



CITY OF LOS ANGELES

REQUEST FOR PROPOSALS FOR PREPAID CARD SERVICES

Request for Proposal (RFP) at a Glance

Release Date	February 12, 2025, RAMP ID 219459
RFP Submission Deadline	April 10, 2025 No later than 5:00PM Pacific Time
Submission of Questions	March 6, 2025 No later than 5:00PM Pacific Time Proposers may submit questions regarding this RFP via the following Google Sheet question link: Prepaid Card Services RFP Question Portal All questions and answers will be made available to all proposers on the RAMP website at: www.RAMP.org . No individual answers will be given.
Project Manager and Contract Administrator	Allen Moret, allen.moret@lacity.org Ricardo Estrada, ricardo.estrada@lacity.org
Proposal Delivery	Finance will not accept any hard copy responses, including hand-delivery, USPS, or mail courier. All solicitation responses must be received by the deadline stated above, submitted electronically through RAMPLA, www.rampla.org , via the RFP-Prepaid Card Services opportunity, RAMP ID 219459, AND via Hightail to Allen Moret, Project Manager, at allen.moret@lacity.org with a copy to Department Contract Coordinator ricardo.estrada@lacity.org .
Proposers' Conference	February 26, 2025 at 3pm Pacific Time Failure to attend will result in disqualification of proposal from further consideration. Link to virtual Proposer' Conference: RFP-Proposers' Conference Link
Business Inclusion Program (BIP) Outreach Deadline	March 27, 2025 No later than <u>12:00AM</u> Pacific Time Potential Proposers that Fail to complete the BIP Outreach requirements by the deadline shall be considered non-responsive, and any subsequent proposal submission will not be reviewed or considered
Protest Filing Deadline and Address	Five (5) Days after Notification of Results are mailed (i.e., postmark date)

For more information on the City's business outreach opportunities, visit www.rampla.org

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1. Introduction and Background

The City of Los Angeles, California (City) is the second most populous city in the United States. The City expends several billion dollars a year for goods, and services.

On April 4, 2020, the Mayor's Office announced the launch of the "Angeleno Connect Card." The Angeleno Connect Card Program is a financial assistance program that provides prepaid debit cards to individuals and families residing in the City who endured or were experiencing increased financial stress from the COVID-19 pandemic. Participants in the Angeleno Connect Card program ("Angeleno Program") were required to meet certain eligibility criteria based on income and other factors. With this new program, the Mayor's Office sought a service provider for the Angeleno Program.

Even though this precise activity is not expected to re-occur, the City expects that it will require reloadable cards for other cash assistance programs moving forward and wants to understand the firm's versatility and nimbleness of providing a solution in unexpected conditions and in particular a solution that is accessible for traditionally underserved communities. The City also desires to assist "unbanked" residents by enabling Angeleno Debit Card recipients to add their own funds to the Angeleno Debit Card.

1.1 Services Solicited

The City is inviting competitive proposals from qualified and experienced individuals or organizations to disburse pre-loaded debit cards, known as the "Angeleno Connect Card" or the "Angeleno Connect Immediate Response Card", in support of programs to support community needs. Contingent on funding availability and future program development, the City may be in the position to issue hundreds, or even thousands, of cards that are reloadable by the City (as applicable). These cards may be sent preloaded with values up to tens of thousands of dollars. The City's objective in requesting proposals is to select a service provider that can offer the highest quality of service to residents who are economically diverse, and difficult to engage with using standard methods of communication within a densely populated city at a reasonable cost.

1.2 City Departments

The Office of Finance will administer the awarded contract and provide the Prepaid Card Solution services to the forty-three (43) City departments desiring the services described in this RFP.

1.3 Eligible Proposers

Proposals will be accepted only from individuals or organizations that meet the following criteria. Proposers must:

- 1.3.1 Have a minimum of three (3) years of experience in providing the contemplated services outlined in Section 2. [Scope of Work]
- 1.3.2 Be able to provide live customer service resources to Angeleno Connect Card users.
- 1.3.3 Be financially solvent, appropriately capitalized, and appropriately insured to be able to serve the City.
- 1.3.4 Be able to provide a minimum of three (3) non-proposer owned customer references for work performed by the Proposer within the last three (3) years. Materials and/or services provided to these customers must be of comparable size to the City's requirements within this proposal.
- 1.3.5 Be able to certify that neither Proposer nor its principals are presently disbarred, suspended, proposed for disbarment, declared ineligible or voluntarily excluded from participation in this transaction by any federal department or agency, any California state agency, or any local governmental agency.
- 1.3.6 The City will enter into an agreement only with entities that are in good standing with the California Secretary of State.

2. Scope of Work

2.1 Summary of Work

The selected Contractor will provide the City with a solution consisting of a consumer demand deposit account ("DDA" or "Account") with an associated municipally branded debit card ("Angeleno Debit Card") and with a prepaid disbursement card ("Angeleno IRC"). The Angeleno Debit Card and the Angeleno IRC will bear the logo and the name of the City, as approved by the City.

The Contractor will provide the ability for the City to utilize the Angeleno Debit Card and the Angeleno IRC across various current or future programs offered by various City Departments.

