



Requirements for Statements of Qualifications and Applications to Provide Prepaid Debit Card Services for the U.S. Debit Card Program

I. Overview

The Bureau of the Fiscal Service (Fiscal Service) is the bureau within the U.S. Department of the Treasury responsible for disbursing federal payments. A major goal of the Fiscal Service is to reduce the number of paper checks it disburses by moving check recipients to electronic payment mechanisms. As part of its All-Electronic Treasury initiative, the Fiscal Service (at that time Financial Management Service [FMS]) issued a Final Rule at 31 CFR Part 208 in December 2010 requiring that all non-tax payments be issued by EFT, with limited exceptions. The U.S. Debit Card Program was created by the Fiscal Service to provide Federal Agencies with the ability to deliver Federal non-benefits payments (both recurring and non-recurring) through debit cards as an alternative to checks, drafts, cash, and other non-electronic mechanisms. Fiscal Service has legal authority to provide debit card and other payment, collection and cash management services to agencies under 31 U.S.C. §§ 321, 3321, 3322, and 3332.

Pursuant to its authority under 12 U.S.C. §§ 90 and 265, 31 C.F.R. §§ 202 and 208, and other applicable federal laws, the Fiscal Service seeks a qualified applicant to provide the services necessary to operate the U.S. Debit Card Program. The Fiscal Service recognizes that financial institutions may choose to provide some of the required services through partnership with other service providers.

II. Timeline for Selection

The Fiscal Service's process for selecting an applicant is expected to follow the below timeline (Fiscal Service may vary the timeline as necessary or appropriate):

Date	Event
October 23, 2015	Fiscal Service issues announcement seeking Applications
November 23, 2015	Application submissions due to the Fiscal Service (5:00 p.m. ET)
December 14, 2015	Fiscal Service notifies Finalists

December 14, 2015 - February 1, 2016	Fiscal Service sends sample Financial Agency Agreement to Finalists; Finalists invited to make oral presentations; Fiscal Service review period
March 1, 2016	Fiscal Service designates Financial Agent
April 1, 2016	Applicant signs Financial Agency Agreement
April 2016 - December 2016	Implementation and Transition

III. Projected Volumes

The Fiscal Service cannot predict the number of cardholders or Federal Agencies who will be onboard the U.S. Debit Card Program at the time of Financial Agent selection. However, historical data and recent volume trends can provide information regarding scale. As of August 2015, there are approximately 442,000 active debit cards with a total balance of approximately \$35.2 million. As Fiscal Service continues to expand the program, the total number of active cards could reach 700,000 or more in a two year timespan. The U.S. Debit Card Program currently serves 15 Federal Agencies across over 50 different Agency programs.

Refer to the following table for additional information regarding current program volumes:

Number of Programs	Funds Owned By	Method of Funding	Branded/Unbranded	Active Cards
9	Agency	Same Day Funding via Wire Transfer	Branded	188,149
3	Cardholder	Same Day Funding via Wire Transfer	Branded	165,388
3	Cardholder	Automatic Clearing House - Federal Agency Initiated Next Day Funding	Branded	19,896
21	Agency	Same Day Funding via Current Financial Agent Owned Process	Branded	3,800
8	Agency	Same Day Funding via Current Financial Agent Owned Process	Unbranded	46,551
1	Cardholder	Same Day Funding via Current Financial Agent Owned Process	Unbranded	7,754
2	Cardholder	Same Day Funding via Current Financial Agent Owned Process	Branded	135
3	Agency	Other	Branded	7,241
5	Agency	To Be Determined	Branded	2,986

The Fiscal Service cannot and does not guarantee (1) the number of cardholders/Federal Agencies who will enroll in a debit card program in the future; (2) the dollar amount that will be loaded onto debit cards; (3) the number or types of transactions that cardholders will complete; or (4) any other information about expected cardholders/Federal Agencies or transactions that will occur in the future.

IV. Financial Agent Selection Process

A. *Legal Authority.*

Pursuant to its authority under 12 U.S.C. §§ 90 and 265, 31 C.F.R. §§ 202 and 208, and other federal laws, Fiscal Service is authorized to designate a financial agent for the purpose of disbursing federal non-benefit payments electronically through debit card. Potential applicants are limited to financial institutions that meet the requirements described in 31 C.F.R. § 202.

NOTE: Applicants are selected and designated in accordance with Fiscal Service's Financial Agent Selection Process (FASP). The Federal Acquisition Regulations do not apply to the Financial Agent Selection Process.

