe the services available to manage direct marketing farmer transaction and reimbursement data. If possible, provide information in the ways the Respondent has been able to improve the reimbursement process for direct marketing farmers.
4. Describe any training, hands-on application support, and marketing services you currently provide specific to direct marketing farmers.
5. Describe any additional areas of efficiencies or innovations the Respondent has seen or developed to support other states in their Farmers Market services.
6. Describe any challenges the Respondent has experienced in its work with wireless EBT and/or other states Farmers Market services.
7. Please include any additional insight or comments related to the Wireless EBT Project and other states Farmers Markets services that could help inform the Agency in the development of requirements.
8. Describe how the Respondent would support the Iowa Double Up Food Bucks pilot program.
9. The Agency's current budget for the Wireless EBT Project is \$19,200 annually. Please tell us if you are able to provide quality services and satisfy all proposed requirements within the Agency's budget. If no, please note any specific areas of concern that may affect this budget.

B.2 INTRODUCTION

Below are the detailed Wireless EBT Project specific scope of work requirements for Respondent review and comment. Please note that the Agency is currently drafting general requirements related to contract management, project management, deliverables, and technology that have not been provided under this RFI as the Agency is looking for feedback specifically on the Wireless EBT Project scope of work requirements.

As described in section 3.2 of the RFI, the Agency is interested in receiving feedback on the proposed requirements using Microsoft Word compatible tracked changes features.

B.3. DETAILED REQUIREMENTS

ID#	Requirements
7.1	Wireless EBT Project.
7.1.1	The Contractor's solution will support all promotional and marketing efforts for direct marketing farmers participation in the Wireless EBT Project.
7.1.2	The Contractor shall develop a program that provides assistance to individual farmers who are interested in obtaining wireless POS technology to accept EBT cards.
7.1.3	The Contractor shall facilitate completion of the USDA Food Assistance Retailer Application, Farmers Market Coalition (FMC) grant application if applicable, bank application from the processor/ISO, and the Agency's bank addendum form. <ol style="list-style-type: none">1. The Contractor shall provide instructions for the completion of all forms.2. If requested by the farmer, offer additional customer service assistance to complete the forms, as necessary.
7.1.4	The Contractor shall collect all completed applications and forms and distribute them to the appropriate entities for processing.
7.1.5	The Contractor shall track and maintain a list of all pertinent information regarding participating farmers, including: <ol style="list-style-type: none">1. Farmer's FNS number,2. Products sold, and3. Locations where farmers sell their products.4. The products sold and locations where farmers sell their products shall be updated annually.
7.1.6	The Contractor shall be primarily responsible for training all farmers on use of the wireless POS device. Training shall include, but is not limited to, the following information: <ol style="list-style-type: none">1. How to process EBT, debit, and credit cards,2. Settlement initiation,3. Reimbursement process, and4. Technical support contact information.
7.1.7	The Contractor shall work with the Agency to establish a process to determine the type of terminal and purchase arrangement that is best for each specific farmer. It will be based on the type of food product raised/grown, the number of and location of Farmers Markets that they sell their products, and the number of months each year that they sell their products.
7.1.8	Using the determination process, the Contractor shall interview farmers to determine the type of terminal and purchase arrangement that is best for each specific farmer.
7.1.9	The Contractor shall develop a promotional video each year of the contract for the

ID#	Requirements
	<p>Wireless EBT Project.</p> <ol style="list-style-type: none"> 1. The video shall be featured on the Agency website to promote the Wireless EBT Project and to increase farmer participation. 2. The Contractor shall work with the Agency to design the messaging of the video prior to any development. Some years it may only be updating yearly data. 3. The video will be provided annually per the mutually agreed upon schedule.
7.1.10	<p>The Contractor shall provide marketing and outreach posters to promote farmers market participation annually.</p> <ol style="list-style-type: none"> 1. The Contractor shall work with the Agency on content and information prior to design. 2. The Contractor will submit posters to the Agency for distribution. 3. Posters shall be provided annually before the farmers market season begins per the mutually agreed upon schedule.
7.2	Wireless POS Device Management.
7.2.1	<p>The Contractor shall receive and distribute POS equipment for approved farmers. The Contractor shall perform routine tests prior to issuing devices to farmers.</p>
7.2.2	<p>The Contractor shall work with the Agency to distribute, track and manage the Agency's current wireless devices acquired through the current Contractor. The Agency is using the Clover Mobile, FD410, FD410DW, FD400, CDMA and FD130 duo com and FD35 Pin Pad.</p>
7.3	Farmers Wireless EBT Project Reporting.
7.3.1	<p>The Contractor shall obtain monthly activity statements from the Wireless EBT processors for all farmers participating in the Wireless EBT Project. The required data listed below will be in a report which includes:</p> <ol style="list-style-type: none"> 1. Details by farmer, including total monthly sales, commercial debit & credit sales volume and transactions, and EBT sales volume and transactions, 2. Fees the farmer was charged by processor, 3. Any issues reflected by the statements, and 4. Farmer monthly amount reimbursed.
7.3.2	<p>The Contractor shall report on monthly activity for all farmers participating in the Wireless EBT Project. The report includes:</p> <ol style="list-style-type: none"> 1. Total monthly sales for all farmers, 2. Total monthly volume for commercial debit & credit sales and transactions, 3. Total monthly volume for EBT sales and transactions volume, and 4. Total monthly farmer reimbursements.
7.3.3	<p>The Contractor shall initiate the transfer of funds via EFT to each farmer's bank account no later than the 15th day of each month. Any rejects must be immediately reported to the Agency so the farmer can get reimbursed as quickly as possible.</p> <p>The Contractor shall send invoices to the Agency for the amount reimbursed to the farmers.</p>
7.4	Double Up Food Bucks
7.4.1	<p>The Contractor shall ensure that the POS deployed have the capability to run Double Up Food Bucks. The solution shall include the application and its support, data reporting, settlement, reconciliation, and support for farmers.</p>