

AMENDMENT THREE FOR RFP NUMBER 0A1076

DATE AMENDMENT ISSUED: December 15, 2011

The State of Ohio, through the Department of Administrative Services, Office of Information Technology, on behalf of the Department of Job and Family Services, is issuing this amendment for the Request for Proposals (RFP) entitled:

Electronic Benefit Transfer System

INQUIRY PERIOD BEGINS:	October 21, 2011
INQUIRY PERIOD ENDS:	January 4, 2011
OPENING DATE:	January 13, 2011
OPENING TIME:	1:00 P.M.
OPENING LOCATION:	Department of Administrative Services I.T. Procurement Bid Room 4200 Surface Road Columbus, OH 43228

The attached is an Amendment for the RFP listed above. Please use the replacement page(s) contained in the Amendment to replace the corresponding page(s) previously in the RFP.

Specifications and requirements that have been revised are surrounded by bolded double asterisks and, when applicable, strikethrough.

Price Performance Formula. The evaluation team will rate the Proposals that meet the Mandatory Requirements based on the following criteria and respective weights.

Criteria	Percentage
Technical Proposal	70%
Cost Summary	30%

To ensure the scoring ratio is maintained, the State will use the following formulas to adjust the points awarded to each offeror.

The offeror with the highest point total for the Technical Proposal will receive 700 points. The remaining offerors will receive a percentage of the maximum points available based upon the following formula:

Technical Proposal Points = (Offeror's Technical Proposal Points/Highest Number of Technical Proposal Points Obtained) x 700

~~The offeror with the lowest proposed Total Evaluation Price will receive 300 points. The remaining offerors will receive a percentage of the maximum cost points available based upon the following formula:~~

~~Cost Summary Points = (Lowest Total Evaluation Price/Offeror's Not-To-Exceed Fixed Price) x 300~~

****Cost summary points will be divided between EBT Cost per Case Month, 270 points, and EPC Cardholder Fees, 30 Points.**

The offeror with the lowest proposed EBT Cost per Case Month will receive 270 points. The remaining offerors will receive a percentage of the maximum EBT Cost per Case Month cost points available based upon the following formula:

EBT Cost per Case Month Points = (Lowest Total Evaluation Cost per Case Month/Offeror's Total Evaluation Cost per Case Month) x 270.

The offeror with the lowest proposed EPC Cardholder Fees will receive 30 points. The remaining offerors will receive a percentage of the maximum EPC Cardholder Fee cost points available based upon the following formula:

EPC Cardholder Fee Points = (Lowest Total Evaluation EPC Cardholder Fees/Offeror's Total Evaluation EPC Cardholder Fees) x 30.

Total Cost Summary points = EBT Cost per Case Month Points + EPC Cardholder Fee Points**

Total Points Score: The total points score is calculated using the following formula:
 Total Points = Technical Proposal Points + Cost Summary Points

ATTACHMENT TEN

COST SUMMARY

COST PER CASE MONTH FOR ACTIVE EBT ACCOUNTS

Payment for services will be based on the number of “active cases” per month. “Active cases” are those cases, by type, in which at least one benefit has been deposited and made available during the calendar month. Payment will only be permitted for one account that has received at least one deposit. Any other deposits made for the benefit type cannot be billed twice.

The Contractor will bill all active cases in a given month at the quoted price for that tier level. For example, if the active case number for a month is 1,400,000, all active cases will be billed at the rate quoted for the 1,200,001-1,500,000 tier. There will not be a graduated billing for active cases.

To calculate an evaluation cost, offerors must calculate the average price across all fiscal years for each tier. The State has assigned a weight for each tier. The offeror must calculate the evaluation price for each tier by multiplying the average cost by the weight. The offeror must provide a total for the evaluation cost.

Active EBT Caseload Size	SFY 2014	SFY 2015	SFY 2016	SFY 2017	SFY 2018	SFY 2019	SFY 2020	SFY 2021	Average Price	Weight	Evaluation Cost
< 600,000										15	\$
600,001 - 900,000										25	\$
900,001 - 1,200,000										25	\$
1,200,001 - 1,500,000										25	\$
1,500,001 - 1,800,000										25	\$
1,800,001 - 2,100,000										15	\$
2,100,001 - 2,400,000										10	\$
2,400,001 - 2,700,000										5	\$
2,700,001 - 3,000,000										5	\$
>3,000,001										5	\$
	**Total Evaluation Cost Total Evaluation Cost per Case Month										\$

ATTACHMENT TEN

COST SUMMARY

CARDHOLDER FEES FOR EPC CARD TRANSACTIONS WHEN USED

Each Offeror must provide a cost for the cardholder fees and provide the names of the in-network ATM providers. The costs provided by the offeror must not exceed the maximum fee limits. Costs that exceed the maximum fee limits may be a basis for disqualification. **The price per transaction will be multiplied by the weight to determine a weighted fee.**

