FEBRUARY 27, 2024

MARYLAND STATE TREASURER'S OFFICE

Louis L. Goldstein Treasury Building
80 Calvert Street, Room 109
Annapolis, Maryland 21401

QUESTIONS AND ANSWERS
FOR
INVITATION FOR BIDS FOR ELECTRONIC TRANSACTION
PROCESSING AND PAYMENT SYSTEM FOR THE FARMERS MARKET
NUTRITION PROGRAM

RFP #MDA-02132024

Number	Reference if applicable	Question	Response
1		Can you please elaborate further your expectations around Requirement Number 13, regarding options for an offline mode when requesting a full e-solution featuring a card and mobile app only redemption options?	MDA seeks creative solutions for processing payments if internet suddenly goes out or is unavailable in either a rural or urban setting, ensuring that transactions can still occur and not negatively impact the farmer or participant.
2		Do all WIC participants currently have access to a smartphone in order to utilize the FMNP benefit, as it is proposed to only be offered to them via mobile app?	MDA has found that many WIC participants have access to a smartphone, but for those who do not or choose to not use their smartphone, they could have the option for the same-style card as seniors if needed as well.
3		What was the average redemption rate of benefits in 2023?	For WIC it was 61% and for Seniors it was 81% redemption
4	B-1 Bid Form pg. 40	The RFP says there are 26,456 total participants in the WIC and Senior program. The bid price sheet	We anticipate issuing cards to all senior participants plus additional cards to WIC participants upon request

		indicates a 7,000 estimated monthly volume of cards. Does each participant get a card or are you only issuing cards to up to 7,000 participants who request a card each month?	of agencies. MDA estimates this would be about 7000 cards total, not monthly. The 7,000 is not meant to be an upper limit; cards will be issued to all seniors and those WIC participants who choose to use them.
5	Table 2.4.1 question 10. Pg. 4	Is the PIN selection and change process acceptable via a secure web portal?	**Yes, as long as there is also a customer service number for those who do not have access or choose not to use the portal.**
6	Table 2.4.1 question 50 pg. 9	The system being requested does not include credit card processing; please clarify this requirement.	**This requirement should say, *if applicable***
7	Table 2.4.1 question 13. Pg. 4	Since there is no way to verify available funds or validity of a card and PIN who assumes the liability in an offline transaction the agency or the merchant.	**See answer to question #1. The merchant would assume liability.**
8	B-1 Bid Form pg. 40	Can the state clarify what is the Credit post (accounting fundings) row in Table B-1 represents.	**The credit posts refer to the funding that the State puts into the Senior and WIC accounts to ensure available funds.**
9	Table 2.4.1 question 18. Pg. 5	Can you please provide an example of one of your current unique farmer identifiers?	**Current farmer identifiers are 3 numbers, for example 358**
10	Table 2.4.1 question 32. Pg. 6	Please clarify, do you want: 1. Reconciliation and monthly bank statements within 10 days of the following or 2. That the reconciliation emailed by the fifth business day, and the bank statements within 10 days of the following month?	**Number 1: reconciliation and monthly bank statements within 10 days of the report month sent via email. Please disregard #2,** That the reconciliation emailed by the fifth business day, and the bank statements within 10 days of the following month
11	Table 2.4.1 question 33. Pg. 7	The response is due 3/5. The Farmers Market Conference is on March 12. Since this requirement reads "if applicable", it is assumed that the winner bidder will not be required to attend. Please confirm.	**The State prefers that the winning bidder attend the conference.**
12	Table 2.4.1 question 41. Pg. 8	Please define Individual User ID. Is this the Vendor Number? Please define what "Returned" means.	**'User ID' is the same as 'participant ID.' 'Return' is the return of the purchase items to the farmer and a credit of the purchase price.**

