**RFP 23-73290 BUSINESS PROPOSAL**

**ATTACHMENT E**

**Instructions: Please provide answers in the shaded areas to all questions. Reference all attachments in the shaded area.**

***Business Proposal***

* + 1. **General (optional) -** Please introduce or summarize any information the Respondent deems relevant or important to the State’s successful acquisition of the products and/or services requested in this RFP.

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| Current supplier no need for any changes or programing from State |

* + 1. **Respondent’s Company Structure** - Please include in this section the legal form of the Respondent’s business organization, the state in which formed (accompanied by a certificate of authority), the types of business ventures in which the organization is involved, and a chart of the organization. If the organization includes more than one (1) product division, the division responsible for the development and marketing of the requested products and/or services in the United States must be described in more detail than other components of the organization. Please enter your response below and indicate if any attachments are included.

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| See attached incorporation document and organizational chart. |

* + 1. **Respondent’s Diversity, Equity and Inclusion Information -** With the Cabinet appointment of a Chief Equity, Inclusion and Opportunity Officer, on February 1, 2021, the State of Indiana sought to highlight the importance of this issue to the state. Please share leadership plans or efforts to measure and prioritize diversity, equity, and inclusion. Also, what is the demographic compositions of Respondents’ Executive Staff and Board Members, if applicable.

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| See attached |

* + 1. **Company Financial Information** - This section must include documents to demonstrate the Respondent’s financial stability. Examples of acceptable documents include most recent Dunn & Bradstreet Business Report (preferred) or audited financial statements for the two (2) most recently completed fiscal years. If neither of these can be provided, explain why, and include an income statement and balance sheet, for each of the two most recently completed fiscal years.

If the documents being provided by the Respondent are those of a parent or holding company, additional information should be provided for the entity/organization directly responding to this RFP. That additional information **should explain the business relationship between the entities and demonstrate the financial stability of the entity/organization which is directly responding to this RFP.**

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| See attached company financial information. |

* + 1. **Integrity of Company Structure and Financial Reporting** - This section must include a statement indicating that the CEO and/or CFO, of the responding entity/organization, has taken personal responsibility for the thoroughness and correctness of any/all financial information supplied with this proposal. The areas of interest to the State in considering corporate responsibility include the following items: separation of audit functions from corporate boards and board members, if any, the manner in which the organization assures board integrity, and the separation of audit functions and consulting services. The State will consider the information offered in this section to determine the responsibility of the Respondent under IC 5-22-16-1(d).

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| See attached company structure and statement of financial responsibility. |

* + 1. **Contract Terms/Clauses** - Please provide the requested information in RFP Section 2.3.6.

Additional Terms and Conditions related to Cloud-based systems the State expects to execute with the successful Respondent(s) are provided in **Attachment B2**. Depending on your proposed System, you could be required to agree to the following set of Additional Terms and Conditions in Attachment B2 Additional Terms for Cloud Services Engagements. Review these Additional Terms and Conditions and indicate acceptance and / or any redlined edits, via Track Changes. It is the State’s strong desire to not deviate from the Additional Terms and Conditions that are provided in these attachments and as such the State reserves the right to reject all requested changes. Any or all portions of this RFP and any or all portions of your response may be incorporated as part of the final contract. In addition to your response below, Respondents are also required to review and respond to the questions included in **Attachment K**, Cloud Questionnaire.

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| This section has been read and understood. |

* + 1. **References** - Reference information is captured on **Attachment H** Respondent should complete the reference information portion of the **Attachment H** which includes the name, address, and telephone number of the client facility and the name, title, and phone/fax numbers of a person who may be contacted for further information if the State elects to do so. The rest of **Attachment H** should be completed by the reference and **emailed DIRECTLY** to the State. The State should receive three (3) **Attachment Hs** from clients for whom the Respondent has provided products and/or services that are the same or similar to those products and/or services requested in this RFP. **Attachment H** should be submitted to [idoareferences@idoa.in.gov](mailto:idoareferences@idoa.in.gov). **Attachment H** should be submitted no more than ten (10) business days after the proposal submission due date listed in Section 1.24 of the RFP. Please provide the customer information for each reference.