EPC Cardholder Services—Fee Table				
Transaction Type	Cardholder Fee	Maximum Fee Limits	**Weight**	**Weighted Fee**
ATM Cash Withdrawals <ul style="list-style-type: none"> ▪ Contractor must provide one free ATM cash withdrawal per calendar month. ▪ The fee is surcharge free at all In-Network ATMs. ▪ Contractor must specify the Providers of at least three In-Network ATMs. The sum of all three providers must cover the entire State of Ohio. ▪ The In-Network ATMs must be the same providers for ATM balance inquiries. 	\$X.XX for each ATM cash withdrawal. In-Network ATM Providers (3): 1) _____ 2) _____ 3) _____ **The Price for each ATM cash withdrawal, after the first withdrawal per calendar month. \$ _____ **	Not to exceed \$0.75 for each ATM cash withdrawal.	**25**	**\$ _____ **
ATM Balance Inquiries <ul style="list-style-type: none"> ▪ Contractor must provide one free ATM balance inquiry per calendar month. ▪ The fee is surcharge free at all In-Network ATMs. ▪ Contractor must specify the providers of at least three In-Network ATMs. The sum of all three providers must cover the entire State of Ohio. ▪ The In-Network ATMs must be the same providers for ATM cash withdrawals. 	\$X.XX for each ATM balance inquiry. In-Network ATM Providers (3): 1) _____ 2) _____ 3) _____ **The Price for each ATM balance inquiry, after the first inquiry per calendar month. \$ _____ **	Not to exceed \$0.40 for each ATM balance inquiry.	**25**	**\$ _____ **
ATM Transaction Denials	No fee.	N/A		
Cash Withdrawals at Co-Branded Card Teller Windows	No fee.	N/A		
Purchases at Merchant Locations	No fee.	N/A		
Cash-Back with Purchase	No fee.	N/A		

EPC Cardholder Services—Fee Table				
Transaction Type	Cardholder Fee	Maximum Fee Limits	**Weight**	**Weighted Fee**
International transactions <ul style="list-style-type: none"> ▪ Currency conversion fee may be added. <p>**Percentage will not be added for evaluation purposes. The weighted price will only include the price for each transaction.**</p>	\$X.XX plus x% of the transaction amount **The Price for each transaction plus a percentage. \$ _____ _____%**	Not to exceed \$3.00 for each transaction, plus not to exceed 3% of the transaction amount.	**10**	**\$ _____**
Card Replacement (after initial card issuance) <ul style="list-style-type: none"> ▪ Contractor must provide four free replacement cards per year. ▪ The initial card issuance does not count as a replacement card. ▪ The Contractor must waive the replacement card fee in cases of hardship. The term hardship will be mutually defined after award of the Contract. 	\$X.XX each, after four (4) free replacement cards per year, based on the day of initial card issuance. ****The Price for each replacement card, after four (4) free replacement cards per calendar year.** \$ _____**	Not to exceed \$5.00 per card after the first four replacement cards per year.	**20**	**\$ _____**
Toll Free IVR Calls Each Month <ul style="list-style-type: none"> ▪ Contractor must provide 10 free IVR calls each month. ▪ Calls to report a lost, stolen, or damaged card; suspected PIN compromise; PIN selection or change; or to question a transaction must never incur an IVR fee. ▪ Free transactions expire each calendar month. ▪ On the Cardholder's 10th call each calendar month, an IVR message must be provided to notify the cardholder that each subsequent call will incur a fee. 	\$X.XX each IVR call after 10 free per ** calendar** month. **The Price for each IVR calls per month, after the first ten per calendar month. \$ _____**	Not to exceed \$0.25 for each IVR call after 10 free calls per month.	**20**	**\$ _____**

The Contractor may not assess any additional cardholder fees beyond those defined in the Cost Summary. The Contractor may not assess any overdraft fees.

EPC Expedited Card Requests

The State must have the ability to require the Contractor to issue an expedited EPC card for overnight delivery upon approval by State level authorized personnel. The cost will be invoiced to the State on a separate monthly invoice. The Contractor will be required to provide the following documentation:

- 1) Card Issuance/Replacement Report to verify the number of expedited card requests.
- 2) Tracking number to verify the card delivery and receipt.

Offerors must provide a cost for an EBT overnight expedited card.

Requirement	Cost	Maximum Fee Limits
EPC Overnight Expedited Card	\$X.XX for one EPC overnight expedited card.	Not to exceed \$20.00 per overnight expedited card.

Temporary IVR Messages

The State must have the ability to require the Contractor to post temporary messages to the IVR to accommodate unusual circumstances or for promotional purposes. The Temporary IVR messages must be recorded in English and Spanish. Offerors must provide a cost per Temporary message implementation.

\$ _____

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Transaction Type	Weighted EPC Card Holder Fee
ATM Cash Withdrawals	\$
ATM Balance Inquiries	\$
International transactions	\$
Card Replacement	\$
Toll Free IVR Calls Each Month	\$
Total Evaluation EPC Cardholder Fees	\$

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Supplement 2

EBT – EPC Requirements Amendment 3

Cardholders have 90 days from the date of the error to initiate an adjustment claim. The Contractor has 10 business days from the date the cardholder reports the error to investigate and complete the adjustment and report action details to ODJFS. Cardholder initiated claims received over 90 days from the date of the error must be denied.

2.2.2.5.7 Retailer/Merchant Acquirer/TPP Initiated Adjustment Claims

Retailer/merchant or acquirer/TPP initiated adjustment claims must be investigated and completed no later than 15 calendar days from the date of the error. Debit adjustment claims from retailer/merchants or acquirer/TPP outside the 15 calendar day time frames must be rejected. ~~**Credit adjustment claims from retailer/merchants or acquirers/TPPs both within and outside the 15 calendar day timeframe must be processed/rejected by the Contractor within a maximum of four (4) calendar days from the receipt of the request and supporting information.**~~

2.2.2.5.8 Debit Adjustment Claims

ODJFS is required to notify cardholders of any impending debit adjustment claim. The Contractor must notify ODJFS of the debit adjustment claim and provide adequate information for ODJFS to notify the cardholder including:

- Date of transaction/error;
- Retailer/merchant or acquirer/TPP name and address;
- USDA-FNS number;
- Date of adjustment claim request;
- Adjustment claim identifier assigned by the Contractor;
- Date adjustment will be completed;
- Type of adjustment (credit or debit);
- Adjustment claim request amount;
- Card number (PAN);
- Cardholder name and address;
- Cardholder Unique Identifier; and
- Reason for adjustment.

