



Response to Request for Proposals

Debit Card Payment Service for Allegheny County, PA

Due Date: April 18, 2024 | **Submitted by:** Conduent State & Local Solutions, Inc.

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April 18, 2024

Aaron Thomas
Allegheny County Department of Human Services
One Smithfield Street
Pittsburgh, PA 15222

RE: Allegheny County Request for Proposals Debit Card Payment Service

Dear Aaron Thomas:

Conduent State & Local Solutions, Inc. (Conduent) is pleased to submit our proposal in response to the Allegheny County Request for Proposals (RFP) Debit Card Payment Service. Our proposal response summarizes our experience and qualifications to provide branded prepaid card services to Allegheny County.

We have dedicated over 25 years to public sector payment card services programs and currently provide prepaid debit card payment services for 113 government programs in 27 states and for the U.S. Department of the Treasury. Across our government payment card portfolio, we support more than 170 government programs in 37 states as well as the District of Columbia. In 2023, we disbursed more than \$98.6 billion in benefits and payments for these government programs and processed over 2.8 billion transactions. While some banks and other companies are swiftly entering and exiting the government payment card business, our enduring commitment to serving government agencies remains the constant.

Your team and program cardholders can expect standard-setting service, technology, innovations, and security with the Go Program. Many of our staff and senior leadership team have state government experience as well as direct payment card and banking industry expertise that gives them unique insight to effectively manage these programs. Our passion to serve drove us to develop a payment system developed from the ground up for government agencies – the Go Program. From our experiences, we understand the environment and the challenges you encounter and can help you build on the success of your programs.

Additionally, we take pride in our strong Pennsylvania presence. In Pennsylvania, we have over 450 employees, either working remotely or stationed in one of our 5 offices. Conduent has supported Pennsylvanians across the Commonwealth for over a decade providing services

including child support payment processing and disbursement, SNAP EBT and TANF benefit disbursement, and transportation and parking management and enforcement.

Generally, we are in alignment with the terms outlined in the RFP. However, we noted the absence of specific terms concerning intellectual property, liability limitations, indemnification, and Force Majeure. We wish to retain the option to discuss and negotiate terms related to these points, as well as any additional terms introduced by the County. As a leading provider of information technology and business process outsourcing solutions for state and local government clients, Conduent is confident that constructive negotiations will lead to mutually beneficial agreements under this contract.

Our principal contacts for this proposal and all matters relating to it can be reached at:

Greg Hamilton
Senior Sales Business Development Consultant
Conduent State & Local Solutions, Inc.
17581 Pine Lane, #4301
Parker, CO 80134
720-693-5267
gregory.hamilton@conduent.com

Sarah Saunders
Director, Bid Management
Conduent State & Local Solutions, Inc.
12410 Milestone Center Dr., 4th Floor
Germantown, MD 20876
202-423-6154
sarah.saunders@conduent.com

I personally assure Allegheny County that the Conduent team is fully dedicated to operating an innovative, low-risk, economical, and responsive prepaid debit card services solution that offers the best value to the County and Cardholders. We look forward to providing our unmatched experience and market leading technologies to help you provide uninterrupted benefits to the residents of the County. Should you have any questions regarding our proposal, please do not hesitate to contact me or our principal contacts for the proposal provided.

Sincerely,



Wade Fairey



Allegheny County

RFP Response Form

RFP for a Debit Card Payment Service

PROPOSER INFORMATION

Proposer Name: **Conduent State & Local Solutions, Inc.**

Authorized Representative Name & Title: **Wade Fairey, Vice President**

Address: **750 First Street, NE, 10th Floor, Washington, DC 20002**

Telephone: **(720) 693-5267 (Proposal Information Contact: Gregory Hamilton)**

Email: Gregory.Hamilton@conduent.com (Proposal Information Contact: **Gregory Hamilton**)

Website: <https://www.conduent.com/>

Legal Status: For-Profit Nonprofit Sole Proprietor/Individual Partnership

Women Owned: Yes No

Minority Owned: Yes No

If yes, select the ethnicity:

- | | |
|--|---|
| <input type="checkbox"/> American Indian or Alaska Native | <input type="checkbox"/> Black or of African decent |
| <input type="checkbox"/> Hispanic or Latino/a | <input type="checkbox"/> Native Hawaiian/Pacific Islander |
| <input type="checkbox"/> Western Asian/Middle Eastern | <input type="checkbox"/> East Asian/Far Eastern |
| <input type="checkbox"/> South Asian/Indian (Subcontinent) | <input type="checkbox"/> Southeast Asian |
| <input type="checkbox"/> Other Asian | <input type="checkbox"/> Multi-racial |

Self-Describe: Click here to enter text.

Faith Based: Yes No

Partners included in this Proposal: **N/A. This is not a Collaborative Proposal.**

How did you hear about this RFP? *Please be specific.*

We discovered the RFP through a routine search on Deltek/GovWin.

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PROPOSAL INFORMATION

Fee-for-service rate:

Conduent offers the full-service, debit card payment services Go Program at no cost to the County.

Proposal summary *(please use only one sentence)*:

Allegheny County and your cardholders benefit from selecting a contractor that offers more than 25 years of experience providing government payment card services with a dedicated focus on public sector benefit and funds programs, unmatched expertise, and proven technology with the Go Program to provide your cardholders with the debit card payment program they need and deserve.

REQUIRED CONTACTS

	Name	Phone	Email
Chief Executive Officer	Cliff Skelton	[REDACTED]	[REDACTED]
Contract Processing Contact	Gregory Hamilton	[REDACTED]	[REDACTED]
Chief Information Officer	Mark Prout	[REDACTED]	[REDACTED]
Chief Financial Officer	Stephen Wood	[REDACTED]	[REDACTED]
MPER Contact*	Ana Quezada	[REDACTED]	[REDACTED]

* [MPER](#) is DHS's provider and contract management system. Please list an administrative contact to update and manage this system for your agency.

BOARD INFORMATION

** For the Board Chairperson, you must list an address, phone and email address different than the organization.*

Board Chairperson Name & Title: **Scott Letier, Chair of the Board, Conduent Incorporated, Managing Director of Deason Capital Services, LLC.**

Board Chairperson Address: **3953 Maple Ave. STE 150. Dallas, Texas 75219**

Board Chairperson Telephone: **Will be provided at request upon contract award.**

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Board Chairperson Email: **Will be provided at request upon contract award.**

Partners included in this Proposal: **N/A. This is not a Collaborative Proposal.**

REFERENCES

Provide the name, affiliation and contact information [include email address and telephone number] for three references who are able to address relevant experience with your organization. *Please do not use employees of the Allegheny County Department of Human Services as references.*

Conduent Response: At Conduent, our dedication lies in delivering exceptional services to our clients. We take immense pride in our work and continuously strive to surpass expectations in every project we undertake. We deeply understand that trust and credibility form the foundation of strong relationships with our clients. That's why we are pleased to present references that showcase our impressive track record of success and who can address relevant experience with Conduent.

