Retail Product Network Phase II Questions & Answers 10.21.2026 - 10.27.2026
Q1.Transaction count does not distinguish between collections and disbursements. How should we distinguish our pricing?
A1. Yes, if there is a difference in pricing, please add an extra line between each Transaction type that may differ between collections and disbursement.
Q2. Is the transaction count variable price?
A2. Since this is a new product and we do not have any historical data regarding transaction volume, if there is price break based on volume (the Pricing), please add that breakdown in the "Notes/Column/Details" column.
Q3. Is the cost column the FA cost or the price to BFS?
A3. The FA Cost is the amount charged to BFS
Q4. What is meant by margin column?
A4. This could best described as the FA Cost charged to BFS minus the actual cost.
Q5. We appreciate that since this is new platform it is difficult to estimate volumes. We recommend BFS provide thiers for FA along with average payment amounts by payment type to ensure there is a abiity to price acurately and for BFS to compare more easily
A5. Since this is a new product and we do not have any historical data regarding transaction volume, if there is price break based on volume (Tier Pricing), please add that breakdown in the "Notes/Column/Details" column.
Q6. What level of subcontractor and contractor should be listed
A6. Those that provide a significant service to the overall solution you are presenting.
Q7. Will cost and margin disclosure by FA's be protected as trade secrets during a FOIA request?
A7. Yes, This is certainly our intent, but I don't think we can make such an unequivocal statment - while protection is probable, too many variables that the bureau doesn't control could impact. Suggest somethng like this instead... "if a bidding financial institiuion's proporal is responsive to a Freedom of Information Act (FOIA) request, BFS would provide the bidding financial institution the opportuni to request the withholding of trade secrets or other confidential infomration through the FOIA business submitter process. BFS would process the FOIA and the financial institution's request accordingly. BFS cannot speculate on the results of any such review at this time.
Q8. Will BFS serve as the central hub for sendig information and funds?
A8: This will be etermined by the solution presented by the Financial Instution.
Q9. Provide guidance if you will need to integrate/partner with existing Financial/Fiscal Agents or programs (i.e. Pay.gov, CAS, Digital Pay)?
A9. There is not a requirement to integrate with any BFS platforms.
Q10. We appreciate the ability to add additional pricing line items in the pricing template. May industry add additional service categories along with pricing associated to such services if we propose add-on services related to the FASP?
A10. Yes. Since this is a new program and we could not identify all additional service categories, it is "encouraged" to add additional rows with ricing as it pertains to your solution if it does not fit into the cost elements we provided.
Q11. Expected Transaction Volumes / Ramp Assumptions: Can BFS provide estimated transaction volumes by payment type, expected participating agency volmes, and any anticipated ramp profile for the base and option perionds for purposes of developing consistent Phase II pricing assumptions?
A11. Since this is a new product and we do not have any historical data regarding transaction volume, if there is price break based on volume (Tier Pricing), please add that breakdown in the "Notes/Column/Details" column.
Q12. Expect Call Center Volumes: Can BFS provide anticipated call center volumes to inform the pricing for that line of service?
A12. Since this is a new product and we do not have any historical data regarding call center volume, if there is price break based on volume (Tier Pricing), please add that breakdown in the "Notes/Column/Details" column.

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Q13. Initial agency populatin & rollout: Which federal agencies, programs, or use cases does BFS anticipate onboarding at initial RPN launch, and should Phase II participants assume simultaneous onboarding or a
A13. We have not determined which agency will be onboarded with RPN at launch and we anticipate the solution will be available to accept transactions on day one.
Q14. FA Integration Boundary Definition: Can BFS clarify the expected system integration boundary between BFS, participating agencies, the Financial Agent, and third-party payment / retail providers, including which
A14. System information exchange/interfaces will be specific to the solution proposed by the FA. As we did not require any particular integration with BFS systems as part of the solicitation, there would not be a uniform set of expected system interfaces.
Q15. Retail-network coverage expectations: Does BFS have a minimum geographic coverage, number of retail locations, population-access threshold, or other quantitative standard that the RPN retail network must
A15. BFS has no minimum geographic coverage or number of retail locatons, or a populaton-access threshold. However, the design must satisfy a fully operational solution at launch [and should be able to provide coverage anywhere in the continental United States.
Q16. Payment Methods Required Day 1: Which payment methods must be fully operational at initial production launch versus supported as future capabilities? E.g., cash, money order, and card are minimum Day-1 methods, with digitial wallets, ACH, FedNow /RTP, stablecoin, virtual card, and prepaid card are optional/future capabilities?
A16. All payment methods should be available on day one, except for stablecoin.
Q17. Is the expectation that at least one agency live by May 27, 2027, or the platform is ready to onboard agencies on May 27, 2027?
A17. Yes, the expectation is that the platform is ready to onboard agencies on May 27, 2027.
Q18. Is there target on how many agencies will be onboarded in the first year?
A18. We have not determined which agencys will be onboarded in the first year.
Q19. Do they have a target timeline per agencies implementation lifecycle?
A19. No that has not been determined at this time.
Q20. Will the funds in the settlement account be swept daily to Treasury?
A20. No later than one business day after deposit.
Q21. Given that prepaid cards were noted as a disbursement option in the FASP materials. Can you advise if the prepaid option will be leveraging an existing US Treasury Program (i.e. Direct Express or US Debit Card) or will BFS want the Financial Agent to provide a new and unique prepaid card?

A21. There is not a requirement to integrate with any BFS platforms.