

FORMAL REVENUE BID FRB20-001

FOR

UNIVERSITY id CARD provider

Submission Deadline: November 16, 2018 2:00 p.m. Central Time

Questions and/or requests for clarification of this FRB should be submitted via email to the Purchasing Manager, Kelly Sloan at purchase@missouriwestern.edu. All questions and/or clarifications can be sent at any time regarding this FRB to the Purchasing Department until 2:00pm on November 9, 2018. Questions received after this date may not be answered. Please reference the FRB20-001 on all correspondence. Answers to the submitted questions will be e-mailed to each vendor as an addendum to this solicitation. It is the responsibility of all interested parties to read this information and return it as part of the FRB confirming receipt.

**TABLE OF CONTENTS**

[1.0 Definitions 3](#_Toc528848032)

[1.1 t2 Arrangement 3](#_Toc528848033)

[1.2 Account Totals 3](#_Toc528848034)

[1.3 Costs 3](#_Toc528848035)

[2.0 INTRODUCTIONs 3](#_Toc528848036)

[2.1 Description of Proposal 3](#_Toc528848037)

[2.2 Objectives 4](#_Toc528848038)

[2.3 timeline 4](#_Toc528848039)

[2.4 Overview of UNIVERSITY 4](#_Toc528848040)

[2.5 Overview of the University ID Card Program 4](#_Toc528848041)

[2.6 Overview of University ID Card Technical Systems 4](#_Toc528848042)

[2.7 Overview of University ID Card Declining Balance System 5](#_Toc528848043)

[2.8 proposal term 5](#_Toc528848044)

[3.0 PRE-PROPOSAL CONFERENCE 5](#_Toc528848045)

[3.1 Pre-Proposal Conference attendance 5](#_Toc528848046)

[3.2 Content and Questions 5](#_Toc528848047)

[4.0 instructions to Bidders 5](#_Toc528848048)

[4.1 SUBMISSION MATERIALS 5](#_Toc528848049)

[5.0 Proposal Evaluation 6](#_Toc528848050)

[5.1 Evaluation of Proposals 6](#_Toc528848051)

[6.0 SCOPE OF WORK 6](#_Toc528848052)

[6.1 Bidder Banking Requirements 6](#_Toc528848053)

[6.2 Bidder Banking Questions 7](#_Toc528848054)

[6.2.1 Account Features 7](#_Toc528848055)

[6.2.2 Customer Service 8](#_Toc528848056)

[6.2.3 ATM/PIN-Based Debit Card 8](#_Toc528848057)

[6.2.4 Electronic Banking 8](#_Toc528848058)

[6.2.5 Implementation 9](#_Toc528848059)

[6.2.6 Financial Considerations 9](#_Toc528848060)

[6.2.7 Experience 9](#_Toc528848061)

[6.2.8 Personnel 10](#_Toc528848062)

[6.2.9 Miscellaneous 10](#_Toc528848063)

**1.0** Definitions

**1.1** t2 Arrangement

A contract between a University or College and a financial institution, under which financial accounts are offered and marketed directly to students enrolled at the University or College as defined under 34 CFR Part 668.164(f).

**1.2** Account Totals

The number of students who had a financial account under the contract at any time during the most recently completed award year.

**1**.3 Costs

The mean and median of the actual costs incurred by those account holders to be determined and provided by the awarded Bidder.

2.0 INTRODUCTIONs

2.1 Description of Proposal

The Board of Trustees of MISSOURI WESTERN STATE UNIVERSITY (the “University”) is seeking proposals (“ FRB”) from qualified financial institutions (“Bidders”) to provide a (1) T2 Arrangement banking relationship directly associated with their University ID card program (the (“University ID Card”) and (2) ATM services for the University community. The Bidder should provide information for a T2 Arrangement banking program that uses the University ID Card as an ATM and PIN debit card (“Campus Card”).