The cardholder has 15 calendar days from the date of notification by ODJFS to dispute the adjustment claim. If the cardholder does not dispute the claim, the adjustment claim identifier assigned by the Contractor must complete the adjustment action at the end of 15 calendar days. If the cardholder's account does not contain sufficient funds to cover the entire debit adjustment, the adjustment claim identifier assigned by the Contractor must attempt daily to complete the adjustment claim until the end of the next calendar month. Partial adjustments will not be settled.

unintelligible during transmission to anyone not possessing the encryption keys. The Contractor must translate and decrypt PINs for transactions within a physically secure Tamper Resistant Security Module (TRSM). The Contractor must ensure that all keys by which PINs are encrypted are generated in a secure manner. The management of encryption keys must meet the standards set by the ANSI X9.8 - 1982; X9.24 - 1992; X3.92 - 1987. At a minimum, all encryption keys must be subject to dual control, i.e., no single person will have control over all parts of an encryption key. If there is a known or suspected compromise of an encryption key, internal escalation procedures must be followed and the encryption key changed immediately.

2.3.5 Card Activation

ODJFS requires that all cards be activated before use by the cardholder, except as specified in the Disaster Services section for drop-shipped cards. Cards must not be mailed to cardholders in an active status. Card activation is accomplished by calling the IVR at Customer Service. Customer Service intervention to activate the card must be available 24/7/365 if the card activation attempt through the IVR is unsuccessful.

2.3.6 Card De-Activation/Suspension

The EBT card must be immediately de-activated when reported to Customer Service as lost, stolen, non-functioning, or not received. The EBT card must be suspended after four (4) invalid PIN entry attempts within ****one calendar day**** 24 hours. ****The pin will be reset on the next calendar day.**** ~~After 24 hours from the last invalid PIN attempt, the PIN will be reset.~~

2.3.7 PIN Change

Cardholders must have the option at any time to change their own PIN by using the Customer Service IVR or cardholder web portal. The Contractor must provide a secure automated PIN selection process that requires only one call to be made by a cardholder. The one call or cardholder web portal access for the automated PIN selection function must require positive verification of the cardholder's identification using demographic data such as the cardholder's birth date and last four digits of the SSN. The Contractor must support the client protective password functionality for PIN changes.

2.3.8 Replacement Card Issuance

The Contractor must provide functionality to support the issuing of replacement cards that are lost, stolen, damaged, non-functioning, or not received in the mail. Replacement card requests are handled by Customer Service and the IVR and may, in special circumstances, be generated by authorized ODJFS staff by the Administrative System. Replacement cards must be produced and mailed within 24 hours from the date of the request. The cardholder must receive the card within three (3) to five (5) calendar days from the date of request. PANs must not be reissued. PINs must carry forward to replacement cards. The Contractors' Administrative System must keep a record and display card replacement history for each EBT account with the status date and time, replacement date and time, name of Customer Service Representative or ODJFS staff who replaced the card and status reason. In March 2011, ODJFS had 28,388 replacement cards out of 846,947 active EBT accounts. The average replacement card rate from February 2010 through March 2011 is 3.5%. The Contractor must support the client protective password functionality for replacement card issuance.

2.3.9 Disaster Cards

The Contractor must securely maintain a supply of 100,000 vault card and manifest labels available for immediate access and disbursement in the event of a federally declared

discrepancies be discovered, the Contractor must be responsive to requests from ODJFS or USDA-FNS and assist in prompt research and resolution of the discrepancies.

2.11.7.3 ALERT File

The Contractor must provide transaction data, beginning at implementation, for retailer/merchant transaction history on a monthly basis to USDA-FNS through the ALERT file. Should discrepancies be discovered, the Contractor must be responsive to requests from ODJFS or USDA-FNS and assist in prompt research and resolution of the discrepancies.

Report Name	Frequency	Description
ALERT Daily Report	Daily & Monthly	This is a DAT formatted file that is intended for FNS use and contains cardholder EBT transactions for the day. The report is in FNS certification number order and contains data specific to the transaction. The monthly version lists all transactions by day for the month.
AMA Batch Report	Daily	Through the AMA (Account Management Agent) Issuance File, the Administrative System provides summary information by availability (effective) date on: increases in benefit authorizations; on decreases due to expungement, and on other returned benefits.
REDE File Report (National & State)	Daily	This report lists the data collected by REDE when facilitating the exchange of Retailer data between FNS and EBT processors.

2.12 Investigations Support

The Contractor must advise, assist, and appropriately act to aid the State in detection and investigations of potential abuses by retailer/merchants, cardholders or employees, including reporting unusual activity. This entails cooperation with various authorities of the State and Federal agencies responsible for compliance with laws and regulations surrounding the program. Retailer/merchants authorized by USDA-FNS to accept Food Assistance Program benefits may become subject to monitoring and investigation by the State, USDA-FNS Compliance Branch, USDA Office of Inspector General, the Internal Revenue Service, the Secret Service, Drug Enforcement Agency, Immigration Naturalization Service, or local law enforcement agencies. Cardholders are subject to investigation by State and ODJFS program authorities and occasionally others. Access to information concerning these matters must be restricted to both ODJFS and the Contractor so that the investigations are not compromised. These requirements are to be addressed in the Design Phase, tested as necessary in acceptance testing, and available at implementation.

Specifically, the Contractor must provide system functionality by which the investigative agencies can conduct investigations using active EBT cards distributed to members of the State Law Enforcement Bureau. The Contractor must support the following or equivalent system functionalities:

- A unique identifier on the Contractor's EBT system to distinguish investigative accounts from cardholder accounts for financial reconciliation purposes. The unique identifier must allow for separate tracking of funds from ODJFS cardholders' FA accounts by separate State issuer and benefit drawdown reports.
- Manual entry into the AMA system.

