



**Office of the
Senior Vice President
Administration and Treasurer**

REQUEST FOR PROPOSAL

**STUDENT DEBIT CARD
SERVICES PROGRAM**

For College of DuPage

Date Issued: May 16, 2011

**Submission Deadline:
2:00 p.m. on Tuesday, June 14, 2011**

STUDENT DEBIT CARD SERVICES PROGRAM

Table of Contents

	<u>Page</u>
Invitation, Deadlines & Submittal Information	3
Requests for Clarification	3
RFP Requirements	4 - 5
Background	6
Purpose and Overview	6
RFP Format and Contents	7 - 8
Scope of Services – Minimum Requirements	9
Minimum Technical Requirements – Specifications	10 - 13
Selection Criteria	13
Terms and Conditions	13 - 14
 <u>Attachments</u>	
Attachment 1 – Signature Page	15
Attachment 2 – References	16 - 17
Attachment 3 – Customer Contact Information	18
Attachment 3 – Cost Proposal Form	19 - 20

STUDENT DEBIT CARD SERVICES PROGRAM

REQUEST FOR PROPOSAL

Sealed Proposals for a Student Debit Card Services Program for College of DuPage will be received by the College of DuPage, District 502, at the office of the Purchasing Manager, SRC Building, Room 2049J, 425 Fawell Blvd., Glen Ellyn, IL 60137, until **2:00 p.m., Tuesday, June 14, 2011**. There will be no public opening of any proposals received.

Proposals shall be submitted at the time and date stated above. Any proposal received after the time and date stated above will be returned, unopened to the sender, no matter what date it was mailed. Proposals shall be prominently identified with the project title, submittal date, time and the name and address of the company. The company name shall appear on each page of the proposal. Any information received as part of this proposal shall become the property of the College of DuPage. **All submittals shall contain a total of five (5) copies of the proposal.**

Prices submitted must be firm. No proposals will be accepted on the basis of price prevailing at time of services, or conditional to any other event. Any company or organization to be awarded a contract for goods and/or services must be in compliance with all State and Federal laws regarding Fair Employment Practice as well as all rules and regulations thereunder.

No proposal shall be withdrawn for a period of ninety (90) days after the date of receipt without the consent of the Board of Trustees. The Board reserves the right to reject any or all proposals and to waive informalities in the award process. The Board shall be the sole judge of whether any proposal is the most responsible or qualified.

REQUESTS FOR CLARIFICATION

If any firm submitting a proposal is in doubt as to the true meaning of the specifications or other documents or any part thereof, the firm shall request clarification from the Purchasing Manager. All requests for clarifications, or other type of communications regarding this engagement, must be submitted in writing by 2:00 p.m. Tuesday, May 31, 2011.

Requests for clarification shall be accepted as follows: All questions shall be answered in writing through a Request for Proposal addendum, and both the question and response shall be sent to all firms who were sent a Request for Proposal.

E-mail to:

Janet Fix

fixjan@cod.edu

EQUAL EMPLOYMENT OPPORTUNITY

In the hiring of employees for the performance of work under the Contract and any subcontract thereunder, no Contractor or Subcontractor shall, by reason of race, color, age, national origin, sex, disability, ancestry, marital status, religion or unfavorable military discharge discriminate against any citizen of the United States, in the employment of Labor or workers, who are qualified and available to perform work to which the employment is related. Neither shall any Contractor or Subcontractor, or any person on behalf of either, discriminate against or intimidate any employee hired for the performance of work under this Contract on account of race, color, age, national origin, sex, disability, ancestry, marital status, religion or unfavorable military discharge.

STUDENT DEBIT CARD SERVICES PROGRAM

PROPOSAL MODIFICATIONS

Changes of specifications, explanations or statements which the offerer wished to make must be written on or attached to the Proposal Form. Unless indicated, it is understood that the proposal is in strict accordance with specification requirements.

Proposals shall be deemed final, conclusive, and irrevocable. No proposal shall be subject to correction or amendment for any error or miscalculation.

QUALIFICATIONS

In order for an offerer to be considered for award, offerer must be well recognized for their professional capabilities. The offerer must have available adequate staff, expertise, experience, organization, and support personnel to perform this work within the time frame specified. Offerers must also adequately demonstrate the capability and expertise necessary to cope with the requirements of the work to be performed.

COMPLIANCE

Submissions under this Request for Proposal shall be for services at least equal to or exceeding the quality and performance characteristics stated herein. Offerers shall at all times observe and comply with all federal, state, local and municipal laws, ordinances, rules and regulations in any manner affecting the work. Failure to provide complete documentation of the project compliance with specifications required may result in rejection.

The College of DuPage reserves the right to reject any proposal if it is not deemed suitable for the purpose for which it is intended.

