

Cover Letter

April 12, 2017

Jonathan Goff
California Department of Corrections and Rehabilitation
1900 Birkmont Dr.
Rancho Cordova, CA 95742

Re: Request for Offer (RFO) C5607126-D for Lock Box and Debit Card Services

Dear Mr. Goff,

JPay is pleased to submit this proposal in response to RFO C5607126-D for Lock Box and Debit Card Services for the California Department of Corrections and Rehabilitation (CDCR). We appreciate the opportunity to continue our successful partnership with the State of California.

As an authorized officer of JPay who has legal and binding authority, I certify that JPay agrees to the terms and conditions stated in the RFO. JPay's FEIN is 01-0756761 and the address is:

JPay Inc.
12864 Biscayne Blvd, Ste. 143
Miami, FL 33181
(954) 862-6903

If you have any questions regarding this RFO, please contact me. We look forward to hearing from you.

Sincerely,



Errol Feldman
Chief Executive Officer
(954) 862-6903
efeldman@jpay.com

Executive Summary



JPay is a 14-year old technology company located in south Florida with the single purpose of serving our nation’s correction agencies. Our mission is to design easy and convenient ways to assist agencies in fulfilling their mission to rehabilitate inmates and reduce recidivism while keeping the facility and community safe. Our customer base includes correction staff, inmates and their family & friends - the driving force behind our innovation and drive to succeed.

The requested Lock Box and Debit Card services are not just part of our “corrections portfolio” but are key components of our business. JPay’s payment footprint includes more than two million inmates and more than a million Release Debit Cards. We process more inmate payments than any other company in the world. No one else can come close to this volume, scalability and most importantly, experience.

Lock Box Services

JPay has been providing Lock Box services for more than eight years and continues to grow its payment volumes. JPay’s Lock Box service processed more than 11,000 lock box payments last year in CDCR alone, and has had similar success with our 15 other state Department of Corrections clients:

- Florida
- Illinois
- Indiana
- Kansas
- Louisiana
- Minnesota
- New Jersey
- New York
- North Carolina
- Oklahoma
- Ohio
- Pennsylvania
- South Carolina
- Tennessee
- Virginia

Release Debit Card Services

In 2006, JPay designed and implemented a Release Debit Card program for the Colorado Department of Corrections to eliminate the need to issue cash or checks to inmates being released. After 11 years of providing Release Debit Card services for the corrections industry, we are proud to say that no other corrections-grade Debit Card program in the country is this tried and tested. In addition to CDCR, JPay's Release Debit Card program is being used in these 13 state prison systems:

- Colorado
- Florida
- Georgia
- Indiana
- Kentucky
- Louisiana
- Minnesota
- Missouri
- New Jersey
- North Carolina
- Oklahoma
- Tennessee
- Virginia

Competitive Advantage

Our product offerings and cost structure are designed to be the most advantageous for our correctional clients while providing inmates and their friends and family a wide variety of affordable services. Our competitive advantage centers around three things - 1) Scalability, 2) Reliability, and 3) People. All of these components distinguish us from our competition and have proven so time and time again.

Payment Processing Scalability and Reliability

Without scalability, payment systems are susceptible to crashing due to high transaction volumes. By ignoring this critical aspect of system design, companies are exposed to periods of transaction overload. Fourteen years of transaction history with 99.9% uptime is a testament to the strength of JPay's payment platform. Our systems are designed and built to process millions of transactions through all payment channels every day.

Outstanding Customer Service

Behind every transaction is a person, and our philosophy is to treat each of them with the utmost care. For customers calling to make a payment or just to ask a question, a team of highly trained representatives take calls in English, as well as several other languages, 24 hours a day.

For facility support, a dedicated team of Help Desk Agents are on call to assist staff at all times. Help Desk Agents have completed the highest level of system training, enabling them to respond to CDCR staff requests on the spot. JPay finds and vets the best people to work at the company and continues to train and grow our staff so we can constantly provide outstanding service for clients, inmates, and families.

Our California Partnership



CDCR has played a significant role in JPay’s maturity as a company. CDCR was an early adopter of JPay’s payment service and has provided JPay with years of valuable feedback and critical input. CDCR has helped JPay not only create a great product but learn how to better communicate and interact with staff, inmates, and their families.

Today, JPay commands the largest market share of CDCR’s inmate payments. JPay processed more than 640,000 transactions last year for CDCR and this number continues to grow. With statistics like this, CDCR can be assured that JPay continues to be the best choice to handle CDCR’s Lock Box payments.

The proposed Lock Box and Release Debit Card services complement JPay’s electronic payment platform also in place at CDCR. This suite of services provides a greater level of insight into inmate transactions and their relationship network as a whole. We truly value our partnership with CDCR and look forward to continuing to provide CDCR with Lock Box and Release Debit Card services.

Contractor Tasks/Deliverables

1. *Lock Box Services*

a. *Provide cost free Lock Box Services to CDCR inmates' family and friends free of cost.*

At no cost to CDCR or the customer (family member or friend sending money), JPay collects and processes all money orders, bank and cashier's checks through our secure, in-house Lock Box service. JPay has a team of employees that process money orders around the clock as well as a fully redundant processing system.

Money orders are sent to a California-based PO Box exclusively designated for CDCR. Ever since CDCR chose JPay as the exclusive provider of Lock Box services, CDCR payment data from every JPay collection channel has been instantly available on JPay's online reporting system, giving CDCR complete transparency over all types of payments made through JPay as well as robust investigative reporting capabilities.

Inmate Verification

The JPay process of posting Lock Box payments requires the user to complete and submit a deposit slip. Our software reads and verifies all scanned items to ensure the information on the slip matches the payment information. The inmate information (name and ID) is verified against a file of inmate data that JPay receives from CDCR each day. Lock Box payments are included in the daily payment file JPay sends back to CDCR for automatic posting to inmate accounts the same day they are processed.

Delivery Timing

JPay has secured key relationships within the banking industry enabling JPay to perfect the cash settlement process for Lock Box processing. JPay also uses the leading money order processing equipment to ensure the most efficient, error-minimizing, corrections-friendly Lock Box operation in the industry.

b. *Provide Lock Box Services to CDCR inmates' family and friends according Contractor's fee schedule.*

JPay understands and will comply with this requirement.

c. *Provide Lock Box services to CDCR inmates' family and friends free of cost.*

JPay understands and will comply with this requirement. JPay will provide Lock Box services at no cost to CDCR or the inmates' family and friends.

- d. *Guarantee and assume full liability for all Lock Box funds transferred and deposited into the CDCR bank account. CDCR will not be held responsible for any fraudulent funds transferred by the contractor on behalf of CDCR.*

JPay guarantees and assumes full liability for all Lock Box funds as well as every financial transaction we provide. CDCR will never be held responsible for any returned or fraudulent payments.

- e. *Image front and back of all envelopes and negotiable items (i.e. checks, money orders) and retain all imaged data for a period of current plus 3 years from the time of deposit.*

JPay currently takes images of all envelopes and negotiable items as agreed upon with CDCR and retains the images indefinitely.

- f. *The Contractor shall disclose all exceptions, limitations and full cost to the sender. The disclosure shall be stated on the Lock Box Service Remittance Coupon in multiple languages (at a minimum English and Spanish).*

JPay will disclose all exceptions, limitations, and costs on the Remittance Coupon in English and Spanish.

- g. *Provide CDCR staff system user training on the Lock Box Service during the term of this contract as requested by CDCR at no additional cost to CDCR.*

JPay's comprehensive system training will be provided to CDCR staff at no cost.