The Contractor must support the following administrative functions from the EPC Administrative System. The EPC Administrative System application is used for inquiries of limited client demographic data.

4.4.1 Search Capability

Search capability must be available by SSN, recipient number, phone number, and client information (includes last name, first name, middle initial, city, State, zip code).

4.4.2 Recipient Information Management

The EPC Administrative System will display the following information for each EPC recipient account:

- Recipient name (includes last name, first name, middle initial, suffix)
- Recipient number
- Date of birth
- SSN
- Gender
- Address (include address, city, State, and zip code)
- Program type
- Account status
- Account begin date
- ~~Account last access date~~
- ~~Account balance (including future dated deposits)~~
- ~~Available account balance~~
- Deposit notification information (includes contact method as phone or e-mail, phone number, and e-mail address)
- Special needs indicator
 - The special needs indicator controls the display of the cardholder's address on the EPC Administrative System. If the indicator is set to "yes" for a cardholder that is speaking with a Customer Service Representative (CSR), the address for the cardholder will not be displayed on the CSRs' workstation screen.
- Last four digits of the PAN
- Deposits
 - Authorization number
 - Available date
 - Deposit date
 - Issued date
 - Amount
 - Account balance
 - History of deposits for three years (previous years can be archived and available by an ad hoc request)
- Cards Management
 - Last four digits of the PAN
 - Card status
 - Issue date
 - Expire date
 - Freeze date
 - PIN status
 - History of card issuances for three years (previous years can be archived and available by an ad hoc request)

Replacement Supplement 16

**EBT Customer Service Statistics
Issued December 15, 2011**

EBT Program

Automated Response Unit/Interactive Voice Response (IVR)

EBT Cardholder

Date	Call Type	IVR Calls Offered	IVR Calls Answered	IVR Handled Percentage	IVR Average Speed of Answer	IVR Average Talk Time	CSR Opt Out Calls	CSR Opt Out Percentage	New PINS	RePINS	Total PINS
Nov-09	Cardholder	2,243,962	2,243,962	100%	0:00	0:51	62,277	2.78%	18834	19161	37995
Dec-09	Cardholder	2,354,129	2,354,129	100%	0:00	0:52	66,952	2.84%	17398	18645	36043
Jan-10	Cardholder	2,382,077	2,382,077	100%	0:00	0:54	59,746	2.51%	16234	18226	34460
Feb-10	Cardholder	2,086,602	2,086,602	100%	0:00	0:57	55,957	2.68%	15446	16533	31979
Mar-10	Cardholder	2,386,175	2,386,175	100%	0:00	0:57	64,335	2.70%	16840	18484	35324
Apr-10	Cardholder	2,341,008	2,341,008	100%	0:00	0:51	61,115	2.61%	15235	18403	33638
May-10	Cardholder	2,398,806	2,398,806	100%	0:00	0:51	61,616	2.57%	16068	19538	35606
Jun-10	Cardholder	2,491,295	2,491,295	100%	0:00	0:51	73,893	2.97%	15464	19739	35203
Jul-10	Cardholder	2,654,441	2,654,441	100%	0:00	0:51	80,853	3.05%	18276	20884	39160
Aug-10	Cardholder	2,632,702	2,632,702	100%	0:00	0:51	78,543	2.98%	18612	21215	39827
Sep-10	Cardholder	2,556,063	2,556,063	100%	0:00	1:51	72,968	2.85%	15619	19666	35285
Oct-10	Cardholder	2,430,830	2,430,830	100%	0:00	0:52	68,993	2.84%	17493	20562	38055
Nov-10	Cardholder	2,319,623	2,319,623	100%	0:00	0:52	69,527	3.00%	16439	20327	36766
Dec-10	Cardholder	2,440,585	2,440,585	100%	0:00	0:52	72,122	2.96%	14951	20681	35632
Jan-11	Cardholder	2,510,137	2,510,137	100%	0:00	0:52	73,404	2.92%	15629	20966	36235
Feb-11	Cardholder	2,269,292	2,269,262	100%	0:00	0:51	67,893	2.99%	12883	17452	30335
Mar-11	Cardholder	2,455,756	2,455,756	100%	0:00	0:52	72,319	2.94%	14587	19402	33989
Apr-11	Cardholder	2,522,060	2,522,060	100%	0:00	0:52	72,754	2.88%	13629	19107	32736
May-11	Cardholder	2,799,917	2,799,917	100%	0:00	0:51	81,716	2.92%	14050	20353	34403
Jun-11	Cardholder	2,836,653	2,836,653	100%	0:00	0:51	91,194	3.21%	12706	19839	32545
Jul-11	Cardholder	2,929,894	2,929,894	100%	0:00	0:52	87,615	2.99%	13163	20523	33000
Aug-11	Cardholder	2,987,343	2,987,343	100%	0:00	0:52	93,102	3.12%	14746	21321	36067
Sep-11	Cardholder	2,853,585	2,853,585	100%	0:00	0:52	81,240	2.85%	13849	20548	34397
Oct-11	Cardholder	2,783,596	2,783,596	100%	0:00	0:52	81,651	2.93%	14995	20880	35875