We are pleased to offer three references to provide evidence of our qualifications and capabilities to perform the services defined in this RFP in Tables 0.1 through 0.3,

Table 0.1. Reference 1

Name of client organization	[Redacted]
Contact name and title	
Contact telephone number	
Contact e-mail	

Table 0.2. Reference 2

Name of client organization	[Redacted]
Contact name and title	
Contact telephone number	
Contact e-mail	

Table 0.3. Reference 3

Name of client organization	[Redacted]
Contact name and title	
Contact telephone number	
Contact e-mail	

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CERTIFICATION

Please check the following before submitting your Proposal, as applicable:

I have read the standard County terms and conditions for County contracts and the requirements for DHS Cyber Security, EEOC/Non-Discrimination, HIPAA and Pennsylvania's Right-to-Know Law.

By submitting this Proposal, I certify and represent to the County that all submitted materials are true and accurate, and that I have not offered, conferred or agreed to confer any pecuniary benefit or other thing of value for the receipt of special treatment, advantaged information, recipient's decision, opinion, recommendation, vote or any other exercise of discretion concerning this RFP.

Choose one:

My Proposal contains information that is either a trade secret or confidential proprietary information and I have included a written statement signed by an authorized representative identifying those portions or parts of my Proposal and providing contact information.

OR

My Proposal does not contain information that is either a trade secret or confidential proprietary information.

ATTACHMENTS

Attachments are included as separate documents as directed by the Bonfire Submission Portal.

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REQUIREMENTS

Please respond to the following. The maximum score a Proposal can receive is **165** points. Your response to this section should not exceed **20** pages. (Pages 1-3 are not included in the page count).

Organizational Experience (20 points)

1. Describe your organization's experience providing Debit Card Payment Services. Please include: (20 points)
 - Number of years involved in the Debit Card Payment industry
 - Number of years providing services to government agencies for similar types of payments
 - If applicable, number of current governmental clients for whom your organization provides Debit Card Payment Services

Conduent Response: There is experience, and then there is **the right experience**. While a change in contractors can seem daunting, the benefits of moving to the Go Program debit card payment service solution far outweigh the minimal risks involved in such a change. The County and the cardholders you serve will see significant benefits from this new solution, brought to you by a company that focuses their efforts on providing the highest quality services and support to government agencies like yours. For Conduent, government agencies are not a small contingent of our overall portfolio as they are for banking contractors – instead, **government agencies are our portfolio**. Because of our singular focus on government agencies, we provide dedication that no other vendor can claim. Today, across all of our payment services we offer, **we support over 170 programs in 37 states and the District of Columbia**, including pre-paid debit card disbursement, SNAP and WIC EBT, electronic child care, Child Support State Disbursement Unit (SDU), and Child Support Enforcement (CSES) programs.

With Conduent, your staff can rely on a trusted partner who knows both the challenges your program staff faces and the needs of your employees. The Go Program meets and, in several areas, exceeds your requirements and the needs of today's on-the-go cardholders. We address the County's requested information in the following narrative.

Number of Years Involved in the Debit Card Payment Industry

Conduent has been one of the largest providers in debit card industry for government clients for 20 years. Our first debit card payment program went live in 2004. Since then, we have continued to evolve and innovate, expanding our capabilities to help customers maximize their investments in these programs.

Conduent's debit card payment service programs use our Go Program transaction processing platform, which eliminates paper checks for all types of state-administered payments, including unemployment insurance (UI), child support, Worker's Compensation, Temporary Assistance for Needy Families (TANF), payroll, state supplemental, foster care, and tax returns, among others.

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We can also support funding from multiple programs on a single debit card – an efficient and cost-saving approach not typically offered by other contractors. **In 2023 alone, we processed nearly 1.4 billion debit card payment transactions, disbursed over \$49 billion in benefits and payments, and supported over 95 million registered cards.**

Number of Years Providing Services to Government Agencies for Similar Types of Payments

We have provided similar types of payment services to government agencies for 28 years. Conduent began supporting EBT payment systems to states in 1996.

Number of Current Governmental Clients for Whom We Provide Debit Card Payment Services

We provide debit card payment services for 113 government programs in 28 states and the US Department of the Treasury. Table 1.1 provides examples of current debit card payment services clients that are comparable in size and complexity to the Allegheny County Debit Card Payment Service program.

Table 1.1. Conduent’s Debit Card Payment Service Project Experience

Name of Client	Child Support	TANF	UI	Payroll	Adoption Foster Cares	Other Programs	Contract Dates
Alabama – Department of Human Resources	✓	✓	✓				2007 – Present
Arizona – Arizona State Treasurer’s Office	✓	✓	✓	✓		✓	2008 – Present
California – Child Support Services	✓						2012 – Present <i>Debit card implemented in 2022</i>
Florida – Department of Economic Opportunity			✓				2020 – Present
Georgia – Department of Human Services; Department of Labor	✓	✓	✓	✓	✓	✓	2011 – Present
Illinois – Child Support Services, Home Care	✓					✓	2005 – Present
Indiana – Department of Administration	✓			✓		✓	2021 – Present 2007 – 2016
Iowa – Department of Human Services		✓				✓	1998 – Present <i>Debit card implemented in 2010</i>

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Name of Client	Child Support	TANF	UI	Payroll	Adoption Foster Cares	Other Programs	Contract Dates
Kentucky – Cabinet of Health and Family Services, Child Support Enforcement	✓						2006 – Present
Maryland – Department of Treasury	✓						2023 - Present
Michigan – Department of Health and Human Services	✓						2010 – 2022 (Subcontractor) 2022 – Present (Prime)
Mississippi – Department of Employment Security			✓				2022 – Present
Mississippi – Department of Human Services	✓	✓			✓	✓	2016 – Present
Nevada - Department of Welfare and Supportive Services	✓						2023 - Present
Nevada – Department of Employment, Training and Rehabilitation			✓				2008 – Present
New Hampshire – Division of Child Support Services					✓		1999 – Present
New Jersey – Department of Human Services	✓					✓	2012 – Present
New Mexico – Board of Finance	✓		✓			✓	2016 – Present
New York – Office of Temporary and Disability Assistance	✓						2016 – Present
North Dakota – Department of Human Services	✓	✓	✓			✓	2004 – Present
Oklahoma – Department of Human Services, Department of Treasury	✓	✓	✓	✓	✓	✓	2005 – Present
Pennsylvania – State Collection and Disbursement Unit	✓						1999 – Present <i>Debit card implemented in 2013</i>
South Carolina – Department of Social Services/Child Support Services Division	✓	✓					2016 – Present
South Dakota – Department of Social Services	✓	✓	✓		✓	✓	2016 – Present
Tennessee – Department of Finance & Administration	✓		✓			✓	2016 – Present
Utah – Department of Workforce Services, Eligibility Services Division	✓						2004 – Present