PROPRIETARY DATA

All items developed and submitted in response to this Request for Proposal shall become the property of the College of DuPage. Any restrictions on the use of data contained within a proposal must be clearly stated on the proposal itself. It is not acceptable for a proposal to be marked "proprietary" in its entirety. Proprietary information submitted in response to this request for proposal will be handled in accordance with applicable College of DuPage procurement regulations. Under no circumstances will any proposal or parts of proposals be returned to an offerer after the date of submittal. However, should the determination of any proprietary information or exempt trade secrets be challenged, the College will tender the defense of the action to the offerer's company and expect you to defend, indemnify, and hold the college harmless from any and all liability including attorneys fees (5 ILCS 140/11(i)). All proposals indicating any such restrictions must be acknowledged in writing as part of this proposal, that the offerer's company will defend, indemnify, and hold the College harmless from any and all claims arising under the Freedom of Information Act. Under no circumstances will any requests to redact proprietary information be honored without this written acknowledgment.

PAYMENT TERMS

All vendors responding to this RFP must agree to receive all payments from the College via an Automated Clearing House (ACH) transfer (CCD file format only). Paper checks will no longer be issued by the College. By signing this proposal, you agree to receive all payments for goods and services via ACH transfer. Be advised that the College's ACH self-service website is secured and all your banking information is encrypted. Only your designated company representatives can access or update banking information from this password protected site. Instructions for registering for ACH payments will be sent via US mail or email to all vendors awarded a contract as a result of this RFP solicitation. Within ten days of contract and/or purchase order award, the vendor must enter and submit (or must have already entered and submitted) their ACH information within their vendor user profile on the College's self-service website. Failure to comply with the ACH requirements may result in termination of the contract or purchase order. Before any ACH transfer takes place, all banking information will be pre-noted through your bank to ensure the account and routing numbers are accurate. The pre-noting process takes approximately three weeks. ACH transfers will occur several

STUDENT DEBIT CARD SERVICES PROGRAM

times per month; funds are generally sent with a Friday disbursement date. Invoices must be received at least three weeks prior to an ACH payment release. You are strongly encouraged to set up your account upon notice of award to avoid unnecessary payment delays.

REJECTION OF PROPOSAL

The offerer acknowledges the right of the Owner to reject any or all proposals received, to negotiate with any offerer considered qualified, to make award without further discussions, or to waive any informality or irregularity in any proposal received. In addition, the offerer recognizes the right of the Owner to reject a proposal if the offerer failed to submit the data required by the proposal documents, or if the proposal is in any way incomplete or irregular.

Non-acceptance of a proposal shall mean that another was deemed more advantageous to the College, or that all proposals were rejected. Offerers whose proposals are not accepted shall be notified after a binding contractual agreement between the College and the selected offerer exists, or after the college has rejected all proposals.

AWARD OF CONTRACT

The award will be made to the offerer whose proposal is determined to be totally, technically complete, and is the most responsible and qualified offerer meeting specifications based upon evaluation of the information furnished, as required under this request for proposal. The selection process may include a request for additional data or oral presentations as deemed necessary by the College. However, since the College may make an award without further discussion, each offerer should include in his/her written proposal, all statements, requirements, terms or conditions it may have and should not assume that an opportunity will exist to add such matters after the proposal is submitted.

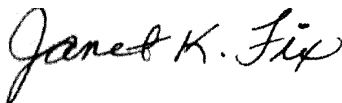
The award of the contract will be made within ninety (90) calendar days after the opening of proposals to the most responsible and qualified offerer whose proposal complies with all the requirements prescribed. The successful offerer will be notified by letter that his/her proposal has been accepted and that he/she has been awarded the contract.

If a contract is not awarded within ninety (90) days after the opening of proposals, an offerer may file a written request with the Purchasing Manager regarding withdrawal of their proposal.

CONTRACT TERMINATION

Any violation to the terms, conditions, requirements, and/or non-performance of the agreement resulting from this RFP may result in cancellation of the agreement. This agreement may be cancelled by College of DuPage, for cause, giving 30 days written notice by certified mail.

Sincerely,



Janet K. Fix
Purchasing Manager
College of DuPage

STUDENT DEBIT CARD SERVICES PROGRAM

REQUEST FOR PROPOSAL STUDENT DEBIT CARD SERVICES PROGRAM FOR COLLEGE OF DUPAGE

BACKGROUND

Founded in 1965 and opened in the fall of 1967, College of DuPage (COD) is the Midwest's largest comprehensive, single campus community college, and is dedicated to serving the diverse higher educational, civic and cultural needs of the residents of Community College District 502.