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| **Customer 1** |  |
| Legal Name of Company or Governmental Entity | Key Bank |
| Company Mailing Address | **127 Public Square** |
| Company City, State, Zip | **Cleveland, OH 44114** |
| Company Website Address | www.key.com |
| Contact Person | Mark Lee |
| Contact Title | Vice President |
| Company Telephone Number | 800-539-2968 |
| Company Fax Number |  |
| Contact E-mail | Mark\_E\_Lee@keybank.com |
| Industry of Company | Finance |
| **Customer 2** |  |
| Legal Name of Company or Governmental Entity | Aflac |
| Company Mailing Address | **PO Box 5388** |
| Company City, State, Zip | **Columbus, GA 31906-0388** |
| Company Website Address | www.aflac.com |
| Contact Person | Pam Pike |
| Contact Title | Lead Product owne |
| Company Telephone Number | 706.763.5193 |
| Company Fax Number |  |
| Contact E-mail | PPike@aflac.com |
| Industry of Company | Insurance – Claims Payment |
| **Customer 3** |  |
| Legal Name of Company or Governmental Entity | Indiana Department of Workforce Development |
| Company Mailing Address | 10 N Senate Ave |
| Company City, State, Zip | Indianapolis, IN 46204 |
| Company Website Address | www.in.gov |
| Contact Person | Amy Lee |
| Contact Title | Supervisor |
| Company Telephone Number | [(317) 232-6702](https://www.google.com/search?q=indiana+department+of+workforce+development&rlz=1C1GCEU_enUS888US888&oq=indiana+department+of+workforce+development&aqs=chrome.0.0i355i512j46i175i199i512j0i512l8.4780j0j7&sourceid=chrome&ie=UTF-8) |
| Company Fax Number |  |
| Contact E-mail | amylee@dwd.in.gov |
| Industry of Company | Unemployment |

**2.3.8** **Registration to do Business** – Per RFP 2.3.8,Respondents providing the products and/or services required by this RFP must be registered to do business by the Indiana Secretary of State. The Secretary of State contact information may be found in Section 1.18 of the RFP. This process must be concluded prior to contract negotiations with the State. It is the successful Respondent’s responsibility to complete the required registration with the Secretary of State. Please indicate the status of registration, if applicable. Please clearly state if you are registered and if not provide an explanation.

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| NoCheck is currently a subcontractor doing business in the State of Indiana and is currently registered. |

* + 1. **Authorizing Document -** Respondent personnel signing the Executive Summary of the proposal must be legally authorized by the organization to commit the organization contractually. This section shall contain proof of such authority. A copy of corporate bylaws or a corporate resolution adopted by the board of directors indicating this authority will fulfill this requirement. Please enter your response below and indicate if any attachments are included.

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| See attached corporate documentation. |

* + 1. **Subcontractors -** The Respondent is responsible for the performance of any obligations that may result from this RFP and shall not be relieved by the non-performance of any subcontractor. Any Respondent’s proposal must identify all subcontractors and describe the contractual relationship between the Respondent and each subcontractor. Per instructions in **Attachment J**, either a copy of the executed subcontract or a letter of agreement over the official signature of the firms involved must accompany each proposal.  
         
       Any subcontracts entered by the Respondent must be in compliance with all State statutes and will be subject to the provisions thereof. For each portion of the proposed products and services to be provided by a subcontractor, the technical proposal must include the identification of the functions to be provided by the subcontractor and the subcontractor’s related qualifications and experience.

The combined qualifications and experience of the Respondent and any or all subcontractors will be considered in the State’s evaluation. The Respondent must furnish information to the State as to the amount of the subcontract, the qualifications of the subcontractor for guaranteeing performance, and any other data that may be required by the State. All subcontracts held by the Respondent must be made available upon request for inspection and examination by appropriate State officials, and such relationships must meet with the approval of the State.  
  
