AMENDMENT NO. 01
Solicitation Name.: Retail Payment Network (RPN), FASP
Issue Date: June 15, 2026

This amendment serves to:

1. Update Section IV. Technical and Program Requirements by adding the Business Capabilities document.
2. Incorporate Q&A responses to questions submitted following the RPN Information Session 1 presentation.
3. Throughout the agreement, the FA must maintain existing channels, recommend new payment options or technologies to enhance customer experience, security, or efficiency, and support implementation upon BFS approval. We aim to adopt valuable emerging capabilities as they develop during the FAA team.

All other terms and conditions remain unchanged.

Tannura Elie Digitally signed by Tannura Elie
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Business Capabilities

Retail Product Network

Purpose. This document defines the business capabilities and outcomes sought from financial institutions and other service providers. It is intended to describe what the Government needs the solution to accomplish, while allowing offerors flexibility in proposing the technology, operating model, partnerships, and delivery approach.

Scope. The Government seeks a secure, resilient, scalable, and interoperable Digital Payments Platform that supports omnichannel payment services and the end-to-end processing of federal receivables and disbursements. The platform should provide reusable shared services, support multiple agencies, payment methods, and physical and digital channels, integrate with Treasury and agency systems, and remain adaptable to emerging payment technologies and providers.

Terminology. Digital Payments Platform is used throughout this document to encompass the shared payments infrastructure and the full range of omnichannel services through which customers initiate or receive payments.

Strategic Business Outcomes

- Modernize federal receivables and disbursement operations through shared digital infrastructure.
- Expand secure and accessible Digital Payments Platform services across physical and digital channels.
- Improve service for underbanked, unbanked, rural, remote, and territorial populations.
- Reduce manual processing, paper checks, lockbox reliance, cash handling, and duplicative agency solutions.
- Enable faster settlement, delivery, reconciliation, and exception resolution.
- Strengthen cybersecurity, fraud prevention, resiliency, compliance, and financial control.
- Improve transparency through timely transaction data, reporting, dashboards, and audit trails.
- Support competition and future innovation through modular, interoperable, vendor-neutral architecture.

1. Digital Payments Platform

Capability

Provide a secure, cloud-enabled, government-wide platform supporting omnichannel payment services and the complete payment lifecycle for receivables and disbursements, including initiation, authorization, routing, processing, settlement, reconciliation, reporting, and audit.

Operate as shared infrastructure for multiple federal agencies and programs without requiring separate platform implementations.

Support standardized services, interfaces, and operating processes across participating agencies.

Accept federal receivables through online portals, mobile applications, call centers, self-service kiosks, in-person retail locations, over-the-counter channels, and future channels as they become available.

Support payment methods including ACH, debit and credit cards, digital wallets, cash, checks, money orders, cash equivalents, retail payment networks, and other Treasury-approved instruments.

Support taxes, loans, fees, fines, debt collections, utility payments, and other government receivables.

Business Outcome: Establish a common federal payments ecosystem that reduces duplication, modernizes payment operations, expands customer choice across physical and digital channels, increases electronic payment adoption, and preserves access for customers who rely on non-electronic or in-person payment methods.

2. Digital Disbursement Services

Capability

Initiate, process, route, deliver, track, reconcile, and report government disbursements, including benefit, vendor, refund, grant, payroll, emergency, and other Treasury-authorized payments.

Support ACH, Real-Time Payments, FedNow, debit cards, prepaid cards, digital wallets, checks where required, and future payment technologies.

Provide payment status, confirmation, return, and exception information throughout the disbursement lifecycle.

Business Outcome: Accelerate delivery of government payments while increasing payment choice, visibility, and operational control.

3. Retail Product Network and Non-Electronic Payment Services

Capability

Provide a broad network of national and regional retail locations with coverage across urban, suburban, rural, remote, and territorial communities.

Enable customers to make payments using cash and other approved instruments at convenient locations with extended operating hours.

Support check, money order, and cash-equivalent processing where required, while reducing reliance on agency-operated lockboxes and manual cash handling.

Accommodate customers without bank accounts and customers who prefer or require in-person payment options.

Business Outcome: Expand payment accessibility, reduce customer travel burdens, improve financial inclusion, and lower agency costs associated with physical payment handling.

4. Payment Orchestration, Routing, and Settlement

Capability

Route transactions across multiple payment rails, providers, and networks based on cost, availability, customer preference, agency business rules, payment type, risk, and settlement requirements.

