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**RFP 19-088**

**EBT and T&A Systems RFP**

**Attachment G – SNAP/TANF EBT System Requirements Form**

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| **Respondent:** |  |

**Instructions**: The below table provides a list of functionalities and obligations, which the Respondent’s proposed SNAP/TANF EBT solution is required to meet. Please complete this form only if you propose to fulfill Scope B of the RFP, as described in Attachment D.

For each requirement, please select whether your proposed system/solution would meet the requirement:

* “As is” (the requirement is met “out of the box” without customization);
* “Meets with Customization(s)” (the requirement can be met by the proposed solution); or
* “Does not meet”

A response other than “As is,” “Meets with Customization,” or “Does not meet” will not be accepted.

In the event “Does not meet” is proposed the Respondent shall provide an attached explanation on why the absence of that functionality does not diminish the State’s business processes. The State, in its sole discretion, may reject any proposal with a “Does not meet” selected if the State finds the proposed explanation insufficient.

**EBT System Requirements:**

| Number | Requirement | Response |
| --- | --- | --- |
| 1.0 | Compliance with Regulations and Standards |  |
| 1.1 | Code of Federal Regulations, Chapter 7, Part 274 (7CFR274) | Choose an item. |
| 1.2 | Electronic Benefits Transfer (EBT) System Transition Guide, Version 2.0, June 6, 2005 | Choose an item. |
| 1.3 | QUEST® Operating Rules | Choose an item. |
| 1.4 | ISO 8583 Standards for Message Formats | Choose an item. |
| 1.5 | ISO 7811 and 7813 Standards for Card BIN and Personalization | Choose an item. |
| 1.6 | PL 106-171; EBT Interoperability Act of 2000 | Choose an item. |
| 2.0 Central Processing Facility – EBT Host |
| 2.1 | The complete EBT system provided by the Respondent and/or the Respondent’s subcontractors, including CPU and network processing facilities, is available 24 hrs./day, 365 days/year (except for scheduled maintenance downtime). | Choose an item. |
| 2.2 | The Respondent complies with all software and data processing equipment ownership rights prescribed in Federal Regulations and as negotiated with the State. | Choose an item. |
| 2.3 | *The Respondent’s proposed EBT system meets the performance standards as described and required by RFP Attachment D, Scope B, relative to:* |
| 2.3.1 | System processing speeds | Choose an item. |
| 2.3.2 | Availability and reliability | Choose an item. |
| 2.3.3 | Security | Choose an item. |
| 2.3.4 | Reliability | Choose an item. |
| 2.3.5 | Ease-of-use | Choose an item. |
| 2.3.6 | EBT card production requirements | Choose an item. |
| 2.3.7 | Minimum required EBT transaction set | Choose an item. |
| 3.0 Application Architecture |
| 3.1 | The Respondent houses the EBT system operations and data processing at the Respondent’s computer facilities. | Choose an item. |
| 3.2 | The Respondent provides and maintains a single web-based application (Admin Terminal) for both SNAP and TANF programs. | Choose an item. |
| 3.2.1 | The application utilizes a single sign-on for both SNAP and TANF programs. | Choose an item. |
| 3.3 | The Respondent establishes and maintains separate websites subject to DFR approval, for program clients, vendors, and State personnel (including State subcontractors). | Choose an item. |
| 3.4 | The Respondent designs (using existing State interface designs when possible), establishes, and maintains secure interfaces to the SNAP/TANF eligibility systems (ICES and/or IEDSS).  | Choose an item. |
| 3.5 | The Respondent allows the interface design to be subject to approval by the Indiana Office of Technology (IOT). | Choose an item. |
| 4.0 Admin. Terminal (AT) |
| 4.1 | The Respondent has a secure, encrypted, internet-web-based Administrative Terminal (AT) interface for authorized personnel to access the EBT system. | Choose an item. |
| 4.2 | The Respondent has the capability to equip the State with the required client software, hardware, and/or telecommunications equipment necessary to access the EBT system. | Choose an item. |
| 4.3 | The AT has a single log-on, role-based profiles and security. | Choose an item. |
| 4.3.1 | The AT is based on user profiles, enables (and restricts) access to “read only” and “update” capability.  | Choose an item. |
| 4.4 *The AT facilitates searches by:* |
| 4.4.1 | Cardholder name | Choose an item. |
