# Prepaid Specification Requirements

## London Borough of Havering

### 1. Prepaid Tender: Outline Requirements

#### Key

 $\checkmark$  = 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	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	✓	$\checkmark$	✓	$\checkmark$
Delivered to								
Service User	0	0	0	×	0	0	0	0
Secure								
Postage	✓	✓	$\checkmark$	$\checkmark$	✓	✓	$\checkmark$	$\checkmark$
Express								
Delivery	0	0	0	0	0	0	0	0

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	✓	<b>√</b>	✓	✓	✓	✓	<b>√</b>	<u> </u>
Replacement cards	✓	✓	✓	✓	✓	✓	✓	✓
Custom Branded								
Plastics	×	0	0	×	✓	×	0	×
Flat, non- embossed cards	✓	✓	✓	✓	✓	✓	✓	✓
Chip and Pin	✓	✓	✓	✓	✓	✓	✓	✓
Telephone PIN	✓	✓	✓	✓	✓	✓	✓	✓
Reloadable	✓	✓	✓	✓	✓	✓	✓	✓
Non-reloadable	×	×	×	×	×	0	0	0
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

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)	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>
Non-English Carriers	0	✓	✓	×	0	×	0	×
Custom Carriers	0	0	0	×	0	×	0	×

Scheme Requirements Cardholder Age Requirements	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
Adults over 18	✓	✓	✓	✓	✓	✓	✓	✓
Issue to Minors under the age of 18	✓	<b>√</b>	<b>√</b>	×	<b>√</b>	×	<b>√</b>	×
Issue to Minors under the age of 16	✓	×	×	×	<b>√</b>	×	✓	×
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?	0	0	0	0	0	0	0	0
Payments to non-merchants	×	<b>√</b>	<u>√</u>	×	×	<u>√</u>	×	×
Block ATM Cash Withdrawal Access	×	0	<b>√</b>	0	<b>√</b>	×	0	0
Block cash back at point of	×	0	✓	0	✓	×	0	0

sale								
Set transaction limits by value or by time	×	0	<b>√</b>	0	<b>√</b>	×	0	0
MCC Blocks	×	✓	✓	✓	✓	×	✓	✓
MCG Blocks	×	✓	✓	✓	✓	×	✓	✓
Stopping / freezing card	✓	✓	✓	✓	✓	✓	✓	✓
Cancelling card	✓	✓	✓	✓	✓	✓	✓	✓
Recouping funds off of the card	✓	✓	<b>√</b>	✓	✓	✓	✓	✓
Interface with Financial System (Oracle ERP)	<b>√</b>	✓	✓	✓	<b>√</b>	✓	✓	<b>√</b>
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	×	✓	×	×	×	×	×	0
Separate								
Reporting line								
for appointee/								
guardian cards	×	✓	×	×	×	×	×	0

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)	✓	<b>√</b>	<b>√</b>	✓	<b>√</b>	<b>√</b>	<b>√</b>	✓
Corporate Reporting	✓	✓	✓	✓	✓	✓	✓	✓

(Council owned funds)								
Reporting								
Timescales		✓	✓	✓	✓	✓	✓	✓
Cardholder								
Reporting	✓	✓	✓	✓	✓	✓	✓	✓
Lost/ Stolen								
Card Reporting	✓	✓	✓	✓	✓	✓	✓	✓
Failure Attempt								
Reporting	✓	$\checkmark$	✓	✓	✓	✓	$\checkmark$	✓
Subscription								
Reports (via								
email)	✓	$\checkmark$	✓	✓	✓	✓	✓	✓
Pan-contract								
reporting	✓	✓	✓	✓	✓	✓	✓	✓
Council-wide								
access to								
reports	✓	✓	✓	✓	✓	✓	✓	✓
Departmental								
access to								
reports	✓	✓	✓	✓	✓	✓	✓	✓
VAT & LID								
reporting	0	✓	×	✓	×	×	0	0