Electronically remit and settle collected funds in accordance with Treasury-approved banking and accounting requirements.

Minimize manual intervention, support timely availability of funds, and provide status visibility across the transaction lifecycle.

Business Outcome: Optimize payment processing, improve resiliency, accelerate settlement, and reduce transaction and operating costs.

5. Open API and Systems Integration

Capability

Provide standardized APIs and modern data exchange capabilities for integration with Treasury systems, agency financial management and ERP systems, financial institutions, payment providers, retail networks, lockbox operations, and third-party service providers.

Support interoperable, well-documented interfaces that reduce agency implementation effort and avoid proprietary dependencies.

Enable phased implementation and migration without disrupting existing agency operations.

Business Outcome: Enable rapid, reliable integration while supporting interoperability, competition, and future expansion.

6. Automated Reconciliation and Financial Operations

Capability

Provide payment-level matching, automated reconciliation, settlement reporting, refund processing, returns, chargebacks, exception management, and correction workflows.

Support agency and Treasury accounting requirements, including configurable identifiers, remittance data, and reporting outputs.

Provide tools to investigate and resolve unmatched, rejected, returned, or out-of-balance transactions.

Business Outcome: Improve financial accuracy, reduce manual accounting effort, shorten exception-resolution time, and strengthen financial controls.

7. Customer Identity, Payment Security, and Fraud Management

Capability

Provide identity verification and validation where required, fraud detection and prevention, encryption, tokenization, secure transmission, cybersecurity monitoring, and end-to-end transaction protection.

Meet applicable PCI, privacy, security, records-management, and Treasury requirements and support Zero Trust principles.

Protect all channels, integrations, data, and funds throughout the payment lifecycle.

Business Outcome: Protect government funds and customer information, reduce fraud losses, and maintain trust in federal payment services.

8. Data, Reporting, and Operational Transparency

Capability

Provide real-time or near-real-time dashboards, reports, alerts, and audit trails covering payment volumes, transaction status, settlement, channel utilization, customer activity, exceptions, service performance, and financial results.

Provide data at the level needed for operational management, reconciliation, audit, oversight, and agency-specific reporting.

Support secure data access, export, retention, and analytics capabilities.

Business Outcome: Improve operational visibility, financial accountability, auditability, and data-driven decision-making.

9. Scalability, Availability, and Operational Resiliency

Capability

Support high and variable transaction volumes across multiple agencies and be scalable to accommodate seasonal peaks, new programs, Executive Orders, statutory mandates, and future government-wide growth without significant redesign or redevelopment.

Provide elastic scaling, high availability, disaster recovery, business continuity, performance monitoring, and operational support appropriate for critical federal payment services.

Maintain service across payment channels and providers during failures, disruptions, or volume surges.

Business Outcome: Provide enterprise-grade performance and resiliency capable of supporting critical services and broad federal adoption.

10. Configurable Agency Programs and Rapid Onboarding

Capability

Allow agencies to configure payment programs, payment types, business rules, customer identifiers, branding, reporting, settlement instructions, workflow approvals, notifications, and other program requirements without major custom software development.

Support multiple agencies and programs on common infrastructure while maintaining appropriate separation of data, rules, reporting, and operations.

Provide repeatable onboarding, testing, implementation, and change-management processes.

Business Outcome: Enable faster implementation and agency-specific services while preserving the efficiency of a common platform.

11. Accessible and Inclusive Customer Experience

Capability

Provide simple, intuitive payment experiences with clear instructions, confirmations, digital or physical receipts, payment status, notifications, and accessible customer support.

Support multilingual and accessibility capabilities where appropriate.

Provide equitable service across all states, U.S. territories, rural and remote locations, and military or federal facilities where applicable.

Support underbanked and unbanked customers without requiring adoption of electronic banking.

Business Outcome: Increase customer satisfaction, encourage timely payments, and ensure equitable access regardless of banking status, ability, channel preference, or geography.

12. Shared Government Payment Services

Capability

Provide reusable services that can be consumed by multiple agencies, including payment acceptance, payment (disbursements and collections) processing, payment notifications, customer communications, digital receipts, identity services, settlement, reporting, and reconciliation.

Standardize common payment functions while allowing agencies to configure program-specific requirements.

Support centralized governance, service management, and performance measurement for shared capabilities.

Business Outcome: Reduce duplication and implementation costs while creating a consistent and reusable federal payment ecosystem.

