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Prepaid Specification Requirements

London Borough of Havering

1. Prepaid Tender: Outline Requirements

Key

✓ = Required   x = Not required   O = Optional   D = Provide details

Scheme Requirements	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
Issuing								
Application Form Data Requirements	D	D	D	D	D	D	D	D
Delivered to Council	✓	✓	✓	✓	✓	✓	✓	✓
Delivered to Service User	O	O	O	✗	O	O	O	O
Secure Postage	✓	✓	✓	✓	✓	✓	✓	✓
Express Delivery	O	O	O	O	O	O	O	O

Scheme Requirements	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
Card Features								
Standard Prepaid Card Design	✓	✓	✓	✓	✓	✓	✓	✓
Replacement cards	✓	✓	✓	✓	✓	✓	✓	✓
Custom Branded Plastics	✗	O	O	✗	✓	✗	O	✗
Flat, non-embossed cards	✓	✓	✓	✓	✓	✓	✓	✓
Chip and Pin	✓	✓	✓	✓	✓	✓	✓	✓
Telephone PIN	✓	✓	✓	✓	✓	✓	✓	✓
Reloadable	✓	✓	✓	✓	✓	✓	✓	✓
Non-reloadable	✗	✗	✗	✗	✗	O	O	O
Ability to load client contributions onto card	D	D	D	D	D	D	D	D
Card valid for (months)	D	D	D	D	D	D	D	D

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Scheme Requirements	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
Carriers								
Standard Carriers (English Language)	✓	✓	✓	✓	✓	✓	✓	✓
Non-English Carriers	**O**	✓	✓	✗	**O**	✗	**O**	✗
Custom Carriers	**O**	**O**	**O**	✗	**O**	✗	**O**	✗

Scheme Requirements	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
Cardholder Age Requirements								
Adults over 18	✓	✓	✓	✓	✓	✓	✓	✓
Issue to Minors under the age of 18	✓	✓	✓	✗	✓	✗	✓	✗
Issue to Minors under the age of 16	✓	✗	✗	✗	✓	✗	✓	✗
Issue to Minors under the age of 12	✗	✗	✗	✗	✓	✗	✗	✗
Minimum Age Requirements	**D**	**D**	**D**	**D**	**D**	**D**	**D**	**D**

Scheme Requirements	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
Technical Capability								
Charges to merchants	**D**	**D**	**D**	**D**	**D**	**D**	**D**	**D**
Are you on Faster Payments?	**O**	**O**	**O**	**O**	**O**	**O**	**O**	**O**
Payments to non-merchants	✗	✓	✓	✗	✗	✓	✗	✗
Block ATM Cash Withdrawal Access	✗	**O**	✓	**O**	✓	✗	**O**	**O**
Block cash back at point of	✗	**O**	✓	**O**	✓	✗	**O**	**O**

sale

Scheme Requirements	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
Set transaction limits by value or by time	✗	O	✓	O	✓	✗	O	O
MCC Blocks	✗	✓	✓	✓	✓	✗	✓	✓
MCG Blocks	✗	✓	✓	✓	✓	✗	✓	✓
Stopping / freezing card	✓	✓	✓	✓	✓	✓	✓	✓
Cancelling card	✓	✓	✓	✓	✓	✓	✓	✓
Recouping funds off of the card	✓	✓	✓	✓	✓	✓	✓	✓
Interface with Financial System (Oracle ERP)	✓	✓	✓	✓	✓	✓	✓	✓
Facility for cards to make payments using Standing Orders	D	D	D	D	D	D	D	D

Scheme Requirements	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
Appointee / Guardian Card								
Facility for Multiple Cards to be linked to one account	✗	✓	✗	✗	✗	✗	✗	O
Separate Reporting line for appointee/ guardian cards	✗	✓	✗	✗	✗	✗	✗	O

Scheme Requirements	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
Reporting (Programme reports produced by the bank)								
Corporate Reporting (Cardholder owned funds)	✓	✓	✓	✓	✓	✓	✓	✓
Corporate Reporting	✓	✓	✓	✓	✓	✓	✓	✓

(Council owned funds)								
Reporting Timescales		✓	✓	✓	✓	✓	✓	✓
Cardholder Reporting	✓	✓	✓	✓	✓	✓	✓	✓
Lost/ Stolen Card Reporting	✓	✓	✓	✓	✓	✓	✓	✓
Failure Attempt Reporting	✓	✓	✓	✓	✓	✓	✓	✓
Subscription Reports (via email)	✓	✓	✓	✓	✓	✓	✓	✓
Pan-contract reporting	✓	✓	✓	✓	✓	✓	✓	✓
Council-wide access to reports	✓	✓	✓	✓	✓	✓	✓	✓
Departmental access to reports	✓	✓	✓	✓	✓	✓	✓	✓
VAT & LID reporting	**O**	✓	✘	✓	✘	✘	**O**	**O**

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Scheme Requirements	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
Funding Method								
Emergency Payments (delivering money quickly)	✓	✓	✓	✓	✓	✓	✓	✓
Standard Payment (Manual payment)	✓	✓	✓	✓	✓	✓	✓	✓
Standard Payment (Batch payments)	✓	✓	✓	✓	✓	✓	✓	✓
Card / account code	✓	✓	✓	✓	✓	✓	✓	✓
Alternative funding routes	✓	✓	✓	✓	✓	✓	✓	✓
Deferred Settlement	✓	✓	✓	✓	✓	✓	✓	✓

