

Request for Proposals/Quotes

Benefits Debit Card Solution for Cowlitz Indian Tribe

December 3, 2025

Cowlitz Indian Tribe
1055 9th Avenue
Longview, WA 98632

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Submission Details**Submission Instructions**

Interested consultants must submit a complete proposal that includes the following:

1. Company Profile

- Overview of the organization, including history and financial stability.
- Key contacts and organizational structure.
- Relevant experience: years in payment processing and number of similar programs managed.

2. Approach

- Describe your methodology for designing, implementing, and managing a debit card program.
- Explain how you will ensure security, compliance, and ease of use for Tribal members and clients.
- Include steps for program setup, card issuance, fraud prevention, and customer support.
- Explain how your solution will accommodate Tribal members located across the United States and internationally. For international members, confirm whether they can receive a card if they have a Social Security Number (SSN).
- Clarify whether members can transfer funds to another account or debit card, or add personal funds to the program card, or if funds are restricted to Tribe-issued disbursements only.
- List all information required from members for account setup (e.g., SSN, name, date of birth, address).

3. Technical Proposal

- Detailed description of system architecture (cloud-based vs. on-premises).
- Integration capabilities (including APIs and supported formats such as CSV/XML).
- Disaster recovery and business continuity plans.

4. Compliance Statement

- Affirm adherence to General Welfare Exclusion (GWE) guidelines, Bank Secrecy Act (BSA)/Anti-Money Laundering (AML), Know Your Customer (KYC), Payment Card Industry Data Security Standard (PCI-DSS), data privacy regulations.
- Include any certifications (e.g., SOC 2 Type II).
- Explain how Tribal sovereignty will be respected, including data residency on U.S. servers and assurance that no support services will be offshored.
- Confirm your ability to protect Tribal data sovereignty, sign a Business Associate Agreement (BAA) that includes Health Insurance Portability and Accountability Act (HIPAA) compliance for handling Protected Health Information (PHI), and agree to a data sovereignty clause. If the Tribe terminates the agreement, all data and reports must remain the property of the Tribe and be promptly returned.

5. Customer Service Plan

- Support hours (24/7 for all recipients).
- Average response times (e.g., <2 minutes for calls).
- Multilingual options and escalation procedures.
- Service Level Agreements (SLAs), including uptime guarantees (>99.9%).

6. Proposed Timeline

- Provide a timeline outlining key phases, milestones, and deliverables for the duration of the project.
- Include estimated start and completion dates for each phase.
- Important: Timelines must reflect readiness to begin immediately upon award and ensure implementation is complete by February 1, 2026, to make the solution available for Tribal members as an option for the GWE payment.

7. Cost Proposal

- Provide a detailed price quote for all services proposed.
- Include a breakdown of fees for card production, transaction processing, potential system integration, and ongoing support.
- State any travel costs (if applicable) and other anticipated expenses.
- Outline payment terms and any contingencies.

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- Include volume-based discounts and a Total Cost of Ownership (TCO) model over 3–5 years.
 - Indicate any fee waivers for Tribal members (e.g., no ATM surcharges).

8. Relevant Experience

- Share a portfolio of past work related to financial services, debit card programs, or payment systems, especially for Tribal governments or similar organizations.
- Highlight measurable outcomes (e.g., successful program launches, adoption rates).

9. References

- Provide at least three professional references from past clients.
- Include name, title, organization, email, and phone number.
- Prefer Tribal clients with financial program experience.

10. Tribal Experience

- Demonstrate experience working with Tribal governments, communities, or organizations.
- Show cultural competency and understanding of Tribal sovereignty in financial contexts.
- Include examples of how you tailored financial solutions to Tribal needs.

11. Diversity and Inclusion

- Describe your organization's commitment to diversity, equity, and inclusion.
- Indicate if your business is Native-owned or minority-owned (preference may apply per Tribal policy).

12. Insurance and Bonding

- Provide proof of adequate insurance coverage (cyber liability, errors and omissions).
- Include any required performance bonds.

13. Team Composition *(if applicable)*

- List names, roles, and qualifications of all team members involved in the project.
- Highlight expertise in financial technology, compliance, and Tribal engagement.

14. Conflict of Interest Statement

- Provide a brief statement disclosing any potential conflicts of interest.
- If none exist, state clearly: "No known conflicts of interest."