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Name of Client	Child Support	TANF	UI	Payroll	Adoption Foster Cares	Other Programs	Contract Dates
Virginia – Department of Treasury	✓	✓	✓	✓		✓	2005 – Present
Wisconsin – Department of Children and Families, Bureau of Child Support	✓						1999 – Present <i>Debit card implemented in 2013</i>
Wyoming – Wyoming Child Support Program	✓	✓					2016 – Present

Administration and Cardholder Capabilities (40 points)

- Describe the services and products your organization plans to provide for the Service. Include a description of the card to be utilized, its benefits and a map of in-network ATMs. (10 points)

Conduent Response: For the Allegheny County Debit Card Payment Services, we propose our proven and highly secure Go Program platform. We are committed to the successful implementation of Services for the County’s Foster Care, Family Caregiver Support and Senior Companion Programs, a pilot program for the payment of election officers and constables, and expansion of any new payment applications that DHS may later request – including payment for juror services.

The Go Program, with our Way2Go Card, offers DHS and your cardholders a feature-rich, secure, and scalable solution that adapts to the needs of your programs with expanded online banking services to help cardholders manage their funds. Funds deposited to **Way2Go Card accounts are insured for up to \$250,000 by the Federal Deposit Insurance Corporation (FDIC)** through Comerica Bank. Comerica sponsors our bank card identification number with the payment card networks and performs financial settlement with Mastercard.

Way2Go Card Features. As consumers’ expectations have evolved, the Go Program continues to add new account features and benefits for cardholders, including:

- Card to Bank Funds Transfer.** The funds transfer feature gives cardholders a way to transfer the debit card account funds to a personal checking or savings account at any bank located in the US. This feature provides a direct deposit option without the need for the County to collect and maintain participant bank account numbers.
- Alerts and Notifications.** The Go Program can send account alerts and notifications for the types of activities that cardholders select, such as Deposit Alert, Low Balance Alert, and Card Not Present Alert either, by email or text message.
- Online Bill Pay.** Cardholders can use their debit card accounts to make payments online for retail purchases or services on the biller website of any merchant that accepts Mastercard.

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- **Companion Card.** Cardholders can create and fund sub-accounts for dependents, caregivers, and other companion card users. Companions receive their own cards and can access only funds transferred by the primary cardholder into their account.
- [REDACTED]
- **Pay-at-the-Pump.** With the pay-at-the-pump feature, cardholders can pay for fuel using their debit card without going inside the station.
- **Instant Issue Cards.** In addition to our reloadable debit cards, we offer DHS the option of using instant issue cards. Instant issue cards are branded non-personalized debit cards and can be issued at designated DHS offices in situations where the cardholder needs a replacement card and cannot wait for the personalized card in the mail. Immediately upon issuance of an instant card, the remaining account balance is transferred to the instant card so the cardholder has uninterrupted access to deposited funds.
- **Consumer Financial Education Tools.** Our solution includes Mastercard's financial literacy and community empowerment program aimed at improving financial security for the communities we serve.

Through the Conduent team's proven experience in applying electronic payment technologies for payment disbursement, DHS will be at the cutting edge of technology and innovation in serving the evolving needs of your program participants and election workers.

Go Program Advantages for DHS. Following are some of the advantages to DHS of the Go Program in meeting your program objectives and improving operational efficiencies:

- **Highly Configurable System.** The Go Program readily accommodates a seamless transition from your current provider without the need for large-scale programming efforts.
- **Exceptional Reliability.** Tier 3 data centers owned and operated by Conduent maintain optimal uptime and stability, with contingent remote backup systems for redundancy.
- **Comprehensive Reporting and Investigative Tools.** With the most extensive reporting capabilities offered under Regulations E and P, data is readily available to monitor debit card operations at any time through an online web application described in our response to Questions 3 and 4 of this proposal.
- **Uncompromising Data Security.** Cryptography, Public Key Infrastructure, authentication, and access controls keep the cardholder personal information safe from intrusion and funds safe from unauthorized access.

DHS can be confident in our ability to transition your Services with minimal disruption to your staff and program participants, and maintain secure, reliable processing ongoing.

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Description of the Card to be Utilized



Way2Go cardholders have flexible and diversified access to purchase goods and services through PIN or signature-based transactions using Mastercard branded cards. Virtually every major retailer comprise the prevailing network. Way2Go Cards can be used for in-person, online, or telephone transactions with any Mastercard merchant. Cardholders can also withdraw cash at virtually any ATM worldwide with the Mastercard ATM network, including many fee-free in-network ATMs, and withdraw cash without paying fees at Mastercard member banks and credit unions.

Card Graphics. At the option of DHS, we can issue our standard stock card shown in Figure 2.1, or submit new card designs and graphics for your consideration. If a custom card is preferred, Conduent designs and presents customized graphics for the card and accompanying card carrier to DHS for your input and approval. The designs will be professional, visually appealing, and reflect colors and imagery representing the Allegheny region of Western Pennsylvania.

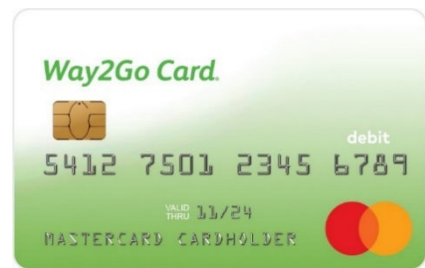


Figure 2.1. Standard Card Design

Debit Card Specifications. Our card security features include Europay, Mastercard & Visa (EMV) card technology with an encrypted microchip to prevent counterfeiting. We follow industry card standard specifications for accurate reading of card data for universal card acceptance and security.

In-network ATMs



Through partnerships with Allpoint, and PNC Bank, Allegheny County Way2Go cardholders can withdraw cash without paying any fees at **2,053 in-network Allpoint and 1,981 PNC Bank ATMs throughout Pennsylvania.** We selected Allpoint and PNC because of their broad coverage throughout all parts of Allegheny County, including less populated towns and underserved urban areas in Pittsburgh. Cardholders can identify in-network ATMs by looking for the clearly marked Allpoint or PNC logos on the ATM. Figure 2.2 shows graphic representations of the in-network Allpoint ATM locations in Allegheny County and throughout Pennsylvania to help visualize the extent of coverage of fee-free ATM locations.

