

#	RFP Section/Subsection	RFP Page #	Question	Answer
1	2.2 Bidder Requirements - #7 - "If debit cards are an additional solution offered in Bidder's proposal, the State estimates as many as 180,000 start-up debit cards will be required."	24	In addition to the 180,000 cards anticipated at start-up, how many cards are anticipated in any given year thereafter?	The State anticipates approximately 35K - 50K cards per year thereafter assuming no additional proposed payment methods are provided by the vendor.
2	Program Overview	N/A	Please confirm that the State develops and hosts the service where claimants initiate claims and select their preferred payment method?	The State currently does host the services where claims are initiated. This service is anticipated to migrate to the cloud.
3	1.4 Purpose of the Request for Proposals	11-12	As part of the alternative methods of payments, would the State continue to host the service via NYEPAY or would you be open to accessing an alternative payment solution via API calls?	Bids will be considered only from banking institutions including commercial banks, or payment processors partnered with a banking institution that are capable of performing the requirements presented in RFP# Z-46. Bidders must offer ACH as a primary method of disbursement of funds. Bidders must offer at least one (1) other primary method of disbursement of funds, which may include debit cards, paper checks, or another disbursement method that will be an additional primary method of disbursing funds. Additional to the minimum two methods above, the State highly desires multiple primary methods of disbursements of funds.
4	General Question	N/A	Is it possible to receive a list of participants in the past RFP (2016)?	The State can not openly disclose who previously bid on past opportunities. Please submit a FOIL request to obtain this information.
5	General Question	N/A	May we please have a redacted copy of a recent Account Analysis statements for purposes of generating the most accurate proforma for the DOL?	For the purposes of timeliness, this will not be provided at this time. However, the State does anticipate issuing an amendment to this RFP and will provide the information if possible as an exhibit at that time.
6	General Question	N/A	Does the New York State Dept of Labor use contingent lines of credit, and if so who are the current providers and amounts? And, if not, would NYS Dept of Labor find it helpful to have credit capacity available in the form of a line of credit to cover contingent needs?	NYS/DOL does not use contingent lines of credit, nor does it see a need to have lines of credit issued to it by an institution at this time.
7	General Question	N/A	Does the NY Office of the State Comptroller issue debit cards to assist in adoption of electronic payment for payroll (direct deposit)? If no, how many employees are not currently enrolled in electronic payment?	The New York State Office of the State Comptroller does not disburse funds as a result of this contract.
8	General Question	N/A	Would the State please consider an extension to the due date to allow vendors as much time as possible after the State's QA response?	The State anticipates issuing an amendment to this RFP and will determine whether or not to extend the deadline at that time.
9	Attachment 5, Section 2.13 Check Cashing	17	Can you please provide the approximate annual or monthly payment volumes for each department (ie: DOL, OCFS) by current payment type (ie: ACH, check Prepaid Debit card, check)	Please see Exhibit 1.
10	Attachment 5, Section 2.13 Check Cashing	17	Do you currently collect and capture either email addresses or mobile telephone numbers of your payment recipients? If so, what % of recipients, by department (ie: DOL, OCFS), do you possess either email or mobile telephone for today?	The State does not retain this information.
11	Attachment 5, Section 2.3.3 OCFS Accounts	5	Bidder is asked to work with each LDSS based on their individual processes so are their requirements presented under this current RFP. Would the Authorized signers at the DOL also have authority for each LDSS or will the authority be decentralized at the level of each individual LDSS?	The Awarded Bidder would have to work with the individual LDSS county, as each county has its own bank account.
12	RFP 4.2 Cost Proposal Format	57	We anticipate that the awarded Bidder will bill under a detailed Account Analysis statement containing unique service elements (Price x Volume). Will you accept a copy of the preliminary Account Analysis Proforma which will be used to arrive at a blended rate as per ATTACHMENT K COST PROPOSAL. For the purpose of deriving a compensating balance Earnings Credit Rate, what is the Average Collected Available balances for the past 6 or 12 months?	Yes, the State will accept the preliminary Account Analysis. With regard to the second question "For the purpose of deriving a compensating balance Earnings Credit Rate, what is the Average Collected Available balances for the past 6 or 12 months?" For the most recent three months (January, February, and March 2022) the average daily balance for the UI account was \$23,487,698.49 and the OTA account was \$69,583.43. Pre-pandemic, for October, November, and December 2019, the average daily balance for the UI account was \$11,250,214.05 and the OTA account was \$87,395.62. These balances do not necessarily indicate future balances or trends.