EBT Retailer

Date	Call Type	IVR Calls Offered	IVR Calls Answered	IVR Handled Percentage	IVR Average Speed of Answer	IVR Average Talk Time	CSR Opt Out Calls	CSR Opt Out Percentage
Nov-09	Retailer	9,895	9,895	100%	0:00	1:55	1,195	12.08%
Dec-09	Retailer	9,417	9,417	100%	0:00	1:51	1,742	18.50%
Jan-10	Retailer	8,172	8,172	100%	0:00	1:54	1,018	12.46%
Feb-10	Retailer	8,493	8,493	100%	0:00	1:54	1,085	12.78%
Mar-10	Retailer	10,206	10,206	100%	0:00	1:53	1,017	9.96%
Apr-10	Retailer	10,156	10,156	100%	0:00	1:55	1,016	10.00%
May-10	Retailer	11,750	11,750	100%	0:00	1:54	1,332	11.34%
Jun-10	Retailer	12,855	12,855	100%	0:00	1:52	1,575	12.25%
Jul-10	Retailer	11,941	11,941	100%	0:00	1:51	1,887	15.80%
Aug-10	Retailer	13,010	13,010	100%	0:00	1:51	1,893	14.55%
Sep-10	Retailer	14,980	14,980	100%	0:00	1:51	2,064	13.78%
Oct-10	Retailer	11,651	11,651	100%	0:00	1:58	1,254	10.76%
Nov-10	Retailer	12,335	12,335	100%	0:00	1:56	1,523	12.35%
Dec-10	Retailer	10,154	10,125	100%	0:00	1:58	1,104	10.87%
Jan-11	Retailer	9,601	9,601	100%	0:00	1:56	1,211	12.61%
Feb-11	Retailer	10,793	10,793	100%	0:00	1:54	1,298	12.03%
Mar-11	Retailer	12,430	12,430	100%	0:00	1:54	1,241	9.98%
Apr-11	Retailer	12,006	12,006	100%	0:00	1:58	1,367	11.39%
May-11	Retailer	13,320	13,320	100%	0:00	1:54	1,606	12.06%
Jun-11	Retailer	12,473	12,473	100%	0:00	1:56	1,222	9.80%
Jul-11	Retailer	11,257	11,257	100%	0:00	2:00	1,127	10.01%
Aug-11	Retailer	11,309	11,309	100%	0:00	1:55	1,250	11.05%
Sep-11	Retailer	11,454	11,454	100%	0:00	1:59	1,331	11.62%
Oct-11	Retailer	11,436	11,436	100%	0:00	1:54	1,373	12.01%

**Customer Service Representatives
EBT Cardholder**

Date	Call Type	CSR Calls Offered	CSR Calls Handled	CSR Handled Percentage	CSR Calls Abandoned	CSR Abandoned Percentage	CSR Average Speed of Abandon	CSR Average Speed of Answer	CSR Average Talk Time
Nov-09	Cardholder	57,635	55,072	95.55%	2,563	4.45%	00:57	00:27	02:09
Dec-09	Cardholder	57,182	53,665	93.85%	3,517	6.15%	1:26	0:35	2:12
Jan-10	Cardholder	53,535	51,326	95.87%	2,209	4.13%	0:19	0:12	2:13
Feb-10	Cardholder	49,462	46,543	94.10%	2,919	5.90%	1:10	0:28	2:12
Mar-10	Cardholder	57,915	54,820	94.66%	3,095	5.34%	00:47	00:17	02:14
Apr-10	Cardholder	56,172	53,194	94.70%	2,978	5.30%	00:29	00:18	2:10
May-10	Cardholder	55,697	51,829	93.06%	3,868	6.94%	00:31	00:20	02:07
Jun-10	Cardholder	64,639	59,544	92.13%	5085	7.87%	0:27	0:20	2:06
Jul-10	Cardholder	70,185	64,758	92.27%	5,427	7.73%	0:29	00:18	02:00
Aug-10	Cardholder	71,117	67,048	94.28%	4,069	5.72%	0:13	00:10	2:07
Sep-10	Cardholder	67,886	65,156	95.98%	2,730	4.02%	0:21	00:09	2:23
Oct-10	Cardholder	64,810	62,191	95.96%	2,619	4.04%	00:19	00:08	2:19
Nov-10	Cardholder	60,507	56,675	93.67%	3,832	6.33%	0:25	00:19	2:31
Dec-10	Cardholder	64,255	62,835	97.79%	1,420	2.21%	00:18	0:04	2:20
Jan-11	Cardholder	61,105	58,391	95.56%	2,714	4.44%	0:23	0:07	02:25
Feb-11	Cardholder	57,249	54,739	95.62%	2,510	4.38%	0:20	0:07	2:22
Mar-11	Cardholder	62,811	59,268	94.36%	3,543	5.64%	0:32	0:12	2:23
Apr-11	Cardholder	64,031	61,370	95.84%	2,661	4.16%	0:22	0:07	2:13
May-11	Cardholder	72,656	67,425	92.80%	5,231	7.20%	0:27	0:14	2:12
Jun-11	Cardholder	71,209	67,757	95.15%	3,452	4.85%	00:15	00:08	02:17
Jul-11	Cardholder	67,048	64,542	96.26%	2,506	3.74%	00:27	00:08	02:21
Aug-11	Cardholder	70,350	65,883	93.65%	4,467	6.35%	00:43	00:18	02:17
Sep-11	Cardholder	68,851	65,051	94.48%	3,800	5.52%	00:50	00:18	02:18
Oct-11	Cardholder	70,204	66,460	94.67%	3,744	5.33%	01:00	00:14	02:17