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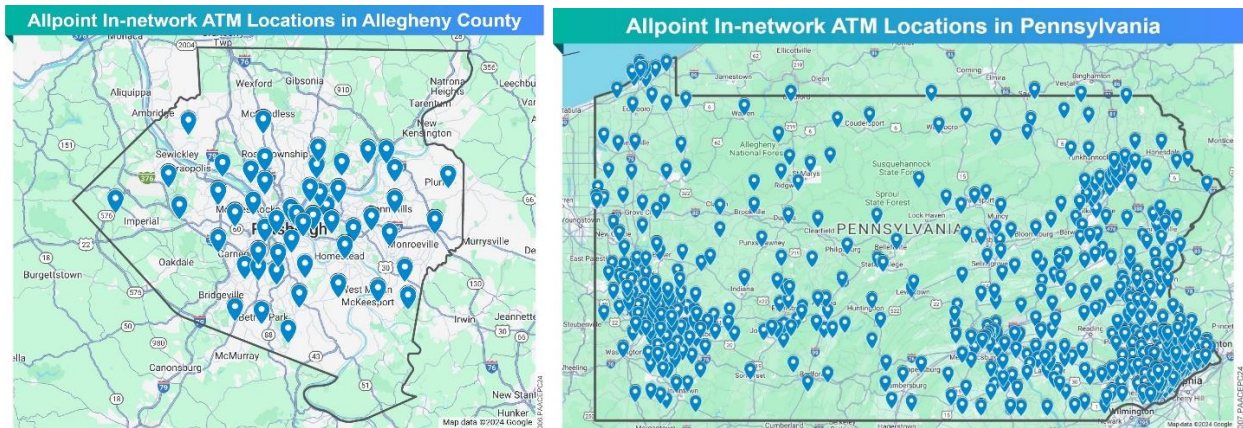


Figure 2.2. Map of Allpoint In-network ATM Locations
Cardholders have extensive fee-free in-network ATM access at Allpoint ATMs throughout the US.

Cardholders can easily find in-network ATMs by using Allpoint and PNC Bank ATM locator tools to view and download ATM locations on a smartphone, or by using links in the Way2Go Portal or mobile app. The Allpoint app can automatically use the cardholder’s location to begin a search if permitted by the user, or cardholders can also enter an address to find nearby surcharge-free ATM locations.

Nationwide In-network ATM Access. Through our long-term partnerships with the Allpoint Network, PNC Bank and Comerica Bank, Allegheny County cardholders can withdraw cash without paying fees at nearly 55,000 Allpoint, 9,500 PNC, and 475 Comerica ATMS throughout the US.

Bank Teller Withdrawals. With the Way2Go Card, cardholders can withdraw cash from their debit card account fee-free at 1,276 Mastercard member bank and credit union in Pennsylvania, and more than 540,000 worldwide. Financial institution members display the Mastercard logo, making location identification easy. Cardholders present their card at the teller window and request a cash withdrawal. They can withdraw some of their available balance, or “cash out” by withdrawing the full amount of their available balance down to the last cent fee-free.

Cash Back with Purchase. In addition to ATM and bank teller withdrawals, Way2Go cardholders can access cash without paying fees by requesting cash back with purchases where supported by individual retailers. Many retail locations, such as grocery stores, pharmacies, and big box retailers, offer cash back with PIN debit purchase transactions, subject to the policies of each merchant.

Worldwide Access to Deposited Funds. Cardholders have full access to their funds anywhere Mastercard is accepted, both domestically and internationally, as shown in Table 2.1.

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Table 2.1. Mastercard Worldwide Acceptance Locations

Region	Merchant Locations	Bank and Credit Union Branches	ATM Locations	Total Acceptance Locations
Pennsylvania	372,092	960 bank, 316 credit union	3,598	376,966
United States	11,382,005	69,456	475,000	11,926,461
Worldwide	108,928,917	544,514	2,401,130	111,928,561

3. Describe your organization’s capacity to provide scheduled and on-demand management reports, including all available report types. (5 points)

Conduent Response: We provide scheduled and on-demand access to comprehensive management reports through the Conduent Administrative Portal. Our reports show program status, usage statistics and trends, and proof of performance, allowing authorized DHS users to gauge and track the quality and accuracy of the Services we deliver. Conduent offers these reports to the maximum extent possible under privacy provisions of 12 CFR 205 Regulation E, 12 CFR 1016 Regulation P: Privacy of Consumer Financial Information, and industry guidelines.

Authorized DHS users of the Administrative Portal can access reports and research account information using a Windows-based personal computer with a standard web browser – no additional software is needed. The portal incorporates advanced multi-level user access controls – role-based, job-specific, and password-protected – so only authorized personnel and users can access account information and reporting based on their functional roles and user entitlements. User roles and entitlements for DHS staff are designated by a DHS security administrator.

When a user signs in, the landing page is the Administrative Portal Dashboard, which is the entry point for accessing reports, account information, and as the hub for program management. It presents the navigation menu for easy selection of the system information needed, and offers a quick snapshot of program statistics, such as card counts and deposit amounts.

Accessing Reports. For online reporting, access through the Administrative Portal is simple and intuitive. From the Dashboard page, users choose the Reports tab on the far-left menu to access the scheduled and on-demand management reports. The Go Program report interface features point-and-click technology and a user-friendly graphical user interface, making navigation fast and easy. Users select desired reports from dropdown lists by entering the start and end dates for the reporting period they are interested in viewing from the Search Report screen and then press the search button. The system then responds to the query with relevant results.

The reports listed in Table 2.2 comprise our suite of Go Program debit card reports available through the Administrative Portal. The table summarizes each report, including a description of data elements reported, frequency of delivery, how the report is accessed, and report format. Information reported through the Administrative Portal can be viewed, downloaded, and printed by authorized users.

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Table 2.2. Standard Go Program Online Reports

Report Name	Description
Monthly Summary Reporting	
Management Statistics Report	Funds received, card usage and transactions, total cards by status
Card and Account Activity Reports	
Card Summary Report	Summary of closed, activated, active, and inactive cardholder accounts
Card Issuance Report	List of new and replacement cards and last card issue date
Cards Not Activated Report	List of cardholders who have not selected a PIN for their cards
Card Returned Report	Undeliverable/Returned cards
Financial Activity Reports	
Return of Unpinned Funds	List of accounts with funds returned because for unpinned cards
Return of Funds in Error Report	Track's cardholder adjustments due to deposits made in error
Customer Service Performance Reports	
IVR Performance Report	Number of incoming calls handled by the IVR with statistical data
CSR Performance Report	Calls handled by CSR
File Processing Summary Reports	
Account Maintenance Summary	Record count of the transmission file with number of new accounts established
ACH Deposit Summary Report	Dollar amount and count of funds applied and returned; processing statistics

Viewing Cardholder Account Information Online. The Administrative Portal also allows authorized DHS users online access to view participant profile data and demographics, to see where a card was mailed, view historical information regarding deposits posted, and review account status at an individual cardholder level.

- 4. Attach a Sample of each of the top 3 reports most utilized by Proposer’s clients. (5 points)

Conduent Response: This is submitted as a separate document as directed by the Bonfire Submission Portal.

