**Attachment H- Scope of Work**

**RFP # 19-100**

1. **Introduction**

The Indiana Department of Workforce Development (DWD) request responses from vendors interested in providing an unemployment payment distribution program. Through this RFP, the State of Indiana is accepting proposals for innovative payment distribution options to include a minimum of two types of distribution, one of which must be direct deposit to a banking account – including a bank card – of the claimant’s choice, or equivalent consumer driven payment vehicle. The Contractor must also provide a default payment method in the event that the claimant fails to respond with an affirmative payment distribution choice to the vendor.

1. **SOW Overview**

The primary goal of this RFP is to secure the services of a payment distribution provider that offers support and services to DWD’s claimant population with regard to the receipt of benefit payments during the period of time that the claimant: has a need for unemployment support; qualifies for support by being unemployed through no fault of their own, and files a timely claim for the benefits to which they are entitled.

DWD seeks a vendor that offers a robust selection of payment distribution options, will administer the payment selection process, is fully compliant with all State and Federal regulations including requirements E and Z, will support DWD’s effort to combat benefit fraud at all levels, and will support the claimant’s need for unfettered access to their benefits with no fees for accessing their benefit entitlement.

By submitting a proposal, a Respondent warrants that it has read, understood and can perform each of the listed tasks and will provide all of the deliverables required by the Contract and detailed in Contractor’s proposal response.

1. **Background**

The State provides background on the programs and current solution below.

**Current Distribution Program / Stored Value Card Program Overview**

The following is a historical description of current programs.

**Unemployment Benefits Program, DWD**

***Current program description***: The Indiana UI Program provides Indiana residents who have recently lost their job, a temporary weekly stream of income that helps with daily living expenses until they can find a new job. In Indiana, workers who have lost their job through no fault of their own can qualify for unemployment benefits. This social safety net helps resident workers who are facing unemployment due to a layoff or in some cases, a firing.

***Current usage****: The total number of recipients receiving payments in a year for the past four years are:*

2015 – 123,319

2016 – 107,866

2017 – 94,856

2018 – 70,455 (as of November 2018)

***Current Cardholder Enrollment Process****:* Currently, eligible UI recipients all receive a debit card. DWD does not have an alternative payment method available at this time and seeks to remedy that shortcoming in this RFP.

1. **Funds Access**

The Contractor shall receive funds, and said funds shall be made available to Cardholders, in accordance with this section:

**Unemployment Benefits Program:** DWD sends funds, via Federal Wire, to the Contractor each day that the Federal Reserve is open for fund transfers. Transferred funds should routinely be available to the Cardholder by 10 AM the day the funding file is transmitted. In no event shall the funds be available later than 5 PM the day the funding file is transmitted.

1. **Monthly Account Fees**

The Contractor shall not charge any Cardholder a monthly account fee.

1. **Contractor System Requirements**
   1. **Effective Date**
      * 1. The Contractor shall be ready to distribute payments and perform all duties of this contract in accordance with a mutually agreed upon timeline with the State. However, in no event shall that date be later than November 2019.
        2. This agreed timeline includes successful completion of a pilot process before the expiration of the 4-month period set forth below.
        3. The parties agree that they will meet and mutually agree on any necessary revisions to the Project Transition Plan (described in Section 12.2) within ten (10) days of the Effective Contract Date, and periodically as needed.
   2. **File Transmission and Format**
      * 1. The Contractor shall utilize the DWD-approved file format for transmitting account setup and payment information data. The State reserves the right to change its file formats during the pendency of the Contract and the Contractor warrants to work with the State to accommodate these changes at no expense and with diligence and speed. Please see the Bidders Library Attachment G for an example of the file format required by DWD.
        2. All file transmissions to and from the State must be secured at both sides of the file transmission. Any data transfer solution must meet both state and federal security guidelines for data in transit. Some of the suggested file transmission protocols to meet this requirement are as follow:
           1. Connect Direct software
           2. Secure File Transfer Protocol (SFTP) server with public key authentication
           3. File Transfer Protocol (FTP) Secure Sockets Layer (SSL)/Transport Layers Security (TLS) server
           4. FTP client utilizing Virtual Private Network (VPN)
        3. The Contractor will accept DWD’s transmission of account information on a daily basis. Each file transfer must be automated, requiring no manual intervention by DWD or the Contractor. Contractor must acknowledge receipt of the transmissions as quickly as possible (and in no event shall acknowledgment be greater than two hours past the time of receipt).
        4. The Contractor shall accept transactions from DWD in the National Automated Clearing House Association (NACHA) Preauthorized Payment and Deposit (PPD) format or file transmissions by Federal wire.
        5. The Contractor must send an Agency-approved e-mail notification to the designated contact at an Agency when the payments have been processed and deposited.
        6. In addition to the e-mail notification, the Contractor will also send an acknowledgement handshake through the interface during the file transmission process once the file is successfully received or upon the occurrence of any error.
        7. The Contractor’s system must be able to send and receive payment distribution details and claimant’s demographic information to and from DWD in the Agency’s required format.
   3. **Identification and Remedy of Issues**
      * 1. The Contractor shall self-identify any failures, delays or slow processing of DWD’s transmitted files or data. Such identification must be conveyed to DWD upon discovery and include a plan for timely remedy of the issue.
        2. The Contractor must furnish a point of contact for the State to communicate any issues it discovers. This knowledgeable contact (which need not be a single individual) must be available 24 hours a day, seven days a week. The contact must be able to respond to State inquiries or questions in fewer than 30 minutes, though such a response may necessarily be only an acknowledgement of receipt of the State’s issue. In the event that the contact’s response is a receipt and acknowledgement (but not answer or resolution), the Contractor shall endeavor to resolve the issue or provide an answer within two (2) hours if possible, and in any case with all deliberate speed. The contact should continue to provide periodic updates regarding the issue until it is remedied.
   4. **System Compatibility**
      * 1. The Contractor must ensure that any website, web portal, browser plug-ins, or provided software for all transactions and functions (*e.g.*, file transfers, reporting, status review, etc.) are compatible with Microsoft Windows 7 and greater, Internet Explorer 9 and greater, Safari, and the latest version of Google Chrome. However, if necessary, the State reserves the right to require use of older versions of software in order to be compatible with DWD’s use of an older version of the software.
        2. If the Contractor requires the State to have any third-party software including, but not limited to, Adobe Flash, Adobe Acrobat, Java, Microsoft .NET Framework, Microsoft Silverlight, etc., the State must be made aware of these requirements in the Contractor’s proposal and any minimum version of this software.
2. **Account Management** 
   1. **Account Creation**
3. The Contractor creates an account for any new claimants provided to the Contractor by DWD. DWD will provide the applicable information about each account holder, as determined by the State.
4. Each calendar day, the DWD shall send the Contractor one file containing new accounts that are ready to be created and existing accounts that should receive an additional deposit.
5. Each business day, the Contractor shall create a file for DWD indicating the accounts that have been established that day and reissued account numbers, along with other information required to make payments. Simultaneously, the Contractor shall confirm the amount of funding allocated to each account. The Contractor shall confirm electronically the receipt of all files received from DWD. The Contractor shall receive funding for each file as described in Section 4.
   1. The account number provided to DWD should not be an actual bank or card account number of the claimant. For security purposes, the State shall not receive any bank or card account numbers.
   2. In the event that the Agency communicates that Contractor should open an account for an individual for whom an account already exists the Contractor shall communicate the existence of the account in lieu of the creation of the account. The Contractor shall not deny a file or request based on this. The Contractor shall be able to match up a “duplicate” request to a current or previously active account.
6. Within one (1) business day of receiving the new account file from the State, the Contractor shall establish the new account within their system, and within one (1) business days from the receipt of the new account file the Contractor shall initiate payment distribution options communication to the claimant.
7. The Contractor shall create both a secure website and a toll-free phone number for claimants to make a payment distribution election. If a potential claimant contacts the Contractor prior to the account creation request from DWD, the vendor shall record the potential claimant’s preference and shall have a mechanism to match the potential claimant’s election to the account creation file. In the event that the Contractor elects to create an account for the potential claimant to store the election in anticipation of an account creation request, see 4(b) above. If the Contractor elects to create an account in anticipation of funding, the Contractor acknowledges that the account is not part of the DWD program until such time as DWD sends an account creation request for the claimant. Not all applicants for benefits eventually receive benefits.
8. The Contractor shall not close an account without first receiving written consent from State.
   1. DWD shall provide written consent via email.
9. The Contractor shall provide a default payment method of the Contractor’s choosing and administered by the Contractor in the event that the claimant fails to select a valid payment distribution method within 90 days of the account creation request from DWD.
10. All system data and data submitted to the Contractor by or on behalf of the DWD is the property of the State of Indiana.
    1. **Negative Balances**