- h. *Provide Remittance Coupon in multiple languages (at a minimum English and Spanish) to be used by family and friends to aid in the processing of funds through the Lock Box Service. The Remittance Forms should be made available in all CDCR facilities (i.e. visiting rooms, inmate orientation packets and online). The Remittance Form must state "For Inmate Trust Funds Only." The Remittance Form shall include an area for:*

- *Inmate Name*
- *CDCR Identification*
- *Number Institution*
- *Sender's name, address and phone number*
- *Deposit Amount Remittance Coupons shall state the following disclosure statement: "All Deposits are subject to Restitution unless specifically exempt from Restitution, per Title 15, Section 3097."*

JPay provides remittance forms in all CDCR facilities that can be placed in visiting rooms and inmate orientation packets. JPay will continue to assist CDCR in describing Lock Box services on the CDCR homepage as well as maintaining a link to the JPay website where the remittance form can be downloaded.

i. Keep all names and identification numbers of inmates confidential.

JPay understands and will comply with this requirement.

j. The Contractor shall provide Lock Box informational materials, (i.e. posters and pamphlets) to be displayed in each CDCR correctional facility, in multiple languages, (at a minimum, in English and Spanish), for the purpose of notifying family and friends about the availability of the Lock Box Services. Material must be reviewed by Accounting Services Branch – Inmate Accounting and the and Division of Adult Institutions. Any advertising for Services covered under this contract must be reviewed and approved by CDCR prior to its use. Any advertising for services not under this Agreement is strictly prohibited.

JPay will continue to supply bilingual Lock Box informational materials to CDCR for review and subsequent distribution. After CDCR approval, JPay will distribute posters and flyers for each facility to place in living units. Handouts can be placed into canteen bags as well as in visitation rooms and facility lobbies. JPay's Lock Box services are already described on the CDCR homepage, along with a link to the JPay website, so JPay will ensure all information remains current.

k. Respond to and resolve all inquiries and complaints (within 24 hours of receipt) from CDCR inmates' and parolees' family and friends regarding failure of transmittal of funds.

JPay's call center is staffed 24 hours a day, seven days a week and will resolve all customer and CDCR inmate inquiries and complaints within 24 hours of receipt.

l. Comply with all applicable California banking regulations.

To comply with all federal and state regulations, CDCR's Lock Box provider must be licensed as a money transmitter in California as well as every other applicable state in the USA where that provider collects payments. If not, both the consumer and CDCR could be exposed to financial loss and fraud. JPay has completed this licensing process across the country, so CDCR can be assured that they are in safe hands having JPay as their Lock Box provider.

JPay is also compliant with all anti-money laundering regulations, Office of Foreign Assets Control (OFAC) screening guidelines and Payment Card Industry Data Security Standards (PCI-DSS). Transaction limits are enforced to ensure compliance with customer identification requirements and federal reporting levels.

m. Assist CDCR Investigative Services Unit (ISU) and Criminal Intelligence Analysis Unit (CIAU) with requests for information pertaining to money laundering, fraud, or illegal activities as needed. Provide at a minimum investigative reports that contain transaction history by inmate name, CDCR number, and sender information.

All of JPay’s services are administered through our secure, user-friendly web portal called the Facility System. CDCR is already familiar with JPay’s Facility System as this portal is accessed daily by inmate banking staff and investigators. One of the benefits of continuing to contract with JPay for Lock Box services is that all CDCR inmate trust fund deposit information is consolidated into one centralized reporting tool that provides details collected from all of JPay’s channels.

Using JPay’s powerful Intel System, CDCR staff can create reports on specific transactions or the complete history of an inmate or depositor’s activity. Transactions can be researched by entering any of the following search criteria:

- Inmate first, last or full name
- CDCR number
- Customer first, last or full name
- Batch number
- Transaction number
- Customer phone number

The screenshot shows a search interface with two dropdown menus. The first dropdown is labeled 'Customer' and is currently set to 'Customer'. The second dropdown is labeled '- Select -' and has a list of options: 'First Name', 'Last Name', 'Full Name', 'Account ID', and 'IP Address'. The 'First Name' option is currently selected. Below the dropdowns, there is a checkbox labeled 'Show Older Transactions' which is checked.

n. The Contractor shall create an automated interface of the payment file with the Trust Restitution Accounting Canteen System (TRACS)

- *CDCR has a licensing agreement with a third party vendor for the TRACS system, Advanced Technologies Group (ATG).*
- *The Contractor is responsible for contacting ATG, negotiating an agreement with ATG to allow interface activities on behalf of the Contractor with TRACS, and all development activities required in setting up their interface with ATG. This could include a “per transaction” fee, or a licensing fee. The Contractor’s rates as identified on the Rate Sheet (Exhibit B-2) shall be inclusive of any and all fees anticipated for this Service.*

JPay has an interface with TRACS that is operational for CDCR and several other state agencies. The interface enables automated posting of transactions to inmate accounts. Each business day, JPay sends a batch file containing all payments to TRACS that have been received in the past 24 hours. The payments are then uploaded into each inmate's account.

JPay and ATG have been working together for several years and already have an integration in place for the services in this RFO. JPay and ATG will reapply the terms of our agreement to an award of a contract resulting from this RFO.

o. Process Receipts on a daily basis.

- The front of the negotiable instrument will be imaged, and the front and back of envelopes will be imaged. If the negotiable instrument is damaged and cannot be imaged, it will be rejected. If the envelope is damaged and cannot be imaged, processing of the negotiable instrument will proceed without the associated envelope data.*
- Negotiable instruments will be stamped with the Contractor's standard endorsement during the encoding process.*
- Capture data for all negotiable instruments including the amount, CDCR Identification Number, sender name, address and zip code, the fund source type of cashier's check, personal check or money order, and date of negotiable instrument.*
- Produce a standard audit trail.*
- Make daily deposits.*
- Report any variance or reconciling item.*
- Report any misapplication of funds.*

JPay understands and will comply with this requirement. JPay processes money orders around the clock. If normal processing levels do not match incoming volume, JPay can easily adjust staffing to increase throughput.

p. Provide secured database access to CDCR Accounting of funds transferred to CDCR.

JPay's Facility System will provide secure database access to CDCR Accounting.

q. Provide a Daily Transaction Report by Institution. This report must contain the inmate name, inmate CDCR number, Sender's name, address, phone number, funds transfer date, "Lock Box" as the Fund Source Type, dollar amount, transaction count, deposit number or batch number, Institution total.

JPay's Facility System will provide a daily transaction report that includes all the above-requested information.

On the Facility System, the CDCR user selects the Money product. The default page is the Deposit History with a list of deposits ordered by date. The most recent deposits are displayed on top.

Deposit History

Below is the list of deposits ordered by date. The most recent deposits are displayed on top.

Batch Date	Batch	Transfers	Amounts	Report	Export	Receipts	Restitution Payments
6/22/2016	93053	582	\$45,863.21	[View]	[View]	[View]	[View]
6/21/2016	93052	809	\$61,824.52	[View]	[View]	[View]	[View]
6/20/2016	93051	1138	\$84,289.36	[View]	[View]	[View]	[View]
6/19/2016	93050	1181	\$89,636.74	[View]	[View]	[View]	[View]
6/18/2016	93049	1267	\$96,333.01	[View]	[View]	[View]	[View]
6/17/2016	93048	1344	\$105,648.44	[View]	[View]	[View]	[View]

The user clicks on “View” under the Report column to view that day’s transactions broken down by facility (institution). The following screen displays each facility for that batch with the total transfers and transfer amounts.