- 5. Describe your organization’s process and timing for ordering new cards. (5 points)

Conduent Response:

Account Setup. Our flexible account setup/enrollment processes provide secure and timely account setup using either online or batch-transmission processing, at the option of DHS. Both processes promptly create accounts for eligible participants and in a format prescribed by your business rules and policies. **Conduent will not deny any cardholder referred by DHS for participation in your Debit Card Payment Services,** subject to validation required for all bank accounts by the USA PATRIOT Act. We do not perform a credit check or bank approval of the referred individual or consider their past ability to establish or maintain a bank account as a condition to participate.

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- **Online Enrollment.** The Administrative Portal supports a secure online enrollment process for authorized DHS users to create new debit card accounts online, resulting in an order an initial personalized card for new participant enrollments. The enrollment screen presents an intuitive entry form for the data and information required to enroll a new account.
- **Batch Enrollment.** New accounts can also be enrolled through batch processing using a secure interface between your JD Edwards system and Conduent's Go Program platform using a standard file format.

With each new enrollment, whether processed online or in batch, the Go Program establishes a new account for each enrollment record. We then transmit card orders requests each night – with new and replacement cards – to our card fulfillment facility. Way2Go Cards are produced and mailed no later than the second business day after the request is received by the card fulfillment facility. Card packages include the embossed Way2Go Card, card carrier with cardholder instructions, cardholder agreement with fee schedule, and the cardholder Privacy Policy. Cardholders receive their initial or replacement Way2Go Card in an inactive status as a security measure.

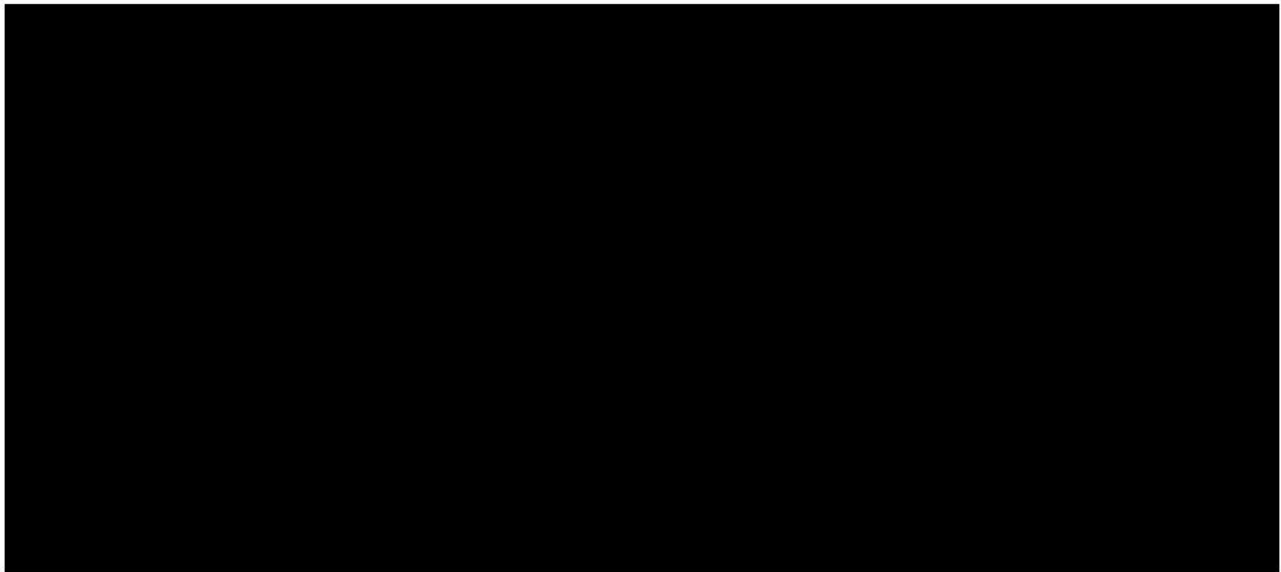
6. Describe your organization's process and procedures for how cardholder information will be transmitted from the County to the Proposer's systems for loading funds to cards. Please include: (5 points)
 - a. Description of the process for adding funds to new and existing cards
 - b. Type of file format used to transmit information (csv, txt, etc.)
 - c. Data fields necessary for each file format used, including whether the field is required or not, and the character length and data type for each field
 - d. Attachments for any forms necessary for completion of the process

Conduent Response: Cardholder information is received through the account setup methods described in the previous response. As part of the account setup process described in the previous response, the Go Program system assigns a unique account number for each new account to be used for posting payments to Way2Go Card accounts.

Adding Funds to New and Existing Cards. Our primary funding solution disburses funds efficiently and securely using the funding methods currently used by DHS. The core solution proposed receives secure electronic files from your JD Edwards financial and accounting system. Payments to debit card accounts will be posted according to the instructions in each payment record. We can accept a file in comma-separated values (csv) or text (txt) format, or other format requested by DHS.

We also offer DHS the option of selecting among other proven funding alternatives for paying program participants. Our all-in-one disbursement process includes an enrollment portal and payments disbursements in one file, regardless of the payment method. [REDACTED]

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Data Fields Necessary for File Formats. Our implementation team will work with DHS to coordinate required information and data fields in a machine readable file format using data received from DHS through your JD Edwards system. We will review data elements and file formats for account setup, maintenance, and payment file transmissions with DHS during implementation kickoff meetings. We can accept DHS data elements and character lengths of data fields and translate to our file format for the batch processing cycle. No additional forms are required for account setup or funding. We provide our standard file layout for account setup and maintenance updates in below for your reference.

Item	Description	Length	Action
1	Record Type Indicator	2	Mandatory
2	Client ID	3	Mandatory
3	Program ID	3	Mandatory
4	Action Code	2	Mandatory
5	Unique Identifier	11	Mandatory
6	Social Security Number	8	Mandatory
7	Birth Date	7	Mandatory
8	Gender	1	Mandatory
9	Last Name	12	Mandatory
10	First Name	24	Mandatory
11	Middle Initial	1	Optional
12	Mailing Street Address 1	29	Conditional
13	Mailing Street Address 2	29	Conditional
14	City	29	Mandatory
15	State	2	Conditional
16	ZIP	8	Conditional
17	Country Code	2	Mandatory

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Item	Description	Length	Action
18	Telephone Number	9	Optional
19	Special Needs Indicator	1	Mandatory
20	Language ID	1	Optional
21	Email address	49	Optional

- 7. Describe your organization’s policies and procedures for following up on inactivated or unused funds, including how dormant funds are identified, the process for contacting cardholder regarding dormant funds, and whether funds are returned to Cardholder via check, to the County, or escheated by Proposer to the state. (5 points)

Through timely reporting, we identify inactivated cards and unused funds to enable follow-up with the program participants who may not be aware that they have funds loaded to a debit card account. The Go Program generates a **Cards Not Activated Report**, that identifies cards that have been mailed but not yet activated by the cardholder. We also produce a **Card Returned Report** that identifies cards that have been returned by the USPS. DHS can refer participants who need assistance in activating their cards or funds to Conduent Customer Service.