The State shall not be liable for any transaction or other associated costs that cause an account holder to exceed the amount available in his or her account.

* 1. **Settlement and Reconciliation**

1. The Contractor is responsible for the settlement and reconciliation review of accounts.
2. If the Contractor determines that an account has a negative balance, the Contractor may determine how and when the account will post from recurring deposits and identify liability for write-offs and referrals to the fraud division or criminal authorities, as applicable.
3. The Contractor should have a method for the Agency to reverse a deposit in the event of fraud.
   1. **Rejected Deposit Transactions**
4. Deposit transactions that are rejected due to inaccurate account information or closed accounts shall be researched by the Contractor and, when possible, corrected and re-sent to the account holder. The Contractor should initiate their default payment method in the event that the original deposit cannot be distributed to the account holder by their selected distribution method within 90 days.
5. **Security and Detection of Fraud and Abuse**
   1. The Contractor must advise, assist and appropriately act to aid the State in detection and investigations of abuses by stores, account holders or personnel (State, Contractor or a third party), including but not limited to, reporting unusual activity.
   2. This may entail cooperation with various authorities of the State and Federal agencies responsible for compliance with laws and regulations surrounding the programs.
   3. The State must cooperate with Federal agencies to create cases and provide accounts and information for the investigation. The State and Contractor will determine an orderly process for these responsibilities to be conveyed to any merchant, when appropriate. Access to information concerning these matters will be restricted both at the State and the merchant so that the investigations are not compromised. Minimally, the following are necessary:
6. Creation of cases and accounts to be used by investigators;
7. Posting benefit amounts to the investigative cases, possibly on an irregular basis as needed by the investigators;
8. The maintenance of records for ten (10) years to match certain State requirements;
9. Accessing call logs when the associated account has been linked to suspected fraudulent activity;
10. Receipt and response to subpoenas requesting account activity within two (2) business days;
11. Training, account issuance, and PIN selection (if applicable) for investigators using the cases;
12. Providing reports on the investigative cases showing the amounts funded to the cases and the transaction histories of the funds on a monthly basis;
13. Providing information from the system within 24 hours, as needed, for evidence;
14. Providing extract files, starting at implementation, of transaction history on a regular basis to the DWD.
    1. **Security Document**
15. The Security Document shall describe the administrative, physical, technical, and systems controls to be implemented for the Payment Distribution Program. It shall be finalized, with State approval, within 30 calendar days of the Contract’s Effective Date.
16. The Contractor must include a description of its security procedures and policies and must maintain and provide an audit log reflecting access and account activity upon the State’s request.
17. The Document must identify any perceived or real risks to the Contractor’s system. The analysis of the Contractor’s payment distribution Program must include:
    1. Vulnerability to:
       1. theft and unauthorized use;
       2. unauthorized creation or altering of household accounts;
       3. unauthorized posting of issuance;
       4. the tampering of information on ACH transmission or settlement network.
    2. Completeness and timeliness of the reconciliation system;
    3. Availability of a complete audit trail of all transaction activity.
18. A complete audit trail must be part of the security process, to provide, at a minimum, a complete transaction history of each activity that affects any account balance.
19. The Contractor may not sell to a third party or use any account holder information, including but not limited to names, addresses, social security numbers, and email addresses for such purposes other than those agreed upon in writing between the State and the Contractor.
20. If any account holder information is compromised or a Contractor/subcontractor system containing account holder information is compromised, the Contractor is required to notify the State immediately and is responsible for any security breach of such account holder information. The Contractor must adhere to all applicable State and Federal privacy and security breach notification laws.
    1. The Contractor shall update the State Agency at least weekly following a compromise on the status of the investigation and of any law enforcement or forensic data security investigation findings relating to the incident involving State account holder data.
21. **Financial Liability**
    1. The Contractor, in the performance of its duties under the Contract, will be entrusted with the transfer and administration of a significant amount of money. The Contractor’s errors or omissions in the performance of these duties may directly or indirectly cause damages to the State, account holder or a third party. The Contractor will bear all liability, under the law or equity, for these damages and any associated costs (*e.g.* legal costs). Accordingly, the Contractor understands that it is assuming liability for the following non-exhaustive list of potential damages incurred as a result of the Contractor’s actions:
22. Losses resulting from errors or omissions by the Contractor;
23. Any duplicate or erroneous postings to an account holder;
24. Any losses from funds drawn from an account after the account holder notified the Contractor that an account had been compromised;
25. Any damages or losses suffered by a State agency due to negligence on the part of the Contractor;
26. Any loss of benefits caused by fraud or abuse by the Contractor or its representatives or subcontractors;
27. The vendor must be willing to float funds until reimbursed by the Agency. Transactions are processed nightly, and generally reimbursement by the Agency occurs within 24 hours, but can take longer in extreme circumstances.
28. **Customer Service, Help Desk**
    1. The Contractor shall provide a customer service support center. The Contractor shall staff customer service agents at a customer service support center from Monday through Friday between the hours of 8 a.m. to 6 p.m. Eastern Time. The Contract shall designate additional locations for the overflow of calls. This overflow facility will handle calls from 6 p.m. to 8 a.m. and 24/7 on State holidays and weekends.
    2. **Customer Service Support Center**
29. The Contractor shall establish a single toll-free customer support number. The Contractor shall provide TTY capabilities and provide services in English and Spanish. This single number will have both live answer and automated capabilities, as described herein.
30. The services of the customer service support call center can be provided through a combination of IVR systems and live CSRs.
    1. The CSR must be quickly and easily accessible through the IVR, if the account holder so desires to speak to a CSR. The account holder should be made aware on the IVR of any potential fees for accessing a CSR. The State must approve the IVR script flow chart.
    2. In the event that the Contractor charges a fee to access a CSR, that fee must be disclosed to the account holder over the phone prior to it being incurred. Such disclosure should also include instructions on how to access the same information online or through the IVR at no charge, as applicable. If a self-service option is not available for the service requested by the account holder, no fee should be charged to speak to a CSR.
    3. A caller cannot be charged a fee for accessing a CSR if they terminate (i.e. hang up) the call prior to being connected with a CSR.
    4. No fee shall be assessed for accessing a CSR if the Contractor’s website or IVR solution are down or not functioning properly
31. IVR Requirements:
    1. Available 24 hours a day, seven days a week, 365 days a year;
    2. A short message that may be changed providing information during conversation or other special issues/events;
    3. Last deposit amount and date; and
    4. Deposit notification set up/change.
32. CSR Requirements:
    1. General assistance with payment distribution program questions including how to use IVR and payment distribution selection
    2. Reporting compromised account and requesting a new distribution method (**no fee shall ever be charged for CSR calls to report a compromised account**) This service shall be available 24 hours a day, 365 days a year;
    3. Other services (general assistance, distribution methods, deposit verification) should be available during normal business hours. Timely notification should be provided to DWD any time services are unavailable
    4. CSRs should be knowledgeable and be able to properly speak to the Program
    5. CSRs should have a way to escalate issues to management for complex or irregular situations
    6. **Online and Mobile Banking**
33. The Contractor shall have a secure account holder website and mobile application where account holders can, at a minimum, elect or change their payment distribution method, find their account balance (if applicable), locate in-Network ATMs (if applicable), request printed materials, check deposits, view account history, and learn other relevant information.
34. This website and the mobile application shall be available 24 hours a day, seven days a week, 365 days a year.
35. The website should be equally accessible through computer and phone browsers.
    1. **Other Automated Functions**
36. The Contractor shall create automated mechanisms, by text, phone and/or email, to alert account holders their account has been funded. Once registered in the payment distribution Program, each account holder shall receive such notification within two (2) business hours of his or her account being funded. The account holder shall not be charged a fee for this service.
    1. **Protection of Personal or Private Information**
37. The Contractor understands and agrees that data, materials, and information disclosed to the Contractor may contain confidential and protected information. The Contractor covenants that data, materials, and information gathered, based upon or disclosed to the Contractor for the purposes of this Contract will not be disclosed to or discussed with third parties without the prior consent of the State.
38. The parties acknowledge that the services to be performed by Contractor for the State under this Contract may require or allow access to data, materials, and information containing Social Security numbers maintained by the State in its computer system or other records. The Contractor agrees to abide by all relevant Federal laws, restrictions on access, use, and disclosure, and security requirements for the Social Security Administration. In addition to the covenant made above in this Section and pursuant to 10 IAC 5-3-1(4), the Contractor and the State agree to comply with the provisions of IC §4-1-10 and IC §4-1-11. If any Social Security number(s) is/are disclosed by Contractor, the Contractor agrees to pay the cost of the notice of disclosure of a breach of the security of the system in addition to any other claims and expenses for which it is liable under the terms of this Contract.
39. **Project Documentation**
    1. **Escheatment Plan**