13	Exhibit 1	1	Does "NYOUF" stand for the New York Office of Unclaimed Funds?	The State confirms this definition.
14	Exhibit 1	1	Historical Debit Card Issuances DOL & OCFS: For the last 12 months, could you please provide: •Number of active cards •Number of loads per month •Dollar amount of loads per month •Number of ATM withdrawals per month •Dollar amount of ATM withdrawals per month •Number of teller withdrawals per month •Dollar amount of teller withdrawals per month •Number of POS PIN transactions per month •Dollar amount of POS PIN transactions per month •Number of POS signature transactions per month •Dollar amount of POS signature transactions per month •Number of transfers to a personal bank account per month •Dollar amount of transfers to a personal bank account per month •Number of live agent phone calls per month •Number of IVR calls per month	The State declines to amend Exhibit 1 at this time.
15	Exhibit 1	1	What is the average number of weeks a debit card issued by DOL received funds?	DOL can not provide an average. The maximum duration for receipt of benefits is 26 weeks for the regular UI program, with some extensions beyond 26 weeks for Claimants in approved vocational training programs. The UI benefit duration for all Claimants could extend to beyond 26 weeks during periods of high persistent unemployment as defined by the Federal government.
16	Exhibit 1	1	What is the average number of weeks a debit card issued by OCFS received funds?	An average can not accurately be determined as these payments are for adoption subsidies and can go up until an adopted child is 21 years of age. There is no cap as far as fixed duration is concerned, these payments go until a child is 21 regardless of when benefits start.
17	Section 1.9	15	Does the state give preference if a single Bidder is able to provide all the services listed without having to partner with a third-party payment processor or financial institution?	The State does not provide preference to single Bidder vs partner/subcontractor situations.
18	Section 1.9.1	15	All DOL and OCFS accounts and any resulting accounts must be located in NYS. Can you please clarify how you define "located in NYS?" As many accounts, including prepaid debit card accounts, proposed could be classified as "virtual" how does a vendor respond to the physical location requirement?	The State defines "located in NYS" to mean the NYS or federally chartered commercial bank with legal authority to operate in NYS, or a financial payment processor that will partner with a NYS or federally chartered commercial bank must have branches within New York State.
19	Appendix GTC		Has the State collected damages from your current vendor? If so, how much has the State collected annually, on average?	The State has not had to collect damages from our current vendor.
20	Section 7	67	How should a vendor calculate the percentage of MBE/WBE participation in the contract?	If the vendor is for profit then it is the percentage of the monies billed to the state. In the event of a not-for-profit the following information is applicable. a. Personal services, rent, and utilities are exempted from the total contract value or grant amount if the grantee is a not-for-profit. b. To the extent the goods or services being procured for the agency or authority by way of the not-for-profit is being self-performed by the not-for-profit (i.e. not procured in the open market), then MWBE goals do not apply. If a not-for-profit will self-perform \$80,000 of a \$100,000 contract, then only \$40,000 need be assessed for MWBE goals (which may also be adjusted for personal services, rent, and utilities as stated above). c. After exempting personal services, rent, utilities, and self-performance, the entire remainder of the funds are to be assessed for goals. For example, if the funding is \$100,000 of which \$80,000 comprises personal services, rent, utilities, and self-performance, then the remaining \$20,000 should be assessed for goals. Therefore, if it is determined via goal setting that a 30% goal is appropriate for the procurement, then it is 30% of \$20,000 and quarterly MWBE utilization submission should be reported accordingly.
21	Section 2.2.1	24	Does the State give preference for vendors/financial institutions who have experience in issuing unemployment insurance cards through a pandemic?	The State does not have a preference to provide for this question.

22	General	N/A	Can the State provide required forms in a fillable PDF or Word format if available?	The State declines to update the forms at this time. Please fill out using wet ink. Please note the State does not accept DocuSign or other forms of digital signatures. At this time, the only signature accepted by the State and its control agencies are original signatures and scans of original signatures.
23	General	N/A	Will NYSDOL please confirm Contractor will have the opportunity upon award to negotiate intellectual property (IP) terms that may be applicable to and appropriate for the Contractor's proposed solution (for example, COTS, SaaS, pre-existing, independently developed, and/or third-party IP)?	Negotiations will be a part of contract development as result of this RFP between the State and the tentatively Awarded Bidder.