Returning Funds to the County. We follow DHS policy and procedures for returning funds to the County after your designated time period after a card has been issued and funded, but not activated. When we return funds to the County, we produce a **Return of Unpinned Funds Report** with a list of accounts with funds that have been returned to the County.

Escheatment of Unclaimed Funds. For funds that have yet to be accessed for the duration of the statutory dormancy period, the Go Program escheatment process is invoked through an automated process. Conduent identifies abandoned or unclaimed funds in card accounts deemed eligible for escheatment according to dormancy periods. Before remittance or unclaimed funds to the Commonwealth/other State Treasurer’s Offices, we perform due diligence on all unclaimed property of \$50 or more.

- 8. Describe your policy regarding lost or stolen cards and any processes for recovery of funds from lost or stolen cards. (5 points)

Conduent Response: Cardholders may request a replacement for a lost, stolen or damaged card at any time through the IVR, CSR, or the Way2Go Portal after validating their identity. The old card is immediately deactivated and a replacement card is mailed with a new card number as a security measure. The full account balance is immediately accessible on the new card once activated. Cardholders are advised of the expected timing of when the new card will be received, and the option of expedited delivery for a nominal fee.

When a cardholder reports unauthorized card usage or suspected fraud on a lost or stolen card, we follow the dispute resolution procedures described in our response to Question 10. Conduent assumes responsibility for the loss and restoration of funds in cases of unauthorized transactions through our cardholder Zero Liability policy and in accordance with Regulation E.

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Security and Controls (35 points)

9. Describe your organization's process for authorization of changes to cardholder account information and/or authorization of fund transfer activities. (5 points)

Conduent Response: We designed the Go Program infrastructure with a set of controls and protocols that preserve the integrity of cardholder data. These controls include proper authorization of changes to cardholder account information and authorization of funds transfer activities.

Changes to Cardholder Account Information. The Go Program uses account information, including name, addresses, Social Security Number, and phone number provided by DHS in new enrollments without alteration. If requested by DHS, we can restrict address changes initiated by cardholders by referring them to DHS, so you remain the custodian of addresses. Alternatively, we can accept address changes provided by cardholders if permitted by DHS policy, sending address change files we receive to DHS to coordinate address records with the County.

Authorization of Funds Transfer Activities. Deposits to debit card accounts are restricted to known County sources, such as DHS, or the Controller's or Treasurer's Office. Through the file validation process, the Go Program only accepts electronic files in encrypted format that contain the proper identification of a known County source. We do not accept deposits from cardholders or third-party sources.

Authorization of Card to Bank Funds Transfer. If DHS chooses to implement the Card to Bank Funds Transfer feature described in our response to Proposal Form Question 2, cardholders will have the ability to transfer account funds to a personal checking or savings account at any bank based in the US.

10. Describe your organization's resolution policy and process. (5 points)

Conduent Response: Transaction disputes and inquiries relating to unauthorized access to funds or fraud are handled in strict accordance with consumer protection provisions of Regulation E. Conduent is responsible for compensating cardholders for any loss in complying with these regulations. The Go Program also maintains a **zero-liability policy** to protect cardholders from loss resulting from unauthorized card use at no cost or liability to the cardholder. Most transaction disputes can be resolved by the cardholder reviewing the transactions through the IVR, Way2Go Portal or mobile app, or with the assistance of a CSR. If a cardholder wants to formally dispute a card transaction, a Level 2 experienced CSR will document and begin the dispute resolution process.

Conduent has 10 days from receipt of a completed and signed dispute questionnaire from a cardholder to issue a provisional credit to the cardholder account for the amount being disputed. The merchant or ATM owner has 45 days to respond if they do not agree with the provisional credit issued to the cardholder. If the dispute is found to have merit, the provisional credit becomes permanent and the cardholder is notified of the resolution.

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11. Describe all Spending, Security and Fraud Controls your organization plans to make available for the Service. (5 points)

Conduent Response: The Go Program authorizes card transactions in real-time to prevent accounts from being overdrawn and to mitigate fraudulent transactions. Our Services also include a dedicated Fraud Management Team that uses multiple, online real time fraud authorization tools, including predictive modeling, cardholder-level buying pattern profiling, and risk scoring technology to defend against fraud and abuse by merchants, cardholders, or supporting personnel.

Spend Controls. Overdrafts are not permitted with our Debit Card Services, and there is no credit line associated with the accounts. Cardholders can only spend or withdraw up to the balance on their Way2Go Card account at the time of the transaction. In the rare instances when a card account becomes overdrawn, we deduct the overdrawn amount from the next deposit. Conduent is responsible for seeking reimbursement from the cardholder with an overdrawn account through future deposits. Although the Go Program’s transaction authorization process is designed to prevent overdrafts, they do sometimes occur, such as when restaurants, car rentals, and hotels may charge additional fees after the time of services. Conduent assumes financial responsibility in these instances. In addition, **we never charge overdraft or denial fees.**

Security and Fraud Controls. During implementation, we work with DHS to establish data security protocols for exchanging file transmissions using secure file transfers. The security features of the Administrative Portal use advanced multi-level user access controls to restrict access to program information and reporting to only authorized DHS users based on their functional roles and user entitlements.

We use multi-factor authentication to validate the cardholder’s identity when logging into the Way2Go Portal or mobile app from a new device that the system does not recognize, or when requesting a new password. Multi-factor identification sends a random, one-time numeric code to an email or Short Message/Messaging Service (SMS) text address on record.

12. Describe your organization’s disaster recovery plan. (5 points)

Conduent Response: We maintain a comprehensive Disaster Recovery Plan that addresses the business, operations, and technology components of our Debit Card Payment Services, identifying all critical measures for disaster recovery and business continuity. The plan includes procedures to activate backup systems, client notifications, and an ability to issue cards and make payments to cardholders during an unanticipated event. Our draft Disaster Recovery Plan will be provided to DHS as a deliverable during program implementation.

We have made sweeping investments in our enterprise system infrastructure, including housing our system in Tier 3 data centers, classified as a redundant data center with multiple power sources and high levels of expected uptime. We support the primary processing system platform with two fail-safe systems to be used in the event of a disaster or outage; a redundant, secondary database “hot” backup located in the same data center, as the primary one, and a tertiary database

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at a geographically remote backup data center. We have procedures in place to notify all appropriate DHS contacts, members of the disaster recovery plan teams, call center employees, and other appropriate staff in the event of an outage that impacts the program.

13. Describe your organization's plan to comply with all Payment Card Industry Data Security Standards (PCI DSS) and Customer Due Diligence Rules. (5 points)

Conduent Response: We comply with PCI DSS, Customer Due Diligence “know your customer” Rules and all applicable regulations and industry rules for security and oversight in protecting Way2Go Card accounts.

