



**U.S. Debit Card Program FASP  
Internet Submitted Questions and Answers**

**Please note the following important information:**

**Part D, Section 6 (f) of the Requirements document states: The U.S. Debit Card Program is not exempt from the Dodd-Frank Wall Street Reform and Consumer Protection Act, “Regulation II, Debit Card Interchange Fees and Routing”**

**Fiscal Service wishes to clarify this statement. The U.S. Debit Card program will be exempt from Regulation II’s interchange transaction fee restrictions if an applicant’s proposed fee structure provides that no fee is charged to the cardholder by the issuer for the first withdrawal per calendar month from an ATM that is part of the issuer’s designated ATM network. Refer to Part D, Section 2(a) for additional information.**

**All remaining questions should be submitted by 5:00 p.m. ET on Tuesday, November 17, 2015, in order to allow Fiscal Service sufficient time to review, respond and post the responses to the FASP web page. Questions submitted after 5:00 p.m. ET on Tuesday, November 17, 2015, will be addressed as soon as possible. An applicant must submit its Application by the submission deadline regardless of any outstanding questions it may have.**

Date Submitted: 10-26-15

Questions:

1. On page 2 of the FASP Requirements, US Debit Card, it states that “As of August 2015 there are approximately 442,000 active debit cards with a total balance of approximately \$35.2M”:
  - a. Does 442K cards represent the approximate number of active cards at any given time through the year or does the number of active cards shift significantly depending on program usage?

Response: 442k represents the number of issued cards that have not yet reached their expiration date. The number of cards “in use” each month varies based on program needs. Below is prior 6 months of activity data.

Month	Transacting Cards
Apr-15	162,867
May-15	162,835
Jun-15	190,623
Jul-15	172,717
Aug-15	170,760
Sep-15	171,774



- b. Is \$32.5M a daily, a monthly balance or a yearly balance? What is the monthly “load” on these cards?

Response: For the prior six months, average monthly spend is \$35MM. For this same timeframe, the average monthly balance is \$26MM.

Month	Spend
Apr-15	\$ 33,226,841
May-15	\$ 33,116,189
Jun-15	\$ 33,444,785
Jul-15	\$ 37,063,132
Aug-15	\$ 35,740,512
Sep-15	\$ 37,212,482

Month	Avg Daily Balance
Apr-15	\$24,295,176
May-15	\$25,048,210
Jun-15	\$26,371,605
Jul-15	\$27,916,908
Aug-15	\$27,620,693
Sep-15	\$27,805,744

- c. If the answer to 1 (c) is daily or monthly, then what is the yearly balance?

Response: The previous six months of data has been provided.

- d. Of the \$32.5M (monthly balance) what percentage are cross-border transactions (those taking place outside of the US)?

Response: This data is not typically tracked or reported on by the current vendor; however, we are attempting to obtain it for a recent period of time.

- e. On average in 2014 what was the (annual) percentage of cross-border transactions (those taking place outside of the US)?

Response: This data is not typically tracked or reported on by the current vendor; however, we are attempting to obtain it for a recent period of time.

2. What will be the contract term of the agreement to provide the services necessary to operate the U.S. Debit Card Program?

Response: The term of the agreement will be 5 years with an option for Treasury to extend for up to one year for transition purposes.

3. On page 8, Table E: Cardholder Balances:

- a. The table shows an amount equal to ~\$22M for August. Is this related to the \$32.5M referenced on page 1? If not, why are they different?

Response: Table E reflects cumulative cardholder balances for the reporting period, along with the average balance per account. The \$35.2MM referenced earlier in the FASP represents the spend for a given month, not the balance. The \$35.2MM value was described in error.

4. On page 8, Table F: Account volume

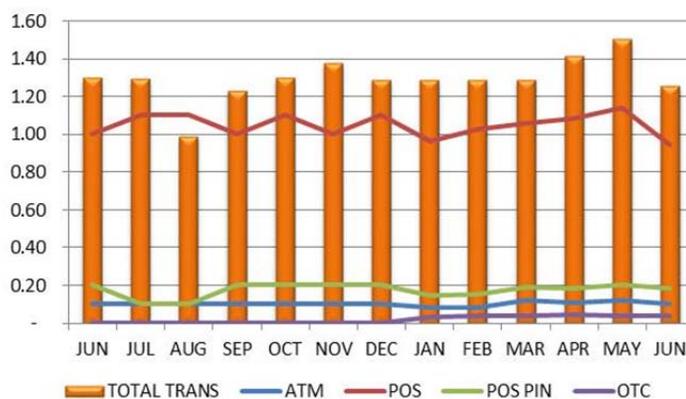
- a. What does the account volume represent? If August 2015 was represented would the chart then show a value of 442K active debit cards?

Response: The blue bars on Table F represent the volume of transacting accounts each month; the red bars indicate the volume of newly added accounts. Transacting accounts are a subset of active cards/accounts.

5. On page 9, Table G: Transaction rates:

- a. What does the blue line labeled “Total trans” represent?

Response: That is a labeling error on the chart; the appropriate label should be “ATM transactions.”



- b. Is the orange bar labeled “Total trans” the average number of total transactions in a month?

Response: Correct, the orange bar graphically represents the total number of transactions per transacting card within a month. This is an average reached by dividing the volume of transactions into the volume of transacting (not active cards, which is a much larger number) cards.

- c. Does the orange bar labeled “Total” trans” represent the total transactions for each active card during that month?

Response: The orange bar represents total transactions divided by transacting (not active cards, which is a much larger number) cards, to reach the average number of transactions each cardholder performs. Cards not in use during the reporting period are not factored into this calculation.

6. For each month from June 2014-August 2014 (or as much of this time period as possible) – please provide:



Response: The following is the average ticket price, by transaction type, for the most recent 6 month period.

	ATM	OTC	PIN POS	SIG POS
Apr-15	\$ 146.00	\$ 2,168.37	\$ 55.46	\$ 79.47
May-15	\$ 158.59	\$ 2,042.71	\$ 58.28	\$ 77.90
Jun-15	\$ 165.95	\$ 2,102.33	\$ 58.47	\$ 78.76
Jul-15	\$ 169.46	\$ 2,386.13	\$ 57.69	\$ 78.89
Aug-15	\$ 177.69	\$ 2,269.54	\$ 58.56	\$ 78.64
Sep-15	\$ 173.02	\$ 2,326.00	\$ 62.50	\$ 78.05

i. Follow up submitted 11-3-15: Please explain the large OTC average?

Response: Many end users of cardholder funds cards still prefer cash over using the prepaid card, so they choose to pay the fee to pull the money off the card instead of using the card at the POS device and avoid fees. Some agency programs also have need for employees to utilize cash in the places they would otherwise use the card, and they will also conduct OTC transactions. OTC data is not tracked at the reloadable/non-reloadable level.

b. The percentage of transactions for each participating program

Response: The following is the transaction break-down for each active program for September 2015.

	Transacting Cards	ATM	POSP	PPIN	POSC
Program 1	1	0	0	0	0
Program 2	1	0	1	0	1
Program 3	1	1	0	0	0
Program 4	1	0	0	0	0
Program 5	1	0	4	2	0
Program 6	1	0	0	0	0
Program 7	1	0	0	0	0
Program 8	2	0.5	1	0.5	0
Program 9	3	0	0.7	0	0
Program 10	3	0	0	0	0
Program 11	3	0	0	0	0
Program 12	3	0.3	0.3	0.3	0.3
Program 13	4	0.8	0.3	0	0.3
Program 14	4	0	0	0	0
Program 15	5	0.6	1.2	0	0.2
Program 16	5	0	1.6	0.2	0
Program 17	7	0.1	0.9	0	0.1
Program 18	7	0	0	0	0
Program 19	8	0	0.6	0.1	0.6
Program 20	12	0.1	0	0	0
Program 21	13	0	5.3	5.2	0
Program 22	15	0.1	0.9	0	0
Program 23	15	0.1	3.2	5.5	0
Program 24	16	0.7	0	0	0
Program 25	19	0.5	4.4	6.6	0.1
Program 26	19	0	2.2	2.3	0
Program 27	22	0.6	0.1	0.1	0.1
Program 28	22	0.2	3.1	6.8	0



Program 29	26	0.3	2	0	0
Program 30	29	1.2	3.1	0.8	0
Program 31	32	0.1	4.5	5.3	0
Program 32	37	0.1	5.2	2.8	0
Program 33	41	0	1.9	3.1	0
Program 34	52	0	2.5	2.7	0
Program 35	54	2.7	0.1	0	0
Program 36	57	0	2.2	0	0
Program 37	57	0.3	3.5	1.6	0
Program 38	76	0	0.2	2.2	0.2
Program 39	86	0.9	3.2	1.8	0
Program 40	93	0	3.1	3.5	0
Program 41	98	0.4	1.3	0	0
Program 42	104	0.7	1.4	1.2	0
Program 43	106	0.5	0	0.6	0
Program 44	111	0.1	2.6	1.5	0
Program 45	129	0.9	5.7	1.5	0
Program 46	158	1.2	0.7	0.3	0
Program 47	163	1.3	0	0.3	0
Program 48	196	0.2	1.3	0.2	0.9
Program 49	243	2.1	3.2	2.7	0.1
Program 50	312	0.7	2.2	1.5	0.2
Program 51	521	0.1	0	0	0
Program 52	545	0.9	0	1.2	0
Program 53	711	0.2	0.1	1	0
Program 54	1,112	0.5	0.6	0.3	0
Program 55	1,200	2.2	11.4	5.4	0.3
Program 56	2,071	0.1	1.4	0	1.4
Program 57	2,943	2.4	5.4	3.5	0.1
Program 58	3,290	0.1	0.5	0.2	0
Program 59	9,281	0.4	1.7	0.7	0
Program 60	147,611	0	0.9	0	0

i. Follow up submitted 11-3-15: Please provide average spend on the 60 programs

Response: Refer to the Program Summary table for information.

c. The percentage of the transactions which were ATMs

Response: The following is the transaction break-down:

	ATM	OTC	PIN POS	SIG POS
Apr-15	8%	3%	13%	76%
May-15	8%	3%	14%	76%
Jun-15	8%	3%	14%	75%
Jul-15	7%	3%	15%	75%
Aug-15	8%	3%	15%	75%
Sep-15	8%	3%	13%	76%



Date Submitted: 10-27-15

Questions:

7. Is this open to credit unions? Does the physical location(s) of the financial matter?

Response: Yes. Credit unions are eligible to serve as financial agents. Physical location of the credit union does not matter. However, all individuals and resources supporting the U.S. Debit Card Program must reside within the Continental United States. Please see section V, part C (5) of the “Requirements for Statements of Qualifications and Applications to Provide Prepaid Debit Card Services for the U.S. Debit Card Program” for additional information.