EBT Cardholder Spanish

Date	Call Type	CSR Calls Offered	CSR Calls Handled	CSR Handled Percentage	CSR Calls Abandoned	CSR Abandoned Percentage	CSR Average Speed of Abandon	CSR Average Speed of Answer	CSR Average Talk Time
Nov-09	Cardholder Spanish	869	847	97.47%	22	2.53%	00:11	00:11	03:01
Dec-09	Cardholder Spanish	847	820	96.81%	27	3.19%	00:17	00:13	3:02
Jan-10	Cardholder Spanish	890	846	95.06%	44	4.94%	00:31	00:21	3:22
Feb-10	Cardholder Spanish	811	753	92.85%	58	7.15%	00:29	00:35	3:19
Mar-10	Cardholder Spanish	939	887	94.46%	52	5.54%	00:52	00:35	03:27
Apr-10	Cardholder Spanish	828	773	93.36%	55	6.64%	00:47	00:42	3:28
May-10	Cardholder Spanish	763	713	93.45%	50	6.55%	00:37	00:29	03:34
Jun-10	Cardholder Spanish	892	797	89.35%	95	10.65%	00:20	00:33	3:27
Jul-10	Cardholder Spanish	933	821	88.00%	112	12.00%	00:33	00:52	03:35
Aug-10	Cardholder Spanish	1,041	933	89.63%	108	10.37%	00:31	00:30	3:20
Sep-10	Cardholder Spanish	840	761	90.60%	79	9.40%	00:34	00:29	3:20
Oct-10	Cardholder Spanish	900	813	90.33%	87	9.67%	00:20	00:25	3:18
Nov-10	Cardholder Spanish	799	701	87.73%	98	12.27%	1:13	1:02	3:29
Dec-10	Cardholder Spanish	748	709	94.79%	39	5.21%	0:29	00:21	3:17
Jan-11	Cardholder Spanish	862	778	90.26%	84	9.74%	0:37	00:26	3:33
Feb-11	Cardholder Spanish	765	675	88.24%	90	11.76%	0:32	00:37	3:31
Mar-11	Cardholder Spanish	762	676	88.71%	86	11.29%	1:19	0:31	3:52
Apr-11	Cardholder Spanish	760	692	91.05%	68	8.95%	1:14	0:23	3:11
May-11	Cardholder Spanish	779	711	91.27%	68	8.73%	0:37	0:33	3:29
Jun-11	Cardholder Spanish	730	681	93.29%	49	6.71%	00:38	00:28	04:03
Jul-11	Cardholder Spanish	860	802	93.26%	58	6.74%	00:54	00:26	03:38
Aug-11	Cardholder Spanish	739	691	93.50%	48	6.50%	00:58	00:34	03:39
Sep-11	Cardholder Spanish	773	712	92.11%	61	7.89%	01:43	00:58	03:40
Oct-11	Cardholder Spanish	774	734	94.83%	40	5.17%	00:22	00:36	03:29

EBT Retailer

Date	Call Type	CSR Calls Offered	CSR Calls Handled	CSR Handled Percentage	CSR Calls Abandoned	CSR Abandoned Percentage	CSR Average Speed of Abandon	CSR Average Speed of Answer	CSR Average Talk Time
Nov-09	Retailer	1,132	1,027	90.72%	105	9.28%	1:50	0:45	3:10
Dec-09	Retailer	1,569	1,460	93.05%	109	2.47%	1:27	1:04	3:03
Jan-10	Retailer	954	859	90.04%	95	9.96%	3:27	0:53	3:31
Feb-10	Retailer	1,020	961	94.22%	59	5.78%	18:00	30:00	09:00
Mar-10	Retailer	955	889	93.09%	66	6.91%	02:17	00:37	03:26
Apr-10	Retailer	979	904	92.34%	75	7.66%	1:57	00:46	3:04
May-10	Retailer	1,259	1,138	90.39%	121	9.61%	02:03	00:57	03:02
Jun-10	Retailer	1,458	1,278	87.65%	180	12.35	1:38	1:31	2:51
Jul-10	Retailer	1,679	1,442	85.88%	237	14.12%	1:38	1:36	03:03
Aug-10	Retailer	1,688	1,403	83.12%	285	16.88%	03:15	1:14	3:09
Sep-10	Retailer	1,863	1,641	88.08%	222	11.92%	1:32	1:16	2:40
Oct-10	Retailer	1,159	1,081	93.27%	78	6.73%	1:34	00:36	3:26
Nov-10	Retailer	1,353	1,274	94.16%	79	5.84%	1:13	0:46	04:09
Dec-10	Retailer	1,012	994	98.22%	18	1.78%	0:15	0:06	04:13
Jan-11	Retailer	1,081	1,059	97.96%	22	2.04%	00:08	00:08	3:48
Feb-11	Retailer	1,158	1,120	96.72%	38	3.28%	0:31	00:12	3:49
Mar-11	Retailer	1,021	996	97.55%	25	2.45%	0:44	0:12	3:35
Apr-11	Retailer	1,293	1,225	94.74%	68	5.26%	1:50	0:30	3:06
May-11	Retailer	1,304	1,217	93.33%	87	6.67%	01:42	00:45	03:08
Jun-11	Retailer	1,062	1,013	95.39%	49	4.61%	01:00	00:02	03:20
Jul-11	Retailer	997	977	97.99%	20	2.01%	00:42	00:16	03:26
Aug-11	Retailer	1,177	1,151	97.79%	26	2.21%	01:14	00:18	02:55
Sep-11	Retailer	1,230	1,160	94.31%	70	5.69%	02:57	00:33	02:48
Oct-11	Retailer	1,307	1,242	95.03%	65	4.97%	02:05	00:28	02:45