Bidder acknowledges that the University must comply with all Department of Education Rules and Regulations for T2 arrangements and the University must do the following:

* Provide written notice that University ID Card recipients are not required to open, obtain, or be automatically enrolled in a financial account.
* Perform due diligence reviews of financial accounts offered under T2 Arrangements every two years. This must include making an on-going determination that any T2 Arrangements are not inconsistent with the best financial interests of the students, by ascertaining that the T2 Arrangement fees as a whole are consistent with, or below market rates.
* Provide Disclosure of the Contract(s) on the University web site no later than sixty (60) days following the most recently completed award year and thereafter in its entirety.
* Provide the Department of Education a URL for the contract to allow publication in a centralized database that will be accessible to the public.
* Provide FDIC insurance for deposits up to $250,000

Services requested by the University in this FRB include the following categories:

* No cost to open personal banking/financial accounts offered to students
* Banking services provided through a retail branch
* Linking of personal banking/financial accounts to the University ID Card (student opt-in)
* Marketing assistance to promote Campus Card and student programs
* Educational programming covering basic financial knowledge for students
* Support for University ID Card-related programs
* Assistance with re-carding existing cardholders

2.2 Objectives

* Provide students with high quality, convenient, banking services
* Facilitate banking transactions using the University ID Card as an ATM and debit card
* Educate students on sound personal financial management principles
* Produce revenue to support Campus Card program expansion

2.3 timeline

FBR Issued November 1, 2018

Non-mandatory Pre-Proposal Conference November 6, 2018

Deadline for Question Submission November 9, 2018

Proposals Opened November 16, 2018

Selection Review Committee Recommendation December 3-7, 2018

Conversion / Preparation Period January – May 2018

Operations Begin July 1, 2019

2.4 Overview of UNIVERSITY

University, fully accredited by the Higher Learning Commission, a member of the North Central Association of Colleges and Schools, is a comprehensive, public university dedicated to student learning and committed to service and excellence. With over 100 programs of study, a beautiful residential campus, and a welcoming hometown, MWSU is the school of choice for approximately 5600 graduate and undergraduate students. The University employs approximately 535 faculty and staff.

2.5 Overview of the University ID Card Program

The UNIVERSITY ID Card is the official UNIVERSITY photo ID for all community members. The University ID Card may also be used for, checking out library materials, access to the recreational sports facilities, food service plans, city bus access, and discounts in St. Joseph, Missouri. On campus, the card accesses a central directory to verify individual eligibility for the various functions of the card. As eligibility changes, the directory is updated and card-related entitlements change accordingly.

2.6 Overview of University ID Card Technical Systems

A combination of customized University systems and Midwest Card ID Solutions systems are used to produce the University ID Cards. On the back of the University ID Card at the top there is an ABA high-coercivity magnetic stripe encoded at the time the card is created. The magnetic stripe has three tracks, with the second always being encoded with the ISO number. When cards are replaced because they are damaged, lost, or stolen, the University deactivates the old card number and assigns a new one (incrementing the card sequence number and a new check digit). Data is sent out from the master server to the replicas on an online, real-time basis. There are currently 6,135 active University ID Cards.

2.7 Overview of University ID Card Declining Balance System

The University currently operates an internal closed-loop, non-pin based debit account, utilizing the first track of the magnetic stripe. The University uses Midwest Card ID for residence hall dining meal plans with the expectation that the Campus Card will complement these current debit systems.

2.8 proposal term

MWSU is seeking a multi-year contract for full implementation beginning on July 1, 2019 running until June 30, 2024. The Bidder should provide a bid to be the University’s exclusive University ID Card provider, with the understanding that the business may be re-bid if the University is dissatisfied with the quality of services offered. The contract renewal is based upon mutual agreement by the vendor and MWSU; the contract may be renewed by MWSU on a year-to-year basis continuing until June 30, 2024.

3.0 PRE-PROPOSAL CONFERENCE

3.1 Pre-Proposal Conference attendance

The University will hold a non-mandatory in-person pre-proposal conference on November 6, 2018 at 10:00am.in Popplewell Hall, room 122.

3.2 Content and Questions

The pre-proposal conference is intended to provide a forum for all prospective Bidders to gather more detailed information about the financial services requested and the specific content required by the FRB.

