**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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| **Value Payment Systems, LLC, (VPS) has been committed to providing exceptional payment products and services for the State of Indiana under the QPA contract since 2012.**  **VPS currently has more than 40 payment product installations within the State, ranging from simple payment processing via in-office terminals to custom payment integrations with innovative State services such as Project NextDOR and INBiz (Indiana’s one-stop resource for registering and managing business).** **To date and to the best of our knowledge, VPS has not encountered a State Agency SOW with business requirements that are not compatible with the capabilities of VPS’ payment products and services.**  **In 2020 alone, VPS processed more than $950 million in payment volume on behalf of Indiana State Agencies including, but not limited to the Department of Revenue, Department of Child Services, Secretary of State, Department of Administration, Department of Workforce Development, Department of Natural Resources, Indianapolis Airport Authority, Department of Finance, Department of Homeland Security, and Department of Labor. To demonstrate capacity and scalability, VPS has processed approximately 290,000 transactions that represented more $400 million in a single day for a single government merchant.**  **During the term of the current contract with the State, VPS has focused on maintaining a superior level of customer service, for both the State of Indiana and Indiana residents, that includes, but is not limited to, a dedicated account manager, a sales representative located within the State of Indiana, and an industry-leading U.S. based call center with more than 100 customer care representatives dedicated to servicing the needs of our government merchants and their constituents. In the upcoming contract cycle, VPS looks forward to committing dedicated call center resources to the State of Indiana in order to continue to best serve the State’s constituents and exceed the State’s service level targets.**  **Throughout the term of our partnership with the State of Indiana, regardless of the complexity of a deployment or statement of work, VPS has never charged the State of Indiana for any implementation, development, hosting, or integration work associated with the service provided. Instead, we have focused on the long-term relationship with the State and on how the payment services will positively impact the State of Indiana and the constituents that utilize the services.**  **Beyond our relationship with the State of Indiana, VPS has been a market leader in payment technologies within the larger government sector for over a decade. Since 2008, VPS has provided payment processing products and services utilized by hundreds of federal, state, and local government clients. Our State clients include the States of:**   * **Indiana** * **Colorado** * **Illinois** * **Minnesota** * **California** * **Nebraska** * **New Jersey** * **Wyoming** * **Alabama** * **Kansas** * **New York** * **North Dakota** * **Hawaii**   **Currently, we are the only known payment services provider for government that offers as many differentiating payment methods as possible for payers. Our payment acceptance model includes traditional payment acceptance via credit cards, debit cards and e-check/ACH as well as emerging technologies such as digital wallets, alternative credit issuance solutions and cryptocurrency acceptance via PayPal wallet that will be launched this year. Our digital wallets include, but are not limited to, the recent launch of Secure Remote Commerce (SRC) as well as Visa Checkout, Masterpass, Amex Express Checkout, PayPal, and Venmo, with alternative credit issuance available through PayPal Credit and PayPal Pay in 4. Additional alternative payment methods that will be made available to the State of Indiana include, Cash Payments, Papaya Pay, Apple Pay, Google Pay, and Samsung Pay.**  **PayPal Credit and Pay in 4**  **VPS offers PayPal Credit to federal, state, and local government customers. If a constituent selects PayPal Credit at checkout, the payer can complete a quick application to get instant approval on a loan, which can be applied to their payment in real time. Loans are interest-free if paid in full in six months. PayPal Credit can be especially helpful for citizens who cannot pay their entire bill but want to avoid credit card late fees, and it ensures that the State still receives timely payment. A recent PayPal study indicates that a merchant will see a +15% to +17% increase in transactions when PayPal Credit is added and marketed as a payment method.**  **Benefits of PayPal Credit (PPC) during the pandemic:**   * **33% of PPC users would not have made their most recent purchase if PayPal Credit were not offered.** * **72% of PPC users agree they would rather spread the cost of a purchase over 6 months even if they had the ability to pay today.**   **VPS will work with State Entities to determine if special offers or special discounted PPC rates can be provided to constituents to help the State collect revenue during key seasonal collection periods (e.g., income tax due dates).**  **Pay in 4 is available upon approval for purchases of $30 - $600. Pay in 4 allows a payer to split their payments in 4 – one every two weeks. It is interest free, has no impact on a payer’s credit score and is backed by PayPal.