The Contractor is responsible for escheating all unclaimed funds to the State and shall provide to the State a written escheatment plan within 90 days of the Effective Date of the Contract, for State approval. The Contractor shall base its written plan on, and follow closely, Indiana's Unclaimed Property Act (IND. CODE § 32-34-1, which can be found at https://indianaunclaimed.gov/app/ucp-law). All terms used in this Section 11.1 shall have the meaning set forth in Indiana’s unclaimed Property Act.

1. DWD shall review and approve any form escheatment letter (*i.e.* holder to owner) prior to its use by Contractor.
2. UI funds associated with accounts where the default method was used and the funds have never been claimed do not escheat. They shall be returned to the UI trust fund.
   1. **Quality Assurance and Risk Management Plan**

The Contractor shall provide a Quality Assurance and Risk Management Plan. At a minimum, the Plan must define quality assurance and risk management procedures covering such topics as the identification, analysis, planning, tracking, control, and communications of risks. A draft plan is due not later than 60 days from Effective Contract Date for State review and approval. During the course of the Contract the State may require, and the Contractor shall make, adjustments to this plan.

The Contractor shall work with the State Contract Manager to develop a Savings Model that reflects the actual savings over the life of the Contract. The Contractor shall report on the Savings Model at each Quarterly Business Review and at the State’s request.

* 1. **Business Continuation and Disaster Plan**

1. Within 60 days of the Effective Contract Date, the Contractor must develop a Business Continuity and Disaster Recovery Plan. A copy of this plan should be provided to the State, including, but not limited to equipment, personnel, facilities, and transportation, to continue services as specified under these specifications in the event of a disaster. The State shall review and approve the plan. During the course of the Contract the State may require, and the Contractor shall make, adjustments to this plan.
2. The Business Continuity and Disaster Recovery Plan must identify:
3. Critical Contractor staff that have a skill set necessary for the resumption of key business operations;
4. Critical business functions and supporting tasks;
5. Processes for reporting system disruption/failure;
6. Transitions from failure to system re-start;
7. Alternate processing sites;
8. Timeframes for updates to the plan; and
9. How the Contractor will add additional staff to cover increased call volumes.
   1. **Data Breach**

Contractor shall be solely liable for any unauthorized acquisition or disclosure of data retained on, or any malicious act or attempt to gain unauthorized access to, disrupt or misuse, Contractor’s servers or data storage facilities, including subcontractors’ servers or data storage facilities (“Adverse Incident”). Contractor agrees to notify the DWD, within four (4) hours or as soon as legally and practically possible, upon the discovery of any Adverse Incident that has or could compromise the confidentiality, integrity or availability of DWD’s data.