The Fiscal Service will accept applications from financial institutions with the demonstrated ability to issue debit cards with the attributes described below. Interested financial institutions must submit Applications in accordance with the process described below. The Fiscal Service will review the Applications and select one or more financial institutions to be Finalists. Finalists will be invited to participate further in Fiscal Service's selection process, which may include oral presentations and informal discussions. The Fiscal Service will provide Finalists with the proposed Financial Agency Agreement that the designated Financial Agent will be required to sign. Finalists must express their willingness to sign the Financial Agency Agreement (subject to mutually agreed-to modifications) prior to proceeding with the FASP. The Fiscal Service will require the designated Financial Agent to execute a final Financial Agency Agreement after the selection is announced.

B. Evaluation of Proposals

The evaluation of proposals will be based on multiple factors and not solely on cost to the government. The Fiscal Service will consider, in a balanced way, the following factors:

- i. Ability to meet or exceed documented requirements
- ii. Compliance with Section V, Application Submission Process
- iii. Benefits gained by Federal Agency customers and cardholders
- iv. Total program costs to the Government over the life of the agreement
- v. Innovative solutions that impact customer service and program efficiencies

V. Application Submission Process

Financial institutions submitting Applications must comply with the following requirements. The Fiscal Service may, at its discretion, waive any of the requirements based on its assessment of what is in the best interest of the United States.

A. Application Format. An interested financial institution may submit an Application in whatever format it deems appropriate, subject to the following parameters:

1. The Application (excluding the transmittal letter) must be clearly divided into two sections entitled "Part I" and "Part II." Part I may not be more than five (5) pages and Part II may not be more than thirty (30) pages. A page is 8-1/2" x 11", single-sided, with font size no smaller than 12 point, except charts may include font size no smaller than 10 point. For Part II of the application, each section should be titled accordingly (i.e. Section 1- Qualifications, Section 2 – Pricing, etc...);
2. In addition to the 35 pages allotted to Parts I and II, the Application may also contain a table of contents, pricing proposal charts, and sample debit card issuance, usage, and other types of reports;

3. Except for pricing information, the Application should not contain any information the financial institution deems proprietary or confidential; pricing information the financial institution considers proprietary or confidential should be marked as "confidential commercial information" on each page. No other information should be marked "proprietary" "confidential" or with similar legends;

4. The financial institution may not submit any sales brochures, videos or other marketing information; and

5. Responses must be written in plain English, defining each requirement in a succinct, operational manner.

B. Application Transmittal Letter. The Application must contain a transmittal letter as described below:

1. The Application must contain a transmittal letter written on the financial institution's letterhead and signed by an official of the financial institution with legal authority to represent and bind the institution to the statements made in the Application (faxed or scanned signatures are acceptable if the letter expressly states that Fiscal Service may rely on such signature as if it was an original);

2. The transmittal letter must include the name, title, mailing address, e-mail address, telephone number(s), and fax number of the financial institution's contact person to whom the Fiscal Service will address all communications related to the financial agent selection process; and

3. In its transmittal letter, the financial institution must affirmatively state that it (1) qualifies as a financial agent under 31 C.F.R. 202; (2) agrees to the selection approach described in this "Requirements for Statements of Qualifications and Applications to Provide Prepaid Debit Card Services for the U.S. Debit Card Program" (3) understands that the selection process is subject to Fiscal Service's Financial Agent Selection Process and is not subject to the Federal Acquisition Regulations; (4) understands that Fiscal Service makes no guarantees that the financial institution will be invited to participate further in the selection process; and (5) understands that Fiscal Service makes no guarantees for future cardholder or transaction volume under a debit card program.

C. Part I of the Application. Part I of the Application must address the following:

1. The applicant's qualification to act as a Financial Agent for the purposes described in this Request for Applications pursuant to 12 U.S.C. §§ 90, 265 and in accordance with the requirements set forth in 31 CFR § 202 and 208

2. The identity of any partners or affiliate organizations with which the financial institution proposes to provide the requested debit card services;

3. The capacity of the financial institution and its partners to issue Card Network-branded reloadable debit cards worldwide and the maximum number of debit cards it could service;

4. The ability of the financial institution and its partners to establish reloadable and single load debit card accounts covered by FDIC insurance and comply with any regulatory requirements that are currently enforced or any proposed requirements for prepaid cards in the future.
5. The ability of the financial institution and its partners to establish and staff a customer service center(s) with U.S. citizens or lawful permanent residents within the Continental United States and within 90 days from the award date.
6. The experience of the financial institution and its proposed partners issuing prepaid debit cards for recurring or non-recurring payments disbursed by a government or private entity including a clear and concise description of projects that illustrate the capabilities of the financial institution and its proposed partners, as well as information about the scope and length of each project described. The description(s) should demonstrate the financial institution's ability to be flexible in making system, operational, and/or managerial changes to support a dynamic program, and its ability to meet the varying needs of unique Agency programs while determining innovative ways to reduce checks and cash from internal business processes.