PCI DSS. The PCI Standards Council established and frequently updates a set of standards for payment card stakeholders, including debit card issuers. These standards apply security measures to protect cardholder transactions and personal data. Our full adherence to PCI DSS is validated annually by independent PCI DSS audit certification.

Customer Due Diligence Rules. Conduent Debit Card Services comply with Customer Due Diligence Rules by meeting Federal “know-your-customer” obligations to identify any new debit card account holders through our Customer identification Program. In meeting USA PATRIOT Act requirements, we match all demographic information for new enrollments against a list of sanctioned individuals issued by the US Office of Foreign Asset Control (OFAC) to protect against money laundering and terrorist financing.

14. Describe the security measures that will protect data transmitted between the County and your organization's systems, including security measures used to store and protect sensitive data. (5 points)

Conduent Response: We install and configure a secure and controlled network link to protect data transmitted between the County's host systems or gateway and our Go Program platform to support data file transfer between the systems. The transport network is an internet based Virtual Private Network (VPN) with an encrypted tunnel. Conduent configures hardware and software telecommunications between the County systems and our Go Program platform using Secure File Transfer Protocol (SFTP) transmission protocols to protect the data in transit and Pretty Good Privacy (PGP) to protect data at rest. Our systems continuously monitor and control all data access and maintain an audit trail of users and their actions.

15. Describe the privacy policy applied to the data being collected. This policy should describe all the business activities that such data will be used for and list any business activities that are prohibited, such as selling data or information derived from the data to third party brokers. (5 points)

Conduent Response: Regulation P protects consumers from misuse of private, non-public information by financial institutions. **Conduent will never sell or disclose data or information about our cardholders to any third party.** In compliance with Regulation P, we include a copy of our Privacy Policy with each initial debit card issuance packet to help cardholders understand their rights in protecting personal information. The document describes Conduent's and

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Comerica Bank's limitations on disclosure of cardholder information and re-disclosure and/or reuse of personal data. We also mail a shortened version of the Privacy Policy in January of each year to all active cardholders.

Implementation Policy, Plan and Timeline (30 points)

16. Describe your organization's implementation policy, plan and timeline from the execution of the contract through the initial use of the cards. Please include: (30 points)

- Each task to be accomplished for complete program implementation and start up, including those necessary to support the transition from current provider to initiation of your organization's Service
- Specific dates and time periods identified for the completion of tasks
- Identification of responsibilities to be completed by County staff, your organization or collaboratively

Conduent Response: Using a proven project planning approach and methodologies, we commit to a timely transition of Services from your current provider to Conduent's feature-rich Go Program platform, implemented according to your schedule, with minimal impact to cardholders or County staff.

Implementation Policy. Conduent's approach to implementing the Services for DHS uses proven project management methodologies, industry software tools, and a detailed project work plan (PWP). The Go Program is not a software development product, but rather electronic Debit Card Payment Services delivered through proprietary software. This results in a flexible schedule/transition approach with a software configuration based on your specific program needs.

Plan and Timeline. We are ready to begin work shortly after the anticipated estimated award decision/notification in May 2024. We will meet your Implementation Policy, Plan and Timeline specified in RFP Section 2.4 and begin funding the DHS programs no later than mid-August to early September 2024. We are also prepared to launch the pilot program to pay election officers and constables at the beginning of the Primary 2024 election season on November 5-6, 2024.

Alternatively, we propose for your consideration an expedited roll-out of DHS programs so DHS and your program participants can benefit from the new Way2Go Card Services sooner. We can achieve a project go-live date within 45-days after the project kickoff meetings to transition Services before the end of your current provider's contract term on June 30, 2024. We also offer an option to complete the transition within 60 days with custom card graphics selected by DHS and a custom file format for account setup. The Go Program is configurable, with the flexibility to adjust the implementation timeline to meet your timelines and preferences. We can work with you toward a rapid implementation plan with limited customization until after the operations phase begins, or a fully customized solution.

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Implementation Tasks and Activities. Based on the Estimated Award Decision/Notification in May 2024, we have planned the kick-off meetings in early June. The kickoff meetings can be at your selected location, through remote audio/video communication if you prefer, or a combination of both. As part of the kick-off meeting, we perform a functional walkthrough of our Services, system features, and how our system effectively integrates with your daily workflow. The functional walkthrough allows us to evaluate together where we can enhance our understanding of the program needs of DHS. We identify critical path activities and identify the tasks dependent upon the completion of predecessor activities to meet your scheduled go-live date.

DHS Training. We train DHS staff during implementation, customizing our training to meet your specific program needs and to be relevant to your staff. Our training plan, described in our response to Proposal Form Question 17, includes the scope, objectives, strategy, methodology, and timelines for training delivery.

Testing. The objective for pre-production testing and validation is to determine that all criteria agreed upon between us for implementation readiness and interfacing service areas have been satisfied. The test plan defines the responsibilities of Conduent and DHS staff participating in user acceptance testing. Readiness is determined by the execution of pre-defined test events and confirmation of completeness as tested, resulting in DHS certification of operational readiness

Supporting the Transition from Your Current Provider. Our transition planning will allow for your preferred approach of a spend-down period for cardholders of the current provider as described in the DHS answer to Question 47. During this window of time, cardholders will have full access to all County funds posted to both card accounts with no disruption in Services.

Dates and Time Periods for the Completion of Tasks. For ease of reviewing the implementation approach described in this response, we present the proposed draft PWP listing implementation tasks included immediately following the Proposal Response Form. This schedule is based on the timeline provided by DHS in RFP Section 2.4 based on a May 2024 estimated award decision and notification. Upon award, we will work with you to adjust the implementation schedule if requested to meet your timeline.

Identification of Responsibilities to be Completed. Conduent accepts responsibility and will be accountable for the successful implementation and operation of the contracted Services as shown in the draft PWP.

We rely on County staff to create and finalize DHS client communications about the new Services. We would be glad to provide input if requested. We also look to DHS to certify operational readiness after completion of user acceptance testing. Prior to go-live, DHS will load DHS users' security profiles for the Administrative Portal in the Production system.

Some key tasks are the result of collaborative efforts between Conduent and DHS, beginning with the project kick-off meetings and JCS discussions. Determining the final PWP activities and implementation test plan will be a joint effort with Conduent and DHS, with Conduent

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administering the PWP and sharing it for DHS review. Training DHS staff is also a collaborative effort with Conduent trainers interacting with your selected staff members. During project go-live, DHS will create and transmit files with account setup and card funding records, marking the completion of the project implementation and beginning of the operations phase.

Many of these tasks will be replicated as we begin the pilot program for the payment of election officers and constables, and juror payments if selected by DHS.