2.2 Card Application and Distribution

- 2.2.1 Angeleno Debit Card Application. The Contractor will provide a mobile app where applicants for the Angeleno Debit Card apply.
- 2.2.2 Angeleno IRC Cardholder Identification. The City will provide a list of individuals that the Angeleno IRCs should be created for and distributed to, with such list to include sufficient information for Contractor to print and distribute each individual card, including but not limited to, name, address, Date of Birth (DOB), email address and cell phone number, and amount to be preloaded on card, if applicable.
- 2.2.3 Virtual Angeleno Connect Card. The Contractor will provide electronic access to the Angeleno Connect Card to a successful applicant for an Angeleno Debit Card.
- 2.2.4 Card Design. The Contractor will collaborate with the City in the Card Design of the Angeleno Debit Card and Angeleno IRC. The final design for the Angeleno Debit Card and the Angeleno IRC must be approved by the City.
- 2.2.5 Card Distribution. The Contractor will distribute the Angeleno Debit Card to successful applicants at the physical address provided by the applicant at the time of enrollment. Contractor will also provide options for virtual use of the Angeleno Debit Card to successful applicants. The Contractor will distribute Angeleno IRCs to individuals in lists provided by the City. The Contractor will distribute the physical cards via United States Postal Service (USPS) first class mail, unless otherwise agreed to by Contractor and the City.
- 2.2.6 Reports and Statistical Analyses. Contractor will provide monthly reports to the City. This includes aggregated reports that provide key information including but not limited to:
 - 2.2.6.1 Total funding across the program(s)
 - 2.2.6.2 Number of program participants
 - 2.2.6.3 Top Merchant Category Code (MCC) spend by transactions/spend amount
 - 2.2.6.4 Top Merchants spend by transactions/spend amount

The reports will be anonymized and aggregated, in accordance with applicable laws which protect the privacy of individual Angeleno Debit Card holders and Angeleno IRC cardholders. The reports will include the amounts distributed by the City to Angeleno Debit Card holders and Angeleno IRC cardholders, broken down by City department and by program(s).

Notwithstanding the above, the Contractor will also provide disaggregated data and/or anonymized reports, at the request of the City.

- 2.2.7 City Access to Consumer Data. The Contractor and City will develop a mutually agreed upon process by which an Angeleno Debit Card cardholder or an Angeleno IRC cardholder may "opt in" to share certain transaction data with the City. Any such opt-in will be subject to terms and conditions mutually agreed upon by Contractor and City and follow applicable laws that protect the privacy of individual Angeleno Debit and IRC Card holders. This data sharing will be integrated to the extent applicable with the Angeleno Account interface and log in managed by the City.
- 2.2.8 Consumer Use Only. The Angeleno Connect Card may not be used for business purposes.

2.3 Financial Capabilities of the Angeleno Debit Card

- 2.3.1 Funds Loading to DDA Account. The Contractor will provide, at a minimum, the following fund-loading capabilities with no fees:
 - 2.3.1.1 Direct deposit, including payroll and City benefits
 - 2.3.2.2 Mobile check deposit
 - 2.3.2.3 Cash loads
 - 2.3.2.4 Transfers from eligible bank accounts, debit cards and credit cards
 - 2.3.2.5 Transfers from other Angeleno Connect Card Accounts

Contractor will provide a full list of all the Contractor's LA County locations where cash loads are available to cardholders.

- 2.3.2 Funds Transfer.
 - 2.3.2.1 Provide the ability for fund transfers to and from other Angeleno Debit Card Accounts.
 - 2.3.2.2 Provide the ability for fund transfers via various partners, e.g. Venmo, Cashapp, PayPal, (partner fees may apply)
 - 2.3.2.3 Provide the ability, upon a cardholder's cancellation of an Angeleno Connect Card Account, to return any funds remaining on the Angeleno Connect Card Accounts to the City.
- 2.3.3 Point of Sale and On-line Transactions. Contractor will provide the ability for the Angeleno Debit Card to be used for:
 - 2.3.3.1 Domestic purchases wherever debit cards are accepted.

2.3.3.2 International purchases wherever debit cards are accepted

2.3.4 Access to Cardholder Funds. Contractor will provide all points of access available to cardholders to access funds. This information will include In-Network and Out-of-Network information.

2.3.5 Rent Reporting to Credit Bureaus. Contractor will provide the ability for Angeleno Debit and IRC Card cardholders to register to have rental payments reported to Equifax and Transunion if they use their Angeleno Debit and IRC Card Accounts to make rental payments via the Bill Pay features found in the app.

2.4 Financial Capabilities of the Angeleno IRC

2.4.1 Only the City may load funds to the Angeleno IRC. Contractor will restrict the cardholder's ability to add funds.

2.4.2 Point of Sale and On-line Transactions. Contractor will provide the ability for the Angeleno IRC to be used for:

2.4.2.1 Domestic purchases wherever debit cards are accepted.

2.4.2.2 International purchases wherever debit cards are accepted

2.4.3 Access to Cardholder Funds. Contractor will provide all points of access available to cardholders to access funds. This information will include In-Network and Out-of-Network information.

The City will determine and communicate the process by which the Contractor may retain the appropriate commission payment on amounts collected and remitted to the City. All amounts retained will be subject to review by the City and may require correction based on review.

2.5 Potential Enhancements to the Angeleno Debit Card and IRC

2.5.1 Rewards and/or Restricted Spending Programs. Contractor will work with the City, if requested by City, to develop a "shop local" rewards program involving local merchants. This will include interactions and connection to programs through specific businesses, chambers of commerce, business community groups, business associations, or City programs such as Great Streets or the Economic Workforce Development Department, as noted by the City. In addition, the City may request the Contractor develop restricted spending programs for services and goods that promote the general welfare through the use of restricted funds. Contractor will be responsible for helping to develop such a program, creating, with

the City, communication materials in multiple languages, and conducting with the City outreach to potential business partners.

2.5.2 Other Programs. Such other programs as agreed to by the City and Contractor.

2.6 Financial Literacy and Community Engagement

2.6.1 Provide the Cardholder the use of financial literacy materials and resources available on and through Contractor's website and mobile app.

2.6.2 Provide the training sessions to Cardholders in City neighborhoods; number and specific locations to be as agreed to by the City and Contractor. Such training sessions will be held in multiple languages as directed by the City.

2.6.3 Contractor, with input and upon final confirmation of all participants and materials by the City, be responsible for the promotion, creation, registration, invitations, location management, venue and catering, materials production in multiple languages, and evaluation forms for each event. Contractor will provide a report to the City of the feedback, outcomes, and participation in each event or marketing campaign.

2.7 Customer Services

Customer Service will be available to Angeleno Debit Card cardholders and Angeleno IRC Cardholders seven (7) days a week, twenty-four (24) hours a day, via Contractor mobile app and over the phone via Contractor's call center in multiple languages as directed by the City.