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	✓	<b>√</b>	✓	✓	✓	✓	✓	<b>√</b>
Payment (Manual payment)	✓	✓	<b>√</b>	✓	<b>√</b>	✓	✓	✓
Standard Payment (Batch	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	./	
payments) Card / account	<u> </u>	•	<b>V</b>	<b>V</b>	•	•	•	
code	✓	✓	✓	✓	✓	✓	✓	✓
Alternative funding routes	✓	✓	✓	✓	✓	✓	✓	✓
Deferred Settlement	✓	✓	✓	✓	✓	✓	✓	✓

Scheme Leaving Adult Housing Member's Positive Pension Alcohol Care		-		3					Foster Care Payments
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Information Security									
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	✓	✓	<b>√</b>	<b>√</b>	✓	✓	✓	✓
Additional Implementation Services	0	0	0	0	0	0	0	0

Scheme Requirements Ongoing Support	Leaving Care	Adult Social Care	Housing Benefits	Member's Expense	Positive Activities	Pension and Payroll	Drug and Alcohol Unit	Foster Care Payments
Core Ongoing								
Support								
Services	✓	✓	✓	✓	✓	✓	✓	✓
Additional								
Support								
Services	0	0	0	0	0	0	0	0

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	✓	✓	✓	✓	✓	✓	<b>✓</b>	✓
Lost/Stolen Card Support	✓	✓	✓	✓	✓	✓	<b>√</b>	✓
Retrieving PIN services	✓	✓	✓	✓	✓	✓	✓	✓
Facility for texting cardholders their available balance	0	0	0	0	0	0	0	0
Cardholder Website	✓	✓	✓	0	✓	✓	✓	<b>√</b>
Custom	✓	✓	✓	0	✓	✓	✓	✓

branding for								
customer								
website								
Transaction								
History Inquiry	✓	✓	✓	0	✓	✓	✓	✓
Balance								
information								
Inquiry	✓	✓	✓	0	✓	✓	✓	✓
Cardholder								
Website								
languages	✓	✓	✓	0	✓	✓	✓	✓
Minicom								
service for deaf								
people	✓	✓	✓	0	✓	✓	✓	✓
Service level								
for uncontested								
fraud								
repayments	$\checkmark$	✓	✓	0	✓	✓	✓	✓

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

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

	Information Required from		
Scheme Requirements	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.

		Please reference the relevant contract
	Please state the minimum age	clauses that pertain specifically to this
Minimum Age	for a cardholder to be eligible	requirement, failure to identify all pertinent
Requirements	for receiving a card	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.  Provide confirm if this service is		n/a
Stopping / freezing card	available, and provide details of how this functionality works.  Provide confirm if this service is		Price per event
Cancelling card	available, and provide details of how this functionality works.  Provide confirm if this service is		Price per event
Recouping funds off of the card	available, and provide details of how this functionality works.	<b>K</b> 11 (	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		Please attach an example of a	To be
(Cardholder owned	Please provide details of level of	report that can be downloaded by	provided at
funds)	reporting on cardholder owned funds	managers in excel format	no extra cost
		Please attach an example of a	To be
Corporate Reporting	Please provide details of level of	report that can be downloaded by	provided at
(Council owned funds)	reporting on council owned funds	managers in excel format	no extra cost
	Please provide details of the delay		
	between a transaction occurring and		To be
	a report being available on that		provided at
Reporting Timescales	transaction	D	no extra cost
	Please provide details of the	Please attach an example of a	To be
On all all as December	information accessible to cardholders	report that can be downloaded by	provided at
Cardholder Reporting	via reports.	cardholders in excel format	no extra cost
Loot/ Stolon Cond	Diagon confirm this is possible and	Please attach an example of a	To be
Lost/ Stolen Card	Please confirm this is possible and	report that can be downloaded by	provided at
Reporting	level of information to be supplied.	cardholders in excel format	no extra cost
	Please confirm this is possible and		
	level of information to be supplied. (i.e. refused cash withdrawal by	Please attach an example of a	To be
Failure Attempt		report that can be downloaded by	provided at
Reporting	cardholders, attempt to transact with blocked merchants).	cardholders in excel format	no extra cost
Reporting	biocked merchanis).	cardifolders in excel format	To be
Subscription Reports			provided at
(via email)	Provide details		no extra cost
(via ciriali)	1 TOVIGE GETAILS	To ensure that buyers are	110 CALIA COSE
		accessing the correct pricing, we	
		need to know how many cards	
		have been issued and the value of	
		the funds passing through the	To be
	Provide details of how you will meet	contract. This data needs to be	provided at
Pan-contract reporting	this requirement	made available to all participants.	no extra cost
	'	Please confirm that a limited	
		number of staff in each council will	To be
Council-wide access to	Please confirm this service is	be able to have access to all the	provided at
reports	feasible.	corporate reports.	no extra cost
		Please confirm that individual	
		managers from the departments will	
		be able to access reports from their	To be
Departmental access to		own cards but not the reports from	provided at
reports	Provide details	other programmes	no extra cost