8. On page 10, #6 Regulations. E is ‘FDIC insurance for cardholder funds’; would the credit union equivalent NCUA work?

Response: Yes. NCUA insurance is equivalent to FDIC insurance. Not referring to NCUA insurance was an oversight.

Date Submitted: 10-28-15

Questions:

9. What is the percentage breakdown by program for agency owned funds vs. individually owned funds? By dollar amount?

Response: Refer to the Program Summary table for information

Date Submitted: 11-2-15

Questions:

10. What is the breakdown of single-load versus reloadable cards out of the 442K total active cards? What is the breakdown out of the total \$35.2MM outstanding balance?

Response: Refer to the Program Summary table for information. The applicant should plan a proposal based upon flexibility to meet various programs of various timelines, card types, cards issued, and load balances that range from small (dozens) one-time programs to very large (100k+) recurring programs.

11. For single-load cards, what is the card expiration period? What is the average load amount?

Response: Refer to the Program Summary table for information. Program details are determined by the Agency.

12. For reloadable cards, how often on average are cards reloaded? What is the average reload/deposit amount?

Response: Refer to the Program Summary table for information.

13. On the fee schedule, does the first free ATM withdrawal per deposit apply to both reloadable and single-load cards?



Response: Yes. The first free ATM withdrawal per deposit applies to both reloadable and single-load cards. Refer to the highlighted information at the top of this document for additional information.

14. On the fee schedule, does the inactivity charge apply to both reloadable and single-load cards?

Response: Yes. The inactivity charge applies to both reloadable and single-load cards.

15. Is EMV / chip technology required for both reloadable and single-load cards?

Response: Yes. EMV/chip technology is required for both reloadable and single-load cards.

16. For cardholder-owned funds, what method or process is used for cardholders to actually load the funds to cards and what sources of funds are accepted (e.g., cash, bank account transfer, credit card, etc.)?

Response: Fiscal Service is not authorized to allow cardholders to load individual funds to any US Debit Card in order to stay in compliance with federal law and policy. All programs must be capable of receiving Federal payments only.

17. What are the specific security requirements being included in the RFP?

Response: The applicant should meet all standard security requirements of Financial Agents for all Fiscal Service programs including but not limited to the following: the Fiscal Service Data Breach Policy, and compliance with other federal regulations including but not limited to the Privacy Act, GLBA, etc. These compliance requirements may change as Federal regulations and requirements evolve.

18. Is there a preferred network? If there is a change in issuers, would you require that the supplier reissue cards at the commencement of the contract or as cards expire?

Response: Fiscal Service does not have a preferred network. The transition plan will be dependent on Agencies' needs. Some agencies may require that cards be replaced regardless of remaining balance. Other Agencies may require that only new enrollments/cards be issued by the selected Financial Agent. The applicant is expected to provide their recommended solution in accordance with Part D. Section 3 of the Requirements document.

19. Please differentiate between what are agency vs. individual funds.

Response: Agency Funds are funds that are allocated to a debit card account, but which remain public money and are owned by the Agency. As public money, Agency Funds are not subject to state escheatment laws or garnishment and attachment orders. Agency Funds may be expended and accessed by cardholders using debit cards as authorized by the Agency. Agency Funds are not disbursed until drawn down or spent by the cardholder. Agency Funds allocated to a debit card account but not disbursed remain the funds of the Agency and may be transferred back to the Agency account. The applicant should have the ability to transfer Agency funds back to the Agency as required. This transferring of funds back to the Agency could occur on a regular (monthly or upon card expiration or inactivity) or intermittent intervals. It is based on an Agency's specific requirement. In addition to any applicable FDIC insurance, Agency Funds are secured by collateral in accordance with the requirements of 31 CFR Part 202. ▯



Cardholder Funds are funds that are allocated to a debit card account and which are disbursed by the Agency when allocated. Cardholder Funds are not public money, are owned by the cardholder, and are subject to state escheatment laws and garnishment and attachment orders. Cardholder Funds belong to the cardholder and cannot be recovered by the Agency, except when specifically authorized by Federal Law. Cardholder Funds are FDIC insured to the cardholder.

20. What debit networks are currently supported on cards, and are these networks required on a go-forward basis?

Response: The card should support nationwide use. There are no specific limitations or requirements beyond that. There is currently a small need for international usage which has been limited by chip/pin requirements of international POS devices. Additional solutions for international usage are welcome.

21. Given that many cards currently in circulation are single-load where card reissuance isn't practical, what is the expected handling of these cards upon implementation of the new provider?

Response: The transition plan will be dependent on Agencies' needs. Some agencies may require that card be replaced regardless of remaining balance. Other Agencies may require that only new enrollments/cards be issued by the selected Financial Agent. The applicant is expected to provide their recommended solution in accordance with Part D. Section 3 of the Requirements document.

22. Can you explain the need for the multiple purse option for the transportation cards?

Response: The agency would like to evaluate the possibility of allowing the cardholder to add individual funds to the physical card for usage if individual transportation costs exceed the agency's monthly allowance. Our authority doesn't allow individuals to load funds directly to the agency issued card (purse), but a separate purse with separate funds on the same card may be allowable. Solutions for this should include any additional fees or costs that may be associated with the capability.

Date Submitted: 11-3-15

Questions:

**Section III:**

23. Can Treasury please provide more details about the types of card programs and use cases that the US Debit program supports today? Please provide a full list of all of the agencies using the program and the primary use case(s) of their card programs (employee payroll, employee reimbursement, employee benefit program, petty cash programs, international use needs, and transit program) and the number of cards and total annual dollar volumes loaded to each program. Frequency and dollar amount of the average load would also be helpful in accurately modeling this program.

Response: Refer to the Program Summary table for information. All programs are non-benefit payments (no payroll, no retirement, etc.). There is no specific limitation in the type of payments beyond non-benefit. Current international use has been limited; however, there is an identified need for international cards that would work on the EMV chip pin model. Additional solutions for international usage are welcome.

24. Is the DOJ's inmate release card program included in this portfolio? If yes, can you provide the approximate number of cards issued annually and the total dollar volume?



Response: Yes, DOJ's inmate release card program is included. As of August 2015, there are approximately 165,000 active cards with a monthly max balance of approximately \$2.85M.

25. Does each agency/program have its own file transfers and funding processes or are they consolidated at any level?

Response: Programs vary from umbrella processes owned by one large agency, to small agencies that have individual processes for multiple programs.

## **Section V**

### **Part 2.a.(i):**

26. Can Treasury provide more details about how many ATMs and/or which networks are currently included in your current program's surcharge free in-network?

Response: The program utilizes the The Allpoint ATM network and Chase ATMs.

27. Does the fee schedule in Table A apply to all programs in the US Debit portfolio? Are there any pricing schedule variations based on ownership of funds, product use case (reloadable/one-time) or other product features?

Response: Yes, the fee schedule in Table A applies to all programs. Refer to the highlighted information at the top of this document for additional information.

28. The pricing schedule indicates 1 Free ATM withdrawal per deposit. Is this requirement for the first transaction at all ATM's or just at the "in-network" ATMs? Are all other ATM transactions charged a fee?

Response: The applicant should provide a proposal that includes a nationwide ATM network where all in-network withdrawals are free. Refer to the top of this document for additional information. The FA's fee for using an out-of-network ATM will be waived for the first ATM withdrawal. The out-of-network bank may still charge their fee. Allpoint/Chase ATMs are always free.

29. In your current programs, do you allow cardholders to request a check for any remaining balances on the cards? Is this only permitted on programs where the cardholders own the funds vs. the government?

Response: No. As a general practice, cardholders cannot request a check instead of a card. Cards with cardholder funds may allow OTC withdrawals in the form of cash or checks.

### **Part 2.a.(ii):**

30. Table B – can Treasury provide the legend for the right side of the chart? What metric does the .10 - .80 scale indicate?

Response: The right axis represents the number of calls per actively transacting cardholder within the reporting period (this is total call volume divided by transacting card volume).



31. Table D – can Treasury please provide more insight to what a ASC User ID Request is and how this ID is used in your process? Additionally, can you provide more insight on what the Client Database and Agent Service Center calls types are for?

Response: ASC User ID request: An Agency program administrator is calling in for their User ID to use the online system (Agent Service Center) that allows them to load cards, pulls reports, etc. ASC calls are from program administrators for assistance on day-to-day transactions in administrating the program. The ASC is the current Financial Agent’s online card management system that provides customer support and other services to Agency program administrators. The selected Financial Agent will be expected to provide a similar solution for Agency program administrators.

32. Table E – Treasury has provided information about the outstanding balance levels in your portfolio. However, to effectively size and price this program, issuers need more details about the total Deposit Load Volumes and average payment sizes and frequency of loads made to each type of card program offered. Can Treasury please provide more details about the actual deposit amounts, average payment size and payment frequency schedules related to each program or at minimum, summarized by product type – reloadable cards vs. non-reloadable cards.

Response: Refer to the Program Summary table for information. Programs are determined by the needs of the Agency and vary widely. An in depth analysis of past program performance is less relevant than the applicant’s ability to provide a singular product that is versatile enough to meet many different variations.

33. Table G – Can treasury please provide the legend description for the scale of this chart? Does the vertical scale indicate average number of transactions per card for each month?

Response: Refer to question 5. It is the ratio of ATM withdrawals to active cards per month.

34. Table H – Can treasury please help us understand why such a high percentage of the transaction activity is carried out in OTC/bank teller transactions? Are the OTC transactions more prominent in your reloadable or non-reloadable cards?