Live service will be made available by Contractor, for at a minimum, during the regular business hours of the call center.

Contractor will make notifications to the City, at least forty-eight (48) hours in advance, of any Customer service downtime

2.8 Card Technology

The Angeleno Debit Card and the Angeleno IRC will contain dual-interface (contact/insert and contactless) EMV smart chip, a magnetic stripe, and a CVV (Card Verification Value) code. The card will support contact and contactless payments, technical fallback transactions via magnetic stripe, and CVV authentication. The Angeleno Debit Card and the Angeleno IRC will support card readers in the US and other global Point of Sale (POS) locations. The card will meet applicable compliance standards, including, but not limited to: ISO 7816 (contact), 1443 A/B (Contactless), and 7813 (magnetic stripe).

The Angeleno Debit Card and the Angeleno IRC will be compatible with Google and Apple Pay.

2.9 Consumer Privacy and Data Protection

Contractor will not share Angeleno Debit Card Cardholder data or the Angeleno IRC Cardholder data with any third parties except as may be required by applicable law or to meet Contractor's obligations to its issuing bank, processor, card printer or network or other third-party providing services to Contractor, which sharing shall be limited to the sole purpose of providing services to Cardholders under this Agreement. Any such sharing, including sharing with subcontractors, will be communicated clearly with the City in advance of doing so. Contractor's agreements with all third parties who receive Cardholder data require those third parties to use industry standard security processes and procedures to ensure protection of Cardholder data. Contractor will only collect personal information required by Contractor's obligations to the City, by applicable law, by Contractor's issuing bank or as required by any third party to perform services required by Contractor to perform under this scope of work. Any personal data collected by the Contractor will be encrypted at rest and during transmission in compliance with industry standards. Contractor will observe industry standard data security procedures for the security of all of the data related to the Angeleno Connect Card program. All Angeleno Debit Card application information is subject to Contractor's and its issuing bank's identity theft red flags policies and procedures.

The City reserves the right to add and/or delete any other areas it may identify in the course of this solicitation to be included as a specific task.

3. Contract Term

The Contract Administrator, subject to the approval of the Mayor and City Council, anticipates execution of a contract with an initial term of five (5) years. The contract may be extended for up to three (3) additional years, if both parties agree to the extension.

4. Project Budget

The total available funding for the initial year is not to exceed 1.5 Million Dollars (\$1,500,000.00) The estimated budget for the entire term of the contract, eight (8) years, is Eight Million Dollars (\$8,000,000.00) There is no guarantee that this amount will be fully awarded or expended. The City reserves the right to fund all or portions of a Proposer's proposal. The City reserves the right to execute a contract of a shorter term.

5. Schedule for RFP Process

This schedule indicates estimated dates for the RFP Process as posted on the Regional Alliance Marketplace for Procurement (RAMP, <https://www.rampla.org/>). Finance may adjust the schedule as needed. All times reflect Pacific Time.

RFP Release on RAMPLA	February 12, 2025
Deadline to Protest RFP Content	February 18, 2025
Pre-Proposal Conference (Virtual)	February 26, 2025 3pm PT
Final Day to Submit Written Questions	March 6, 2025
BIP Outreach Completion	March 27, 2025 12:00am PT
Proposal Due Date	April 10, 2025 5pm PT

5.1 Proposers' Conference

The City has scheduled a Pre-Proposal Conference to provide assistance to prospective Proposers in the interpretation of this RFP, scope, or any other terms and conditions. City staff will not provide assistance regarding a Proposer's individual bid. The Pre-Proposal Conference will be held **virtually on February 26, 2025 at 3pm Pacific Time** via this Google Conference link: [RFP-Proposers' Conference Link](#)

The conference will not have a live question and answer session, All questions must be submitted via the [Question Portal](#) prior to the question submission deadline. City responses will be posted on RAMPLA for all potential bidders to review .

5.2 Technical Assistance

With the exception of the Pre-Proposal Conference, all RAMPLA technical assistance questions must be submitted on <https://snow.lacity.org/rampla/>. In addition, send an email notification of the technical issue to the Department Contract Coordinator at ricardo.estrada@lacity.org and Project Manager at allen.moret@lacity.org for awareness of the technical issue. **Identify the RFP title on the email subject line to ensure prompt attention from the appropriate City staff.** To ensure a fair and consistent distribution of information, all questions will be answered by a Question-and-Answer (Q&A) document available on RAMP. No individual answers will be given. The Q&A document will be updated on a regular basis to ensure the prompt delivery of information. Only questions submitted prior to March 6, 2025, 5pm Pacific Time will be answered.

6. Proposal Submission

All responses must be received no later than **April 10, 2025, 5pm Pacific Time. Proposals submitted after the Proposal Submission Deadline shall be considered late and non-responsive, and will not be reviewed or considered.** Timely submission of proposals is the sole responsibility of the Proposer. Proposers are encouraged to submit proposals well in advance of the proposal submission deadline. The City reserves the right to determine the timeliness of all proposal submissions.

Finance will not accept any hard copy responses, including hand-delivery, USPS, or mail courier. All proposals must be submitted by the deadline stated above through RAMPLA www.rampla.org via the RFP-Prepaid Card Services Opportunity, RAMP ID 219459, and through [Hightail](#) to Project Manager Allen.moret@lacity.org with a copy to the Department Contract Coordinator, and Ricardo.estrada@lacity.org. The file name must contain: the respondent company name, RFP#, and project name (e.g., ABC Company, RFP ID# 219459 [Prepaid Card Services]).

Any technical assistance questions related to RAMPLA proposal submission must be submitted on <https://snow.lacity.org/rampla/>. In addition, send an email notification of the technical issue to the Department Contract Coordinator at ricardo.estrada@lacity.org and Project Manager allen.moret@lacity.org for awareness of the technical issue. **Identify the RFP title on the email subject line to ensure prompt attention from the appropriate City staff.**

Hightail offers registration for a free account that allows senders to send files with a maximum size of 100MB. Senders will receive an email confirmation of and the recipient will receive a link to the files. The Department will confirm the receipt of proposals to senders by email outside of Hightail. Access to the files will expire after a certain amount of days (auto-generated by the system).