EBT Retailer Spanish

Date	Call Type	CSR Calls Offered	CSR Calls Handled	CSR Handled Percentage	CSR Calls Abandoned	CSR Abandoned Percentage	CSR Average Speed of Abandon	CSR Average Speed of Answer	CSR Average Talk Time
Nov-09	Retailer Spanish	0	0	0.00%	0	0.00%	00:00	00:00	00:00
Dec-09	Retailer Spanish	0	0	0.00%	0	0.00%	00:00	1:04	3:03
Jan-10	Retailer Spanish	13	13	100.00%	0	0.00%	0:00	0:49	3:38
Feb-10	Retailer Spanish	18	13	72.22%	5	27.78%	00:33	00:22	01:04
Mar-10	Retailer Spanish	16	16	100.00%	0	0.00%	00:00	00:16	06:58
Apr-10	Retailer Spanish	5	4	80.00%	1	20.00%	00:47	00:29	03:38
May-10	Retailer Spanish	12	11	91.67%	1	8.33%	00:05	00:31	02:21
Jun-10	Retailer Spanish	13	11	84.62%	2	15.38	0:04	0:01:12	3:18
Jul-10	Retailer Spanish	14	11	78.57%	3	21.43%	0:36	14:00	02:13
Aug-10	Retailer Spanish	0	0	0.00%	0	0.00%	00:00	00:00	00:00
Sep-10	Retailer Spanish	20	17	85.00%	3	15.00%	00:04	00:19	03:35
Oct-10	Retailer Spanish	13	10	76.92%	3	23.08%	00:17	00:03	02:58
Nov-10	Retailer Spanish	20	15	75.00%	5	25.00%	00:11	00:07	01:25
Dec-10	Retailer Spanish	24	19	79.17%	5	20.83%	00:08	00:21	02:46
Jan-11	Retailer Spanish	17	14	82.35%	3	17.65%	00:11	00:12	2:41
Feb-11	Retailer Spanish	27	23	85.19%	4	14.81%	0:19	0:05	3:37
Mar-11	Retailer Spanish	10	10	100.00%	0	0.00%	0:00	0:04	5:04
Apr-11	Retailer Spanish	12	5	41.67%	7	58.33%	0:24	0:05	1:29
May-11	Retailer Spanish	13	11	84.62%	2	15.38%	00:02	00:06	04:09
Jun-11	Retailer Spanish	2	2	100.00%	0	0.00%	00:00	04:00	00:49
Jul-11	Retailer Spanish	8	7	87.50%	1	12.50%	00:01	00:04	04:05
Aug-11	Retailer Spanish	13	13	100.00%	0	0.00%	00:00	00:04	03:07
Sep-11	Retailer Spanish	8	8	100.00%	0	0.00%	00:00	00:29	01:47
Oct-11	Retailer Spanish	12	11	91.67%	1	8.33%	01:33	00:14	02:07

Replacement Supplement 22

**EPC Customer Service Statistics
Issued December 15, 2011**

EPC Program

Automated Response Unit/Interactive Voice Response (IVR)

EPC Cardholder

Date	Call Type	IVR Calls Offered	IVR Calls Answered	IVR Handled Percentage	IVR Average Speed of Answer	IVR Average Talk Time	CSR Opt Out Calls	CSR Opt Out Percentage	New PINs	RePINs
Nov-09	Cardholder	585,053	585,053	100%	0:00	1:01	27,721	4.74%	16,424	2,742
Dec-09	Cardholder	635,080	635,080	100%	0:00	1:02	31,972	5.03%	13,713	2,979
Jan-10	Cardholder	660,836	660,836	100%	0:00	1:06	27,661	4.19%	14,860	3,112
Feb-10	Cardholder	551,481	551,481	100%	0:00	1:05	21,143	3.83%	9,871	2,728
Mar-10	Cardholder	617,127	617,127	100%	0:00	1:01	25,985	4.21%	10,769	3,060
Apr-10	Cardholder	635,348	635,348	100%	0:00	1:00	27,623	4.35%	9,556	3,077
May-10	Cardholder	721,143	721,143	100%	0:00	1:04	30,454	4.22%	11,533	3,864
Jun-10	Cardholder	920,092	920,092	100%	0:00	0:59	42,699	4.53%	10,212	3,772
Jul-10	Cardholder	797,286	797,286	100%	0:00	1:02	38,179	4.79%	11,452	3,182
Aug-10	Cardholder	781,306	781,309	100%	0:00	0:57	34,764	4.45%	10,870	3,217
Sep-10	Cardholder	687,696	687,696	100%	0:00	0:57	31,308	4.55%	10,454	3,074
Oct-10	Cardholder	680,866	680,866	100%	0:00	0:59	27,562	4.05%	11,135	3,245
Nov-10	Cardholder	695,523	695,523	100%	0:00	1:04	22,573	3.25%	9,779	3,386
Dec-10	Cardholder	794,248	794,248	100%	0:00	1:05	26,844	3.38%	9,334	3,545
Jan-11	Cardholder	604,436	604,436	100%	0:00	1:02	18,472	3.06%	6,442	2,498
Feb-11	Cardholder	585,986	585,986	100%	0:00	1:02	17,148	2.93%	7,812	2,860
Mar-11	Cardholder	641,609	641,609	100%	0:00	1:03	18,968	2.96%	8,458	3,266
Apr-11	Cardholder	670,234	670,234	100%	0:00	1:02	20,820	3.11%	8,626	3,263
May-11	Cardholder	720,752	720,752	100%	0:00	1:01	21,404	2.97%	8,510	3,385
Jun-11	Cardholder	684,796	684,796	100%	0:00	1:01	23,022	3.36%	8,618	3,223
Jul-11	Cardholder	753,605	753,605	100%	0:00	1:04	26,883	3.57%	8,940	3,320
Aug-11	Cardholder	712,856	712,856	100%	0:00	1:03	24,537	3.44%	9,302	3,306
Sep-11	Cardholder	694,492	694,492	100%	0:00	1:04	24,719	3.56%	9,086	3,418
Oct-11	Cardholder	923,763	923,763	100%	0:00	1:06	36,610	3.96%	9,219	3,895