Response: Many end users of cardholder funds cards still prefer cash over using the prepaid card, so they choose to pay the fee to pull the money off the card instead of using the card at the POS device and avoid fees. Some agency programs also have need for employees to utilize cash in the places they would otherwise use the card, and they will also conduct OTC transactions. OTC data is not tracked at the reloadable/non-reloadable level.

35. It would be helpful if all charts could be segmented and provided by Reloadable vs. Non-reloadable products and/or by Government-Owned Funds vs. Cardholder-owned Funds. These product types have very distinct performance differences and expense drivers and we would like to better understand how much of the portfolio is each product type.

Response: Refer to the Program Summary table for additional information.

### **Part 3:**

36. Can the Treasury confirm if its intention to gradually transition the program by bringing new cards online and then directing future deposits to the new cards, while allowing spend down on the current



cards? This is the industry recommended approach. Or is there any expectation to transfer actual existing accounts and/or move balances from your existing provider?

Response: Treasury's priority is to ensure no break in service for each Agency and the transition will depend largely upon Agency requirements. Some agencies may require that card be replaced regardless of remaining balance. Other Agencies may require that only new enrollments/cards be issued by the selected Financial Agent. The applicant is expected to provide their recommended solution in accordance with Part D. Section 3 of the Requirements document.

**Part 8a:**

37. In requirement ii. – Treasury has indicated a need for ATM-only cards. Can you please provide more information about the use cases in which you provide the ATM-only product and how many of your current active cards are ATM-only enabled?

Response: This is an Agency dependent requirement that will vary from agency to agency. There is not one specific case.

38. In requirement iii. – Treasury has indicated a need for POS-only cards. Can you please provide more information about the use cases in which you provide the POS-only product and how many of your current active cards are POS-only enabled?

Response: This is an Agency dependent requirement that will vary from agency to agency. There is not one specific case.

39. In requirement v.2 – can you please provide more insight about what you define as “the set off process”?

Response: This is a typo. The Requirements document should have read “set up process.”

40. In requirement vii. – For your Single Deposit cards – how many cards and/or what percentage of the active card portfolio is Single Deposit cards? Of this population, how many have government-owned funds vs. cardholder-owned funds?

Response: Fiscal Service does not track single deposit vs. multiple deposit card data. Refer to the Program Summary table for information regarding government-owned funds vs. cardholder-owned funds. Programs are determined by the needs of the Agency and vary widely. An in depth analysis of past program performance is less relevant than the applicant's ability to provide a singular product that is versatile enough to meet many different variations.

41. In requirement viii. – For your Multiple Deposit cards – how many cards and/or what percentage of the active card portfolio are Multiple Deposit cards? Of this population, how many have government-owned funds vs. cardholder-owned funds?

Response: Fiscal Service does not track single deposit vs. multiple deposit card data. Refer to the Program Summary table for information regarding government-owned funds vs. cardholder-owned funds.. Programs are determined by the needs of the Agency and vary widely. An in depth analysis of past program performance is less relevant than the applicant's ability to provide a singular product that is versatile enough to meet many different variations.



**Part 8.b.ii:**

42. Treasury stated “Government Agency owned funds – Agency owned accounts in either the name of the cardholder, or name specified by Agency;” Can you please provide more details about what names are provided other than the cardholder’s name and under what types of programs/circumstances? Are these department/agency names on the cards vs. an individual’s?

Response: Fiscal Service does not maintain data on all of the choices that Agencies select during implementation. Programs are determined by the needs of the Agency and vary widely. Fiscal Service would like to emphasize that a key element of the USDC program is that it is flexible to meet an Agency’s needs. Financial institutions should be prepared to accept all current programs “as is” and expect future programs to be implemented based on what best suits the particular Agency’s needs. For the purpose of determining a proposed fee schedule, applicant should assume all programs are personalized programs.

**Part 8.h:**

43. This requirement states - “Ability for cardholder to add cardholder-owned funds to a separate personal debit purse to augment public transit benefits, as needed, and if not, applicant must provide an alternative solution for allowing cardholders to add separate funds, if possible;” Is the other purse for this program to be considered “government-owned funds”? Is this dual-purse function provided on your current program today?

Response: No, this is not a current function and the funds would be cardholder owned funds. An agency would like to explore the possibility of allowing the cardholder to add individual funds to the physical card for usage if individual transportation costs exceed the agency’s monthly allowance. Our authority doesn’t allow individuals to load funds directly to the agency issued card (purse), but a separate purse with separate funds on the same card may be allowable. Solutions for this should include any additional fees or costs that may be associated with the capability.

**Part 8.i:**

44. This requirement states – “Ability to add or remove card parameters for merchant category codes and merchant identification numbers;” Can Treasury please confirm that they seek this functionality on government-owned funds accounts only? If not, please provide examples of the type of cardholder-owned product use cases that require MCC restrictions?

Response: Yes, MCC restrictions are only on Agency owned funds.

**Part 9.c:**

45. Can Treasury please provide a count of how many current locations are supported within each program/product type?

Response: This data is not currently available. Various product types are available in various locations.

**Part 9.j:**

46. Treasury has indicated a desire to receive “routing and account information, in advance, for assignment to enrolled cardholders;” Can Treasury please provide more details on where in the



process they wish to receive DDA information and why it is needed prior to the cardholder account enrollment process?

Response: We have one program that requires dual reconciliation. There is a need for a program to have a system to system interface with the selected Financial Agent due to their internal processes.

**Part 14:**

47. In relation to items b. and c. - Can Treasury please provide more detail about what system is being referenced in these requirements? Is this related to general cardholder transaction fraud attempts, or attempts to login into our client system, or attempts to login into our cardholder website?

Response: The system being referred to in items (b) and (c) is the “client system” (ASC) for Federal Agency administrators. Refer to question 31 for additional information.

48. In relation to item d. – is this reporting only for MCC restricted programs? Or how else do you define a “non-authorized” terminal?

Response: Yes. This reporting is for MCC restricted programs.

49. In relation to item f. – Can treasury please better define the information/fields provided in this “detailed transmittal report” and how this information is used?

Response: The Detailed transmittal report includes standard banking information for ACH and credit transactions.

50. In relation to item n. and o. – “Authorized limit vs. actual use by cardholder” and “unused portion of cardholder’s benefit” –Can you please better define “authorized limit” and “unused portion” – is this referring to the total load and balances on a government-owned funds card only? If not, please provide more detail about the account limits needed and if you are seeking balance details on cardholder-owned funds programs

Response: Yes. This refers to authorized load and current balance on Agency owned funds programs. Account limits are determined by Federal Agency needs. Agencies are not authorized to view account activity on cardholder owned funds after disbursement.

51. Items p. and r. – “Specific Federal Agency reporting” and “ad hoc reports” – these are very open-ended and broad requirements - can you please provide more information about the content requirements of these reports? How many custom reports does your program require today? How frequently are they required? Can you provide examples of custom reports that you require today?

Response: The applicant must be flexible enough to meet unique and emerging reporting requirements of individual Agencies that are not predictable today. Some of the reports above started as custom reports that became standard reports as the Agencies identified a need. There is no prediction on frequency. Refer to section D part 14(s) for examples of custom reports that were identified as the program developed.

**Part 15a:**

52. In relation to the card usage data in requirements a. and i. – please confirm that Treasury is only seeking this data on government-owned funds programs?



Response: Item (a) will apply to both programs. Items (b) through (i) apply to Agency owned funds programs. Agency program administrators must be able to have visibility and customer service capability for various programs. Item (i) applies to Agency owned funds programs only. Agencies are not authorized to view transaction level data for cardholder owned programs.

53. In relation to item f. – “Applicant’s online system must be customizable to allow for Federal Agency specific field names, menus, and reports;” – can you please provide more details about the types of customization required?

Response: Customization will be dependent upon current and future agency requirements, which are various and unique. There is not a limited example of how customization is to be used.

**Part 20:**

54. Can you please provide more details on the “artifacts” involved and what you define as an “alternatives analysis”? Please provide insights as to what data is needed, how this analysis is used and how frequently this process occurs.

Response: Artifacts” refers to data or information required per Federal regulation in the context of your qualification as a Financial Agent, such as SSAE-16. “Alternative analysis” refers to an internal analysis that must be provided by the Financial Agent on a case by case or recurring basis dependent on Fiscal Service and other Federal entities’ requirements.

Date Submitted: 11-3-15

Questions:

55. II, page 1. After the 1st round of questions are addressed will there be a 2nd round for additional questions?

Response: If there are additional questions, submit them to the designated mail box. Continue to check the web page for posted responses.

56. V.A, page 3. In addition to the 35 page response, can an applicant submit an appendix with program specific support materials?

Response: No. Refer to V Part A for additional information.

57. V.A, page 3. Will section dividers (tabs) count as part of the 35 page limit?

Response: No. Refer to V Part A for additional information.

58. V.F, page 15. If hard copies are to be delivered instead of electronic submission, how many hard copies are required?

Response: Hard copies are not required. There is no specific guidance regarding the number of copies required.



59. V.G.12, Page 12. What is the average handle time of a call including talk time, ring time, hold time?

Response: The average talk time is 187 seconds. Ring time and hold time should be determined by the applicant.

60. V.G.12, Page 12. What is the call volume by day of the month?

Response: This data is not available.

61. A. Application Format, page 3. The RFP requires Bidders to respond using font size no smaller than 12 point, except charts may include font size no smaller than 10 point. May Bidders also use the 10 point font size for tables?

Response: Yes. 10 point font size for tables is acceptable.

62. A. Application Format, page 3. Several requested documents/samples do not comply with font restrictions and they are not available in a native MS Office format for font adjustments. Please confirm that it is permissible to submit those documents as is.

Response: Yes. It is permissible to submit required documents/samples that do not comply with font restrictions and are not available in a native MS Office format for font adjustments.

63. A. Application Format, page 3 The RFP requires Bidders to respond using font size no smaller than 12 point, except charts may include font size no smaller than 10 point. May Bidders use a smaller, still readable font for the following: headers, footers, and requirement text?