| 4.4.2 | Cardholder social security number  | Choose an item. |
| 4.4.3 | Cardholder card number (PAN – Primary Account Number) | Choose an item. |
| 4.4.4 | Cardholder Recipient ID (RID) | Choose an item. |
| 4.4.5 | Retailer FNS number | Choose an item. |
| 4.5  *For cardholder-related searches, the AT displays, at a minimum:* |
| 4.5.1 | Current demographics | Choose an item. |
| 4.5.2 | Transaction history and details (3 years), including approved and denied transactions | Choose an item. |
| 4.5.3 | Card status and PIN history (3 years)  | Choose an item. |
| 4.5.4 | Current and pending benefits | Choose an item. |
| 4.5.5 | Current and previous grant activity | Choose an item. |
| 4.6 *For FNS number* *(retailer) searches, the AT displays, at a minimum*: |
| 4.6.1 | Retailer name, address and FNS number | Choose an item. |
| 4.6.2 | Terminal ID’s for all authorized equipment at retailer locations | Choose an item. |
| 4.6.3 | Chain (or parent company) demographics, if appropriate | Choose an item. |
| 4.6.4 | EBT transaction history (both approved/denied transactions) | Choose an item. |
| 4.7 | Financial details, sufficient to fully support daily reconciliation and balancing of SNAP and TANF accounts, ACH payments, and other related accounting. | Choose an item. |
| 4.8 *The Respondent’s AT system allows specific DFR-authorized State personnel account update capability for the following:* |
| 4.8.1 | Client demographics  | Choose an item. |
| 4.8.2 | Card status and reissue | Choose an item. |
| 4.8.3 | Reactivation of dormant accounts | Choose an item. |
| 4.8.4 | Generation of accounts & EBT cards for investigations | Choose an item. |
| 4.8.5 | Adding and deleting benefits to/from investigative accounts | Choose an item. |
| 4.9 | The AT system has the capability to reflect the status of all batch files, including those that are pending. | Choose an item. |
| 4.10 | The AT system provides read-only administrative functionality access to Federal agencies as designated by the State. FNS will require on-line access to the administrative system and support as required for USDA staff. | Choose an item. |
| 4.10.1 | At a minimum, the AT system gives USDA staff access to the Web Admin terminal in the designated FNS field offices, the regional office, the FNS Compliance office, and the OIG investigative office. | Choose an item. |
| 4.10.2 | The Contractor provides FNS communication protocols necessary to connect staff on the FNS and OIG networks to the Contractor’s administrative system via the Internet to a Secure Socket Layer or Virtual Private Network (VPN) protected application that is compatible with the standard FNS/OIG desktop configurations and does not require installation of VPN client software. | Choose an item. |
| 4.10.3 | The Contractor works with FNS to ensure adequate firewall protection on each side.  | Choose an item. |
| 4.11 | The AT system allows FNS to set up its own individual inquiry-only user accounts, on-line, including the functionality to add, delete, deactivate and reactivate IDs, and to assign and reset passwords.  | Choose an item. |
| 4.11.1 | Rights to updated federal IDs are partitioned so that FNS security administrators cannot access or affect the State’s production data or systems.  | Choose an item. |
| 4.11.2 | The Contractor provides FNS with at least two user profiles, one for security administration and one with inquiry only. This may be accomplished by adding access to the Indiana’s AT to an existing centralized FNS security process. | Choose an item. |
| 5.0 Card Services |
| 5.1 | The Respondent provides complete card services for the life of the contract.  | Choose an item. |
| 5.2 | The Respondent creates a new card, including graphics, if requested by DFR to support the transition of the EBT system from the incumbent vendor. | Choose an item. |
| 5.2.1 | The new card does not require any modification to any integrated transaction systems. | Choose an item. |
| 5.3 | The card is a hi-coercivity magnetic-stripe card, non-branded, bearing the Quest® logo, and complying with ISO, ANSI, and FNS standards. | Choose an item. |
| 5.4 | The card bears the USDA non-discrimination statement. | Choose an item. |
| 5.5 | The card is embossed with the 16-digit PAN and the recipient’s name. There is no expiration date on the card.  | Choose an item. |
| 5.6 | The card has the toll-free client customer service number and the URL address for the EBT recipient web site. | Choose an item. |