15. Submission Format and Deadline

- **Format:** Proposals must be submitted in PDF format.
- **Font & Layout:** Use Arial or Times New Roman, 12-point font, double-spaced, with standard 1-inch margins.

- **Page Limit:** Proposals must not exceed 15 pages (excluding appendices).
- **Deadline:** Submit by **December 12, 2025, at 11:59 PM PST.**
- **Submission Method:** Email proposals to taideker@cowlitz.org.
- **Subject Line:** Use "**RFP Submission – [Vendor Name] – Benefits Debit Card Solution**" in the email subject line.

16. Questions and Clarifications

- All questions regarding this RFP must be submitted in writing to Executive Project Manager Tessa Ideker at taideker@cowlitz.org.
- Deadline for questions: **December 8, 2025, at 5:00 PM PST.**
- Offerors should confirm their ability to present to the Tribal Council for approximately one hour (tentative) as part of the evaluation process.

Background

The Cowlitz Indian Tribe ("CIT" or "the Tribe") has been a federally recognized sovereign nation since February 14, 2000. The Tribe is an emerging and influential force in Clark, Cowlitz, Lewis, King, Pierce, Skamania, and Wahkiakum Counties, a region that has been home to the Cowlitz people since time immemorial—long before the establishment of the United States and the state governments of Washington and Oregon. Uniquely, our Tribe is not confined to a reservation; instead, we are a dispersed community with members living in every U.S. state and even internationally.

The Tribe requires that the selected vendor demonstrates a clear understanding of General Welfare Exclusion (GWE) programs and the unique compliance obligations associated with disbursing tax-exempt benefits to Tribal members. GWE is a tax exclusion under U.S. law that allows certain government payments to individuals to be excluded from taxable income if they promote general welfare. Under the Tribal General Welfare Exclusion Act and IRS Revenue Procedure 2014-35, benefits must originate from a governmental program, promote general welfare (typically based on need), and not constitute compensation for services. These rules ensure that qualifying benefits—such as disaster relief, social assistance, or tribal programs—remain tax-exempt. Vendors must maintain documentation and program structures that comply with these IRS requirements to safeguard tax-exempt status.

The debit card solution must be designed primarily to distribute GWE benefits in accordance with these federal guidelines, ensuring that all transactions and

program structures remain compliant with GWE law. In addition to GWE benefit distribution, the solution must provide flexibility for other authorized programs and use cases. This includes support for tribal and non-tribal clients, as well as tribal employees for appreciation gift cards, incentives, emergency assistance, and other approved benefits. The system must accommodate both personalized debit cards issued in an individual's name and generic temporary or gift cards intended for short-term use, such as emergency relief or situations where reloading is not anticipated.

All functionalities must ensure that these additional uses do not compromise compliance, security, or reporting requirements. The vendor must maintain strict adherence to applicable regulations, including IRS guidelines for GWE, BSA/AML/KYC requirements for identity verification and fraud prevention, and data protection standards such as PCI-DSS, GLBA, HIPAA (where applicable), and CCPA. Program structures and transaction monitoring must align with organizational policies and federal law to protect sensitive information, prevent misuse, and ensure that all benefits, whether GWE or other approved programs—are administered in a compliant and secure manner.

This project will include several key components (outlined below in the Scope of Work) that will serve as a blueprint for guiding the Tribe's debit card program implementation.

Scope of Work

Objective:

To implement a secure, efficient, and responsive debit card program that enables the Cowlitz Indian Tribe to distribute funds to Tribal members or clients for multiple purposes—including general welfare, incentives, and emergency assistance—while ensuring compliance with Tribal sovereignty, protecting member privacy, and providing transparent reporting. The solution must offer ease of use for members, robust fraud protection, clear fee structures, and responsive customer service, with a preference for vendors experienced in working with Tribal governments. Demonstrate that all program design, card controls, and reporting structures protect the IRS General Welfare Exclusion (GWE) tax-exempt status. Provide the structure for maintaining clear separation

between GWE benefits and any taxable or compensation-based funding, and include how you will support IRS audit substantiation, including documentation aligned with Revenue Procedure 2014-35.