Response: Headers and footers may be a smaller, still readable font. Requirement text must be no smaller than 12 point font. Refer to V Part A for additional information.

64. Since the \$35.2M in deposit balance is a combination of agency and cardholder funds what proportion is consumer deposits vs public funds?

Response: Refer to the Program Summary table for information.

65. Does this represent the average account balances held on deposit?

Response: Refer to question 1.

66. Are fraud loss specifics for each of the programs available?

Response: No. This data is not tracked at the program level by the current Financial Agent.

67. How many different card types –reloadable, single load, ATM only, Branded, non-Branded, POS, etc.

Response: Refer to the chart on page 2 of the Requirements document.

68. What is the current coverage of free network ATM's?



Response: The applicant should provide a proposal that includes a nationwide ATM network where in-network withdrawals are free. Out-of-network surcharges may apply. Refer to the top of this document for additional information. The current coverage of free network ATMs is Nationwide.

69. What is the annual transaction volume and the annual dollar spend of Foreign currency?

Response: This data is not tracked or available at this time. Current international use has been limited, however there is an identified need for international cards that would work on the EMV chip pin model. Additional solutions for international usage are welcome.

70. Is the card withdrawal limited to the existing value of funds on the card – i.e. no expectation of overdraft, the spend will be declined if the value does not exist on the card?

Response: Yes, the spend will be declined if the value does not exist on the card.

71. Is there seasonality or cyclicity to the deposits or the usage of the card?

Response: No. The applicant should plan a proposal based upon flexibility to meet various programs of various timelines, card types, cards issued, and load balances that range from small (dozens) one-time programs to very large (100k+) recurring programs.

72. Is the card stock specific to program or agency or USDC?

Response: Fiscal Service does not provide card stock nor dictate where the applicant acquires their card stock.

73. Do all agency programs require paper statements for cardholders?

Response: No, paper statements are not required by all agency programs.

74. Do the cards follow escheatment process? If so, is JP Morgan current on the state reporting requirements?

Response: Cardholder Funds are not public money, are owned by the cardholder, and are subject to state escheatment laws and garnishment and attachment orders. Agency owned funds are not subject to state escheatment laws. The current Financial Agent will not transition escheatable accounts. . Refer to question 19 for additional information.

75. V.D, 1a, Security Compliance, page 5. Where can we obtain a copy of the Treasury security directives that will be applicable to the U.S. Debit Card Program?

Response: The applicant should meet all standard security requirements of Financial Agents for all Fiscal Service programs including but not limited to the following: the Fiscal Service Data Breach Policy, and compliance with other federal regulations including but not limited to the Privacy Act, GLBA, etc. These compliance requirements may change as Federal regulations and requirements evolve.

76. What are the average balances on the Cardholder owned fund programs?



Response: Refer to the Program Summary table for information.

77. What are the average balances on the Agency owned fund programs?

Response: Refer to the Program Summary table for information.

78. What is the rationale and what are the perceived benefits/advantages to an ATM-only card for Fiscal Services and/or cardholders?

Response: The U.S. Debit Card Program serves the needs of the Federal Agency programs. It does not aim to provide any perceived benefits/advantages to Fiscal Service and/or cardholders.

79. V.D.8.h. For the separate personal debit purse would the funds for this purse be sent to the card via the Agency?

Response: An agency would like to explore the possibility of allowing the cardholder to add individual funds to the physical card for usage if individual transportation costs exceed the agency's monthly allowance. Our authority doesn't allow individuals to load funds directly to the agency issued card (purse), but a separate purse with separate funds on the same card may be allowable. Solutions for this should include any additional fees or costs that may be associated with the capability.

IV. A. 1. Financial Agent Selection Process. Finalists must express their willingness to sign the Financial Agency Agreement (subject to mutually agreed-to modifications) prior to proceeding with the FASP. Might it be possible to see a copy prior to submission, or at least have some basic information on what it will contain over and above the language contained in this FASP Requirements document?

Response: No, a copy of the Financial Agency Agreement will not be made available at this time.

80. V B. 3. Applicant submission process. In its transmittal letter, the financial institution must affirmatively state that it (1) qualifies as a financial agent under 31 C.F.R. 202; (2) agrees to the selection approach described in this "Requirements for Statements of Qualifications and Applications to Provide Prepaid Debit Card Services for the U.S. Debit Card Program" (3) understands that the selection process is subject to Fiscal Service's Financial Agent Selection Process. How does this program differ from a program subject to the Acquisition Regulations?

Response: Refer to the FAQs posted on the FASP webpage.

81. V.C.3 The capacity of the financial institution and its partners to issue Card Network-branded reloadable debit cards worldwide. Are cards expected to be able to be reloaded worldwide"? OR is the card just to be USED worldwide? If yes to Q 1, What countries will be participating in the reload processes?

Response: Funds are loaded to the cards electronically. Physical location of the card is not relevant.

82. 5.D.2. Table A – Fee Structure. Which specific states require the entire payroll to be withdrawn for no charge?



Response: The U.S. Debit Card Program is a Federal non-benefit program. Refer to Section I. Overview of the Requirements document for information.

83. 5.D.2. Table A – Fee Structure. What states require limited check writing capability, and what are those requirements?

Response: The U.S. Debit Card Program is a Federal non-benefit program. Refer to Section I. Overview of the Requirements document for information.

84. 5.D.2. Table B – Call Volume. What does the “portfolio” value refer to, (possibly the current vendor’s total portfolio volume?).

Response: “Portfolio” refers to the current Financial Agent’s total portfolio volume.

85. 5.D.2. Table B – Call Volume. Where is the current call center physically located?

Response: This information is not relevant to this FASP. Refer to Section C, part 5 of the Requirements document for additional information.

86. 5.D.2. Table C – Caller Frequency. Please confirm Table C is call frequency per month.

Response: Yes. Table C is call frequency per month.

87. 5.D.2. Table C – Caller Frequency. Can we be provided actual number of calls, by call type.

Response: Refer to Table D in the Requirements document.

88. 5.D.2. Table C – Caller Frequency. How many calls per month result in claims or erroneous or unauth transactions.

Response: Due to the nature of the U.S. Debit Card Program, there is very little fraud. The current Financial Agent fraud remediation is dealt with on a case by case basis.

89. 5.D.2. Table C – Caller Frequency. What % of incoming claims or erroneous or unauth use result in provisional credit, what are those volumes (# claims per month) and dollars per month, by fraud type?

Response: Due to the nature of the U.S. Debit Card Program, there is very little fraud. The current Financial Agent fraud remediation is dealt with on a case by case basis.

90. 5.D.2. Table C – Caller Frequency. What is the total % of claims that receive final credit? What are those volumes (# of claims per month) and dollars per month, by fraud type.

Response: Due to the nature of the U.S. Debit Card Program, there is very little fraud. The current Financial Agent fraud remediation is dealt with on a case by case basis.

91. 5.D.2. Table D –YTD Inquiry Drivers. Can we be provided with actual volumes instead of % .?



Response: Actual volumes are provided in Table D of the Requirements document.

92. 5.D.2. Table D –YTD Inquiry Drivers. What is an ASC User ID request, and will we need to service this? If yes, can we be provided with a process map or high level process?

Response: Refer to question 31 for information.

93. 5.D.2. Table D –YTD Inquiry Drivers. What is an Agent Svc Center Call.

Response: A call from the Agency program administrator requesting assistance on navigating the ASC. Refer to question 31 for additional information.

94. 5.D.2. Table D –YTD Inquiry Drivers. How are current cards activated today (cite all ways and volumes), does this table count only activation calls requiring human action?

Response: The applicant will need to provide their recommended card activation process.

95. 5.D.2. Table E – Cardholder Balances. What is responsible for the uptick in balances in June?

Response: Card balances vary based on varying Agency requirements.

96. 5.D.2. Table E – Cardholder Balances. How has number been affected the last 30 days?

Response: Refer to the Program Summary table for information.

97. 5.D.2. Table E – Cardholder Balances. Can we obtain some data on min, max, average deposits by month for the last 6-12 months?

Response: Refer to the Program Summary table for information.

98. 5.D.2. Table F – Account Volume. Can we obtain updated stats from July-Oct 2015?

Response: Data is provided through August 2015 on the Program Summary table.

99. 5.D.2. Table F – Account Volume. Can agency address spike in June data?

Response: No. Card balances vary based on varying Agency requirements.

100. 5.D.2. Table G – Transaction Rate. What is the difference between the “Total Trans” that are under the gold line vs the blue line?

Response: Refer to question 5.

101. 5.D.2. Table H – Spend Rate. What types of spend fall into the OTC category?

Response: Over the Counter (OTC) transactions.



102. 5.D.2. b No Credit Check; Cardholder Retention: Any pricing structure should assume that potential cardholders will not be subject to any credit screening requirements and that cardholders, once enrolled, will not be terminated on the basis of dispute claims or suspected card misuse other than in exceptional circumstances and only with the notification of the Government. How much of the current portfolio would qualify for “suspected card misuse” or cards that have had multiple dispute or fraud claims in the last six months?

Response: Due to the nature of the U.S. Debit Card Program, there is very little fraud. The current Financial Agent fraud remediation is dealt with on a case by case basis.

103. 5.D.4. Personnel/Infrastructure Capabilities: A description of the personnel and infrastructure capabilities of the applicant to provide the required debit card services, including the security and privacy protection features. Will any of the portfolio trigger HIPPA requirements?

Response: Programs or portfolios prevent information that would trigger HIPPA from going to the financial institution.

104. 5.D.6.c Identity authentication (“customer identification procedures” or “CIP”) procedures and compliance with the PATRIOT Act, Office of Foreign Asset Control and applicable Treasury regulations. Will agencies be willing will to provide attestation that they have confirmed identity on any highly sensitive cards or anonymous cards?

Response: The Federal Agency’s attestation of compliance with the PATRIOT Act and Office of Foreign Asset Control does not replace the financial institution’s requirement to comply with the same regulation. Financial institutions are still responsible to comply with the same regulation as it pertains to financial institutions issuing pre-paid cards.

105. 5.D.8.b.ii Government Agency owned funds – Agency owned accounts in either the name of the cardholder, or name specified by Agency. Which programs require specific cardholder activation?