Scheme Requirements	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments

Information Security

	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
PCI DSS Compliance	✓	✓	✓	✓	✓	✓	✓	✓

Scheme Requirements	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
Implementation Support								
Core Implementation Services	✓	✓	✓	✓	✓	✓	✓	✓
Additional Implementation Services	O	O	O	O	O	O	O	O

Scheme Requirements	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
Ongoing Support								
Core Ongoing Support Services	✓	✓	✓	✓	✓	✓	✓	✓
Additional Support Services	O	O	O	O	O	O	O	O

Scheme Requirements	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
Cardholder Services								
Customer Helpline	✓	✓	✓	✓	✓	✓	✓	✓
Lost/Stolen Card Support	✓	✓	✓	✓	✓	✓	✓	✓
Retrieving PIN services	✓	✓	✓	✓	✓	✓	✓	✓
Facility for texting cardholders their available balance	O	O	O	O	O	O	O	O
Cardholder Website	✓	✓	✓	O	✓	✓	✓	✓
Custom	✓	✓	✓	O	✓	✓	✓	✓

branding for customer website							
Transaction History Inquiry	✓	✓	✓	**O**	✓	✓	✓	✓
Balance information Inquiry	✓	✓	✓	**O**	✓	✓	✓	✓
Cardholder Website languages	✓	✓	✓	**O**	✓	✓	✓	✓
Minicom service for deaf people	✓	✓	✓	**O**	✓	✓	✓	✓
Service level for uncontested fraud repayments	✓	✓	✓	**O**	✓	✓	✓	✓

2. Prepaid Tender: Lot 1: Budget Management Cards

2.1 Introduction

Budget Management Cards are intended to help Councils manage their own funds through cards. Budget management cards will be used for expenses by employees, but also by clients who are managing the Council's money in order to direct their own care needs. The ability to make payments to non-merchants is a necessity for many of the individuals using this card.

Scheme Requirements	Information Required from Bank	Notes	Pricing
Issuing			
Application Form Data Requirements	Provide details of proof of ID and other pieces of data required by the bank before issuing cards to cardholders.	Please list the formal pieces of ID required from cardholders and the number of pages in your application form	n/a
Delivered to Council	Please confirm you can provide this service.	We require you to include this option within the price of new or replacement cards	To be provided at no extra cost.
Delivered to Service User	Please confirm you can provide this service.	We require you to include this option within the price of new or replacement cards	To be provided at no extra cost.
Secure Postage	Provide confirm that all deliveries are secure.	We require all cards to be carried securely, please detail the procedures that you use to ensure that cards are secure whilst in transit.	n/a
Express Delivery	Provide details of timescales from request to delivery.	Please provide guaranteed maximum timeframe for express delivery to mainland UK.	Cost per card

Scheme Requirements	Information Required from Bank	Notes	Pricing
Card Features			
Standard Prepaid Card Design	Provide details of your standard prepaid product.	Please feel free to cut and paste the submission you used for the OGC tender.	Price per card
Replacement cards	Please provide details outlining the procedure and acceptable methods (i.e. email, telephone, etc..) for ordering replacement cards	n/a	Price per card
Custom Branded Plastics	Confirm that you can provide this service, including details and timings from request to delivery.	Please provide details of the cost of adding a custom design on a 'per lot' basis, including the expected timeframe needed to fulfil a request for a new design, from order to	Price per design

			fulfilment.
Flat, non-embossed cards	Confirm you offer this feature	Please provide details outlining the procedure and acceptable methods (i.e. email, telephone, etc..) for ordering replacement cards	To be provided at no extra cost.
Chip and Pin	Confirm you offer this feature		To be provided at no extra cost.
Telephone PIN	Confirm you offer this feature		To be provided at no extra cost.
Reloadable	Confirm you offer this feature	Please provide details outlining the procedure and acceptable methods (i.e. email, telephone, etc..) for ordering replacement cards	To be provided at no extra cost.
Non-reloadable	Confirm you offer this feature	Please provide details outlining the procedure and acceptable methods (i.e. email, telephone, etc..) for ordering replacement cards	To be provided at no extra cost.
Ability to load client contributions onto card	Confirm you offer this feature	If unable to provide this feature, please explain your reasons why	To be provided at no extra cost.
Card valid for (months)	Detail the number of months that cards will be valid for		n/a

Scheme Requirements	Information Required from Bank	Notes	Pricing
Carriers			
Standard Carriers (English Language)	Please include the copy from your standard carrier		To be provided at no extra cost.
Non-English Carriers	Provide list of available translations that you have for your standard carrier		To be provided at no extra cost.
Custom Carriers	Provide details of the timescales and costs required to produce and issue non-standard carriers, from receipt of draft copy.		Cost per carrier

Scheme Requirements	Information Required from Bank	Notes	Pricing
Cardholder Age Requirements			
Adults over 18	Please confirm that you can issue cards to these cardholders	Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all pertinent clauses may invalidate your tender.	To be provided at no extra cost.
Issue to Minors under the age of 18	Please confirm that you can issue cards to these cardholders	Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all pertinent clauses may invalidate your tender.	To be provided at no extra cost.
Issue to Minors under the age of 16	Please confirm that you can issue cards to these cardholders	Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all pertinent clauses may invalidate your tender.	To be provided at no extra cost.
Issue to Minors under the age of 12	Please confirm that you can issue cards to these cardholders	Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all pertinent clauses may invalidate your tender.	To be provided at no extra cost.