Deposit History

Below is the list of deposits. The ones marked in yellow are canceled deposits.
Deposits for **Batch 93053**

Page 1 of 12

Batch Date	Transfers	Amounts	Facility Location	Report	Receipts
6/22/2016	19	\$1,210.00	Avenal State Prison	[View]	[View]
6/22/2016	13	\$1,105.00	California City Correctional Center	[View]	[View]
6/22/2016	17	\$1,193.00	California Correctional Center	[View]	[View]
6/22/2016	28	\$2,501.00	California Correctional Institution	[View]	[View]
6/22/2016	4	\$258.00	California Health Care Facility	[View]	[View]
6/22/2016	21	\$1,829.30	California Institution for Men	[View]	[View]
6/22/2016	12	\$675.00	California Institution for Women	[View]	[View]
6/22/2016	6	\$401.00	California Medical Facility	[View]	[View]
6/22/2016	8	\$600.00	California Men's Colony	[View]	[View]
6/22/2016	9	\$496.30	California Rehabilitation Center	[View]	[View]
6/22/2016	24	\$2,178.00	California Substance Abuse Treatment Facility at Corcoran	[View]	[View]
6/22/2016	23	\$1,425.00	Calipatria State Prison	[View]	[View]
6/22/2016	16	\$995.00	Centinela State Prison	[View]	[View]

By selecting “Report”, the user can view each facility’s summary report and can export it to an Excel spreadsheet.

Deposit History

Below is the list of deposits. The ones marked in yellow are canceled deposits.
 Deposits for **Batch 93053** for **"Avenal State Prison"**

Page 1 of 12

Trans ID	Account ID	Customer	Inmate ID	Inmate	Date	Amount	TransType	Deposit Type
36002210	2220764	Paula Drummer	AT7973	FRANK PILLER	6/22/2016	\$60.00	Credit Card	
36002208	1568668	Jessica Hernandez	V43205	ANTONIO ZENDEJAS	6/22/2016	\$100.00	Credit Card	
36002200	4653099	Cynthia Mercado	E16139	DARRELL SMITH	6/22/2016	\$25.00	Credit Card	
36002157	260367	Marcelina Hernandez	AP2416	SAVADOR VALLEJOS	6/22/2016	\$100.00	Credit Card	
36001969	8958853	Joan Lazzari	G20636	JOSE GUZMAN	6/22/2016	\$30.00	Credit Card	
36001935	1953486	Lisa Hernandez	G33288	JUAN LERMA	6/22/2016	\$25.00	Credit Card	
36001934	1163826	shirley curry	AF4033	GREGORY WHITESIDE	6/22/2016	\$40.00	Credit Card	
36001877	1757560	Javier D Reyes	AN5509	BENJAMIN BRITO	6/22/2016	\$50.00	Credit Card	
36001868	923570	Adrianna Zatarain	F31934	ERNESTO ZATARAIN	6/22/2016	\$200.00	Credit Card	
36001844	4937925	helen lopez	J90948	DAVID LOPEZ	6/22/2016	\$45.00	Credit Card	

- r. Provide a Daily Transaction Summary Report by Institution, transaction counts, transferred amount, transfer date, deposit number or batch number. (As described in item bb)

JPay’s Facility System provides a Daily Transaction Summary Report that includes all the above-requested information.

Deposit History

Below is the list of deposits. The ones marked in yellow are canceled deposits.
 Deposits for **Batch 93053**

Page 1 of 12

Batch Date	Transfers	Amounts	Facility Location	Report	Receipts
6/22/2016	19	\$1,210.00	Avenal State Prison	[View]	[View]
6/22/2016	13	\$1,105.00	California City Correctional Center	[View]	[View]
6/22/2016	17	\$1,193.00	California Correctional Center	[View]	[View]
6/22/2016	28	\$2,501.00	California Correctional Institution	[View]	[View]
6/22/2016	4	\$258.00	California Health Care Facility	[View]	[View]
6/22/2016	21	\$1,829.30	California Institution for Men	[View]	[View]

- s. Provide a Monthly Transaction Summary Report by Institution, transaction counts, transferred amount, transfer date, deposit number or batch number. All reports should be available within 24 hours of Lock Box transactions and must be accessible to CDCR staff on the Contractors website at 06:00 a.m. PST the following business day. (As described in item cc)

JPay’s Facility System provides a Monthly Transaction Summary Report that includes all the above-requested information in the timeframe specified. All reports are available immediately following batch upload.

Monthly Totals Report

Date June 2016

[View Report](#)

Include archived data

Facility	Incoming Email	EFT Transactions	EFT Total Dollars Sent
CCI	0	1443	\$108,764.01
CMF	0	365	\$29,945.65
CEN	0	1293	\$89,831.94
LAC	0	1083	\$84,383.35
AMA	0	650	\$51,371.11
WSP	0	1454	\$117,433.56
AVE	0	1162	\$84,244.21
CHCF	0	192	\$14,713.90
CIM	0	949	\$82,079.17
SATF	0	1288	\$97,161.27
Totals	0	9879	\$759,928.17

- t. Contractor will maintain a retention schedule of CDCR data for a minimum of current plus three years from the date of transaction. The retained data must be accessible by CDCR staff for research or investigative purposes. The destruction of this data must be kept confidential for security purposes.

All transaction data is stored and easily accessible via the Facility System for one year online and archived indefinitely thereafter. The offline archives are easily accessed by request. JPay will provide archived data within 24 hours of the request (historically always sooner).

u. Establish audit trail accountability.

- *A tracking log, various processing steps and a database support activities will be maintained.*
- *All mail receipts will be processed through extraction and imaging prior to any reject evaluation processing.*
- *When an item is identified as a candidate for rejection and subsequent return-to-sender action, the name and address, processing date, batch ID, sequence number of the transaction, and the inmate's last name and CDCR number will be entered into a database file. Applicable information from the database file is imported into the labeling program for printing.*
- *A mailing log corresponding to each day's returned-to-sender items will be appended to the image system reject report file, thus enabling query search capabilities by address, sender name, inmate's CDCR number, or inmate name. It also will enable the recreation of facsimile copies of the original instrument and envelope.*
- *The return-to-sender database information will be appended to the daily Receipts Report. The data file will contain sender name, sender address and zip code, batch number, sequence number, mail received date, dollar amount, inmate's last name, inmate's CDCR number and return-to-sender reason code.*

Since JPay manages the entire process for returning rejected items to senders, JPay maintains a log of all rejected transactions to help JPay handle any customer inquiries regarding rejected transactions. If CDCR determines that a particular set of data is needed at any point, JPay will provide it upon request.

v. Not accept cash

JPay will not accept cash payments. Envelopes containing cash will be returned to the sender.

w. Not accept the check types listed below.

- *Any payment designated for any purpose other than deposit into an inmate's Trust Account*
 - *Any form of payment except for Personal Checks, Certified Checks, Cashier's Check and Money Orders.*

JPay only accepts money orders, personal checks (subject to a 10-day hold), certified checks, and cashier's checks for depositing into CDCR inmate trust accounts.