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

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

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

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

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

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

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

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

Scheme Requirements	Information Required from Bank	Notes	Pricing
Carriers			-
Standard Carriers	Please include the copy from your standard		To be provided at no extra
(English Language)	carrier		cost.
	Provide list of available translations that you have		To be provided at no extra
Non-English Carriers	for your standard carrier		cost.
	Provide details of the timescales and costs		
	required to produce and issue non-standard		
Custom Carriers	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			
	Decide levels of the second		Please list the minimum service charge to be passed on to the merchant per transaction (if this varies by
Charges to merchants	Provide details of the number of merchants able to accept payments from your card in the UK.		product, please indicate which product attracts which charges)
Are you on Faster	your card in the or.		charges)
Payments?	Please confirm		n/a
	Provide confirm if this service is available,	We cannot allow an 'up front fee' or 'license fee'	
Payments to non-	and provide details of how payments will	cost for this	
merchants	work.	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
Williawai Access	Provide confirm if this service is available,		r nce per casir withdrawar
Allow/Block cash back at point of sale	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
WOO BIOCKS	Provide confirm if this service is available, and provide details of how this		11/a
Stopping / freezing card	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	Provide confirm if this service is available, and provide details of how this		
the card	functionality works.		Price per event
Facility for cards to	Provide confirm if this service is available,	If unable to provide this feature, please explain your	
make payments using Standing Orders	and provide details of how this functionality works.	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	Please confirm you can provide this facility. If you		
for appointee/ guardian	can provide this, provide details of how your system		To be provided at no extra
cards	works.		cost

Scheme Requirements	Information Required from Bank	Notes	Pricing
Reporting (Programme reports produced by the bank)			
Corporate Reporting		Please attach an example of a	To be
(Cardholder owned	Please provide details of level of	report that can be downloaded by	provided at
funds)	reporting on cardholder owned funds	managers in excel format	no extra cost
		Please attach an example of a	To be
Corporate Reporting	Please provide details of level of	report that can be downloaded by	provided at
(Council owned funds)	reporting on council owned funds	managers in excel format	no extra cost
	Please provide details of the delay between a transaction occurring and		To be
Reporting Timescales	a report being available on that transaction		provided at no extra cost
· · · · ·	Please provide details of the	Please attach an example of a	To be
Cardholder Reporting	information accessible to cardholders via reports.	report that can be downloaded by cardholders in excel format	provided at no extra cost
Caranoladi Reporting	via reporte.	Please attach an example of a	To be
Lost/ Stolen Card	Please confirm this is possible and	report that can be downloaded by	provided at
Reporting	level of information to be supplied.	cardholders in excel format	no extra cost
Failure Attempt	Please confirm this is possible and level of information to be supplied. (i.e. refused cash withdrawal by cardholders, attempt to transact with	Please attach an example of a report that can be downloaded by	To be provided at
Reporting	blocked merchants).	cardholders in excel format	no extra cost
Subscription Reports (via email)	Provide details		To be provided at no extra cost
		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	To be
	Provide details of how you will meet	contract. This data needs to be	provided at
Pan-contract reporting	this requirement	made available to all participants.	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	Please provide the timescales with	Is there a requirement for council	
(delivering money	which an emergency payment can be	funds to be held by the bank to	
quickly)	made onto a card.	achieve this timescale?	n/a
		What technical support do you offer	
Standard Payment	Please provide the timescales for	to enable clients to achieve the	
(Manual payment)	making standard payments.	correct file format?	n/a
		What technical support do you offer	
Standard Payment	What file formats do you accept for	to enable clients to achieve the	
(Batch payments)	funding instructions?	correct file format?	n/a
	Please provide details of whether		
	cards have an individual account	If not, how are cardholders	Price per
Card / account code	number and sort code.	identified by the systems?	transfer
	Please provide details of alternative		Associated
Alternative funding	funding routes (i.e. Wire transfer,		costs per
routes	CHAPS, etc.).		activity
	Provide details stating whether you		
	would be able to accept deferred		
	settlement on any of the products		Number of
Deferred Settlement	listed.		days