To the extent permitted by law, DWD shall be notified within a reasonable time of any Adverse Incident impacting the Contractor’s or a subcontractor’s system or process used for processing of Agency data, whether or not any Agency data has been impacted, if:

1. Notice of the Adverse Incident is required to be provided to any government body, self-regulatory agency or any other supervisory body; or
2. Contractor has a reasonable belief that the Adverse Incident will be reported publicly; or
3. The Adverse Incident has a reasonable likelihood of materially harming any material part of the normal operations of Contractor.

If it is concluded that an Adverse Incident occurred involving Agency data, DWD shall be the primary point of contact in any communications with its account holders, unless otherwise mutually agreed by the parties. To the extent that Contractor itself is required to send any notice or communications to account holders, any notice or communication to affected account holders regarding the breach will be subject to approval by theDWD, which will not be unreasonably withheld.  The Contractor will provide the necessary incident response report in a timely manner to determine the characteristics and severity of the Adverse Incident and perform a root-cause analysis, including forensic review, if applicable, of the Adverse Incident.

To the extent necessary, DWD data shall be maintained by Contractor and subcontractors in storage facilities located within the continental United States.

1. **Transition-In Phase & Tasks** 
   1. **Kick-Off Meeting**

The Contractor shall conduct a kick-off meeting with appropriate DWD staff to be held at the State’s office in Indianapolis, IN. During the kick-off meeting, the Contractor shall elaborate on the general approach, plan, and methods for implementing their solution(s) in Indiana. This meeting should occur within 15 days of the Effective Contract Date. During this meeting, the Contractor shall present, among other things, its proposed Project Transition Plan (Section 12.2) for State review.

* 1. **Project Transition Plan**

The Contractor must prepare a Transition Plan detailing its assumption of the work detailed in this Contract from the vendor currently providing these services to the State. The Transition Plan must include detailed steps and procedures necessary to prepare for, transition, and provide all services required for the payment distribution Program in this Contract with minimal disruption to DWD, State, account holders, and other stakeholders. This Plan must include details on how the Contractor plans to interface with the current vendor to transfer data and responsibilities during the transition. The State shall approve the final plan and may require changes to the plan.

The contract with the incumbent vendor for SVC services expires on December 31, 2019. To the extent that the State selects a Contractor that is not the incumbent, the Contractor shall propose a Transition Plan that supports a fully tested transition of services prior to the expiration of the current contract and ideally with sufficient buffer should there be unforeseen circumstances related to the Transition.

The plan must provide a detailed timeline for coordination and completion of the system conversion, testing, and services transition including:

1. A description of the overall approach;
2. The order in which transition activities will occur;
3. Tasks to be performed;
4. Parties responsible for the completion of each task;
5. A backup plan if any or all of the transition activities are delayed;
6. Training of State staff;
7. Customer service;
8. The timeframe for the conversion of current Cardholder accounts to the Contractor’s system, including a backup date;
9. Testing procedures, verification, and validation of the migration process;
10. Quality assurance checkpoints and critical paths.
    1. **Transition-In Phase**
11. The Contractor shall perform Transition-In duties in alignment with the Transition Plan.
12. During the transition, it is critical that account holders are not negatively impacted in their ability to obtain their benefits. Any system outage required to accommodate the transition must occur during a timeframe when impacts to the account holder community are minimized.
13. During the transition from the current SVC system to the Contractor’s system, account holder inability to access benefits must not exceed twelve (12) hours. Additionally, there must be no loss or corruption of data. During the transition, the Contractor must complete the following activities:
    * + - 1. Convert Cardholder accounts from the current system to the Contractor’s system. For Cardholders, this conversion must be seamless and include a reconciliation of current balances and transfer of balances to the Contractor system;
          2. Transfer historical data from the current system to the Contractor’s system;
          3. Educate account holders before the transition.
14. **Account holder Conversion**: The Contractor must complete the following activities to accomplish account holder conversion:
15. Work with current SVC vendor to create accounts for all active account holders (Cardholders)
16. Create a cross-walk for current card account numbers to new distribution system account numbers prioritizing claimants with active funding activity
17. Create marketing / outreach to current account holders to encourage election of new distribution method
18. Have a contingency plan in case the conversion cannot be completed as scheduled due to problems.
19. **End of Contract**
    1. At the expiration of resulting Contract, or if at any time prior the State should terminate the resulting Contract, the Contractor must cooperate with any subsequent vendor who might assume operations of the payment distribution Program. The Contractor must coordinate the transition of all payment distribution Program components to the subsequent vendor or back to the State upon notice of Contract termination.
    2. If a subsequent vendor is unable to assume operations on the planned date for transfer, the Contractor must be able to continue to perform the operations on a month to month basis for up to six months beyond the planned transfer date under prevailing Contract terms and fee structure.
    3. At the end of the term of this Contract, the Contractor must provide the following transition services:
20. Work with the State and any other organization(s) designated by the State to facilitate an orderly transition of services;
21. Continue to issue new accounts, and distribute funds based on the account holders’ request until the mutually agreed upon ending transition date;
22. Work professionally with the State’s subsequent vendor to execute a smooth and timely transition at the end of the Contract;
23. Coordinate with the subsequent vendor on the migration of customer service functions during database conversion. This may require the development of special IVR messages approved by the State for use during account holder information database conversion;
24. Maintain proper levels of staffing throughout the phase out to ensure all requirements are met and no lapses in service occur;
25. Maintain all systems, software, and support to ensure all requirements are met and no lapses in service occur;
26. Transfer ownership to the State of all toll-free numbers used in conjunction with customer service functions;
27. Provide the State the right to serve as a mediator between the Contractor and the subsequent vendor, subcontractors, providers/vendors, and account holders;
28. Allow for fallback in case of Account conversion failure;
29. Provide remaining audit reports on their due dates as required for the Contract period; and
30. Fully comply with all applicable laws, regulations, rules, guidelines, or policies.
31. **Marketing**
    1. The Contractor shall provide, at its expense, marketing, including marketing related to a change in payment distribution Contractors.
    2. Any marketing materials must be expressly approved in writing in advance by the State prior to distribution to DWD Program participants. Except as otherwise agreed by State in writing in advance, the Contractor, its subcontractor, any marketing services or advertising vendor, and any other party privy to information related to marketing shall make no commercial use of any individual contact information obtained in the performance of duties contemplated by this section.
32. **System Testing and Demonstration**
    1. **System Testing**

System and integration testing must be performed and validated on all components and functional areas of the Contractor’s systems before delivery.

* 1. **Functional Demonstration**

The Functional Demonstration provides State representatives the opportunity to observe and analyze system operations. The Contractor must prepare a report of the demonstration results, including any system modifications that were identified. The Functional Demonstration must occur as early as possible, but no later than six (6) weeks prior to the System Acceptance Test to ensure the design is proceeding according to the requirements of this Contract.