- x. *Reject a deposit and perform the action indicated if any of the following conditions exist:*
- *The negotiable instrument or remittance form does not contain an inmate name, the contractor will return to the sender.*
 - *The negotiable instrument does not contain a valid CDCR Identification Number, the contractor will return to the sender.*
 - *The name on the negotiable instruments with a valid CDCR Identification Number but a mismatch between the inmates name on file and the payee name on the instrument of payment, the contractor will return to the sender.*
 - *Negotiable instrument does not have a valid date and signature per banking industry standards, the contractor will return to the sender.*
 - *Stale dated payments, the contractor will return to the sender.*
 - *Third Party Checks, the contractor will return to the sender.*
 - *Foreign drawn negotiable instruments, the contractor will return to the sender.*
 - *For negotiable instruments with multiple CDCR Identification Numbers, the contractor will return to the sender. Note: There should be only one CDCR Number for each Remittance Form.*
 - *Parcels. Parcels will remain unopened. The contractor will return to the sender.*
 - *Attachments to the negotiable instrument found in the mailing, the contractor will return to the sender.*
 - *All correspondence, the contractor will return to the sender.*
 - *Any form of payment except for Personal Checks, Certified Checks, Cashier's Check and Money Orders, the Contractor shall return to sender.*
 - *If no return address, the contractor will forward the payment to:*
CDCR Trust Accounting
Unknown Funds
P.O. Box 276088
Sacramento, CA 95827

JPAY understands and will comply with these requirements.

- y. *Contractor shall mail and transmit all applicable items and data on a daily basis.*


JPAY processes transactions daily, including weekends and holidays. Electronic transmittal to CDCR of processed payments occurs in a batch file sent every business day.


- z. *Provide daily processing reports summarizing the following:*
 - *Number of remittances received by instrument type*
 - *Listing of type of negotiable instrument, CDCR Identification Number and dollar amount*
 - *Total dollar amount deposited*
 - *Listing of items rejected and the reason*

The Facility System provides access to a wealth of template and ad hoc daily reporting tools. All reports can be generated statewide or on a per-facility basis.

Deposit Report

View By:

From: 

To: 

Transfers

[Export to Excel](#)

Dates	Online	Phone	Mobile	MoneyGram	IVR	Money Order	Other	Total
6/2/2016	40	23	15	2	8	85	0	173
6/1/2016	24	13	17	2	5	58	0	119
5/31/2016	38	17	6	3	3	67	0	134
5/30/2016	34	6	2	1	2	49	0	94
Total	136	59	40	8	18	259	0	520

Money

Dates	Online	Phone	Mobile	MoneyGram	IVR	Money Order	Other	Total
6/2/2016	13,953.05	3,047.05	1,280.00	6,464.10	420.00	3,763.05	0.00	28,927.25
6/1/2016	16,971.60	3,624.10	1,677.09	13,787.05	1,025.00	2,952.10	0.00	40,036.94
5/31/2016	9,249.55	3,190.00	1,608.05	16,798.50	1,255.00	1,905.00	0.00	34,006.10
5/30/2016	11,103.23	3,467.10	1,682.00	13,014.10	504.00	3,545.00	0.00	33,315.43
Total	\$51,277.43	\$13,328.25	\$6,247.14	\$50,063.75	\$3,204.00	\$12,165.15	\$0.00	\$136,285.72

aa. Provide a monthly report of cumulative data summarizing the following:

- Number of remittances received by instrument type
- Listing of type of negotiable instrument, CDCR Identification Number and dollar amount
- Total dollar amount deposited
- Listing of items rejected and the reason

All of the daily reports accessible on the Facility System can be generated on monthly basis. CDCR can also select a custom date range for additional analysis.

Deposit Report

View By:

From:

To:

Transfers

[Export to Excel](#)

Dates	Online	Phone	Mobile	MoneyGram	IVR	Money Order	Other	Total
05 - 2016	514	95	104	94	42	67	0	1738
04 - 2016	883	167	199	194	67	38	0	2902
03 - 2016	1182	266	231	237	96	67	0	3921
Total	2579	528	534	525	205	172	0	8561

Money

Dates	Online	Phone	Mobile	MoneyGram	IVR	Money Order	Other	Total
05 - 2016	30,203.20	6,328.28	6,334.93	6,464.10	2,229.00	10,392.48	0.00	61,951.99
04 - 2016	48,732.81	10,942.77	10,874.77	13,787.05	4,133.00	3,245.00	0.00	91,715.40
03 - 2016	77,786.08	19,134.75	12,538.03	16,798.50	5,869.00	6,443.49	0.00	138,569.85
Total	\$156,722.09	\$36,405.80	\$29,747.73	\$37,049.65	\$12,231.00	\$20,080.97	\$0.00	\$292,237.24

bb. Establish quality controls that provide quality assurance and meet acceptable quality standards for scanned image and data entry accuracy as defined by CDCR.

JPay understands and will comply with this requirement.

cc. Provide security and confidentiality of all CDCR financial information, staff and personnel, and inmates housed at CDCR facilities.

JPay understands and will comply with this requirement.

dd. Provide excellent customer service.

Behind every transaction is a person, and our philosophy is to treat each one with the utmost care. A team of highly trained representatives take calls in English, Spanish, Portuguese, French, and Creole 24 hours a day.

For facility support, a dedicated team of Help Desk Analysts is on call to assist CDCR staff at all times. Help Desk Analysts have completed the highest level of system training, enabling them to respond to staff requests on the spot. JPay finds and vets the best people to work at the company, and we continue to train and grow our staff so we can stay competitive, constantly innovate, and offer the best industry solutions.

2. Debit Card Services

- a. *Provide cost free Debit Card Services to CDCR for the issuance of Parole Release funds and personal funds (Trust Funds) to Parolees. Services to include set-up and maintenance of accounts, training and training materials, providing CDCR with web-based access to vendor program, debit card stock, electronic and printed reports and all other materials, supplies, programs and interfaces required to providing this service.*

Program Overview

All cards and supplies needed to administer the program are provided by JPay at no cost to CDCR. Each card comes inside of a sealed envelope and contains a cardholder Agreement and Disclosure Statement that outlines the Terms and Conditions of the program. For security purposes, the card number is never exposed. Instead, a unique identifier appears in the window of the envelope that corresponds to the card.

JPay's card program is nationally and internationally accepted at millions of locations worldwide. Upon receipt of the card and without obtaining a PIN, the cardholder can use the card for signature-based transactions. If the cardholder would like to make a PIN-based purchase or withdraw funds from the ATM, the cardholder must first call JPay's toll-free telephone number or go to the JPay.com website to establish a PIN.

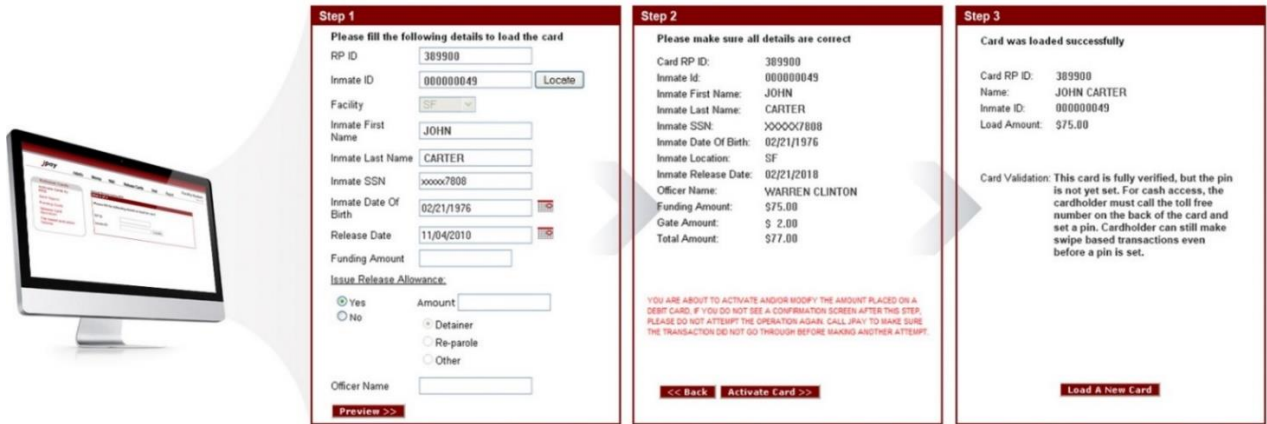
Cardholders can access their account information 24/7/365 via a toll-free telephone number and via the JPay.com website. From the JPay website, cardholders can manage their account, review their statement, add funds, request an additional card and update personal data.