4.0 instructions to Bidders

* Proposals may not be accepted if the FRB number is not on the outside of the envelope.
* Proposal must be prepared in accordance with Submission Material (described below). Those proposals, which are not in compliance, may be deemed non-responsive.
* The last day for questions regarding this FRB is November 9, 2018 2:00 p.m. Central Time. These should be submitted to purchase@misssouriwestern.edu.
* FRB should be submitted no later than November 16, 2018 2:00 p.m. Central Time to:

**Missouri Western State University**

**Purchasing, Popplewell Hall 221**

**4525 Downs Drive**

**St. Joseph, MO 64507**

4.1 SUBMISSION MATERIALS

ELECTRONIC AND/OR FAXED COPIES WILL NOT BE ACCEPTED. Responses must be signed and sealed in mailing envelopes with the Respondent’s name and address clearly written on the outside. The Bid Number **(FRB20-001)** shall also be clearly marked on the outside of the envelope or package. The following items should be mailed to MWSU by November 16, 2018 by 2:00pm Central Time.

* Invitation to Bid Page: Complete the required vendor contact information for FRB20-001.
* Be sure to address all questions beginning in section 6.
* Addendum: Include any addendums for verification of receipt.
* Include one (1) original plus two (2) copies of all proposal submission materials for three (3) hard copy documents.

5.0 Proposal Evaluation

5.1 Evaluation of Proposals

The University will award the contract by using an evaluation team that implements an evaluation process designed to be as objective as possible. The process will evaluate the Bidder’s answers to each question by ranking them based on their ability to meet the evaluation factors in the provision of their Campus Card services. The University will award the contract to the proposal deemed to be the most advantageous to the University’s students, taking into consideration the evaluation factors set forth below.

The following evaluation factors will be used to identify the best-qualified proposals:

1. Banking services/products and financial education tools offered to students that meet the population’s needs.
2. Value of benefits to the students relative to bank service fees.
3. New and innovative ideas and/or services offered.
4. Experience in providing campus-banking services in the higher education market.
5. Financial condition of the Bidder’s institution.
6. Implementation planning which focuses on ease of conversion.
7. Marketing assistance offered to University.
8. Labor and financial cost of partnership to the University.
9. Revenue opportunities to the University.

6.0 SCOPE OF WORK

6.1 Bidder Banking Requirements

1. The associated bank account must be an opt-in agreement, Students must be informed of the financial account’s terms and conditions prior to opening an associated financial account, and a URL with such account information must be available
2. The University will control all aspects of development and issuance of the University ID Card as well as retain full control over card technology.
3. The University intends to require the re-issuance of University ID Cards to the existing population of cardholders.
4. The Bidder awarded this contract must agree to have a branch locally in St. Joseph.
5. The Bidder will provide the data necessary for the University to provide disclosure of Account Totals and Costs to the University website for any year in which the institution has enrolled students open more than thirty (30) financial accounts marketed under the T2 Arrangement, no later sixty (60) days following the most recently completed award year.
6. The University will maintain control over University name, service marks, and logos for marketing purposes. All marketing materials must be approved by the University prior to distribution. The Bidder’s marketing materials and programs for the University market must be approved by the University prior to distribution.
7. If a transition is required at the end of this contract, the Bidder awarded this contract will not require the University to re-issue cards regardless of any vendor logo remaining on the University ID Card.
8. Bidder is expected to have staff present on each day of the University ID Card issuance operations concurrent with registration and orientation to facilitate the marketing and opening of accounts.
9. Please provide in your proposal the minimum number of ATMs your financial institution will place on the University campus. In addition, the financial institution must ensure that student account holders can execute balance inquiries and access funds deposited in the financial accounts through the use of surcharge-free in-network ATMS sufficient in number and housed and serviced in a way that funds are reasonably available to the student account holder.

6.2 Bidder Banking Questions

 6.2.1 Account Features

1. Please provide detailed account offering information for students.
2. Would the account offerings be different for students than for faculty and staff? If so, please provide the detail for each group separately.
3. Will the student’s account privileges continue for the account holder when they leave the University? Describe the process after an account holder leaves the University.
4. Describe programs specifically tailored to international students. Can transactions be conducted globally?
5. Describe programs and services for U.S. students studying or traveling abroad.
6. Describe other unique or creative services your organization will provide to enhance the product offering and service. Identify future enhancement possibilities that would keep the program vibrant and interesting to the University.