Any technical difficulties encountered while submitting a proposal through Hightail must be reported immediately to both the Project Manager at allen.moret@lacity.org and ricardo.estrada@lacity.org. The e-mail must be received prior to the Proposal due date/time and must include the following:

1. Company name and contact information;
2. Description of difficulties encountered including screenshots or other information to document the technical issue encountered; and
3. Description and supporting documentation, if applicable, of attempts to troubleshoot with Hightail.

Based on evaluation of the above information the Department may provide the Contractor the opportunity to submit the proposal via an alternate method. **If the above procedures are not followed as stipulated or sufficient evidence provided, the Department will not accept the proposal.**

7. Proposal Format and Content

7.1 Format of Proposals

The proposal must be in PDF format and submitted in three (3) parts:

Part 1: **Proposal** – All documentation requested in Section 7.3 [Documents to be Completed and Submitted] shall be submitted together and shall **not exceed One-Hundred Seventy-Five (175) pages, including, but not limited to, all documentation requested in Section 7.3.5 [Firms Qualifications, Experience, and References], which also must be submitted together and not exceed twenty (20) pages. All documentation must be legible.**

Pages in excess of the stated limits will be considered noncompliant with RFP specifications and will not be read or considered for scoring.

The proposal must include a table of contents and numbered pages for ease of review by the Evaluation Committee. Emphasis should be on completeness and clarity of content with sufficient detail to allow for accurate evaluation and comparative analysis.

Part 2: **Redacted Proposal** – Copy of the proposal redacted with information that the Proposer deems to be confidential business information. The redacted version of the proposal may be available for public records requests to interested parties.

Part 3: **Mandatory City Contracting Requirements** – All City Contracting Requirements specified in Appendix A, Section I must be submitted in a separate PDF document.

7.2 General Preparation Guidelines

Proposals must be submitted in accordance with the requirements set forth in this RFP and based only on the material contained in the RFP, Pre-Proposal Conference responses, amendments, addenda, and other material published by the City related to this RFP. The Proposer shall disregard any previous draft material and oral representations that may have been obtained by the Proposer. The proposal should be prepared economically to avoid the use of unnecessary promotional material.

If a proposer does not follow these instructions and/or information is omitted or a required attachment is not submitted, the proposer/bidder may be determined to be ineligible and excluded from the review process.

7.2.1 The proposal must be submitted in the legal name of the firm or corporation submitting the proposal and providing the services therein. An authorized representative of the Proposer organization who has legal authority to bind the

organization in contract with the City must sign the proposal. Consortiums, joint ventures, and/or teams submitting proposals will not be considered responsive unless it is established that all contractual responsibility rests solely with one (1) Proposer or one (1) legal entity. This responsible entity must be clearly identified in the proposal.

- 7.2.2 Proposers must submit documents as specified in Section 7.3 [Documents to be completed and submitted]
- 7.2.3 All proposals must be accompanied by a cover letter according to instructions in Section 7.3.1 [Cover Letter].
- 7.2.4 Each page of the proposal, including attachments, must be numbered sequentially at the bottom of the page to indicate Page__of__;
- 7.2.5 Responses should be as concise as possible while providing all the information requested
- 7.2.6 In completing the narratives and attachments, including the fee schedule, please include and clearly identify the services to be provided by and the demonstrated ability of subcontractors, if any.

7.3 Documents to be Completed and Submitted

Proposers must complete and submit all of the attachments and certification forms listed below. Do not assume that any document is not applicable. If the Proposer does not follow all the instructions and/or requirements in this RFP, that Proposer may be determined to be ineligible and excluded from the review process.

7.3.1 Cover Letter

Submit a cover letter that should be limited to **one (1) page**. The cover letter must:

- 7.3.1.1 Include the title, address, telephone number, and email of the person(s) who will be authorized to represent the proposer and each collaborator;
- 7.3.1.2 Be signed by the person(s) authorized to bind the firm to all commitments made in the proposal and, if applicable, be accompanied by a copy of the Board Resolution authorizing the person(s) to submit the proposal. If a Board Resolution cannot be obtained prior to submission, it may be submitted no later than one (1) calendar week after the Proposal Submission Deadline; and

- 7.3.1.3 Identify the individual or firm that prepared or assisted in the preparation of the proposal. If that individual or firm will not participate in the implementation or delivery of the services requested (Project), describe how the transfer of responsibility will occur to ensure timely service delivery.

7.3.2 Business Organization

- 7.3.2.1 State the full name and address of your organization and, if applicable, any branch or district office that will be managing the Project.
- 7.3.2.2 Indicate whether you operate as an individual, partnership, or corporation. If a corporation, include the State in which you are incorporated.
- 7.3.2.3 Provide a summary of relevant historical background information of the contractor as a firm or other entity and a copy of its most recent financial statements. If the proposal includes subcontractors, this requirement is also applicable to those organizations. Documentation submitted will be used as an indicator of the ability of the contractor (and subcontractors, if any) to provide the requested services over the full term of the contract.
- 7.3.2.4 Provide a summary of compliance with financial regulatory standards including, but not limited to certifications governing banking and financial institutions

7.3.3 Project Personnel

- 7.3.3.1 The contractor must be able to demonstrate capability and appropriate experience of key personnel that will be assigned to implement and manage this program. Key program personnel including project management and support personnel shall be identified by name and title, and include a statement of the program areas for which they will be responsible. Resumes for these key personnel are required to be submitted as well as those of other employees the contractor will be employing to perform the required services.
- 7.3.3.2 The City shall have the right to conduct background verifications on all personnel directly assigned to the Program, including the key personnel noted above. The City will reserve the right to approve any changes in

key personnel. Such approval will not be unreasonably denied. The same requirements will apply to any subcontractors.