D. Part II of the Application. Part II of the Application must address or include the following:

1. Qualifications

- a. **Security Compliance:** The applicant's ability to comply with all security requirements of the U.S. Department of the Treasury, as specified in Treasury security directives. Among other things, Treasury directives require that employees, who are working on this project, including call center employees, must be U.S. citizens or lawful permanent residents.
- b. **References:** The contact information of the references for each of the major pre-paid debit card or similar debit card projects described in Part I of the Application.
- c. **Key Personnel:** Names, titles, business addresses, and experience of proposed key project personnel, including key personnel of any partners or contractors.
- d. **Project Management:** How the applicant will manage the project. The applicant must submit a staffing chart describing how they will manage the project with a breakout of project functions.

2. Proposed Pricing Structure

a. Pricing Proposal:

- i. **Cardholder Fees:** Accordingly, applicants must submit bids that are based on maintenance of the existing cardholder fee schedule (see Table A), except to the extent that an applicant contemplates reducing or eliminating one or more of the existing fees. If the applicant cannot improve or meet the existing pricing structure, provide detailed explanations of any appropriate adjustments made. Any transition-related costs must be identified and defined including any build out or infrastructure costs. In direct support of this, Fiscal Service expects equal or greater coverage of surcharge free Network ATMs with this proposal.

Table A: Fee Schedule

Transaction Type	Fees
First Automated Teller Machine (ATM) Withdrawal Per Deposit – Domestic	FREE
ATM Withdrawal – Domestic	\$2.00
ATM Withdrawal – International	\$3.00
Over the Counter (OTC) Withdrawal	\$7.00
ATM Inquiry – Domestic & International	\$0.45
POS Transaction (domestic & international; off-line & on-line)	FREE
Declined Point-of-Sale (POS) Transaction	\$0.25
Card Replacement – first per calendar year	\$7.50
Card Replacement – after first per calendar year	\$7.50
Rush Card Replacement (including card)	\$24.50
Inactivity Charge (after 3 consecutive months of no activity)	\$1.50
Foreign Currency Conversion	3.5% of transaction
Paper Statement	Available per Agency Program request
BANK SERVICE	
Card Package	FREE
Profile setup	FREE
Additional profile setup	FREE
Monthly Program Management Fee Per Profile	FREE

ii. Call Center and Cardholder Statistics: Refer to Tables B through H for information related to the current program call center and cardholder statistics.

Table B: Call Volume

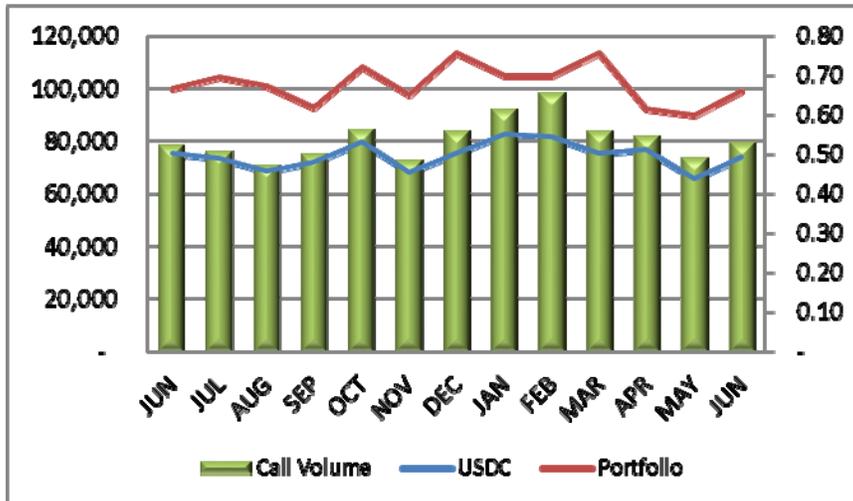


Table C: Caller Frequency

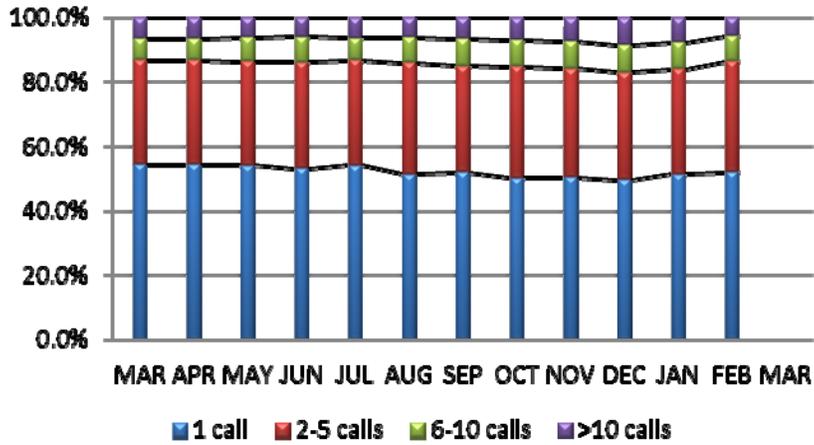


Table D: Year to Date Inquiry Drivers (Most Common to Least)