 6.2.2 Customer Service

1. Describe your customer service delivery model including calendar, business hours, and channels (i.e. Internet, help desk, etc.).
2. Explain your capacity to provide extra coverage during peak card issuance periods (typically during re-carding, orientation periods, and at the beginning of fall semester).
3. Describe your financial education plan and options for students.

 6.2.3 ATM/PIN-Based Debit Card

1. Please describe how your ATM/PIN-based Campus Card program works.
2. Describe how accounts will be opened and cards linked.
3. How will the personal identification number (“PIN”) be established for cardholders?
4. How quickly can cards be activated for account access?
5. What information is required to be printed on the University ID Card? How much space do you require for your logo(s)?
6. Describe the process you would implement for lost/stolen cards. Cardholders must be able to report a lost card and have it deactivated 24 hours/day, 7 days a week, via a 1-800 number. Note: The University will have no liability for fraudulent use related to the cards or accounts

 6.2.4 Electronic Banking

1. Describe your secure internet and mobile banking capabilities (i.e., online access to accounts, online bill payment, online funds transfer, and online statements).
2. Please describe the availability of your ATMs, as well as existing and planned branch locations on or in close proximity to our campus. Please provide maps identifying existing and planned locations.
3. How many ATMs on campus would be preferable in order for the program to reach ultimate success? The placement of ATM’s would be for the benefit of University students and would provide exclusivity to the sponsoring Bidder.
4. To what regional and/or national ATM network do you belong? The Campus Card’s ATM feature must allow broad access to an ATM network internationally, with the ability to use customer-selected PINs.
5. With which credit/debit networks do you have a relationship? How long has the relationship been in effect? Do you anticipate any changes in your relationship over the next three to five years?

6.2.5 Implementation

1. Please provide an implementation schedule based on the services requested in this FRB. Assume a beginning date of July 1, 2019.
2. Provide a detailed transition plan outlining the responsibilities of the various parties to introduce your product to the University.
3. Will there be any connectivity between the University ID Card office and the financial institution? If so, explain the nature of the connectivity and the University’s responsibility for telecommunications and/or systems development. Be sure to outline requirements for University data that will need to be shared with the financial institution.
4. Please describe the marketing support you will provide the University to encourage acceptance and use of accounts, both on an initial and on-going basis. What type of marketing materials will you supply?
5. Please describe the reports the University can expect to receive on an annual basis related to the Campus Card program.

 6.2.6 Financial Considerations

1. Please show in detail any potential costs to the University for the services proposed in the above sections of this FRB.
2. Please show in detail all operating allowances to the University related to the services proposed in the above sections of this FRB.
3. Please describe any financial support for re-carding students/employees who possess existing University ID Cards to include the ISO number on the ABA magnetic strip.
4. Provide information showing that the institution is chartered under the Federal or State Missouri laws.
5. Please provide a comprehensive schedule and detailed breakdown of projected revenues.

 6.2.7 Experience

1. Has your financial institution been involved in any similar university card programs? If so, provide a list of other card program clients and date of program inception.
2. Provide a customer reference list of no fewer than three (3) organizations of a size and scope similar to the University with whom Bidder currently has contracts and or has previously provided similar goods and/or services within the past five (5) years. The reference list should include company name, contact person, telephone number, e-mail address, project description, length of business relationship, and background of project (Including the year of project, summary of work performed, and any other relevant information).
3. Please include a copy of the last three years audited financial statements.

 6.2.8 Personnel

1. List the names, titles, phone numbers, and e-mail addresses and provide brief biographies of Bidder’s personnel that will have ongoing responsibility for servicing this relationship. Describe the role of each person listed.

 6.2.9 Miscellaneous

1. Bidder must assist UNIVERSITY in planning and project management related to the card program.
2. What professional advisory roles relating to the card industry does your organization participate in?
3. Please provide a sample set of all documents required to execute this proposal.
4. Describe any additional services other than those outlined above that would be of value to the Campus Card program.