Minimum Age Requirements	Please state the minimum age for a cardholder to be eligible for receiving a card	Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all pertinent clauses may invalidate your tender.

Scheme Requirements	Information Required from Bank	Notes	Pricing
Technical Capability			
Charges to merchants	Provide details of the number of merchants able to accept payments from your card in the UK.		Please list the minimum service charge to be passed on to the merchant per transaction (if this varies by product, please indicate which product attracts which charges)
Are you on Faster Payments?	Please confirm		n/a
Payments to non-merchants	Provide confirm if this service is available, and provide details of how payments will work.	We cannot allow an 'up front fee' or 'license fee' cost for this functionality.	Price per transaction
Allow/Block ATM Cash Withdrawal Access	Provide confirm if this service is available, and provide details of how this functionality works.		Price per cash withdrawal
Allow/Block cash back at point of sale	Provide confirm if this service is available, and provide details of how this functionality works.		Price per transaction
Set transaction limits by value or by time	Provide confirm if this service is available, and provide details of how this functionality works.		n/a
MCC Blocks	Provide confirm if this service is available, and provide details of how payments will work with non-merchants.		n/a
MCG Blocks	Provide confirm if this service is available, and provide details of how payments will work with non-merchants.		n/a
Stopping / freezing card	Provide confirm if this service is available, and provide details of how functionality works.		Price per event
Cancelling card	Provide confirm if this service is available, and provide details of how functionality works.		Price per event
Recouping funds off of the card	Provide confirm if this service is available, and provide details of how functionality works.		Price per event
Facility for cards to make payments using Standing Orders	Provide confirm if this service is available, and provide details of how functionality works.	If unable to provide this feature, please explain your reasons why	

Scheme Requirements	Information Required from Bank	Notes	Pricing
Appointee / Guardian Card			
Facility for Multiple Cards to be linked to one account	Please confirm you can provide this facility. If you can provide this, provide details of how your system works.		Price per card (if this is the same as the cost of standard plastics, please enter your standard rate)
Separate Reporting line for appointee/ guardian cards	Please confirm you can provide this facility. If you can provide this, provide details of how your system works.		To be provided at no extra cost

Scheme Requirements	Information Required from Bank	Notes	Pricing
Reporting (Programme reports produced by the bank)			
Corporate Reporting (Cardholder owned funds)	Please provide details of level of reporting on cardholder owned funds	Please attach an example of a report that can be downloaded by managers in excel format	To be provided at no extra cost
Corporate Reporting (Council owned funds)	Please provide details of level of reporting on council owned funds	Please attach an example of a report that can be downloaded by managers in excel format	To be provided at no extra cost
Reporting Timescales	Please provide details of the delay between a transaction occurring and a report being available on that transaction		To be provided at no extra cost
Cardholder Reporting	Please provide details of the information accessible to cardholders via reports.	Please attach an example of a report that can be downloaded by cardholders in excel format	To be provided at no extra cost
Lost/ Stolen Card Reporting	Please confirm this is possible and level of information to be supplied.	Please attach an example of a report that can be downloaded by cardholders in excel format	To be provided at no extra cost
Failure Attempt Reporting	Please confirm this is possible and level of information to be supplied. (i.e. refused cash withdrawal by cardholders, attempt to transact with blocked merchants).	Please attach an example of a report that can be downloaded by cardholders in excel format	To be provided at no extra cost
Subscription Reports (via email)	Provide details		To be provided at no extra cost
Pan-contract reporting	Provide details of how you will meet this requirement	To ensure that buyers are accessing the correct pricing, we need to know how many cards have been issued and the value of the funds passing through the contract. This data needs to be made available to all participants.	To be provided at no extra cost
Council-wide access to reports	Please confirm this service is feasible.	Please confirm that a limited number of staff in each council will be able to have access to all the corporate reports.	To be provided at no extra cost
Departmental access to reports	Provide details	Please confirm that individual managers from the departments will be able to access reports from their own cards but not the reports from other programmes	To be provided at no extra cost

			To be provided at no extra cost
VAT & LID reporting	Provide details		

Scheme Requirements	Information Required from Bank	Notes	Pricing
Funding Method			
Emergency Payments (delivering money quickly)	Please provide the timescales with which an emergency payment can be made onto a card.	Is there a requirement for council funds to be held by the bank to achieve this timescale?	n/a
Standard Payment (Manual payment)	Please provide the timescales for making standard payments.	What technical support do you offer to enable clients to achieve the correct file format?	n/a
Standard Payment (Batch payments)	What file formats do you accept for funding instructions?	What technical support do you offer to enable clients to achieve the correct file format?	n/a
Card / account code	Please provide details of whether cards have an individual account number and sort code.	If not, how are cardholders identified by the systems?	Price per transfer
Alternative funding routes	Please provide details of alternative funding routes (i.e. Wire transfer, CHAPS, etc.).		Associated costs per activity
Deferred Settlement	Provide details stating whether you would be able to accept deferred settlement on any of the products listed.		Number of days