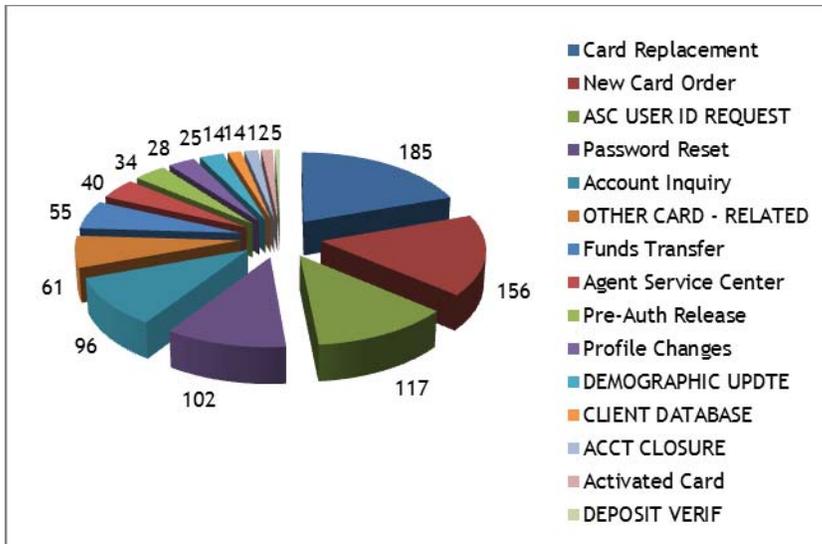


Table E: Cardholder Balances

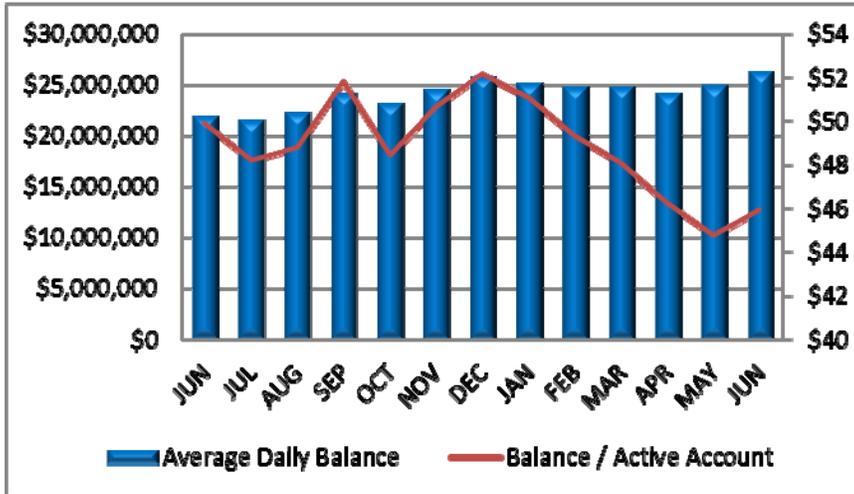


Table F: Account Volume

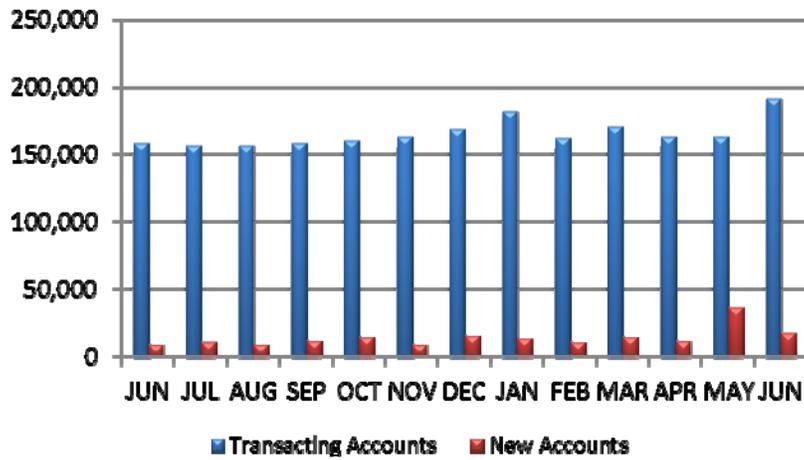


Table G: Transaction Rate

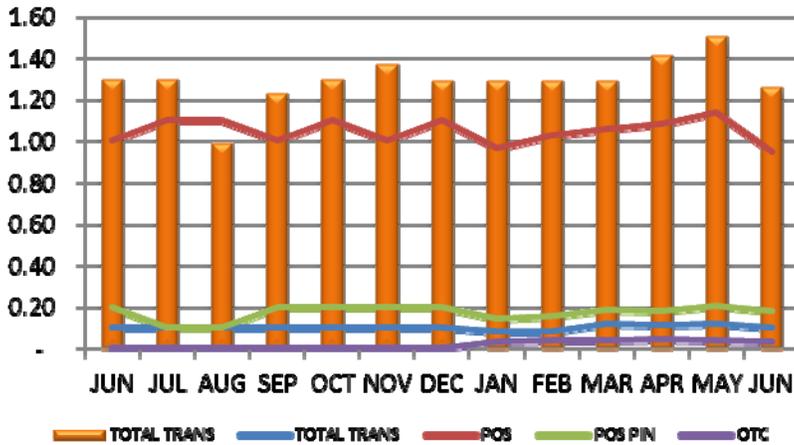
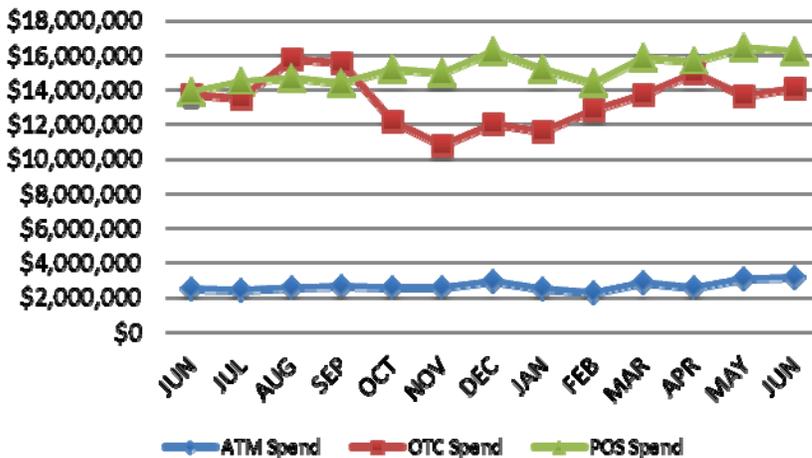


Table H: Spend Rate



- b. **No Credit Check; Cardholder Retention:** Any pricing structure should assume that potential cardholders will not be subject to any credit screening requirements and that cardholders, once enrolled, will not be terminated on the basis of dispute claims or suspected card misuse other than in exceptional circumstances and only with the notification of the Government;

3. Implementation and Transition Plan: Each U.S. Debit Card Program Federal Agency customer may have several different Agency programs utilizing the U.S. Debit Card Program in different ways. Transitioning each type of program and each Agency may require a unique approach in order to minimize impact to customer Agencies and cardholders. The applicant must provide a high level project implementation and transition plan for U.S. Debit Card Program current and potential customers, including estimated implementation and transition timelines, a description of how the applicant would manage the transition and implementation of the program and maintenance of documentation to support the project must be included. The applicant should explain any potential risk and the level of said risk associated with the transition;

4. Personnel/Infrastructure Capabilities: A description of the personnel and infrastructure capabilities of the applicant to provide the required debit card services, including the security and privacy protection features. The applicant should include a description of customer outreach related activities and how an expanding business would be managed;