Response: The applicant should plan a proposal based upon flexibility to meet various programs of various timelines, card types, cards issued, and load balances that range from small (dozens) one-time programs to very large (100k+) recurring programs.

106. 5.D.8.e. Describe process for assigning sub-account routines for each Federal Agency program or account. Can the govt elaborate on this requirement?

Response: A Federal Agency may be responsible for more than one U.S. Debit Card program. The applicant should be able to track these at the Agency and program levels.

107. 5.D.8.h Ability for cardholder to add cardholder-owned funds to a separate personal debit purse to augment public transit benefits, as needed, and if not, applicant must provide an alternative solution for allowing cardholders to add separate funds, if possible. Is there a reason why the government wants to have a transit card that it apparently will fund in part, but that also allows for separate loads?



Response: The agency would like to explore the possibility of allowing the cardholder to add individual funds to the physical card for usage if individual transportation costs exceed the agency's monthly allowance. Our authority doesn't allow individuals to load funds directly to the agency issued card (purse), but a separate purse with separate funds on the same card may be allowable. Solutions for this should include any additional fees or costs that may be associated with the capability.

108. 5.D.14.b. False Acceptance Rate report: rate at which an unauthorized individual is accepted by the system as a valid user. Can the govt elaborate on this requirement?

Response: The system being referred to in items (b) and (c) is the "client system" for Federal Agency administrators. Refer to question 31 for additional information.

109. 5.D.14.c. False Rejection Rate report: rate at which an authorized individual is rejected by the system as an invalid user. Can the govt elaborate on this requirement?

Response: The system being referred to in items (b) and (c) is the "client system" for Federal Agency administrators. Refer to question 31 for additional information.

110. Contract / Incumbent. Who is processing the USDC portfolio today? Is the current contract assumable?

Response: Refer to the FAQs posted on the FASP web page.

111. Contract / Incumbent. Is the USDC BIN unique and has the incumbent agreed to transfer the BIN(s)?

Response: Yes. The USDC BIN is unique. No, the current Financial Agent will not transfer BINs.

112. Contract / Incumbent. Is the incumbent provided a program management fee or fees related to account creation and/or maintenance?

Response: Refer to Table A of the Requirements document.

113. Portfolio Metrics. Will Fiscal Services provide Excel source data corresponding to (i) the RFP tables provided and (ii) metrics requested below?

Response: All additional source data Fiscal Service is going to provide, has been provided. Refer to program summary and previously answered questions for additional information.

114. Portfolio Metrics. What are the monthly dollar load amounts?

Response: Refer to the Program Summary Table for information.

115. Portfolio Metrics. What is the POS PIN vs. POS Signature spend percentage breakdown?

Response: This data is not tracked.



116. Portfolio Metrics. What are historical fraud loss rates?

Response: Due to the nature of the U.S. Debit Card Program, there is very little fraud. The current Financial Agent fraud remediation is dealt with on a case by case basis.

117. Portfolio Metrics. What are the historical international transactions (and total spend) counts?

Response: This data is not tracked. Current international use has been limited, however there is an identified need for international cards that would work on the EMV chip pin model. Additional solutions for international usage are welcome.

118. Portfolio Metrics. What are the historical average total accounts (vs. transacting accounts provided in table F)?

Response: Refer to the Program Summary table and previously answered questions.

119. Reporting. What is the frequency in which all of the activity reports listed in section 14 are required (e.g., daily, monthly, quarterly, etc.)?

Response: The frequency is based on Agency requirements.

120. Reporting. Are there different reporting requirements for each of the different agencies? Would aggregate reporting across the various agencies suffice?

Response: Yes, there are different reporting requirements for each of the different agencies. No, aggregate reporting across the various agencies would not meet the requirements. Refer to Part D section 14 of the Requirements document for additional information.

121. Programs. How many dollars of personal funds are on USDC cards? Across how many accounts and programs are any such funds allocated? Is there a means to identify which funds have been loaded from personal accounts vs. agencies and to track that overtime?

Response: The program is not authorized to allow cardholders to load individual funds to any US Debit Card in order to stay in compliance with federal law and policy. All programs must be capable of receiving Federal payments only.

122. Programs After how many days/months of inactivity must an account be closed?

Response: This is determined by the Agency during implementation.

123. Programs What is the current natural reissue calendar? Expiration schedule of all open accounts (3 or 5 year)?

Response: There is no natural reissue calendar. This is based on the Agency's requirements.

124. Programs Which agencies provide a facility for cardholder funds?

Response: This question is unclear.



125. Programs. Can programs be loaded onto the same card in a situation in which a cardholder receives funds from multiple USDC participating agencies?

Response: No, different programs cannot be loaded onto the same card at this time.

126. RFP Exhibit Questions, Call volumes (B): Is the total call bar in green with respect to the USDC portfolio only?

Response: Yes, the total call bar in green refers only to the USDC portfolio volume.

127. RFP Exhibit Questions, Caller frequency (C): Is frequency with respect to active cards? All cards?

Response: The frequency is with respect to active cards.

128. RFP Exhibit Questions, Transaction rates (H): What are the units (e.g. transactions per card, active card, etc.)? Are the lines that correspond to POS, OTC, etc. intended to reconcile with the orange Total TRANS (vertical) bars? It appears the Total Trans line (blue) is for ATM, but please confirm?

Response: Refer to question 5.

129. RFP Exhibit Questions, Account Volume (F): What is the definition of transacting account (1 POS transaction in the past month, 1 deposit in the past month, etc.)?

Response: One transaction in the past month not including deposits.

130. Section D 2 Table B What is the breakdown of the number of IVR calls answered and the number of Customer Service Representative calls answered per month?

Response: 12 Month Average (July 2014 – July 2015) Call Center Statistics:  
Call Volume: 79,000/month  
IVR Satisfied/Calls Not Transferred to CSR: 72,000/month  
CSR Answered Calls: 6,200/month

Date Submitted: 11-4-15

Questions:

131. III, page 2. Will the replacement of the existing outstanding cards during transition be for the total number of existing , (442K) or for the active cards , (172K)? Will all of these replacement cards be EMV enabled? If not can a schedule of EMV enabled replacements be provided?

Response: The transition plan will be dependent on Agencies' needs. Some agencies may require that card be replaced regardless of remaining balance. Other Agencies may require that only new enrollments/cards be issued by the selected Financial Agent. The applicant is expected to provide their recommended solution in accordance with Part D. Section 3 of the Requirements document. All new and replacement cards must be EMV enabled. The applicant should provide a recommended replacement schedule.



132. V.D.6.f, page 10 The FASP mentions this program is not Dodd/Frank (Durbin) exempt from an interchange perspective. However, when the Dodd Frank act and Durbin amendment passed, Federal programs were excluded from the impact and were listed on the exempt list along with programs for issuers below the \$10B assets threshold. Please explain why this program is not exempt.

Response: The U.S. Debit Card program will be exempt from Regulation II's interchange transaction fee restrictions if an applicant's proposed fee structure provides that no fee is charged to the cardholder by the issuer for the first withdrawal per calendar month from an ATM that is part of the issuer's designated ATM network. Refer to Part D, Section 2(a) for additional information. An issuer with under \$10B in assets should be on the Federal Reserve Small Issuer Exemption List (<http://www.federalreserve.gov/paymentsystems/regii-interchange-fee-standards.htm>) and is also exempt regardless of fee schedule. Refer to the top of this document for additional information.

Date Submitted: 11-4-15

Questions:

133. Does the incumbent Financial Agent currently collateralize any of the balances on deposit? If so, which balances (by program or other delineator)? Is there a specific regulation or statute that pertains to collateralization of these balances, and/or a Fiscal Service legal opinion on the topic?

Response: Agency-owned funds must be collateralized to the extent that the funds exceed FDIC insurance limits. . Refer to 31 CFR Part 202 for the specific regulation.

134. Are any transactions in any program within the scope of this FASP NOT exempt from Durbin Amendment / Dodd-Frank pricing on debit card interchange (AKA the government card exemption)? If so, how is exempt / non-exempt status delineated amongst the agencies, programs, cardholder fund types, etc.?

Response: Refer to the top of this document for additional information.

135. Are the current "ISO" cards ATM-only by design or requirement? Is ATM-only (not network branded) a specific requirement under this FASP? If not, may they be reissued as branded debit under the new FAA? Are there any closed-loop requirements within this FASP on any in-scope agency/program?

Response: The type of card (branded/unbranded) is based on an Agency's requirements. The ability to issue ATM-only cards is a requirement under this FASP and may not be reissued as branded cards under the new FAA, unless requested by the Agency. There are no closed-loop requirements within this FASP. The U.S. Debit Card Program is an open-loop program only.

Date Submitted: 11-4-15

Questions:



136. Section V.D.6.g, page 10. We note that the FASP dictates that REG E privileges be extended to all cards within the program as in a payroll card. Does this mean that the bank will also be extended the provision under REG E that permits alternatives to monthly statements?

Response: Yes. An applicant can provide alternatives to monthly statements. However, one Agency does require monthly statements. This Agency includes approximately 5,522 active cards as of August 2015. The applicant should also expect to provide monthly statements on new programs if Agencies require them.

137. V.D.6.g, page 10. We understand that all cardholders are to be provided all of the consumer protections that apply to a payroll card account under Regulation E. Does this mean that the financial institution issuing the cards may utilize the “alternative to periodic statements” that Regulation E currently permits for payroll card accounts (Section 205.18(b)? Will the CFPB be issuing a regulation to such effect or will the government provide a hold harmless/indemnification to the financial institution if it chooses to utilize the “alternative to periodic statements” for accounts that do not otherwise qualify as “payroll” accounts for purposes of Regulation E?

Response: Yes. An applicant may utilize the “alternative to periodic statements.” However, one Agency does require monthly statements. This Agency includes approximately 5,522 active cards as of August 2015. The applicant should also expect to provide monthly statements on new programs if Agencies require them. Fiscal Service does not have any insight regarding whether or not the CFPB will be issuing a regulation impacting pre-paid debit cards.