Enrolling approximately 30,000 students each semester, College of DuPage in 2008 received a maximum seven-year reaccreditation through the North Central Association of Colleges and Schools Commission on Institutions of Higher Education. It is recognized by the Illinois Community College Board (ICCB) and governed by a locally elected seven-member Board of Trustees and one elected, non-voting student representative.

College of DuPage is currently headed by an administration under President, Dr. Robert L. Breuder. Total staff at the College numbers 2,732 and includes administrators, full- and part-time faculty members, counselors and advisors, classified staff, various other professionals, and student employees.

College of DuPage operating revenue is derived primarily from local property taxes, tuition and fees, and state and federal grants. Gifts and grants from foundations and private sources may be accepted through the College of DuPage Foundation.

PURPOSE AND OVERVIEW

The College of DuPage (hereinafter referred to as the College) desires to implement a Student Debit Card program which will allow students to receive financial aid awards and refunds for tuition and fees via debit card in lieu of paper check. The primary objective of the debit card is to eliminate the costs of printing/distributing financial aid awards and student refund checks; reissuing lost or stale dated checks or checks sent to an incorrect address. In addition, the debit card will help those students that may be deemed un-bankable and not qualify for a checking or savings account. The College will not produce or deliver the debit cards; rather it is our desire to work with a Vendor to manage the debit card process in its entirety.

The Proposer must handle the issuing and mailing of all student debit cards so that the student can activate their card and receive their payment. The Proposer must provide a convenient telephone or online process for students to activate their card. The Proposer must provide for the replacement of lost/stolen/damaged cards and the cardholder must be able to report their lost/stolen/damaged card for immediate deactivation (24 hours/day, 7 days a week) via a toll-free number and the website.

The Proposer must provide satisfactory evidence that their system is PCI compliant and be confirmed by a Qualified Security Assessor (QSA) to be PCI compliant. The system must meet all Regulation E and Title IV requirements for financial aid disbursement and notification thereof. The Proposer is to maintain all banking information in a secured database in compliance with banking laws, Family Education Rights and Privacy Act (FERPA), Gramm-Leach-Bliley ACT) CLB Act) and federal regulations.

The College issues on average \$28,600,000 or 27,000 checks in financial aid awards and tuition/fees refunds annually and check disbursements can range between \$1.00 to \$6,000.00 – the average disbursement being \$1,500. The objective of this Request for Proposal (RFP) is to identify a Proposer that can provide student debit card services offering the highest level of service to both the College and its students at minimal cost to the College and no cost to the student.

The College issues paper checks on a weekly basis to students who are awarded financial aid. Tuition and fee refunds are typically issued bi-weekly. Method of refund is either by check or credit card depending upon the method of payment received.

STUDENT DEBIT CARD SERVICES PROGRAM

COD uses Datatel Colleague R18 Enterprise Resource Planning (ERP) suite of software applications. The Datatel Accounts Payable software application is used to process student checks for both financial aid awards and tuition and fee refunds.

RFP FORMAT AND CONTENTS

Five (5) identical copies of your firm's complete submission and all accompanying data must be received no later than 2:00 p.m. (CST) on June 14, 2011.

Response to the RFP should follow the format described in this section. The required elements should be presented in clear, factual statements and supported by any necessary attachments regarding individual components. Submissions shall be prepared on standard 8½" x 11" letter-size paper, tabbed at each section, bound on the left-hand side, with material printed on one side only. **The proposal shall be indexed, bound and organized in the following order:**

1. **Transmittal Letter**

The transmittal letter will express the Proposer's interest in undertaking this project with College of DuPage and will summarize their qualifications for being selected. The letter shall also express any special factors that the Proposer believes the College should consider in selecting the Proposer. Finally, the letter shall indicate the name, title, direct address and direct telephone number of the Proposer's main contact person for responding to any question or for negotiating any contract.

2. **Table of Contents**

A table of contents clearly outlining and indexing the contents of the RFP.

3. **Signature Page**

A completed and signed Signature Page Form, see Attachment #1.

4. **Project Approach**

The proposal shall clearly describe the services the Proposer can provide. The RFP describes in general terms the College's expectations and program deliverables. The Proposer must elaborate on these in a manner that reflects an understanding of the project and demonstrates an expertise and ability to perform all elements of the Scope of Services – Minimum Requirements. This means that the proposal should detail all tasks the Proposer deems necessary to fulfill the Scope of Services.