Scheme Requirements	Information Required from Bank	Notes	Pricing
Information Security			
PCI DSS Compliance	Please provide details of data protection procedures and PCI DSS compliance requirements/procedures.		n/a

Scheme Requirements	Information Required from Bank	Notes	Pricing
Implementation Support			
Core Implementation Services	Please provide details of the core implementation services that you provide to the council		To be provided at no extra cost
Additional Implementation Services	Please provide details of any additional implementation services that you would provide to the council		Additional costs

Scheme Requirements	Information Required from Bank	Notes	Pricing
Ongoing Support			
Core Ongoing Support	Please provide details of the core ongoing		To be

| Services | support services that you provide to the council. | | provided at no extra cost |
| Additional Support Services | Please provide details of any additional ongoing support services that you would provide to the council. | | Additional costs |

Scheme Requirements	Information Required from Bank	Notes	Pricing
Cardholder Services			
Customer Helpline	Please provide details of support offered, and a list of languages available to cardholders. Please also provide details relating to opening hours and procedures for support offered out of hours.		To be provided at no extra cost
Lost/Stolen Card Support	Please confirm if this service is offered via phone and/or internet		To be provided at no extra cost
Retrieving PIN	Please confirm if this service is offered via phone and/or internet		To be provided at no extra cost
Facility for texting cardholders their available balance	Please confirm if you can provide this service.		Additional cost
Cardholder Website	Please provide details		n/a
Custom branding for customer website	Please provide details		If pricing is not included in the price of custom card design, please state cost per design.
Transaction History Inquiry	Please confirm if this service is offered via phone and/or internet		n/a
Balance information Inquiry	Please confirm if this service is offered via phone and/or internet		n/a
Cardholder Website languages	Provide details and a list of languages that can be made available. Please also provide a timeline from request to delivery.		Additional cost
Minicom service for deaf people	Please confirm if this service is offered.		n/a
Service level for uncontested fraud repayments	Please provide the number of days taken to repay uncontested fraud incidents.		n/a

3. Prepaid Tender: Lot 2: Disbursement Cards

3.1 Introduction

Disbursement cards are prepaid cards issued to individuals so that they can spend their own money. People receiving appointeeships or leaving care payments are likely to receive a disbursement prepaid card. It is likely that MCC/MCG blocks will be required for councils to activate on the card and cash withdrawal access may also need to be restricted.

Scheme Requirements	Information Required from Bank	Notes	Pricing
Issuing			
Application Form Data Requirements	Provide details of proof of ID and other pieces of data required by the bank before issuing cards to cardholders.	Please list the formal pieces of ID required from cardholders and the number of pages in your application form	n/a
Delivered to Council	Please confirm you can provide this service.	We require you to include this option within the price of new or replacement cards	To be provided at no extra cost.
Delivered to Service User	Please confirm you can provide this service.	We require you to include this option within the price of new or replacement cards	To be provided at no extra cost.
Secure Postage	Provide confirm that all deliveries are secure.	We require all cards to be carried securely, please detail the procedures that you use to ensure that cards are secure whilst in transit.	n/a
Express Delivery	Provide details of timescales from request to delivery.	Please provide guaranteed maximum timeframe for express delivery to mainland UK.	Cost per card

Scheme Requirements	Information Required from Bank	Notes	Pricing
Card Features			
Standard Prepaid Card Design	Provide details of your standard prepaid product.	Please feel free to cut and paste the submission you used for the OGC tender.	Price per card
Replacement cards	n/a	n/a	Price per card
Custom Branded Plastics	Confirm that you can provide this service, including details and timings from request to delivery.	Please provide details of the cost of adding a custom design on a 'per lot' basis, including the expected timeframe needed to fulfil a request for a new design, from order to fulfilment.	Price per design
Flat, non-embossed cards	Confirm you offer this feature	Please provide details outlining the procedure and acceptable methods (i.e. email, telephone,	To be provided at no extra cost.

		etc..) for ordering replacement cards	
Chip and Pin	Confirm you offer this feature		To be provided at no extra cost.
Telephone PIN	Confirm you offer this feature		To be provided at no extra cost.
Reloadable	Confirm you offer this feature	Please provide details outlining the procedure and acceptable methods (i.e. email, telephone, etc..) for ordering replacement cards	To be provided at no extra cost.
Non-reloadable	Confirm you offer this feature	Please provide details outlining the procedure and acceptable methods (i.e. email, telephone, etc..) for ordering replacement cards	To be provided at no extra cost.
Ability to load client contributions onto cards	Confirm you offer this feature	If unable to provide this feature, please explain your reasons why	To be provided at no extra cost.
Card valid for (months)	Detail the number of months that cards will be valid for		n/a

Scheme Requirements	Information Required from Bank	Notes	Pricing
Carriers			
Standard Carriers (English Language)	Please include the copy from your standard carrier		To be provided at no extra cost.
Non-English Carriers	Provide list of available translations that you have for your standard carrier		To be provided at no extra cost.
Custom Carriers	Provide details of the timescales and costs required to produce and issue non-standard carriers, from receipt of draft copy.		Cost per carrier

