

#	QUESTION	SECTION NUMBER	SECTION TITLE	PAGE NUMBER(S)	EXACT TEXT (IF APPLICABLE)	FDOR RESPONSE/ANSWER
1	Under the 2013 SDU procurement, the pricing structure included both transaction-based pricing and separately identified reimbursable expenses. In the current ITN, Attachment M includes Transition Costs (Part 1), Transaction Rate pricing (Part 2), Unspecified Tasks (Part 3), and Estimated Cost of Operations (Part 4), while Section 2.6 states that FDOR will not pay or reimburse expenses except as expressly authorized in Attachment M. Based on this structure, respondents interpret that the costs identified in Part 4 (Estimated Cost of Operations) represent categories of expenses that are contemplated and authorized within Attachment M, and therefore may be treated as reimbursable where applicable, rather than solely required to be embedded within the Transaction Rate in Part 2. Please confirm that: (a) The cost categories outlined in Part 4 are allowable and reimbursable expense categories under the ITN, to the extent incurred in the performance of the Services; and (b) Respondents are not required to fully recover all such costs exclusively through the Transaction Rate in Part 2. If this interpretation is not correct, please clarify the intended treatment of the Estimated Cost of Operations identified in Part 4, including whether such costs are to be reimbursed separately or must be fully incorporated into the Transaction Rate.	2.6.A.4 Attachment M:	Compensation and Payment Cost Sheet	48 108	FDOR will not pay or reimburse any expenses incurred by Contractor except as expressly authorized in Attachment M.	Compensation for the Operations Phase of the Contract is a fixed price Transaction Rate (Attachment M Part 2 - Transaction Rate) multiplied by the total number of disbursements during the month. Respondents should use Attachment M, Part 4 - Estimated Cost of Operations to identify cost categories and estimated expenses to determine the fixed price transaction rate. Part 4 costs are not reimbursed separately and must be fully incorporated into the Transaction Rate in Part 2.
2	Section 2.1.A.5.1 states that FDOR utilizes banking services and maintains SDU accounts, and the Round 1 Q&A confirms that the Contractor is responsible for procuring and providing banking services, with flexibility to utilize the current bank or propose an alternative. Section 2.6.A.4 further provides that FDOR will not pay or reimburse contractor expenses except as expressly authorized in Attachment M. Attachment M, Part 4 includes Banking as a component of the Estimated Cost of Operations. Based on this structure, respondents interpret that banking-related costs are contemplated within Attachment M and may be treated as allowable cost categories rather than solely required to be embedded within the Transaction Rate. Please confirm that: (a) Banking fees and charges associated with the SDU banking structure are allowable and may be reimbursed by FDOR outside of the Transaction Rate in Attachment M Part 2; and (b) Respondents are not required to fully recover all such banking costs exclusively through the Transaction Rate. If this interpretation is not correct, please clarify the intended treatment of banking-related costs, including which categories (if any) should be assumed to be contractor-paid and embedded in the Transaction Rate versus those that will be paid directly by FDOR.	2.1.A.5.1 2.6.A.4 Attachment M: Round 1 Q&A	Bank Accounts, Banking Operations, Structures and Plans Compensation and Payment Cost Sheet	24 48 108	FDOR will not pay or reimburse any expenses incurred by Contractor except as expressly authorized in Attachment M. Yes. Vendors are required to procure and provide banking services. Reference 2.1.A.5.1(a) Banking (pg.24)	See FDOR response to Question 1. Estimated costs in Part 4 of Attachment M, including the cost of banking services, are to assist FDOR in understanding the vendor's proposal and will not be reimbursed by FDOR. Vendor compensation during the Operations Phase of the Contract will consist solely of a monthly payment for disbursements as described in Section 2.6 .A.2 of the ITN.