13. Innovation Enablement and Vendor-Neutral Architecture

Capability

Provide a modular and extensible architecture that supports additional providers, retail networks, payment rails, digital identity services, open banking, embedded payments, AI-enabled operations, machine-learning fraud detection, and other emerging technologies.

Allow components and providers to be added, replaced, or competed without requiring replacement of the entire platform.

Use open standards and minimize vendor lock-in.

Business Outcome: Future-proof the Government's payment ecosystem, preserve competition, and enable continuous innovation as customer and agency needs evolve.

14. Operational Efficiency and Cost Optimization

Capability

Reduce manual processing, paper checks, lockbox dependency, cash handling, duplicate agency infrastructure, and administrative workload.

Provide comprehensive and transparent input cost information for all services and capabilities, identifying the actual cost of service delivery separately from overhead, administrative expenses, and profit or fee. In addition, provide performance data and operational metrics to enable the Government to optimize provider selection, service channels, and routing decisions based on both cost and performance.

Support operating models and pricing structures that promote transparency, efficiency, and economies of scale.

Business Outcome: Lower total cost of ownership while improving service quality, speed, control, and collection and disbursement efficiency.

Strategic Business Outcomes

Modernize federal receivables and disbursement operations through shared digital infrastructure.

Expand secure and accessible Digital Payments Platform services across physical and digital channels.

Improve service for underbanked, unbanked, rural, remote, and territorial populations.

Reduce manual processing, paper checks, lockbox reliance, cash handling, and duplicative agency solutions.

Enable faster settlement, delivery, reconciliation, and exception resolution.

Strengthen cybersecurity, fraud prevention, resiliency, compliance, and financial control.

Improve transparency through timely transaction data, reporting, dashboards, and audit trails.

Support competition and future innovation through modular, interoperable, vendor-neutral architecture.

Retail Product Network Questions & Answers 7/31/2026

Q1. Can you share the questions and answers from the information session that were not answered on the call or captured in the chat window?

A1. We will compile all questions and responses and distribute them to all participants.

Q2. Bank understands a key objective is to drive down cash and check/money order payments, it is the intent of BFS to create a solution that leads with a digital led card solution first with cash/check/money orders collections as secondary offerings.

A2. BFS is seeking a fully digital solution.

Q3. Can BFS indicate a ballpark number of agencies that would be part of the RPN network at the onset and what is the fully scaled expectation?

A3. As this program is newly established, agency participation has not yet been determined. Please submit a tiered pricing structure that is transaction based.

Q4. Bank understands that the payor will request the services/goods through an established website/portal for the applicable US agency.

Q4a. Please confirm that these portals/websites are out of scope for the RPN.

A4a. No they are not out of scope the portal/website is in scope. We are looking for the proposal to contain the solution in your recommendation. Please see the business capabilities supplemental for more information.

Q4b. The payor will then need to make payment to receive/transfer the services/goods to complete the transaction. Will the system of records housing the sensitive information be the US agency portal/website?

A4b. No, I would expect the System of Record to be Treasury's Payment Information Repository (PIR) as it is for similar transactions.

Q5. Is the expectation to have the flow of data and funds be isolated to a single agency vs. combining data in a general / master account / dataset?

A5. The expectation is that data and funds will remain segregated by agency, rather than being combined into a general or master account or dataset. Individual agencies should have access only to their respective data and transactions, while BFS will maintain comprehensive access across all agency data as necessary to administer and oversee Treasury-wide operations. We expect that all funds will be deposited into the General Fund and credited to that agency's ALC.

Q6. Can BFS confirm the use cases are all related to bill payments or can you expand on the use cases?

A6. Please refer to the Business Capabilities document

A6a. Can you provide any examples where the party will be refunded or paid out?

A6a. Refunds may be issued in cases of payment errors. Additionally, there are scenarios where payments to the party may occur. These considerations should be included as integral components of the proposed solution.

A6b. Can you share any details on demographics of users, locations, payment type allocation (i.e. cash, check, card)?

A6b. Please refer to the Business Capabilities supplemental document.

Q7. Does BFS have an expectation of the number of collection points? Preference on whether those locations are at Retail or Government locations?

A7. As this program is newly established, estimates are currently unavailable. BFS acknowledges that increasing the number of collection points enhances the program's ability to serve the public effectively. Please submit a tiered cost structure and estimate of collection points as deemed appropriate. Retail locations are the anticipated sites for implementation.