JPay will send, at a minimum, three months of card stock inventory to each facility. JPay monitors inventory volume at each facility and an alert triggers when a facility's inventory reaches a predetermined threshold. This system enables JPay to ship supplies without the facilities needing to get involved.

Loading the Card

CDCR staff can load release cards via JPay's online portal, the Facility System. Once the user enters the offender's ID# the system will pre-populate their name and date of birth (if provided on the inmate data file sent daily). JPay requires the offender name, offender ID, date of birth and load amount in order to load a card, which can be done in a few simple steps.

Loading a Release Card through the Facility System



Performing a Card Action

After an offender is released, CDCR staff can still load additional funds (e.g. offender pay, commissary credits) onto an offender’s card, modify an offender’s card or void an offender’s card. All of these actions are performed via the Facility System.

Banking and Reporting

All funds corresponding to each day’s card loads are debited from CDCR’s bank account via an Automated Clearing House (ACH) debit the following day or CDCR can credit JPay’s bank account via ACH the following day. JPay provides ad hoc reporting for CDCR staff to look up daily, weekly, monthly and quarterly reports for all card transactions.

Using the Card

Upon receipt of the card and without obtaining a PIN, the card will be available to be used for signature-based transactions. To make a PIN-based purchase or withdraw funds from the ATM, the cardholder must first call JPay’s toll free telephone number to establish a PIN. All first-time callers speak with a live agent. Upon verification, the agent provides the cardholder with a PIN, answers any questions or concerns regarding the card and informs the cardholder of the option to upgrade to a personalized card.

Cardholders can access their account information 24/7/365 via a toll-free telephone number and via the JPay.com website. From the JPay website, cardholders can manage their account, review their statement, add funds, request an additional card and update personal data. Cardholders are also given the option to receive daily text and email alerts. This lets the cardholder instantly know their balance and transaction activity. This feature can be used to notify the cardholder if CDCR staff loads additional funds onto the cardholder’s account.

Loading Funds onto the Card

In addition to CDCR’s ability to load funds onto the card, the cardholder has the ability to load funds onto the card and use the card anywhere worldwide where MasterCard debit card is accepted. The cardholder can have their paycheck deposited directly onto their card in addition to going to thousands of locations to place funds on the card such as Western Union and PayPal.

- b. Contractor is to provide to the CDCR client (inmate, parolee, ward) access to release and trust funds through the use of a branded debit card at point-of-sale (POS) devices and automated teller machines (ATMs) wherever the VISA and/or MasterCard logo (and/or the various network partners of Contractor, Ex: Cirrus, Plus, Star) is accepted.*

For POS purchases, JPay’s card program is accepted at millions of locations worldwide through Cirrus, an interbank network operated by MasterCard. Anywhere MasterCard is accepted, JPay’s Release Debit Card is accepted.



For ATM transactions, JPay’s card program is part of the MoneyPass network which gives released offenders access to thousands of surcharge-free ATMs across the country. There are 1,927 surcharge-free ATMs in California and more than 24,000 surcharge-free ATMs across the United States.



- c. Contractor must have all of the resources to successfully perform under the contract. This includes, but is not limited to, personnel in the number and with the skills required, experience providing similar services, and financial resources sufficient to complete performance under the contract.*

JPay’s Release Card program is implemented in 14 state correction agencies including CDCR and has proven to eliminate the need for checks or cash at the time of release. As evidenced by this nationwide deployment of JPay services, JPay is indeed a strong, financially sound company and is also now backed by the substantial resources of our parent company, Securus Technologies. JPay presently has a surety bond on file with the state of California as a licensed money transmitter with the California Department of Business Oversight. All of these factors ensure that JPay has the financial resources sufficient to complete performance under the contract.

For facility support, a dedicated team of Help Desk Analysts is on call to assist CDCR staff at all times. Help Desk Analysts have completed the highest level of system training, enabling them to respond to staff requests on the spot. Customer support is available 24/7 from our team of highly trained customer service personnel who are ready and able to respond to any cardholder inquiries.

- d. *Contractor must demonstrate experience with account setup and authorization, card maintenance, training, customer account maintenance, transaction processing, customer service, managing acquirer participation, settlement and reconciliation, reporting and risk management.*

JPay's Release Debit Card program has been active since 2006. More than a million cards have been issued to date. No other corrections-grade debit card program in the country is this tried and tested.

- *Debit card may be used throughout the United States.*

JPay's card program is nationally and internationally accepted at millions of locations through Cirrus, a worldwide interbank network operated by MasterCard. Anywhere MasterCard is accepted, JPay's Release Debit Card is accepted.



- *Debit card must have unique card numbers and assigned Personal Identification Number (PIN).*

Cards have unique card numbers. PINs are set via phone or online and do not come pre-assigned.

- *Assigned PIN may be changed by the client/cardholder only.*

Only the cardholder can change their card's PIN, either online or by calling JPay's Customer Service. After verifying their identity, the cardholder can easily change their PIN.

- *No fee charged cardholder by Contractor for first four (4) transactions at Contractor/partner ATMs including account balance requests. Minimal transaction fees thereafter charged to client (cardholder). Client (cardholder) fees must be listed on Contractor's rate sheet and included with bid.*

JPay understands and will comply with this requirement. Please see Exhibit B-1 for a list of all proposed fees.

- *No card fees for use at POS terminals.*

JPay understands and will comply with this requirement.

- *Transaction fees from third-party vendor(s) must be disclosed in advance and be charged to debit card client/cardholder upon acceptance of those fees.*

A third-party transaction fee may occur if the cardholder attempts to use an ATM that is not in the MoneyPass network. This fee will be displayed, and must be accepted before it is assessed.

- *Account transaction receipts will include the account balance.*

Receipts will include the account balance whenever it is available from the applicable transaction source. For example, for a POS purchase, balance information is not available as part of that transaction. Account balance is included on all MoneyPass ATM receipts and can also be accessed online or over the phone 24/7.

- *After issuance to client by CDCR, lost, stolen, or demagnetized cards will be replaced by Contractor at specified rate charged to client. Fees must be listed on Contractor's rate sheet.*

JPAY understands and will comply with this requirement. Please see Exhibit B-1 for a list of all proposed fees.

- *Contractor to have sufficient resources to pre-fund cards (advance funds) and invoice CDCR in the specified format twice monthly for reimbursement of advanced funds. Contractor will not charge CDCR or cardholders a fee or interest for providing this pre-funding service.*

JPAY understands and will comply with this requirement.

- *Contractor to guarantee and assume full responsibility for funds on deposit for all active cards and ensure funds are available to client/cardholder once the card is activated.*

JPAY guarantees all funds and takes full responsibility for all Release Card fund availability and deposits. All funds are immediately available to the cardholder once CDCR activates the card.

- *Assist CDCR Investigative Services Unit (ISU) and Criminal Intelligence Analysis Unit (CIAU) with requests for information pertaining to money laundering, fraud, or illegal activities as needed. Provide at a minimum investigative reports that contain transaction history by inmate name, CDCR number, and store or ATM location, date and time when transaction occurred.*

JPay is always happy to assist CDCR investigators with Intel. Data is available on the Facility System and more detailed transaction data can be provided by a JPay representative who is available by phone or email 24/7.