| 5.7 | The card accommodates access to both SNAP and TANF benefits and requires only a single (one) PIN for both accounts. | Choose an item. |
| 5.8 | The Respondent’s system architecture separates the card file from the account file, thereby allowing for multiple relationships between the cards and the accounts. | Choose an item. |
| 5.9 | The card and account systems architecture allows for changes to one account (e.g. SNAP) without affecting the availability of a second (i.e. TANF) account. | Choose an item. |
| 5.9.1 | The card and account systems ensure that no household has more than one account on the system.  | Choose an item. |
| 5.10 | Card issuance for transition will be negotiated by the Respondent and the State. | Choose an item. |
| 5.11 | For on-going operations, requests for new and/or replacement cards received prior to 11:15 AM will be mailed on the same day; requests received after that time will be mailed the next business day. | Choose an item. |
| 5.12 | All cards are mailed via USPS first-class mail, unless otherwise directed by the state. | Choose an item. |
| 5.13 | All new cards are mailed as “inactive.” Mailings will include instructions to the cardholder for activation and PIN selection. | Choose an item. |
| 5.14 | Replacement cards are mailed in the active state and utilize the cardholder’s existing PIN. | Choose an item. |
| 5.15 | Respondent places an immediate hold on all accounts upon receipt of a request for card and/or PIN replacement. | Choose an item. |
| 5.15.1 | Respondent will be liable for any benefits fraudulently used due to the processor’s failure to comply with the hold required by 5.15 above. | Choose an item. |
| 5.15.2 | Respondent maintains a log of all reports of lost/stolen cards and PIN change requests, reflecting at a minimum the date and time of the report. | Choose an item. |
| 6.0 Retailer Services |
| *6.1 The Respondent is responsible for, and able to provide, all exempt retailer support, including but not limited to:* |
| 6.1.1 | Development and execution of Retailer Agreements (after DFR and FNS approval). | Choose an item. |
| 6.1.2 | Deployment and installation of POS terminals in accordance with FNS guidelines and as directed by the State. | Choose an item. |
| 6.1.3 | Provision of supplies and communications media to support the POS terminals. | Choose an item. |
| 6.1.4 | Maintenance and replacement of all deployed equipment. | Choose an item. |
| 6.1.5 | Provision of a manual voucher system, with telephone verification, including paper vouchers, to be used in the case of a SNAP transaction processing interruption, and for “voucher only” retailers. | Choose an item. |
| 6.1.6 | Provision of training materials. | Choose an item. |
| 6.1.7 | Complete settlement and reconciliation services. | Choose an item. |
| 6.1.8 |  Retailer customer service, 24x7, via a toll-free phone number. | Choose an item. |
| 6.*2 The Respondent is responsible for, and able to support, Third Party Processors (TPP’s) participation, including but not limited to:* |
| 6.2.1 | Development and execution of TPP Agreements (after same have been approved by DFR and FNS). | Choose an item. |
| 6.2.2 | TPP agreements’ specifically referencing Federal regulations requiring interoperability of EBT systems.  | Choose an item. |
| 6.2.3 | Within 30 business days of contract execution, provision of certification standards to enable retailers/merchants to deploy their own terminals and acquirers/TPPs to interface directly with the Respondent. | Choose an item. |
| 6.2.4 | Does not unduly withhold certification for retailer/merchants and acquirers/TPPs that enter into direct connect arrangements with the Respondent. | Choose an item. |
| 6.2.5 | TPP loads and keeps updated BINs for all states. | Choose an item. |
| 6.2.6 | The Respondent certifies that all TPPs connected to the EBT system comply with all Federal and State EBT processing requirements. | Choose an item. |
| 7.0 Transaction Processing |
| 7.1 *The Respondent processes the following EBT transactions, for all State and non-state cardholders, (i.e. interoperable) in accordance with Federal Regulations and State Requirements:*  |
| 7.1.1 | SNAP purchase | Choose an item. |
| 7.1.2 | SNAP merchandise return | Choose an item. |
| 7.1.3 | Manual voucher authorization (SNAP only) | Choose an item. |
| 7.1.4 | Voucher clear | Choose an item. |
| 7.1.5 | Voids and cancellations | Choose an item. |
| 7.1.6 | Store and Forward (SNAP only, at retailer option) | Choose an item. |