24	1.2 Calendar of Events	Page 10	Will the state allow a second round of questions?	At this time, the State does not plan to include a second round of questions. However, the State does anticipate releasing an amendment to the RFP which may include a second round of questions.
25	1.2 Calendar of Events	Page 10	To best accommodate for inconsistent delivery issues over weekends, will the State extend the due date to May 20, 2022?	The State anticipates issuing an amendment to this RFP and will determine whether or not to extend the deadline at that time.
26	1.9 Mandatory Bidder Eligibility Requirements, Item #2	Page 15	Please confirm that if debit cards are being offered they become the primary method of disbursement of funds	The Awarded Bidder must provide Benefit Recipients with the ability to choose their preferred method of funds disbursement based on their winning proposal. If a Beneficiary Recipient fails to submit their preferred method, the State may choose a default method from the options provided in the winning proposal. The State anticipates releasing an amendment to this RFP which will include clarifying language.
27	1.9 Mandatory Bidder Eligibility Requirements , items #1-21	Page 16	Please align requirement language for consistency as follows: Bidders, or in the case of a processor being primary Bidder, the Bidder's partner bank	The State anticipates releasing an amendment to this RFP which should clarify this discrepancy.
28	Appendix GTC – General Terms and Conditions 2.24D Breach or Security Incident	28	Will NYSDOL agree to modify as follows: D. Notwithstanding the above, this Section shall be subject to the direct damages amount as provided above in Section 2.22C. The provisions of this Section 5.2.25 shall survive termination or expiration of this Contract.	No. NYSDOL cannot make this modification. The successful bidder will be responsible for the costs associated with complying with this provision.
29	Appendix GTC – General Terms and Conditions 3.2 Convenience	30	Will NYSDOL agree to add the following or other mutually agreeable language at the end of this Section: Contractor shall be equitably compensated for (i) the unamortized portion of any start-up costs, (ii) any costs associated with terminated Subcontracts or vendor agreements, (iii) any outstanding charges associated with leases or leasehold improvements, and (iv) any other reasonable and necessary wind down costs.	NYSDOL will not agree to the proposed language. However, NYSDOL can clarify that amounts due and payable to Contractor in the event of the NYSDOL's termination for convenience shall be all amounts payable for services rendered prior to the date of such termination, and agreed upon costs associated with winding down the Contract, which may include costs to transition to another Service provider.
30	Appendix GTC – General Terms and Conditions 3.3 Cause	30	Will NYSDOL agree to negotiate a reasonable cure notice period during final negotiations prior to contract award as found in Section 2.11 (Remedies for Breach)?	NYSDOL is willing to negotiate reasonable cure periods for defined breaches of the contract during contract negotiations.
31	Appendix GTC – General Terms and Conditions 3.5 Funds Availability	30	Will NYSDOL agree to modify as follows: In the event that funds become unavailable, the State shall deem the resulting contract terminated immediately without termination costs. NYSDOL will endeavor to provide reasonable notice in the event any contract funding becoming unavailable during the current contract term.	Due to the nature of State appropriations, NYSDOL cannot commit to providing notice that funds will become unavailable. However, NYSDOL will endeavor to provide as much notice as practicable to Contractors in the event that funds become unavailable.
32	2.5.3 Additional Requirements for Debit Card	Page 32	1) Be able to process multiple account enrollment files on a daily basis and provide an acknowledgment for all enrollment files received. A return file containing the newly created debit card account numbers, all reissued prepaid debit card account numbers, and all other payment-related information needed for the State to properly make and monitor Benefit payments must also be sent on a daily basis 2 – To enable the offeror to provide the most efficient process to manage multiple enrollment files, will the State provide their current benefit disbursement selection process, i.e., is the data hosted on the state UI system and the offeror will receive the enrollment data directly from the state or does the state currently use a vendor to capture preferred disbursement selection and distribute data back to state and current provider?	Currently, the State sends enrollment data for only debit cards directly. In the future, the State is open to discussing the best method for capturing the customer's payment method selection and how to best transmit the associated account information to the State for funding.