13	Table 2.4.1 question 41. Pg. 8	Please define Unclaimed/Lost Count with examples.	**This refers to the amount of benefits that have been made available, but not yet spent.**
14	§3.5.1 d) Pg. 12	Ten million dollars conflicts with ($1,000,000), please clarify.	**One million dollars is correct. This is a typographical error.**
15	§3.18 Pg. 19	To meet the May 6, 2024, Pilot date, we recommend that the on-site project kickoff meeting be virtual. We request all meetings be virtual due to the restriction of the timeline.	**MDA is open to virtual meetings.**
16	§1.1 6) Pg. 1	Would the State please share a list of those financial institutions that are currently vetted through the State of Maryland?	**Please refer to question 25 and the table shown below.**
17	Pg. iv	Can you disclose the amount that the State received from the USDA Federal FMNP grant for this project?	**The maximum amount available for an e-solution grant from USDA-FNS is $330,000.**
18		Are there any additional State funds that will also be a part of the budget?	**No.**
19		Do you have any numbers that speak to the number of transactions expected in 2024? Or any numbers that speak to the number of transactions from the 2023 season? This information would help us to anticipate any transaction fees.	**In 2023, the Senior FMNP benefit was distributed to 6,200 seniors at $50 per person, totaling $310,000. 81% of benefits were redeemed throughout the year. In 2024, MDA plans to increase the number of seniors served and maintain the amount at $50 per participant. In 2025, MDA expects this amount to return to $35 per participant.** **In 2023, the WIC FMNP benefit was distributed to 22,700 participants at $30 each, totalling $681,000 with a 61% redemption rate.**
21		Do you have any numbers that speak to the total dollar amounts of transactions for the 2023 season? Again, this information would help us to anticipate transaction fees.	**WIC FMNP transaction amounts totaled $415,490. Senior FMNP transaction amounts totaled $251,735**
22		Please list and describe any other systems that we may need to create	**MDH WIC utilizes the WOW Management Information System, but**

		interfaces and/or integrations with in order to pull information from and pass information back to.	it will not be necessary to integrate with their system, just to extract participant demographics. MDA utilizes MD Onestop, which holds the farmer applications and ID numbers. The processor will not need to integrate with this system and can extract farmer data through CSV files.
23	B-1 Bid Form pg. 40	Can you please elaborate on what is desired for "Card Design/Artwork"? Are you looking for color or black and white artwork?	MDA seeks a basic 4-color design that will include the QR code, a PAN (primary account number), and support information.
24		Are pamphlets or any additional information expected to be sent with the cards in the mailing or just the cards themselves?	Yes, the State anticipates that cards will be mailed to the senior agencies and clinics along with 8.5"x11" card carriers, that include basic information about the program-must be approved by the State prior to distribution.
25		Please provide list of vetted banks for the State of Maryland	Please refer to the table below. You can also visit STO's website: https://treasurer.state.md.us/treasury-management/banking-services/designated-depositories/

Bank	Contact Person	Phone #	Email
Bay Vanguard Bank	Claudia Kraft	410-477-5000	ckraft@bayvanguard.com
Capital One Bank	Kevin Grothouse	703-720-1000	Kevin.Grothouse@capitalone.com
Capital One, N.A.	Karla LaStrap	703-720-6733	karla.lastrap@capitalone.com
Citibank, N.A.	Jennifer C. Tanseco	212-816-5493	jennifer.c.tanseco@citi.com
Community Bank of the Chesapeake	Karrie Wood	240-427-1090	woodk@cbtc.com
Eagle Bank	Michael T. Flynn	240-497-2040	mflynn@eaglebankcorp.com
First National Bank	Erin Rochon	443-591-1339	rochone@fnb-corp.com
First United Bank & Trust	Stacey Evans	301-533-2248	sevans@mybank4.com
Frederick County Bank	Crystal Wiles	240-529-1506	cwiles@fcbmd.com
Fulton Bank	Chris Caroll	717-735-8529	ccarroll@fultonbank.com

Fulton Bank, National Association	Mariama Sow	301-294-6152	msow@fultonbank.com
Maryland Partners Bank	David D. Duncan	540-376-3825	dduncan@vapartnersbank.com
Orrstown Bank	Matthew Dyckman	717-510-7262	mdyckman@orrstown.com
PNC Bank, N.A.	Lisa M. Montrose	202-973-6789	lisa.montrose@pnc.com
Provident State Bank	Melissa Quirk	410-673-8820	mquirk@psbinc.net
Sandy Spring Bank	Richard S. Prin	301-570-8340	rprin@sandyspringbank.com
Shore United Bank	Donna Stevens	410-819-8296	Donna.Stevens@shbi.com
Shore United Bank	Abigail (Abby) Graves	410-271-3844	abigail.graves@shoreunitedbank.com
Summit Financial Group, Inc.	Jessica Chew	304-530-0538	jchew@summitfgi.com
TD Bank, N.A.	Mark Edwards	703-663-7677	mark.edwards@td.com
The Harbor Bank of Maryland	Chevonne Colon	667-203-3128 C	ccolon@theharborbank.com
Truist Bank	Greg Wheeless	571-237-7701	greg.wheeless@truist.com
U.S Bank	Ryan Howard	410-300-2806	ryan.howard@usbank.com
Wells Fargo Bank, N.A.	Linda S. Abravanel	703-785-1981	linda.ginty@wellsfargo.com
WesBanco Bank, Inc.	Heather Linda		heather.linda@wesbanco.com

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