**  **Cryptocurrencies (Bitcoin, Litecoin, Bitcoin Cash, Ethereum)**  **One new innovative payment feature, which will continue to differentiate VPS’ payment services, is VPS’ upcoming ability to accept cryptocurrencies. Through its partnership with PayPal, without any development requirements or changes to their financial processes, VPS will enable U.S. consumers to use their cryptocurrency holdings to pay government merchants. PayPal accountholders who hold Bitcoin, Ethereum, Bitcoin Cash, and Litecoin in their PayPal wallet will be able to convert their holdings into fiat currencies during the checkout process when making a payment to government merchants. In essence, cryptocurrencies can be used in the same way as a credit card or a debit card within a PayPal wallet.**  **Cash Payments with VanillaDirect Pay by InComm**  **VPS offers our clients the ability to allow citizens to make cash payments at nearby retail locations. Through the VanillaDirect electronic cash transaction network by InComm, citizens can make cash payments at more than 60,000 retail locations nationwide, including CVS Pharmacy, 7-Eleven, Walgreens, and Family Dollar. VPS makes it easy for citizens to pay in cash through retailers that are easy to find, safe, and already trusted by the cash-preferring customers of a State of Indiana Entity. Citizens can make payments 24/7 right in their neighborhood, without traveling to the State Entity offices or waiting in line, and the State Entity staff members can focus on priority initiatives that serve the State more effectively instead of spending time processing cash payments.**  **Papaya Pay**  **VPS has an exclusive relationship with a company called Papaya (https://papayapay.com/) for constituents to pay their bills remotely. Papaya Pay is a free (no additional cost), contactless mobile scan and pay app that allows a customer to snap a picture and pay their bill in seconds.**   * **Customers simply take a photo of their bills with their smartphones or import an image of a paperless bill, then pick their preferred payment method (debit card, credit card, bank account).** * **Papaya’s technology extracts the bill information and pushes the payment details over to VPS as the payment processor to make the payment.** * **Papaya can create an individual payment “bot” that will automate making a payment through our hosted payment pages. Currently, Papaya can feed payments to our IVR or web.** * **Papaya keeps the customer’s bill history all in one place. The customer can refer to Papaya’s app any time they need a bill receipt or proof of payment.** * **Papaya is secure and compliant. Personal information and payment data are encrypted and processed via PCI compliant methods.** * **Papaya usage has increased 39% during the pandemic due to people preferring “contactless” payment options.**   **Apple Pay, Google Pay, and Samsung Pay**  **VPS is constantly working with the payment networks (Visa, Mastercard, American Express) to evaluate new and evolving payment products and services, as well as working with new FinTech providers to evaluate payment methods that would enhance the customer (payer) experience and allow for more effective and efficient payment services for our government clients. VPS will begin accepting Apple Pay, Google Pay, and Samsung Pay for POS payments in Q4 2021 after migrating to an Ingenico Tetra PCI and EMV Certified POS solutions.**  **Payment Disbursements**  **VPS also offers a custom payment disbursement solution in partnership with Fintainium for current government customers, providing quick and efficient refunds to customers. Fintainium’s fully customizable, real-time payment reporting capabilities allow for trackability, flexibility, and accountability.**  **VPS Disbursement Payments Key Benefits**   * **Easy-to-use Client Service Portal provides:**   + **Real-time knowledge of refund status**   + **Automation of multiple payment modalities and re-issuances**   + **Positive Pay for checks reducing fraud risk**   + **Outsourcing refunds allows client to focus on core service and solution offerings**   + **Refund tracking notifications simplify customer service and decrease inbound calls to client’s customer service representatives**   + **Fintainium team handles the full Escheatment process per organizational or jurisdictional requirements** * **Fast and Secure Funding**   + **With Rapid PayTM, payments are received in 30 minutes or less directly to the consumer’s Mastercard or Visa debit or credit card** * **Fully Accessible Multiple Payment Methods**   + **ACH and eChecks**   + **Debit and Credit cards via *Rapid PayTM***     - ***Enabling fast, simple, and efficient payout experiences with the scale and security of the Visa network***   + **Virtual cards**   + **Plastic cards**   + **Printable checks**   **The ability to offer and market these additional emerging payment methods though VPS increases payment volume collected. This is accomplished by allowing payers to leverage the funding instruments and payment technologies that they are used to using and/or provide financial flexibility. Many emerging payment methods may not be offered through traditional banking and processor payment products.**  **Amazon Web Services**  **VPS recently migrated its processing environment to Amazon Web Services. The AWS cloud infrastructure is housed in AWS’ U.S. data centers and designed to satisfy the requirements of the most security-sensitive customers. The AWS infrastructure has been designed to provide the highest availability while putting strong safeguards in place regarding customer privacy and segregation.**  **As evidenced above, VPS is committed to continue to provide innovative payment processing services for the State of Indiana. VPS has invested in a wide range of payment methods for the convenience of State residents making payments.** |