- 7.3.3.3 The contractor should also identify the anticipated work site for all personnel during the duration of this project whether that be on-site or at a proposer work location. Due to the nature of the work involved and the confidentiality of data and programming processes the City is seeking a contract partner which will have work performed predominately within the United States of America.

7.3.4 List of Subcontractors

Provide a list of subcontractors, if applicable, that will be used in the performance of the work solicited in this RFP. In addition to providing the list, proposers must submit the same information for the subcontractors as specified in the Project Personnel section.

7.3.5 Firm Qualifications, Experience and References

The Proposer must submit a narrative describing the firm's qualifications to perform the Project work and identify any projects that involved an equivalent level of complexity and scale in relation to the effort detailed in this RFP.

The Proposer must also submit a minimum of three (3) non-Proposer-owned customer references for work performed by the Proposer within the last three (3) years. Services provided to these customers must be of similar volume and type to those requested by the City. Include the following for each reference:

1. Company Name
2. Name of Contact
3. Title of Contact
4. Telephone Number and email address
5. Dates and Types of Services Provided
6. Description of services provided
7. Description of the size of population served
8. Amount of funds dispersed over the service period
9. Monetary Value of Services Provided

The City may, at its discretion, contact other known Proposer's customers for references.

7.3.6 Statement of the Program

Succinctly state your understanding of the work being contracted for by the City and presented in this RFP.

7.3.7 Project Approach and Work Plan

- 7.3.7.1 Provide a narrative which shows your firm's understanding of the project's requirements and that documents a logical technical approach to the Project's scope of work. Include a general work plan as well as the proposed approach that your firm will undertake to accomplish the scope of work described in Section 2.0 [Scope of Work].
- 7.3.7.2 Using the scope of services presented in this RFP, propose a work plan detailing major tasks and subtasks and the work to be conducted in each.
- 7.3.7.3 If specific Project team members are critical to specific tasks, identify where they will be utilized and/or committed.
- 7.3.7.4 Identify appropriate assumptions and considerations that could impact the scope and timeline for completing each task and/or subtask.
- 7.3.7.5 Clearly identify any deliverables or resources that the City would need to provide and when those deliverables or resources would need to be provided on the proposed work plan.

7.3.8 Project Management

Describe how your firm intends to manage all aspects of the work to be performed, including schedules for completion of tasks/subtasks, procedures for scheduling, any automated procedures, and cost control.

7.3.9 Assigned Personnel

If the RFP requires assignment of personnel to implement and manage the Project, the Proposer must provide the names of key personnel whom the Proposer employs or hires to perform the requested services. For each person listed, provide the following:

1. Description of the work to be performed.
2. Amount of time assigned to work on the project.

3. Resumes for all core team members, including relevant work experience in years.

The City reserves the right to approve/accept key personnel. The City must approve replacements prior to their involvement.

7.3.10 Cost

Provide pricing and cost information. All responses should include a proposed payment schedule itemizing all deliverable payment amounts and dates. All costs including any travel-related costs should be identified and proposals should state this fact clearly. Depending on the plans designed in the RFP responses there may be some alterations to the deliverables and/or payment schedule set forth in the final resulting agreement.

Do not include California State sales tax in prices quoted unless otherwise requested. Sales tax must be identified as being included in the pricing.

7.3.11 Statements Responsive to Evaluation Criteria

Provide narrative responses to questions set forth in Section 7.3.5 above and 7.3.12 below.

7.3.12 Statements Responsive to Attachment A

Provide responses to the questions contained in Attachment A - Prepaid Card Services RFP Questionnaire. Responses should be as concise as possible while providing all the information requested. **Failure to provide response to the questions contained in Attachment A may result in the firm being considered non-responsive and excluded from the RFP proposal review process.**

7.3.13 Appendix A – City Contracting Requirements

Submit all documents with the proposal or through RAMPLA, as specified in Appendix A, Sections I and II.

8. Evaluation Criteria

An Evaluation Committee, appointed by the City Treasurer, will evaluate each proposal in accordance with the RFP's requirements. Proposals shall be determined eligible for review and scoring based on the responsiveness and factuality or verifiability of the proposal

documentation and information. If further information is desired, proposers may be requested to make additional written submissions to the City Treasurer, or may be requested to make oral presentations to the Evaluation Committee. The evaluation will be based on the proximity of a proposal’s prices to competitive market values and relative to other proposers’ pricing, the quality of responses to the RFP, and reasonableness of the proposer’s costs relative to other proposers’ costs. Proposals shall be evaluated based on the criteria described below:

	Criteria	Weight
1	<p>Experience and Expertise:</p> <p>Firm’s demonstrated experience working on similar projects, including servicing similar populations and/or demographics, and Public Sector specific knowledge; and demonstrable financial services delivery expertise.</p>	25%
2	<p>Project Approach, Work Plan:</p> <p>Firm's detailed and clear approach, work plan, and implementation schedule, including any tools, innovative strategies, personnel (including customer service delivery), reporting tools and processes, and/or software(including data protection measures) to be used to efficiently provide the identified services to the City.</p>	25%
3	<p>Service Delivery Approach:</p> <p>Firm clearly demonstrates user experience flexibility with customer service delivery to card users (including the ability to provide customer service in multiple languages).</p>	25%

4	<p>Compliance:</p> <p>Adherence to financial regulatory standards and certifications governing banking and financial institutions.</p>	10%
5	<p>Cost and Pricing:</p> <p>Value offered to the City considering cost in comparison to professional capabilities and experience.</p>	15%
TOTAL		100

The City reserves the right to:

- Require a pre-award interview, site inspection, and/or telephone conference call with Proposers;
- Select more than one (1) contractor as a result of this RFP; and
- Modify the City’s objectives and requirements at any point during the period prior to submittal deadlines (by RFP Addendum) without liability, obligation, or commitment to any party, firm, or organization for costs incurred in responding to this RFP, RFP Addendums, or subsequent modifications of the City’s terms and conditions prior to execution of a contract.