5. Cardholder Educational Services: The applicant must implement a cardholder education plan. The applicant should provide a description of the type of education the applicant could support as part of their plan (e.g., web based training, mobile application, card carriers, brochures, customer surveys), and any applicable costs associated with such services. Education related material should focus on how a cardholder can access balance and transactional information through differing mechanisms of their choosing. The applicant is prohibited from using any cardholder information for marketing purposes.

6. Regulations: The applicant will be required to adhere to the following regulations:

- a. Newly issued and replacement cards, pursuant to Executive Order 13681 – Improving the Security of Consumer Financial Transactions, Dated October 17, 2014, must be equipped with EVM chip/pin technology;
- b. For cards used for public transit benefits, applicant must demonstrate ability to comply with IRS Revenue Ruling 2014-32, wherein the electronic card must be restricted through merchant category codes (MCC) and merchant identification number to ensure that only purchases of transit benefits can be made;
- c. Identity authentication ("customer identification procedures" or "CIP") procedures and compliance with the PATRIOT Act, Office of Foreign Asset Control and applicable Treasury regulations;
- d. If not already described, a description of the applicant's security and privacy protection procedures, including how the applicant proposes to comply with Gramm-Leach-Bliley Act and other applicable laws;
- e. FDIC insurance for cardholder funds;
- f. The U.S. Debit Card Program is not exempt from the Dodd-Frank Wall Street Reform and Consumer Protection Act, "Regulation II, Debit Card Interchange Fees and Routing";
- g. Cardholders must be provided all of the consumer protections that apply to a payroll card account under Regulation E unless and until the Consumer Financial Protection Bureau amends Regulation E to provide consumer protections to prepaid card holders;
- h. Must have the ability to comply with any regulatory requirements that are currently enforced or any proposed requirements for prepaid cards in the future. Applicant must describe protections that will be available;

