

**STATE OF NEW JERSEY
DIVISION OF PURCHASE AND PROPERTY
REQUEST FOR INFORMATION
Consolidated Payment Card**

PURPOSE

The purpose of this Request for Information (“RFI”) is to solicit potential options, approaches, and strategies from vendors and other interested parties for implementing a pre-paid debit card program for all cash payments made by State agencies. The State also welcomes information from interested parties that identify qualified vendors who can provide the services described herein.

INTRODUCTION

The State of New Jersey’s Office of Information Technology (“OIT”), on behalf of the State of New Jersey (“State”), is issuing this Request for Information (“RFI”) to identify options available to the State in connection with its anticipated implementation of a pre-paid (branded) debit card program for use by all State agencies making cash payments.

Currently, the majority of cash payments to individuals by State agencies are made by paper check mailed to the recipient. The only exceptions are TANF (Temporary Assistance to Needy Families) cash, which is paid on an EBT (Electronic Benefit Transfer) card, and Child Support, which is paid via a MasterCard pre-paid debit card. Each Agency (or combination of agencies) currently has a banking services contract for the distribution, processing, clearing, etc. of checks issued.

It is the State’s intent to eventually combine all cash payments onto a single card. The expectation is that as an Agency’s banking services contract expires, that Agency will migrate to this central pre-paid card. Agencies will not be required to participate in the program, but will be strongly urged to do so, to maximize efficiencies to the State.

Please note that this is an RFI, not a Request for Proposal (“RFP”). Responses to this RFI will not lead directly to a contractual relationship between a vendor or vendors and the State of New Jersey.

It is anticipated that information received in response to this RFI will be used to develop appropriate documentation (such as an RFQ or RFP) in support of a future procurement or procurements. While it is anticipated that many of the respondents to this RFI will be vendors, the State solicits information from any interested party on the topics described herein.

All information submitted by respondents to this RFI shall be considered public information.

At this time, the State does not intend to publish any input received in response to this RFI.

GENERAL REQUIREMENTS

The State of New Jersey anticipates implementing a pre-paid debit card program to recipients of cash payments who choose not to have a direct deposit to a personal checking or savings account. The debit card must be acceptable (at a minimum) at all POS and ATM locations participating in the branded network.

The State welcomes information from vendors and other interested parties on any of the areas listed below, or any combination thereof.

As envisioned by the State, the comprehensive program will include all of the elements listed below (i.e. these are the minimum requirements of the program):

1. Enrollment - canvassing of all existing clients, for each agency, prior to its participation, to determine each client's preference for direct deposit to a personal account or for the debit card;
2. Account and ACH deposit set-up - providing all hardware and software required to effect electronic deposits to either a personal or debit card account;
3. All testing;
4. Card and PIN issuance;
5. Administrative Terminal support;
6. Client and State/Agency training;
7. Client customer service (24x7x365);
8. Agency level reporting

In addition to the eight (8) items above, vendors are requested to describe other program elements which might apply to and/or enhance the program.

It is in the interests of the State to provide cardholders with the broadest and most cost-efficient combination of purchase, cash access, account inquiry, and customer service transactions possible. Vendors are requested to propose transaction combinations meeting this objective.

Vendors should also propose and comment on the following anticipated optional items:

1. Vendor support provided on a Time and Materials basis;
2. Adding SNAP (Food Stamps) to the branded debit card;

The State is also interested to learn the range of cost associated with implementing this program and what factors (i.e. participation volume, transactions volume, etc.) have the most direct effect on ultimate costs.

SUBMISSIONS IN RESPONSE TO THE RFI/CONTACT INFORMATION

Responses to this RFI **must** be e-mailed to Barbara.Dombroski@treas.state.nj.us. The State will **only accept** electronic responses to this RFI. Responses to this RFI **must** be received electronically so as to be received no later than 2:00 PM EDT on September 8, 2010. Responses will be acknowledged electronically by return e-mail.

Responses to this RFI should be as thorough, detailed, and concise as possible. Responses may be submitted in either Word or Adobe Acrobat formats, with PowerPoint presentation and EXCEL spreadsheets as supplements.

Issuance of this RFI does not obligate the State to any particular course of action with regard to this project. The State reserves the right both to engage one or more vendors through an RFP process.

Potential bidders and other interested parties that respond to this RFI are responsible for all costs associated with developing and submitting a response.

Potential providers and other interested parties should supply contact information for follow-up.

SUBMISSION IN RESPONSE TO THIS REQUEST FOR INFORMATION

The State reserves the right to use, adopt, or incorporate any recommendations presented in responses to this RFI in the development of an RFQ, RFP, or other process for the procurement of these services or to conduct a comprehensive disparity study.

Neither the State nor the responding vendor or interested party has any obligation under this RFI. A vendor or interested party responding to this RFI is responsible for its own costs of responding, and is not guaranteed in any way that it will secure a contract with the State for this project or for any other purpose.

The State may request that some or all vendors or interested parties submitting responses to this RFI present oral presentations and/or demonstrations relating to their responses, products and services.

In response to this RFI, the vendor or responding party is requested to supply the following information:

1. Introduction to the respondent's organization, and if the respondent is a vendor, information such as parent company, age, size, number of customers, offices, number of employees, etc.). Please include ownership structure.
2. Contact name(s) and information for questions the State might have concerning this information and, if respondent is a vendor, the products and services offered.
3. List of relevant web sites for the respondent and its offerings, including, if respondent is a vendor, URL references for similar projects the company has successfully completed and a list of government entities for which the vendor completed such projects. The respondent should identify major customers who use the vendor's services and are willing to serve as a reference regarding the implementation of such a project. Please provide the appropriate contact information.
4. Information and recommendations regarding the preliminary designs, specifications, business requirements, and features that would best address the "General Requirements," set forth above. This should include:
 - (a) What factors (i.e. participation volumes, transaction volumes, etc.) impact the costs and fees.

(b) Information regarding any subcontracting needs that the vendor retained to perform this project may require including type of subcontracting service, projected costs, and management oversight of subcontractor(s).

(c) A brief summary of the anticipated cost savings, efficiencies realized, or other business case support for implementing or utilizing the vendor's products or services if a single vendor is selected.

(d) Information about the projected schedule necessary to fully implement this project for a single (the first) agency. The schedule should include major milestones, and any dependency on State/Agency actions.

5. If the respondent is a vendor, identification of current or completed engagements to implement similar projects for other state or local governmental entities. Respondents other than vendors are also welcome to provide references to similar projects that they believe would be useful to the State in planning and implementing this project.

6. If the respondent is a vendor, a clear indication which of the "General Requirements", if less than all, that the vendor is qualified and has the capacity to successfully perform.