* 1. **Interface Testing**

Interface Tests must be conducted between DWD and the Contractor’s system to ensure that all files transmitted are properly formatted, transmitted, received, edited, accepted, confirmed, and processed according to design.

* 1. **Network Performance Testing**

A network performance test must be conducted on the Contractor’s system communication networks to ensure the network is capable of handling projected transaction volumes within the required response times and error thresholds. Additionally, the test must validate the secure transmission of data files, reporting and user access to the Contractor’s system environment.

* 1. **Interactive Voice Response (IVR) Testing**

The Contractor’s IVR system must be tested to ensure that the system properly accepts, processes, and transfers calls per requirements. The test must be conducted in the production environment.

* 1. **Account holder Conversion Test**
     + 1. The Contractor must complete the conversion process from the current system to the new system in accordance with an Account holder Conversion Plan and all Federal and State requirements. The Account holder Conversion Test validates the conversion results, and the ability to perform test transactions against the Contractor’s system.
       2. The Account holder Conversion Test must include at least two (2) mock conversions of production data. Additionally, the data conversion test is used to obtain timings for conversion and validation of an operational conversion checklist.
       3. This test is to assure the converted database can perform all transactions before conversion.
  2. **Test Results Reports**

1. The Contractor must provide a report describing the results of each test performed, as well as all additional retesting required. The test reports must describe the intended scope and results from the tests, any necessary system modifications and a timeframe for these modifications.
2. The Contractor must submit test reports no later than two (2) weeks following the completion of each test’s performance. Upon the completion and acceptance of all tests, the test results must be incorporated into the approved test plan.
3. The Contractor must revise any system documentation to reflect any system modifications identified and made as a result of testing. If revisions are required, the Contractor must submit updated documents no later than fourteen (14) calendar days following the completion of the modification. All updates to the Contractor’s system will be completed at no additional cost to the State.
4. **Key Personnel and Staff**
   1. The State shall require the Key Personnel listed below. These positions, their descriptions, and requirements provide the State’s perspective on minimum Roles and qualifications necessary to support this project but is not intended to define specific required individuals.

| **Role** | **Description** | **Required Skills** |
| --- | --- | --- |
| Project/Program Manager | * Dedicated resource responsible for coordinating the overall project tasks. * Serves as the single point of contact between the Contractor and the State for all communications on all system related issues, such as implementation, development, testing, escheatment, regulations etc. The State shall also have a point of contact to escale issues above this Project/Program Manager. * Ensures service level agreements are sustained, and deliverables are submitted on a timely basis. * Have the authority to negotiate the Contract between the State and the Contractor. * Have the authority to implement State-required changes and have knowledge on various regulations, requirements, and be able to ring proper personnel when require * Able to help with daily inquiries such as missing files, server issues, etc. * Ensure that the services under this Contract are actively marketed to other State programs and applicable Government entities (including local schools under the K-12 Indiana program) * Available throughout the life of the Contract. | * At least three (3) years of experience on public sector projects. * At least two (2) years of experience with system implementation, maintenance, and operations. * Strong written and oral communication skills. |
| Operations Manager | * Responsible for the day-to-day operations of the payment distribution Program. * Available, at a minimum, from Transition-In Phase to the end of the Contract. | * At least five (5) years of experience managing the maintenance and operations of systems similar in size and complexity to DWD’s payment distribution program. * Project management experience. * Strong written and oral communication skills. |
| Customer Service Liaison | * Responsible for handling the State’s needs and questions (also known as an Account Manager). * Serves as a point of contact for all ad hoc requests. * Serves as point person for fraud investigations, subpoenas, account freezes, etc. | * At least two (2) years’ experience managing a similar program for a similar client. |
| IT Resource | * A point of contact for State IT related questions or problems. * Works in conjunction, and at the direction of, the Project/Program Manager and Operations Manager. | * At least two (2) years’ experience providing similar services for a similar program for a similar client |

* 1. Key Personnel are subject to approval by the State. The Contractor may not make any temporary or permanent changes to Key Personnel without at least three (3) weeks prior notice to the State and the State’s prior written approval. The replacement shall be of equal or greater ability and qualifications. The State may also request a meeting with the proposed replacement before providing approval.
  2. The Contractor must provide and maintain a current staffing plan that identifies the person who will be used to fulfill the services described in this Contract. Staffing plans must address the following:

1. Job title, qualifications, and descriptions for each staff position;
2. Subcontractor staff and responsibilities, if necessary;
3. Contractor performance evaluation and progressive disciplinary policies;
4. Plans for the replacement of departing temporary and permanent staff, including plans to ensure all staff are adequately trained and knowledgeable on the programs which use this Contract;
5. The updated organizational chart that shows the reporting structure and responsibilities of Contractor’s staff and any Subcontractor staff; and
6. The Contractor will ensure that all personnel required to have a background check have this check performed in accordance with State requirements. These required background checks may include, but are not limited to: fingerprinting, completing the USCIS Form I-9/E-Verify, or reporting all local law enforcement agencies where the subject has lived, worked, and/or attended school within the last 5 years.
   1. During the course of the Contract, the State reserves the right to require replacement of any Contractor employee or subcontractor employee found unacceptable to the State.
      1. Reasons for unacceptability include, but are not limited to, the inability of the individual to carry out work assignments or unsatisfactory job performance as determined by the State.
      2. The individual must be removed within two (2) weeks of the request for removal, or sooner if requested by the State, and be replaced within thirty (30) calendar days after the position is vacant unless a longer period is approved by the State.
      3. In the event that a removed person is a Key Personnel required by Section 18.1, an immediate temporary replacement shall be identified pending the Contractor’s identifying a permanent replacement.
7. **State Responsibilities**
   1. DWD shall designate a primary contact for the Contractor to serve as the recipient of any reports and the first point of communication on issues arising under the Contract.
8. **Reporting**
   1. All reports furnished by the Contractor should be made available to DWD in Excel, CSV, or an agreed upon, sortable format.
   2. **Daily Reports**
      1. Daily summary report
         1. New Accounts added
         2. Name and address changes made by the Contractor
         3. Daily funding verification report
         4. Rejected Transaction Detail Report
   3. **Monthly Reports**
      1. DWD will receive monthly reports from the Contractor’s website or transmitted directly to the Agency.
      2. Financial activity reports
         1. Summary of the total number of loads and amounts;
         2. Summary of the total number of distributions by distribution method (SVC, direct deposit, check, etc.)
      3. Customer service activity reports
         1. Summary of the live calls accepted, answered, abandoned, abandoned < fifteen (15) seconds, the average speed of answer, and average talk time per call;
         2. Summary of the number of IVR calls accepted and the total time for accepted calls;
         3. Summary of website usage (number of visitors, number of logins, etc.).
      4. Contractor and service standards report
         * 1. Monthly summary of standards as outlined in Section 19.4
   4. **Quarterly Reviews and Annual Reports**
      1. Quarterly reviews will be up to DWD to be held in person or a conference call.
      2. The Contractor will supply annual reports per DWD tracking financial activity to include:
9. Summary of the total number of loads and amounts;
10. Summary of distribution by distribution method;
11. Summary of accounts created, activated, not activated, canceled or under fraud investigation;
    * 1. The Contractor shall provide a quarterly list of all new accounts. This list shall include only the account number and the date created.
    1. **Other Reporting Requirements**
       1. Other

The Contractor acknowledges that it shall provide State with any additional reports that may be required by State or Federal law or regulations throughout the term of the Contract and shall use commercially reasonable efforts to provide the State with additional reports as may be requested by the State from time to time throughout the Contract term. Such reports shall be created within two (2) weeks of the State’s request.

