Marin Community College District
Request for Proposals
Debit Card Refunds
Bid #13-1108

REQUEST FOR PROPOSALS DEBIT CARD REFUNDS

Scope

The College desires a relationship with a single Vendor that will handle all the requirements within this RFP. The College’s primary objective is to outsource College intervention in the Title 4 Federally funded financial aid refunds, tuition refunds, and other student refund process, to enhance financial services to students. The College desires to reduce expense. The Vendor must provide a solution that permits the College to outsource the distribution of refund disbursements to students, using one file securely transmitted to the vendor. Vendor must use a secure website for personal data that meets FERPA regulations and standards. The College requires the vendor to provide immediate disbursement to each student via a vendor-provided, FDIC-insured demand deposit account, preferably linked to a Visa or MasterCard branded debit card.

Vendors responding to this RFP shall understand that no contract is created until a contract is signed by both parties. This RFP will be evaluated as a “proposal” rather than a “bid” that is awarded solely on the basis of lowest price or highest commission. The contract awarded, if any, pursuant to this RFP shall be for an initial three-year term and shall be renewable by the College with sixty (60) days notice, for seven additional one-year terms.

Background Information

Established in 1926, College of Marin is one of 112 public community colleges in California accredited by the Western Association of Schools and Colleges. There are two campuses to serve you in beautiful Marin County. The Kentfield Campus is located approximately 11 minutes north of the Golden Gate Bridge at 835 College Ave. in Kentfield. The Indian Valley Campus is located minutes away on a spectacular 333 acre site on Ignacio Blvd. in Novato, CA.

Approximately 10,000 credit and noncredit students enroll each fall and spring semester. Students annually take advantage of the College's many outstanding community education and community services classes. The College has earned a reputation as a quality educational institution providing a pathway for achievement and success for students of all ages and from all walks of life.

College of Marin is a single college district that (the College) services an average of
16,000 students annually. The College issues approximately 7,000 refunds each semester, with three semesters per year, all by check. Presently, students do not have any other delivery option to receive refunds from the college.

This section of the RFP provides specification for services outlined in this RFP, as well as requested information from the Vendor that is **REQUIRED INFORMATION**.

### 1.1 Requirements:

The College will require refunds distributed to students by one of the following methods that the student must select:

1. Via a vendor-provided, FDIC-insured demand deposit account preferably linked to a Visa or MasterCard branded debit card.

2. Via a student request to the vendor to make direct deposits to his/her existing bank account, preferably via web submission, secure website (Vendor to describe secure site information in proposal. Describe your security method. In this scenario, the student will be required to provide the bank routing/transit number and account number directly to the vendor without College intervention in that private communication.)

The vendor will install and maintain an ATM machine at each campus location in Kentfield and Indian Valley at no cost to the College.

Explain in detail how your firm will provide each of these two options or additional options to the student. Include detail regarding account features and banking capabilities for the student, deposit options, cash withdrawals, participating networks, locations and associated fees (if any), customer support capabilities, cardholder policies, customer notification and troubleshooting procedures, website capabilities and the exact plan for student/customer interaction with the Vendor.

Label this **Response to Section 1.1**

### 1.2 SERVICE CHARGES

The College wishes to minimize the expense of outsourcing the disbursement process and minimize fees to our students. Required is a precise explanation of all fees (if any) for the Vendor’s services that will be charged to the College, and the timeframe and/or constraints for which such fees will be waived, if applicable. Required is a precise explanation of all fees (if any) for the Vendor’s services that will be charged to our students, and the timeframe and/or constraints for which such fees will be waived, if applicable. Include all fees or direct costs to implement and maintain the proposed service.

Label this **Response to Section 1.2**
1.3 FINANCIAL SERVICES FOR ACCOUNT HOLDERS

Explain what other services the Vendor can provide to the College or the student, such as financial counseling and education, online banking services, retail financial services, etc., that were not otherwise addressed in the response to Section 1.1. List the Vendor’s existing physical locations, if any, in Marin County and surrounding Bay Area locations where customers may be assisted in person. Provide any and all costs that may be associated with said services. Vendor must also supply phone, e-mail, website and any other method(s) of contact provided.

OPTIONAL AND ADDITIONAL SERVICES

Please describe any additional and/or optional services that the Vendor may make available to students such as library privileges, meal plan etc., and any and all costs associated with such proposed services.

Label this Response to Section 1.3.

1.4 TECHNOLOGY

The vendor must describe in detail how your organization envisions the incorporation of this solution into the existing College systems and processes (Banner 8). At a minimum, describe the Vendor technical process, data security, College access to Vendor reports, procedure to reverse refund payments in case of error or ineligibility, and the timeline for the implementation of services.

1.4-A Maintenance of the Security of Information: The Vendor shall develop, implement, maintain, and use appropriate administrative, technical, and physical security measures to preserve the confidentiality, integrity, and availability of all maintained or transmitted Customer financial information received from, or created or received by the Vendor on behalf of College, in accordance with FERPA regulations

1.4-B Reporting of Unauthorized Disclosures or Misuse of Customer Financial Information: The Vendor shall report to the College any use or disclosure of Customer Financial Information not authorized by this Agreement or in writing by the College. The Vendor shall make the report to the College not more than one (1) business day after the Vendor learns of such use or disclosure. The Vendor’s report shall identify: (i) the nature of the unauthorized use or disclosure (ii) the Customer Financial Information used or disclosed, (iii) who made the unauthorized use or received the unauthorized disclosure, (iv) what the Vendor has done or shall do to mitigate the effects of the unauthorized use or disclosure, and (v) what corrective action the Vendor has taken or shall take to prevent future similar unauthorized use or disclosure. The Vendor shall provide
such other information, including a written report, as reasonably requested by the College. The Vendor agrees to bear the cost of all damages associated with such disclosures or misuse of information.