138. Do Jury Duty or other payroll specific programs all require personalized cards? Can we obtain a list of which programs that will require anonymous cards, which are personalized, and which may be either?

Response: Personalization is dependent upon the agency’s need. There are no payroll programs authorized on USDC. Jury Duty and other similar cards are single non-recurring payments for services. Fiscal Service does not maintain data on all of the choices that Agencies select during implementation. Programs are determined by the needs of the Agency and vary widely. Fiscal Service would like to emphasize that a key element of the USDC program is that it is flexible to meet an Agency’s needs. Financial institutions should be prepared to accept all current programs “as is” and expect future programs to be implemented based on what best suits the particular Agency’s needs. For the purpose of determining a proposed fee schedule, applicant should assume all programs are personalized programs.

139. Please elaborate more on the scope of international card use. Specifically-are cards given only to US citizens, or will foreign nationals also be given these cards? What specific countries will be involved in these programs? Can we be given some data on the number of cards that are in use by foreign nationals?

Response: Foreign nationals and foreign visitors can receive USDC. Generally, any individual that is eligible for a federal payment can receive a USDC. Specific countries do not administrate programs.



Current agencies have employees that may travel internationally and utilize the USDC. Agencies do not share the travel locations of their employees with Fiscal Service. Cardholders may call the current Financial Agent's customer service to ensure their card works based upon individual travel plans, this data is not maintained. Neither Fiscal Service nor the current Financial Agent track the citizenship status of cardholders.

140. Do any of the cards have HIPPA requirements?

Response: No. HIPPA information is kept with the agency. Agencies are specifically advised not to use HIPPA information in the current Financial Agent's client database. Refer to question 103 for information.

Date Submitted: 11-11-15

Questions:

141. How many actual Cardholder calls are taking place a month? What percentage of those calls are being contained in the IVR?

Response: The number of actual Cardholder calls vary slightly month to month. Refer to question 130 for the 12 month average (July 2014 – July 2015). The percentage of calls contained in the IVR is approximately 91% on average.

142. What is the average duration of the calls reaching a Live Agent?

Response: Refer to question 59.

143. Who is paying the \$1.50 inactivity fee? BFS or Cardholder?

Response: All fees are paid by the agency for agency programs. All fees are paid by the cardholder for cardholder programs. There are regulatory limitations that prevent a hybrid fee schedule.

144. If Cardholder, what percentage of the time is the inactivity fee collected vs. "no funds available."

Response: The current platform does not allow a pre-paid card to go in to a negative balance. Inactivity fees, based on the specific requirements of an Agency, are collected until there is a \$0.00 balance on the card. The full fee is collected, or the remaining balance of the card is collected if the balance is less than \$1.50.

145. If we take the total transactions in the month of September, (based upon the data provided) and multiply by the average transaction size, we get \$28mm in September funding. In the monthly funding totals you state that in September was \$37mm. Can you explain the discrepancy?

Response: The average transaction size is based upon six months of data, not September alone. Due to the multiple uses from multiple agencies for multiple purposes, the program does experience variance from month to month. Applicants should place an emphasis on long term trends instead of monthly data points.



146. 79% of the OTC transactions, with an average volume of \$2,000, are coming from Program 56. In addition, Program 56 has no ATM activity. What are the unique attributes of Program 56 which are driving this non-typical activity?

Response: This question is unclear. Further inquiries should reference the specific data or previously answered question posted.

Date Submitted: 11-12-15

Questions:

147. FASP page 15, item 20, Governance. Can the Fiscal Service provide the security, testing, change control, enterprise architecture, data retention, data protection, governance, and other requirements that will need to be complied with?

Response: The applicant should meet all standard security requirements of Financial Agents for all Fiscal Service programs including but not limited to the following: the Fiscal Service Data Breach Policy, and compliance with other federal regulations including but not limited to the Privacy Act, GLBA, etc. These compliance requirements may change as Federal regulations and requirements evolve.

Testing and change control will be done on as needed basis, outside of standard regulatory requirements. Enterprise architecture is not specifically determined by Fiscal Service, but should meet the reporting and funding needs of multiple agencies with multiple programs and subprograms. Applicant should expect to assist Federal Agencies to ensure data sets meet the financial institution's architecture. Data retention, data protection, and governance should be in line with industry standards and Federal regulations.

148. FASP Page 5, Key Personnel. Please clarify the requirements and expectations around Key Personnel.

Response: "Key personnel" refers to any individual that would be directly involved with the overall management of the U.S. Debit Card Program, including but not limited to program management staff, relationship management staff and customer service management staff. Applicants should also identify management level personnel of partners, subcontractors or vendors that would be directly involved with the program.

149. General. Will the Financial Institution need to be registered with the U.S. Department of the Treasury to respond to the RFP?

Response: There is no registration requirement. The Financial Institution must be eligible to service as a Financial Agent under 31 CFR Part 202.

150. FASP Page 9, No credit check, Cardholder Retention. This section requires cardholders, once enrolled, to not be terminated for dispute claims or misuse other than 'exceptional circumstances'. Have the circumstances that would be deemed 'exceptional' been defined? What process is used today to determine this standard?

Response: Historically, no cardholder has misused the USDC to the point where the financial institution believed that termination was necessary. Exceptional circumstances would include cases such as



suspected fraud or abuse within the parameters of the program. The financial institution would notify Fiscal Service and the Agency of the issue and determine an appropriate outcome that suits the needs of the Agency.

151. General. The U.S. Debit Card Program currently serves 15 Federal agencies across over 50 different agency programs. Can you confirm that these are all domestic programs?

Response: Yes. Currently all programs are domestic. International use is not currently tracked. Refer to questions 20, 23, 69, 117 and 139 for information.

Date Submitted: 11-13-15

Questions:

152. Which Agency is using Program 56? Is there a specific reason their OTC usage is higher than others?

Response: "Program 56" is included in the table provided in response to question 6b. This table does not include OTC usage. It includes the following information regarding "Program 56":

Number of transacting cards: 2,071

ATM Transactions: 0.1

POSP Transactions: 1.4

PPIN Transactions: 0

POSC Transactions: 1.4

The table provided in response to question 6a provides the average ticket price, by transaction type for a 6 month period. The large OTC average across all the programs is due to the fact that many end users of cardholder funds cards still prefer cash over using the prepaid card, so they choose to pay the fee to pull the money off the card instead of using the card at the POS device and avoid fees. Some Agency programs also have need for employees to utilize cash in the places they would otherwise use the card, and they will also conduct OTC transactions. OTC data is not tracked at the reloadable/non-reloadable level.

Date Submitted: 11-13-15

Questions:

153. Although we are insured by the FDIC and have ancillary insurance provide by the Deposit Insurance Funds for amounts not covered by FDIC coverage, I understand that we will be required to maintain eligible collateral within our established custodian account at the FRB, however what percentage of the Deposit Balances must be collateralized? Please take into account that in addition to FDIC Insurance we also have excess Deposit Insurance provided by the Deposit Insurance Fund

Response: Refer to questions 19 and 133 for information. The deposit balance on cards that are funded by agency owned funds must be 100% collateralized to the extent that the balance exceeds FDIC Insurance limits (taking into account excess deposit insurance). Refer to the Program Summary Table for a breakdown of Agency owned vs. cardholder owned cards.



Date Submitted: 11-16-15

Questions:

154. If a financial agent does not have all of the capabilities necessary to provide a debit card solution, but has an alternative electronic solution, will Fiscal Service accept a modified response that focuses solely on that electronic solution?

Response: Financial institutions that do not meet all of the requirements of the program should still submit an application and clearly identify the elements of the program they are unable to meet. An otherwise complete proposal that is absent some elements will still be reviewed.

Fiscal Service will also review alternative solutions that significantly change the mechanics of the program but still meet Fiscal Service's major goal to reduce the number of paper checks it disburses by moving check recipients to electronic payment mechanisms. Alternative solutions should consider Fiscal Service's authority and the ability to meet the needs of all Federal agencies currently utilizing USDC. Due to the small size of the USDC program, Fiscal Service cannot currently justify the separation of the program into multiple programs under multiple Financial Agents, so any alternative solution should be a complete solution.

If the alternative proposal diverges significantly from the requirements document, applicants may submit both a primary and alternative proposal.

Date Submitted: 11-17-15

Questions:

155. Does your internal firewall limit the file size of the response we may send via email and, if so, what is the maximum file size allowed?

Response: No. File size will not be limited.

156. Please confirm that email submission of our response is sufficient.

Response: Yes. Email submission of a response is sufficient.

157. Can we have your permission to include the Bureau of the Fiscal Service logo on our proposal cover page?

Response: This is up to the applicant. Fiscal Service does not have a preference.

158. Can we include an Executive Summary/Solution Overview section as a separate file not to count towards the 35 page limitation?

Response: No. The 35 page limit applies. Refer to Section V, Part A of the Requirements document for information.

Date Submitted: 11-17-15

Questions:



159. Q&A, Question 6c, page 5. In the Q&A for transaction breakdown, question 6c (page 5), is the break down given for the % of spend or the % of transactions by spend channel?

Response: The transaction breakdown is the % of transactions by spend channel.