* + 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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| **Value Payment Systems, LLC, founded in 2008 in Nashville, Tennessee, is a wholly owned subsidiary of Government Brands, LLC. As a part of the acquisition process, VPS gained access to funding for capital improvements and has subsequently invested heavily in product development. With the support of Government Brands, VPS can deliver additional services to the State and its constituents by providing access to an enhanced software and payments solution set, including products such as custom payment kiosk software and hardware, an online solution for escrow payments, and a SaaS platform for Online Dispute Resolution.**  **VPS' in-house Application Development Team handles development of all hosted payment applications and will work with State Entities to develop a Scope of Work (SOW) to ensure that the application will meet the needs of the State Entity that will be accepting electronic payments. Our qualified and experienced team of in-house developers are readily available to deploy turnkey as well as fully customized payment solutions.**  **VPS has attached an organization chart (“VPS Organization Chart”) for more information.**  **VPS is committed to maintaining a close working relationship with the State, as evidenced by continued contact with Government Brands’ executive leadership team. For example, IOT and VPS meet monthly; VPS participants include a dedicated account manager, EVP of Marketing, and the Government Brands EVP of Payments. In addition, IDOA has met with the Government Brands CEO in person in Indianapolis as part of quarterly business reviews.** |

* + 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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| **To address VPS’ financial stability, VPS has provided audited financial statements for its parent company, Government Brands, LLC, for the fiscal years 2018 and 2019 (“Government Brands Financial Statements”).**  **Value Payment Systems, LLC (VPS), is a wholly owned subsidiary of Government Brands, LLC. VPS is a financially sound organization with strong financial backing and positive year-over-year growth, as evidenced in the revenue numbers provided in 2.3.11.** |

* + 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 particular 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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| **Value Payment Systems, LLC’s Chief Financial Officer assumes personal responsibility for the thoroughness and correctness of the financial information supplied with this proposal.**  **VPS performs an annual fiscal audit each year resulting in the issuance of an audit report/opinion from our independent auditors, BDO USA, LLP. The audit function is performed by BDO, with the internal GB finance staff providing the information and narratives. Neither the board members nor VPS’ owners are involved in this process. Upon completion of the audit, the audit report is shared with our board members and owners for review.** |

* + 1. **Contract Terms/Clauses** - Please provide the requested information outlined in RFP Section 2.3.5. Indicate the document name in the space provided.

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| **Value Payment Systems has reviewed the State’s sample contract in Attachment B. We have attached a redlined copy of the sample contract (“VPS – Redlined Att\_B”) with suggestions of alternative language.** |

* + - 1. **Contract Finalization and Future Amendments and Renewals** – Please describe how Respondent will organize the contract team and ensure an efficient and timely process for contract finalization and future amendments and renewals.