Training and Customer Service (20 points)

17. Describe the training/onboarding your organization plans to offer as part of the Service, including how the training will be conducted (e.g., in-person, web-based) and what training materials will be provided (e.g., videos, manuals, presentations). Please include a description of the initial training prior to Service rollout, as well as a description of ongoing trainings for existing and new cardholders and County staff. (10 points)

Conduent Response: We offer an extensive training program tailored specifically to the needs of your staff and your stakeholders, as described in the following narrative.

State Staff Training and Onboarding

Our training program is tailored to equip Allegheny County staff with the necessary tools and knowledge to efficiently manage the debit card payment services program. Initial training begins with an implementation meeting, followed by continuous support throughout the contract. Staff is introduced to the Administrative Portal, with an emphasis on functions such as report viewing, data queries, and administering support functions. We offer flexible learning options, such as:

- **Web-Based Training.** Includes self-paced online modules, webinars, and other virtual learning tools.
- **Train-the-Trainer.** Specialized training for County trainers on the Go Program and Administrative Portal to facilitate peer training.
- **Group Training.** Delivered remotely via video conferencing, incorporating interactive PowerPoint presentations.
- **Training Documentation.** Operational manuals, quick reference guides, and a complete set of training manuals and job aids.

We adapt the training frequency and depth to the County's requirements, ensuring all training reflects program specifics and County staff expertise areas.

Cardholder Training and Onboarding

Every debit card comes with clear, bilingual instructional materials. The instructional materials included with each debit card issuance packet include a Card Carrier, Cardholder Terms of Use,

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and Privacy Policy. We prepare and deliver each of these documents in both English and Spanish, written in clear, easily understood language. Documents include:

- **Card Carrier.** Doubles as a cardholder and a quick reference guide detailing activation, PIN setup, usage, safety, and customer support contacts, including the toll-free number and Way2Go Portal information.
- **Cardholder Terms of Use.** Provides clear, comprehensive guidelines on using the Way2Go Card, including fee structures, fund management, security practices, and Mastercard's commitment to zero liability for cardholders.
- **Privacy Policy.** This document meets the Regulation P requirement to provide privacy notices and describes Conduent's and Comerica Banks's limitations on disclosure of cardholder information and re-disclosure and/or reuse of personal data.

In addition to the printed cardholder materials in the card issuance packet, we also provide links to cardholder instructional materials through the Way2Go Portal and mobile app.

Ongoing Training Support

Acknowledging the potential for changes and staff updates, we ensure ongoing, flexible training options for the Go Program, with our team ready to provide support. This includes self-paced web-based training for new users and the train-the-trainer method for efficient peer-led instruction.

18. Describe your organization's process and timeline for providing customer service/support through all applicable mechanisms (telephone, email, web chat, etc.) (10 points)

Conduent Response: Conduent's customer service process is designed to be accessible 24/7, providing immediate assistance through various channels including the IVR, call centers, web portal, and mobile app, with support available in both English and Spanish. Our timeline for issue resolution begins the moment a cardholder reaches out, with most services, such as card activation, reporting, and transaction inquiries, available instantly through self-service options or with minimal wait times via CSR support, providing a seamless and efficient customer service experience. Customer service mechanisms are illustrated in Figure 18.1.

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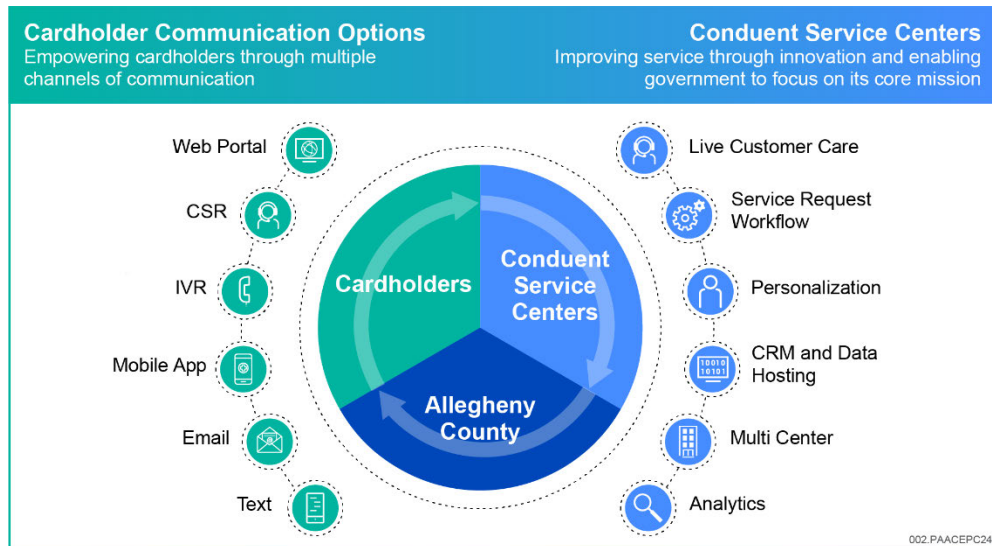


Figure 18.1. Multi-Channel Customer Service Model

Conduent's customer service solution continues to evolve, incorporating secure features through which cardholders receive the support they need.

Financial Management and Budget (20 points, not included in page count)

19. Attach a detailed start-up budget and annualized budget that clearly supports the Program and the implementation plan.

Conduent Response: This is submitted as a separate document as directed by the Bonfire Submission Portal.

20. Provide a budget narrative that reflects a realistic estimate of the costs associated with implementing the Program.

Conduent Response: This is submitted as a separate document as directed by the Bonfire Submission Portal.

CERTIFICATION LETTER

To comply with the requirements outlined in the Request for Proposal (RFP), Conduent has included various documents and information that it considers to be a trade secret or confidential proprietary information that is exempt from disclosure under the Pennsylvania Right to Know Law 708(b). Disclosure of these documents to the public would place Conduent at a serious and irreparable competitive disadvantage in future procurements by providing competitors with information that Conduent maintains strictly confidential, and which is unavailable to any third party except under restrictions contained in a nondisclosure agreement or protections that cover this information under applicable law. Therefore, Conduent respectfully requests that Allegheny County protect the sections of Conduent's proposal identified in Table 1 from public disclosure.

Table 1. Trade Secret/Confidential Proprietary Information

Section	Description of Item to Redact	Reason
References	Table 0.1. Reference 1 through Table 0.3. Reference 3, Conduent References	Proprietary Competitive Business Information Contains competitively sensitive compilations of customer information. We treat this information as proprietary and confidential.
Administration and Cardholder Capabilities	IVR Personalization	Conduent Trade Secret Contains information of Conduent proprietary solution.
Adding Funds to New and Existing Cards	Direct Deposit Solutions	Conduent Trade Secret Contains information of Conduent proprietary solution.

I, Wade Fairey, the undersigned, am authorized to commit Conduent State & Local Solutions, Inc. to the representations contained herein.



Wade Fairey, Vice President