- *Customer Service to client/cardholder available in Spanish and English.*

JPay understands and will comply with this requirement.

- *Service available to client/cardholder 24 hours a day via toll-free telephone number, at no charge to client or CDCR.*

Toll-free customer support is available 24/7 from our team of highly trained customer service personnel, who are ready and able to respond to any cardholder inquiries.

- *Surcharge-free ATM's must be available in all counties within California (Contractor must identify Partner Network(s) Locations/Options with bid)*

JPay's card program is part of the MoneyPass network, which gives released offenders access to thousands of surcharge-free ATMs across the country. There are 1,927 surcharge-free ATMs in California and more than 24,000 surcharge-free ATMs across the United States. Please find a map of all California ATM locations on the following page.



Map of MoneyPass Locations



- e. Provide all services necessary to implement debit card program at specified locations. See Exhibit A-1 for list of locations.

JPay understands and will comply with this requirement.

- f. Deliver debit card stock inventory to CDCR offices/facilities (Cost Center) as requested through the secure internet website by authorized CDCR super user(s) within five (5) business days of request (postage paid by Contractor). Identify minimum quantity, if any on Exhibit B-1, Rate Sheet. See Exhibit A-1 for list of locations.

JPay will send, at a minimum, three months of inventory to each facility. JPay monitors inventory volume at each facility and an alert is triggered when a facility’s inventory reaches a predetermined threshold. This system enables JPay to ship supplies without the facilities needing to notify us ahead of time.

If needed, CDCR staff can request additional shipments by contacting a JPay Help Desk Analyst or by submitting an online request via the Facility System. Cards are shipped out within two business days. Should an emergency arise, JPay can also process orders the same day so that cards arrive at the facility the next business day.

- g. Provide CDCR with monthly report of cards issued by location (Cost Center). Responsible for maintaining the database of cardholder accounts including Parolee Name, CDCR number, amounts, dates loaded, CDCR Personal Identification Number (PID) and incarceration date.

CDCR can access reports that detail cards issued, cards reloaded with additional funds, as well as cards modified or voided. Reports can be viewed for any date range and for selected facilities or at the statewide level.

Bank Report

From

To

Facility

Report	# Cards	Total Amount
Activation Report	4069	906,552.38
Void Report	80	-14,660.42
Modification - Addition Report	108	73,370.56
Modification - Subtract Funds Report	25	-1,022.98
Banking Total		\$964,239.54

Authorized staff can click on any report to see the details of issued, voided, reloaded, and modified cards. All reports can be exported to Excel for additional analysis.

The following information is contained in each report:

- RPID number
- Inmate name and ID
- Inmate DOB
- Date the card was issued
- Username of staff member who issued card
- Amount initially transferred to the card
- Amount reloaded onto the card

h. Responsible for recruiting and connecting with retailers.

JPay's card program is accepted at millions of locations worldwide through Cirrus, an interbank network operated by MasterCard. Anywhere MasterCard is accepted, JPay's Release Debit Card is accepted.

i. Provide toll-free telephone number, printed on the back of the card for 24 hour customer service to cardholders and retailers, to include lost, stolen or inoperative cards.

In addition to our 24/7 toll-free call center, cardholders can access <https://releasecards.jpays.com> to review their Release Debit Card's transaction history and account balance.

j. Provide transaction processing system and gateway services.

JPay understands and will comply with this requirement.

k. Provide settlement services to client to close out cards with minimum balances, that cannot be withdrawn from ATM (less than \$20.00) and refunds for invalid charges.

JPay will provide all necessary settlement services to close an account. For balances less than \$20, JPay will mail the cardholder a check for the remaining balance (minus the account closeout fee as listed in Exhibit B-1) when closing the account.

Customers can check their account balance and transaction history online 24/7. If they notice any unusual activity, they simply call the toll-free number found on the back of the card for assistance with an invalid charge.

l. Settle and reconcile the movement of money within the banking system.

JPay understands and will comply with this requirement.

m. Provide CDCR with necessary secure website to interface with the contractor's debit card system.

CDCR staff use the Facility System, our secure web-based interface, to access JPay's Release Debit Card program.

n. Provide real-time printable report through the secure website of cards loaded with date, client name, CDCR number and amount of Release Funds and Trust Funds applied to the card, to be verified by CDCR staff against the request for funds (CDCR form CDCR 102 Release Statement)

JPay provides multiple reports for CDCR staff to reconcile and account for every dollar that is added to or subtracted from a card.

o. Provide training materials, webinar training, and account profiles to appropriate CDCR staff authorized by the CDCR PM.

JPay provides training as well as a Release Card manual distributed to CDCR staff who oversee the Release Card service. This simple guide is a great tool for managing the program. Step by step instructions explain issuing, reloading, voiding, and modifying a JPay Release Card. Each step is clearly outlined and illustrated in a simple to understand format.

p. Provide live or webinar training to super-users at each location (institution(s), camp(s), parole office(s), accounting office(s)), who will then be responsible for on-site training of other staff.

For the initial training, JPay prefers live training onsite. This ensures that the information pertaining to the program is well received and that attendees have an opportunity to ask questions and become (or remain) familiar with all aspects of JPay's Release Debit Card program.

JPay uses programs such as WebEx and Silverlight to perform follow up and refresher computer-based training and offer supplementary remote guidance. JPay's training programs are interactive, requiring trainees to answer questions, make choices, and experience the significances of those choices. This interaction generally results in greater retention and comprehension of JPay's services.

q. Provide web-based training manual for new users at no additional cost.

JPAY understands and will comply with this requirement.

r. Provide toll-free phone and web-based support to all authorized users.

For facility support, a dedicated team of Help Desk Analysts are on call to assist staff over the phone and online at all times. Help Desk Analysts have completed the highest level of system training, enabling them to respond to staff requests on the spot.

s. To the extent possible, provide security access levels to promote and maintain separation of duties:

- *Super-user: Full entry, view and report capabilities. Access to training materials and ability to troubleshoot issues*
- *User: Enter data necessary to complete transaction to establish client information, fund card, execute searches and low level release of funds to specified amount.(not able to reverse, void, cancel transactions)*
- *Approver: Approve large dollar transactions which exceed limit established by project manager prior to posting to card and approve/release all reversal transactions/void/cancels*

JPAY's Facility System is constantly evolving to meet the needs of client agencies. The list of rules that can be applied to both user access as well as service control and reporting is comprehensive, and creates the widest possible foundation for an agency to build a tailored solution set. These business rules are configurable according to CDCR's access and management needs.

User rights are highly customized for each CDCR staff member, though individual staff members with similar rights can be granted identical levels of access simply by being added to a user group. When creating a user, authorized CDCR staff can add that user to a group without having to individually recreate permission sets for that user. Even if a user is assigned to a user group, administrators can tailor that user's permission levels and access.

t. Provide written training materials for client/cardholder in English and Spanish to be issued with each card.

JPAY understands and will comply with this requirement.

- u. *Including how to use the card, process for reporting/replacing lost, stolen or damaged card, toll free customer service number, information on fees charged by Contractor and potential fees from third-party vendors.*

All of the above information is contained in the Terms and Conditions included with every card.

- v. *Develop and provide various reports to accommodate the informational and security needs of CDCR, exportable to Microsoft Excel.*

All reports provided via the Facility System are exportable to Excel simply by clicking the “Export to Excel” link on the applicable report’s dialog box.