Q8. Is BFS looking for the solution to validate if the payment being made is tied to an open receivable or will BFS accept any inbound payments and have the agency reconcile?

A8: BFS seeks a solution to ensure that payment validation is exclusively linked to outstanding receivables.

Q9. Retail locations - Is BFS looking for particular retail locations?

A9. Banks are expected to propose retail partners and may propose multiple partners; Walmart was cited as an example, but not a requirement.

Q10. Can BFS provide any use cases?

A10. Additional examples can be found in the Business Capability supplemental document.

Q11. Bill/invoice consistency: no standardization across agencies; each may have unique formats. Agencies have unique payment IDs, how do we see that working, since these must be created, as invoice numbers may not be unique?

A11. We recognize that inconsistencies exist in billing and invoicing practices among agencies, as each may utilize distinct formats, payment identifiers, invoice numbers, and processing methods. We expect proposals to address these issues and offer solutions with sufficient functional flexibility to accommodate such variations. Please ensure this consideration is integrated into your recommended approach.

Q12. What are the volume expectations?

A12. As this program is newly established, volume estimates are currently unavailable.

Q13. International scope – Is this limited to U.S. retail locations only?

A13. This applies solely to U.S. retail locations.

Q14. Do we see accepting IRS 1075/HIPAA applicability?

A14. Currently, this is not being considered.

Q15. Is the goal of Retail Product Network to provide a channel for the unbanked consumer or to digitize current cash/money order volume?

A15. To accommodate customers without bank accounts and customers who prefer or require in-person payment options, and to provide/create a channel for digitized electronic payments of cash/money order or any other electronic payment options consumers may select.

Q16. Is the intent of Retail Product Network to replace existing digital and non-digital collections channels like ECP or OTC.net?

A16. No, the intent is to create a new channel.

Q17. We recognize volumes will be shared in Phase II, however, to ensure the right solution design, would it be possible to provide an estimate of the transition volume and value envisioned at maturity for the new network?

A17. As this program is newly established, volume estimates are currently unavailable.

Q18. Will agencies be mandated to leverage the Retail Product Network for all invoice collections?

A18. No, agencies will not be mandated to leverage the Retail Product Network for all invoice collections.

Q19. In the FASP, BFS references it will be the primary customer for Retail Product Network. Does this mean the Financial Agent will settle with BFS or will settlement be with the individual agencies?

A19. BFS will maintain comprehensive access across all agency data as necessary to administer and oversee Treasury-wide operations. The expectation is that data and funds will remain segregated by agency, rather than being combined into a general or master account or dataset. Individual agencies should have access only to their respective data and transactions.

Q20. Will BFS or the individual agencies be responsible for reconciling their individual collections?

A20. The agencies will be responsible for reconciling their individual collections.

Q21. Will individual agencies need their own bank accounts?

A21. We are expecting the proposals to address available functionality/flexibility. That being said, the data and funds should remain segregated by agency, rather than being combined into a general or master account or dataset. Individual agencies should have access only to their respective data and transactions.

Q22. Will individual agencies and potentially each use case in an agency have their own billing account number?

A22. Please refer to the Business Capabilities supplemental document.

Q23. When a consumer calls in for service support, please confirm that it will be limited to status of invoice payment and details regarding the underlining invoice?

A23. The invoice status, responsible agency, and payment system issues should be addressed. Billing details should be directed to the agency.

Q24. Is the Financial Agent expected to collect only the invoice amount, or will we be expected to collect ancillary fees?

A24. It may depend on the agency use case.

Q25. Will Retail Point Of Sale (RPOS) be required as a customer payment option?

A25. The expectation is that the solution will support ACH, Real-Time Payments, FedNow, debit cards, prepaid cards, digital wallets, cash, checks where required, and future payment technologies

Q26. The solicitation identifies cash, money order, and card payments as supported payment methods. Are all payment methods required at launch, or may respondents propose a phased approach?

A26. The desire is to have all 3 payment methods available at launch. But, the respondents can also propose a phased approach. Please note, payment options are not limited to these 3 methods.

Q27. Is the primary objective to expand cash-based over-the-counter government collections, or is BFS seeking a broader payment orchestration platform capable of supporting multiple payment channels and future payment methods?

A27. BFS desires to promote a digital-first, user-determined payment options that are available now or may be made available in the future.

