



## OPTIONAL PRE-PROPOSAL TELE-CONFERENCE

### Prepaid / Reloadable Cards

RFP No. 07092018

Tuesday, July 31st, 2018

2:30 – 3:30 PM CST

### TRANSCRIPT

The purpose of this meeting was to provide a forum for vendors to obtain clarification about the RFP prior to preparing their responses.

#### Participants:

	<u>Company</u>	<u>Contact Name</u>	<u>Email</u>
1.	Qrails	Chad Butler	<a href="mailto:cbutler@qrails.com">cbutler@qrails.com</a>
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3.	Signature Bank of Arkansas	Ryan Goens	<a href="mailto:RGoens@SBofA.com">RGoens@SBofA.com</a>
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6.	AAMSCO	Tiffany Pressler	<a href="mailto:Tiffany@AAMSCO.net">Tiffany@AAMSCO.net</a>
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8.	Regions Bank	Jaclyn Henderson	<a href="mailto:Jaclyn.Henderson@Regions.com">Jaclyn.Henderson@Regions.com</a>
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16.	PNC Bank	Mike Upton	

**UofA Team:** Susan Slinkard, Donna Carter, Jennifer Taylor, Melissa Erwin, Andrew Roberts

**Procurement Coordinators:** Whitney Smith, [wesmith@uark.edu](mailto:wesmith@uark.edu)

## Reminders / Clarifications

- A Transcript of the call will be published on [Hogbid](#). It is the responsibility of each participant to review the Hogbid site for the Transcript information.
- Questions related to this RFP which are received *after* the Transcript will be addressed by Q&A Addenda and published on Hogbid.
- The RFP Committee reserves the right to extend deadlines and other requirements which will be published on Hogbid.
- Until further notice, proposals are currently due August 28<sup>th</sup> by 2:30 PM CST
- **It is the obligation of Proposers to follow the activities on Hogbid.**
- **Proposers must sign all bid documents where required and submit with proposal.**

## Participant Questions / UA Answers

**Question:** Can you confirm approximate volume of athletes, coaching and support staff involved with athletic program travel is 750 people?

**Answer:** Yes, that is correct. The number of student athletes is approximately 450, and the University expects most, if not all, of those students will be issued a reloadable prepaid card. The number of new student athletes per year is approximately 100. Of the remaining 300 coaching and support staff, we expect about 10% to utilize a prepaid card.

**Question:** What is the name of the ERP currently being utilized by the bursar's office for check issuance?

**Answer:** The University of Arkansas currently utilizes a legacy mainframe system ("home grown") called BASIS. This system, in conjunction with a series of back-end processes (also developed and maintained by University staff), combines the payment record data with the data necessary to complete the check printing. The University will begin implementation of Workday in Fall of 2018.

**Question:** Section 14 speaks to research expenditures and notes that cards should contain no personal information however online purchase capability is expected. Will these cards have any demographic information such as name & address upon funding or do you require a card that is completely anonymous?

**Answer:** The University prefers these cards to be completely anonymous.

**Follow up question via phone:** Are you talking about the student programs also?

**Answer:** Only for research participants, not for students, faculty or staff.

**Follow up question via phone:** Can you confirm this card would not be reloadable?

**Answer:** We will also address the answer in another question below. The University expects these will be single-load cards. The University does not conduct many clinical trials that would necessitate a reloadable card.

**Question:** For GSIE study abroad, can the university provide an approximate number of students and faculty participating during Fall and Summer semesters?

**Answer:** Fall 50-100 / Spring 50-100 / Summer 1,000; the University expects that most students will be issued a reloadable card.

**Question:** In sections 9.5 and 9.12, the RFP states that the bidder will comply with the laws of the State of Arkansas. As such,

a) will the University require the vendor to collateralize deposits related to the Prepaid product?

**Answer:** If balances on deposit in a University owned account exceed the current FDIC limitations of insurance coverage, the University will require collateralization of funds.

b) If so, will the University clarify its position and/or confirm any legislative waiver/documentation related to [A.C.A. § 19-8-104](#), stating, *all public funds as defined in § 19-8-101 shall be deposited into banks located in the state*, which would allow an out-of-state bank to respond to RFP #07092018?

**Answer:** Ark. Code Ann. § 19-4-805(a) states as follows: “The state-supported institutions of higher education shall have the right to determine the depositories and the nature of investments of any of their cash funds which are not currently needed for operating purposes. In making these determinations, these institutions shall seek to obtain the highest possible rate of return for their investments.” Please have your counsel review this statute (a copy of which will also be posted on the HogBid site), and if you have further questions, please forward those to Whitney Smith. We will then try to connect the general counsel offices for further discussion.

**Question:** Are there any points in the RFP that are non-negotiable? If the vendor is unwilling to fully indemnify the University, will they be eliminated from consideration? Would the University be will to consider establishing caps on liability?