7. Card Stock: A description of how the applicant will obtain and provide necessary card stock, including how the applicant will maintain sufficient quantities of card stock and other necessary materials for program operations;

8. Debit Card Features: A description of debit card features for the product(s) offered to meet the stated objectives, including whether the following features will be available:

- a. Applicant must be able to provide the following:

- i. Branded (using either the Visa or MasterCard association network) and unbranded cards;
- ii. ATM only cards;
- iii. Branded and POS only cards;
- iv. Instant issued cards
 - 1. Ability to provide immediate balance loading.
 - 2. Define instant issue funding and set off process
- v. Capability for personal identification number (PIN)-based or signature-based transactions at ATMs or POS devices;
- vi. Cardholder ability to withdraw funds at a bank or credit union branch or other ability to withdraw some or all funds off the card;
- vii. Single Deposit Cards – Branded or unbranded, may not be reloaded and is non-personalized. Funds deposited may be Agency-owned or cardholder owned;
- viii. Multiple Deposit Cards – Branded, reloaded, personalized or non-personalized. Funds deposited may be Agency-owned or cardholder owned;
- ix. Cardholder’s name embossed on the card, if requested by the Federal Agency;
- b. Provide a step-by-step description of the process for establishing an account record. Include a start to finish timeframe, quality assurance and controls, and reporting features. The account record is the infrastructure necessary to support a Federal Agency program or business line. A Federal Agency program or business may require one or both of the following:
 - i. Individually-owned accounts in the name of the cardholder, or;
 - ii. Government Agency owned funds – Agency owned accounts in either the name of the cardholder, or name specified by Agency;
 - iii. If the applicant can provide one but not the other, then describe the account structure and how changes to the account structure impact the pricing proposal;
- c. Card Network design:
 - i. The applicant must provide a generic design and ability to provide custom cards as requested by customer agencies;
- d. Describe the account structure used to identify a Federal Agency and program within a Federal Agency by reading the debit card number, for example:
 - i. Provide a unique account/card number(s) designated specifically to card accounts under the program;
- e. Describe process for assigning sub-account routines for each Federal Agency program or account;
- f. Describe card-related security features;
- g. Ability to provide a mobile application that will allow limited card management functions, such as the ability to check the account status, account balance, and set up account alerts (low balance alert emailed to cardholder, for example);
- h. Ability for cardholder to add cardholder-owned funds to a separate personal debit purse to augment public transit benefits, as needed, and if not, applicant must provide an alternative solution for allowing cardholders to add separate funds, if possible;
- i. Ability to add or remove card parameters for merchant category codes and merchant identification numbers;
- j. Ability to load balances at monthly or regular intervals or at the request of the Federal Agency;

- k. How the applicant will handle "inactive" cards, including how the applicant defines "inactivity;"

9. Card Distribution/Management: A description of the proposed process for issuing cards, and managing issued cards, including (if applicable):

- a. Applicant will only accept card set up information from Federal Agency;
- b. Applicant will be expected to mail cards to a Federal Agency point of contact for distribution to individual cardholders. Agencies may elect to have cards mailed directly to the cardholder's residence.
 - i. Mass mailings of card for initial distribution may occur and then individual mailings to the Federal Agency point of contact or directly to the cardholder for new enrollment and for replacement cards throughout the life of the agreement;
- c. Applicant must provide an inventory management process that can track cardstock by location and ensure that Federal Agencies receive cards timely and accurately;
- d. How renewal cards will be delivered to cardholders;
- e. Procedures for mailing cards to cardholders;
- f. General description of cardholder materials to be provided to cardholders with each debit card (subject to Government approval), including materials that explain to cardholders how to activate and use the card;
- g. Cardholder activation by cardholder selected PIN and deactivation procedures;
- h. Describe process for assigning PINs;
- i. Procedures for re-issuing lost/stolen/destroyed cards;
- j. Ability to provide an enrolling Federal Agency with routing and account information, in advance, for assignment to enrolled cardholders;
- k. Describe applicant procedures for when a request is made to close an account;

10. Card Funding: A description of the applicant's proposed card funding (load and reload) procedures that will facilitate immediate, next-day and/or other funding of a card. At a minimum, applicant must provide immediate funding of card.