Q28. Does, "it also shall support integration with key federal systems responsible for capturing remittance and reconciliation elements for each payment.", require API integration with any outside systems for anything beyond payment posting/validation?

A28. Please see Section 5. "Open API and Systems Integration" in the Business Capabilities document

Q29. Which agencies are expected to participate initially, and which agencies are expected to be live at launch?

A29. We can not guarantee any specific agencies at this point, but we will work with our federal agency partners to encourage them (if they have the capability) to participate in the RPN.

Q30. Will each participating agency require its own settlement account and ACH deposit process, or is a centralized funding and settlement model being contemplated?

A30. We are expecting the proposals to address available functionality/flexibility. That being said, the data and funds should remain segregated by agency, rather than being combined into a general or master account or dataset. Individual agencies should have access only to their respective data and transactions.

Q31. Will agencies permit partial payments against outstanding balances, or is payment in full required?

A31. This will be determined by the agency.

Q32. Is the saved payment method requirement intended to apply to over-the-counter retail transactions, or is this requirement primarily intended for future digital payment channels?

A32. Assuming "over-the-counter retail transactions" are cash and checks in person, saved payment methods do not apply. Saved payment methods are related to digital transactions.

Q33. Does BFS expect payment event notifications to be delivered in real time, near real time, or through scheduled daily batch processes?

A33. This depends on the payment option the consumer chooses. The solution should support ACH, Real-Time Payments, FedNow, debit cards, prepaid cards, digital wallets, cash, checks where required, and future payment technologies.

Q34. What information will a customer present at the point of sale (e.g., invoice number, account number, payment coupon, or other identifier)?

A34. We expect the proposals to address available functionality flexibility, just ensure the consumer payment can tie back to the agencies bill.

Q35. What are the anticipated average and maximum transaction amounts for payments processed through the Retail Product Network?

A35. As this program is newly established, volume estimates are currently unavailable.

Q36. What settlement timing does BFS expect for funds remitted to Treasury (e.g., same day, next day, intraday)?

A36. The RPN solution should follow the current settlement timing, based on system or service rules. The settlement timing would be NLT the next business date.

Q37.Can BFS provide additional detail regarding refund use cases, service level expectations, and how refunds should be handled for cash-originated transactions?

A37. This is a new program, so BFS does not have those details at this time.

Q38. Is customer identification required at the point of payment? If so, under what circumstances and transaction thresholds?

A38. This is dependent on agency needs and the solution's requirements.

Q39. Is the expectation that the Financial Agent manually enters or uploads monthly reporting information into BMS, or are automated submission methods available?

A39. The bank has two options to report in BMS. One is manual entry of volumes and the second one is upload/apply file template

Q40. Can BFS provide additional guidance regarding the requirement that all personnel, contractors, facilities, and systems supporting the solution be located in the United States and staffed by U.S. citizens or lawful permanent residents, including whether any exceptions apply for supporting infrastructure or service providers?

A40. All personnel, contractors and systems that have access to BFS information are required to be located in the US and supported by U.S. citizens or lawful permanent residents.

Q41. Does BFS envision agencies, Treasury, or customer funding the service model, and are customer-paid convenience fees permissible?

A41. It may depend on the agency use case.

Q42. Does your internal firewall limit the file size of the response we may send via email and, if so, what is the maximum file size allowed? May we submit zipped files?

A42. There is no firewall limit related to email file size. There are file size limitations of 50Mb applied to attachment size of emails on the Mail Transfer Agents. Using zipped files will delay delivery as they are initially quarantined and then manually reviewed before release by cyber security.

Q43.The RPN FASP repeatedly references the retail product network and over-the-counter transaction model. Based on the envisioned transaction flow described in the Section IV, should offerors assume that all Phase I requirements are intended to support in-person payment interactions, either at a government location or a retail partner location? If not, please described any anticipated digital or remote payment scenarios included within scope?

A43. The offerers should include digital and remote scenarios as well.

Q44. The FASP references card payments, saved payment methods, and future digital payment options. Should offerors assume that the primary payment acceptance use cases are card-present transactions conducted in person, or should solutions also support card-not-present payment acceptance capabilities?

A44. The solution should support ACH, Real-Time Payments, FedNow, debit cards, prepaid cards, digital wallets, cash, checks where required, and future payment technologies.

Q45. For cash-intensive collection scenarios, such as National Park entrance parking fee collection, is the intent of the RPN program to: a. Provide an alternative retail payment location for the remitter; or b. Provide a mechanism for government personnel to deposit previously collected funds?