The Respondent must list any subcontractor’s name, address, and the state in which formed that are proposed to be used in providing the required products and/or services. The subcontractor’s responsibilities under the proposal, anticipated dollar amount for subcontract, subcontractor’s form of organization, and an indication from the subcontractor of a willingness to carry out these responsibilities are to be included for each subcontractor. This assurance in no way relieves the Respondent of any responsibilities in responding to this RFP or in completing the commitments documented in the proposal. The Respondent must indicate which, if any, subcontractors qualify as a Minority Business Enterprise, Women’s Business Enterprise, or Veteran Owned Business under IC 4-13-16.5-1 and IC 5-22-14-3.5. [See Sections 1.21](file:///C:/Working%20Documents/Sourcing%20Documents/RFP_Bid%20Template%20Review/IDOA%20RFP%20Boilerplate%20E-BID%20v06-15-2020_rac%20review%2006292021.docx#_1.21_MINORITY_&), [1.22](file:///C:/Working%20Documents/Sourcing%20Documents/RFP_Bid%20Template%20Review/IDOA%20RFP%20Boilerplate%20E-BID%20v06-15-2020_rac%20review%2006292021.docx#_1.22_INDIANA_VETERAN) and **Attachment A** for Minority, Women, and Veteran Business information.

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| We plan to utilize U.S. Bank as our prepaid card provider and will be contracting with their Treasury Management division for depository, ACH and wire services. Please see Appendix X for a copy of their letter of intent to provide services.  U.S. Bank National Association (U.S. Bank) is headquartered in Cincinnati, Ohio, and is a national banking association formed under the laws of the United States (Charter No. 24) and is authorized thereunder to transact the business of banking in all 50 states. U.S. Bank is wholly owned by the diversified financial holding company, U.S. Bancorp, which was incorporated in Delaware in 1929 and is traded on the New York Stock Exchange under ticker symbol USB. U.S. Bancorp is located at 800 Nicollet Mall, Minneapolis, Minnesota 55402.  The expected value of this contract: $250,000.00  U.S. Bank does not qualify as a minority subcontractor. |

* + 1. **Evidence of Financial Responsibility** – Removed at the request of the agency.
    2. **General Information** - Each Respondent must enter your company’s general information including contact information.

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| **Business Information** |  |
| Legal Name of Company | The NoCheck Group, LLC |
| Contact Name | Charles “Chuck” Kopko |
| Contact Title | President |
| Contact E-mail Address | [kopkoc@nocheck.com](mailto:kopkoc@nocheck.com) |
| Company Mailing Address | 24400 Northwestern Hwy, Ste. 200 |
| Company City, State, Zip | Southfield, Michigan 48075 |
| Company Telephone Number | 248.973.7291 |
| Company Fax Number | 248-499-1007 |
| Company Website Address | www.nocheck.com |
| Federal Tax Identification Number (FTIN) | 47-2549259 |
| Number of Employees (company) | 14 |
| Years of Experience | 29 |
| Number of U.S. Offices | 1 |
| Year Indiana Office Established (if applicable) | NA |
| Parent Company (if applicable) | NA |
| Revenues ($MM, previous year) | 2,002,026 |
| Revenues ($MM, 2 years prior) | 2,272,359 |
| % Of Revenue from Indiana customers | 9 |

* 1. Does your Company have a formal disaster recovery plan? Please provide a yes/no response. If no, please provide an explanation of any alternative solution your company has to offer. If yes, please note and include as an attachment.

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| YES. See attached document. |

* 1. What is your company’s technology and process for securing any State information that is maintained within your company?

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| NoCheck systems (and our affiliated subcontractors) are fully PCI and SOC2 compliant and subject to routine audits. These are the highest standards for securing a system that processes and stores sensitive information. All file transfers between systems use secure protocols and are encrypted to safeguard in-transit data. NoCheck houses all data with secure encryption without using cloud storage, preventing possible intrusion scenarios. |

* + 1. **Experience Serving State Governments -** Please provide a brief description of your company’s experience in serving state governments and/or quasi-governmental accounts.