Scheme Requirements	Information Required from Bank	Notes	Pricing
Cardholder Age Requirements			
Adults over 18	Please confirm that you can issue cards to these cardholders	Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all pertinent clauses may invalidate your tender.	To be provided at no extra cost.
Issue to Minors under the age of 18	Please confirm that you can issue cards to these cardholders	Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all pertinent clauses may invalidate your tender.	To be provided at no extra cost.
Issue to Minors under the age of 16	Please confirm that you can issue cards to these cardholders	Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all pertinent clauses may invalidate your tender.	To be provided at no extra cost.
Issue to Minors under the age of 12	Please confirm that you can issue cards to these cardholders	Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all	To be provided at no extra

		pertinent clauses may invalidate your tender.	cost.
Minimum Age Requirements	Please state the minimum age for a cardholder to be eligible for receiving a card	Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all pertinent clauses may invalidate your tender.	

Scheme Requirements	Information Required from Bank	Notes	Pricing
Technical Capability			
Charges to merchants	Provide details of the number of merchants able to accept payments from your card in the UK.		Please list the minimum service charge to be passed on to the merchant per transaction (if this varies by product, please indicate which product attracts which charges)
Are you on Faster Payments?	Please confirm		n/a
Payments to non-merchants	Provide confirm if this service is available, and provide details of how payments will work.	We cannot allow an 'up front fee' or 'license fee' cost for this functionality.	Price per transaction
Allow/Block ATM Cash Withdrawal Access	Provide confirm if this service is available, and provide details of how this functionality works.		Price per cash withdrawal
Allow/Block cash back at point of sale	Provide confirm if this service is available, and provide details of how this functionality works.		Price per transaction
Set transaction limits by value or by time	Provide confirm if this service is available, and provide details of how this functionality works.		n/a
MCC Blocks	Provide confirm if this service is available, and provide details of how payments will work with non-merchants.		n/a
MCG Blocks	Provide confirm if this service is available, and provide details of how payments will work with non-merchants.		n/a
Stopping / freezing card	Provide confirm if this service is available, and provide details of how this functionality works.		Price per event
Cancelling card	Provide confirm if this service is available, and provide details of how this functionality works.		Price per event
Recouping funds off of the card	Provide confirm if this service is available, and provide details of how this functionality works.		Price per event
Facility for cards to make payments using Standing Orders	Provide confirm if this service is available, and provide details of how this functionality works.	If unable to provide this feature, please explain your reasons why	

Scheme Requirements	Information Required from Bank	Notes	Pricing
Appointee / Guardian Card			
Facility for Multiple Cards to be linked to one account	Please confirm you can provide this facility. If you can provide this, provide details of how your system works.		Price per card (if this is the same as the cost of standard plastics, please enter your standard rate)
Separate Reporting line for appointee/ guardian cards	Please confirm you can provide this facility. If you can provide this, provide details of how your system works.		To be provided at no extra cost

Scheme Requirements	Information Required from Bank	Notes	Pricing
Reporting (Programme reports produced by the bank)			
Corporate Reporting (Cardholder owned funds)	Please provide details of level of reporting on cardholder owned funds	Please attach an example of a report that can be downloaded by managers in excel format	To be provided at no extra cost
Corporate Reporting (Council owned funds)	Please provide details of level of reporting on council owned funds	Please attach an example of a report that can be downloaded by managers in excel format	To be provided at no extra cost
Reporting Timescales	Please provide details of the delay between a transaction occurring and a report being available on that transaction		To be provided at no extra cost
Cardholder Reporting	Please provide details of the information accessible to cardholders via reports.	Please attach an example of a report that can be downloaded by cardholders in excel format	To be provided at no extra cost
Lost/ Stolen Card Reporting	Please confirm this is possible and level of information to be supplied.	Please attach an example of a report that can be downloaded by cardholders in excel format	To be provided at no extra cost
Failure Attempt Reporting	Please confirm this is possible and level of information to be supplied. (i.e. refused cash withdrawal by cardholders, attempt to transact with blocked merchants).	Please attach an example of a report that can be downloaded by cardholders in excel format	To be provided at no extra cost
Subscription Reports (via email)	Provide details		To be provided at no extra cost
Pan-contract reporting	Provide details of how you will meet this requirement	To ensure that buyers are accessing the correct pricing, we need to know how many cards have been issued and the value of the funds passing through the contract. This data needs to be made available to all participants.	To be provided at no extra cost
Council-wide access to reports	Please confirm this service is feasible.	Please confirm that a limited number of staff in each council will be able to have access to all the corporate reports.	To be provided at no extra cost
Departmental access to	Provide details	Please confirm that individual	To be

reports		managers from the departments will be able to access reports from their own cards but not the reports from other programmes	provided at no extra cost
VAT & LID reporting	Provide details		To be provided at no extra cost