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| **VPS’ Sales Operations group facilitates all contracting, renewals, upgrades, etc. This group is critical in our organization and led by the VP of Sales Operations, who reports directly into the CEO. This dedicated operational group provides the administrative help to keep the State and the State’s team on track and on time with procurement and/or legal needs. Internally, the Sales Operations team works with project managers, legal specialists, account managers, sale representatives, and any subject matter expert critical to the State in order to provide the necessary contracting, documentation, forms, etc. to keep the State moving forward.**  **Our goal is to let the key resources focus on their core work and move administrative tasks into the hands of a dedicated team. The Sales Operations group is familiar with State-level procurement processes and will proactively work to meet all the needs of the State.**  **Regarding contracting, future amendments and renewals, Value Payment Systems has worked seamlessly with the State, including three different contract managers, to enter into the original agreement and eight amendments during the term of VPS’ relationship with the State.** |

* + 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 either **mailed or emailed DIRECTLY** to the State. The State should receive three (3) **Attachment H’s** 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) or mailed to the address listed in section 1.8 of the RFP. **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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| **Reference 1** |  |
| Legal Name of Company or Governmental Entity | **Coconino County, Arizona** |
| Company Mailing Address | **110 E. Cherry Street** |
| Company City, State, Zip | **Flagstaff, AZ 86001** |
| Company Website Address | **www.coconino.az.gov** |
| Contact Person | **Sarah Benatar** |
| Contact Title | **Coconino County Treasurer** |
| Company Telephone Number | **(928) 679-8177** |
| Company Fax Number | **(928) 213-9243** |
| Contact E-mail | **sbenatar@coconino.az.gov** |
| Industry of Company | **Local Government** |
| **Reference 2** |  |
| Legal Name of Company or Governmental Entity | **State of Illinois Department of Revenue** |
| Company Mailing Address | **101 W. Jefferson Street** |
| Company City, State, Zip | **Springfield, IL 62702** |
| Company Website Address | **www.revenue.illinois.gov** |
| Contact Person | **Jon Champion** |
| Contact Title | **Electronic Banking and Deposit Manager, Electronic Commerce Division** |
| Company Telephone Number | **(217) 557-3572** |
| Company Fax Number |  |
| Contact E-mail | **Jon.Champion@illinois.gov** |
| Industry of Company | **State Government** |
| **Reference 3** |  |
| Legal Name of Company or Governmental Entity | **State of Minnesota Department of Revenue** |
| Company Mailing Address | **600 N. Robert Street** |
| Company City, State, Zip | **St. Paul, MN 55101** |
| Company Website Address | **www.revenue.state.mn.us** |
| Contact Person | **Cynthia Luebke Camp** |
| Contact Title | **Management Analyst** |
| Company Telephone Number | **(651) 556-4946** |
| Company Fax Number |  |
| Contact E-mail | **Cynthia.luebkecamp@state.mn.us** |
| Industry of Company | **State Government** |

**2.3.7 Registration to do Business -** Selected out-of-state Respondents providing the products and/or services required by this RFP must be registered to do business within the State by the Indiana Secretary of State and the Indiana Department of Administration, Procurement Division. The address contact information for this office 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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| **Value Payment Systems, LLC, has an active business registration with the State of Indiana that has been in effect since 2012. We have included a Certificate of Existence, certified by the Indiana Secretary of State (“Value Payment Systems, LLC-IN-Certificate of Existence”).** |

* + 1. **Authorizing Document -** Respondent personnel signing the Transmittal Letter 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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| **Value Payment Systems, LLC’s Chief Financial Officer, David A. Winters, is legally authorized to commit the organization contractually. VPS has attached a copy of a corporate resolution adopted by the board of directors indicating said authority (“Government Brands\_Omnibus Written Consent”).** |

* + 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. 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 into 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, 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 Enterprises or Women’s Business Enterprises under IC 4-13-16.5-1. See Section 1.21 and Attachment A for Minority and Women’s Business Enterprises information. Please enter your response below and indicate if any attachments are included.