11. Settlement Processing/Reconciliation: A general description of how the applicant's debit card settlement processing works, including a description of the applicant's daily and other reconciliation procedures;

12. Cardholder Customer Services: There is a particular need for customer service to be available at the time of funding to a US Debit Card account. A description of the applicant's proposed cardholder customer services, including:

- a. How a cardholder may obtain customer service by telephone (IVR, CSR), mobile application, text/email, and/or online;
- b. The applicant must make customer service available 24/7/365;
- c. What type of cardholder services will be available, including services related to lost/stolen cards, unauthorized transactions, defective cards, obtaining balance and transaction information (paper statements are optional and available by request), and card usage questions;

- d. Whether cardholders will be able to obtain transaction and balance information via text messages or mobile phones;
- e. Availability of ATM network nationwide, including surcharge-free network and/or other ways cardholders may obtain cash or use ATMs surcharge-free, and how the availability of a surcharge-free network and/or surcharge refunds to cardholders impacts the applicant's proposed pricing structure;
- f. Access to customer service and new technologies to handle and process customer service needs by cardholders with disabilities, and availability of customer service in languages other than English;
- g. How the applicant will respond to cardholder disputes and Agency claims of incorrect payments in compliance with appropriate ATM, Card Network association, and network operating rules;
- h. Training and competency requirements for customer service personnel, as well as the quality control procedures the applicant uses to monitor and confirm that customer service requirements are being met;
- i. Dedicated toll free number for Government support;
- j. Customer service center must meet or exceed established SLAs (see appendix A)

13. Fraud Monitoring and Investigation: A detailed description of how the applicant will monitor debit card activity for fraud, how the applicant will respond to card accounts that have been compromised and/or erroneous enrollments, fraud mitigation tools currently employed by the applicant, how cards are terminated, and how incidents are investigated when the applicant believes fraud has occurred in connection with an account;

14. Activity Reports: A description of how and when reports are distributed, whether the report information can be broken down by payment types, Federal Agency, Agency program or business line, as well as be provided in a specific format as requested. Applicant must also provide a description and samples of the types of reports that will be made accessible to the Fiscal Service describing call center and debit card activity, including reports related to:

- a. Lost/stolen cards;
- b. False Acceptance Rate report: rate at which an unauthorized individual is accepted by the system as a valid user;
- c. False Rejection Rate report: rate at which an authorized individual is rejected by the system as an invalid user;
- d. Authorized user attempting to use card at non-authorized terminals;
- e. Invoicing support for all fund draws from the customer agencies' accounts, i.e., a funding detail report listing cardholder accounts and the amount that each was funded during the reporting period;
- f. Detailed transmittal reports for each Federal Agency program/account profile;
- g. An aging report of inactivated cards.
 - i. Inactivity Report that details cardholder accounts listed as "inactive" over a select date range.
 - ii. Suspended Card Report that details cardholder accounts listed as "suspended" over a select date range.

- iii. Canceled/Closed Cards Report that details cardholder accounts listed as “canceled/closed” over a select date range.
- h. Change report: For any change to enrollment or status.
 - i. Cardholder Status Activity Report – Provides details of end of day card status updates over a selected date range, inclusive of lost, stolen, and damaged status types.
 - ii. Enrollment Status Report – Provides users with enrollment status information.
- i. Account status Report: Change in card account status by Federal Agency and Agency program or business line;
- j. Enrollment and customer service call center activity;
- k. Aggregate funding activity;
- l. Aggregate average daily balances;
- m. Aggregate transaction activity;
- n. Authorized limit vs. actual use by cardholder;
- o. Unused portion of cardholder’s benefit;
- p. Specific Federal Agency reporting;
- q. Cardholder Transaction Detail Report – Provides detail level cardholder card usage for a client account;
- r. Ad hoc reports in specified format as requested;
- s. The following reports are for the Department of Transportation TRANServe account only, unless otherwise specified by Fiscal Service or Federal Agency:
 - i. Funding Detail Report – Lists all cardholder’s accounts and the amount that was funded into the account.
 - ii. Substantiation Report: Monthly spend certification report detailing the daily amount expensed (used) by each cardholder during the TRANServe defined monthly benefit cycle.
 - iii. Ability to track unused portion of authorized transit benefit.
 - 1. Track authorized limit versus actual usage by participant.
 - 2. Track/trend unused portion of a participant’s benefit.