Scheme Requirements	Information Required from Bank	Notes	Pricing
Funding Method			
Emergency Payments (delivering money quickly)	Please provide the timescales with which an emergency payment can be made onto a card.	Is there a requirement for council funds to be held by the bank to achieve this timescale?	n/a
Standard Payment (Manual payment)	Please provide the timescales for making standard payments.	What technical support do you offer to enable clients to achieve the correct file format?	n/a
Standard Payment (Batch payments)	What file formats do you accept for funding instructions?	What technical support do you offer to enable clients to achieve the correct file format?	n/a
Card / account code	Please provide details of whether cards have an individual account number and sort code.	If not, how are cardholders identified by the systems?	Price per transfer
Alternative funding routes	Please provide details of alternative funding routes (i.e. Wire transfer, CHAPS, etc.).		Associated costs per activity
Deferred Settlement	Provide details stating whether you would be able to accept deferred settlement on any of the products listed.		Number of days

Scheme Requirements	Information Required from Bank	Notes	Pricing
Information Security			
PCI DSS Compliance	Please provide details of data protection procedures and PCI DSS compliance requirements/procedures.		n/a

Scheme Requirements	Information Required from Bank	Notes	Pricing
Implementation Support			
Core Implementation Services	Please provide details of the core implementation services that you provide to the council		To be provided at no extra cost
Additional Implementation Services	Please provide details of any additional implementation services that you would provide to the council		Additional costs

Scheme Requirements	Information Required from Bank	Notes	Pricing

Ongoing Support

Core Ongoing Support Services	Please provide details of the core ongoing support services that you provide to the council.	To be provided at no extra cost
Additional Support Services	Please provide details of any additional ongoing support services that you would provide to the council.	Additional costs

Scheme Requirements	Information Required from Bank	Notes	Pricing
Cardholder Services			
Customer Helpline	Please provide details of support offered, and a list of languages available to cardholders. Please also provide details relating to opening hours and procedures for support offered out of hours.		To be provided at no extra cost
Lost/Stolen Card Support	Please confirm if this service is offered via phone and/or internet		To be provided at no extra cost
Retrieving PIN	Please confirm if this service is offered via phone and/or internet		To be provided at no extra cost
Facility for texting cardholders their available balance	Please confirm if you can provide this service.		Additional cost
Cardholder Website	Please provide details		n/a
Custom branding for customer website	Please provide details		If pricing is not included in the price of custom card design, please state cost per design.
Transaction History Inquiry	Please confirm if this service is offered via phone and/or internet		n/a
Balance information Inquiry	Please confirm if this service is offered via phone and/or internet		n/a
Cardholder Website languages	Provide details and a list of languages that can be made available. Please also provide a timeline from request to delivery.		Additional cost
Minicom service for deaf people	Please confirm if this service is offered.		n/a
Service level for uncontested fraud repayments	Please provide the number of days taken to repay uncontested fraud incidents.		n/a

4. Prepaid Tender: Lot 3: Instant Issue Cards

4.1 Introduction

Instant issue cards will be non-named, inactive cards which will remain in the council with no stored funds on the cards. These cards will remain non-active until the council wishes to use them, whereby then a member of the council will require the ability to activate the card and load corporate-owned funds onto the card. It is possible that the council may wish to issue these cards to minors and to also add restrictions to the card (i.e. merchant category code blocks, ATM cash withdrawal limits, etc.).

Scheme Requirements	Information Required from Bank	Notes	Pricing
Issuing			
Application Form Data Requirements	Provide details information requirements and other pieces of data required by the bank before issuing cards to cardholders.	Please list the formal pieces of ID required from cardholders and the number of pages in your application form	n/a
Delivered to Council	Please confirm you can provide this service.	We require you to include this option within the price of new or replacement cards	To be provided at no extra cost.
Minimum Card Orders	Please provide details of the minimum number of cards which must be ordered by the council, if applicable.	Is there a limit for the maximum number of cards a council can order?	Price per card, price per delivery
Card Activation	Please provide details confirming how cards will be activated for use.	We are particulars interested in how council funds can remain safe, and how issuers protect councils against fraud from both employees and clients	n/a
Secure Postage	Provide confirm that all deliveries are secure.	We require all cards to be carried securely, please detail the procedures that you use to ensure that cards are secure whilst in transit.	n/a
Express Delivery	Provide details of timescales from request to delivery.	Please provide guaranteed maximum timeframe for express delivery to mainland UK.	Cost per card

Scheme Requirements	Information Required from Bank	Notes	Pricing
Card Features			
Standard Prepaid Card Design	Provide details of your standard prepaid product.	Please feel free to cut and paste the submission you used for the OGC tender.	Price per card
Replacement cards	n/a	n/a	Price per card
Custom Branded Plastics	Confirm that you can provide this service, including details and timings	Please provide details of the cost of adding a custom design on a 'per	Price per design

	from request to delivery.	lot' basis, including the expected timeframe needed to fulfil a request for a new design, from order to fulfilment.	
Flat, non-embossed cards	Confirm you offer this feature	Please provide details outlining the procedure and acceptable methods (i.e. email, telephone, etc..) for ordering replacement cards	To be provided at no extra cost.
Chip and Pin	Confirm you offer this feature		To be provided at no extra cost.
Telephone PIN	Confirm you offer this feature		To be provided at no extra cost.
Reloadable	Confirm you offer this feature	Please provide details outlining the procedure and acceptable methods (i.e. email, telephone, etc..) for ordering replacement cards	To be provided at no extra cost.
Non-reloadable	Confirm you offer this feature	Please provide details outlining the procedure and acceptable methods (i.e. email, telephone, etc..) for ordering replacement cards	To be provided at no extra cost.
Ability to load client contributions onto cards	Confirm you offer this feature	If unable to provide this feature, please explain your reasons why	To be provided at no extra cost.
Card valid for (months)	Detail the number of months that cards will be valid for.		n/a