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| **For this RFP, VPS will partner with Vespa Group, LLC, a certified Indiana Veteran-Owned Small Business (IVOSB).**  **Vespa Group will assist the state in deploying and developing enhanced reporting and data analytics tools. VPS provides a core set of reports and dashboards. The VPS Analytics tool has the ability to create additional dynamic Business Intelligence dashboards that will provide a more comprehensive set of data intelligence and insight at the state and agency level. The Vespa Group will provide resources to build out these dynamic dashboards and other reporting needs as different agencies are added to the program. Additionally, should the State decide to onboard large State Entities, Vespa Group may provide project management and business analysis associated with those implementations. This would be considered burst capacity to meet individual Entities’ needs while keeping other projects on time.**  **VPS anticipates that the subcontract percentage for Vespa Group will be 3% of the total revenues collected by VPS after pass through merchant fees, with an anticipated dollar amount around $240,000 for the four-year contract term.**  **Address**  **Vespa Group, LLC**  **201 N Illinois Street**  **South Tower, 16th Floor**  **Indianapolis, IN 46204**  **VPS will also utilize its direct processing partner, Worldpay, for authorization, settlement, and related merchant services in the same manner that VPS currently utilizes Worldpay for the aforementioned services under VPS’ current QPA with the State of Indiana.**  **Since 2008, VPS, in partnership with Worldpay, has provided a payment processing service delivery model that is currently being utilized by hundreds of government clients throughout the United States including, but not limited to the IRS (www.payUSAtax.com ) and the States of:**   * **Indiana** * **Colorado** * **Illinois** * **Minnesota** * **New Jersey** * **Wyoming** * **Alabama** * **Kansas** * **New York** * **North Dakota** * **Hawaii**   **Address**  **Worldpay, Inc.**  **8500 Governors Hill Dr.**  **Symmes Township, OH 45249**  **To ensure service quality and responsiveness in the relationship with the State of Indiana, dedicated VPS staff will be the main point of contact for the State and its Agencies. VPS will interface directly with Vespa and Worldpay to expeditiously address any opportunities and/or issues pertaining to services that they provide.** |

* + 1. **Evidence of Financial Responsibility** – Not Applicable
    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 | **Value Payment Systems, LLC** |
| Federal Identification Number (FIN) | **261233097** |
| Contact Name | **Scott Slusser** |
| Contact Title | **Executive Vice President of Marketing** |
| Contact E-mail Address | **proposals@valuepaymentsystems.com** |
| Company Mailing Address | **155 Franklin Rd., Suite 330** |
| Company City, State, Zip | **Brentwood, TN 37027** |
| Company Telephone Number | **(615) 942-1144** |
| Company Fax Number | **(615) 730-6385** |
| Company Website Address | **valuepaymentsystems.com** |
| Federal Tax Identification Number (FTIN) | **261233097** |
| Number of Employees (company) | **27** |
| Years of Experience | **12+** |
| Number of U.S. Offices | **1** |
| Year Indiana Office Established (if applicable) | **N/A** |
| Parent Company (if applicable) | **Government Brands, LLC** |
| Revenues ($MM, previous year) | **$10.4MM (2020)** |
| Revenues ($MM, 2 years prior) | **$9.9MM (2019), $8.3MM (2018)** |
| % Of Revenue from Indiana customers | **17% (2018), 10% (2019), 13% (2020)** |

* 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, VPS has a formal disaster recovery plan.**  **Upon alert or notification that operations are impaired, VPS personnel enact the established Contingency Plan (i.e., Disaster Recovery Plan).**  **This first step of this plan describes the steps for communicating the operational difficulty through the VPS organizations and clients, with specific contact data and time requirements. The second step describes how to make an initial assessment of the type of impairment and, based on the type, which troubleshooting actions to perform. For any impairment that is not quickly mitigated by onsite redundant resources, a total fail-over to the alternate operations site is performed. The VPS backup site has the same configuration and capabilities as the primary site.**  **VPS does not publish the contents of the Disaster Recovery plan but can discuss particular controls and mitigations as desired by clients.** |

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

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| **VPS maintains a number of security measures used to protect confidential data. Both data in transit and data at rest is encrypted using industry standard encryption techniques. VPS has strict physical security controls to restrict access to payment data to only employees with a need-to-know and who have been approved by management. These controls include: two-factor access controls to areas that process or store cardholders' data, multiple layers of logical access controls to prevent unauthorized users from accessing digital data, logging and alerting that informs IT staff of unauthorized attempts to access data, criminal background checks for employees with elevated access rights, and policies and procedures limiting visitor access to areas where sensitive data is processed or stored.**  **VPS' System Security Plan addresses all the NIST 800.53 security controls (for a Moderate level system) and PCI security requirements. These controls are tested several times annually, and all vulnerabilities are tracked and reviewed by outside security assessors. VPS has never had a security breach of sensitive or protected data reported to us. If a breach were to occur, VPS has an Incident Response Plan that is tested annually.** |