**U.S. Debit Card Program Summary**  
*Monthly Maximum Balance*

Active Cards	Funds	Brand	2014	2015								2015
	Agency Cardholder	Branded/ISO		Jan	Feb	Mar	Apr	May	June	July	Aug	
Agency			\$ 845,263	\$ 915,089	\$ 930,627	\$ 889,598	\$ 1,191,705	\$ 926,586	\$ 1,121,481	\$ 1,148,800	\$ 1,109,480	\$ 8,233,366
Program	Agency	Branded	\$ 135,924	\$ 48,993	\$ 37,466	\$ 41,367	\$ 165,591	\$ 41,929	\$ 174,714	\$ 91,787	\$ 97,639	\$ 174,714
Program	Agency	Branded	\$ 903,447	\$ 786,089	\$ 811,123	\$ 753,763	\$ 928,878	\$ 787,771	\$ 849,812	\$ 958,600	\$ 915,163	\$ 958,600
Program	Agency	Branded	\$ 82,658	\$ 80,007	\$ 82,038	\$ 94,468	\$ 97,236	\$ 96,886	\$ 96,955	\$ 98,413	\$ 96,678	\$ 98,413
Agency			\$ 973,680	\$ 454,515	\$ 431,794	\$ 602,792	\$ 544,323	\$ 457,465	\$ 1,084,676	\$ 990,955	\$ 893,471	\$ 5,459,991
Program	Agency	ISO	\$ 785,634	\$ 366,460	\$ 343,272	\$ 513,802	\$ 455,992	\$ 369,328	\$ 312,596	\$ 283,343	\$ 271,732	\$ 513,802
Program	Agency	ISO	\$ 97,454	\$ 88,055	\$ 88,522	\$ 88,990	\$ 88,331	\$ 88,137	\$ 97,270	\$ 88,316	\$ 88,109	\$ 97,270
Program	Agency	ISO	\$ 494,081	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 674,810	\$ 619,296	\$ 533,630	\$ 674,810
Agency			\$ 1,829,541	\$ 1,516,808	\$ 1,780,893	\$ 2,142,900	\$ 2,094,081	\$ 2,056,404	\$ 2,265,653	\$ 3,000,751	\$ 2,821,216	\$ 17,678,706
Program	Cardholder	Branded	\$ 60,286	\$ 50,251	\$ 48,563	\$ 48,839	\$ 60,140	\$ 47,444	\$ 47,664	\$ 51,203	\$ 55,308	\$ 60,140
Program	Agency	Branded	\$ 31,826	\$ 19,082	\$ 29,352	\$ 22,919	\$ 19,395	\$ 21,033	\$ 18,424	\$ 23,304	\$ 24,466	\$ 29,352
Program	TBD	TBD	\$ 610,821	\$ 334,878	\$ 427,530	\$ 467,579	\$ 471,068	\$ 525,747	\$ 676,080	\$ 707,339	\$ 718,367	\$ 718,367
Program	Agency	Branded	\$ 773,326	\$ 42,115	\$ 50,665	\$ 51,537	\$ 53,663	\$ 52,549	\$ 49,669	\$ 49,210	\$ 62,081	\$ 62,081
Program	Agency	Branded	\$ 31,386	\$ 13,959	\$ 12,717	\$ 15,911	\$ 20,203	\$ 20,656	\$ 16,198	\$ 20,702	\$ 13,817	\$ 20,702
Program	Agency	Branded	\$ 701,917	\$ 635,665	\$ 717,397	\$ 963,301	\$ 900,232	\$ 858,649	\$ 1,038,921	\$ 1,330,860	\$ 1,287,570	\$ 1,330,860
Program	Agency	Branded	\$ 129,767	\$ 29,921	\$ 111,400	\$ 91,839	\$ 115,956	\$ 110,290	\$ 44,849	\$ 127,574	\$ 133,975	\$ 133,975
Program	Agency	Branded	\$ 221,158	\$ 180,479	\$ 68,049	\$ 166,133	\$ 185,327	\$ 180,193	\$ 129,977	\$ 176,213	\$ 173,566	\$ 185,327
Program	Agency	Branded	\$ 113,127	\$ 112,260	\$ 113,702	\$ 115,930	\$ 127,379	\$ 107,466	\$ 85,248	\$ 87,360	\$ 79,643	\$ 127,379
Program	Agency	Branded	\$ 347,502	\$ 98,198	\$ 201,518	\$ 198,912	\$ 140,718	\$ 132,377	\$ 158,623	\$ 426,986	\$ 272,423	\$ 426,986
Program	Agency	Branded	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Agency			\$ 175,903	\$ 2,879	\$ 107,435	\$ 62,076	\$ 18,291	\$ 9,824	\$ 6,873	\$ 6,091	\$ 5,569	\$ 219,038
Program	Agency	Branded	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Program	Agency	Branded	\$ 175,903	\$ 2,879	\$ 107,435	\$ 62,076	\$ 18,291	\$ 9,824	\$ 6,873	\$ 6,091	\$ 5,569	\$ 107,435
Agency			\$ 72,356	\$ 54,875	\$ 63,847	\$ 59,043	\$ 60,393	\$ 62,487	\$ 64,787	\$ 60,649	\$ 60,745	\$ 486,826
Program	Agency	ISO	\$ 8,650	\$ 6,723	\$ 6,576	\$ 6,080	\$ 7,780	\$ 8,600	\$ 7,657	\$ 6,028	\$ 6,304	\$ 8,600
Program	Agency	Branded	\$ 67,228	\$ 57,878	\$ 57,271	\$ 52,963	\$ 52,613	\$ 53,887	\$ 57,130	\$ 54,621	\$ 54,441	\$ 57,878
Program	TBD	TBD	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Program	Agency	Branded	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Agency			\$ 892,249	\$ 373,815	\$ 341,835	\$ 506,536	\$ 365,975	\$ 289,745	\$ 325,865	\$ 301,078	\$ 354,944	\$ 2,859,793
Program	Agency	Branded	\$ 58,534	\$ 45,154	\$ 56,838	\$ 48,023	\$ 35,184	\$ 39,838	\$ 55,407	\$ 49,250	\$ 53,510	\$ 56,838
Program	Agency	Branded	\$ 5,000	\$ 86	\$ 500	\$ -	\$ 172	\$ 172	\$ 672	\$ 220	\$ 86	\$ 672
Program	Agency	Branded	\$ 3,853	\$ 2,472	\$ 936	\$ 1,879	\$ 1,690	\$ 1,892	\$ 1,327	\$ 1,219	\$ 2,219	\$ 2,472
Program	Agency	ISO	\$ 7,999	\$ 6,998	\$ 6,999	\$ 6,999	\$ 6,991	\$ 6,991	\$ 6,999	\$ 6,991	\$ 6,991	\$ 6,999
Program	Cardholder	Branded	\$ 17,978	\$ 10,087	\$ 8,091	\$ 9,741	\$ 8,216	\$ 9,037	\$ 8,119	\$ 7,832	\$ 7,831	\$ 10,087
Program	Cardholder	Branded	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Program	Agency	Branded	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Program	Agency	Branded	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Program	Agency	Branded	\$ 816,834	\$ 309,018	\$ 268,471	\$ 439,894	\$ 313,722	\$ 231,815	\$ 253,341	\$ 235,566	\$ 284,307	\$ 439,894
Agency			\$ 7,982,900	\$ 6,877,100	\$ 6,251,085	\$ 5,906,860	\$ 5,570,315	\$ 6,572,060	\$ 6,835,029	\$ 7,245,038	\$ 7,788,332	\$ 53,045,819
Program	Cardholder	Branded	\$ 7,955,071	\$ 6,849,271	\$ 6,223,259	\$ 5,879,038	\$ 5,542,498	\$ 6,544,247	\$ 6,807,221	\$ 7,217,238	\$ 7,760,533	\$ 7,760,533
Program	Agency	Branded	\$ 69,889	\$ 27,810	\$ 27,807	\$ 27,803	\$ 27,798	\$ 27,794	\$ 27,789	\$ 27,785	\$ 27,780	\$ 27,810
Program	Cardholder	Branded	\$ 19	\$ 19	\$ 19	\$ 19	\$ 19	\$ 19	\$ 19	\$ 15	\$ 19	\$ 19
Program	Agency	Branded	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Agency			\$ 4,482,533	\$ 4,021,421	\$ 4,234,175	\$ 4,172,757	\$ 4,487,311	\$ 4,518,060	\$ 4,597,184	\$ 5,300,927	\$ 4,923,266	\$ 36,255,101
Program	Agency	Branded	\$ 2,744,500	\$ 1,877,180	\$ 2,180,210	\$ 2,031,287	\$ 2,267,771	\$ 2,067,354	\$ 2,052,348	\$ 2,594,904	\$ 2,072,017	\$ 2,594,904
Program	Cardholder	Branded	\$ 1,939,121	\$ 2,144,241	\$ 2,053,965	\$ 2,141,470	\$ 2,219,540	\$ 2,450,706	\$ 2,544,836	\$ 2,706,023	\$ 2,851,249	\$ 2,851,249
Program			\$ 4	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Program	Agency	Branded	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Agency			\$ 15,316,676	\$ 15,389,552	\$ 15,235,695	\$ 15,353,851	\$ 15,093,140	\$ 15,117,999	\$ 15,331,286	\$ 15,539,946	\$ 15,650,921	\$ 122,712,390
Program	Agency	Branded	\$ 15,316,615	\$ 15,389,491	\$ 15,235,634	\$ 15,353,790	\$ 15,093,079	\$ 15,117,999	\$ 15,331,225	\$ 15,539,885	\$ 15,650,860	\$ 15,650,860
Program			\$ (3,429,592)	\$ (3,846,131)	\$ (3,791,965)	\$ (3,817,354)	\$ (3,592,041)	\$ (3,487,270)	\$ (3,735,622)	\$ (3,921,455)	\$ (3,903,212)	\$ (30,095,049)
Program	Agency	Branded	\$ 61	\$ 61	\$ 61	\$ 61	\$ 61	\$ -	\$ 61	\$ 61	\$ 61	\$ 61
Agency			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Program	Cardholder	TBD	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Agency			\$ 26,747	\$ 2,468	\$ 1,367	\$ 946	\$ 898	\$ 886	\$ 633	\$ 582	\$ 575	\$ 8,355
Program			\$ 9,938	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Program			\$ 26,747	\$ 2,468	\$ 1,367	\$ 946	\$ 898	\$ 886	\$ 633	\$ 582	\$ 575	\$ 2,468
Agency			\$ 226,584	\$ 219,505	\$ 239,919	\$ 260,267	\$ 263,166	\$ 246,555	\$ 238,060	\$ 244,079	\$ 241,340	\$ 1,952,891
Program	Cardholder	ISO	\$ 226,584	\$ 219,505	\$ 239,919	\$ 260,267	\$ 263,166	\$ 246,555	\$ 238,060	\$ 244,079	\$ 241,340	\$ 263,166
Agency			\$ 473,934	\$ 385,079	\$ 377,262	\$ 422,770	\$ 437,453	\$ 381,862	\$ 406,525	\$ 355,748	\$ 217,639	\$ 2,984,338