The Contractor shall provide, to the State, copies of laws, regulations, recommendations, industry standards, and information from similar clients and their solutions.

1. **Vendor Performance Management**
   1. **Overview**
      1. The State shall hold the Contractor accountable for performance under this Contract. In addition to all remedies available at law or in equity, the State specifically reserves the right to enforce the terms of this contract through Corrective Action Plans (CAP) contemplated by Section 19.2 and/or through the assessment of administrative fees as contemplated by Section 19.3 and 19.4.
      2. Reports provided by the Contractor must provide sufficient data to enable the State’s verification of the performance criteria and must provide sufficient detail to allow the State to investigate further the activity being reported. The State reserves the right to audit the Contractor’s data to verify the accuracy of any Contractor furnished report.
   2. **Corrective Action Plans**
      1. If the State requires a CAP (as described below) the CAP must, at a minimum, address the causes of the deficiency, the impacts, and the measures being taken and/or recommended to remedy the deficiency and indicate whether the solution is permanent or temporary. It must also include a schedule showing when the deficiency will be remedied, and when the permanent solution will be implemented, if appropriate (as determined by the State).
      2. The CAP must be submitted under the signature of the Contractor’s Project Manager and must be approved by the State. If the recommendations in the CAP are not acceptable to the State, the State may provide suggestions and direction to bring the Contractor into compliance.
   3. **Contractor and Service Standards**
2. The State dedicates its resources to the management and success of the program enabled by this Contract. Accordingly, if the Contractor provides diminished services under this Contract the State must direct additional resources to the management thereof. In an effort to recompense the State for these resources, the Contractor and the State agree to the administrative fees outlined in this section.
3. The Contractor’s performance is more critical in some areas than others. Accordingly, the Contractor and State agree that certain performance lapses on the part of the Contractor cause more impact to the State than other lapses. These performance areas are divided below into “Important” and “Critical” performance areas, and the parties agree to this classification.
4. The State requires the Contractor to timely remedy its performance lapses. If the Contractor’s performance lapses are not timely corrected the State shall incur additional fees until lapses are remedied. Accordingly, the parties agree that, as detailed below, the administrative fees contemplated below shall continue to accrue as detailed until the underlying performance lapse is remedied.
5. The Contractor and the State recognize that there may be extenuating circumstances or failures on the part of third parties, or the part of the State, which may contribute to the Contractor’s performance lapse. In the event that the Contractor wishes to attribute a missed standard to circumstances outside of its control, it may do so in writing to the State within five (5) business days of the close of the measured period. The State in its sole discretion will decide whether or not to waive the Contractor's missed Performance Standard.
6. Verification of Contractor’s success or failure to achieve Performance Standards may be performed by the State or a designated State contractor.
7. Within the first five (5) days of each calendar month, the Contractor shall issue a check payable to the State for the total amount of administrative fees incurred in the previous month (to the extent that any accrue).
   1. **Performance Standards and Associated Administrative Fees**

**Standard 1 – Conversion Account Issuance**

Standard Importance Level: Critical

Performance Standard: The Contractor must create new accounts for 100% of the active Cardholders no later than 15 calendar days before the conversion date to ensure no disruption to benefit access and services.

For the purpose of this metric, an account will be considered created when selection materials are mailed to the Cardholder at their address on record and an account number has been associated to the identified UI benefit recipient (i.e. the account cross-walk information has been transmitted to DWD).

Performance Lapse Defined: A failure to create the new accounts for 100% of the active Cardholders by the date specified above.

Administrative Fee: $10,000 dollars each calendar day until the Performance Standard is met.

**Standard 2 – Account Conversion**

Standard Importance Level: Critical

Performance Standard: Once the conversion dates are established and approved by DWD as part of the Transition Plan, the Contractor must complete the Cardholder account conversion by the specified date.

Conversion will be considered complete when all accounts have been converted with an accuracy rate of 99.99% or greater.

Performance Lapse Defined: A failure to complete account conversion by the specified date.

Administrative Fee: $10,000 dollars each calendar day until the Performance Standard is met.

**Standard 3 – Program Readiness Upon Conversion**

Standard Importance Level: Crticial

Performance Standard: At Contractor’s go-live and assumption of duties under this Contract, all network, communicaitons and distribution selection features must be ready.

The Transition Plan shall include all items to be verified prior to program go-live.

Performance Lapse Defined: A failure to demonstrate go-live readiness in accordance with the standards and final go-live date in the Transition Plan.

Administrative Fee: $10,000 dollars each calendar day until the Performance Standard is met.

**Standard 4 – Acceptance of File Transmission**

Standard Importance Level: Critical

Performance Standard: The Contractor’s system must accept all file transmissions sent by the State in an agreed-upon format. If any files are not immediately accepted, the Contractor must resolve the transmission issue within 6 hours.

Performance Lapse Defined: Failure to resolve a file transmission issue within 6 hours of the earlier of the State’s notification of a transmission issue or the Contractor’s discovery of the transmission issue.

Administrative Fee: $2,500 dollars for each hour above 6 it takes the Contractor to resolve the file transmission issue.

For avoidance of doubt:

-This administrative fee can inccur for multiple files simultaneously

-This administrative fee incurs the first minute past hour six and again the first minute of each additional hour until the issue is resolved. By way of example, if Contrator takes 8 hours and 12 minutes to resolve a single file’s transmission issue, $5,000 of administrative fees shall be assessed (*i.e.* this fee is incurred twice)

-This administrative fee shall incur regardless of whether or not the hours transpiring are during the Contractor’s normal business hours, during a weekend, or a holiday

**Standard 5 – Daily Reporting**

Standard Importance Level: Important

Performance Standard: The Contractor is required to provide daily business reporting no later than one business day after the day of the activity’s reporting period, as detailed in Section 18.2

Performance Lapse Defined: Failure to provide any daily report on the day that it is due.

Administrative Fee: $200 dollars for each calendar day until the daily report is delivered.