The City’s decision to award a contract(s) will be based on the stated evaluation criteria. Proposals will be evaluated against others proposing to provide the same or similar services and to independent cost estimates. The Proposer(s) with the best combination of quality, price, and various qualitative elements of required services based on the RFP criteria that also satisfies all City contracting requirements will be recommended for selection. Selection is not restricted to the lowest offer or bid. The lowest-cost Proposal may not be determined to be the best Proposal when all the evaluation factors have been considered.

9. Evaluation and Selection Process

9.1 Mandatory Requirements

All proposals will be reviewed by the City to determine if the proposals contain minimum essential requirements outlined in the RFP, including instructions governing submission and format and **compliance with Mandatory City Contracting Requirements, including the outreach requirements of the Business Inclusion Program (BIP) (Refer to Appendix A, Section I.A.)**. Those Proposals deemed non-responsive will be notified in writing.

9.2 Proposal Review Process and Scoring

An Evaluation Committee will rank all responsive proposals with respect to the evaluation criteria. The successful Proposer(s) will be named after the proposals and presentations, if requested, are evaluated to select the most qualified Proposer(s). Report and recommendations will be made by the panel to the Director of Finance the Mayor and City Council for approval.

9.3 Proposal Review Process

The proposal review process shall include the following major activities to ensure that the procurement meets audit standards:

- 9.3.1 All proposals shall be reviewed to determine that the minimum eligibility requirements are met. Ineligible proposers will be informed in writing.
- 9.3.2 All eligible proposals shall be reviewed, scored, and ranked.
- 9.3.3 Each eligible proposal shall be reviewed for costs that are reasonable, allowable, necessary, and competitive, as measured by a review of the costs, and its competitive standing as compared to all other proposals.
- 9.3.4 A proposal's fee schedule pricing will be judged based on its proximity to the City's competitive market value pricing and the pricing of other Proposals.
- 9.3.5 At the City's sole discretion, oral interviews may be held with top-scoring proposers. The results of the oral review may determine the final funding recommendations.
- 9.3.6 Proposers shall be notified in writing about funding recommendations and evaluation results.

9.4 Proposal Evaluation of Finalists

Proposers may be required to make oral presentations to the Evaluation Committee and should be prepared to have key management personnel available for these interviews.

9.5 Evaluation by Forced Ranking

Each Evaluation Committee member shall rank all proposals from highest to lowest based on the final scores he or she gave to each proposer. In the event of a tie in points, the Committee member shall still rank the proposers. Equal rankings shall not be allowed. Each Committee member shall turn in both their final scores and summarize the ranking. If a consensus ranking is not achieved (i.e. all Committee members rank the same proposer first) then the Chair shall convene the Committee to discuss the strengths and weaknesses of each proposal. After the discussion, each Committee member shall privately re-rank all proposals and turn in the rankings to the Chair. If a consensus ranking is achieved then the highest ranked proposer shall be recommended. If a consensus is not achieved, then proposers with the highest ranking average rank (with each Committee member's ranking weighed equally) shall be recommended. In the event of a tie, the Chair shall recommend the preferred proposer from among the tied proposers and shall document in writing the reason for his or her decision. The Chair shall present the Evaluation Committee's recommendation to the Director of Finance/City Treasurer. The Director of Finance/City Treasurer is the final decision maker at Finance and will submit the department's recommendation to the Mayor and City Council.

9.6 Local Business Preference Program

Proposers may be eligible for additional evaluation points if located within the City under the Local Business Preference Program. To qualify, a firm must be certified by the Bureau of Contract Administration, Office of Contract Compliance and identified on RAMP prior to the Proposal Submission Deadline. More details can be found in Appendix A, Section M [Local Business Preference Program] or bca.lacity.org/BIS-Program-and-Local-Business-Preference.

10. Submission Terms

10.1 Acceptance of Terms and Conditions

Submission of a proposal pursuant to this RFP shall constitute acknowledgment and acceptance of all terms and conditions hereinafter set forth in this RFP unless otherwise expressly stated in the proposal.

10.2 Conference During the Proposal Period

After expiration of the time to submit proposals and continuing until a contract has been awarded, all City personnel involved in the project are directed NOT to hold any meetings,

conferences or technical discussions with any Proposer except as provided in this Section. Proposers shall not communicate in any manner with City personnel regarding the RFP or the proposals during this period of time, unless authorized, in writing, by the Evaluation Committee. Failure to comply with this requirement will automatically terminate further consideration of that bidder's proposal.

10.3 Costs Incurred by Proposers

All costs of proposal preparation shall be borne by the proposer. The City shall not, in any event, be liable for any pre-contractual expenses incurred by proposers in the preparation and/or submission of the proposals. Proposals shall not include any such expenses as part of the proposed budget.

10.4 Best Offer

The proposal shall include the proposer's best terms and conditions. Submission of the proposal shall constitute a firm and fixed offer to the City that will remain open and valid for a minimum of nine (9) months.

10.5 Accuracy and Completeness

The proposal must set forth accurate and complete information as required in this RFP. Unclear, incomplete, and/or inaccurate documentation may not be considered. Falsification of any information may result in disqualification.

If the proposer knowingly and willfully submits false performance or other data, the City reserves the right to reject that proposal. If it is determined that a contract was awarded as a result of false performance or other data submitted in response to this RFP, the City reserves the right to terminate the contract.

Unnecessarily elaborate or lengthy proposals or other presentations beyond those needed to give a sufficient, clear response to all the RFP requirements are not desired.

10.6 Omissions and/or Deviations

Any omissions and/or deviations from this proposal must be listed with complete explanations.

Proposals will be considered for materials or services deviating from the specifications if such products comply substantially with the specifications. Each deviation from the specifications must be stated in a letter attached to your proposal. If provisions of the specifications restrict proposer/bidder from bidding, proposer/bidder may request in

writing that the specifications be modified. Such request must be received by the Project Manager, allen.moret@lacity.org and the Department Contract Coordinator ricardo.estrada@lacity.org at least fifteen (15) business days before the RFP due date. All proposers/bidders will be notified by Addendum of any approved change in the specifications.