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

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

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

## 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.	
	Please provide details outlining the	To be
	procedure and acceptable methods	provided at
	(i.e. email, telephone, etc) for	no extra
Confirm you offer this feature	ordering replacement cards	cost.
		To be
		provided at
		no extra
Confirm you offer this feature		cost.
		To be
		provided at
		no extra
Confirm you offer this feature		cost.
	Please provide details outlining the	To be
	procedure and acceptable methods	provided at
	(i.e. email, telephone, etc) for	no extra
Confirm you offer this feature	ordering replacement cards	cost.
	Please provide details outlining the	To be
	procedure and acceptable methods	provided at
	(i.e. email, telephone, etc) for	no extra
Confirm you offer this feature	ordering replacement cards	cost.
		To be
		provided at
	If unable to provide this feature,	no extra
Confirm you offer this feature	please explain your reasons why	cost.
Detail the number of months that		_
	Confirm you offer this feature  Confirm you offer this feature	timeframe needed to fulfil a request for a new design, from order to fulfilment.  Please provide details outlining the procedure and acceptable methods (i.e. email, telephone, etc) for ordering replacement cards  Confirm you offer this feature  Please provide details outlining the procedure and acceptable methods (i.e. email, telephone, etc) for ordering replacement cards  Confirm you offer this feature  Please provide details outlining the procedure and acceptable methods (i.e. email, telephone, etc) for ordering replacement cards  Please provide details outlining the procedure and acceptable methods (i.e. email, telephone, etc) for ordering replacement cards  Confirm you offer this feature  If unable to provide this feature, please explain your reasons why

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

		pertinent clauses may invalidate your tender.	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			Please list the minimum service
Charges to merchants	Provide details of the number of merchants able to accept payments from your card in the UK.		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
r ayınıcınıs :	r idase cutilitii	We cannot	II/a
		allow an 'up	
		front fee' or	
		'license fee'	
Payments to non-	Provide confirm if this service is available, and	cost for this	
merchants	provide details of how payments will work.	functionality.	Price per transaction
Allow/Block ATM			
Cash Withdrawal	Provide confirm if this service is available, and		
Access	provide details of how this functionality works.		Price per cash withdrawal
Allow/Block cash			
back at point of	Provide confirm if this service is available, and		
sale	provide details of how this functionality works.		Price per transaction
Set transaction			
limits by value or	Provide confirm if this service is available, and		. /-
by time	provide details of how this functionality works.		n/a
	Provide confirm if this service is available, and		
MCC Disaks	provide details of how payments will work with		7/0
MCC Blocks	non-merchants.		n/a
	Provide confirm if this service is available, and		
MCG Blocks	provide details of how payments will work with non-merchants.		n/a
Stopping /	Provide confirm if this service is available, and		II/a
freezing card	provide details of how this functionality works.		Price per event
neezing caru	Provide confirm if this service is available, and		i noe per event
Cancelling card	provide details of how this functionality works.		Price per event
- Carrooming dara	provide detaile of flow the full differentially works.		por ovorit

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

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 provide details of the delay	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	between a transaction occurring and a report being available on that transaction		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