**Answer:** Generally, the provisions, terms, conditions and any other requirements identified in the RFP and accompanying Terms and Conditions statement are non-negotiable. This is especially true for items of Arkansas state law. There may be a few items wherein the University has some flexibility to negotiate, however, it is too cumbersome for us to go through the entire RFP to identify which items are which. Please refer to Section 10.3 of the RFP which provides a way for respondents to identify any sections where your firm may wish to have an exception, and include in your RFP response. A vendor who chooses to request an exception will NOT be eliminated from consideration. Any such requests will be reviewed by University General Counsel prior to scoring responses. The University reserves the right to contact any vendor who requests an exception to seek further clarification, if necessary.

**Question:** Will the cards for research expenditures need to be reloadable or will they be single use?

**Answer:** The cards for research expenditures will be single use.

**Follow up question via phone:** Single use for which programs?

**Answer:** Research subjects only, and possibly guests of the University.

**Question:** Please provide an estimated number of cards that would be used annually for each program separately,

- a. Athletics per diem
- b. General travel
- c. Research
- d. GSIE study abroad

**Answer:** a. Athletics per diem – The number of student athletes is approximately 450, and the University expects most, if not all, of those students will be issued a reloadable prepaid card. The number of new student athletes per year is approximately 100.

b. General travel – At this time, the University does not have a prepaid card program. While we anticipate that some members of faculty/staff will utilize the prepaid card program, we do not

expect widespread adoption. It is very difficult to estimate the number of cards. The likely adoption would be 250 faculty/staff or fewer.

c. Research – 2,000 (very rough estimate)

d. GSIE study abroad – Fall 50 – 100 / Spring 50 – 100 / Summer ~1,000; the University expects that most students will be issued a reloadable card.

**Question:** Can you share a per card average dollar load amount, and frequency of loads (e.g. daily, weekly, 6 times a year, etc.) for each respective prepaid card program,

a. Athletics per diem

b. General travel

c. Research

d. GSIE study abroad

**Answer:** a. Athletics per diem – At this time, the University would prefer to have the ability to schedule (in advance) daily loads for student athlete per diems during relevant travel periods. Should the administrative burden for this be too large for existing University resources, the Athletics Department will consider a single load at the beginning of each trip. Per diems vary depending on location, but an average per diem is \$42.00. Variables include additional days of travel during tournaments, additional members of the traveling party and location of travel.

b. General travel – At this time, the University does not have a prepaid card program. While we anticipate that some members of faculty/staff will utilize the prepaid card program, we do not expect a widespread adoption. It is very difficult to estimate the number of cards, frequency of load, or average size, as we don't have any 'standard' payments in this area. The likely adoption would be 250 faculty/staff or fewer, and the cards would need to be reloadable.

c. Research – Will likely have weekly loads, though some could be on-demand intermittently. Typical load will be \$10 - \$20/card.

d. GSIE study abroad – per diem varies by program/country; historically; historically, per diem is calculated and disbursed based on the length of the entire program; we anticipate that for short duration programs, all per diem will be loaded once at the beginning of the trip. For long-term programs (longer than six weeks). The University may wish to do weekly loads for student per diems. The University does not have a good average per diem calculation/average at this time.

**Question:** For athletics per diem, do you need the ability to sweep unused funds off cards and back to your account? Or once funds are disbursed to the student are they owned by the student athlete?

**Answer:** No, the University does not intend to sweep unused funds. Once funds are distributed to the student athlete, funds are deemed to be owned by the student.

**Question:** For athletics per diem, do you need transparency into the student's transactions (where the athlete uses the card to make purchases)?

**Answer:** No. The University anticipates that funds will be 'owned' by the student athletes upon disbursement to the various card, and the University will not need any visibility into the individual transactions that occur on the card(s).

**Question:** For research subject payments, do participants receive multiple payments or is it a one-time payment? Do you need reloadable cards for research disbursement?

**Answer:** One-time payments; do not need reloadable cards.

**Question:** For GSIE Travel per diem (faculty led study abroad and other travel prepaid card use, (excluding athletics) is it your desire to be able and sweep unused funds by the student/faculty back to your university account? Once disbursed are these funds owned by the university or the card holder?

**Answer:** The University does not wish to sweep back unused funds, and anticipates that all funds disbursed then become the property of the cardholder.

**Question:** For GSIE Travel per diem, general travel (excluding athletics) do you need transparency into the card holders' transactions? (where the money is being spent)

**Answer:** For GSIE, the University does not need/want transparency into the cardholders' transactions. However, the University will rely on various statements and reports available to the cardholder to assist in the reconciliation of travel claims at the end of the relevant program. These reports should include applicable currency conversion rate, if any, for each individual transaction.

**Follow up question via phone:** What currency conversion report is the University requesting?

**Answer:** The University hopes that the online reporting tools available to each cardholder can provide any relevant currency exchange rate, at the individual transaction level, that can be used to support reconciliation of travel claims at the completion of the trip. Reports would be available to the cardholder only, the University would not have access. However, the traveler could print and provide those reports as part of the claims process. Please outline which reports are available to the cardholder in your bid responses.

**Question:** Are there any programs you don't want card holders to have cash access (withdraw cash at ATMs)

**Answer:** No. All programs may/should allow cardholders to have cash access.

**Follow up question via phone:** Will the research cards need cash access?

**Answer:** While the University prefers that research participant cards have cash access, it is not a deal breaker. We will evaluate the entire program.