33	4.1.4 Technical Proposal Format	Page 53	Row 4 of the table on page 53 references RFP Section 1.9, Attachment 5. However, the requirements in Attachment 5 do not seem to correspond to RFP section 1.9. Could the State please confirm this is the correct reference?	The State clarifies that Attachment 5 is meant to affirm Mandatory Technical Requirements and not Mandatory Bidder Eligibility Requirements. The State anticipates releasing an amendment to this RFP to clarify.
34	4.3.10 Additional Forms (Optional Administrative Proposal Submissions)	Page 59	Attachment E is listed in the RFP as ST-220-TD Contractor Certification to NYS Dept. of Taxation and Finance, but the PDF provided is another copy of ST-220 CA. Could the State please provide a corrected copy of Attachment E?	The State anticipates releasing an amendment to this RFP which will include Attachment E ST-220-TD
35	5.4 Response Forwarding Instructions and Format	Page 61	The close proximity required by several persons to provide hardcopies increases exposure to COVID. Please consider revising the response requirements from a hardcopy to an all-electronic submission, preferably via email or Portal upload; or alternatively, 1 original hardcopy and multiple USBs.	The State declines to amend its response requirements at this time. Bidders are welcome to submit their bid submissions via the mail as described in Section 5.4 Response Forwarding Instructions and Format thus eliminating the need for in person delivery.
36	6.4.1 Stage 2: Technical Evaluation (60%)	Page 64	Please provide a break out of the 60 evaluation points and weights allocated to the technical response	The State declines to disclose its scoring instrument for the technical evaluation.
37	6.4.2 Stage 3: Cost Evaluation (40%)	Page 65	Please provide a break out of the 40 evaluation points and weights allocated to the financial response	The 40 points awarded for financials will be scored and weighted against other proposal.
38	7 Minority- & Women-Owned Businesses and Service-Disabled Veteran-Owned Businesses Guidelines	Page 67	As there are generally limited opportunities to subcontract services or portions of services related to the identified scope of work to qualified MWBE and SDVOB companies and this is a low/no cost contract to the State, please remove these goals or reduce them to 0%	The State declines to remove the MWBE/SDVOB goals for this solicitation. Bidders are directed to submit both waiver of goals attachments included in the solicitation if they can not meet MWBE/SDVOB goals.
39	Exhibit 1 Historical Direct Deposit and Debit Card Issuance Activity	1	For debit card issuance, can the State provide the number of and average amount for the following types of transactions? -POS PIN -POS signature -ATM -Retail Cash Can the State provide the number of in-network and out-of-network ATM transactions? For the debit card programs, can the State provide the number of live CSR and IVR calls? Can the State provide the number of minutes for each?	The State declines to amend Exhibit 1 at this time.
40	Exhibit B – Proposal Checklist, Attachment F	Exh B, pg. 1	Attachment F, Bidders Certification of Compliance with Public Officers Law § 73(4), is listed in Exhibit B, Proposal Checklist, and a copy was provided with the solicitation documents, but no details were provided. Are Bidders required to submit Attachment F with their proposals?	The State anticipates releasing an amendment to this RFP which should clarify this discrepancy.
41	Exhibit B – Proposal Checklist, Attachment G	Exh B, pg. 1	Attachment G, AC 3237-S NYSOSC Substitute W-9, is listed in Exhibit B, Proposal Checklist, and a copy was provided with the solicitation documents, but no details were provided. Are Bidders required to submit Attachment G with their proposals?	The State anticipates releasing an amendment to this RFP which should clarify this discrepancy.
42	Exhibit B – Proposal Checklist, Attachment H	Exh B, pg. 1	Attachment H, No Conflict of Interest, is listed in Exhibit B, Proposal Checklist, and a copy was provided with the solicitation documents, but no details were provided. Are Bidders required to submit Attachment H with their proposals?	The State anticipates releasing an amendment to this RFP which should clarify this discrepancy.
43	Appendix EO 177 – EO 177 Certification	Exh B, pg. 2	Appendix EO 177 is listed in Exhibit B, Proposal Checklist, and a copy was provided with the solicitation documents, but no details were provided. The instructions on the form say that it is to be submitted prior to contract award by all successful Bidders. Are Bidders required to submit Appendix EO 177 with their proposals?	The State anticipates releasing an amendment to this RFP which should clarify this discrepancy.
44	Exhibit B – Proposal Checklist, Attachment 4	Exh B, pg. 2	Exhibit B, Proposal Checklist, lists Attachment 4, References, as "original signature required." However, there is no signature line on Attachment 4. Can the State please confirm that this form must be signed and specify where to do so?	The State anticipates releasing an amendment to this RFP which should clarify this discrepancy.