The Office of Finance shall be the sole determiner of substantial compliance with the specification. Failure to submit or disclose deviations from the RFP specifications will make your proposal non-responsive.

10.7 Withdrawal of Proposals

The Proposer may withdraw submitted proposal in writing at any time before the specified RFP due date and time. A written request, signed by an authorized representative of the company, must be submitted to the Contract Administrator. After withdrawal of a previously submitted proposal, the Proposer may submit another proposal at any time up to the Proposal Submission Deadline.

11. Proposal Appeal Process

The City will notify all proposers of the results of the preliminary review, proposal evaluations, and of their right to file an appeal. Proposers may make an appeal of procedural issues:

1. **regarding non-responsiveness**
2. **regarding final award of contract**

A protest based on non-selection alone or disagreement with the award of the contract is not sufficient grounds for a protest.

- 11.1 Appeals shall be submitted via email to ricardo.estrada@lacity.org within five (5) business days from the date that the notification was emailed identifying the specific reason for the appeal.
- 11.2 Appeals may not be more than three (3) pages and shall request an appeals review be granted. Written appeals must include the following information:
 1. The name, address and telephone number of the proposer;
 2. The name/title of RFP to which the organization responded;
 3. Detailed statement of the grounds for appeal.
- 11.3 Appeals may not include any new or additional information that was not submitted with the original proposal. Only one (1) appeal per proposal will be permitted. All appeals and protests must be submitted within the time limits set forth in the above paragraphs.

- 11.4 A panel composed of selected staff will review the appeal for this RFP. After the close of the hearing the panel shall make a final determination for the protest, and shall award the contract accordingly or reject all proposals. If the panel cannot come to a consensus, the Director of Finance shall make the final decision. The decision of the panel or the Director will be the Office of Finance's final recommendation.

12. General City Reservations

12.1 Submission Deadline

The City reserves the right to extend the submission deadline should this be in the interest of the City. Proposers have the right to revise their proposals in the event that the deadline is extended.

12.2 Withdrawal of RFP

The City reserves the right to withdraw this RFP at any time without prior notice. The City makes no representation that any contract will be awarded to any proposer responding to the RFP. The City reserves the right to reject any or all submissions.

12.3 Reissue of RFP

If an inadequate number of proposals is received or the proposals received, or portion thereof, are deemed non-responsive, not qualified, or not cost effective, the City may at its sole discretion reissue the RFP or execute a sole-source contract with a vendor.

12.4 Changes of Proposals

The City shall review and rate submitted proposals. The proposer may not make any changes or additions after the deadline for receipt of proposals. The City reserves the right to request additional information or documentation, as it deems necessary.

12.5 Verification of Proposal Information

The City reserves the right to verify all information in the proposal. If the information cannot be verified, and if the errors are not willful, the City reserves the right to reduce the rating points awarded.

12.6 Pre-Award Interview

The City reserves the right to require a pre-award interview and/or site inspection.

12.7 Minor Defects

The City reserves the right to waive minor defects in the proposal in accordance with the City Charter.

12.8 Project Personnel

If the selection of the proposer is based in part on the qualifications of specific key individuals named in the proposal, the City must approve in advance any changes in the key individuals or the percentage of time they spend on the project. The City reserves the right to have the contractor replace any project personnel.

12.9 Rejection of Proposals

The City reserves the right to reject any or all proposals, to waive any minor defects in proposals received; to reject unapproved alternate proposal(s); and reserve the right to reject the proposal of any proposer who has previously failed to perform competently in any prior business relationship with the City. The rejection of any or all proposals shall not render the City liable for costs or damages.

12.10 Standing of Proposer

Regardless of the merits of the proposal submitted, a proposer may not be recommended for funding if it has a history of contract non-compliance with the City or any other funding source, poor past or current contract performance with the City or any other funding source, or current disputed or disallowed costs with the City or any other funding source.

Contractors/Organizations that have been sanctioned because of noncompliance with Single Audit Act requirements for managing grant funds will be eligible to apply; however, they will not be eligible to receive any funding, if awarded under this RFP process, until this sanction is removed.

12.13 Proprietary Interests of the City

All proposals submitted in response to this RFP will become the property of the City of Los Angeles and subject to the California Public Records Act (California Government Code Section 6250 et seq). Proposers must identify all trade secrets or other proprietary information that the Proposers claim are exempt from the Public Records Act. The City Attorney will make an independent determination regarding whether the identified information is disclosable. In the event a Proposer claims such an exemption,

the Proposer is required to state in the proposal the following:

“The Proposer will indemnify the City and its officers, employees and agents, and hold them harmless from any claim or liability and defend any action brought against them for their refusal to disclose trade secrets or other proprietary information to any person making a request therefore.”

Failure to include such a statement will constitute a waiver of a Proposer’s right to exemption from this disclosure.

12.14 Discount Terms

Proposers agree to offer the City any discount terms that are offered to its best customers for the goods and services to be provided herein, and apply such discount to payments made under this agreement, which meet the discount terms.

12.15 Proposer’s Responsibility

Before submitting a proposal, each proposer shall make all investigations and examinations necessary to ascertain all conditions and requirements affecting the full performance of the contract. Ignorance of such conditions and requirements resulting from failure to make such investigations and examinations will not relieve the successful Proposer from any obligation to comply with every detail and with all provisions and requirements of the contract documents, and will not be accepted as a basis for any claim whatsoever for any monetary consideration on the part of the proposer.

The Proposer is liable for all errors or omissions incurred by the Proposer in preparing its bid. The Proposer will not be allowed to alter proposal documents after the due date for submission, except in certain situations as specified in this RFP.

12.16 Conflicts of Interest

City Charter Section 371 and Los Angeles Administrative Code Section 10.15 provides that a bid shall be supported by a Non-Collusion Affidavit or declaration. Any bid or proposal made without such an affidavit, or in violation of, shall not be considered and may be excluded from future bidding. See **Appendix A, Section D**, for the Non-Collusion Affidavit and instructions. The affidavit or declaration of non-collusion must be submitted to the RFP Administrator by the proposal submission deadline.