3	Round 1 Q&A states, in response to a question regarding debit card fees, that no changes to fees are anticipated and that any fees the vendor proposes must be fully described in its response. The ITN, however, does not identify a specific location for proposing or describing cardholder fees, payment acceptance convenience fees, or other customer-facing fees, and Attachment M does not include a dedicated section for such fees. Please confirm where respondents should disclose any proposed cardholder fees, payment acceptance convenience fees, or other customer-facing fees associated with the proposed solution. If such fees are to be described in the reply, please clarify whether they should be included in Volume II: Technical, Volume III: Cost Data, or both, and whether such fees will be considered in the technical evaluation, cost scoring, best value determination, or only for informational/contractual review purposes.	Round 1 Q&A			No changes to fees are anticipated. Any fees the vendor proposes must be fully described in its response.	Yes, any proposed fees must be disclosed and fully described in your response. Please see Addendum 2. Proposed fees will not be scored but will be considered in FDOR's best value determination.
4	Addendum 1 indicated there would be updates to the Procurement Library; however, the updates do not appear in the Library. Will you please re-post the new documents to the Library so that bidders may access the updates?	Addendum 1		1-2	EXHIBIT 3: PROCUREMENT LIBRARY DOCUMENTS (page 120) is hereby replaced with the attached page replacement (120 – A1). Note that documents with bolded text are revised or new.	Procurement Library has been updated and all documents are available.
5	In reviewing the current debit card fee schedule, it appears that only the Presto network is available for ATM in network access. Is the State interested in expanding ATM in network access beyond the Presto network?	4.4.a	Debit Card Services	20	Contractor must implement and maintain stored value account debit card services that provide for deposit of payments to a person due support and allows for access to payments at automated teller machines (ATMs), banks, and retail establishments.	Vendors should propose card services that they believe will best serve the customers and meet the purpose and intent of the ITN.
6	In reviewing the current debit card fee schedule, it appears Florida cardholders are charged fees that are no longer considered industry standard. For example, there are no free teller withdrawals, there is only 1 free in-network ATM withdrawals each month vs. unlimited free in-network withdrawals, and there are no free ATM balance inquiries. Will the State be evaluating the fees as part of the cost proposal or the technical proposal to ensure fees don't penalize underbanked cardholders for standard use?	4.4.j	Debit Card Services	20	Contractor shall not raise cardholder fees during the term of the contract, including renewal period(s).	See FDOR response to Question 3.
7	May the prime contractor propose a modular service delivery architecture in which discrete functions — such as identity verification, cybersecurity compliance, or debit card enrollment and exception resolution — are performed by named subcontractors with documented system interfaces? Does FDOR have a preference for the prime to self-perform all functions, or is a teaming structure with clearly defined subcontractor scopes acceptable?	3.26	Subcontracts & Joint Ventures	78		Subcontractor relationships are permitted. Sections 2.9.D and 3.26 of the ITN apply. There is no preference for or against the use of subcontractors. The reference to "documented system interfaces" is unclear and therefore not addressed in this response. Contractor remains fully responsible for performing all work in accordance with the requirements specified in the ITN.

8	Is the Department open to a respondent proposing a new VISA- or MasterCard-affiliated debit card program, or does FDOR expect continuity with the current card provider to minimize disruption to active cardholders? If continuity with the incumbent card provider is expected or preferred, will FDOR facilitate introductions to that provider during the transition phase?	2.1.A.4.4	Debit Card Services	20	"Contractor's debit card must be affiliated with the VISA or MasterCard system."	A new card service or provider may be offered and proposed. Continuity with the current card provider is not required or preferred.
9	Do the Performance Bond and Fidelity Bond requirements (Attachment L) apply solely to the prime contractor, or are subcontractors individually required to meet bonding thresholds? If a subcontractor maintains separate professional liability or errors-and-omissions coverage for its discrete scope, may that coverage be accepted in lieu of a bond for that subcontracted function?	2.1	Bond Requirements	51		Performance and Fidelity Bond requirements of the Contract apply solely to the prime contractor.
10	Will FDOR accept a NIST SP 800-53 Revision 5.2 compliance attestation — including a System Security Plan and Plan of Action and Milestones (POA&M) — from a subcontractor that manages the cybersecurity infrastructure layer on behalf of the prime? May subcontractor security documentation be incorporated by reference into the prime's Security Plan?	2.5	Security	46	"The Contractor must comply with National Institute of Standards and Technology (NIST) Cybersecurity Framework (CSF) 2.0; NIST Special Publications SP 800-37 Revision 2 and NIST SP 800-53 Revision 5.2.0..."	Yes, that is acceptable. The relative responsibilities of the subcontractor and prime contractor (vendor) should be clearly delineated and compliance demonstrated through a shared responsibility model that identifies control ownership, inherited controls, shared controls, and accountability for implementation, monitoring, and remediation.
11	Are the nine USPS post office boxes currently held in the name of the incumbent contractor or in the name of the Department of Revenue? What process does FDOR anticipate for transferring or establishing new boxes during the transition phase, and will FDOR provide any facilitation to ensure no interruption in mail receipt?	2.1.A.1.1	Mail Pickup/Delivery Services	12	"Mail is currently received at nine (9) post office boxes leased from the United States Postal Service (USPS). Contractor must retain leases and assume costs for the boxes."	PO Boxes are invoiced to the incumbent, but ownership varies according to PO Box. The process for transferring leases will be determined during transition, and FDOR will facilitate transfers as needed.

Failure to file a protest within the time prescribed in section 120.57(3) F.S. or failure to post the bond or other security required by law within the time allowed for filing a bond shall constitute a waiver of proceedings under Chapter 120 F.S.