For avoidance of doubt:

-This administrative fee can inccur for multiple daily reports simultaneously

-This administrative fee shall incur regardless of whether or not the days transpiring are business days, weekends or holidays

-This administrative fee shall incurr for each itteration of the missed report. By way of example: Contractor must produce Daily Report X, on Tuesday Contractor fails to produce Report X for the reporting period, on Wednesday Contractor both fails to produces the report due Tuesday and the report due Wednesday, on Thursday Contractor produces the Tuesday, Wednesday and Thursday reports. Contractor shall be assessed $600. This figure accounts for the two-day delay for the report due on Tuesday, and a one-day delay for the report due on Wednesday.

**Standard 6 – Monthly Reporting**

Standard Importance Level: Important

Performance Standard: The Contractor is required to provide monthly reports at a due date agreed upon between the State and Contractor, as detailed in Section 18.3

Performance Lapse Defined: Failure to provide the monthly report on the day that it is due.

Administrative Fee: $200 dollars for each calendar day until the monthly report is delivered.

For avoidance of doubt:

-This administrative fee can inccur for multiple monthly reports simultaneously

-This administrative fee shall incur regardless of whether or not the days transpiring are business days, weekends or holidays

-This administrative fee shall incurr for each itteration of the missed report. By way of example: Contractor must produce Monthly Report Y and Z on the 5th of the month. Contractor furnishes Monthly Report Y on the 7th and Monthly Report Z on the 8th. Contractor shall be assessed $1,000. This figure accounts for the two-day delay for Report Y and the three-day delay for Report Z.

**Standard 7 – Annual Reporting**

Standard Importance Level: Important

Performance Standard: The Contractor is required to provide the annual reports at a due date agreed upon between the State and Contractor, as detailed in Section 18.4.

Performance Lapse Defined: Failure to provide an annual report on the day that it is due.

Administrative Fee: $200 dollars for each calendar day until the annual report is delivered.

For avoidance of doubt:

-This administrative fee can inccur for multiple annual reports simultaneously

-This administrative fee shall incur regardless of whether or not the days transpiring are business days, weekends or holidays

-This administrative fee shall incurr for each itteration of the missed report. By way of example: Contractor must produce Annual Report E and F on the 5th of the month. Contractor furnishes Monthly Report E on the 7th and Monthly Report F on the 8th. Contractor shall be assessed $1,000. This figure accounts for the two-day delay for Report E and the three-day delay for Report F.

**Standard 8 – Other Reporting**

Standard Importance Level: Important

Performance Standard: The Contractor is required to provide the “other” reports at a due date agreed upon between the State and Contractor, as detailed in Sction 18.5.

Performance Lapse Defined: Failure to provide a report on the day that it is due.

Administrative Fee: $200 dollars for each calendar day until the report is delivered.

For avoidance of doubt:

-This administrative fee can inccur for multiple “other” reports simultaneously

-This administrative fee shall incur regardless of whether or not the days transpiring are business days, weekends or holidays

**Standard 9 – Timliness of Deposit Availability – Unemployment Benefits**

Standard Importance Level: Critical

Performance Standard: Funds that are transferred to the Contractor from DWD for deposit on a Card should routinely be available to the Cardholder by 10:00 AM the day the funding file is transmitted. However, in no event shall the funds be available later than 5:00 PM the day the funding file is transmitted.

Contractor must provide a monthly report confirming when the transmitted funds became available.

Performance Lapse Defined: Availability of funds after 5:00 PM of the day the file is transmitted

Administrative Fee: $1,000 for each hour past 5:00 PM the funding becomes available.

For avoidance of doubt:

-This administrative fee incurs at 5:01 and again each hour thereafter. By way of example, if Contractor makes the funds available at 8:23PM, the Contractor shall be assessed $4,000.

-This administrative fee shall incur regardless of whether or not the hours transpiring are during the Contractor’s normal business hours, during a weekend, or a holiday

**Standard 10 – IVR Answering and Responsiveness**

Standard Importance Level: Important

Performance Standard: 99% of all calls which should be answered by the IVR sytstem must be answered within two (2) seconds of the first ring, and 100% of IVR menu selections must respond with the correct option within two (2) seconts.

These answering and responsivness standards shall be measured on a monthly basis by the Contractor, and that information shall be relayed to the State by the 15th of each month.

Performance Lapse Defined: Failure to meet either the answering or responsivnenss standards. Missing one or both standards has the same outcome.

Administrative Fee: In the first moth the Contractor fails to meet this standard, a administrative fee of $500 shall be assessed. For each consecutive month where the Contractor fails to meet this standard the amount of administrative fees increases by $500. Once the Contractor meets the performance standard in a given month all compounding resets.

By way of example: Contractor misses the standard in May and pays a administrative fee of $500. Contractor misses the standard in June and pays $1,000. Contractor meets the Standard in July and no fee is assessed. Contractor misses the standard in August and pays a administrative fee of $500.

**Standard 11 – Calls to CSRs**

Standard Importance Level: Important

Performance Standard: 98% of all calls which have been directed, by a Cardholder’s selection, to a CSR must be answered within five (5) minutes from the IVR selection directing the call to a CSR.

This answering standard shall be measured on a monthly basis by the Contractor, and that information shall be relayed to the State by the 15th of each month.

Performance Lapse Defined: Failing to meet the standard that 98% of calls directed to CSRs are answered within five (5) minutes of the directing selection.

Administrative Fee: In the first month the Contractor fails to meet this standard, an administrative fee of $500 shall be assessed. For each consecutive month where the Contractor fails to meet this standard the amount of administrative fees increases by $500. Once the Contractor meets the performance standard in a given month all compounding resets.

By way of example: Contractor misses the standard in May and pays a administrative fee of $500. Contractor misses the standard in June and pays $1,000. Contractor meets the Standard in July and no fee is assessed. Contractor misses the standard in August and pays a administrative fee of $500.

**Standard 12 – Account Creation**

Standard Importance Level: Important

Performance Standard: 98% of account creation issuance requests must be fulfilled on a timely basis. Timeliness is defined as follows:

-For requests received after 11:15 AM, the next business day

-For requests received at or before 11:15AM, the same business day

This timeliness standard shall be measured on a monthly basis by the Contractor, and that information shall be relayed to the State by the 15th of each month.

Performance Lapse Defined: A failure timely fulfill at least 98% of account creation requests as defined above.

Administrative Fee: In the first moth the Contractor fails to meet this standard, an administrative feee of $500 shall be assessed. For each consecutive month where the Contractor fails to meet this standard the amount of administrative fees increases by $500. Once the Contractor meets the performance standard in a given month all compounding resets.

By way of example: Contractor misses the standard in May and pays a administrative fee of $500. Contractor misses the standard in June and pays $1,000. Contractor meets the Standard in July and no fee is assessed. Contractor misses the standard in August and pays a administrative fee of $500.