Proposer shall demonstrate how they will address the following:

- a) Proposer's background and experience in developing and supplying a student debit card program for an institution of higher education comparable to the student population size of the College of DuPage.
- b) The number of people in its organization and their level of experience and qualifications and the percentage of their time that will be dedicated to program development, set-up and ongoing support.
- c) The identification of any third-party firms involved with its program and their role(s) involved in the debit card program.
- d) Description of the control measures that will be employed during the transition period and how these methods will ensure a timely, secure, and accurate transfer of funds made by the College to the Proposer.
- e) The Proposer's Disaster Recovery plan in the event of a network, website, or Act of God disruption.
- f) The Proposer's Data Control, Data Security, and Confidentiality plan to include, but not be limited to, Debit Card Controls, Debit Card Acceptance, and Debit Card Restrictions.
- g) The identification of circumstances where the Proposer (or its identified third party) has the need for the College to shut down its Datatel Colleague ERP system for any reason for Proposer to perform any type of function on its end (backup, report regeneration, etc.)
- h) The Proposer's training plan to include end-user training for College Finance and IT staff and training/marketing materials for both College staff and students. The training plan should include initial and ongoing training that may be required.

STUDENT DEBIT CARD SERVICES PROGRAM

- i) Description of card issuance to each student. Note, every College student is assigned a unique Colleague Identification number and this number will be used for file transmission in lieu of social security numbers.
- j) Description of the Proposer's process for initial student set-up, card issuance, card acceptance, authorized use, lost or stolen cards, and reissuance of cards for students.
- k) Description of the Proposer's customer service and customer support plan for both the College and for students.
- l) Description of Proposer's software compatibility with Datatel Colleague ERP system.
- m) Description of the network where students can get cash from an ATM or a bank at no charge.

5. **Experience and Technical Expertise**

Proposer shall describe the qualifications and experience of the Proposer's institution, including an organizational chart & bios of the proposed key personnel and management structure necessary to complete the described Scope of Services.

A. Financial Stability

Contact Information

- 1) Company Name
- 2) Company Address
- 3) Primary Contact Name
- 4) Primary Contact Responsibility and Authority
- 5) Telephone Number
- 6) Location of the Office(s) that will provide the proposed services
- 7) Hours of Operation Office(s) for student support and/or College technical support
- 8) Parent Company or Subsidiaries
- 9) Calling Tree (name and title) when primary contact is not available
- 10) Audited Financial Statements for the two most recent fiscal years

B. Provide a brief history of your institution that includes the following information:

- 1) Type of business (individual, sole proprietor, corporation, non-profit, partnership, Limited Liability Company); number of years in service; ownership (foreign or domestic).
- 2) Provide a brief descriptive statement indicating the Proposer's credentials to deliver the goods/services sought under this RFP.
- 3) Indicate how long the Proposer has been performing these goods/services required by the RFP and include the number of years in business.
- 4) Provide a Statement of whether there have been any mergers, acquisitions, or sales of the Proposer company within the last ten years and if so an explanation providing relevant details.
- 5) Website – (both for Client and for Student).

C. Provide a brief synopsis of company's business plan for debit card services including proposed spending and staffing levels.

D. Provide your company's staff turnover rate during the past three years (corporate headquarters as well as local office that will be providing the services).

E. Please indicate if your company or its officers have ever been convicted of a crime, and if so provide date of conviction, court, and offense.

STUDENT DEBIT CARD SERVICES PROGRAM

- F. Provide a statement of whether there is any pending litigation against the Proposer; and if such litigation exists, Proposer to attach an opinion of counsel as to whether the pending litigation will impair the Proposer's performance.
- G. Proposer to provide Dun and Bradstreet credit report for the last two years.
- H. Proposer to list the number of their clients who utilize Proposer's student debit card program by annual dollar volume for financial aid awards or tuition/fees refunds or both financial aid awards and tuition/fees refunds.

	2-Year Institutions		4-Year Institutions	
Dollars (in Millions)	Number of Clients	F=Financial Aid T=Tuition/Fees B=Both	Number of Clients	F=Financial Aid T=Tuition/Fees B=Both
1-5				
6-10				
11-15				
16-20				
21-25				
26-30				
Over 30				

6. Scope of Services

- A. Describe your company's proposed Scope of Services and include your understanding and ability to perform the minimum requirements to be accomplished as per the "Minimum Requirements - Technical Specifications" referenced in this RFP.
- B. Provide a brief descriptive statement indicating the Proposer's credentials to deliver the goods/services sought under this RFP.
- C. Indicate how long the Proposer has been performing these goods/services required by the RFP.
- D. Provide a narrative description of the proposed project team and its organizational structure.
- E. Provide a statement of whether the Proposer intends to use subcontractors, and if so, the names and mailing addresses of the committed subcontractors and a description of the scope and portions of the work the subcontractors will perform.
- F. Provide a statement of whether the Proposer partners with another institution in performing these goods/service required by the RFP, and if so, the names and mailing address of the committed partners and a description of the scope and portions of the work they will perform.