45	Exhibit B – Proposal Checklist, Attachment I	Exh B, pg. 2	Exhibit B, Proposal Checklist, lists Attachment I, Vendor Responsibility Form, as "original signature required." However, there is no signature line on Attachment I. Can the State please confirm that this form must be signed and specify where to do so?	The State anticipates releasing an amendment to this RFP which should clarify this discrepancy.
46	RFP Section 7 and Exhibit B – Proposal Checklist, Appendix MWBE-3	RFP pg. 69 and Exh B pg. 2	The RFP states that the Workforce Utilization Report (Appendix MWBE-3) shall be submitted by Bidders after contract award. However, it is listed as "submission required with Admin proposal" on Exhibit B, Proposal Checklist. Can the State please confirm that Bidders are not required to submit this form with their proposals?	The State anticipates releasing an amendment to this RFP which should clarify this discrepancy.

47	RFP Section 4.3.7 and Exhibit B – Proposal Checklist	RFP pg 59 and Exh B pg. 2	RFP Section 4.3.7 states that Bidders are required to submit in their Administrative Proposal Appendix MWBE-4, MWBE 100, MWBE Utilization Plan, or Appendix MWBE-5, MWBE 101, Application for Waiver of MWBE Participation Goal. However, both appendices are listed as "required for submission" on Exhibit B, Proposal Checklist. Can the State please confirm that only one of these forms is required for submission?	The State anticipates releasing an amendment to this RFP which should clarify this discrepancy.
48	RFP Section 7, #V, Monthly SDVOB Contractor Compliance Report – Form SDVOB 101 and Exhibit B – Proposal Checklist, Appendix SDVOB-2 - SDVOB 101 Monthly Compliance Report	RFP pg. 72 and Exh B pg. 2	RFP Section 7 states that Contractor is required to report provide SDVOB 101 to DOL during the term of the Contract for the preceding month's activity. However, Appendix SDVOB-2 - SDVOB 101 Monthly Compliance Report is listed on Exhibit B, Proposal Checklist, as being required for submission. Can the State please confirm that Bidders are not required to submit this form with their proposals?	The State anticipates releasing an amendment to this RFP which should clarify this discrepancy.
49	RFP Section 2.10.1, Pre-implementation Testing and Exhibit B – Proposal Checklist, Appendix NDA – Non-Disclosure Agreement	RFP pg. 41 and Exh B pg. 2	RFP Section 2.10.1 states that prior to testing, the Awarded Bidder and its agents and employees who will have access to State information must sign the Appendix NDA – Non-Disclosure Agreement provided by the State. However, Appendix NDA is listed on Exhibit B, Proposal Checklist, as "required for submission." Can the State please confirm that Bidders are not required to submit this form with their proposals?	The State anticipates releasing an amendment to this RFP which should clarify this discrepancy.
50	Section 1.9	15	Could closed loop digital gift cards to national and New York businesses be a permissible distribution method – aimed towards serving the unbanked – for some portion of the payments?	Provided this solution meets all mandatory requirements such as, but not limited to, the ACH and check requirement. The vendor would be responsible for all customer related services related to this proposed solution.
51	Section 1.9	15	Would it be permissible for an eligible bank or payment provider to partner with a non-NY chartered payment provider in delivering a portion of the services requested in the RFP?	Provided this solution meets all mandatory requirements, inclusive of the requirement "Bidders must be a NYS or federally chartered commercial bank with legal authority to operate in NYS, or a financial payment processor that will partner with a NYS or federally chartered commercial bank. All DOL and OCFS accounts and any resulting accounts must be located in NYS"
52	Section 2.6	35	Would the DOL, OCFS, and OSC be open to introducing a closed loop digital gift card provider with a unique solution (non-NY-chartered) to eligible Bidders intent on providing alternative payment withdrawal options to the unbanked community?	Provided this solution meets all mandatory requirements, inclusive of the requirement that all financial institutions must be able to operate within NYS. As well as the Bidder can meet the ACH and check requirement.
53	Section 2.6	35	Would the agencies be amenable to introducing (Bidder's Name) a New York City-based digital payment provider, to Bidders focused on providing equitable withdrawal solutions to the unbanked community?	Provided the Bidder's proposals meets all mandatory requirements.