A45. The intent of the RPN program to (a) Provide an alternative retail payment location for the remitter.

Q46. For retail-like government transactions, such as purchases made at government-operated gift shops or visitor centers, should the solution support customer authentication and the use of previously saved payment methods at the point of sale?

A46. We are expecting the proposals to address available functionality/flexibility.

Q47. The FASP references saved payment methods, does Fiscal Service envision a customer-facing capability allowing users to establish, view, update, and remove stored payment methods outside of an in-person payment interaction?

A47. We are expecting the proposals to address available functionality/flexibility.

Q48. Beyond the in-person retail payment scenarios described within the FASP, does Fiscal Service anticipate future card-not-present use cases in which payment functionality is embedded directly into government websites or applications? (For example, would the RPN program eventually support an individual purchasing; a permit online rather than traveling to a government office to make payment in person)?

A48. We are expecting the proposals to address available functionality/flexibility.

Q49. Is the intent of the RPN process to facilitate payment through commercial retail locations while maintaining fulfillment or permit issuance through the relevant government agency?

A49. Yes. This is an additional channel.

Q50. The solicitation states that the solution should integrate with Treasury's existing settlement rails. Please identify the systems currently expected to support settlement processing and clarify whether card and digital wallet transaction activity must be routed through existing Treasury payment infrastructure?

A50. We are expecting the proposals to address available functionality/flexibility. That being said, the data and funds should remain segregated by agency, rather than being combined into a general or master account or dataset. Individual agencies should have access only to their respective data and transactions.

Q51. If existing Treasury settlement and reconciliation platforms are required (e.g. OTCnet and/or other Treasury systems), what reporting responsibilities will remain within the scope of the RPN Financial Agent? Please identify any required operational, settlement, reconciliation, or management reporting?

A51. Please see Section 7. "Customer Identity, Payment Security, and Fraud Management" and Section 8 "Data, Reporting, and Operational Transparency" in the Business Capabilities document.

Q52. Please identify all known interfaces that the Financial Agent will be required to establish, including APIs, file transmission mechanisms, reporting systems, authentication services, and Treasury owned applications?

A52. This is dependant on the solution provided in the proposal. Please provide standardized APIs and modern data exchange capabilities for integration with Treasury systems, agency financial management and ERP systems, payment providers, retail networks, lockbox operations during transition, third-party service providers, and the ability to support future technologies.

Q53. Beyond Fiscal Service, proposed subcontractors, and retail network providers, does Fiscal Service anticipate any third party entities with which the Financial Agent must establish operational, reporting, settlement, authentication, or data exchange connections?

A53. Fiscal Service does not anticipate any third party entities with which the Financial Agent must establish operational, reporting, settlement, authentication, or data exchange connections.

Q54. Given the solicitation's references to existing Treasury settlement rails, should offerors view the primary objective of this procurement as: *(3 part question)*

Q54a. A retail access and customer experience platform; or

A54a. Yes

Q54b. An end-to-end payment acceptance and processing platform?

A54b. Yes

Q54c. Please describe the expected functional boundaries of the Financial Agent's responsibilities?

A54c. Refer to Section IV - Technical and Program Requirements in the RPN Solitication. This describes both the functional and fiduciary responsibilities.

Q55. For payments accepted at federal facilities, will the selected Financial Agent be expected to provide and support point-of-sale devices and kiosks, or should offerors assume those capabilities will be provided through separate Treasury Payment programs?

A55. Purchasing equipment/software and related technology needed to fulfill the solution is the responsibilty of the Financial Agent.

Q56. If Pay.gov or other Treasury payments platforms will remain part of the target architecture, please describe the expected integration model. For example, should offerors anticipate API integration, embedded payment experiences, hosted payment pages, redirects, or other interface patterns?

A56. We are expecting the proposals to address available functionality.

Q57. Will the selected Financial Agent be responsible for merchant acquiring services associated with card transactions, or will merchant acquiring continue to be provided through as existing Treasury-designated provider?

A57. Separate merchant acquiringservice provided through as existing Treasury-designated provider has not been determined, we are expecting the proposals to address available functionality.

Q58. Are there any Treasury-specific merchant configurations, merchant category codes (MCCs), merchant hierarchies, or merchant onboarding requirements that should be considered by offerors when designing the proposed solution? If so, please provide details.