STUDENT DEBIT CARD SERVICES PROGRAM

- G. Provide a statement of how the entire payment process works beginning with the College's contract execution through the College's transmission of the ACH payment for debit to student cards.
- H. Provide a statement if Proposer can piggy back on the student debit card to include services whereby purchases are made on-campus by the student – for example cafeteria or vending machine purchases; bookstore purchases; Library copier/printing services, etc.

7. **References (See Attachment #2)**

Provide at least four (4) references (preferably two-year community colleges) whereby your company provided project services similar to those outlined in this request for proposal. Include company name, address, contact name of person knowledgeable about the project work; telephone number, email, a brief description of the service provided and the period of service, and the annual student debit transactions and dollars.

Provide three (3) customer contacts (name/institution/telephone number) from post secondary colleges that are no longer being serviced by the Proposer and that have been terminated within the previous five-year period.

8. **Timetable & Implementation**

Provide a timetable and describe a plan for implementation of services.

9. **Cost Proposal Form**

Complete Cost Proposal Form, see Attachment #3. In addition to the Cost Proposal Form, you may also list a schedule of fees for services and [provide both bundled and un-bundled pricing and describe, in detail, the advantages and disadvantages for each] indicate if there is any financial incentive for the College to choose your firm.

MINIMUM TECHNICAL REQUIREMENTS - SPECIFICATIONS

- 1. The Proposer must offer, provide, and service debit cards for the College students and said debit cards must be linked with a FDIC insured card account against which debit card transactions can be initiated through a major payment network, for example MasterCard, Visa, or Discover. The card must have access to one or more ATM networks and should allow point-of-sale (POS) transactions for payment of goods or services. This relationship must support a broad range of transactions including electronic deposits and withdrawals.
- 2. The accepted student debit card shall provide "free and clear" access to funds within all 50 states.
- 3. The Proposer must provide data showing the degree to which the card would be accepted worldwide; and provide data on the number and location of ATMs in the Chicago area (encompassing Will, DuPage, Kane, and Cook counties) that will accept the card.
- 4. The Proposer will disclose any service-related fees that may be charged to a student and under what conditions. The Proposer will disclose if non-contractor bank ATM withdrawal fees and other fees will be charged and under what conditions. Students should be exempt from any fees relative to card issuance, annual renewal fees, or ATM withdrawal fees. Proposer must disclose any and all applicable fees that a student may be accessed and under what conditions.
- 5. The Proposer will disclose any service-related fees to the College and under what conditions. Fees should include start up fees; ACH transmittal fees (per transaction); annual renewal fees, and any other fees that may be charged to the College. Include price breaks if applicable.
- 6. The Proposer, partners and/or subcontractors must agree not to sell, rent, and otherwise distribute a listing of participating cardholders, their address, their Colleague Identification number, or any other information to the person, firm, or other entity for any purpose.
- 7. The Proposer shall not issue any cards without coordinating the distribution of said cards with the College's Accounts Payable Department or other Finance Staff.

STUDENT DEBIT CARD SERVICES PROGRAM

8. On the settlement date specified by the College, the full amount of the student's refund or financial aid award will immediately be deposited in the students' debit card account and will be owned by those students. Disbursements to students can range between \$1.00 and \$6,000.00. In cases where a reversal may be necessary to correct/adjust the pay amount, the College will need the ability to request a reversal of the transaction within a designated period of time. The Proposer will disclose fees, if any, that will be charged to the student or the College for reversal transactions. The Proposer must specify the designated period of time for reversal transactions.
9. The student debit card shall be a re-loadable and reusable debit card. Proposer will disclose if a student will have the option to add funds from sources other than financial aid awards or tuition and fees from the College (i.e., using a bank branch to trade cash for value added to the debit card). The Proposer will disclose fees, if any, that will be charged to the student under these conditions.
10. Proposer must provide a detail narrative and associated costs for providing ATM cash dispensing machines on the College's main campus for the sole purpose of fund disbursements for students. Proposer will disclose the maximum dollar amount funds that can be retrieved on a daily basis per student and how often Proposer replenishes cash. Proposer will include security features and security monitoring for each ATM machine. Proposer must provide detail narrative relative to any requirements the College is responsible for ATM set up to include, but not limited to, space requirements, technical requirements, electrical requirements, security cameras, equipment rental fees, etc.. Proposer will provide the unit cost per ATM dispensing machine for the College to evaluate if more than one machine should be housed on campus or off-campus locations.
11. The card account must be made available to all COD students without prequalification or paper-signature required.
12. The card account must provide access to a secured co-branded website which is maintained by Proposer and provide the following services:
 - a. Real-time information relative to refund payments from the College
 - b. Immediate auto-email notification feature or immediate text message feature (or email and text feature) when disbursements are issued to the student
 - c. Website content that complies with Title IV refund delivery regulations
 - d. Ability to reset a PIN without replacing the card
 - e. Ability to conduct transfers online
 - f. Ability to withdraw funds at various ATMs throughout the nation and at the COD Glen Ellyn campus
13. Proposer must submit satisfactory evidence that system offered is PCI compliant and is to be confirmed by a Qualified Security Assessor (QSA) to be PCI compliant.
14. Proposer will maintain all banking information in a secured database in compliance with banking laws, Family Education Rights and Privacy Act (FEPR), Gramm-Leach-Bliley Act (GLB Act) and federal regulations.
15. The Proposer's system must meet all REG E and Title IV requirements for financial aid disbursement and notification thereof. Proposer must provide description how it complies with student financial aid regulations.
16. Proposer must handle the issuing and mailing of all students debit cards so that students can activate their card and receive their financial aid. The College will not produce nor deliver cards. Proposer to describe how they issue and mail the disbursement cards to students.
17. Proposer must provide a convenient telephone or online process for students to active their card account. Proposer to describe how the telephone or online process allows students to activate their card. Proposer to describe how non-English speaking students are addressed.
18. The Proposer must provide for the replacement of lost/stolen/damaged cards. Cardholders must be able to report a lost/stolen/damaged card and have it deactivated 24 hours/day, 7 days a week (including holidays) via a toll-free number and via the Proposer's website. The Proposer must describe how the process works and disclose fees, if any, assessed to students for replacement of lost/stolen/damaged cards.