Scheme Requirements	Information Required from Bank	Notes	Pricing
Carriers			
Standard Carriers (English Language)	Please include the copy from your standard carrier.		To be provided at no extra cost.
Non-English Carriers	Provide list of available translations that you have for your standard carrier.		To be provided at no extra cost.
Custom Carriers	Provide details of the timescales and costs required to produce and issue non-standard carriers, from receipt of draft copy.		Cost per carrier

Scheme Requirements	Information Required from Bank	Notes	Pricing
Cardholder Age Requirements			
Adults over 18	Please confirm that you can issue cards to these cardholders	Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all pertinent clauses may invalidate your tender.	To be provided at no extra cost.
Issue to Minors under the age of 18	Please confirm that you can issue cards to these cardholders	Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all	To be provided at no extra

				cost.
Issue to Minors under the age of 16	Please confirm that you can issue cards to these cardholders		Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all pertinent clauses may invalidate your tender.	To be provided at no extra cost.
Issue to Minors under the age of 12	Please confirm that you can issue cards to these cardholders		Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all pertinent clauses may invalidate your tender.	To be provided at no extra cost.
Minimum Age Requirements	Please state the minimum age for a cardholder to be eligible for receiving a card		Please reference the relevant contract clauses that pertain specifically to this requirement, failure to identify all pertinent clauses may invalidate your tender.	

Scheme Requirements	Information Required from Bank	Notes	Pricing
Technical Capability			
Charges to merchants	Provide details of the number of merchants able to accept payments from your card in the UK.		Please list the minimum service charge to be passed on to the merchant per transaction (if this varies by product, please indicate which product attracts which charges)
Are you on Faster Payments?	Please confirm		n/a
Payments to non-merchants	Provide confirm if this service is available, and provide details of how payments will work.	We cannot allow an 'up front fee' or 'license fee' cost for this functionality.	Price per transaction
Allow/Block ATM Cash Withdrawal Access	Provide confirm if this service is available, and provide details of how this functionality works.		Price per cash withdrawal
Allow/Block cash back at point of sale	Provide confirm if this service is available, and provide details of how this functionality works.		Price per transaction
Set transaction limits by value or by time	Provide confirm if this service is available, and provide details of how this functionality works.		n/a
MCC Blocks	Provide confirm if this service is available, and provide details of how payments will work with non-merchants.		n/a
MCG Blocks	Provide confirm if this service is available, and provide details of how payments will work with non-merchants.		n/a
Stopping / freezing card	Provide confirm if this service is available, and provide details of how this functionality works.		Price per event
Cancelling card	Provide confirm if this service is available, and provide details of how this functionality works.		Price per event

Recouping funds off of the card	Provide confirm if this service is available, and provide details of how this functionality works.		Price per event
Facility for cards to make payments using Standing Orders	Provide confirm if this service is available, and provide details of how this functionality works.	If unable to provide this feature, please explain your reasons why	

Scheme Requirements	Information Required from Bank	Notes	Pricing
Reporting (Programme reports produced by the bank)			
Corporate Reporting (Cardholder owned funds)	Please provide details of level of reporting on cardholder owned funds	Occasionally, temporary workers may receive wage payments via an instant issue card. Please attach an example of a report that can be downloaded by managers in excel format.	To be provided at no extra cost
Corporate Reporting (Council owned funds)	Please provide details of level of reporting on council owned funds	Please attach an example of a report that can be downloaded by managers in excel format	To be provided at no extra cost
Reporting Timescales	Please provide details of the delay between a transaction occurring and a report being available on that transaction		To be provided at no extra cost
Cardholder Reporting	Please provide details of the information accessible to cardholders via reports.	Please attach an example of a report that can be downloaded by cardholders in excel format	To be provided at no extra cost
Lost/ Stolen Card Reporting	Please confirm this is possible and level of information to be supplied.	Please attach an example of a report that can be downloaded by cardholders in excel format	To be provided at no extra cost
Failure Attempt Reporting	Please confirm this is possible and level of information to be supplied. (i.e. refused cash withdrawal by cardholders, attempt to transact with blocked merchants).	Please attach an example of a report that can be downloaded by cardholders in excel format	To be provided at no extra cost
Subscription Reports (via email)	Provide details		To be provided at no extra cost
Pan-contract reporting	Provide details of how you will meet this requirement	To ensure that buyers are accessing the correct pricing, we need to know how many cards have been issued and the value of the funds passing through the contract. This data needs to be made available to all participants.	To be provided at no extra cost
Council-wide access to reports	Please confirm this service is feasible.	Please confirm that a limited number of staff in each council will be able to have access to all the corporate reports.	To be provided at no extra cost

Departmental access to reports	Provide details	Please confirm that individual managers from the departments will be able to access reports from their own cards but not the reports from other programmes	To be provided at no extra cost