**Standard 13 – Call Abandonment Rate**

Standard Importance Level: Important

Performance Standard: Incoming customer service calls to the service center shall not have an abandonment rate that exceeds 5% of calls.

This standard shall be measured on a monthly basis by the Contractor, and that information shall be relayed to the State by the 15th of each month.

Performance Lapse Defined: An abandonment rate greater than 5% on the monthly report.

Administrative Fee: In the first moth the Contractor fails to meet this standard, an administrative fee of $500 shall be assessed. For each consecutive month where the Contractor fails to meet this standard the amount of administrative fees increases by $500. Once the Contractor meets the performance standard in a given month all compounding resets.

By way of example: Contractor misses the standard in May and pays a administrative fee of $500. Contractor misses the standard in June and pays $1,000. Contractor meets the Standard in July and no fee is assessed. Contractor misses the standard in August and pays a administrative fee of $500.

**Standard 14 – Reconcilliation Process**

Standard Importance Level: Important

Performance Standard: All reports necessary for the State to successfully perform daily reconciliation must be received by the State no later than 8:00 AM (eastern) the following business day after the cut-off.

Performance Lapse Defined: The provision of the discussed report after the stiuplated due date/hour.

Administrative Fee: $200 dollars for each hour the report is delivered late.

For avoidance of doubt:

-This administrative fee shall incur regardless of whether or not the days transpiring are business days, weekends or holidays

- The first assessment of this administrative fee shall occur at 8:01 AM and hourly thereafter. Thus, if a report is provided at 11:25 AM, a administrative fee of $400 shall be assessed.

**Standard 15 – Critical Incident Notification**

Standard Importance Level: Critical

Performance Standard: The Contractor shall notify the designated DWD staff member within four (4) hours of the discovery of any unexpected system outage, cyber security breach, or natural disaster expected to adversely impact the Contractor’s operations.

Performance Lapse Defined: The provision of this notice by the Contractor to the designated DWD person in greater than 4 hours.

The State and Contactor shall agree on the form of notification (i.e. telephone call, email, in person notification). Contractor cannot not satisfy this standard using a non-specified method.

Administrative Fee: $1,000 for each hour past 4 hours it takes the Contractor to provide notice to the designated DWD staff member.

For avoidance of doubt:

-This administrative fee shall incur regardless of whether or not the time transpiring is on a business day, weekend or holiday

- The first assessment of this administrative fee shall occur one minute past the 4th hour and then again each hour thereafter. By way of example, if the Contractor takes 5 and 11 minutes to notify the DWD staff member, a administrative fee of $2,000 shall be assessed.

**Standard 16 – Website Availability**

Standard Importance Level: Important

Performance Standard: The Cardholder website contemplated by Section 10.3 shall be available 24 hours a day, 365 days a year.

Performance Lapse Defined: Any outage of more than five (5) minutes of any feature or page of the website.

This does not count planned and State-approved service outages.

The Contractor is reuqired to notify the State of all service outages in excess of five minutes and the length of time it took to remedy that outage.

Administrative Fee: $100 per minute for each minute in excess of five (5) minutes until the website is restored to full functionality.

**Standard 17 – CSR Availability to Compromised Accounts**

Standard Importance Level: Important

Performance Standard: The Contractor must make CSRs available to report compromised accounts 24 hours a day, 365 days a year in accordance with Section 10.2

Performance Lapse Defined: Any outage of more than five (5) minutes for this service.

This does not count planned and State-approved service outages.

The Contractor is reuqired to notify the State of all service outages in excess of five minutes and the length of time it took to remedy that outage.

Administrative Fee: $100 per minute for each minute in excess of five (5) minutes until this particular CSR function is restored to full functionality.

**Glossary of Terms**

|  |  |  |
| --- | --- | --- |
| **Glossary** | **Acronym** | **Definition** |
| **Auditor of State** | AOS | The department is responsible for accounting and reporting all of the State's funds, overseeing and disbursing funds to local units of governments, and paying all the State's bills. |
| **Automated Clearing House** | ACH | The electronic clearing and settlement system used for financial transactions by U.S. commercial banks and other institutions. |
| **Automatic Teller Machine** | ATM | A machine that dispenses cash or performs other banking services when an account holder inserts a bank card. |
| **Connect Direct Software** |  | A computer software product that transfers files between mainframe computers and/or midrange computers. |
| **Critical Incident** |  | Critical incidents may include any major disruptions in the system functionality which may include but not limited to weather or cybersecurity breach. |
| **Federal Wire** |  | Fedwire is a real-time gross settlement funds transfer system operated by the United States Federal Reserve Banks that allows financial institutions to electronically transfer funds between its more than 9,289 participants. |
| **File Transfer Protocol** | FTP | A standard for the exchange of program and data files across a network |
| **Financial Services** |  | Professional services involving the investment, lending, and management of money and assets. |
| **Indiana Department of Administration** | IDOA | The department oversees the administrative areas of the state's bureaus and departments, including procurement, travel, maintenance of public buildings, and surplus. |
| **Indiana Department of Workforce Development** | DWD | The department provides residents with resources and services needed to advance in the workforce, such as training and employment programs, labor market information, job search resources and Unemployment Insurance systems. |
| **Indiana Unclaimed Property Act** |  | This Unclaimed Property law requires businesses to review their records each year to determine whether they hold any funds, securities, or other property that has been unclaimed. |
| **Liquidity, Asset Quality, Capital and Earnings** | LACE | Ratings to measure the overall financial condition of a company and its ability to meet its credit obligations. |
| **National Automated Clearing House Association** | NACHA | A non-profit membership association charged with overseeing the Automated Clearing House (ACH) system, which operates one of the largest, safest and most reliable payment systems in the world. |
| **Payment Card Industry Data Security Standard** | PCI DSS | An information security standard for organizations that handle branded credit cards from the major card schemes. The standard was created to increase controls around Cardholder data to reduce credit card fraud. |
| **Personal Identification Number** | PIN | A number allocated to an individual and used to validate electronic transactions. |
| **Preauthorized Payment and Deposit** | PPD | An agreement between a bank and an account holder whereby the account holder gives the bank permission to automatically debit the account by a certain amount every month. |
| **Secure Sockets Layer** | SSL | A standard security technology for establishing an encrypted link between a server and a client—typically a web server (website) and a browser, or a mail server and a mail client (*e.g.*, Outlook). |
| **Stored Value Card** | SVC | A Stored Value Card is a payment card with a monetary value stored on the card itself, not in an external account maintained by a financial institution. Stored Value Cards differ from debit cards, where money is on deposit with the issuer, and credit cards which are subject to credit limits set by the issuer. |
| **Transport Layer Security** | TLS | A cryptographic protocol that provide communications security over a computer network. |
| **Virtual Private Network** | VPN | A method employing encryption to provide secure access to a remote computer over the Internet. |