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| NoCheck bring years of experience working with the DWD team and other state unemployment compensation initiatives. They have developed and implemented a claimant payment portal and a number of enhancements to significantly reduce fraud in the system. Continuing to use this system allow DWD to continue with a hybrid model where all deposits will to be made through a DWD controlled account. DWD can continue to send payment orders through the NoCheck system. Nightly orders from DWD are sent to NoCheck, which in turn causes funds to be disbursed to the claimants according to their preferred payment selection.  U.S. Bank has been leading the way in supporting prepaid card programs for unemployment and other state agencies for two decades. The Bank’s payment processing and prepaid experience combined with NoCheck’s financial business environment provide us with a tremendous range of capabilities to support for The distribution of benefits.  The U.S. Bank ReliaCard program was built to support government benefit programs just like yours. It is extremely well received by cardholders and allows for numerous ways to use the card at no cost. In just the past few years, ReliaCard has been actively used by more than 3 million cardholders across the country. Today, it is used by 26 state unemployment agencies. With this level of experience, U.S. Bank is fully capable of providing a no-cost/low-cost debit card program for DWD.  **The Government Banking advantage**  For more than 150 years, U.S. Bank has provided financial services to government entities. They offer a wide range of deposit, treasury management, trust, investment and payment processing products to meet the needs of states, cities, counties, towns, school districts and other governmental or public organizations. They also provide government-specific interim financing for construction products, equipment financing, temporary cash flow financing, term financing, pooled financing programs and registered warrants. |

* + 1. **Experience Serving Similar Clients -** Please describe your company’s experience in serving customers of a similar size to the State with similar scope. Please provide specific clients and detailed examples.

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| NoCheck has provided payment selection and processing services to the Indiana Department of Administration (IDOA)for over a decade. We have implemented fraud protection safeguards that have greatly reduced the incidence of returns. These protection safeguards are included in our current proposal for this RFP.  NoCheck brings years of experience working with the DWD team. We have worked with you to develop and implement a highly reliable claimant payment portal and made a number of enhancements to significantly reduce fraud in the system. Continuing to use this system allows DWD to continue with a hybrid model where all deposits will to be made through a DWD controlled account.  U.S. Bank is a leader in the banking industry. As the fifth largest bank, they serve 18.8 million consumers, business and institutional customers through our four core lines of business: Payment Services, Consumer and Business Banking, Corporate & Commercial Banking, and Wealth Management and Investment Services.  Their depth of experience in treasury management and prepaid cards combined with our financial business provide us with a tremendous range of capabilities to support for the distribution of benefits.  The U.S. Bank ReliaCard program was built to support government benefit programs just like yours. It is extremely well received by cardholders and allows for numerous ways to use the card at no cost. Today, it is used by 24 state unemployment agencies. With this level of experience, U.S. Bank is fully capable of providing a no-cost/low-cost debit card program for DWD.  U.S. Bank also works extensively with organizations of all shapes and sizes gives them a unique perspective in meeting the public sector’s requirements. U.S. Bank provides primary banking services for Idaho, Kansas, Maine, Minnesota, Montana, Nebraska, Oregon Utah, Washington and Wisconsin. Other significant banking relationships include Alaska, Arkansas, California, Colorado, Idaho, Iowa, Kansas, Kentucky, Maine, Michigan, Minnesota, Montana, Nebraska, Ohio, Oregon, Pennsylvania, South Dakota, Tennessee, Texas, Washington and Wisconsin. |

* + 1. **Indiana Preferences – RESERVED**
    2. **Payment -** Please provide the requested information in RFP Section 2.3.15.

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* + 1. **Extending Pricing to Other Governmental Bodies** – Indicate your willingness to extend prices of awarded products and/or services to other governmental bodies per RFP section 2.3.16.

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| Removed at the request of the agency. – All quotes can be standardized crossed state |