STUDENT DEBIT CARD SERVICES PROGRAM

19. The Proposer shall provide customer service and product information online with interactive FAQs and toll-free telephone customer services 24 hours per day, 365 days per year for students. A separate toll-free customer service number and help desk support must be provided to the College 24 hours per day/7 days a week.
20. The Proposer must work side-by-side with College staff to coordinate the electronic interchange of data necessary to effectively maintain services to student cardholders. This coordination effort includes the file format, data content, uploading of file in the College's Datatel Colleague system (if applicable), downloading file to Proposer, and how often electronic transfers of data is performed (daily, weekly, bi-weekly, etc.). It should be noted that non-Financial Aid students may or may not have provided a social security number.
21. The proposed system must provide daily electronic transfers of payments from the College to the authorized students' card accounts with same or next day availability.
22. The Proposer shall provide support to the College for card design and fabrication.
23. The Proposer must resolve student transaction charges disputes within a reasonable time or within the specified time established by Governmental rules, laws, etc., whichever is earlier.
24. The Proposer shall be able to receive a standard ACH file in CCD format for disbursement from the College initiating the delivery of funds to students.
25. The College requires that all sensitive data be able to be transmitted securely and encrypted. File data will include the student's Colleague Identification Number along with Student name. No social security numbers will be transmitted.
26. The College requires reports to be available online for the College's administration. All reports must be real-time and include reports that provide audit trail for refund payment status and delivery status, and funds transfers needed for refund delivery process. Proposer is to describe their online reports and provide samples and whether online reporting can be exported and if so in what formats.
27. The Proposer shall manage and assist the College in planning and managing the project. The Proposer will provide training for key College staff personnel and provide training tools via hard copy and College website for student orientation.
28. The Proposer shall provide marketing and educational materials customized for the College and support students to better understand the electronic disbursements of refunds to the card account.
29. The Proposer must provide proposed cardholder terms and conditions for use of the card. The Proposer must comply with student financial aid regulations whereby student financial aid funds are available to the student without charge.
30. The College will not be responsible for unauthorized use, account numbers which are fraudulently used and cards which are lost or stolen.
31. The Proposer will handle exceptions with respect to refund payment delivery and will be responsible for resolution, including but not limited to, lost or stolen debit cards, incorrect or missing payments, bad address or account information, etc.
32. The Proposer shall describe how it makes card account available to students without prequalification, signature, or social security numbers required.
33. The Proposer must identify the maximum daily dollar limit allowed to be posted on a student's card regardless is payment for a Financial Aid Award or a refund for tuition and fees.
34. The Proposer must identify the maximum dollar limit allowed on a student's card at any time.

STUDENT DEBIT CARD SERVICES PROGRAM

35. The Proposer shall describe how it handles the remittance of monies to the State of Illinois after seven years in accordance with the State of Illinois Escheat law.
36. The Proposer shall describe how it handles the remittance of monies relative to Federal and/or State financial awards.
37. The Proposer shall describe how it makes credit card accounts available for parents or legal guardians of College of DuPage students who participate in the Federal Parent Plus Loan Program.