The Scope of Work must include the following areas:

1. Debit Card Issuance

- a. Provide physical debit cards for all eligible Tribal members and offer virtual card options for flexibility.
- b. Include customizable features such as expiration dates, spending limits, and merchant category restrictions (e.g., blocking alcohol, tobacco, gambling per Tribal policy).
- c. Provide the issuing bank and disclose all regulatory requirements tied to that financial institution.
- d. Offer a streamlined account setup process for members.
- e. Include options for custom card branding with Tribal logos and imagery.

2. Account Activation

- a. Members must be able to activate cards easily via:
 - i. Online portal.
 - ii. Mobile application.
 - iii. Phone support.
- b. Activation process should include identity verification and security protocols.
 - i. For Elders.
 - ii. Members without government ID.
 - iii. Members in remote areas.
 - iv. Those with limited technological access.
- c. Inactive Cards
 - i. Vendor must state the timeframe for non-activated cards and what actions are taken after that period (e.g., cancellation, reissuance, refund, notifications, security).

3. Funding Mechanism

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- a. Enable the Tribe to load funds quickly and securely for multiple purposes.
 - b. Support batch uploads and individual funding, with automated scheduling tied to Tribal approval workflows.
 - c. Provide clear timelines for fund availability:
 - i. Cutoff times
 - ii. Settlement windows
 - iii. Funds availability once submitted
 - d. Offer ACH/direct deposit integration with Tribal payroll or benefit systems and backup options such as:
 - i. Check issuance
 - ii. Mobile wallet transfers (Apple Pay, Google Pay)

4. Fee Transparency

- a. Vendor must disclose all fees in detail, including:
 - i. Card issuance.
 - ii. Reloads.
 - iii. Inactivity.
 - iv. Mailing or replacement cards.
- b. Provide a comprehensive fee schedule in the proposal.
- c. Provide 90-day notice before any fee changes.

5. Minor Guidelines

- a. Outline clear policies for issuing cards to minors.
- b. Include requirements for parental or guardian consent and joint account options (POA, guardianship).
- c. Provide Merchant Category Codes (MCCs) based spending restrictions for all youth cards. At a minimum, blocking all MCCs associated with alcohol (5921, 5813), tobacco (5993), gambling (7995), adult entertainment (5967, 5815), quasi-cash or money transfer services (6051, 4829, 6012), and recommending any other age-restricted products prohibited like weapons, gaming/online purchases, transportation services and luxury goods/high end spending.

6. Auditing & Reporting

- a. Provide detailed transaction and audit reports for compliance, including automated generation of IRS GWE documentation and certifications for audits.
- b. Offer real-time reporting tools for Tribal staff, including:
 - i. Returned cards.
 - ii. Undeliverable mail.
 - iii. Unused/expired funds.
 - iv. Dormant cards (include timeline)
 - v. Card lineage (issue; load; reissue; closure)
- c. Ensure compatibility with Tribal accounting systems and API or file-based integration with enrollment databases (e.g., RiteTrack) and financial software (e.g., MIP).
- d. Include advanced analytics on usage patterns, fraud attempts, undeliverable funds, and program effectiveness.

7. Fraud Protection & Security

- a. Implement robust fraud detection and prevention measures, including:
 - i. Real-time monitoring
 - ii. AI-driven anomaly detection
 - iii. Geo-fencing
 - iv. Alerts for suspicious activity.
- b. Provide detailed escalation pathways and response time commitments for fraud incidents.
- c. Outline fraud resolution processes and timelines, including card freezing/replacement protocols.
- d. Provide fraud liability model (who pays for fraud losses).
- e. Ensure data protection and adherence to privacy standards, including:
 - i. Encryption of PII
 - ii. Multi-factor authentication (MFA)
 - iii. Regular vulnerability assessments

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- f. Confirm compliance with:
 - i. PCI-DSS
 - ii. Gramm-Leach-Bliley Act (GLBA)
 - iii. California Consumer Privacy Act (CCPA) (if applicable)
 - iv. Tribal sovereignty considerations.

8. Customer Service

- a. Provide fast, responsive support for both Tribal members and Tribal staff.
- b. Offer multiple support channels (phone, email, chat).
- c. Include training for Tribal staff on program administration and troubleshooting, with options for virtual webinars, user guides, and on-site support if needed.
- d. Provide culturally sensitive customer service and a dedicated account management team with 24/7 technical support for critical issues.
 - i. Provide Elder-priority support routing or “VIP” protocols.
 - ii. Provide quarterly support performance dashboards or access to pull. (call volume, resolution time, card replacement metrics).