Scheme Requirements	Information Required from Bank	Notes	Pricing
Funding Method			
Emergency Payments (delivering money quickly)	Please provide the timescales with which an emergency payment can be made onto a card.	Is there a requirement for council funds to be held by the bank to achieve this timescale?	n/a
Standard Payment (Manual payment)	Please provide the timescales for making standard payments.	What technical support do you offer to enable clients to achieve the correct file format?	n/a
Card / account code	Please provide details of whether cards have an individual account number and sort code.	If not, how are cardholders identified by the systems?	Price per transfer
Alternative funding routes	Please provide details of alternative funding routes (i.e. Wire transfer, CHAPS, etc.).		Associated costs per activity
Deferred Settlement	Provide details stating whether you would be able to accept deferred settlement on any of the products listed.		Number of days

Scheme Requirements	Information Required from Bank	Notes	Pricing
Information Security			
PCI DSS Compliance	Please provide details of data protection procedures and PCI DSS compliance requirements/procedures.	Please be sure to detail PCI/DSS compliance requirements that are particular to instant issue.	n/a

Scheme Requirements	Information Required from Bank	Notes	Pricing
Implementation Support			
Core Implementation Services	Please provide details of the core implementation services that you provide to the council		To be provided at no extra cost
Additional Implementation Services	Please provide details of any additional implementation services that you would provide to the council		Additional costs

Scheme Requirements	Information Required from Bank	Notes	Pricing
Ongoing Support			
Core Ongoing Support	Please provide details of the core ongoing		To be provided at no extra

| Services | support services that you provide to the council. | | cost |
| Additional Support Services | Please provide details of any additional ongoing support services that you would provide to the council. | | Additional costs |

Scheme Requirements	Information Required from Bank	Notes	Pricing
Cardholder Services			
Customer Helpline	Please provide details of support offered, and a list of languages available to cardholders. Please also provide details relating to opening hours and procedures for support offered out of hours.	Please specify how cardholders will have to verify their identity to the banks when support is required.	To be provided at no extra cost
Lost/Stolen Card Support	Please confirm if this service is offered via phone and/or internet	Please specify how cardholders will have to verify their identity to the banks when support is required.	To be provided at no extra cost
Card Activation by Cardholder	Please detail how this is achieved	Please include details of how PIN numbers will be assigned to the card, and how the cardholder will access this information.	
Retrieving Lost/ Forgotten PIN	Please confirm if this service is offered via phone and/or internet	Please specify how cardholders will have to verify their identity to the banks when support is required.	To be provided at no extra cost
Facility for texting cardholders their available balance	Please confirm if you can provide this service.		Additional cost
Cardholder Website	Please provide details		n/a
Custom branding for customer website	Please provide details		If pricing is not included in the price of custom card design, please state cost per design.
Transaction History Inquiry	Please confirm if this service is offered via phone and/or internet		n/a
Balance information Inquiry	Please confirm if this service is offered via phone and/or internet		n/a
Cardholder Website languages	Provide details and a list of languages that can be made available. Please also provide a timeline from request to delivery.		Additional cost
Minicom service for deaf people	Please confirm if this service is offered.		n/a
Service level for uncontested fraud repayments	Please provide the number of days taken to repay uncontested fraud incidents.		n/a

5. Prepaid Tender: Bank Pricing

5.1 Introduction

Please provide prepaid pricing for the following specifications. Pricing requirements has been separated into multiple categories for each threshold of the volume of cards achieved council-wide.

Scheme-Wide Charges	Lot 1 - Budget Management Cards	Lot 2 - Disbursement Cards	Lot 3 - Instant Issue Cards
Card Fees	**Cost per Event**	**Cost per Event**	**Cost per Event**
Custom Branded Plastics Implementation Fees Ongoing Support Fees Custom Branded Website			

Core Event Charges	Lot 1 - Budget Management Cards	Lot 2 - Disbursement Cards	Lot 3 - Instant Issue Cards
Card Fees	**Cost per Event**	**Cost per Event**	**Cost per Event**
Plastics Load Fee Annualised Management Fee per card SU Transaction Fee (transfer to bank account) ATM Cash Withdrawal Fees Lost Cards Fees Payment Reversal Fees Inactive Card Fees			

Non-Core Additional Charges	Lot 1 - Budget Management Cards	Lot 2 - Disbursement Cards	Lot 3 - Instant Issue Cards
Card Fees	**Cost per Event**	**Cost per Event**	**Cost per Event**
Custom Carriers Express Delivery Other Fees (*Please Specify Below*)			

% Discounts on Core Event Charges	Lot 1 - Budget Management Cards	Lot 2 - Disbursement Cards	Lot 3 - Instant Issue Cards
Volume of Cards	**% Discount**	**% Discount**	**% Discount**
1 - 500			

500 - 1,000				
1,000 - 1,500				
1,500 - 2,000				
2,000 - 2,500				
2,500 - 3,000				
3,000 - 3,500				
3,500 - 4,000				
4,000 - 4,500				
4,500 - 5,000				
5,000 - 7,500				
7,500 - 10,000				
10,000 - 15,000				
15,000 - 20,000				
20,000 - 30,000				
30,000 - 40,000				
40,000 - 50,000				
50,000 - 100,000				

6. Prepaid Tender: Bank Rebates

6.1 Introduction

Please detail your rebate structure on a per council basis, specifying rebate amounts for different thresholds for the volume of spend achieved council-wide.

Volume of Spend - Annual Spend	Rebate per Council (%)