SELECTION CRITERIA

The following criteria will be used by the College Administration to evaluate the proposals and to make a recommendation to the Board of Trustees.

- Ability to meet the requirements of the Request for Proposal (RFP)
- System architecture and ability to interface with Datatel Colleague system
- Training program for College staff and students
- Financial stability of respondent to ensure performance over the duration of the contract
- Lowest aggregate service costs to the College, consistent with the ability to provide the highest quality of services
- Lowest service costs to College students
- Ease of debit card usage by College students including ATM and/or banking facilities located on campus or reasonable distance from on and off-campus locations
- Additional services not specified in the RFP which provide a significant benefit to the College.

TERMS AND CONDITIONS

The objective of this RFP is to identify the Proposer that can offer the highest quality service at the lowest cost to the College. The successful Proposer, as determined by COD, shall be required to execute a contract for the furnishing of all services and other deliverables required for successful completion of the proposed project. Funds that the provider will be distributing to the students will be from Federal, State or local governments, private foundations, sponsorships, and students. The College is responsible for repayment to the units of government, private foundations, sponsorships, and students in the event any funds are lost. The Proposer is to be expected to ensure applicable safeguards are implemented to collateralize funds prior to distribution to the students. In the event of loss, the successful Proposer is responsible for any repayment of funds to the College previously transmitted to the provider. The Proposer may not assign, sell, or otherwise transfer its interest in the contract award or any part thereof without written permission from COD.

No proposals may be withdrawn after the official opening. All proposals submitted must be valid for a minimum period of ninety (90) days after the date set for the opening.

No advantage shall be taken by either party of manifest clerical errors or omissions in the specifications. All Proposers are requested to notify the College immediately of any errors or omissions that may be encountered.

The Bid Form indicates the number of transactions based on historical or anticipated activity to the best of the College's knowledge. Although this is the College's best estimate of volume, the College does not guarantee these volumes.

All prices for services are to be quoted as a dollar fee and for the total of all services to be calculated in terms of compensating balances required to support the service.

The proposal will be considered for a period of four years. The service period would commence October 1, 2011 and end September 30, 2015. At the end of the service period, these services may be renegotiated and may or may not be rebid.

We encourage Proposers to describe any services which are not listed and may benefit the College.

STUDENT DEBIT CARD SERVICES PROGRAM

Proposals will not be accepted after the scheduled date and time of opening.

The College of DuPage reserves the right to reject all proposals and rebid if all proposals are deemed to be unsuitable in the judgment of the College.

STUDENT DEBIT CARD SERVICES PROGRAM

(Attachment #1)
Signature Page

PLEASE RETURN THE FORM WITH RFP RESPONSE

Any company or organization to be awarded a contract for goods and/or services must be in compliance with the **Human Rights Act** and all rules and regulations thereunder.

Our company has an Equal Employment Opportunity and Affirmative Action Program which complies with Executive Order 11246, the Vietnam Era Veterans' Readjustment Assistance Act of 1974 and the Rehabilitation Act of 1973.

YES _____ NO _____

Our company certifies that it is eligible for bidding on public contracts, and is not in violation of either paragraph **33E-3** or **33E-4** of **Public Act 86-150,720 ILCS**.

YES _____ NO _____

Our company certifies that it is eligible for bidding on public contracts, and has complied with section 11a of the Prevailing Wage Act, 820 ILCS 130/0.01-12(2000), and has not disregarded their obligations to employees under the Prevailing Wage Act on two (2) separate occasions, and that they, or any firm, corporation, partnership or association in which such contractors or subcontractors have an interest, are not prohibited from being awarded any contract or subcontract for a public works project.

YES _____ NO _____

LET IT BE KNOWN TO ALL BIDDERS THAT THE ABOVE INFORMATION WILL BE USED AS A CRITERION IN THE EVALUATION OF PROPOSERS. MINORITY AND WOMAN OWNED BUSINESSES ARE ENCOURAGED TO APPLY.

SIGNED _____

NAME (printed) _____

TITLE _____
(Authorized Agent)

COMPANY NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

TELEPHONE _____ FAX _____

E-MAIL ADDRESS _____

FEIN NUMBER _____ DATE _____

MINORITY/WOMAN-OWNED/DISADVANTAGED BUISNESS? YES_____ NO_____. If yes, please attach copy of certification and reflect certification number and expiration date below:

Certification #: _____ Expiration Date: _____

NOTE: SUCCESSFUL BIDDER SHOULD MAIL INVOICES DIRECTLY TO THE BUSINESS OFFICE (SRC BUILDING, ROOM 2049).