- w. *Reports to include:*

- *Electronic report(s) (Excel format) in specified configuration to include fields required by the State Controller’s Office to process Electronic Claim processing, suitable for uploading into CDCR’s accounting system (SAP).*
- *Daily List of Cards issued/activated by location (cost center/institution) including card number, parolee/client name, CDCR number, amount and source of funds, PID number, release date, incarceration date, name of staff who entered the transaction.*
- *Monthly, Quarterly, Annual report of cards issued.*
- *Inventory record/reconciliation of cards received, issued, or in stock.*
- *Void/Damaged Card report*
- *Report of deposits and disbursements of funds on deposit with vendor.*

JPay understands and will comply with this requirement. JPay provides ad hoc daily processing reports containing multitudes of information. For example:

Bank Report

From

To

Facility

Report	# Cards	Total Amount
Activation Report	4069	906,552.38
Void Report	80	-14,660.42
Modification - Addition Report	108	73,370.56
Modification - Subtract Funds Report	25	-1,022.98
Banking Total		\$964,239.54

Authorized staff can click on any report to see the details of issued, voided, reloaded and modified cards. All reports can be exported to Excel for additional analysis.

	A	B	C	D	E	F	G	H	I
1	RP ID	Inmate ID	Inmate Name	DOB	Funding	Gate	Total	user Id	Issued On
2	1105179	AZ7309	FLETCHER HALFORD	8/19/1955	\$6.05	\$146.30	\$152.35	California_jpay	8/31/2016 18:00
3	1105178	BA0674	JOSE GARCIA	12/13/1991	\$0.18	\$105.60	\$105.78	California_jpay	8/31/2016 18:00
4	1105177	AZ9374	DAVID ENRIQUEZ	10/24/1982	\$0.00	\$121.00	\$121.00	California_jpay	8/31/2016 17:59
5	1105174	AZ8171	ERIC VALADEZ	12/13/1992	\$0.72	\$135.30	\$136.02	California_jpay	8/31/2016 17:51
6	1105175	AZ1936	CHRISTON MILLER	2/18/1986	\$0.04	\$200.00	\$200.04	California_jpay	8/31/2016 17:50
7	1105176	AY6424	MARTIN BALDERRAMA	5/29/1979	\$0.19	\$200.00	\$200.19	California_jpay	8/31/2016 17:46
8	1105173	BA2795	DEJOZION RILEY	6/25/1993	\$0.07	\$75.90	\$75.97	California_jpay	8/31/2016 17:45
9	1105172	BA1479	LEVANDIS LANDY	11/26/1970	\$0.44	\$94.60	\$95.04	California_jpay	8/31/2016 17:44
10	1105171	BA0704	JODY VANFLEET	6/28/1983	\$22.78	\$101.20	\$123.98	California_jpay	8/31/2016 17:42
11	1105170	AZ5700	LUIS VALLADAREZ	7/5/1989	\$45.20	\$142.80	\$188.00	California_jpay	8/31/2016 17:41
12	1105169	G32942	DONTE SANDERS	10/10/1985	\$0.22	\$200.00	\$200.22	California_jpay	8/31/2016 17:38

ReleaseCardReport

- x. *Provide connectivity to all state and national networks required to implement this contract.*

JPay understands and will comply with this requirement.

- y. *Provide retailer management services.*

JPay understands and will comply with this requirement.

- z. *Maintain interface with CDCR's system to facilitate daily data exchange that is compatible with CDCR existing equipment/software.*

JPay currently has an interface with CDCR's system whereby inmate and payment data is exchanged daily. The same integration also includes Release Card data, such as inmate date of birth, current trust account balance and other data needed for card activation.

- aa. *Keep all client names and identification numbers confidential.*

JPay ensures that all client names and ID numbers are kept confidential at all times.

- bb. *Comply with all California Banking regulations (licensed with the state).*

To comply with all federal and state money transmitter regulations, JPay is licensed as a money transmitter in every applicable state, including California.

cc. Establish an account with CDCR to fund debit cards. This account will maintain a permanent advance with regularly scheduled replenishment; or, Electronic Fund Transfer from state to Contractor at scheduled intervals based on cards issued.

JPay understands and will comply with this requirement.

dd. Provide client with secure website to view card activity/balance and obtain electronic customer service.

Cardholders can access <https://releasecards.jpays.com> in order to review their card's transaction history and account balance. Customer service is available 24 hours a day, seven days a week via telephone or email. Email inquiries will be answered within 24 hours. Frequently Asked Questions are also available on the site.

ee. Mail replacement cards to client(s).

When a cardholder calls to request a card replacement, the account is immediately frozen to prevent unauthorized usage. JPay issues a new card and transfers the balance (minus any associated card replacement fees) before mailing the new card to the cardholder's address on file.

ff. Stop/cancel the approval of funds expenditure on an activated card when necessary as determined by CDCR. Refund any remaining funds transferred from CDCR to vendor/vendor's bank for a canceled card.

JPay can stop/cancel approval of funds expenditure upon an authorized staff member's request. If CDCR prefers, refunds can be offset from JPay's ACH of daily transactions.

gg. All Contractor correspondence and communication shall be directed through the Accounting Services Branch- Bakersfield or Designee as the single point of contact. No solicitation of any products or Services will be made to institution staff.

JPay understands and will comply with this requirement.

hh. Comply with all Payment Card Industry Data Security Standards (PCI-DSS).

JPay is compliant with all anti-money laundering regulations, Office of Foreign Assets Control (OFAC) screening guidelines, and Payment Card Industry Data Security Standards (PCI-DSS).

- ii. Provide security and confidentiality of all CDCR financial information, staff and personnel, and inmates released from CDCR facilities.*

JPay understands and will comply with this requirement.

- jj. Contractor will maintain a retention schedule of CDCR data for a minimum of current plus three years from the date of transaction. The retained data must be accessible by CDCR staff for research or investigative purposes. The destruction of this data must be kept confidential for security purposes.*

All transaction data is stored and easily accessible via the Facility System for one year online and archived indefinitely thereafter. The offline archives are easily accessed by request. JPay will provide archived data within 24 hours of the request (historically always sooner).

- kk. Establish audit trail accountability.*

JPay understands and will comply with this requirement.

- ll. Provide excellent customer service.*

Behind every transaction is a person, and our philosophy is to treat each of them with the utmost care. A team of highly trained representatives take calls in English, Spanish, Portuguese, French, and Creole 24 hours a day.

For facility support, a dedicated team of Help Desk Analysts is on call to assist CDCR staff at all times. Help Desk Analysts have completed the highest level of system training, enabling them to respond to staff requests on the spot. JPay vets and finds the best people to work at the company, and we continue to train and grow our staff so we can stay competitive, constantly innovate, and offer the best industry solutions.

3. Third Party Account Reimbursement Provisions

- a. *If required and in accordance with section C – Contractor Tasks/Deliverables, items 2.a and 2.cc, contractor will reimburse CDCR for all costs for an account established outside the State Treasury.*
- b. *CDCR will establish and retain title to and ownership of the account outside the State Treasury.*
- c. *CDCR will deposit an advance in the account in an amount to be determined by CDCR and replenish the account as necessary per the limits set by the State of California, Department of Finance, Fiscal Systems and Consulting Unit.*
- d. *Upon receipt, audit and approval of itemized semi-monthly invoice from contractor, CDCR, Accounting Services Branch (ASB), Bakersfield will authorize Automated Clearing House (ACH) transactions no less than twice monthly to transfer funds from CDCR’s account to a bank account specified by contractor.*
- e. *Contractor will provide ASB-Bakersfield with the routing instructions for the fund transfer.*
- f. *CDCR will invoice contractor monthly, in arrears, for all charges associated with the account outside of the State Treasury, as billed by the financial institution.*
- g. *Contractor will remit invoice payments within 30 calendar days from the date on the invoice to:
CDCR, ASB-Rancho Cucamonga
PO Box 6000
Rancho Cucamonga, CA 91729-6000*

JPAY understands and agrees to comply with these requirements.