**Customer Service Representatives
EPC Cardholder**

Date	Call Type	CSR Calls Offered	CSR Calls Handled	CSR Handled Percentage	CSR Calls Abandoned	CSR Abandoned Percentage	CSR Average Speed of Abandon	CSR Average Speed of Answer	CSR Average Talk Time
Nov-09	Cardholder	25,601	24,393	95.28%	1,208	4.72%	1:19	0:28	2:26
Dec-09	Cardholder	27,938	27,095	96.98%	843	3.02%	0:29	0:15	2:27
Jan-10	Cardholder	24,697	23,960	97.02%	737	2.98%	0:35	0:13	2:36
Feb-10	Cardholder	18,165	17,471	96.18%	694	3.82%	0:42	0:17	2:42
Mar-10	Cardholder	23,239	22,216	95.60%	1,023	4.40%	1:25	0:24	2:45
Apr-10	Cardholder	25,239	24,098	95.48%	1,141	4.52%	0:40	0:22	2:37
May-10	Cardholder	26,273	24,564	93.50%	1,709	6.50%	0:40	0:24	2:40
Jun-10	Cardholder	34,097	32,083	94.09%	2,014	5.91%	0:39	0:24	2:34
Jul-10	Cardholder	30,408	28,771	94.62%	1,637	5.38%	0:31	0:21	2:26
Aug-10	Cardholder	29,786	28,782	96.63%	1,004	3.37%	0:14	0:10	2:33
Sep-10	Cardholder	27,771	26,779	96.43%	992	3.57%	0:13	0:12	2:30
Oct-10	Cardholder	25,670	24,487	95.39%	1,183	4.61%	0:36	0:15	3:06
Nov-10	Cardholder	21,532	20,197	93.80%	1,335	6.20%	0:33	0:28	3:19
Dec-10	Cardholder	25,239	24,552	97.28%	687	2.72%	0:27	0:10	2:46
Jan-11	Cardholder	20,460	19,614	95.87%	846	4.13%	0:29	0:13	3:14
Feb-11	Cardholder	15,871	14,895	93.85%	976	6.15%	1:07	0:19	3:16
Mar-11	Cardholder	17,677	16,824	95.17%	853	4.83%	0:34	0:16	3:13
Apr-11	Cardholder	20,418	19,773	96.84%	645	3.16%	0:24	0:10	2:50
May-11	Cardholder	24,480	23,174	94.67%	1,306	5.33%	0:33	0:18	2:50
Jun-11	Cardholder	20,525	19,673	95.85%	852	4.15%	0:00	0:14	2:47
Jul-11	Cardholder	21,941	20,694	94.32%	1,247	5.68%	0:59	0:24	2:55
Aug-11	Cardholder	17,313	16,144	93.25%	1,169	6.75%	0:01	0:32	2:39
Sep-11	Cardholder	16,231	15,193	93.60%	1,038	6.40%	1:56	0:40	2:40
Oct-11	Cardholder	21,358	19,788	92.65%	1,570	7.35%	0:02	0:53	2:29

EPC Cardholder Spanish

Date	Call Type	CSR Calls Offered	CSR Calls Handled	CSR Handled Percentage	CSR Calls Abandoned	CSR Abandoned Percentage	CSR Average Speed of Abandon	CSR Average Speed of Answer	CSR Average Talk Time
Nov-09	Cardholder Spanish	378	366	96.83%	12	3.17%	1:08	0:20	3:27
Dec-09	Cardholder Spanish	314	300	95.54%	14	4.46%	2:04	0:29	3:43
Jan-10	Cardholder Spanish	398	372	93.47%	26	6.53%	0:30	0:47	3:45
Feb-10	Cardholder Spanish	310	284	91.61%	26	8.39%	1:36	1:15	3:56
Mar-10	Cardholder Spanish	305	271	88.85%	34	11.15%	1:33	0:54	3:33
Apr-10	Cardholder Spanish	260	236	90.77%	24	9.23%	1:58	1:32	3:47
May-10	Cardholder Spanish	226	214	94.69%	12	5.31%	0:15	0:36	4:08
Jun-10	Cardholder Spanish	429	379	88.34%	50	11.66%	0:53	1:05	4:05
Jul-10	Cardholder Spanish	346	302	87.28%	44	12.72%	0:32	1:02	3:42
Aug-10	Cardholder Spanish	390	346	88.72%	44	11.28%	1:05	1:06	4:05
Sep-10	Cardholder Spanish	335	309	92.24%	26	7.76%	0:21	0:25	4:21
Oct-10	Cardholder Spanish	293	277	94.54%	16	5.46%	0:17	0:35	4:00
Nov-10	Cardholder Spanish	254	198	77.95%	56	22.05%	1:29	2:01	3:27
Dec-10	Cardholder Spanish	292	251	85.96%	41	14.04%	2:52	1:10	3:49
Jan-11	Cardholder Spanish	303	368	88.45%	35	11.55%	1:33	1:00	4:23
Feb-11	Cardholder Spanish	204	168	82.35%	36	17.65%	1:25	0:46	4:53
Mar-11	Cardholder Spanish	260	218	83.85%	42	16.15%	4:09	0:59	4:26
Apr-11	Cardholder Spanish	226	214	94.69%	12	5.31%	0:52	0:17	4:26
May-11	Cardholder Spanish	253	229	90.51%	24	9.49%	1:12	0:43	4:55
Jun-11	Cardholder Spanish	215	198	92.09%	17	7.91%	0:57	0:31	4:48
Jul-11	Cardholder Spanish	241	231	95.85%	10	4.15%	1:23	0:19	4:49
Aug-11	Cardholder Spanish	169	149	88.17%	20	11.83%	8:40	1:21	4:19
Sep-11	Cardholder Spanish	188	165	87.77%	23	12.23%	0:10	1:03	4:52
Oct-11	Cardholder Spanish	255	222	87.06%	33	12.94%	0:15	1:35	4:45