9. Accessibility & Coverage

- a. Ensure cards can be used nationwide and internationally.
- b. Confirm ATM access and partnerships with low-cost networks (e.g., MoneyPass), including fee reimbursement options.
- c. Address international member eligibility (e.g., SSN requirement).
- d. Support unbanked/underbanked users with no-credit-check issuance, multilingual interfaces, and mobile app features for balance checks, transaction history, and alerts.
- e. Online portal, mobile application, and all member-facing digital tools must comply with Web Content Accessibility Guidelines (WCAG) 2.1 Level AA accessibility standards, including support for screen readers, high-contrast displays, keyboard navigation, and mobile/touch accessibility.

10. Tribal Experience

- a. Preference will be given to vendors with prior experience working with Tribal governments.
- b. Demonstrate cultural competency and understanding of Tribal sovereignty.
- c. Vendors should demonstrate prior experience working with Tribal governments or Tribal programs, including an understanding of sovereign regulatory environments, culturally specific service needs, and Tribal program operations. This section helps the Tribe assess whether the vendor can successfully support General Welfare programs before the award, in addition to any regulatory requirements they already meet as a financial institution.

11. Legal & Compliance

- a. Clearly explain any requirements for sovereign immunity waivers or Social Security Numbers (SSNs) and provide justification for these requirements in the proposal.
- b. Confirm compliance with Tribal, federal, and state regulations, including IRS GWE guidelines (Revenue Procedure 2014-35), BSA/AML, KYC, and other applicable laws.

12. Program Support & Scalability

- a. Provide a detailed implementation plan, including discovery, configuration, testing, data migration, and go-live support with minimal disruption to Tribal operations.
- b. Offer scalability to handle fluctuating volumes and add new program features (e.g., emergency disbursements).
- c. Adapt to future Tribal needs such as digital ID verification or blockchain-based tracking.
- d. Integrate financial literacy resources into the platform to promote financial inclusion.

Cost Proposal

Vendors must provide a comprehensive and transparent cost proposal that includes:

Card-Related Fees

- Card production and mailing
- Replacement/reissue fees
- Card return/upload fees
- Custom card design fees
- Shipping fees

Transaction & Account Fees

- Reload fees
- Inactivity fees
- ATM withdrawal fees (domestic and foreign; include MoneyPass options)
- Paper statement fees
- Account closure fee

Program Setup & Pricing

- Implementation/setup fee
- Price per card
- Any hidden or optional charges
- Volume discounts (specify if applicable)

Additional Features

- Online portal access and API integration
- Financial education tools
- Text alerts fee
- Custom reporting fee

International & Expedited Services

- Costs for members outside the U.S.
- Surcharge for instant or expedited funding

Fee Schedule

- Provide a clear, itemized fee schedule for all services

Pricing Structure

Vendors must align pricing with the Tribe's estimated program volume and growth assumptions, including:

- Tiered pricing for varying volumes and multi-year price-lock guarantees.
- Scalability provisions for peak loads (e.g., holidays, emergency disbursements).
- Minimum volume commitments, if applicable.
- Discounts or incentives for large-scale issuance or multi-year agreements.

Vendors must clearly indicate how pricing adjusts based on:

- Estimated member recipients: (Insert Number) with projected annual growth of (Insert Percentage).
- Average payment frequency: (Insert Frequency).
- Average payment amount: (Insert Amount).
- Total annual disbursement volume: (Insert Estimate).
- Inflation-based or bank-driven adjustments.
- Pricing for system uptime SLAs and penalties for non-compliance.

Fee Stability & Review:

- Specify duration of fixed fees.
- State frequency of fee reviews or adjustments (e.g., annually).

RFP Schedule

- Issue Date: December 3, 2025
- Questions Due: December 8, 2025
- Proposals Due: December 12, 2025
- Evaluation Period: December 12-16, 2025
- Interviews/Demonstrations: December 17-31, 2025
- Notice of Award: January 2, 2026
- Contract Start: January 12, 2026

Please note: This RFP is being posted with limited time to complete proposals due to the expedited turnaround required. We need to move quickly on interviews/demonstrations, communication responses, and contracting to ensure the solution can be implemented and available as an option for Tribal members by February 1, 2026. All dates and timelines are tentative and subject to change.