A58. There are no Treasury specific MCCs. The category codes are contingent upon the types of businesses processing collections.

Q59. For cash, money order, and check transactions processed through the RPN program, should offerors assume that deposit reporting and reconciliation activities will continue to occur through OTCNet, including creation and confirmation of deposit vouchers?

A59. It should not be assumed that deposit reporting and reconciliation activities will continue to occur through OTCNet.

Q60. Can BFS provide anticipated annual payment volumes?

A60. As this program is newly established, volume estimates are currently unavailable.

Q61. The solicitation states that the Financial Agent "may be required to assist with security reviews by providing information about processes, software, facilities, personnel, and equipment through interviews, on-site inspections, and documentary evidence." Can BFS provide additional detail regarding the frequency, scope, and expected activities associated with these reviews, including whether employee interviews, on-site assessments, or other review activities are anticipated?

A61. BFS is subject to annual audit and security assessment requirements. It is anticipated that the financial agent will be required to provide evidence demonstrating implementation of controls related to security as well as financial reporting. The evidence may include interviews and/or on-site assessments. Reporting involves an independent review of a banks internal controls for financial reporting, confirming their effectiveness. SOC 1 and/or SOC 2 reports are attestations by a CPA firm, following AICPA standards.

Q62. The solicitation states that security and privacy control documentation should include details regarding control implementation, allocation of responsibility, and processes for identifying and addressing weaknesses or deficiencies. Can BFS clarify the level of documentation expected from respondents, including whether Financial Agents are expected to provide detailed security control documentation, remediation plans and control-level evidence, or whether descriptions of established internal security and risk management programs will be sufficient for proposal and ongoing compliance purposes?

A62. Descriptions of established internal security and risk management programs will be sufficient for the proposal and ongoing compliance.

Q63. The solicitation states that systems performing work on behalf of BFS must be operated and maintained within the United States by personnel physically located within the U.S. Can BFS clarify the applicability of this requirement to enterprise-wide support functions, shared technology services, global operations teams, and infrastructure components that support the overall organization but are not dedicated exclusively to the Retail Product Network solution?

A63. All personnel, contractors and systems that have access to BFS information are required to be located in the US and supported by U.S. citizens or lawful permanent residents.

Q64. The solicitation references reporting security incidents through procedures established in the Financial Agency Agreement (FAA). Can BFS provide clarity on what the FAA is including additional details regarding the expected incident reporting requirements, timelines, notification thresholds, and governance processes that will be included in the FAA?

A64. There is a standard exhibit in the FAA that covers incident reporting. The exhibit lays out timely reporting of incidents and defines the scope of incidents to be reported. In general, financial agents are expected to report incidents as soon as possible to BFS.

Q65. Does BFS require Financial Agents to utilize specific security and privacy awareness training programs, or may respondents leverage existing corporate training programs that satisfy applicable regulatory and security requirements?

A65. Existing corporate training programs can satisfy the security and privacy awareness training.

Q66. Is compliance with every framework, standard, and regulation listed in Section 4 required at contract award, or are respondents expected to demonstrate alignment with applicable standards based on the scope of services provided?

A66. Financial agents are expected to comply with standards applicable to the scope of work described in the FAA. Other standards will not apply.

Q67. For standards that may not currently be formally certified or audited within a respondent's organization, will BFS evaluate demonstrated control alignment and equivalent security practices as part of the proposal process?

A67. Yes, BFS will evaluate control alignment and equivalent security practices in reviewing proposals.

Q68. Solicitation states consumer...pays with cash, money order, or card...it does not specifically call out check. Bank is assuming that check was intended to be included but was perhaps omitted inadvertantly. Can you please confirm checks are expected to be an acceptable form of payment?

A68. Yes, checks should be part of the solution.

Q69. Section III, 1. Payment Acceptance; The second bullet mentions that "The proposed solution must facilitate seamless integration with Treasury's settlement rails"; As a part of this FASP, are credit and debit card transactions expected to be settled with OTCnet and Pay.gov or can they settle and clear through the FA's existing card settlement process?
A69. Please include your suggested solution in your proposal.
Q70. Would limiting access to systems containing unencrypted (Federal Program), Personally Identifiable Information (PII) to U.S. citizens only satisfy the program's U.S. - based access requirements?
A70. Personnel with access to Fiscal Service data on financial agent systems must meet U.S. citizenship or lawful permanent resident status requirements. The access to data is what governs the requirement.