**Question:** **SECTION 14. SPECIFICATIONS / GOALS AND DELIVERABLES** {pg. 14} Provide a mechanism for payments to University students and guests that does not require prepayment by the University.

*Given the "no follow-up monitoring" requirements (pg.15) for anonymous pre-paid cards, would the same non-prepayment expectations apply?*

**Answer:** The University needs additional clarification for this questions. On the call, a University representative requested clarification, but there was no vendor response.

**Question:** **SECTION 14. SPECIFICATIONS / GOALS AND DELIVERABLES** {pg. 15} We are looking for a solution that can help meet these needs, while keeping fees to the University and/or cardholder at a minimum as well as limited and reasonable use restrictions.

*Is it possible to provide additional detail in defining "limited and reasonable use restrictions" as it pertains to the expectations of the University?*

**Answer:** The University understands that respondents may have program restrictions, based on the type of card product. Reasonable restrictions are expected. In general, the University wishes for cardholders to be able to easily use the card(s) in the same manner as many standard debit/credit card products. For example, we want cardholders to have at least two ways to access funds (e.g., POS, ATM, online purchases) and to be able to use the card fee-free if they follow the program rules. We also expect cardholders to be able to use the cards at a variety of different merchants, etc.

**Question:** **SECTION 14. SPECIFICATIONS / GOALS AND DELIVERABLES** {pg. 15} Anonymous Cards

*Is it possible for the University to provide a general estimate to the number of anonymous cards that are obtained and distributed by investigators annually?*

**Answer:** Research – 2,000 (very rough estimate)

**Question:** Our corporate legal counsel has serious concerns about the broad nature of the “Illegal Immigrant” certification. While we can attest that we do invest significant resources to verify the citizenship status of our employees and require the same of our contractors, the language in this certification does not make exceptions for a vendor who unknowingly employs an illegal immigrant based on errors within the U.S. immigration system or due to the fraudulent acts of the individual.

Would we be permitted to submit a detailed affidavit that outlines the citizenship verification processes that our company uses in place of the online certification?

**Answer:** Although the University typically requires vendors to certify with the standard form provided, we are willing to review possible amendment language. Please provide a suggested amendment to the certification by Friday, August 3, and University General Counsel will promptly review and answer within a few days, and response will be posted on the HogBid website, along with a transcript of today’s call.

**Follow up Answer:**

It is acceptable if the respondent wishes to supplement the certification (i.e., submit both affidavit and certification).

Ark. Code Ann. § 19-11-105(c) states the following, which is reflected in the standard certification: “Before executing a public contract, each prospective contractor shall certify in a manner that does not violate federal law in existence on January 1, 2007, that the contractor at the time of the certification does not employ or contract with an illegal immigrant.”

Considering the affidavit includes a “knowingly” standard as a point of clarification, and per Ark. Code Ann. § 19-11-105(b) which states the following: “(b) No state agency may enter into or renew a public contract for services with a contractor who knows that the contractor or a subcontractor employs or contracts with an illegal immigrant to perform work under the contract.” Then, it is UA’s Legal opinion that the respondent remains consistent with Ark. Code Ann. § 19-11-105 if it signs and submits both the standard certification and the affidavit.

**Question:** Do the cards need to be EMV capable (specifically cards for GSIE study abroad)?

**Answer:** If not EMV capable, it could be a concern internationally. EMV would be ideal, as the University has programs all over the world. If not, the University would need to consider any alternatives available within the program to meet its needs.

**Questions Received Post-Call:**

**Question:** RFP indicates 3 Different prepaid program needs (Athletics, Graduate/IE & Research). 2 are reloadable and 1 is single value generic emboss. Although difficult to estimate dollar amount and payments, can you estimate total annual issuance for each of the 3 categories? We need to model each program separate as they require different functionality (e.g. international, ATM access, etc.)

**Answer:** a. Athletics per diem – At this time, the University would prefer to have the ability to schedule (in advance) daily loads for student athlete per diems during relevant travel periods. Should the administrative burden for this be too large for existing University resources, the Athletics Department will consider a single load at the beginning of each trip. Per diems vary depending

on location, but an average per diem is \$42.00. Variables include additional days of travel during tournaments, additional members of the traveling party and location of travel.

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**Question:** Are the bids to be submitted by mail, or is there a way on Hogbid, which I didn't see where you could submit?

**Answer:** Bids should be submitted by mail only. Refer to the cover of the RFP document and be sure to also thoroughly review section 10.4 of the RFP document.

**Question:** Can you confirm the required method of submission? On page 11 10.2, there is reference to the HogBid website that can be used to create and submit responses. On page 12, 10.4, there is the requirement for paper and electronic copies. Are you requiring submission using one method or the other or both?

**Answer:** Section 10.2 does not refer to acceptance of electronic bid responses, rather it clarifies the option for the respondents to download the "interactive" version of the Word document to fill in their responses.

As stated in section 10.4, bids must be submitted to this office in a sealed envelope and the contents of your package must contain 1 original (paper), 5 copies (paper), and 2 soft copies (CD or USB).