12.17 Financial Stability and Strength

The proposer/bidder must be able to demonstrate a good record of performance and have sufficient financial resources to ensure that the required services can be provided satisfactorily.

Any proposer/bidder that, at the time of proposal/bid submission, is involved in an ongoing bankruptcy as a debtor, or in a reorganization, liquidation, or dissolution proceeding, or has a trustee or receiver which has been appointed over all or a substantial portion of the property of the proposer under federal bankruptcy law or any state insolvency, may be declared non-responsive.

12.18 Execution of Agreement

If a proposer is unable to execute an agreement within one-hundred eighty (180) calendar days after being notified of selection, the City reserves the right to select the next most qualified proposer or call for new proposals, whichever the City deems most appropriate.

12.19 Incorporation of RFP/Proposal

This RFP and the proposer's response, including all promises, warranties, commitments and representations made in the successful proposal, may become binding contractual obligations and may be incorporated by reference in any agreement between the City and the selected firm.

12.20 Acceptance of Gifts, Favors, Services

The Proposer shall not offer any gratuities, favors, or anything of value to any official, employee, or agent of the City, for the purpose of influencing consideration of this proposal.

13. General Terms and Conditions

13.1 Governing Law

All matters relating to the formation, validity, construction, interpretation, performance and enforcement of the RFP and the resultant agreement/contract, will comply with all applicable laws of the United States of America, the State of California and the City of Los Angeles. Any action to interpret or enforce the provisions of this RFP shall be filed in the Superior Court of the County of Los Angeles.

13.2 Public Inspection and Records

All information related to this RFP and the resultant agreement/contract, including any and all exhibits and attachments, may be made available for public inspection in accordance with the Charter of the City and the **California Public Records Act (California Government Code Section 6250 et. seq.)**.

13.3 Relationship to the City of Los Angeles

It is the intent of the parties hereto that the successful proposer legally be considered as an independent contractor and that neither the Proposer nor the Proposer's employees and agents shall, under any circumstances, be considered employees or agents of the City.

13.4 Standard Provisions for City Contracts

During the term of the contract, the Contractor(s) and any subcontractors shall abide by the Standard Provisions for City Contracts (Rev. 1/25 [v.1]), a copy of which is attached hereto and labeled as Appendix A, Section IV(W).

If the successful proposer(s) are unable to comply with the Standard Provisions for City Contracts during the contractual negotiations, the City reserves the right to suspend negotiations and open negotiations with the next ranked proposer(s).

13.5 City Contracting Requirements

Compliance documents for the City Contracting Requirements must be submitted with the proposal or via RAMPLA, as specified in Appendix A.

Failure to comply with these requirements may render the proposal non-responsive. Exemplars and/or explanatory material for each item are provided in Appendix A. For consistency of reference, all documents should be included in the order listed, and marked as an attachment with the corresponding letter designation utilized in the checklist provided.

13.6 Contract Execution Requirements

The selected Proposer(s) will be required to enter into a written contract with the City in a form approved by the City Attorney. A copy of this RFP with all attachments and the successful proposal(s) will remain on file and will constitute a part of the contract by reference. However, the City reserves the right to further negotiate the terms and conditions of the contract(s) with the selected contractor(s). The final contract offer of the City may contain additional terms or terms different from those set herein.

13.6.1 Insurance

Contractors are required to maintain insurance at a level determined by the City's Risk Manager, with the City named as an additional insured. Contractors who do not have the required insurance should include the cost of insurance in their proposal/bid. Awarded Contractor(s) will be required to provide insurance at the time of contract execution. Refer to Appendix A, Section III, P and Form Gen. 146 – Required Insurance Minimum Limits for this Agreement.

For those proposers/bidders wishing to bid on City projects but are experiencing difficulty obtaining the required bid, performance and payment bonds, the City of Los Angeles provides bonding assistance through the Los Angeles Bond Assistance Program (BAP LA). For more information regarding the BAP LA, please go to the City's Risk Management website at <http://cao.lacity.org/risk>.

13.6.2 Collaboration

The City may, at its discretion, require two (2) or more proposers to collaborate as a condition to contract execution.

13.6.3 California State Board of Equalization Permit

Proposer must enter the company's State of California Board of Equalization permit number on the proposal form. If the company does not have this permit, the Proposer must sign the proposal form declaring that the company has no California sales tax permit.

13.6.4 Federal Excise Taxes

The City of Los Angeles is generally exempt from the payment of excise taxes imposed by the Federal Government. Such taxes must not be included in the proposed prices. The Department of General Services, upon request, will furnish Federal excise exemption certificates.

13.6.5 Periodic Independent Audit

The City reserves the right to assign an independent auditor to assess the quality of services being provided and the extent to which the Contractor and its subcontractors are conducting City business within generally accepted industry standard practices. Each Contractor will be required to cooperate fully with any external audit.

13.6.6 Financial Audit

Contractors providing services to the City will be responsible for the verification of the legitimacy of payments made to service providers and their subcontractors. The City therefore reserves the right for staff of its Office of the Controller or their designee to conduct audits of financial accountability procedures.

13.6.7 Contract Evaluation Program

When the term of the contract pursuant to this RFP has concluded, the City will conduct an evaluation of the Contractor's performance. The City may also conduct evaluations of the Contractor's performance during the term of the contract. As required by Article 13 of Chapter 1 of Division 10 of the Los Angeles Administrative Code, evaluations will be based on specified criteria, including the quality of the work product or service performed, the timeliness of performance, financial issues, and the expertise of personnel that the Contractor assigns to the Contract. Contractor will be provided with a copy of the final City evaluation by request. The City will use the final City evaluation to evaluate future proposals and to conduct reference checks when awarding future service contracts.

14 Appendices and Attachments

Appendices

Appendix-A Mandatory City Contracting Requirements

Attachments

Attachment-A Prepaid Card Services RFP Questionnaire