Due to the urgent timeline for implementation, this RFP includes a condensed response window. We appreciate your flexibility and understanding as we work together to meet this critical deadline.

Information Sharing and Confidentiality Agreement

Upon execution of a Non-Disclosure and Confidentiality Agreement, the selected consultant will be granted access to information necessary to fulfill the

scope of work. This may include sensitive, proprietary, or culturally protected materials.

The consultant agrees to:

- Treat all information received from the Tribal Nation as strictly confidential.
- Use such information solely for the purpose of completing the scope of work outlined in this RFP.
- Take all reasonable and appropriate measures to safeguard the confidentiality and integrity of all data, documents, and communications.
- Not disclose any information to third parties without prior written consent from the Tribal Nation.

All data, materials, and deliverables generated during the course of this project shall remain the property of the Tribe and must be returned or destroyed upon request.

Terms and Conditions

Commencement & Duration

- Commencement: The selected vendor shall begin services as soon as practicable, but no later than immediately upon award to meet the February 1, 2026 implementation deadline.
- Initial Engagement: The initial engagement is expected to span 36 months (3 years), subject to change based on project needs and mutual agreement between the vendor, Tribal leadership, and designated Tribal staff.
- Alternative Timelines: Vendors may propose alternative approaches for long-term engagement; however, the initial implementation deadline of February 1, 2026, is non-negotiable.
- The Tribe reserves the option to extend the engagement for subsequent years, contingent upon satisfactory performance, availability of funding, and mutual agreement.

Vendor Responsibilities

The vendor will:

- Provide regular progress updates to the designated project manager or their delegate.

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- Submit monthly reports (or more frequently, as requested) summarizing work performed, key findings, compliance status, and any recommended adjustments to the Scope of Work.
 - Submit monthly invoices for services rendered, payable on net 30-day terms, subject to Tribal approval.
 - Comply with all applicable Tribal, federal, and state laws and regulations, including IRS General Welfare Exclusion (GWE) guidelines, PCI-DSS, BSA/AML, and data privacy laws.
 - Maintain confidentiality of all information received or generated during the engagement, as outlined in the Confidentiality Agreement.
 - Acknowledge that all deliverables, data, and materials produced under this contract are the property of the Tribe.
 - Participate in kickoff and closeout meetings, and attend additional check-ins as requested by Tribal leadership.

Tribe's Rights

The Tribe reserves the right to:

- Modify the Scope of Work based on evolving needs or compliance requirements.
- Request additional documentation or clarification related to deliverables, compliance, or billing.
- Terminate the agreement with written notice if performance expectations, compliance obligations, or confidentiality requirements are not met.

Selection Criteria

Proposals will be evaluated on a 100-point scale based on the following weighted criteria:

Program Design and Technical Capabilities (25%)

- Innovation, flexibility, and alignment with Tribal needs.
- Ability to meet all requirements outlined in the Scope of Work.

Experience with Tribal Governments and GWE Programs (20%)

- Proven track record of working with Tribal governments or similar environments.
- Demonstrated understanding of Tribal sovereignty, culture, and governance structures.

Compliance and Risk Management (15%)

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- Strength of security measures and adherence to regulatory requirements, including IRS GWE guidelines, PCI-DSS, and other applicable laws.

Pricing and Total Cost (20%)

- Competitiveness, transparency, and clarity of the pricing structure.
- Disclosure of all fees and cost-effectiveness of proposed services.

Implementation Plan and Timeline (10%)

- Feasibility, speed, and ability to minimize disruption to Tribal operations.

Customer Support and Ongoing Service (10%)

- Quality, responsiveness, and cultural competency of support services.
- Training and onboarding resources for Tribal staff and members.

Additional Considerations:

Native Preference

- Transparency in use of subcontractors, including disclosure of relevant experience working with Tribes.
- Quality and clarity of the proposal, including organization, completeness, and responsiveness to the RFP.

The Tribe reserves the right to conduct interviews or request demonstrations from shortlisted Offerors during the evaluation process.