| 7.1.7 | POS cash purchase | Choose an item. |
| 7.1.8 | POS cash purchase with cash-back | Choose an item. |
| 7.1.9 | ATM cash withdrawal | Choose an item. |
| 7.1.10 | POS and ATM balance inquiry | Choose an item. |
| 7.1.11 | Reversals | Choose an item. |
| 7.1.12 | Refunds and credits | Choose an item. |
| 7.1.13 | Key entered transactions | Choose an item. |
| 7.1.14 | Account adjustment | Choose an item. |
| 7.1.15 | Cardholder initiated adjustments | Choose an item. |
| 7.1.16 | Retailer/Acquirer/TPP initiated adjustments | Choose an item. |
| 7.1.17 | Debit adjustment claims | Choose an item. |
| 7.1.18 | Repayments | Choose an item. |
| 7.2 | The Respondent only approves SNAP transactions received from FNS-authorized retailers, as reflected in the REDE file. | Choose an item. |
| 7.3 | The Respondent accepts, and the EBT system must accommodate, key-entered SNAP transaction, in accordance with State policy. | Choose an item. |
| 7.4 | The Respondent does not impose any transaction fees for any SNAP transactions or any POS cash transactions. | Choose an item. |
| 7.5 | The Respondent provides stand in processing, up to a limit negotiated with the State, if the EBT system becomes unavailable.  | Choose an item. |
| 7.6 | The Respondent does NOT approve any SNAP transactions from restaurants (whether FNS-authorized or not). All such transactions must be rejected. | Choose an item. |
| 7.7 *The Respondent’s system generates POS receipts for every transaction. Receipts will include at a minimum:* |
| 7.7.1 | Date of transaction | Choose an item. |
| 7.7.2 | Retailers name and location | Choose an item. |
| 7.7.3 | Transaction type | Choose an item. |
| 7.7.4 | Transaction amount | Choose an item. |
| 7.7.5 | Remaining balance | Choose an item. |
| 7.7.6 | PAN (truncated to 4 digits) | Choose an item. |
| 7.8 | The Respondent’s system does not include the cardholder’s name on the receipt. | Choose an item. |
| 7.9 | The Respondent processes SNAP expungements.  | Choose an item. |
| 7.10 | The Respondent processes TANF expungements. | Choose an item. |
| 8.0 Reconciliation and Settlement |
| 8.1 | The Respondent performs reconciliation and settlement of all retailer accounts on a daily basis. | Choose an item. |
| 8.2 | The Respondent provides the State with necessary reports for State reconciliation on a daily basis or as negotiated by the State. | Choose an item. |
| 8.3 | The Respondent is liable for all account overdrafts.  | Choose an item. |
| 8.4 | The Respondent is liable for manual transactions, unauthorized over-issuances, and transaction processing errors. | Choose an item. |
| 8.5 | The Respondent returns all rejected retailer ACH payments to FNS, in accordance with FNS guidelines. | Choose an item. |
| 9.0 Training and Customer Service |
| 9.1 | The Respondent provides client, retailer, and State staff written training materials. | Choose an item. |
| 9.2 | The Respondent provides a separate, toll-free customer service numbers for clients, retailers, and State-staff. | Choose an item. |
| 10 Other  |
| *10.1 The Respondent maintains interfaces with the following systems:* |
|  10.1.1 | ICES (Indiana Client Eligibility System)  | Choose an item. |
|  10.1.2 | IEDSS (Indiana Eligibility Determination and Distribution System)  | Choose an item. |
| 10.1.3 | AMA (Account Management Agent) | Choose an item. |
| 10.1.4 | ASAP (Automated standard Application for Payments) | Choose an item. |
| 10.1.5 | STARS (Store Tracking & Redemption Subsystem) | Choose an item. |
| 10.1.6 | ALERT (Anti-Fraud Locator of EBT Retailer Transactions) | Choose an item. |
| 10.1.7 |  REDE (Retailer EBT Data Exchange) | Choose an item. |
|  10.1.7.1 | The Respondent accesses the REDE file on a daily basis to support authorization of SNAP transactions. | Choose an item. |
|  10.1.7.2 | The Respondent takes appropriate action, within 2 business days, of receiving disqualification and/or withdrawal information via REDE. | Choose an item. |
| 10.2 | The Respondent submits an annual SSAE 16 examination performed by a qualified firm within 90 business days of the end of the examination period. | Choose an item. |
| 10.3 | The Respondent complies with IRS regulations (Treas. 26CFR parts 1, 31, and 301) regarding reporting of EBT payments. | Choose an item. |
| 10.4 | The Respondent maintains issuance, reconciliation, and other all other accounting records for at least 3 years from final payment by the state. | Choose an item. |