Describe other type of reporting available and frequency of reports.

**1.4-C Additional Reporting:** The College requires the following reports to be available online for the Administration. These reports should be in real-time. Reports should include real time audit trail report for refund payment status and delivery status, College bank statement showing funds transfers needed for refund delivery process, activation and preference reports on student choices, parent sign-up to send money reports, detailed refund disbursement card reports showing mailing address, card status of active/inactive, and other reports deemed necessary by the College. Please describe Vendor online reports and include screen shots or demonstration on reports.

**1.4-D Customer Service Functions:** Describe in detail all customer service functions that will be available to the College to support the proposed banking relationship. The College requires a toll-free help desk customer support be provided for the administration and an online tool that will track open issues with ease and convenience. The College requires a toll-free number and 24 (hour) 7 (days/week) online customer service be provided for all student Refund Disbursement Cardholders.

**1.4-E Additional Requirement:** The Vendor is to detail the file layout structure required from the College, i.e., the file specific sheet. The Vendor is also to list how the data will be transferred from the College to the Vendor (log in, website, FTB, etc.).

Label this Response to Section 1.4.

**1.5 VENDOR INFO/REFERENCES**
The Vendor must provide at least five references (Organization, Contact Name & Position, telephone, e-mail, brief summary of affiliation) where your institution has implemented Title 4 Federally funded financial aid refunds, tuition refunds, and other student refund processes. The College strongly prefers community colleges in California. If possible, if a community college outside California is provided, supply one that utilizes Banner software. Detail how long the partnership has been with each reference. The Vendor must provide its latest audit report and number of years performing services requested in this RFP document. Bonding and insurance information will be provided as requested.

Label this Response to Section 1.5

**1.6 MARKETING STRATEGY**
The College requires the Vendor to provide and manage a comprehensive marketing strategy that will educate and promote services of the program through College of Marin Marketing and Communications Department. The marketing must be co-branded to the College colors, logos, name, etc. and all marketing must be produced and paid for by the Vendor. Marketing must be approved by the College. Describe in detail the proposed marketing plan and strategy, both for implementation and on an ongoing basis, recognizing the significant student turnover the College experiences from term to term. If possible, provide sample-marketing pieces. The marketing strategy must fully explain the best option for Title 4 Federally funded financial aid refunds, tuition refunds and other student refund processes is a debit card, however other options are available.

Label this Response to Section 1.6

1.7 EXCEPTIONS AND ERROR RESOLUTION

The College requires the Vendor to handle exceptions with respect to refund payment delivery, including error resolution, lost/stolen checks, lost/stolen debit cards, incorrect or missing payments, undeliverable address or account/contact information, and others as deemed necessary. The College requires the ability to reverse refund payments from the Vendor system online in case of error or ineligibility for refund. Please describe your procedures and responsibilities in these areas in detail.

Label this Response to Section 1.7

1.8 TIMELINE

Vendor must fully implement this plan in time for it to be operational at the start of the summer 2014 term. Vendor must provide a project plan illustrating major milestones and deliverables. Vendor must provide a description of resources needed or sample project team. Vendor must include case studies and press releases, etc., showing implementation and long-term support by Vendor.

Label this Response to Section 1.8

1.9 OPTIONAL/ ADDITIONAL ITEMS

Describe any additional services or future developments that may be available to the College students or its employees at no cost. Give examples.

Label this Response to Section 1.9

1.10 SPECIAL CONSIDERATIONS

Include detail regarding any other tangible or intangible considerations offered.
Label this Response to Section 1.10

1.11 QUALIFICATION OF VENDOR

Are there any claims or lawsuits, pending/settled, related to these services against the Vendor?  Yes _____ No _____ If Yes, please explain:

__________________________________________________________

__________________________________________________________
Proposed Timetable:

Issuance of Request for Proposal: November 8, 2013
Deadline for vendor questions: November 26, 2013
Deadline for proposal submissions: December 10, 2013
Presentation dates: December 18-19, 2013
Evaluations: January 2014
Award: January 2014
Implementation Completed: June 30, 2014

Vendor questions should be submitted by date and time above to:
David Erlenheim at David.Erlenheim@marin.edu or buyer@marin.edu, office number 415-884-3162

AWARD CRITERIA:

Vendor must score 75 out of 100 possible points to be considered. Evaluations will be scored as per chart below:

1. Responsiveness of proposal and conformity to specifications 30%
2. Rates/pricing 30%
3. Favorable reports from references 15%
4. Financial stability 15%

Maximum possible points 100

The proposal must be submitted in hard copy no later than the submission date shown above. Hard copies may be hand delivered or mailed to the address below. **UPS does not deliver to this address.**

College of Marin
Attn: Purchasing Department
1800 Ignacio Blvd.
Novato, CA 94949