STUDENT DEBIT CARD SERVICES PROGRAM

(Attachment #2) References

Using the format below, provide at least four (4) references (preferably two-year community colleges) whereby your company provided project services similar to those outlined in this request for proposal. Include company name, address, contact name of person knowledgeable about the project work; telephone number, email, a brief description of the service and period of service provided, and the annual student debit transactions (number of transactions and total dollars debited).

COMPANY NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

CONTACT PERSON _____

TELEPHONE _____

E-MAIL _____

DESCRIPTION OF SERVICE PROVIDED

PERIOD OF SERVICE PROVIDED _____

ANNUAL STUDENT DEBIT TRANSACTIONS AND DOLLARS _____

COMPANY NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

CONTACT PERSON _____

TELEPHONE _____

E-MAIL _____

DESCRIPTION OF SERVICE PROVIDED

PERIOD OF SERVICE PROVIDED _____

ANNUAL STUDENT DEBIT TRANSACTIONS AND DOLLARS _____

STUDENT DEBIT CARD SERVICES PROGRAM

(Attachment #2) References

Using the format below, provide at least four (4) references (preferably two-year community colleges) whereby your company provided project services similar to those outlined in this request for proposal. Include company name, address, contact name of person knowledgeable about the project work; telephone number, email, a brief description of the service and period of service provided, and the annual student debit transactions (number of transactions and total dollars debited).

COMPANY NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

CONTACT PERSON _____

TELEPHONE _____

E-MAIL _____

DESCRIPTION OF SERVICE PROVIDED

PERIOD OF SERVICE PROVIDED _____

ANNUAL STUDENT DEBIT TRANSACTIONS AND DOLLARS _____

COMPANY NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

CONTACT PERSON _____

TELEPHONE _____

E-MAIL _____

DESCRIPTION OF SERVICE PROVIDED

PERIOD OF SERVICE PROVIDED _____

ANNUAL STUDENT DEBIT TRANSACTIONS AND DOLLARS _____

STUDENT DEBIT CARD SERVICES PROGRAM

(Attachment #3) Customer Contact

Using the form below, provide three customer contacts (name/institution/telephone number) from post secondary colleges that are no longer being serviced by the Proposer and that have been terminated within the previous five-year period.

COMPANY NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

CONTACT PERSON _____

TELEPHONE _____

COMPANY NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

CONTACT PERSON _____

TELEPHONE _____

COMPANY NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

CONTACT PERSON _____

TELEPHONE _____

STUDENT DEBIT CARD SERVICES PROGRAM

(Attachment #4) Cost Proposal Form

VENDOR Submitting: _____

Contact Person: _____ Phone: _____

Please provide unit cost pricing for the following activities. Please indicate any price breaks based upon annual estimates (27,000 disbursements; \$28,600,000 annually)

LINE	DESCRIPTION	FEE ASSESSED TO	FEE PER INDIVIDUAL TRANSACTION (N/A FOR NOT APPLICABLE)	O = PER OCCURANCE D = DAILY W = WEEKLY M = MONTHLY Y = YEARLY	PLEASE INDICATE PRICE BREAKS BASED ON MONTHLY TRANSACTIONS				
					1,000	1,500	2,000	2,500	3,000
1	ACH FILE FOR LOADING TO DEBIT CARD	COLLEGE							
2	ACH POSTING FEE TO DEBIT CARD	COLLEGE							
3	ACH RETURN FEE	COLLEGE							
4	ACH REVERSAL FEE	COLLEGE							
5	ACH TRANSFER FEE TO BANK	COLLEGE							
6	INITIAL SET UP FEE	COLLEGE							
7	TRAINING FEE	COLLEGE							
8	ANNUAL RENEWAL FEE	COLLEGE							
9	EARLY CONTRACT TERMINATION FEE	COLLEGE							
10	ATM DISPENSING UNIT (ON CAMPUS)	COLLEGE							
11	ATM DISPENSING UNIT (OFF CAMPUS)	COLLEGE							
12	ATM DISPENSING UNIT PRICE BREAKS FOR 2 OR MORE	COLLEGE							
13									
14									
15	ACH RETURN FEE	STUDENT							
16	ACH REVERSAL FEE	STUDENT							
17	ATM BALANCE INQUIRY OR WITHDRAWAL DENIAL	STUDENT							
18	ATM DOMESTIC WITHDRAWAL	STUDENT							
19	ATM FOREIGN WITHDRAWAL	STUDENT							
20	ATM TRANSFERS - CARD TO BANK ACCOUNT	STUDENT							
21	BILLPAY FEE PER ITEM	STUDENT							
22	CARD REPLACEMENT FEE - LOST/STOLEN/DAMAGED	STUDENT							
23	DELINQUENT ACCOUNT FEE	STUDENT							
24	ELECTRONIC STATEMENT FEE	STUDENT							