15. Financial Agent Information Technology Service Capability: Applicant must provide the ability for Federal Agencies to obtain at will information or the following:

- a. Read-only access to monitor and verify participant status and usage;
- b. Generate reports as required (i.e. Agency and program);
- c. Generate reports with date range flexibility;
- d. Change cardholder status that is more immediate than next- day batch update;
- e. Access should be role based to support multiple Federal Agency contacts with differing access needs;
- f. Applicant’s online system must be customizable to allow for Federal Agency specific field names, menus, and reports;
- g. Ability to order cards for new enrollments and renewals electronically;
- h. Ability to access data up to a minimum of three years old;
- i. Ability to view transaction level data including any fees, (i.e. ATM fees);

16. Customer Service to Government: A description of the customer service and support that will be available to the Fiscal Service and Federal Agencies whose programs are participating in the debit card program, including project management controls, assistance with applicant's system (if necessary), report inquiries, and a description of the type of support the applicant would be able to provide to a Federal Agency investigating a cardholder's current card status (for example, account balance information);

- a. Provide communication support for debit card program to Federal Agencies participating in program through meetings, literature and other means, and provide information to be shared at meetings in advance;

17. Service Level Requirements: A description of how the applicant plans to meet performance measures related to customer service and deposit processing and documentation demonstrating experience in other card programs where performance measures were met or exceeded. See Appendix A for specific Service Level Agreements;

18. Disaster Recovery/Risk Mitigation: A general description of the applicant's emergency and disaster recovery plans;

19. Contingency Plans: A general description of the applicant's contingency plans in the event of systems failure or other similar event, including call center locations;

20. Governance: The Applicant will play a key role in all Federal governance structures and processes, assisting in the drafting and maintenance of all artifacts--particularly a detailed alternatives analysis-- data calls and reports required by Fiscal Service, the Office of Management and Budget (OMB) and/or other Federal entities. Applicant will be required to comply with Fiscal Service security, testing, change control, enterprise architecture, data retention, data protection, governance, and other requirements;

E. Deadline. Applications are due November 23, 2015. The Fiscal Service will send a confirmation of receipt by e-mail. The Fiscal Service may, in its discretion, accept applications and related materials received after the deadline.

F. How to Submit Applications. Completed transmittal letters and Applications must be transmitted to the Fiscal Service by overnight or courier mail or by electronic mail. Only .pdf attachments will be accepted via electronic mail so that the documents cannot inadvertently be corrupted or modified in the transmission and downloading process. Applications must be submitted to:

By hardcopy:

U.S. Debit Card FASP
U.S. Department of the Treasury, Bureau of the Fiscal Service
Attn: Sarah Stricevic
401 14th Street, SW, Room 348E
Washington, DC 20227

Electronically:

Email to, USDebitCardFASP2015@fiscal.treasury.gov

G. Questions. Any questions regarding the Application submission process must be submitted to the Fiscal Service via e-mail, at USDebitCardFASP2015@fiscal.treasury.gov. The Fiscal Service will answer all questions as soon as possible and post questions and answers on https://fiscal.treasury.gov/fsservices/gov/pmt/dbtCrd/dbtCrd_home.htm. Unless a financial institution is notified in writing that the deadline for submission has been extended, the financial institution must submit its Application by the deadline regardless of any outstanding questions it may have.

Appendix A

The table below illustrates the desired U.S. Debit Card service levels that the Fiscal Service will monitor on a monthly basis.

Performance SLA	Requirement
Card Issuance	<ul style="list-style-type: none"> ● 98% within 3 business days ● Remaining 2% within 5 business days
IVR	<ul style="list-style-type: none"> ● 99% of calls answered on 1st ring
Customer Service Representative (CSR) Response Time	<ul style="list-style-type: none"> ● 80% of calls within 30 seconds ● 92% of calls within 90 seconds ● 95% of calls within 180 seconds
Call Center Abandonment Rate	<ul style="list-style-type: none"> ● No more than 5% if calls abandoned
Chargeback and Dispute Processing	<ul style="list-style-type: none"> ● 100% acknowledged within 10 calendar days ● 100% complete within 45 calendar days for new acct, POS, foreign ● 100% complete within 60 calendar days
Mailing of Paper Statements	<ul style="list-style-type: none"> ● 95% by the end of 3rd business day ● Remaining 5% by end of 4th bus day
Federal Agency Customer Service Access	<ul style="list-style-type: none"> ● 99% uptime
System Availability for Transaction Processing	<ul style="list-style-type: none"> ● 99% uptime
Batch File Submission	<ul style="list-style-type: none"> ● 99% uptime
Report Availability	<ul style="list-style-type: none"> ● 99% in timely and accurate manner
Incident Reporting	<ul style="list-style-type: none"> ● Reported within 24 hours of occurrence
PII Incident Reporting	<ul style="list-style-type: none"> ● Reported within 1 hour of occurrence