**EXHIBIT A-1
VENDOR FEATURES SURVEY – LOCK BOX SERVICES**

FEATURE	YES	NO
“Print All” button for multiple receipts at each institution location.		
Reporting for Investigation Purposes feature.		
Vendor Maintains and sets up new users.		
Daily Activity summaries.		
Transactions Posted 7 days a week.		
One Login to access all info.		
Ability to contact vendor on website.		
Six month history available on website.		
Will you require a copy of an ID with each transaction?		
SERVICE/QUERY	COMPLETION TIME (IN DAYS)	
How soon can we expect the funds to be deposited into CDCR’s Bank Account?		
How long to respond to a specific question about a posting?		
How long to respond to a file that does not upload properly?		
How long to set up a new user to the Online Database?		
Provide any and all transaction cost to family and friends.		
Will the cost to family and friends be a flat rate or based on amount of deposit?		
How soon can we expect funds to be available in each inmate’s account for spending?		

**EXHIBIT B-1
RATE SHEET – DEBIT CARD SERVICES**

SERVICE	COST/ QUANTITY	DESCRIPTION	EXTENDED COSTS
<i>Cost of Services Chargeable to Clients (Parolees) After Four (4) Free Initial Transactions (Not Chargeable to the State)</i>			
ATM Withdrawal		Per Transaction	
ATM Balance Inquiry		Per Transaction	
Account Transfer Fee		Per Transaction	
Update Client Information		Per Transaction	
Lost/Stolen/Damaged Card Replacement <i>(includes cost of cancelling card and issuing replacement card)</i>		Per Transaction	
All Additional Client Fees <i>(attach fee schedule)</i>		Contractor's Fee Schedule	
<i>Minimum Card Order (Quantity Per Location)</i>			
Minimum Number of Cards that can be Ordered per Delivery Location Postage Free			
<i>Partner Networks (List current partner networks)</i>			

Cardholder Fee Table

Transaction Type	Fee
POS or ATM Decline	\$1.00
Monthly Service (charged monthly beginning 5 days following card activation)	\$3.00
Cancellation (cardholder receives balance via check or money order)	\$9.95

**ATTACHMENT A
CONTRACTOR CONFIDENTIALITY STATEMENT**

As an authorized representative and/or corporate officer of the company named below, I warrant my company and its employees will not disclose any documents, diagrams, information and information storage media made available to us by the State for the purpose of responding to RFQ 13-018 or in conjunction with any contract arising there from. I warrant that only those employees who are authorized and required to use such materials will have access to them.

I further warrant that all materials provided by the State will be returned promptly after use and that all copies or derivations of the materials will be physically and/or electronically destroyed. I will include with the returned materials, a letter attesting to the complete return of materials, and documenting the destruction of copies and derivations. Failure to so comply will subject this company to liability, both criminal and civil, including all damages to the State and third parties. I authorize the State to inspect and verify the above.

I warrant that if my company is awarded the contract, it will not enter into any agreements or discussions with a third party concerning such materials prior to receiving written confirmation from the State that such third party has an agreement with the State similar in nature to this one.

Signature:  _____ Date: _____

Printed Name: _____ Title: _____

Organization: _____

Telephone Number: _____ Fax Number: _____

Email Address: _____

BIDDER DECLARATION

1. Prime bidder information (Review attached Bidder Declaration Instructions prior to completion of this form):

- a. Identify current California certification(s) (MB, SB, NVSA, DVBE):** _____ **or None** ____ (If "None," go to Item #2)
- b. Will subcontractors be used for this contract? Yes** ___ **No** ___ (If yes, indicate the distinct element of work your firm will perform in this contract e.g., list the proposed products produced by your firm, state if your firm owns the transportation vehicles that will deliver the products to the State, identify which solicited services your firm will perform, etc.). Use additional sheets, as necessary.
- _____
- _____

- c. If you are a California certified DVBE:** (1) Are you a broker or agent? **Yes** ___ **No** ___
 (2) If the contract includes equipment rental, does your company own at least 51% of the equipment provided in this contract (quantity and value)? **Yes** ___ **No** ___ **N/A** ___

2. If no subcontractors will be used, skip to certification below. Otherwise, list all subcontractors for this contract. (Attach additional pages if necessary):

Subcontractor Name, Contact Person, Phone Number & Fax Number	Subcontractor Address & Email Address	CA Certification (MB, SB, NVSA, DVBE or None)	Work performed or goods provided for this contract	Corresponding % of bid price	Good Standing?	51% Rental?

CERTIFICATION: By signing the bid response, I certify under penalty of perjury that the information provided is true and correct.

Business Search - Entity Detail

The California Business Search is updated daily and reflects work processed through Sunday, April 2, 2017. Please refer to document [Processing Times](#) for the received dates of filings currently being processed. The data provided is not a complete or certified record of an entity. Not all images are available online.

C2711781 JPAY INC.

Registration Date:	12/22/2004
Jurisdiction:	DELAWARE
Entity Type:	FOREIGN STOCK
Status:	ACTIVE
Agent for Service of Process:	BUSINESS FILINGS INCORPORATED 818 W 7TH ST STE 930 LOS ANGELES CA 90017
Entity Address:	12864 BISCAYNE BOULEVARD, STE 243 MIAMI FL 33181
Entity Mailing Address:	12864 BISCAYNE BOULEVARD, STE 243 MIAMI FL 33181

A Statement of Information is due EVERY year beginning five months before and through the end of December.

Document Type	↕	File Date	↕	PDF
SI-NO CHANGE		12/27/2016		
SI-COMPLETE		03/17/2011		

* Indicates the information is not contained in the California Secretary of State's database.

- If the status of the corporation is "Surrender," the agent for service of process is automatically revoked. Please refer to California Corporations Code [section 2114](#) for information relating to service upon corporations that have surrendered.
- For information on checking or reserving a name, refer to [Name Availability](#).
- If the image of a Statement of Information is not available online, for information on ordering a copy of that statement refer to [Information Requests](#).
- For information on ordering certificates, status reports, certified copies of documents and copies of documents not currently available in the Business Search such as a filing that is not a Statement of Information or filings for other types of business entities, or to request a more extensive search for records, refer to [Information Requests](#).
- For help with searching an entity name, refer to [Search Tips](#).
- For descriptions of the various fields and status types, refer to [Frequently Asked Questions](#).

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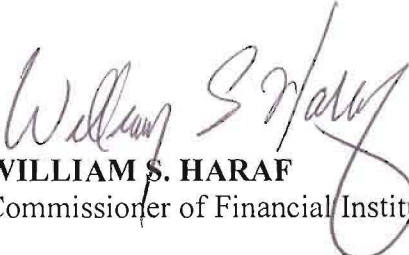
Transmitter #2430

STATE OF CALIFORNIA
DEPARTMENT OF FINANCIAL INSTITUTIONS
LICENSE

The Commissioner of Financial Institutions hereby licenses **JPAY, INC.**, a Delaware Corporation, to engage in the business of receiving money for the purpose of transmitting the same or its equivalent in accordance with Chapter 1 (commencing with Section 2000) of Division 1.2 of the Financial Code.

Date: February 9, 2012




WILLIAM S. HARAF
Commissioner of Financial Institutions