**U.S. Debit Card Program Summary**  
*Monthly Maximum Balance*

Active Cards	Funds	Brand	2014	2015								2015
	Agency Cardholder	Branded/ISO		Jan	Feb	Mar	Apr	May	June	July	Aug	
Program	Agency	Branded	\$ 473,934	\$ 385,079	\$ 377,262	\$ 422,770	\$ 437,453	\$ 381,862	\$ 406,525	\$ 355,748	\$ 217,639	\$ 437,453
<b>Agency</b>			\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20	\$ 31,719	\$ 59,312	\$ 77,088	\$ 168,139
Program	Cardholder	Branded	\$ 73,812	\$ 72,313	\$ 59,259	\$ 69,176	\$ 57,350	\$ 72,140	\$ 80,312	\$ 90,124	\$ 85,423	\$ 90,124
Program	Cardholder	Branded	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20	\$ 31,719	\$ 59,312	\$ 77,088	\$ 77,088
<b>Agency</b>			\$ 8,813	\$ 8,813	\$ 8,813	\$ 8,813	\$ 8,813	\$ 8,813	\$ 8,813	\$ 8,813	\$ 8,813	\$ 70,504
Program	Agency	ISO	\$ 8,813	\$ 8,813	\$ 8,813	\$ 8,813	\$ 8,813	\$ 8,813	\$ 8,813	\$ 8,813	\$ 8,813	\$ 8,813
<b>Agency</b>			\$ 29,073	\$ 13,536	\$ 14,951	\$ 14,884	\$ 17,917	\$ 15,123	\$ 21,204	\$ 15,735	\$ 13,762	\$ 127,112
Program	Agency	ISO	\$ 17,227	\$ 13,536	\$ 14,951	\$ 14,884	\$ 17,917	\$ 15,123	\$ 21,204	\$ 15,735	\$ 13,762	\$ 21,204
<b>U.S. Debit Card Program Total</b>			<b>\$ 33,336,253</b>	<b>\$ 30,235,455</b>	<b>\$ 30,019,698</b>	<b>\$ 30,404,093</b>	<b>\$ 30,153,781</b>	<b>\$ 30,663,889</b>	<b>\$ 32,339,788</b>	<b>\$ 34,278,504</b>	<b>\$ 34,167,161</b>	<b>\$ 252,262,369</b>

# U.S. Debit Card Program Summary

Active Cards

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Active Cards	Funds	Brand	2008	2009	2010	2012	2013	2014	2015								2015
	Agency Cardholder	Branded/ISO							Jan	Feb	March	Apr	May	June	July	Aug	
Agency			247	204	225	386	535	691	788	912	890	924	899	939	988	1,065	7,405
Program	Agency	Branded	-	-	-	-	10	97	296	301	371	408	448	515	540	598	3,477
Program	Agency	Branded	142	100	117	285	431	496	385	504	410	415	352	324	353	373	3,116
Program	Agency	Branded	105	104	108	101	94	98	107	107	109	101	99	100	95	94	812
Agency			20,122	11,933	7,057	13,810	34,751	30,032	14,811	14,811	19,778	19,759	19,745	42,203	42,171	42,138	215,416
Program	Agency	ISO	17,931	9,742	4,866	11,678	12,328	27,683	12,794	12,794	17,761	17,742	17,728	17,686	17,655	17,625	131,785
Program	Agency	ISO	2,191	2,191	2,191	2,132	2,262	2,312	2,017	2,017	2,017	2,017	2,017	2,017	2,017	2,017	16,136
Program	Agency	ISO	-	-	-	-	20,161	37	-	-	-	-	0	22,500	22,499	22,496	67,495
Agency			791	1,281	1,121	3,292	2,964	3,390	4,748	4,949	5,195	5,485	5,481	5,845	6,129	6,252	44,084
Program	Cardholder	Branded	312	851	752	1,633	233	88	242	30	34	105	108	120	124	135	898
Program	Agency	Branded	107	78	124	100	115	73	62	67	71	77	80	85	74	70	586
Program	Agency	Branded	372	352	79	32	29	85	105	134	107	139	142	159	188	199	1,173
Program	Agency	Branded	-	-	149	974	1,466	1,601	1,877	1,968	1,970	2,031	2,070	2,122	2,194	2,249	16,481
Program	Agency	Branded	-	-	-	31	34	28	32	32	32	32	32	37	26	27	250
Program	Agency	Branded	-	-	-	-	193	193	967	1,144	1,314	1,391	1,502	1,721	1,892	1,920	11,851
Program	Agency	Branded	-	-	-	-	285	576	727	816	941	919	993	970	1,067	1,066	7,499
Program	Agency	Branded	-	-	2	17	23	25	21	22	27	31	26	28	33	32	220
Program	Agency	Branded	-	-	3	380	424	532	552	566	618	668	428	438	350	354	3,974
Program	Agency	Branded	-	-	12	125	162	189	163	170	81	92	100	165	181	200	1,152
Agency			103	32	10	10	10	166	106	109	171	175	178	178	177	177	1,271
Program	Agency	Branded	103	32	10	10	9	9	9	8	8	8	8	8	8	8	65
Program	Agency	Branded	103	32	-	-	-	157	97	101	163	167	170	170	169	169	1,206
Agency			-	-	-	4,029	4,107	4,049	4,148	4,216	4,323	4,409	3,736	3,860	3,914	4,058	32,664
Program	Agency	ISO	9,505	8,080	4,312	4,029	4,096	4,036	4,130	4,198	4,305	4,391	3,717	3,841	3,895	4,039	32,516
Program	Agency	Branded	-	-	-	-	11	13	18	18	18	18	19	19	19	19	148
Program	TBD	TBD	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-
Program	Agency	Branded	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-
Agency			371	1,083	1,446	1,963	2,469	2,728	2,581	2,441	2,326	2,310	2,465	2,579	2,688	2,727	20,117
Program	Agency	Branded	126	557	649	819	851	869	635	697	712	719	735	739	746	749	5,732
Program	Agency	Branded	-	-	-	23	27	26	24	24	25	24	6	8	9	11	131
Program	Agency	Branded	108	137	239	144	46	61	74	75	77	78	80	86	88	91	649
Program	Agency	ISO	137	179	163	133	126	126	126	117	126	108	126	126	126	126	981
Program	Cardholder	Branded	-	210	395	540	494	497	426	424	409	394	394	390	389	388	3,214
Program	Agency	Branded	-	-	-	45	45	45	-	-	-	-	0	-	-	-	-
Program	Agency	Branded	-	-	-	259	880	1,104	1,296	1,104	977	987	1,124	1,230	1,330	1,362	9,410
Agency			1,239	2,947	3,721	5,000	5,250	5,482	5,433	5,445	5,493	5,489	5,497	5,511	5,496	5,525	43,889
Program	Cardholder	Branded	1,221	2,909	3,700	4,899	5,218	5,448	5,430	5,442	5,490	5,486	5,494	5,509	5,493	5,522	43,866
Program	Agency	Branded	18	38	21	82	32	34	3	3	3	3	3	2	3	3	23
Program	Cardholder	Branded	-	-	-	19	-	-	-	-	-	-	-	-	-	-	-
Program	Agency	Branded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agency			250	252	260	38,813	87,342	104,554	141,688	143,629	149,738	154,965	157,728	162,898	169,851	171,887	1,252,384
Program	Agency	Branded	250	252	260	7,893	8,551	6,113	6,334	6,424	6,535	6,622	6,708	6,746	6,837	6,887	53,093
Program	Cardholder	Branded	-	-	-	30,920	78,788	98,438	135,354	137,205	143,203	148,343	151,020	156,152	163,014	165,000	1,199,291
Program	Agency	Branded	-	-	-	-	3	3	-	-	-	-	-	-	-	-	-
Program	Agency	Branded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agency			-	-	11	96,665	153,314	158,119	179,826	181,970	177,857	178,568	179,966	178,443	182,100	184,362	1,443,092
Program	Agency	Branded	-	-	11	96,659	153,308	158,113	179,820	181,964	177,851	178,562	179,960	178,437	182,094	184,356	1,443,044
Program	Agency	Branded	-	-	-	6	6	6	6	6	6	6	6	6	6	6	48
Agency			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Program	Cardholder	TBD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agency			-	-	-	-	1,854	1,934	1,941	1,941	1,940	135	135	135	135	135	6,497
Program	Agency	Branded	-	-	-	-	28	29	29	29	29	29	29	29	29	29	232
Program	Agency	Branded	-	-	-	-	1,826	1,905	1,912	1,912	1,911	106	106	106	106	106	6,265
Agency			-	-	-	2,980	6,475	7,628	6,854	7,195	7,672	7,144	7,485	7,871	7,327	7,754	59,302
Program	Cardholder	ISO	-	-	-	2,980	6,475	7,628	6,854	7,195	7,672	7,144	7,485	7,871	7,327	7,754	59,302
Agency			686	1,284	1,194	2,017	1,616	729	1,281	1,795	1,517	1,205	1,249	1,271	1,191	1,198	10,707
Program	Agency	Branded	686	1,284	1,194	2,017	1,616	729	1,281	1,795	1,517	1,205	1,249	1,271	1,191	1,198	10,707
Agency			-	-	-	-	10,900	0	-	-	-	-	20	1,307	2,703	3,985	8,015
Program	Cardholder	Branded	-	-	-	-	10,900	12,946	6,250	6,991	8,012	8,969	9,723	10,610	9,695	10,389	70,639
Program	Cardholder	Branded	-	-	-	-	-	-	-	-	-	-	20	1,307	2,703	3,985	8,015
Agency			78	106	96	22	22	22	22	22	22	22	22	22	22	22	176
Program	Agency	ISO	78	106	96	22	22	22	22	22	22	22	22	22	22	22	176
Agency			26	73	128	233	267	281	218	221	221	223	223	227	227	226	1,786
Program	Agency	ISO	26	73	128	233	267	281	218	221	221	223	223	227	227	226	1,786
U.S. Debit Card Program Totals			23,913	19,195	15,269	169,220	311,866	319,805	364,445	369,656	377,143	380,813	384,829	413,289	425,119	431,511	3,146,805