* 1. Does your Company have a defense-in-depth security strategy? Please provide and 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, VPS utilizes a defense-in-depth approach that involves layering individual security mechanisms to increase the security of the system as a whole. VPS’ approach includes penetration testing to identify vulnerabilities in in-house written applications and network structure, and scheduled reviews of firewalls and other security devices and systems to ensure access is based on the philosophy of least privileges.** |

* + 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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| **VPS currently provides payment services processing electronic traditional payments with credit cards, debit cards, ACH/eCheck, and alternative payments (PayPal, PayPal Credit, Venmo, digital wallets) for more than 650 government (federal, state, and local) clients in over 40 states, including 14 State-level installations. Because of VPS' extensive experience with multi-department government electronic payment programs, including point-of-sale, phone, online, and mobile based transactions, VPS has a successful history of processing payments for governmental entities throughout the United States.**  **Notable VPS clients include:**   * **Internal Revenue Service** * **State of Minnesota DOR (Income Taxes)** * **State of Illinois DOR (Income Taxes)** * **State of California Dept of Child Services (Child Support)** * **State of Alabama DOR (Income Taxes)** * **State of Kansas (Income Taxes and Child Support)** * **State of Colorado DHS (Child Support)** * **State of New Jersey DFD (Child Support)** * **State of Wyoming Dept. of Family Services (Child Support)** * **State of North Dakota DHS (Child Support)** * **State of Hawaii CSEA (Child Support)** * **State of New York (Recent award for statewide Payment Processing Services, in partnership with Worldpay)** * **State of Indiana contracted vendor processing payments for more than 40 Agency installations including, but not limited to, the Department of Revenue, Department of Child Services, Secretary of State, Department of Administration, Department of Workforce Development, Department of Natural Resources, Indianapolis Airport Authority, Department of Finance, and Department of Labor.** |

* + 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 at least three specific clients and detailed examples.

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| **VPS has extensive experience with State and Federal level deployments, and currently supports dozens of complex State-level installations.**  **Within the State of Indiana, VPS has participated in projects such as the Department of Revenue’s NextDOR, which involved upgrading and modernizing the business processes and technologies within the DOR to assure the delivery of reliable and effective tax administration and collection services.**  **For the State of Minnesota Department of Revenue, VPS has been processing individual and business income taxes, covering more than 40 tax types since 2012.**  **For the State of Illinois Department of Revenue, VPS provides both an online and IVR option for the processing of Illinois Individual Income Tax payments via credit card. VPS has provided the State of Illinois with these services since 2016, and the State is in the process of renewing their contract with VPS for another 5 years.**  **At the Federal level, VPS provides payment processing services for the Internal Revenue Service for Federal tax payments (www.payUSAtax.com). While the IRS currently has three vendors, VPS in partnership with Worldpay has processed more than half of the program’s tax payment volume between January and April 2021.** |

* + 1. **Indiana Preferences -** Pursuant to IC 5-22-15-7, Respondent may claim only one (1) preference. For the purposes of this RFP, this limitation to claiming one (1) preference applies to Respondent’s ability to claim eligibility for Buy Indiana points. **Respondent must clearly indicate which preference(s) they intend to claim. Additionally, the Respondent’s Buy Indiana status must be finalized when the RFP response is submitted to the State.**

**Additionally, Respondents that wish to claim the Buy Indiana preference (for any criteria listed below) must have an email confirmation of their Buy Indiana status provided by** [**buyindianainvest@idoa.in.gov**](mailto:buyindianainvest@idoa.in.gov) **included in the proposal response. The email confirmation must have been provided from within one year prior to the proposal due date.**

Buy Indiana

Refer to Section 2.7 for additional information.

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| **Value Payment Systems does not currently qualify for Buy Indiana; however, we are committed to partnering with Indiana businesses, and have committed 3% of our contract total to Vespa Group, LLC, an Indiana-based, veteran-owned consulting firm. More information on Vespa Group can be found in the answer to 2.3.9.** |

* + 1. **Payment -** Please provide the requested information in RFP Section 2.3.15.

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| **VPS understands the State's request around usage of the State's Purchasing Card and would process these payments as if they were merchant funded transactions.** |