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

Scheme Requirements	Information Required from Bank	Notes	Pricing
Funding Method			
Emergency Payments	Please provide the timescales with	Is there a requirement for council	
(delivering money	which an emergency payment can be	funds to be held by the bank to	
quickly)	made onto a card.	achieve this timescale?	n/a
		What technical support do you offer	
Standard Payment	Please provide the timescales for	to enable clients to achieve the	
(Manual payment)	making standard payments.	correct file format?	n/a
	Please provide details of whether		
	cards have an individual account	If not, how are cardholders	Price per
Card / account code	number and sort code.	identified by the systems?	transfer
	Please provide details of alternative		Associated
Alternative funding	funding routes (i.e. Wire transfer,		costs per
routes	CHAPS, etc.).		activity
·	Provide details stating whether you		
	would be able to accept deferred		
	settlement on any of the products		Number of
Deferred Settlement	listed.		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			
	Please provide details of the core		
Core Implementation	implementation services that you provide to		To be provided at no extra
Services	the council		cost
Additional	Please provide details of any additional		
Implementation	implementation services that you would		
Services	provide to the council		Additional costs

Scheme Requirements Ongoing Support	Information Required from Bank	Notes	Pricing
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
	Please provide details of any additional	
Additional Support	ongoing support services that you would	
Services	provide to the council.	Additional costs

Scheme Requirements	Information Required from Bank	Notes	Pricing
Cardholder Services			
	Please provide details of support		
	offered, and a list of languages		
	available to cardholders. Please also		
	provide details relating to opening	Please specify how cardholders will	To be
	hours and procedures for support	have to verify their identity to the	provided at
Customer Helpline	offered out of hours.	banks when support is required.	no extra cost
		Please specify how cardholders will	To be
Lost/Stolen Card	Please confirm if this service is	have to verify their identity to the	provided at
Support	offered via phone and/or internet	banks when support is required.	no extra cost
		Please include details of how PIN	
		numbers will be assigned to the	
Card Activation by		card, and how the cardholder will	
Cardholder	Please detail how this is achieved	access this information.	
		Please specify how cardholders will	To be
Retrieving Lost/	Please confirm if this service is	have to verify their identity to the	provided at
Forgotten PIN	offered via phone and/or internet	banks when support is required.	no extra cost
Facility for texting			
cardholders their	Please confirm if you can provide this		Additional
available balance	service.		cost
Cardholder Website	Please provide details		n/a
			If pricing is
			not included
			in the price
			of custom
			card design,
			please state
Custom branding for			cost per
customer website	Please provide details		design.
Transaction History	Please confirm if this service is		
Inquiry	offered via phone and/or internet		n/a
Balance information	Please confirm if this service is		,
Inquiry	offered via phone and/or internet		n/a
	Provide details and a list of		
	languages that can be made		A 1 11/1 1
Cardholder Website	available. Please also provide a		Additional
languages	timeline from request to delivery.		cost
Minicom service for	Please confirm if this service is		,
deaf people	offered.		n/a
Service level for	Please provide the number of days		n/a
uncontested fraud	taken to repay uncontested fraud		
repayments	incidents.		

### 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
Card Fees	Cost per Event
Custom Branded Plastics	
Implementation Fees	
Ongoing Support Fees	
Custom Branded Website	

Lot 2 -
<b>Disbursement Cards</b>
Cost per Event

Lot 3 - Instant Issue Cards
Cost per Event

Core Event Charges	Lot 1 - Budget Management Cards
Card Fees	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	

Lot 2 -
<b>Disbursement Cards</b>
Cost per Event

Lot 3 - Instant Issue Cards
Cost per Event

Non-Core Additional Charges	Lot 1 - Budget Management Cards
Card Fees	Cost per Event
Custom Carriers Express Delivery Other Fees ( <i>Please Specify Below</i> )	

Lot 2 -
<b>Disbursement Cards</b>
Cost per Event

Lot 3 - Instant Issue Cards				
Cost per Event				

% Discounts on Core Event Charges	Lot 1 - Budget Management Cards
Volume of Cards	% Discount
1 - 500	

Lot 2 -				
<b>Disbursement Cards</b>				
% Discount				

Lot 3 - Instant Issue Cards			
% Discount			

		•	•
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 (%)